

NEW BEGINNINGS ASSESSMENT

Northminster Presbyterian Church Diamond Bar, CA



San Gabriel Presbytery
November 22, 2014

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Diamond Bar, CA

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INTRODUCTION



From its beginnings in a store front shopping center as the first organized church of Diamond Bar, CA, to its current multi-building campus, Northminster has nurtured and cared for the families of its community – whether inside or outside the walls of the church. Diamond Bar has always been a bedroom community, with families shaping and reshaping its makeup as the years progressed.

Overs those years the makeup of the community around the church changed, yet the community in the church remained largely the same. Potential disconnects are possible between the people of Northminster and the people of Diamond Bar. Even though the current congregation continues to care and maintain a beautiful campus, membership has begun to slowly fade.

There is wondering among the congregation about where and what is next in the life of Northminster. Discernment can be challenging among so many voices, but it is possible to hear where God is leading – be that a decision to take a leap of faith or a decision to remain who you are or something yet unimagined. No matter where you go a New Beginning lies ahead.

WHY NEW BEGINNINGS?

Christian congregations have a calling from God: We are to develop faithful and effective ministry that shares the Gospel experience—namely God’s unconditional love and justice—with a hurting world.

While the message of God’s love remains constant, ministry today doesn’t look like first-century ministry. In fact, today’s ministry doesn’t look like ministry even a decade ago! **Often, once-thriving congregations find themselves in declining health or at least stuck in patterns that seem to be leading toward decline. They need help to discern God’s unique call again; help to regain their vitality; or help to direct their remaining assets into the ministry channels they determine to be most appropriate to their mission.**

To renew their passion, struggling congregations also may need a little help looking objectively at their situation. A small book called *The Elephant in the Room: Silence and Denial in Everyday Life* by Eviatar Zerubavel (Oxford University Press, 2006) describes how

organizations conspire to hide from the truth. They are afraid to (or don't want to) see realities that represent unwelcome change. They need someone who cares what happens to them, but who is far enough removed to offer a credible reality check on the landscape around them. Out of that need, New Beginnings was born.

The Presbyterian Mission Agency Office of Church Growth -- a ministry of the Presbyterian Church (USA) -- has a passion for seeing new life in congregations. With the power and presence of the Holy Spirit, we hope this assessment helps your congregation in three ways. The first intent of this assessment is to help your congregation come to clarity about decisions you need to make in terms of the use of your assets/resources for mission. The second intent is to give your congregational leaders tools for defining a future story in mission that is true both to historic commitments and relevant for 21st century need. The third intent is to help your congregation begin to make the shift from an *attractional* model of ministry (where people "come to church" as a place to get their needs met) to a *missional* model of ministry where disciples are empowered to "go from the church" to live as Christian witnesses in the world. New Beginnings is a discernment tool designed to empower your congregation with an assessment and reflection process to help your congregation be intentional about discerning God's call for future mission.

To be sure, this is NOT a "fix-it" manual. This report does not claim to tell congregations what they "should" do about their future. **While members of the national staff are available to be in conversation with the congregation through this process, the congregation ultimately makes the decision about its future without interference.** You do it in conversation with other leaders and congregations who face similar circumstances. YOU are the experts about your community and congregation. New Beginnings just holds up a light to make that God-given message a little easier to read.

WHERE DID THIS REPORT COME FROM?

Your congregation's leaders and your presbytery worked closely with P.J. Brobston, an assessor trained by the Office of Church Growth, who wrote this assessment. The onsite New Beginnings Assessment was held on Wednesday, October 22, 2014 at the church. It included a complete tour of the facilities and property, as well as a meeting with financial officers of the church to discuss finances. The assessment visit also included a "windshield tour" of the community to confirm the demographic data.

That evening, Steve Salyards conducted an Appreciative Inquiry session with around 60 participants. These folks discussed their engagement with the church, their perceptions about congregational life today and their opinion about the congregation's position on the Congregational Life-Cycle scale. The onsite visit amounted to about six hours of "face time" with the congregation.

Additionally, data in this report came from congregational records and from the past ten years of the congregation's reports to the Presbyterian Church (USA). Information collected includes demographic data about the participants in the church, their approximate tenure in the

congregation, income and expense reports for the past three years and a current balance sheet. This information about your congregation is collected, sorted, and measured to give all of us a better idea of the factors that impact your congregation's ministry in this time and place.

WHERE DO WE GO FROM HERE?

The Cluster Leadership Training Event, with other congregations in the area, will help congregational leaders discuss the report and strategize further conversations within the congregation. The goal for this event is that participants will learn more about their own congregation while participating with nearby congregations that share mission in the same region. Some of those who participate in the Cluster Event then agree to lead House Meetings (small group conversations) with fellow local church members in the next phase of the New Beginnings process.

House Meetings (held in homes or at the church) should engage at least 50% of the worshipping congregation to discuss the report. The schedule for your House Meetings is determined by your church. Participants will engage the conversation to discuss what they believe is God's mission for the church. Through conversations about these following questions, you will begin to name and claim what you feel God is calling you to do and be in your community:

1. About what are the people in our congregation deeply passionate?
2. At what do we need to be the best, given our *particular* context for mission?
3. What resources do we have that will ensure that the ministry is sustainable?

But, your first step is to take a look at the congregation's current context and condition. You will find in this report an analysis of your congregation now, and a number of options that seem most appropriate for the congregation moving forward.

This process is ultimately designed to help the congregation have a healthy—and holy—conversation that engages all interested members in creating a New Beginning together. Your national staff and your presbytery leaders stand ready to support your New Beginning.

CONGREGATIONAL HISTORY



Northminster Presbyterian Church, the first organized church in Diamond Bar, was founded in the early 1960s when worship was held in a strip shopping center, next to an old post office. Shortly after, the congregation moved across Golden Springs Boulevard to its current location. From 1963 to 1982 worship was held in the combined sanctuary/fellowship hall. The current sanctuary was built in 1982 and the church continued to grow steadily for the next few years but began some decline in the late 1980's.

At what some members consider the height of the ministry, Northminster Presbyterian boasted over 200 worshippers. During this time Northminster Presbyterian offered a full range of children's and youth Sunday School programs, as well as an active youth group program. Adult programs included a variety of Sunday school classes, small group ministry, an active choir program, as well as midweek Bible study opportunities. The church saw needs and took care of them, such as taking in families from Laos and Vietnam, as well as traveling abroad for mission trips.

While any congregation has no end of stories, achievements and legends to share, we pay particular interest to the last decade or so of the congregation's history. Despite a downward trend, Northminster Presbyterian has continued to be a place of comfort and support to members. Today, the church averages 110 in worship, supports Diamond Bar Community Preschool, hosts a homework club as well as other youth activities, VBS, and adult education programs. As part of an overall remodeling of the campus, the old sanctuary was turned into a library, music room with a new Fellowship Hall added in 2007. As part of this extensive project a memorial rose garden as well as a patio were also added. In 2013, Northminster decided to add solar panels and about 100 panels were completed in January of 2014.

BY THE NUMBERS

Your congregational history includes lives, words, songs and achievements that defy measurement. But this report, you may already have noticed, dwells on data – numbers, numbers, and numbers! Why do we seem so interested in numbers? In part, we pay attention to numbers because they help us track changes over time; they show growth or decline in giving or attendance, along with other information that signals the trends of the last decade that seem to impact your congregation. Numbers are *not the only* measure of vitality. Yet numbers provide insight into the direction the congregation is heading.

We also track numbers because the size of a congregation determines the best approach to ministry in that context. Church consulting colleagues at the Alban Institute point out that size makes all the difference in the world in how a congregation operates. And if your congregation,

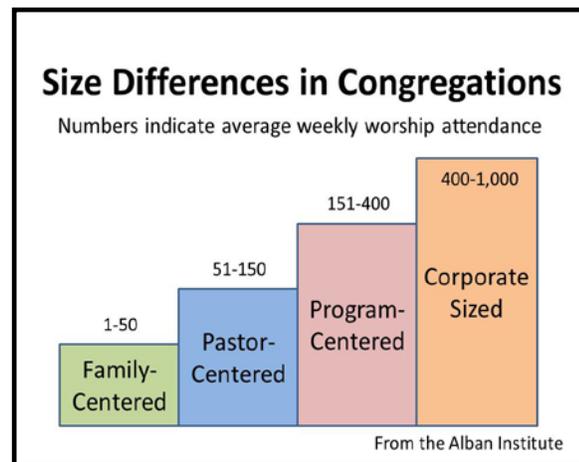
for example, was once a large church that has since become a small church, this information may be critical to understanding the way forward. **Most likely, your solutions today will not be accomplished the way they were in days of your former glory. Understanding this is half the battle in regaining your footing as you strive to be faithful to the congregation’s call.**

SMALL CHURCHES FOCUS ON RELATIONSHIPS

Small “family-sized” churches (50 or less people in average weekly worship) tend to resemble extended families and thus emphasize fellowship, relationships, intimacy, belonging and member involvement. People matter more than performance, so high value is placed on volunteering, rather than on professional skills one may possess for the work that needs to be conducted. Churches with fewer members actually rely more heavily on lay volunteers. These small churches tend to be lay-led organizations, and thus they may be reluctant to hand over too much authority to the minister. The perception of the minister’s job is to love the members – and that relationship trumps even mediocre preaching. In the estimation of small congregations, ministers need interpersonal skills more than academic credentials or leadership qualities. The small-church minister is but one leader among many—and, in many cases, may not be the most influential.

BIGGER ISN’T BETTER—JUST DIFFERENT

Congregations that are **“pastor-centered”** (with 51-to-150 people in weekly worship range) tend to hand over more responsibility for care of the congregation to the pastor. In these congregations, the pastor’s presence at meetings and activities is very important. The pastor brings most proposals to the church board for decision. Most decisions involve the pastor in one way or another. Lay leaders are primarily those who are empowered by or taught by the pastor.



Congregations that are **“program centered”** (150-to-400 worshipper range) have expectations that are different from smaller congregations. Those who attend program-size churches tend to seek quality over relationships. They want well-run programs, well-organized activities and professional leaders. Many leadership roles are filled by paid staff people (musicians, children and youth coordinators, bookkeepers, facilities managers, etc.). In smaller congregations, these roles would be filled by trained volunteers. The governance structure of the large church is often very large with several clearly defined committees and/or ministry teams.

First, with an Average Worship Attendance of 110, this congregation is a pastor-centered church. To learn more about this topic, and your church’s size, we recommend reading Alice Mann’s books, *The In-Between Church: Navigating Size Transitions in Congregations*, and *Raising the Roof: The Pastoral-to-Program Size Transition*. If you are experiencing utter

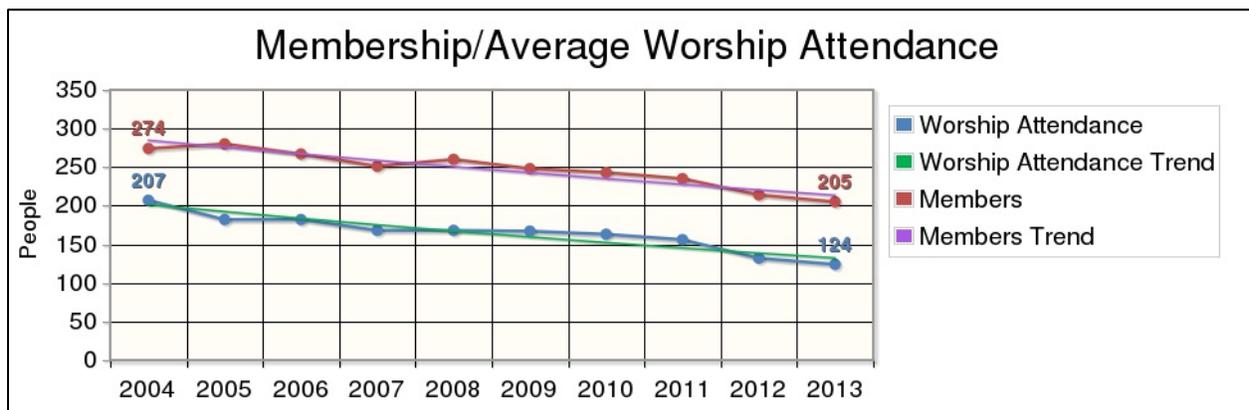
frustration that what used to work DOESN'T work anymore, you may be facing a size shift. But chances are, there are other dynamics at work in your congregation as well, including: changing demographics in your neighborhood, inability for differing generations to agree on the way mission and ministry should be done, and outdated modes of decision-making and organization. To understand the specific dynamics at work in your congregation, a number of other factors should be addressed.

TEN-YEAR TRENDS

In order to look at ten-year trends, we turn to the data that can be found in the past 10 years of your congregation's annual reports to the denomination. It can be found on-line at <http://www.pcusa.org/search/congregations/>

First, let's look at Average Worship Attendance over the last ten years. Trends in attendance offer other clues about the health of the congregation.

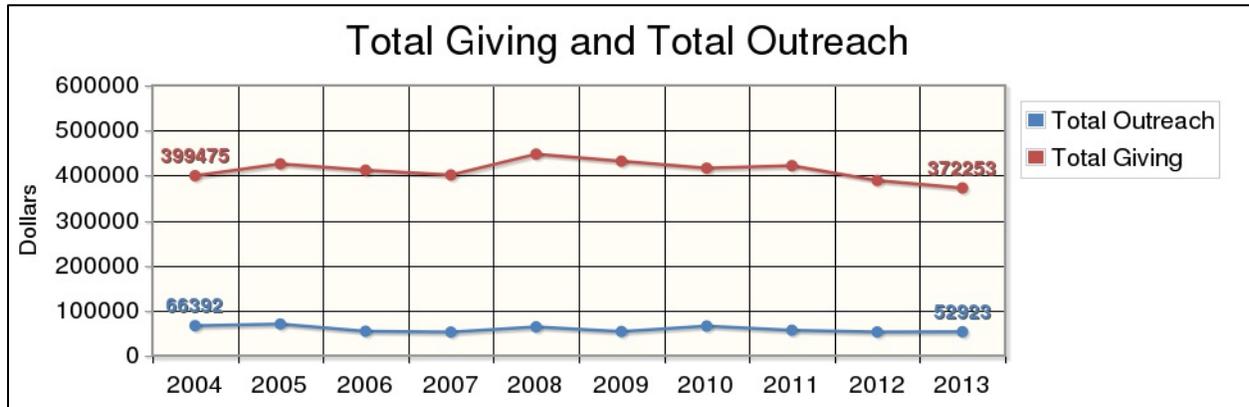
As demonstrated in the chart below, the congregation has experienced decline in Average Worship Attendance (AWA) and Membership over the past 10 years. Average Worship Attendance (AWA) is the most helpful measurement of member engagement in a congregation, so we pay special attention to this figure.



Your congregation's growth/decline trends do not happen in a vacuum. It should be noted that the community in which the church serves has declined by 2% during this same period. This reflects a possible disconnect to the community that should raise a red flag for the congregation.

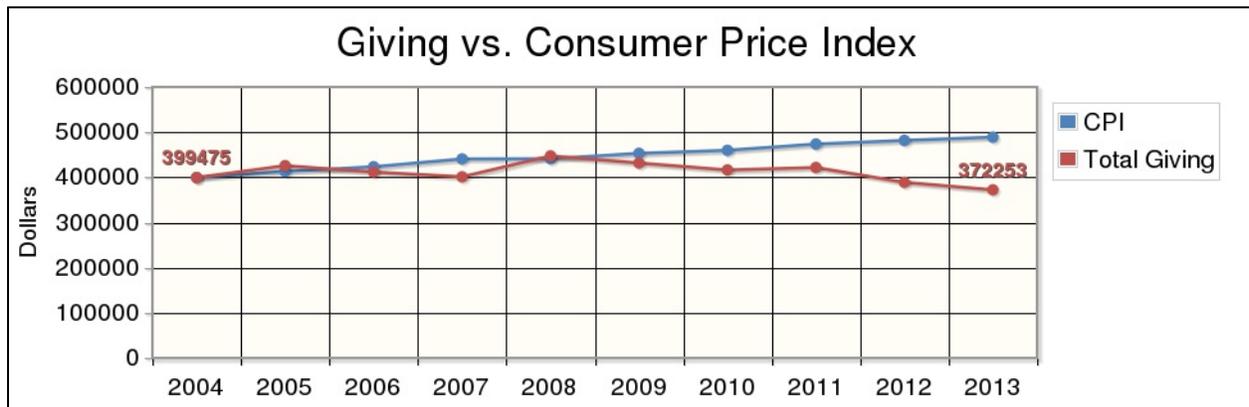
Congregational giving is also an indicator of member engagement. We pay attention to this number because as participants deepen their level of engagement with the church, their giving usually follows. Often times this indicator lags behind the Average Worship Attendance figures. That is, AWA may decline or grow at a faster rate than giving.

During the past ten years, the congregation has reported consistency in contribution income. This is the total income reportedly received by the church. This is demonstrated on the chart below.



Income figures alone do not tell the whole numbers story. It is important to measure the congregation's giving against the Consumer Price Index (CPI) to see if giving has kept pace with inflation over the past ten years. Because of inflation, it may be possible for a congregation to increase its revenue, but actually have fewer funds available for ministry.

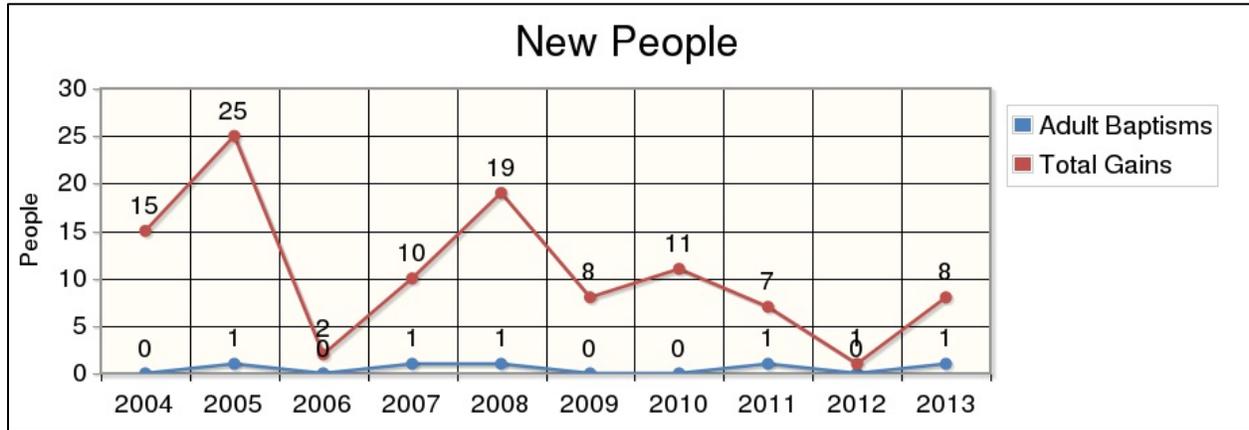
The chart below shows that congregational giving kept pace with CPI until 2008. Since then the chart demonstrates that congregational giving **HAS NOT KEPT PACE with the CPI over the past 5 years**. This indicates declining engagement.



NEW PEOPLE

The final measurement of engagement in the past ten years is the number of additional people the church has welcomed. It is important to note the relationship between adult baptisms and transfers. Comparing these two figures demonstrates the congregation's passion for both reaching new Christians AND welcoming those who have already made their commitment to Christ. Healthy congregations show evidence in both areas.

The chart below **shows evidence of declining GAINS as well as few ADULT BAPTISMS**. This indicates a declining situation since there are few new people to even out the attrition that every congregation experiences. This is evidence that the congregation is struggling to build meaningful relationships with people beyond the walls of church.

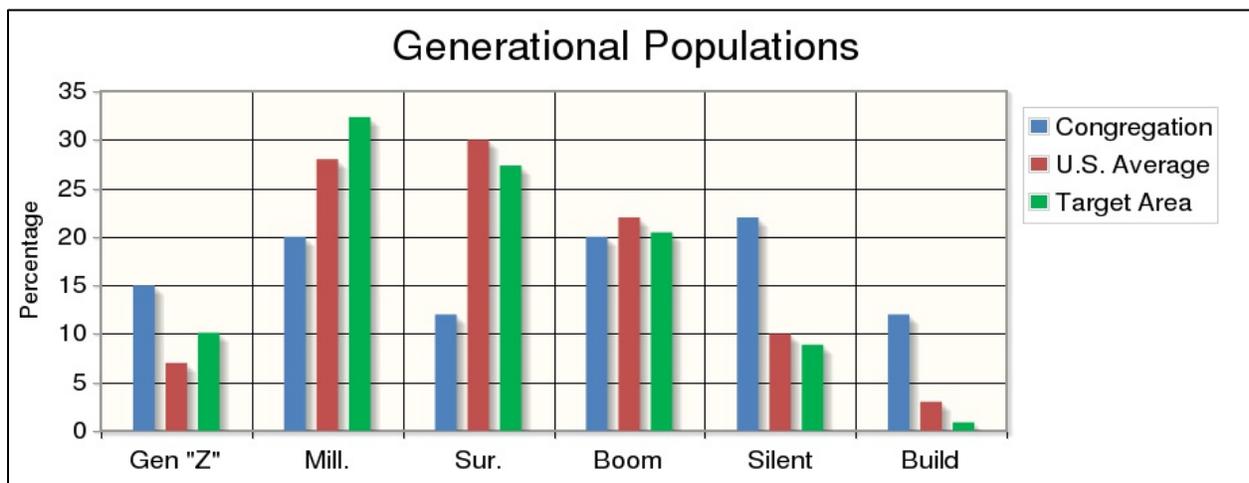


When all indicators from the past ten years are factored, there is little doubt that the congregation has begun a downward situation. These factors did not change overnight, nor will they be corrected that quickly either. Reversal of these trends will take both vision and considerable effort on the part of the congregation.

THE CURRENT CONGREGATION

The congregation provided information on each participant, defined as, ‘those who attend four times per year or more.’ We use this data to paint a partial picture of the current congregation and to compare the congregation to its immediate neighborhood. While detailed information about the neighborhood comes later in the report, this section will compare the data on the congregation with U.S. Census data from a church demographic service partner. Looking at data about itself and its community helps a congregation clarify who it is, where it is, what the needs are in the community and what opportunities exist for vital ministry. We will also look at where participants live in relationship to the church building. These figures help us determine the “match” you have with the community around you. Do members live where the congregation is located? If not, how does this faith community stay in touch with the needs of the neighborhood? In some cases, congregations exist in an entirely different location in the city from where their members’ homes are concentrated. They have continued to decline in membership as they have attempted to “commute” into worship and serve a neighborhood from which they have grown apart.

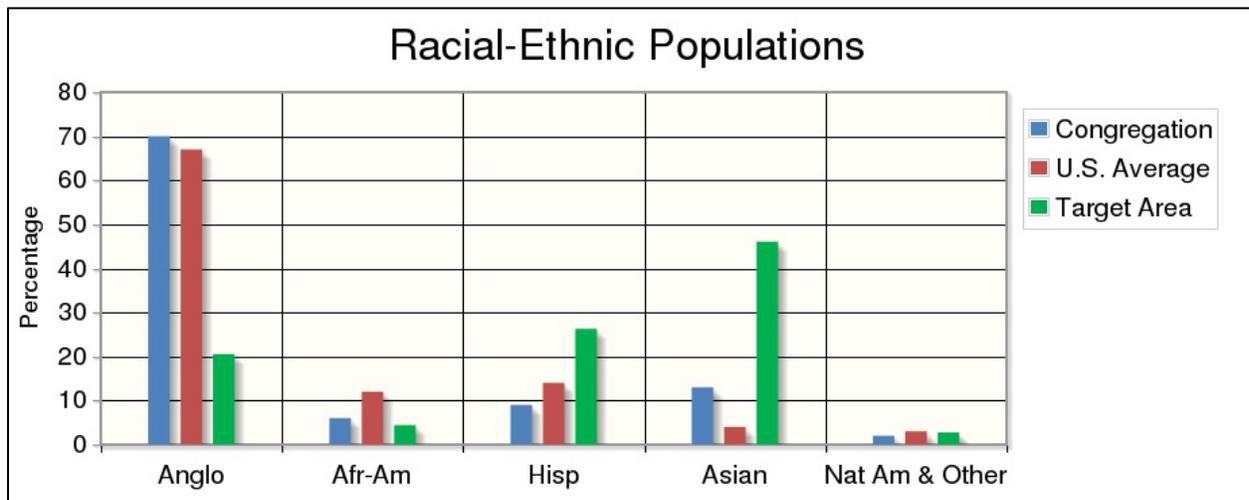
The first graph shows the ages of participants in the congregation and the ages of those who live in the community. The blue bars show the percentage of participants in the congregation in each category. The red bar is how that compares with the total population of the United States, and the green bar is the breakdown compared to the community. The data related to the red and green bar comes from the U.S. Census Bureau.



The chart shows that 54 percent of the congregation is of the Boomer generation or higher, while 30 percent of the wider community is in that category. This measurement is important to the future of the congregation as it speaks to how well it is connecting with those in the community. In general, Northminster’s congregation is older than the residents in their immediate neighborhood.

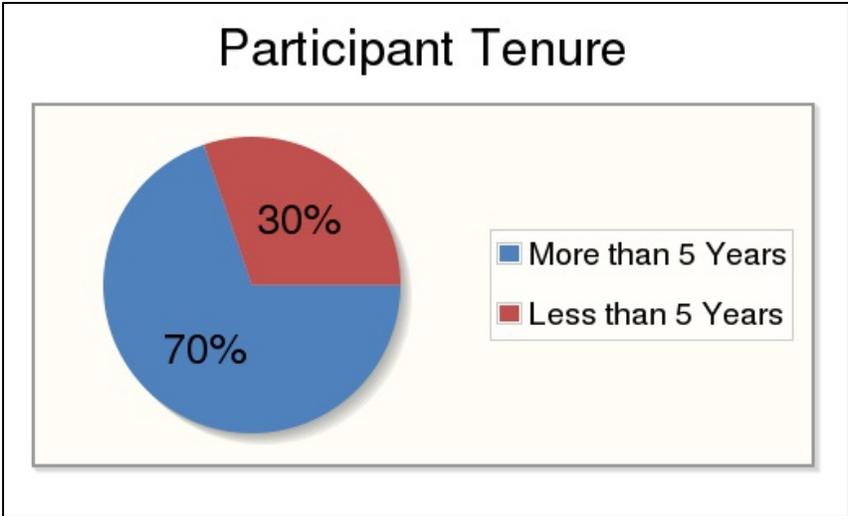
It is also important to look at the split between older and younger generations within the congregation itself. Vital congregations will normally experience a 50-50 split between the younger and the older groups.

The next chart illustrates the Racial/Ethnic Gaps of the congregation related to the community in which it is a part. This data also comes from the U.S. Census. *NOTE: It may severely undercount the Hispanic population in your area.* This data is only broken into five basic groups and does not show more detailed nuance within each group. Some of that nuance is available in the Full Insite Demographic report from Mission Insite that will be given to church leaders in electronic form.



Congregations are still highly segregated on Sunday mornings, which means that gaps are likely to appear in this arena. However, if the congregation is in a changing area, and has declining members of their racial/ethnic group represented in the congregation, it is an indicator of a significant gap. For example, if you are an Anglo congregation in a community that is 65% African-American, the congregation may have a significant gap that it should consider in the future (especially if density numbers are low). The community around Northminster has changed and continues to change while the congregation has continued to remain a predominantly Caucasian. This shows another possible disconnect between the community and the congregation.

Another important indicator of congregational life is the tenure of its participants. While it is a good sign of stability to have long-term members, it is also important to the congregation to have new participants. New participants bring innovations, energy and a new perspective to the church. And new members help you measure the effectiveness of your efforts to reach beyond your doorsteps into your community with the Good News.



Healthy congregations usually demonstrate a 50-50 split with participants who have been in the church five years or fewer, with those who have been there more than five years. A congregation with too many “old timers” is not likely to be very receptive to new ideas, or creativity. This chart reinforces the trend shown in total gains over the last 10 years. If the congregation is unable or unwilling to reverse this trend the downward situation will start to accelerate.

Finally, we have explored the relationship of participants with the location of the church building. A pin-map has located the home of each participant and shown them in relation to the church facility.



A congregation that has a good relationship with its community will normally display at least half of its households within a seven-minute circle around the church. If *no one* in the church lives within ten-minute drive, the congregation has a severe gap in relating to the community.

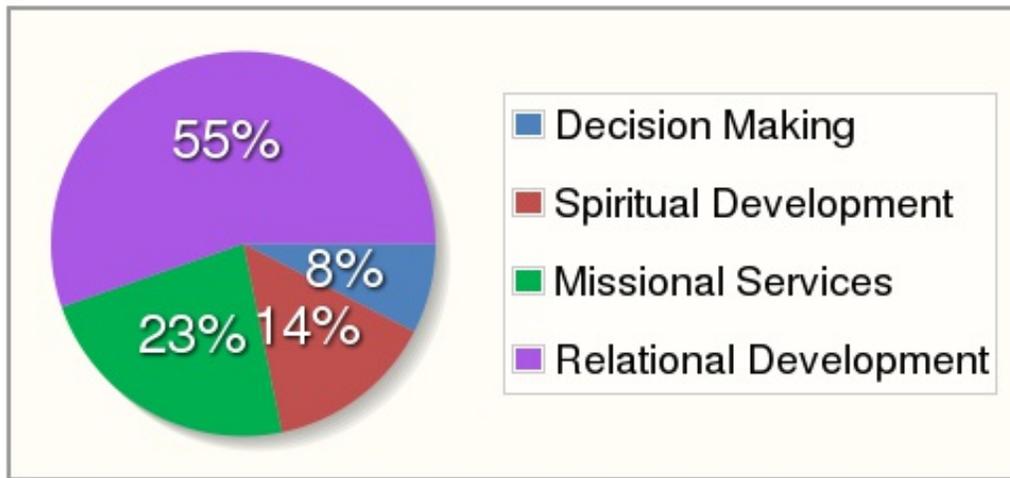
Northminster has the vast majority of its members coming from within a ten-minute drive of the church. This area mirrors closely the area of study suggested by the assessor's "windshield tour." One notes the minimal pins east of Highway 71 and north of I10, both of which are psychological boundaries.

An additional area of inquiry is to measure how people participate in the life of their congregation. This begins to illuminate what kind of church we have – and our priorities as a congregation. Through interviews and a review of the annual church calendar, we can measure the kinds of engagement people have with the church in four categories:

- **Spiritual Development:** These are activities whose purpose is direct spiritual or discipleship growth. These could include prayer groups, Bible Studies, Sunday school classes, or similar gatherings hosted by the church.
- **Relational Development:** These are activities where the purpose is deepening relationships. It could include social events like meals, fellowship groups, "game nights," etc. These groups may feature devotion or prayer time, but they are primarily social in nature. Fund raising activities are included in this category.
- **Direct Mission Service:** These are congregationally-organized expressions of service to the wider community. It could include mission trips, serving hot meals to people in need, or tutoring school children, for instance. In such activities, participants have direct contact and build relationships with those being served.
- **Decision Making:** These are committee meetings, and administrative groups that plan.

As you can see, these are all congregationally run activities, and do not count people's individual efforts or the activities of non-church-related groups that use the facility. This is a measurement of the kinds of activities, and the numbers of people engaged with them. Some activities may have overlapping purposes, but most favor one direction over another and are assigned accordingly. This measurement is determined by multiplying the total number of hours by the number of church people involved. Participation at worship services is not included in this formula.

Participant Engagement



Ideally, we would see an equal balance of spiritual, relational and missional activities – each around 30%, with decision-making around 10%. This balance is needed to form well-rounded disciples, who grow spiritually, grow in relationship with one another, and serve the community in meaningful and needed ways. In many cases, these get out of balance as a church drifts into doing more of what it finds most comfortable.

Vital churches have also discovered that younger generations (as well as many people new to a congregation) and older or long tenured members have different values in terms of what they find engaging in congregation life. If a church wants to have a bright future, it needs to be strong in the areas that younger people will resonate with – namely direct mission service and spiritual development.

The chart above demonstrates that the congregation is **OUT OF BALANCE** in its engagement patterns with these particular patterns emerging:

WEAK ON MISSIONAL ACTIVITIES: This pattern often happens when a church pays staff to do most of the ministry instead of equipping and sending its participants. Congregations weak on direct, hands on ministry are also missing an important ingredient in connecting with younger, unchurched people, who are looking for meaningful places to engage in ministry.

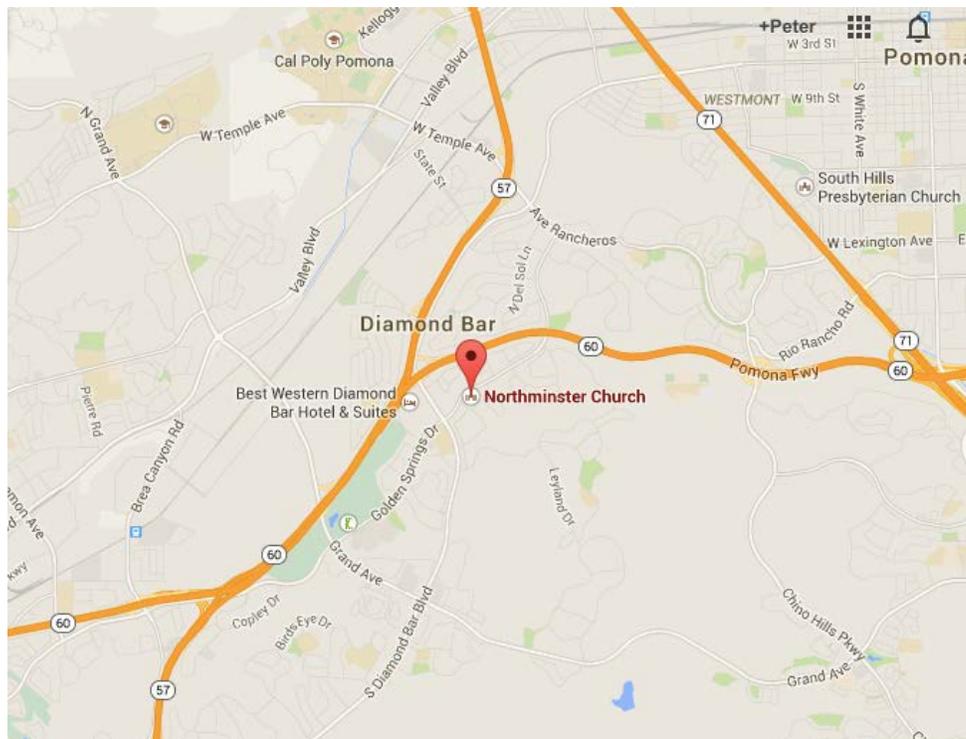
WEAK ON SPIRITUAL ACTIVITIES: This pattern emerges when a congregation has gotten so busy having fun together or doing service together that they forget to engage in the very things that make church life different from any other group in the community. A lack of spiritual activities will lead to a congregation that does not grow spiritually from year to year and so depends on routine more and more.

THE COMMUNITY

Located on the corner of Golden Springs Drive and Rancheria Road, Northminster Presbyterian Church sits on the slope of a small hill with beautiful views of the San Gabriel Mountains in the distance. The neighborhood immediately surrounding the church is part of the original growth of Diamond Bar in the early 1960s. Diamond Bar sits next to Pomona and a new up and coming area that calls itself Phillips Ranch, but actually sits in Pomona. Situated among the Pomona, Orange and Chino Valley Freeways, Diamond Bar sits in one of the most traveled areas in the country and most residents leave the city for work.

Diamond Bar was not incorporated into a city until 1989 and is currently made up of mostly single-family homes and condo unit and is middle to upper class, especially in relation to surrounding areas. There are several gated communities as well as new condo units being built. Most of the homes the assessor saw on the tour appeared to be in good shape and well kept. A shopping area that used to house several local businesses was sitting mostly vacant, with the notable exception of a liquor store and Laundromat. It was shared with the assessor that this shopping area used to be thriving, but two factors changed: one, the economic downturn and two, some box stores coming into another part of town.

The area has eight elementary schools, three middle schools and two high schools. It was shared with the assessor that the high schools are predominantly Asian, even as much as 70 percent. The schools have a fairly good reputation, though state test scores can fluctuate. Families from surrounding municipalities choose to participate in sports and other extracurricular activities in Diamond Bar due to its overall positive reputation.



The specific study area chosen for this report (which is the basis for the demographic data found in the previous section and what follows) will most likely be much smaller than the region that your participants come from. Vital churches take seriously the area immediately around their location. They know that, similar to a franchise system, no other Presbyterian (USA) congregation is in a better position to be in service to and be a spiritual home for the people nearby. And a congregation that cannot be both needs to wrestle with the questions around location and calling: why are we located here? Do we have a heart for those nearby and if we don't, why are we still here?

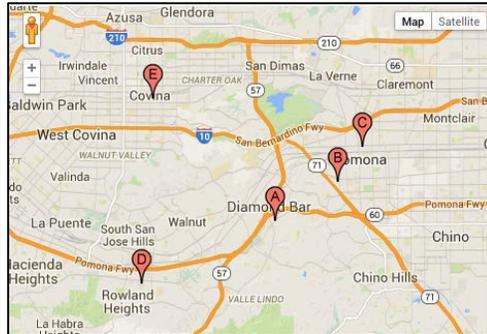
The area used for your demographics is captured in the map below:



After the assessor's windshield tour, it was apparent that the church considered the Phillips Ranch area and the town of Walnut as parts of the church community. Also in the area are the two college campuses to the north, Cal Poly Pomona and Mt. San Antonio College, but not farther north than I10. It became clear to the assessor that Highway 71 is a psychological boundary that rarely gets crossed. The southern boundary is the most nebulous as there is not much between Diamond Bar and the next town.

Other Presbyterian Churches in the area: In planning outreach to its community, a church does well to be aware of the other churches, especially its sister Presbyterians. What might you do

together? How might each of you direct outreach to different Mosaic groups? The map below shows the location of Northminster (A), South Hills United (B), First Presbyterian Pomona (C), Korean Good Shepherd (D) and Faith Grace Chinese (E).



It is also possible to identify key subcultures in a community. It is important to understand people groups or subcultures because it is widely confirmed that the Christian faith travels easiest along existing relational ties, among people who share a similar subculture. Therefore, a congregation needs to understand the particularities of the people group(s) nearest the church and adapt its ministries for that particular people group OR relocate to another part of town.

“Mosaic” profiles are lifestyle groupings of people, by household, who share similar behaviors, social characteristics, attitudes and values. Designed by Experian (a very large credit service and data-collection company), there are 71 distinct Mosaic groups (or segments of the population) in the U.S. These groupings are based on multiple socio-economic and life-stage factors.

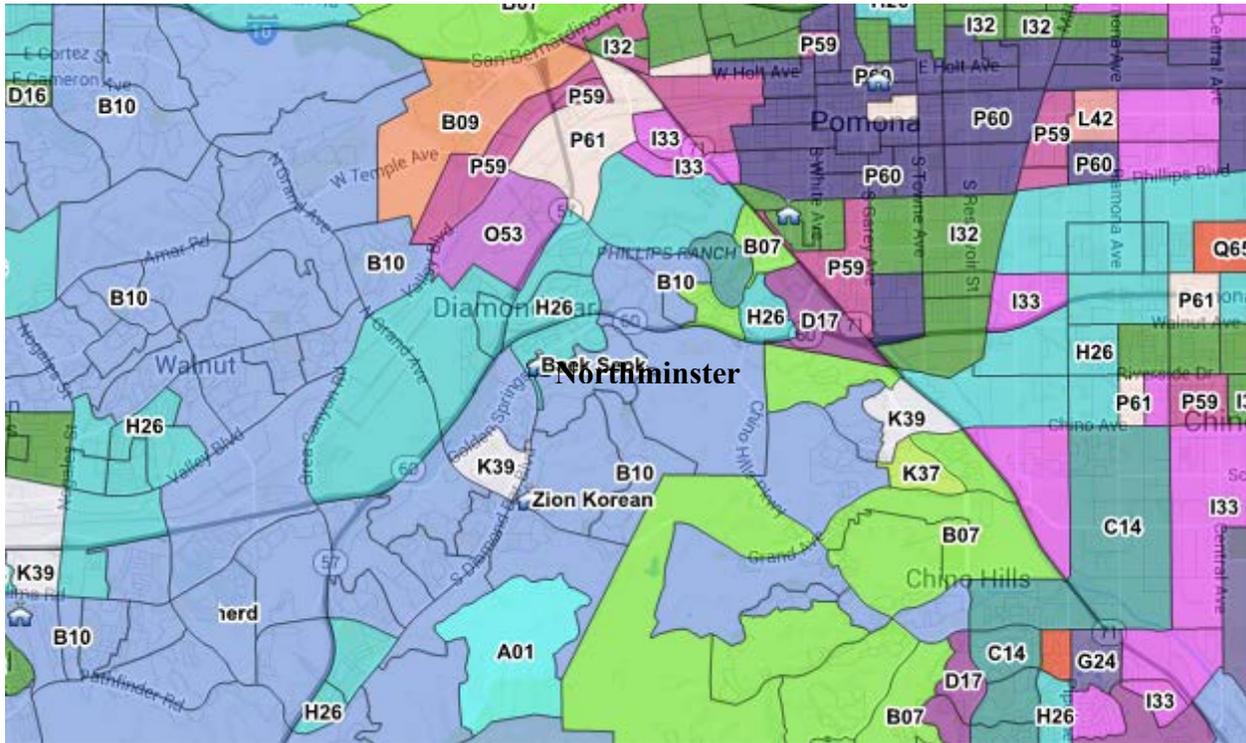
The box below shows the top Mosaic groups found in the study area as a whole.

Mosaic: Top 15 Segments	Study Area		State of CA		Comp Index CY
	2014	2014	2014	2014	
B10 Flourishing Families - Cosmopolitan Achievers	23,562	51.12%	616,106	4.77%	1,071
H26 Middle-class Melting Pot - Progressive Potpourri	6,269	13.60%	707,506	5.48%	248
B07 Flourishing Families - Generational Soup	3,471	7.53%	208,198	1.61%	467
K39 Significant Singles - Metro Fusion	1,514	3.28%	427,535	3.31%	99
D17 Suburban Style - Cul de Sac Diversity	1,152	2.50%	256,611	1.99%	126
C14 Booming with Confidence - Boomers and Boomerangs	1,103	2.39%	172,121	1.33%	179
I33 Family Union - Balance and Harmony	965	2.09%	542,922	4.21%	50
C11 Booming with Confidence - Aging of Aquarius	785	1.70%	382,647	2.97%	57
I32 Family Union - Steadfast Conventionalists	772	1.67%	804,640	6.24%	27
D16 Suburban Style - Settled in Suburbia	643	1.40%	159,952	1.24%	113
K37 Significant Singles - Wired for Success	637	1.38%	221,050	1.71%	81
A01 Power Elite - American Royalty	542	1.18%	259,449	2.01%	58
O50 Singles and Starters - Full Steam Ahead	522	1.13%	175,622	1.36%	83
P61 Cultural Connections - Humble Beginnings	415	0.90%	339,447	2.63%	34
P59 Cultural Connections - Expanding Horizons	392	0.85%	541,870	4.20%	20
Remaining HH	3,346	7.26%	7,089,055	54.93%	13
Totals:	46,090	100.00%	12,904,731	100.00%	

By far, the largest groups are:

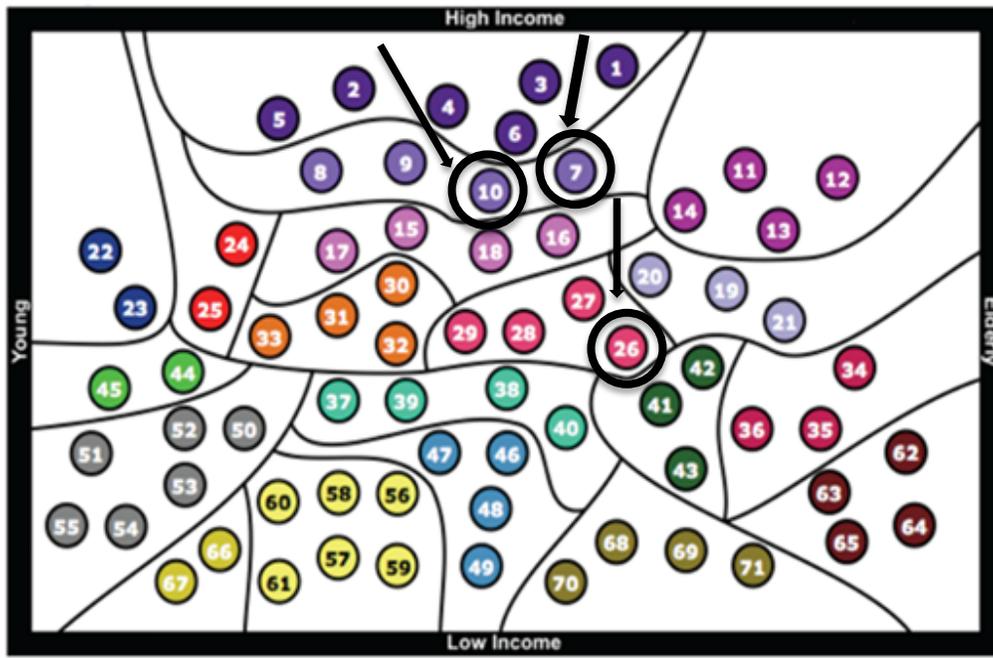
- B10 Flourishing Families – Cosmopolitan Achievers
- H26 Middle-class Melting Pot – Progressive Potpourri
- B07 Flourishing Families – Generational Soup

The map below shows another view of much of the community around your church. The church can be seen in the center (it is identified by a small building icon and cross, labeled Northminster). Each of the colored areas is a Census Block Group. Each block group contains an average of 1,500 people. The block groups are color-coded based on the dominant Mosaic profile found among the people in that small area.



The Mosaic family tree (below) demonstrates the interconnectedness of these distinct groups. You will note that the tree works like a continuum with young on the left side and elderly on the right. High income is on the top and lower income is represented on the bottom.

Family Tree



Caption: This diagram highlights the groups of people in highest concentration right near the church building.

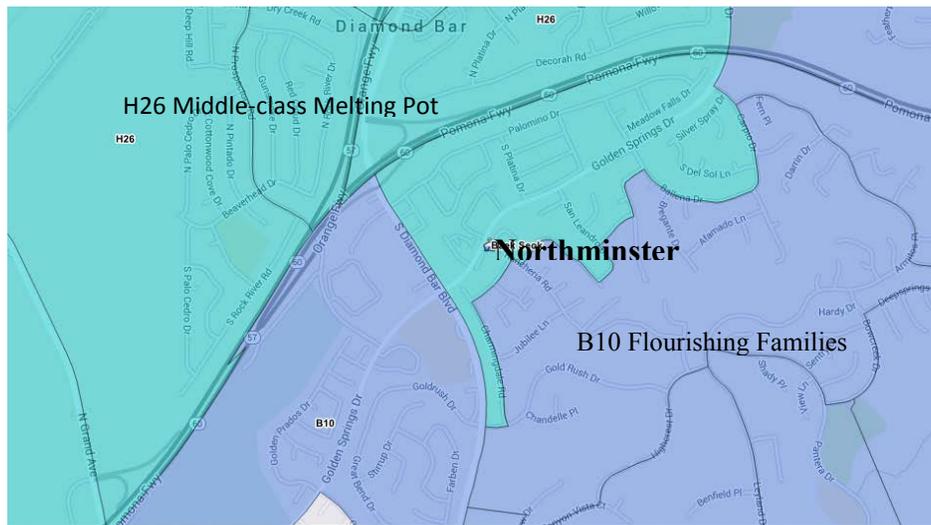
Each Mosaic group is identified with a letter, a number, and color. (The letters and numbers correspond to those on your community map, though the colors do not). Some groups have natural affinity with others because of similar characteristics, while others mix like oil and water. The chart above shows the relative closeness or distance between the 71 different lifestyle segments.

This is important for churches to consider so that congregations may better understand the “life-ways” needs of particular sub-groups/cultures who are closest to their location. What we are after is a way for the missional “niche” which is yours to meet the needs of the people in your community.

More detailed descriptions for the top groups in your area can be found in **Appendix C**. For descriptions of the ALL MOSAIC codes, visit the Mission Insite website and download a PDF copy of the MOSAIC 2010 Description Guide. This can be found at:

<http://www.missioninsite.com/mosaic>

A closer in view of the area immediately around the church can be seen here:



So, what does all this mean and what does it have to do with ministry for your faith community? Some questions to consider when observing this data include:

- What do these largest Mosaic groups have in common with the people of our congregation?
- What may be some gaps (or under-represented groups) between our church and our immediate community?
- Looking at the description of the largest one or two Mosaic groups in our community, what ministry needs are likely to be present among these people? What style of worship would they most likely be drawn to? What types of community groups are already effectively reaching out to these people?

ONLINE PRESENCE

In today's socially networked world, many people approach a congregation virtually before ever going to the physical location of the church. People of all ages are likely to experience the congregation initially through their attempt to find it on-line.

Because every congregation is unique, there is no one *correct* way that they should make information available in the digital realm. This is good news for congregations with little or no experience with digital age. There are, however, some fundamental things that make it possible for people to gain information about the congregation.

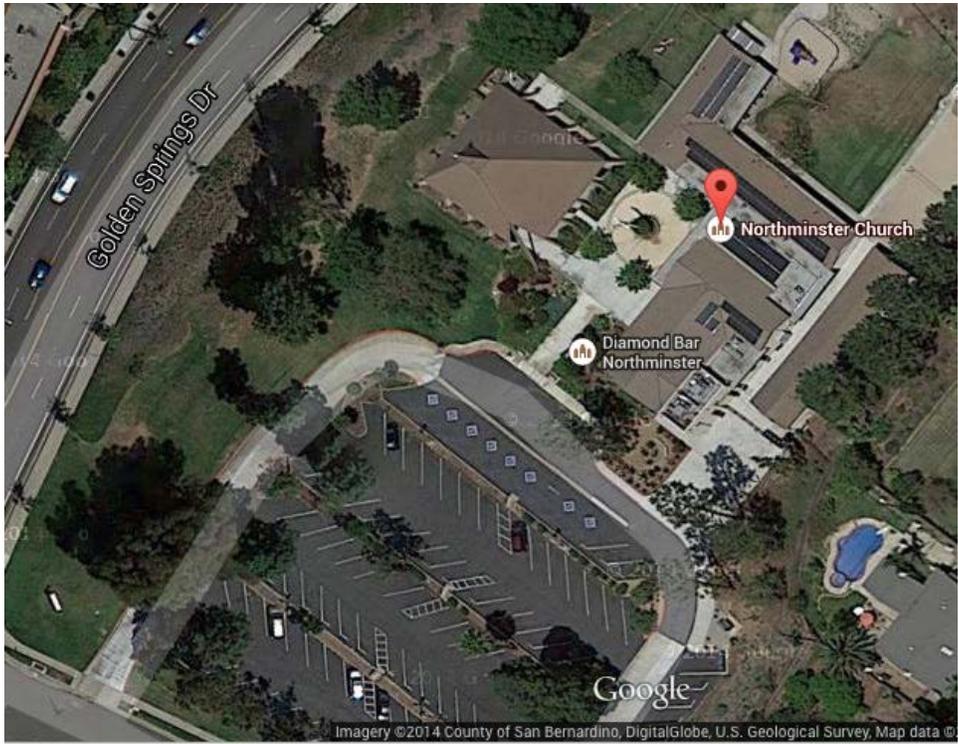
Northminster Presbyterian Church's web presence is easy to find. A Google search of "Northminster Diamond Bar, CA" brought up a link to their home page as well as their Facebook page.

The web page is clean, organized and easy to navigate. The calendar is up to date (the site utilizes Google's calendar for this page) and events are easy to add to one's personal calendar. The site also offers links to weekly bulletins as well as audio of weekly sermons and video of weekly services. This last service allows members to stay connected when they have to miss a week. The assessor thinks this service also gives potential visitors an opportunity to get a taste of what to expect. The church also maintains both a Facebook page and a Twitter account. Both of these are updated on a regular basis.



The screenshot shows the homepage of the Northminster Presbyterian Church Diamond Bar website. The header features the church's name in blue, with "find us on" and social media icons for Facebook, Twitter, and YouTube. Below the header is a navigation menu with links for HOME, ABOUT US, WORSHIP, CALENDAR, PROGRAMS, and STAY CONNECTED. The main content area is a large banner image divided into three sections: a stone fountain with water spraying, a white cross against a blue sky, and a colorful stained glass window. Below the banner, the church's name "Northminster Presbyterian Church" is displayed in a large, bold, black font. At the bottom, a short paragraph reads: "At Northminster we believe God calls people together in a faith community to celebrate the good news of Jesus Christ in the world and to work together to share God's love. As a church, we are a group of individuals who connect with one another for the purpose of growing in our

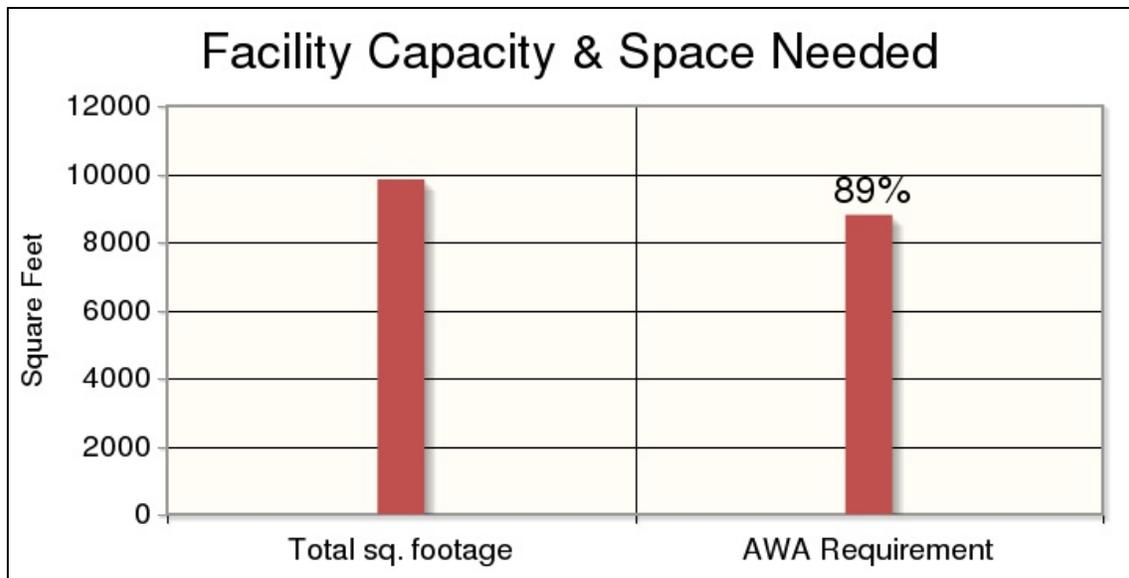
FACILITIES EXAMINATION



In consideration of the congregation’s resources, it is important to evaluate the facilities to determine if they are of appropriate size for the current congregation. It is also important to consider whether there is a growing list of deferred maintenance issues or other features that may inhibit the vitality of the congregation.

The church’s facilities are contained in five buildings located on a 2.4-acre lot. It is estimated that the facilities are approximately 9,840 square feet in size. The property is insured for \$3,265,000.

Based on Average Worship Attendance, a congregation of this size would have adequate space in a building of 8,760 square feet, meaning that the current congregation really only needs 89 percent of its current space. This is demonstrated on the chart below:



THE SACRED WALK

Worshippers begin what has been called “the sacred walk” the moment their foot hits pavement as they get out of their vehicle to begin the entrance into the building. This walk says volumes to members and visitors alike about the self-esteem and vitality of the congregation. The “sacred walk” helps worshippers prepare for the experience of worship at your church. For that reason, this walk should guide the worshiper clearly and directly—and as pleasantly as possible—to the sanctuary or even to office spaces. Signage and a clear, safe walkway are essential to this experience. The impression on guests continues inside the building. While they might not expect lavish facilities, guests will be made more welcome and comfortable by cleanliness, neatness and general care for the facility. Unkempt facility and grounds send an unintentional message: “This is not a place even WE like very much.” Clearly, that is not a very effective evangelism tool.

What follows is the impression the Special Consultant had upon embarking on the “sacred walk” at the church.

LOCATION AND OUTSIDE APPEARANCE

Northminster Presbyterian Church, a multi-building campus, sits on the northeast corner of Golden Springs Drive and Rancheria Road. Golden Springs Drive is a heavily trafficked road through Diamond Bar. The sanctuary sits on the north/south axis. Four other buildings are also situated around a central patio area.



A memorial rose garden sits to the right of the main entrance and appears to be well cared for. A lit sign sits prominently on the corner of Golden Springs Drive and Rancheria Road. A sign indicating organizations that utilize the facility greets people as they turn into the parking lot.



A rock fountain surrounded by local plants, grasses, and shrubs is located just off the sanctuary entrance. A number of well-groomed trees are located throughout the campus.

The overall outside appearance was very pleasing to the assessor. I appreciated the variety of flora and especially the rose garden. The site seems to be well cared for.

PARKING LOT AND WALKWAYS



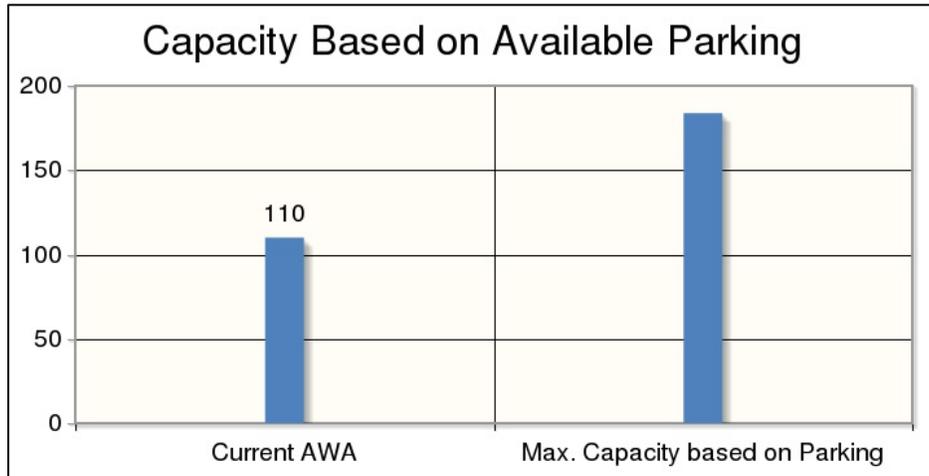
The parking lot is divided three levels. The sections are well lined and appear to be easily navigable. Eight handicap spots sit on the top most level and this level is clearly marked. Overhead lighting seems adequate, though I never had a chance to see it used as I arrived and left during daylight.



A wide sidewalk leads you into the campus and circles around a center planter. Other sidewalks were smooth, level and free of obstacles.

Driving habits for each congregation vary widely. Some congregations average only one person per car parked in the lot; others park in families. Still others are located in dense urban areas

and pride themselves for being within walking distance of the local public transportation. The place in which a car is parked, and the control the church has over that parking also determines capacity. Architects have developed some formulas in estimating the worship capacity of your church, based on parking. Based on the location of the congregation's identified parking, capacity is calculated on the chart below:



BUILDING ENTRANCE AND SIGNAGE

As a visitor reaches the top tier of the parking lot, they notice three things, the rose garden, the differently shaped sanctuary building and the large cross in the center of the patio. There is signage for where buildings are located as well as signs identifying each building. The assessor was told that information is set up on the patio on Sundays as well. Inside buildings, specifically the sanctuary and Fellowship Hall do not have signage indicating where the restrooms are located. The sidewalks are smooth and wide and appear accessible for wheelchairs or walkers.

SANCTUARY



The sanctuary resides in its own building. A trapezoidal shaped facility with steep roofs lies on the left side of the campus and drew the assessor's eyes while walking from the parking lot. Built in 1982, this facility seats over 200 in pews that are split into 4 sections. High, slanted ceilings with dark wood beams drew the assessor's eyes upwards, revealing a stained glass window with a dove in the center. Northminster gathers for worship at 10 am each Sunday.

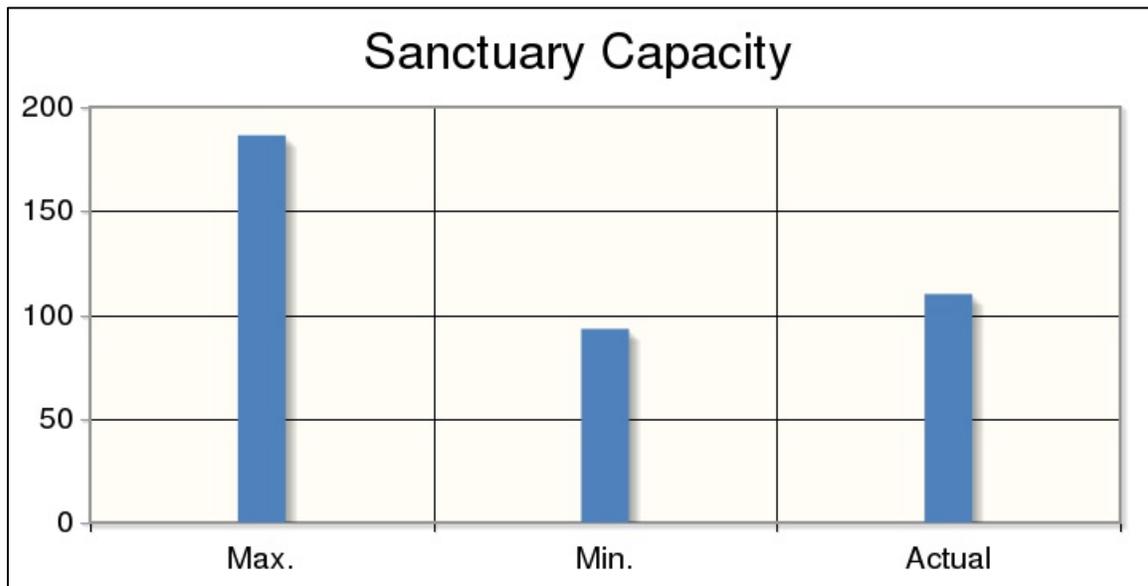


The assessor enjoyed the stone background of the chancel with the copper looking cross hanging prominently upon it. The chancel also holds a pulpit, baptismal font and greenery is placed throughout. The choir sits to the left of the chancel as one looks out on the congregation. A piano sits nearby for the choir and instruments for a band sit to the right of the chancel. A crying room that is easily accessible is provides in the back on one side and a sound room for A/V needs is in the back on the other side.

The room is neat and clean with white walls and amble lighting. I experienced almost a theater in the round feeling being in the room.

Based on generally accepted measurements, we know that when a sanctuary is more than 80% capacity on a regular basis, it will impact worship attendance with an overcrowded feeling. In the same manner, if a sanctuary is less than 40% of capacity it will also impact worship attendance as participants feel it is uncomfortably empty.

It is estimated that the sanctuary has a total seating capacity of 210. Based on the AWA of 110, the current sanctuary usage is within the appropriate capacity range, although it is getting close to falling below the minimum.



GATHERING, FELLOWSHIP AND EDUCATION SPACES



The Fellowship Hall building, enlarged and renovated in 2007, includes a library, music room, and kitchen, as well as the fellowship hall. Entering the fellowship hall, the natural lighting from the plentiful amount of windows is striking. The walls are painted in a warm, neutral color and are complemented by a darker colored thin carpet. Ample and varied lighting in the room completes a space designed for multiple uses. It can hold over 150 in a classroom style and over 100 for a meal.

Two sets of French doors allow entrance into the library and music room. The library is set up on a few bookshelves in a corner and has a few tables with chairs for classes or meetings. The music room is next door, and has rectangular tables with chairs surrounding them set up for classes and meeting. Both rooms also have ample natural light and continue the same design as the fellowship hall. The music program is set up to one side of this room.



The kitchen has 2 ovens with stovetops, a convection oven, a commercial refrigerator, a commercial freezer and a granite top table in the center. A three-basin sink is sits next to a return window. The kitchen appears clean and organized. A random check of the outlets indicates the wiring is correct.

The church has two buildings that are set up as rows of rooms. The row with rooms A-E is used for elementary Sunday school, preschool Sunday school, meeting spaces and storage. Room C is set up for the preschool age children and is decorated in a way that reminds the assessor of a drama room for the rotation model of Sunday school. Room A is wood paneled and has built in bookshelves around a stone fireplace that is not operational. Tables and chairs are set up in the

room for classes. The ceiling slants upward from the sidewalls to a peak in the center. Ceiling fans are hanging from the apex to help cool the room. The other rooms are used for storage, primarily for Christian Education.



The building with rooms 1-4 is primarily used by the Diamond Bar Community preschool (rooms 1-3). Each of these rooms had colorful, height appropriate furniture. The walls are decorated in posters for learning as well as children's artwork. The rooms were clean, bright and organized. Each room had two doors and ample windows for viewing what is happening inside as well as allowing for natural light. The assessor felt a sense of a happy and engaging environment for children in each room. Room 4 is used as the youth

room and has several couches and loveseats. The room also has a large TV, foosball table and a ping pong table. One wall has a low counter with cabinets underneath. The assessor feels youth would enjoy spending time away from their parents here.

Off of the office lies the "dash" room where homework club is held and the youth director has an office. It is decorated as a 50s style diner. Tables and chairs are arranged like one would find in a diner and are used for students to do homework. The last room is used for childcare and much like the rooms used for the preschool is decorated in bright colors with size appropriate furniture. Purple carpet covers the floor and several windows allow for natural light and observation by others.

ADMINISTRATIVE AND OTHER SPACES

Upon entering the office, one finds a small work area and doors into the secretary and pastor's office. A small desk for a volunteer is situated in between the two doors. The secretary's office offers a clear view of the front door to allow observation of who enters the office.



In a room next door is the office for the youth director and the room used by the youth and the homework club.

Behind the chancel in the sanctuary is a storage space for worship materials. The sanctuary building also holds a room that is utilized for a parish associate as well as storage.

The fellowship hall building host the music room as well as the office for the music director. The church also has a couple of storage rooms located in the classroom buildings.

RESTROOMS



The sanctuary building holds two restrooms, one women's and one men's. A neutral tile covers the bottom half of the walls. A neutral paint covers the top half. Stainless steel fixtures hang on the walls. The bathrooms appeared clean and well stocked.

The fellowship hall building has one bathroom. The tile, paint and fixtures match those of the ones in the sanctuary building. The two buildings housing multiple classrooms each have bathrooms. They have neutral colored tile and dividers. Step stools are provided for young children to be able to wash their hands. All bathrooms appeared clean and well stocked.

SYSTEMS

The church completed installation of approximately 100 solar panels in January 2014. The church has seen a savings of about fifty percent on its electric bill.



All buildings have their own HVAC. They are serviced regularly, though they are beginning to show signs of aging. A plan to replace them or a contingency fund for replacement would be a sound strategy.

Fire extinguishers are inspected annually and were up to date. Electrical outlets were found to be in proper working condition (not all outlets were checked).

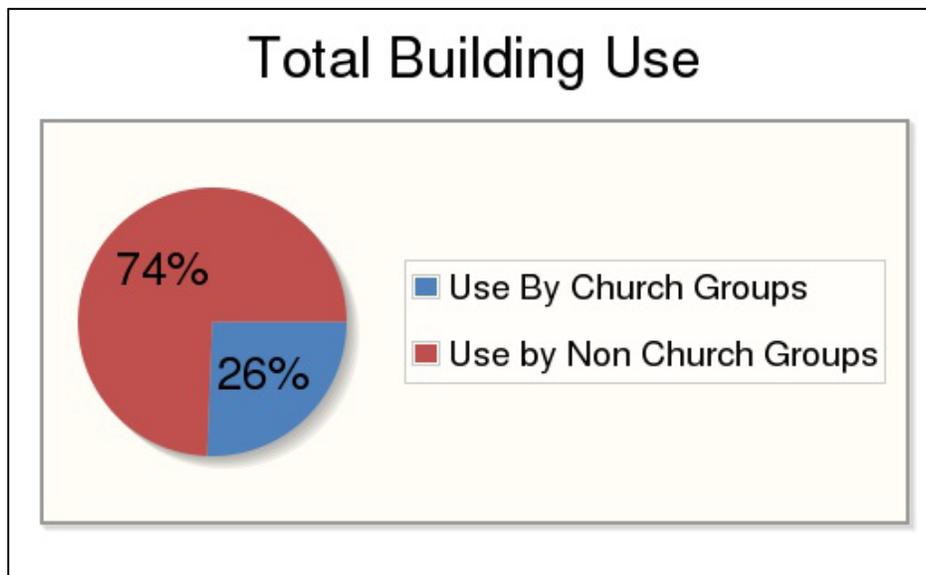
DEFERRED MAINTENANCE ITEMS

Some New Beginnings congregations have poorly tended facilities. These facilities are not just a “turn off” for guests and members. They also can become a costly money pit that defers mission. Preventive maintenance is normally less costly than emergency maintenance. Unfortunately, that lesson may not be learned until it’s too late. Many congregations fall behind on maintenance due to declining funds and are then forced into making emergency repairs they simply cannot afford. We noted these items that the church appears to have been “put off”.

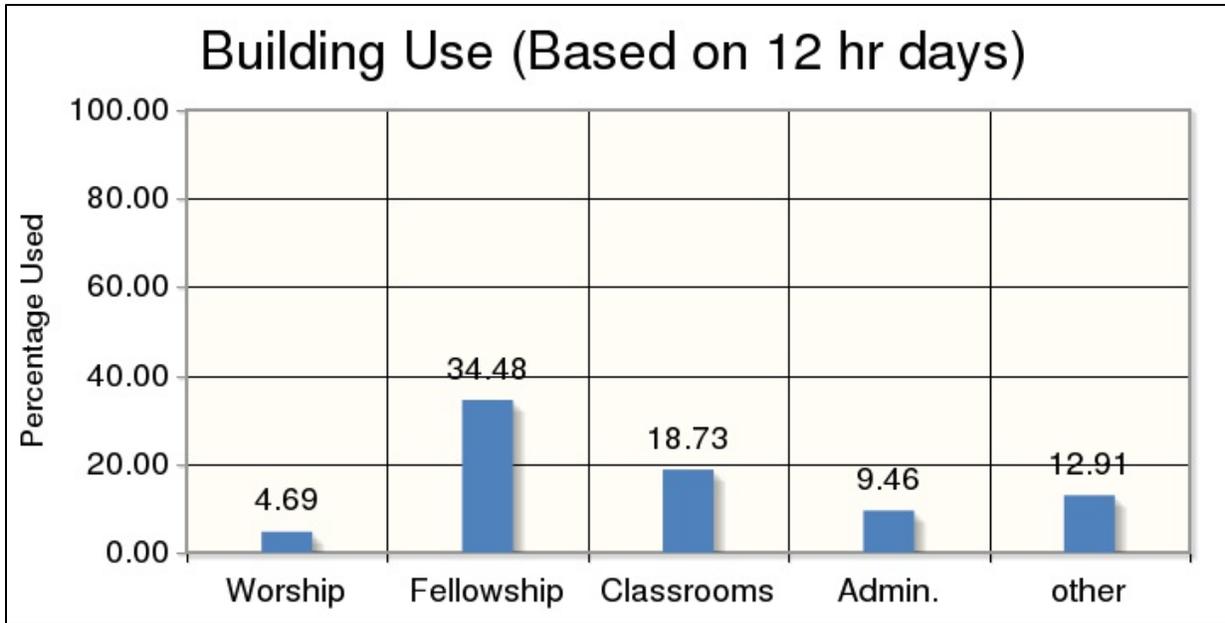
The facility appears to be in good shape. There is a gate that needs to be repaired behind the sanctuary that surrounds an air conditioner. Also, in the assessor’s opinion, a contingency plan needs to be put in place for air conditioners.

USE OF THE FACILITIES

The church building is a valuable resource for both the congregation and the community. A good indicator of a congregation’s willingness to engage a community is by looking at how the church uses this resource. Based on total building use, the graph below demonstrates the percentage of total usage by outside groups. These groups are open to the community and often times led by people other than church participants.



Congregants are often amazed at how little a building gets used. We divided your facility into “kinds” of space. The sanctuary is considered “worship” space, the fellowship hall and narthex “fellowship” space, etc. Using your church calendar, we have calculated the hours each kind of space is used and calculated the percentage of time it is utilized. This percentage is based on the space being available just 12 hours a day, 7 days a week.



UNDERUTILIZED BY CONGREGATION & COMMUNITY

A quick look at these charts demonstrates a building that is both underutilized by the congregation and the community. The cost associated with maintaining and operating this resource raises a question for the congregation to consider, namely “Is this the wisest stewardship of the resources that have been given to us by God?”

VERY HIGH USE BY OUTSIDE COMMUNITY WITH LITTLE RELATIONSHIP TO THE CONGREGATION

A quick look at these charts demonstrates that the congregation is allowing community groups to use the facility. In fact, there is so much outside group usage that the congregation is vulnerable to losing control of their resource.

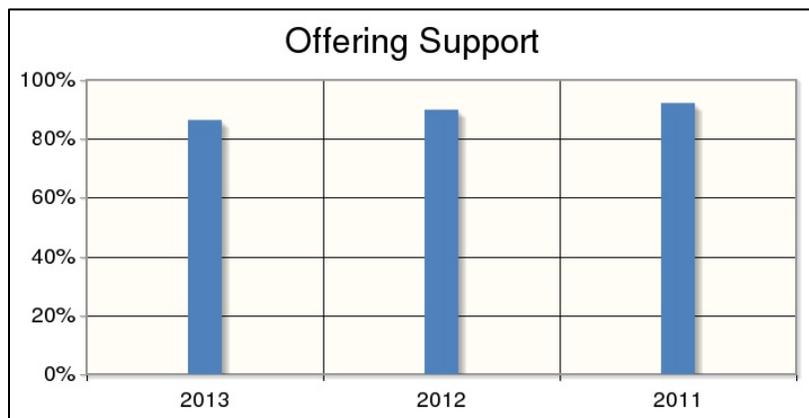
Because the church is dependent on rental income from outside groups, it is in danger or overextending the use of their facility to outside groups. This over dependency has a direct impact on a congregation’s ability to expand their mission, and the church is in danger of having their mission be that of a “landlord” rather than joining in God’s mission for their community.

FINANCIAL REVIEW

Congregational finances are fairly complicated because each congregation tracks its income and expenses very differently. Congregations tend to have a lot of “restricted” funds, which can only be used for specific purposes, and which may or may not enhance the ministry of the congregation. In this review we have done our best to evaluate the financial strength of the congregation based on the norms we have observed from many congregations.

Our first area of review is to look at the congregation’s income sources. It is important to see where the income for supporting the congregation’s ministry comes from, and how much the church relies on outside sources of income.

The table below indicates the income sources for your church in relationship to congregational offerings. At the minimum, a congregation should support its expenses with at least 70% of its income coming from offerings. Congregations that rely too heavily on outside sources of income will often compromise their ministry for the needs of those who provide outside income.



And here is the overall income picture:

Operating Income	2013	2012	2011
Contributions	\$348,266	\$362,949	\$398,120
Interest from Investments	\$125	\$169	\$465
Building Use Income	\$42,410	\$34,410	\$29,992
Fundraisers	\$5,118	\$0	\$0
Transfers from Other Accts	\$0	\$0	\$0
IRS/Credit Rebate	\$3,957	\$3,017	\$3,380
Per Capita	\$3,158	\$3,224	\$0
Total:	\$403,036	\$403,771	\$431,958

***2013 includes income that is shown on the dedicated accounts financial form. 2012 and 2011 do not reflect this.**

Offering support has decreased over the last three years and even more so over the last 5 years. This trend also shows up in total operating income, even when we add additional income from dedicated accounts in 2013. These trends continue a picture of a church on a downward trend.

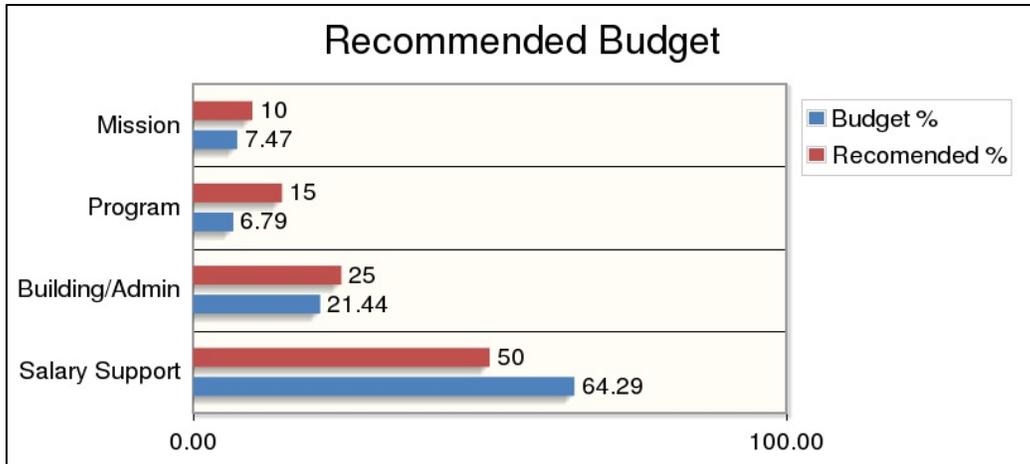
When we consider the expenses of the congregation, we group expenses in four main categories; Salary Support, Building and Administration, Program Expenses, and Mission Giving.

Salary Support includes salaries of all church staff and benefits associated with employing them. Such benefits would include social security offsets, health insurance, pension etc. It does not include costs such as auto expense or office reimbursements. Most congregations will expend about 50% of their income on salary support. Experience has shown that congregations that exceed 50% in this category are rarely over paying their pastor. In fact, most New Beginnings congregations fall short of average salaries for their region. The salary amount is not too high but the percentage of the budget allotted to salaries is too high, short-changing mission, outreach and program.

Building and Administration costs are those associated with running the church office and the building. Typical costs include insurance, utility bills, maintenance and yard upkeep. A typical congregation will support building and administration costs with 25% of their income. Congregations that are not “right-sized” find themselves paying more for facilities, usually at the expense of their program.

Program Expenses are costs associated with running a program. This would include faith development, evangelism, and worship materials, choir music and supplies, advertising, and other resources and supplies that enable the program to operate. This is usually about 15% of a church’s budget. Since this is the place where most congregations can control spending they will usually decrease their spending in this category first.

Mission Giving is giving that the congregation has contributed to both denominational mission causes as well as local mission causes. Mission giving trends are about 10% of a vital congregation’s budget as a starting point. Congregations will often reduce their mission spending after depleting their program spending.



***This chart reflects money spent on programs that come from dedicated funds not in the general operating budget to give a more accurate picture of total money spent.**

Churches that have sustainability issues are typically over on their spending for building/admin or salary or both. When this happens, typically program spending is cut to compensate and if the slide continues, eventually mission gets cut as well. Yet program spending reflects the investment in the congregation’s participants as leaders and doers of ministry and mission giving is an essential component in being outward oriented. The values reflected in spending patterns will affect who is willing to affiliate or support the congregation. Younger unchurched people are less likely to want to support what looks to them to be internal expenses (building/admin and salary) and more likely to want to support spending that goes to mission or the equipping of people to be in mission.

The chart shows that Northminster spends less than half the recommended amount on programming. The appreciative inquiry (AI) reinforces the findings of spending on programs as investment in leaders. During the AI the members present struggled to name ways the church equipped them to be leaders. Also, the assessor heard stories and concerns of overstaffing during his visit and the chart show that Northminster spends considerably more on staff than the recommended amount. With a slight under spending on mission, the chart gives the assessor an overall impression of a congregation overly reliant on staff.

In addition to the sources of income, the congregation also has some investments plus the estimated value of the property. This is outlined in the table below:

Assets and Investments	
Property Value	\$3,265,661
Investments	\$40,076
Savings/Reserve	\$90,019
Memorial Funds	\$27,186
Endowments	\$0
Checking	\$3,253
Other (identify)	\$0
Total:	\$3,426,197

The congregation also has a loan with Presbyterian Investment and Loan Program (PILP) with a balance of approximately \$100,000. The congregation is current with its monthly payments of \$570.

FINANCIAL CAPACITY

In light of the financial information above, this congregation has **ADEQUATE FINANCIAL CAPACITY** for ministry. That is to say the income streams are adequate for meeting the expenses of the basic ministry of this congregation. That is not to say the congregation does not need to improve its financial position.

SUMMARY

Let's review the analysis of the congregation at this point:

The 10 year trends show a church that in the last 5 years has begun a slow but steady decline in membership, AWA, giving and new people to the church. The current congregation is both older and more Anglo than the community at large with 70 percent of the congregation having been members for at least 5 years, if not more.

The addition of a new fellowship hall, along with remodeling of the sanctuary and the old fellowship hall into other purposes has helped to keep the campus in good shape. The congregation also finished installing roughly 100 solar panels in January of this year. With the addition of rental income from building use, the church is currently able to meet its financial obligations. One wonders though how long this will be sustainable with declining worship attendance and membership.

With a higher than recommended allocation for staff, the assessor can imagine a congregation that has ceded leadership and decision making to that staff and in the process become passive about the direction of the church.

The purpose of the New Beginnings Assessment is to provide objective, but engaged observations related to the congregation. We compiled all the data, like a portrait of the congregation. Then we placed it alongside general data to show how your congregation is doing by comparison. Now, we weigh these factors in relationship to ministry options that seem viable for you congregation in your own time and place. Congregations have four basic choices for the future:

- 1. Do Nothing:** Looking at the trend lines for the last 10 years in the graphs we have provided can help the congregation see where the "do nothing" option might ultimately lead. While the trajectory may be downhill, many churches see this option as much easier than going through the pain of change. This does not require energy, new effort, or ingenuity. Usually, staying the same means slowing losses, while the ultimate conclusion is closure. **Note: A decision to 'do nothing' is still a decision. And by choosing this option, the church will be sending an important message to people in the church (from the newest member to the pastor) that "status quo" is the desired choice.**
- 2. Mission Redefinition:** Churches that seek to change may need to establish a whole new way of being church. While all congregations will need to do visioning about their future mission opportunities, most congregations will do so alongside a redevelopment opportunity. Sometimes, however, there are congregations who "could be" the right church in the right place with a significant shift in missional focus. This option requires of the congregation significant energy, ingenuity, creativity and spirituality because people will be leaving behind previous ministry entirely and doing a very new focus in ministry. It is important to note that there is no guarantee of numerical growth by entering Mission Redefinition. It

also is important to note how well—or even *if*—the congregation can sustain its ministry through what may be a years-long process.

3. **Redevelopment:** This option can take numerous forms and hybrids. They include: relocation, reaching out through a parallel start to a new demographic profile (that matches the community in which the church resides), a restart, an adoption, or combinations of these with Mission Redefinition. Redevelopment of the congregation requires new approaches that enable the church to adapt to a new environment. (See APPENDIX B for short descriptions of some of these options).
4. **Close:** Churches who choose this option realize that they don't have the energy or resources to keep going. They select this option as a way of concluding their congregation's life with dignity and intentionality so that their assets (which previous generations have entrusted to them) can **continue** to work after they are gone, in providing a faithful, lasting Christian witness. It is an ultimate act of faith to make this decision – but one that often comes with a sense of relief in knowing the church has not died. It is instead living on in perpetual witness for future generations.

FUTURE STORIES

We share these possible “future scenarios” based on the assessment you have just read. Each of these stories below is written from the perspective of the future. These are not written to tell the congregation “what to do.” They are intended as a way to spark your imagination for what is possible. They are offered as a way for the church to envision its future and the type of decisions’ facing the congregation. These and other strategies are more fully defined in Appendix B.

FUTURE STORY #1: Redefine the Mission

What follows is a conversation that occurred between four people following a program at the church.

“I didn’t even know this church existed a few years ago Suzie said, the newest member of the group.

“Yea, not many people did,” Bob replied. “We had been struggling for several years. There just seemed to be a lethargy that had settled over all of us.”

“How did you change it? ‘Lethargy’ is not how I would describe Northminster,” Suzie responded.

“We decided to embrace who we were. We were always feeling bad about not having young families anymore. We loved the energy that was always around then,” Grace responded.

Her husband Dylan, added, “Yea! We realized that we have energy and so do other people are age. So we choose to stop lamenting what wasn’t and started offering programs that excited us and others like us.”

“It’s been quite interesting watching the level of energy and connection rise within the church and we are seeing people come that we have never seen before,” Bob said.

Dylan continued, “It all really came as a result of the small group meetings we had around a New Beginnings process we did a few years ago. We really talked and sought to figure out who we were and who we wanted to be.”

“The programs for ‘old by age’ has gotten me so excited again about the church and I think many others,” Grace added.

“I would agree. I see people wearing Northminster t-shirts around town getting stopped and asked about different things happening at the church,” Suzie said.

“And it’s even added to worship as well,” Dylan said. “The seniors’ community choir sings occasionally during worship. Those are some of my favorite Sundays and I think they are others as well.”

“It seems like the possibilities are limitless with all of the energy that is happening around the church,” Bob said.

Grace and Dylan nodded in agreement as they said goodbye.

“I’m so glad I found this church,” Suzie said as she reached her car. “I’ll see you all next week.”

FUTURE STORY #2: ... Redefine the Mission

Local Church Reaches Out To Less Fortunate

June 23, 2016 Diamond Bar, CA – George is so thankful. At one time, people like him who were always struggling to meet basic needs were left in the shadows. But no more. Now, Northminster Presbyterian Church offers a wide variety of programs to George and others in similar situations.

“Besides offering food and basic clothing, we also provide people assistance with employment. From clothes for interviews to mock interviews so that they can be better prepared to connecting people with job openings, we offer a range of services,” the pastor shares. “We are looking to add basic medical services soon,” one long time member added. “We used to do mission other places, but decided that we could do mission here,” the member continued.

This ministry didn’t just happen. It was the result of some serious study by the church. Another member shared that a couple of years ago they did very little mission and even less hands on local mission. That all changed after they completed a program that helped them find a new mission for the church. “It has been so refreshing to focus on others. We have this beautiful campus, but we realized that what we really were called to be was a place that helped those who struggled. We have all been fortunate and we wanted to give back,” the member said.

The pastor shares that the attitude and energy around the church has completely changed. “We didn’t start this to get new members. We started it because we discerned this is where God is calling us to be in Diamond Bar. But, to be honest, I think we are the ones who benefit the most. The smiles and positive energy around here is off the charts.”

For more information on what services are provided or if you are interested in helping you can check the church’s website at www.npcdb.com.

FUTURE STORY #3: ... Doing Nothing

After years of conversations about changing, including an in depth appreciative inquiry process, as well the New Beginnings program, Northminster finally decided it liked who it was. “We were tired of always feeling bad about ourselves because we couldn’t attract young families with children or new, younger members.” one long time member said. Another member agreed and added, “We remembered how much we like each other, how much WE get out of being a community of faith together.”

Since making that decision, Northminster has continued its downward trend. A few new people occasionally come and some even stick around, but not enough to outpace the losses. Everyone knows that at some point down the road the doors will close. “But that’s OK with them,” the pastor said. “They care about taking care of another and this is home to them. They want to continue to worship here as long as they can.”

As long as they can is getting shorter with each passing week and month. At some point sustainability will no longer be an option. “Until then, we are going to worship together, study together, cry together, laugh together, to live together.” concluded a member who despite the shrinking numbers was enjoying the time at church more than ever.

Regardless of the ministry option selected by the congregation, the Office of Church Growth and your presbytery have resources to help you move ahead with your New Beginning!

A FINAL WORD

Thank you to the congregation for opening themselves up to this process. It is never easy to be vulnerable, and I am profoundly grateful for the trust you showed me by sharing your home, your stories, and your faith. I would like to especially thank Eugene Au and Nick Anziano for showing me all of the facility, even the storage closets, and especially the solar panels. Thank you to Nancy Lyons and Roland Morris for their invaluable insight into the community and history of Diamond Bar. Thank you to Connie Modglin and Larry Smith for talking thru the financials and to Marie Barna for her time not only with the calendar, but for all of her timely work in getting information and documents to me. Finally, thank you to Rev. Stebe for his insight into the history and life of the congregation. May God continue to bless you all as you seek your New Beginning.

In Christ,

P.J. Brobston
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cc: The Rev. Wendy Tajima, Interim Executive Presbyter, San Gabriel Presbytery

APPENDIX A: APPRECIATIVE INQUIRY SESSION

Northminster Presbyterian Church
Diamond Bar, CA
October 22, 2014

Approximately 60 persons in attendance

1) Think back on your entire experience at this church and name a time when you felt the most engaged, alive and motivated.

- building of new campus, agreed
- first a CE elder, starting to build the church
- large youth program and a lot of young families involved
- bob's sermon tend your own garden, don't worry about weeds in someone else's
- thirty years ago, women's association that was large and very engaged in doing things
- same time frame – youth ministry, camp ministry, synod ministry
- daughter was here, when she was little, getting involved in her programs
- kids really involved, had youth club – 150 people or so, had kids for 3 or 4 hours
- people's eyes light up when we teach cross ways
- summer of 2003 when I was sent to Russia by this church, I didn't have to fundraise this church sent me
- Being Lay leader and having grandkids baptized at the same time.
- I feel most hopeful when we all get together and everyone has a chance to voice their opinion and/or we are all engaged in a common goal.
- When I was volunteering with the youth. Also in high school as a youth of the church.

2) When you consider all of your experiences at this church, what has contributed the most to your spiritual life?

- bible study
- music program
- me teaching youth and adult bible studies
- working with kids
- going to camp as a church
- seeing the excitement when she would come back from a week at Calvin Crest
- feeling of this congregation as a family, as Christians working together
- adult Sunday school several years ago
- various bible studies, adult Sunday school
- small groups
- choir
- Lay leader
- The fellowship and consistent support from many in an hour of need.
- Seeing the relationship with Christ that my parents found through NPC... Truly miraculous! And Calvin crest

3) Tell about a time when you were most proud of your association with this congregation.

- church as a group participating in the walk for hunger
- 30 hour famine as part of the youth group
- 50th anniversary party
- community good Friday service – several churches participate in that service
- church took on families from Laos and Vietnam
- completing the building project
- paying for the building project
- church stepping up and paying of that debt
- VBS – all the parents say that this is the church that puts on the good one
- Youth mission trips
- Youth triennium
- Solar panels installed
- Mission trip to Mexico
- Someone in need, amazing the way people come in and help
- First time I learned of our churches sponsorship of Garth Moller in Russia
- Really committed deacons – doing things that are not easy to do
- Summer day camps
- Larger groups attending Calvin Crest
- Hosting Presbytery.
- The response from so many on the several occasions that I needed support is the thing I tell people about our church.
- While working with the youth, particularly the junior high girls small group

4) What do you think is the single, most important, life-giving characteristic of this church?

When we are at our best, what are we doing?

- Inclusiveness
- Caring for people
- Supporting each other during tough times
- Church Family
- Working together
- Praying
- Sense of warmth and welcomeness
- Sense of community during candlelight service
- Embracing diversity
- Reaching out to community with various projects
- Food
- Youth auction
- Fine music program
- No one's afraid to get dirty, get involved in a project,
- Wayne Hunter showing a youth how to use a laser level
- Passing of knowledge
 - Offering
 - How to do communion

- Somebody belongs to one place but doing well with small groups , very mature Christians, well harmonized
- I do not feel we have any great characteristics at this time. We have raised money and renovated the Sanctuary, rebuilt Fellowship Hall, and dressed up the campus. But that is all. And for whom?
- Trying new things. We are at our best when we can overcome criticism and work as one body.
- Getting people involved and feeling they are a part of a faith community/ family

5) Don't be humble! The Apostle Paul speaks of spiritual gifts – what gifts do you share with the congregation (including things like personality, perspectives, skills, character, etc.)?

- teacher
- teacher
- music
- food
- tell good jokes at walking
- I remember a lot, I know what to appreciate in people
- Listening ear
- Caring and teaching
- Willingness to serve
- Music, kind, deacons, privilege of serving communion, teaching occasionally, helped with newsletter – shared artistic abilities
- Organization and administration, bossy
- Financial leadership
- Enthusiasm for the kids, getting them engaged
- Getting the most for our money
- Tech savvy, inclusiveness, big picture, focus ,Confronting conflict
- Calm and strength
- Willingness to learn how to fix things
- Preaching
- Jump in where needed
- Assisting worship leading
- Humor
- Creativity
- At this time, money only. We all speak about changes, directions and what not, but we don't ever do anything.
- I sing in the choir even though I don't have a great voice but I feel that I contribute, I am loyal and trustworthy and I like to think I am a voice of reason.
- Different perspectives and a passion for going out into the community

6) Now consider any gifts you have that aren't shared with the church. Are there gifts –such as talents you enjoy or skills you are good at – that don't get shared with the church because opportunities don't exist?

- sports
- dancing
- working with needy or homeless
- helping the community on a more individual scale
- not bringing attention to the margins
- don't give hands on help
- we don't initiate community help
- people were more vocal about their needs
- None
- I can't think of any.
- Sure. I would love to network from home to let more people know about what happens at our church. Especially with some of the preschool moms, they are interested in finding a great church!

7) What motivates you to come to worship at this church?

- music
- habit
- my wife
- my wife too
- desire to learn something
- need to be in community worship
- need for forgiveness
- social aspect
- gratitude
- thankfulness
- my mom
- God put me in this church at this time
- Familiar Songs – Easter and Christmas
- Opportunity to praise God through music
- Going to church on Sunday sets things up for the week and makes things right
- Keep my life centered, community family of like-minded Christians
- Spiritual renewal
- My kids
- Checking in on people in a more stewardly way
- Realizing how much God has done for me in my life and thankfulness I hold
- So I can breath
- I hope to see Jesus when I show up
- To hear God's word for the week because those words stay with me because those words stay with me through the week
- Habit and hope that things will change for the better.

- I am in sync with the beliefs of the Presbyterian Church and I consider this church to be my home church.
- Aside from my faith...knowing what my presence as a younger person/ family does for the older folks and also knowing the ways I will be filled and rejuvenated.

8) Complete this sentence with one of the two choices (everyone should vote for one – no “half votes” are allowed!) “Our church is ...

- Rigid (19) or Flexible (26)
- Status Quo (22) or Mission Oriented (15)
- Fearful (32) or Courageous (12)
- Thriving (2) or Getting By (41)

9) If we define a relational group as a group of people who gather at times other than on Sunday morning, for the purpose of prayer, study or fellowship on a weekly basis...let’s make a list of groups in your church that fit that description.

- walking group
- choir
- praise team
- supper and study
- youth group
- staff
- midweek matters – (digital publication)
- homework club
- softball team (summer)
- PW Bible study, quilters, Romeos (all of these are monthly)
- Seriously? It is a Presbyterian church, is there time enough to do that? Lol

10) What does this congregation do to prepare teachers, elders, and other leaders in the church?

- officer training
- background checks
- throw them in the fire
- national youth workers convention, workshops, conferences, staff retreats
- service on committees
- curriculum for teachers and how to teach it
- emails
- mentoring
- deacons retreat
- Presbytery Winterfest – Presbytery training day
- Camps
- Books, articles
- Presbyterian Women do several conferences, synod and national meetings
- Those are inspiring opportunities for growth and leadership

11) What are the ministry opportunities begging for your attention in this area?

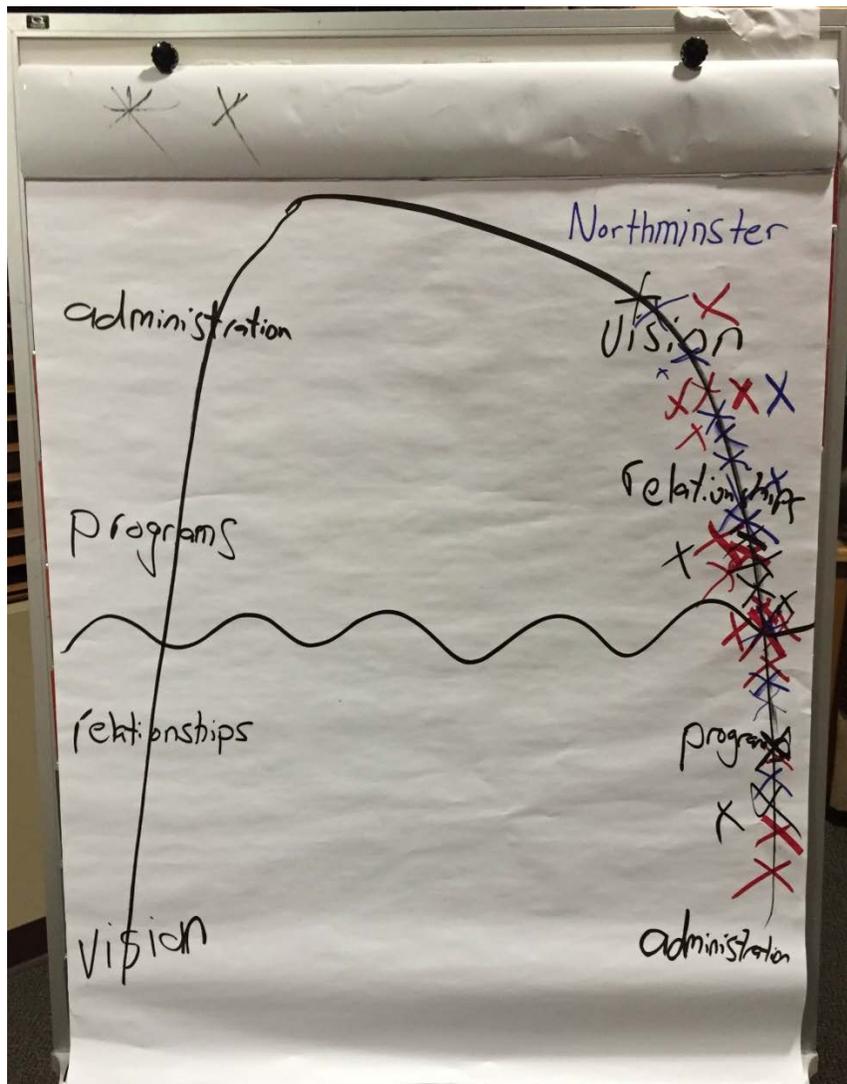
- outreach
- Pomona hope partners
- communication of activities
- homeless guys outside Vaughn
- food bank closer than Pomona
- Blending all the cultures
- Schools
- Young family ministries
- Colleges
- People Financially on the edge
- Short or long term housing
- Millennial generation – viewing them as uniquely reachable if we learn their language
- A lot of empty retail and unemployed
- On line mission that we could serve
- More young people in their 20s and 30s – Cal Poly
- Whole society of folks who don't get Christianity and don't understand how it make their lives so much better
- Meaning and purpose
- At risk children.
- Youth/ children's

12) If your church were to close, what would be the one thing people in the community would miss most?

- VBS
- Blood Bank
- The building
- Preschool
- Large parking lot
- Boys scouts place to meet and a sponsor
- Taiwanese church space to meet
- A place to go for Easter, Christmas and Funerals
- Presbytery has one less feasible site
- Good, thoughtful Sunday morning service
- People having a place to walk, enjoy our rock fountain and our roses
- People of the congregation
- VBS and preschool provide kids a safe place
- Well-kept property
- Thanksgiving baskets and community outreach
- Paul and youth activities
- People who just stop by
- Indigent people who stop by
- The community would miss the pre-school day care.
- The boy scouts would miss a place to meet.

- The neighbors would miss the activity that we go through.
- Vacation Bible School.
- Our special events and fundraisers because that is where I recall seeing most people from the community.

The assessment concluded with a brief presentation about a congregation's lifecycle. Each participant was invited to mark with an "X" where they thought the congregation currently existed in the lifecycle. The horizontal line across the page is the line **above which** a congregation is sustainable. A photo of the lifecycle chart is shown below.



APPENDIX B: STRATEGIES FOR A NEW BEGINNING

Redevelopment: This option can take numerous forms and hybrids. They include: relocation, reaching out through a parallel start to a new demographic profile (that matches the community in which the church resides), a restart, an adoption, or combinations of these with Mission Redefinition. Redevelopment of the congregation requires drastically new approaches that enable the church to adapt to a new environment.

Strategy: Relocation: This strategy has the congregation selling or leasing its current facility and using the assets to relocate to an area in which the congregation has more affinity. This strategy is effective in “right-sizing” a facility to the congregation as well as improving affinity with the surrounding community.

Strategy: Redo Your Physical Presence: This strategy has the congregation remaining in the same neighborhood, but making major changes in its physical plant in order to better reach the population(s) in that neighborhood. This might be about ‘right sizing’ the facility, making it more usable and adaptable for current and future forms of ministry, or making it affordable. It might mean selling the current facility and investing in a different one nearby. Or it might mean tearing down all or a major portion of the facility and rebuilding.

Strategy: Restart: This strategy has the congregation closing down for at least one month, then restarting as a new congregation. It includes sending historical documents to the Historical Society, ending the charter, dismissing all current officers, and turning the assets to the region for a restart. Core leaders work with a new pastor in a “New Church” project.

Strategy: Parallel Start: This strategy has the congregation investing 75% of its assets into starting a new congregation who will share the facility. The remaining 25% is used to provide ministry for the existing congregation. This ministry provided for the existing congregation will include weekly worship and pastoral care, but little else. The new congregation would work quickly to develop a new ministry that is contextually relevant. At the end of two years, the existing congregation would have the option to continue as-is for another two-year period, or to close and join the new congregation. Sometimes this strategy can be combined with relocation, where both the existing and new congregations are moved to another location where there is suitable space for both ministries.

Strategy: Adoption: This strategy can only occur when there is a larger congregation in the same regional location (within 20-30 miles) who is willing to invest in starting a “satellite” congregation in the location of the New Beginnings congregation. Essentially, a larger congregation assumes responsibility for the building and any debt, and sponsors the efforts of a restart.

APPENDIX C: MOSAIC HOUSEHOLD TYPE DESCRIPTIONS

The following pages are excerpted from: New Mosaic 2010: Household segments from Experian.

- The Group and Segment Descriptions are by Experian Marketing Services
- It is published and distributed by MissionInsite.com

Mosaic USA

Group B Flourishing Families

Segment B10: Cosmopolitan Achievers

Affluent middle-aged and established couples and families enjoying dynamic lifestyles in metro areas

Overview

With nearly two-thirds of households containing immigrants from Asia, Cosmopolitan Achievers has the highest concentration of Asian families in America. Most contain middle-aged, married, dual-income couples and families with older children living in the sprawl of the largest Western cities. Despite the high concentration of foreign-born people (more than half speak Chinese or are bilingual), many of these multigenerational households have found American-style prosperity. The adults have college degrees, white-collar jobs and six-figure incomes. They typically own older houses valued at more than \$400,000 in pricey neighborhoods. Most of these stable households have lived at the same address for more than a decade.

Cosmopolitan Achievers lead active and upscale lifestyles. They enjoy going to the theater, museums and dance performances. They also travel abroad and go to casinos. Many have amassed diverse portfolios of stocks, bonds, mutual funds and CDs. They've also reached the age when they need to pay more attention to their fitness routines to maintain a healthy lifestyle. Among their favorite activities are tennis, aerobics, swimming and yoga, and they work out in home gyms and fitness clubs. They are willing to spend and do whatever it takes to look younger.

Displaying an enthusiasm for consumption, Cosmopolitan Achievers like to buy products that make a statement. They tend to buy high-quality designer fashion from high-end stores. They're fond of dining at gourmet restaurants where the entrees are presented like works of art and the emphasis is on organic food. They are not fast food consumers. They drive imported cars - especially luxury sedans, SUVs and sports cars - in part because they maintain that foreign-made cars have more cachet than domestic models.

Cosmopolitan Achievers are above-average consumers of most media, and they are especially interested in getting the latest news and information. They're fond of newspapers and magazines that cover business and fashion. Their favorite TV shows include science and travel programs. At the local cinema, they'll line up for documentaries and foreign films. When it comes to research, they mostly look to the Internet. They go online for medical information, stock quotes and product reviews. They like to shop online but are more interested in using the Internet to become smarter about their finances and health issues, especially the use of homeopathic remedies.

Given that so many are foreign born, it's no surprise that Cosmopolitan Achievers think of themselves as members of the global village. They're interested in other cultures and international events. Politically, they describe themselves as progressive liberals who support recycling and reducing greenhouse gases. Socially, they're not too concerned about issues involving faith and family values. They have high rates for contributing money to political and environmental groups as well as public broadcasting stations. On Election Day, they tend to vote Democratic.

Mosaic USA

With an impulse to control their destiny, the professionals of Cosmopolitan Achievers describe themselves as workaholics who are willing to give up family time for advancement. And though they are content with their standard of living, they still want to rise to the top. In this segment, money is the ultimate measure of success.

Demographics and behavior

Who we are

Nearly two-thirds of households are Asian in this segment, the highest percentage in the nation. Cosmopolitan Achievers are also known for affluent, educated, middle-aged couples and families living in and around large cities. The adults here hold professional, technical and service jobs. Nearly a third has earned graduate degrees. However, many still retain the traditions of their native countries: one-third speaks Chinese as their first language and about a quarter are bilingual but prefer English.

Where we live

Cosmopolitan Achievers are found in Western states - nearly three-quarters lives in California - and they are particularly prevalent in and around the cities of San Francisco, San Jose and Honolulu. These middle-aged couples typically own single-family homes in expensive city and suburban neighborhoods. Many of their homes were built in the 1960s and '70s, and have been meticulously cared for. Today they are valued at over \$400,000 - more than twice the national average. Unlike the new residents of ethnic gateway communities that serve as jumping-off points to other regions, Cosmopolitan Achievers have lived in the U.S. for many years and have established themselves in tight-knit communities. They've been at the same address for at least a decade.

How we live our lives

Cosmopolitan Achievers lead sophisticated lifestyles. They like going to cultural events and attend the theater, museums, dance performances and classical concerts. Health and fitness fanatics, they often have home gyms filled with cardio and weight machines. They'll join health clubs for swimming, tennis, aerobics and yoga.

Few segments have more wanderlust than Cosmopolitan Achievers. Members travel often to foreign destinations in Europe and Central and South America, where they typically stay at high-end hotels or all-inclusive resorts. More than a third enjoys going to casinos - much higher than the national average. Family vacations generally involve trips to theme parks.

Cosmopolitan Achievers like to shop; they'll travel an hour or more to get to favorite stores like Nordstrom, Costco and Abercrombie & Fitch. They prefer to buy high-quality, designer clothes, noting that fashion magazines help them determine what to wear. Status-conscious, they like to buy new imported cars - particularly sports cars, luxury sedans and premium SUVs. When it comes to electronics, they turn to their friends for advice. They buy video cameras, handheld devices and high-definition TVs at high rates, but not the highest-end models.

Mosaic USA

Cosmopolitan Achievers look to media for news and information. They often read business and fashion magazines. However, they rarely tune in for entertainment fluff; their idea of must-see TV is “NOVA” or “Bizarre Foods with Andrew Zimmern”. Otherwise, they exhibit only average rates for watching TV or listening to the radio. They’re not particularly fond of advertising, changing the channel when a commercial airs. They do go to movie theaters at solid rates - they’re particularly fond of documentaries and foreign films - and they pay attention to movie commercials. They also are responsive to inserts in newspapers, which they read as much as the average American.

How we view the world

Cosmopolitan Achievers describe themselves as liberal, open-minded and optimistic. They feel that they belong to the global village and are interested in other cultures and international events. They try to live an ecological lifestyle by buying green products, eating organic foods, supporting recycling and reducing pollution. They align themselves with the Democratic Party and support equal rights; otherwise, they are fairly private.

Health and wealth occupy a lot of space in the minds of Cosmopolitan Achievers. They consider themselves to be health leaders and note that friends often ask their advice about health and nutrition matters. Given their Asian backgrounds, they’re open to non-Western approaches to medicine and alternative homeopathic remedies. They’ll try anything to look younger. While they’re happy with their standard of living, they want to get to the top of their career and describe themselves as workaholics who are willing to take risks and give up family time to advance at their careers. They’re twice as likely to say that money is the best measure of success. With their strong sense of control over their destiny, this segment is driven to achieve.

How we get by

Cosmopolitan Achievers can support their sophisticated lifestyles thanks to incomes averaging more than \$100,000, typically coming from more than one wage-earner in the household. They’re well along in building their retirement nest egg, filling their 401(k)s and IRAs with mutual funds, stocks, CDs and savings bonds. They like to accumulate wealth in other asset classes and collect coins and own tax-sheltered annuities. They prefer to carry prestige credit cards, such as Visa Gold, MasterCard Platinum and American Express Blue, but they make sure to pay off their balances every month. These middle-aged households present an above-average market for insurance products, especially health, homeowner’s and whole-life insurance, and they tend to purchase high-value policies. They don’t like being in debt, and they only take out loans for their home or education, not for a car or boat. They contribute money to political and environmental groups as well as public broadcasting stations.

Digital behavior

The middle-aged couples in Cosmopolitan Achievers are gradually making the transition to new technology. They go online at home, work and the local library. They tend to use the Internet as a research library, frequenting Websites for medical information, stock quotes, real estate listings and product reviews. They also use the Internet as a communications tool, and purchase computer peripherals like microphones and webcams. They respond to online advertising at average rates, though they’re twice as likely as average Americans to visit sponsored Websites. Most of these aging couples are starting to adopt wireless technology, especially cell phones and laptops for accessing the Internet. However, traditional media is more their style and it’s likely that they’ll always prefer shopping at brick-and-mortar stores over online stores. For Cosmopolitan Achievers, convenience is not the most important factor when they shop.

Mosaic USA

Group H Middle-class Melting Pot

Segment H26: Progressive Potpourri

Mature, multi-ethnic couples with comfortable and active lives in middle-class suburbs

Overview

As first-generation Americans, the members of Progressive Potpourri have done well. With a third Hispanic and more than 10 percent Asian, many have achieved success through hard work and devotion to family. Now mainly in their 40s and 50s, they tend to be married home-owners with empty-nests. Nearly half have gone to college, parlaying their educations into a mix of well-paying white-collar, service-sector and blue-collar jobs. Today, they live in comfortable inner-ring suburbs around the nation's big coastal cities. Having settled in modest houses more than a decade ago, many have watched their children grow up and their home values rise over time. Most of their kids are now out of the house and their properties are worth far above the national average.

With their solid incomes and suburban settings, Progressive Potpourri have comfortable lifestyles. They go to restaurants, movies and nightclubs. They travel routinely to their home countries to visit family and friends; in their neighborhoods, you still find full-service travel agencies on street corners. They care about keeping fit, going to health clubs to jog and work out on stationary bikes and cardio machines. Many have adult toys like boats and motorcycles as an escape from their jobs. But these households believe in the primacy of the family and they spend a lot of time at home entertaining friends, reading and gardening.

You won't find a lot of upscale shopaholics among Progressive Potpourri. They like to experiment with styles and buy designer fashion, but they tend to patronize mainstream chains like Sears and K-Mart. And though they talk about their fondness for technology, they're only moderate buyers of most audio and video gadgets. They like to buy new cars based on looks and styling, but they generally drive around in mid-range sedans, vans and subcompacts. Their one consolation to status is their preference for imported over domestic makes.

Compared to average Americans, they're more progressive in their attitudes. Progressive Potpourri are liberal in their outlook and Democratic in the voting booth. They're tolerant of other nationalities and support equal rights for all, but they tend to be social conservatives. Mostly they're pragmatic optimists who see hard work as the key to success. Despite their advancing age, they still talk of climbing up the career ladder and say that they don't mind putting in the time to get to the top. Some want to start their own business, hoping for a last big score. In this lifestyle, it's never too late to dream big; success is counted in dollars.

Progressive Potpourri are also a media-filled segment whose members appreciate both old and new media in both English and Spanish. They listen to the radio, turning in stations that offer adult contemporary, modern rock and Mexican programming. They reflect the general population in their fondness for newspapers and magazines, especially Spanish-language publications, along with English celebrity and fashion magazines. They're fond of TV, particularly premium channels that offer Spanish-language shows. Although online usage rates have lagged among the other Hispanic segments, these households are Internet-savvy, going online for chat and message boards as well as to download music and videos. Many expect to acquire even more online services in the coming year.

Mosaic USA

Demographics and behavior

Who we are

Progressive Potpourri are a collection of immigrant households. These foreign-born people came to America more than a decade ago and are now living comfortably in the suburbs. Nearly a third are Hispanic; more than 10 percent are Asian. Most households speak English at home, though a relatively small percentage speak only Spanish. They tend to be married couples between 45 and 65 years old, with grown children and empty nests, but these households also have above-average rates for being home to both grown adults and aging seniors. Nearly half the households contain someone who's gone to college, and many have multiple earners employed in white-collar, service-sector and blue-collar professions.

Where we live

Progressive Potpourri tends to live in multi-ethnic neighborhoods in the inner-ring suburbs of the nation's big cities. High concentrations can be found in communities like Buena Park, outside of Los Angeles; Elmont, near Manhattan; and Franklin Park, not far from Chicago. In their close-in suburbs, they've watched their modest homes appreciate in value; today most of their brick ramblers and ranches are worth nearly \$300,000. These established couples also enjoy the stability of their mid-scale communities. A majority have lived at the same residence for more than a decade.

How we live our lives

Progressive Potpourri enjoy pursuing mainstream American activities with an ethnic twist. They often go out to bars, nightclubs, casinos and comedy clubs, and while also go to movies, they, not surprisingly, attend a lot of foreign-language films. They like to travel, particularly to their homelands in Central and South America. They enjoy eating both traditional American and Hispanic cuisine, and they go out to restaurants like California Pizza Kitchen, Romano's Macaroni Grill, Sizzler, Denny's and On the Border. They also enjoy a lot of low-key, home-based activities; they enjoy reading books, gardening, woodworking and collecting coins and crystal figures. They say that family reunions are big events in their households.

When it comes to exercise, Progressive Potpourri are indistinguishable from the general population, with average participation in going to health clubs, jogging, biking and using cardio machines. They also enjoy fishing, boating, rock climbing and motorcycles.

Progressive Potpourri find joy in consumption. They tend to be brand-loyal and appreciate companies that advertise in Spanish. They're the kind of shoppers who like to browse, don't need a sale to visit a favorite store, and prefer retailers that offer a large selection of goods. Their favorite stores include a wide range of mid-market and discount chains, including Sears, K-Mart, Payless Shoe Source, Costco, Marshall's and Macy's. They visit specialty retailers like Victoria's Secret and Sephora.

While they like to keep abreast of the latest in consumer gadgets, they have only average rates for buying DVD players and flat-panel TVs. They're utilitarian when it comes to their transportation, tending to buy standard sedans, sturdy vans and modest subcompacts. They're twice as likely as average Americans to own a Toyota Camry.

In Progressive Potpourri, most households prefer English-language media, but they also like some in Spanish. They have an average interest in radio, typically listening on their way to work to English and Spanish news and music stations. They have average rates for reading newspapers and magazines; their favorite English titles include *Bon Appétit*, *Glamour* and *Lucky*.

Mosaic USA

TV is their main source of entertainment and information; indeed, they're nearly twice as likely as the general population to describe themselves as TV addicts. They subscribe to virtually every premium cable channel. While they are not fond of TV commercials, they're more receptive to ads on bus shelters, billboards and train and subway platforms.

How we view the world

Having left their country and achieved the American Dream, many members of Progressive Potpourri are optimistic, ambitious and pragmatic. Most are well-assimilated and say that they like to keep up with American news, music and sports. They say that it's important to seize opportunities in life and to keep striving for your goals. These workaholics are still trying to reach the top of their careers, perhaps thinking about starting their own business and making a lot more money - "the measure of success" to these Americans. These determined individuals say they're willing to give up family time to advance.

Politically and socially, Progressive Potpourri is a progressive segment. They describe their outlook as left of center, and a majority align themselves with the Democratic Party. Having come from another country, they're tolerant of other ethnic groups and think Americans should strive for equality. They do care about family values. They're not involved in many civic groups, but they're willing to volunteer for a good cause. Mostly they support the primacy of their home: they like being surrounded by their family and friends.

Progressive Potpourri make an effort to have a healthy lifestyle, by eating a balanced diet, avoiding fast food and taking vitamins daily. When they feel ill, they seek out medical advice where they can - from the library, friends and the ads supplied by health care companies.

How we get by

Progressive Potpourri make comfortable incomes, but that doesn't mean that they're financially at ease. Reflecting a traditional antipathy for the banking system, they have relatively few investments and income-producing assets, and they consider the stock market too risky. They do have good credit: they carry a number of charge cards - both standard and prestige - and typically pay off their balances each month. Many also have good health insurance supplied by their workplace. A significant proportion is adamant about not going into debt, and they have only an average amount of home and car loans. They have a strong charitable streak and donate money regularly to social service groups, public television and private foundations. In this age of plastic and digital payments, many admit that they still like to carry cash.

Digital behavior

Progressive Potpourri typically treat the Internet as a tool for communication. Fond of both English and Spanish Websites, they go online to chat, read message boards and check out jobs. They visit few popular Websites, however. Increasingly, though, they're accessing the Internet for entertainment, by downloading music and videos as well as listening to Internet radio stations. They say that the Internet has changed the way they shop, socialize and access family entertainment. They also show tendencies to access news and media sites, portal pages and sports pages. With many receiving only limited advertising, they tend to respond to email ads. They're aspirational digital denizens: an above-average number say that they plan to add online services in the next year.

Mosaic USA

Group B Flourishing Families

Segment B07: Generational Soup

Affluent couples and multi-generational families living a wide range of lifestyles in suburbia

Overview

A haven for multigenerational families, Generational Soup is home to a mix of affluent older couples - nearly three-quarters are from the Baby Boom Generation - and families with young adults and aging seniors. Most live in suburban homes an easy drive from the nation's big cities, and many households have multiple breadwinners. These college-educated workers hold a range of white-collar, sales and service jobs. While Generational Soup are predominantly white, this segment includes a higher-than-average concentration of people from Asia and South America. Many have lived at the same residence for more than a decade, long enough to raise children and see them return to the nest.

The bi-modal age groups make for some unusual leisure patterns. Many of the older adults enjoy laid-back activities like cooking, woodworking, reading books and going to plays and antique shows. The younger residents make Generational Soup a strong market for bars, comedy clubs and rock concerts. Together, both groups like to travel widely and keep fit by playing tennis and skiing as well as going to fitness clubs for aerobics and workouts on cardio machines. Fond of attending both college and pro sports events, segment members of all ages like to gather at tailgating parties.

As shoppers, the members of Generational Soup tend to have upscale tastes and shop at Nordstrom, Ann Taylor, Coldwater Creek and Dillard's. However, like many in the current economy, they look to maximize their dollars and also shop at stores like Kohl's, T.J. Maxx and Stein Mart. When buying goods for their sports activities, they visit Sports Authority and Dick's Sporting Goods. They also use catalogs for buying women's clothing, computer equipment and home decorating items. Many consumers describe themselves as early adopters who favor smartphones for work and big-screen TVs at home. And they like to fill their home offices with plenty of computer equipment for telecommuting and gaming. But they're also careful about spending and look for sales and coupon offerings. These households want to save and invest their money to build a nest egg for their retirement.

Generational Soup qualify as a mixed media market. They're fans of newspapers and magazines that cover entertainment, business, news and sports. They like to watch a wide variety of TV programming - everything from Adult Swim to DIY. They tune in to radio stations more than average, with different age groups listening to golden oldies and easy listening music, or '80s rock and adult contemporary. Mostly, though, Generational Soup are web-savvy fans of the Internet. They go online to track job openings and visit magazine Websites as well as for gaming and downloading podcasts. They admit that they're transferring their allegiance from traditional media to the many offerings online.

To reach the diverse groups in this segment, marketers may need multiple messages. While the 50-something parents describe themselves as traditionalists with conservative political views, the

Mosaic USA

younger adults in the household back more progressive social issues. This is a rare segment where members have above-average rates for both preferring conservative clothes and seeking out cutting-edge technology. If there's one area where everyone shares similar views, it's their attachment to family. They link their status to the family's success, and messages that reflect the priority of the family would be well received here.

Demographics and behavior

Who we are

With predominant ages in the 50s and the 20s, the households of Generational Soup are sprawling; they're more than three times as likely to have a young adult living at home, and they also often have an aged parent living there as well. Most of the parents here have attended college - two-thirds possess a bachelor's degree, and more than 40 percent a master's degree. More than half of households have two or three wage-earners working in professional and technical occupations or sales and services. Ethnically, this segment has an above-average presence of residents from Asia and South America.

Where we live

Generational Soup are found in a variety of suburban settings - from inner-ring to fringe areas - surrounding the nation's largest metros and concentrated in California, New Jersey, Maryland and Virginia. Most of their homes are beginning to show some age, having been built after 1980, but they're still valued in the upper \$300,000 range. Fortunately, these mature single-family dwellings have enough bedrooms to accommodate the young adults and aging elders who share the homes with those in their 50s and 60s. This is a stable segment, with more than half of residents having lived at the same address for more than a decade.

How we live our lives

With its mix of old and young, Generational Soup feature wide-ranging lifestyles. They enjoy reading books, collecting ornaments, playing cards, cooking and doing woodworking. Many like cultural activities and go to plays, museums, antique shows and dance performances. Given the number of young adults here, this segment also goes to bars, nightclubs, comedy clubs and rock concerts. At home, these younger residents read gaming magazines, join fantasy sports leagues and crank up their radios to listen to modern rock.

Both population groups like to travel, and this is a strong market for cruises, all-inclusive resorts and holidays at both domestic and foreign destinations, especially in Italy, Mexico and Canada. Generational Soup like to stay fit, and their athletic pursuits range widely: from tennis, golf and swimming to mountain biking, downhill skiing and karate. Pro and college sports events also bring the two groups together.

As consumers, they describe themselves as "behavioral greens" who recycle, buy products in recycled packaging and drive hybrid cars. They also own mid-range sedans and SUVs and the occasional near-luxury vehicle - typically imports bought new. They're early adopters, owning handheld digital devices, video gaming systems and big-screen TVs; this segment often owns more than five TV sets. They shop by catalog, and order women's clothing, do-it-yourself equipment, crafts, home decorating items and computer equipment. Online shopping is also popular.

Mosaic USA

Generational Soup are eclectic media consumers. They tune in to cable networks like CNN, HBO, HGTV, Adult Swim, DIY and ESPN and listen to classical music, golden oldies, easy listening, '80s rock and jazz on the radio. They're avid readers of newspapers, especially the business, entertainment, news and sports sections, and they often pick up *USA Today*. They like reading *Consumer Reports*, *People*, *Entertainment Weekly*, *Redbook* and *Car & Driver*. However, they admit they spend less time reading magazines and watching TV. For many, the Internet is now their prime source of entertainment.

How we view the world

The mature members of Generational Soup are, in many respects, old school. They like spending time with their family, think attending religious services is important and try to sit down with their family at dinner each night. Politically, their views also tend to be right-of-center. Moderates and Republicans outnumber Democrats by nearly 2 to 1.

These consumers don't mind sharing their opinions with others - especially when it comes to shopping advice. Generational Soup describe themselves as early adopters, especially when it comes to electronics, and they're willing to pay anything to acquire the latest gadget. However, they're also price-sensitive shoppers who carry coupons and look for sales. Indeed, they admit that they occasionally patronize stores just because of the coupons they offer.

Nevertheless, Generational Soup are otherwise opposed to most forms of advertising. They try to avoid watching TV commercials and have little interest in print ads. In a telling understatement, the adults in this multigenerational segment concede, "I find it difficult to say 'No' to my kids".

How we get by

Generational Soup are into capital accumulation. They earn solid, six-figure incomes and eagerly sock away as much as possible in their IRAs and 401(k) retirement accounts. They have diversified portfolios of investments that include stocks, bonds, mutual funds, money markets and preferred stocks. They're more than twice as likely to contribute to 529 College Savings Plans, helping to get their college-aged children out of the house. These established couples often tap into the value of their older homes for home equity loans and lines of credit. They're only moderately likely to purchase insurance, but they like to carry term life, umbrella coverage and high-value car insurance. These middle-aged parents make a good credit market, and they carry a number of gold credit cards, but they typically pay off the entire balance each month.

Digital behavior

The Internet has had a big impact on the lives of Generational Soup. With the presence of younger and older consumers, they use the Internet for nearly every kind of activity: gaming, shopping, banking, downloading podcasts, searching for jobs, tracking stock information and reading magazines. They like to purchase products online and are receptive to Internet ads, whether in email, sponsored Websites or Web page banners. It's hard to find a popular Website that they rarely visit. Fox News, MSNBC, CareerBuilder and Wikipedia are all well-surfed sites among Generational Soup. They tend to access the Internet through their desktop or laptop from multiple sites - at home, work, school, libraries and hotels - and a high percentage use a wireless connection. Because this segment is filled with multiple workers, many households have home offices networked to a wide range of accessories, including scanners, webcams, microphones and inkjet printers. About one in seven uses an Internet phone service.

APPENDIX D: EXECUTIVE INSITE DEMOGRAPHIC DATA

The following pages constitute the Executive Report received from Mission Insite on the demographics of the study area used in this report.

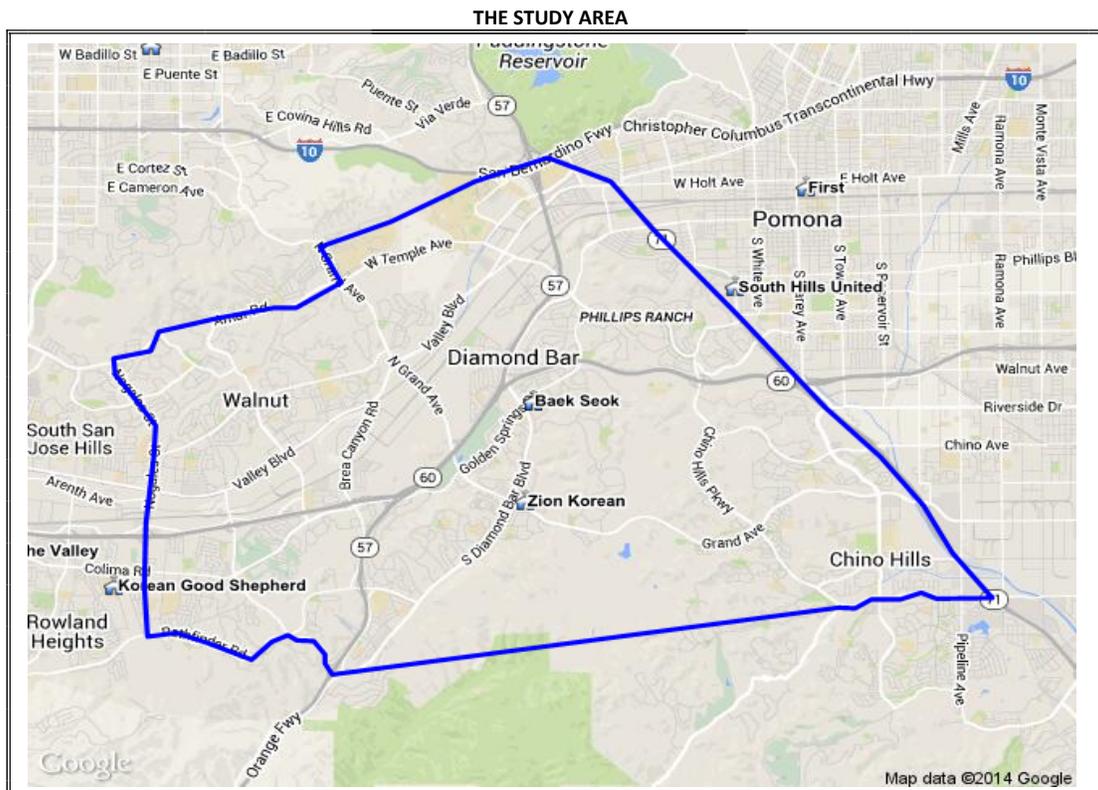
The ExecutiveInsite Report

Prepared for: Evangelism and Church Growth, PCUSA
 Study area: Custom Geography

Base State: CALIFORNIA
 Current Year Estimate: 2014
 5 Year Projection: 2019
 Date: 11/13/2014
 Semi-Annual Projection: Spring

This ExecutiveInsite Report has been prepared for Evangelism and Church Growth, PCUSA. Its purpose is to "tell the demographic story" of the defined geographic study area. ExecutiveInsite integrates narrative analysis with data tables and graphs. Playing on the report name, it includes 12 "Insites" into the study area's story. It includes both demographic and beliefs and practices data.

ExecutiveInsite is intended to give an overview analysis of the defined geographic study area. A defined study area can be a region, a zip code, a county or some custom defined geographic area such as a radius or a user defined polygon. The area of study is displayed in the map below.



THE 12 INSITES	
INSITE	PAGE
Insite #1: Population, Household Trends	2
Insite #2: Racial/Ethnic Trends	3
Insite #3: Age Trends	4
Insite #4: School Aged Children Trends	6
Insite #5: Household Income Trends	7
Insite #6: Households and Children Trends	9
Insite #7: Marital Status Trends	10
Insite #8: Adult Educational Attainment	11
Insite #9: Employment and Occupations	12
Insite #10: Mosaic Household Types	13
Insite #11: Charitable Giving Practices	14
Insite #12: Religious Program Or Ministry Preferences	15

More Information

Please refer to the last page of the report for additional notes and interpretation aides in reading the report.

Not all of the demographic variables available in the MI System are found in this report. The FullInsite Report will give a more comprehensive view of an area's demographics.

Also, the Impressions Report adds additional social, behavioral views and the Quad Report provides a detailed view of religious preferences, practices and beliefs.

INSITE #1: POPULATION AND HOUSEHOLD TRENDS

Population:

The estimated 2014 population within the study area is 151,278. The 2019 projection would see the area grow by 2,481 to a total population of 153,759. The population within the study area is growing somewhat slower than the statewide growth rate. While the study area is projected to grow by 1.6% in the next five years, the state is projected to grow by 4.8%. The study area's estimated average change rate is 0.3%.

Population Per Household

Population per Household: The relationship between population and households provides a hint about how the community is changing. When population grows faster than households, it suggests an increase in the persons per household. This can only happen when more persons are added either by birth or other process such as young adults in multiple roommate households or young adults returning to live with parents. In some communities this can occur when multiple families live in the same dwelling unit.

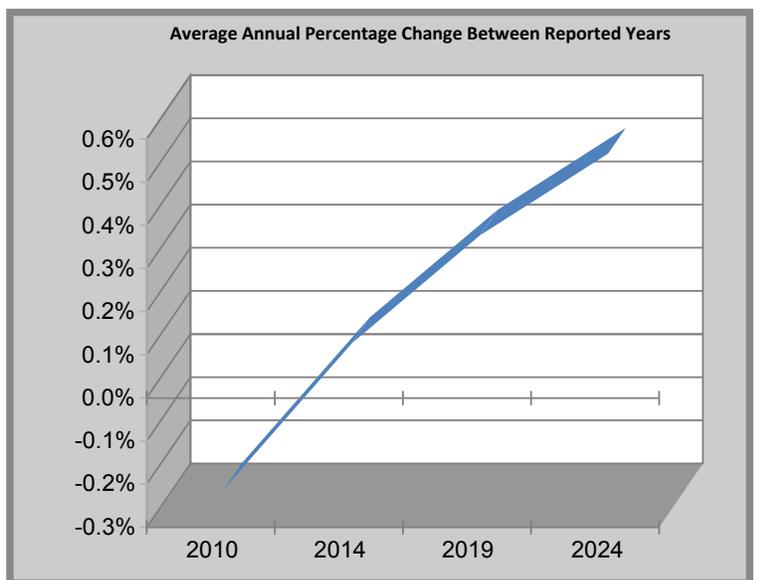
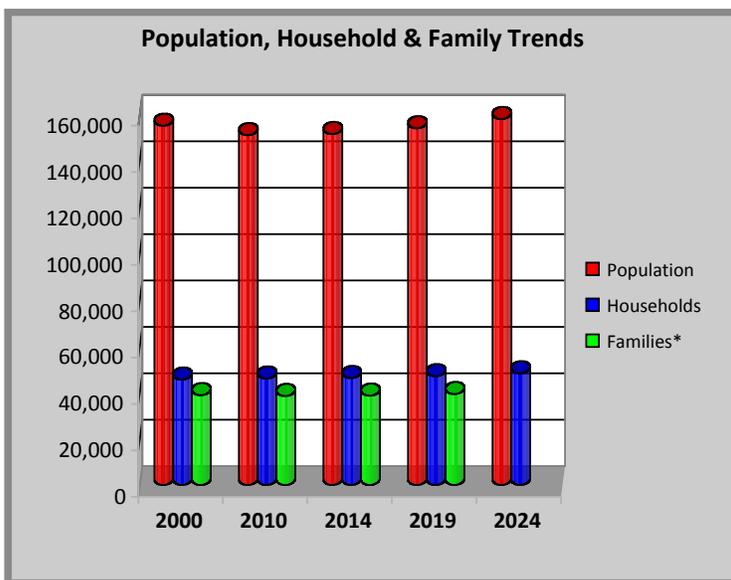
Households:

The households within the community are growing faster than the population, thus the average population per household in 2010 was 3.29 but by 2019 it is projected to be 3.28. Compare this to the statewide average which for the current year is estimated at 2.96 persons per household.

Family Households:

Family households provide an additional hint about the changing dynamics of a community. If family household growth follows population growth, then it would be reasonable to assume that the increasing population per household comes from additional children. This is the case within the the study area. Family households are growing as fast as the population suggesting that the increasing population per household is from additional children.

<i>Population/Households & Family Trends</i>	2000	2010	2014	2019	2024
Population	154,839	150,807	151,278	153,759	157,739
Population Change		-4,032	471	2,481	3,980
Percent Change		-2.6%	0.3%	1.6%	2.6%
Households	45,414	45,877	46,090	46,891	48,140
Households Change		463	213	801	1,249
Percent Change		1.0%	0.5%	1.7%	2.7%
Population / Households	3.41	3.29	3.28	3.28	3.28
Population / Households Change		-0.12	0.00	0.00	0.00
Percent Change		-3.6%	-0.2%	-0.1%	-0.1%
Families	38,708	38,351	38,501	39,189	
Families Change		-357	150	688	
Percent Change		-0.9%	0.4%	1.8%	

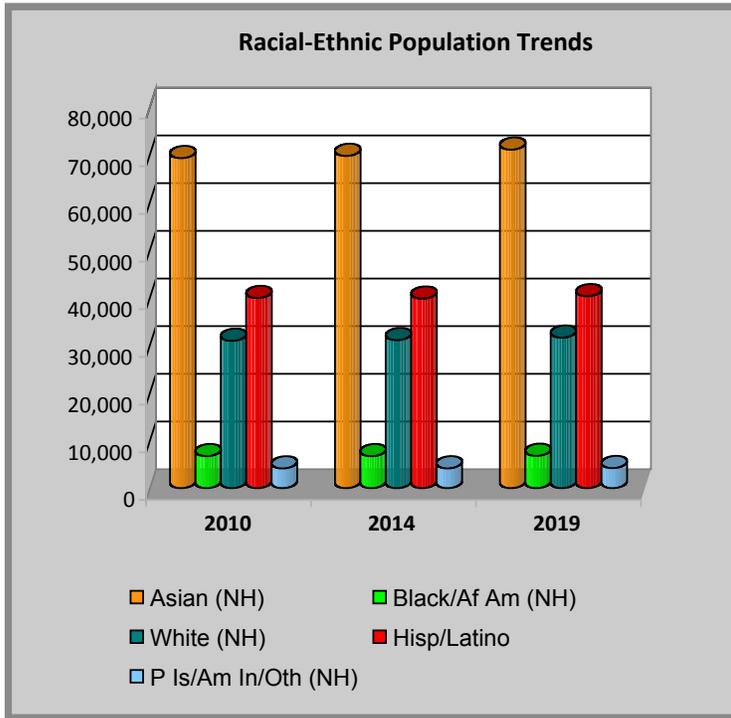


NOTE: Family Household data is not projected out 10 years.

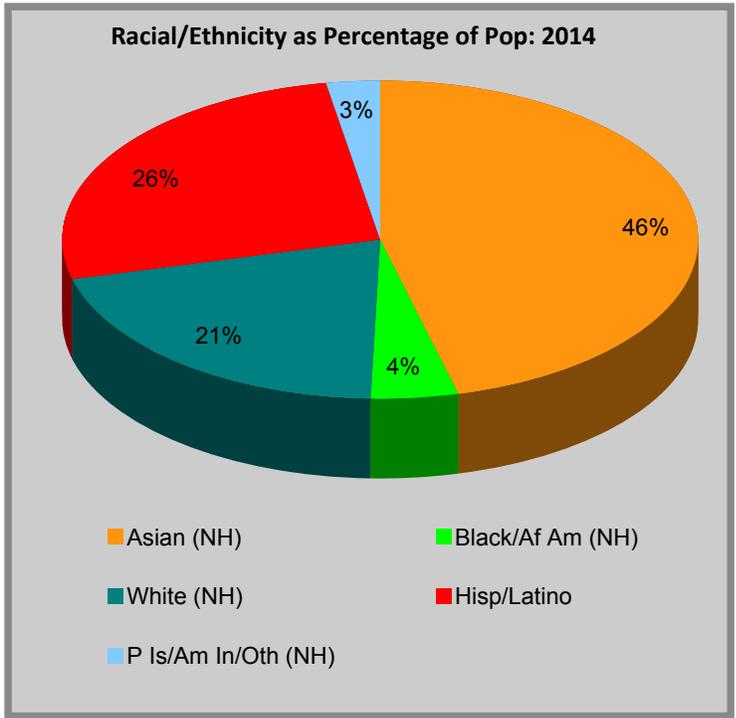
INSITE #2: RACIAL-ETHNIC TRENDS

The US population's racial-ethnic diversity is continually adding new and rich cultural mixes. This data considers the five groups for which trending information is available. Please note that several groups are aggregated into a single category due to their smaller size. Those persons who indicated Hispanic or Latino ethnicity along with a racial category have been separated into a Hispanic or Latino category.

The Population: Racial/Ethnic Trends table provides the actual numbers and percentage of the total population for each of the five racial/ethnic categories. Pay special attention to the final column on the right. This will quickly indicate the direction of change from the last census to the current five year projection.



The Racial Ethnic Trends graph displays history and projected change by each racial/ethnic group.



This chart shows the percentage of each group for the current year estimate.

The percentage of the population...

Asian (Non-Hisp) is projected to remain about the same over the next five years.

Black/African American (Non-Hisp) is projected to remain about the same over the next five years.

White (Non-Hisp) is projected to remain about the same over the next five years.

Hispanic or Latino is projected to remain about the same over the next five years.

	2010	2014	2019	2010%	2014 %	2019 %	2010 to 2019 %pt Change
Race and Ethnicity							
Asian (NH)	69,219	69,677	70,992	45.90%	46.06%	46.17%	0.27%
Black/Afr Amer (NH)	6,697	6,693	6,769	4.44%	4.42%	4.40%	-0.04%
White (NH)	30,891	31,032	31,559	20.48%	20.51%	20.52%	0.04%
Hispanic/Latino	39,874	39,739	40,244	26.44%	26.27%	26.17%	-0.27%
P Is/Am In/Oth (NH)	4,126	4,138	4,195	2.74%	2.74%	2.73%	-0.01%
Totals:	150,807	151,279	153,759				

INSITE #3: AGE TRENDS

A community's age structure and how it is changing is an important part of its story. Overall, the American Population has been aging as the Baby Boomers progress through each phase of life. This has been abetted by episodes of declining live births. However this picture may particularize differently from community to community. There are communities in the US where the average age is lower than some others. In other cases, there is a clear shift toward senior years as the Boomers enter their retirement years.

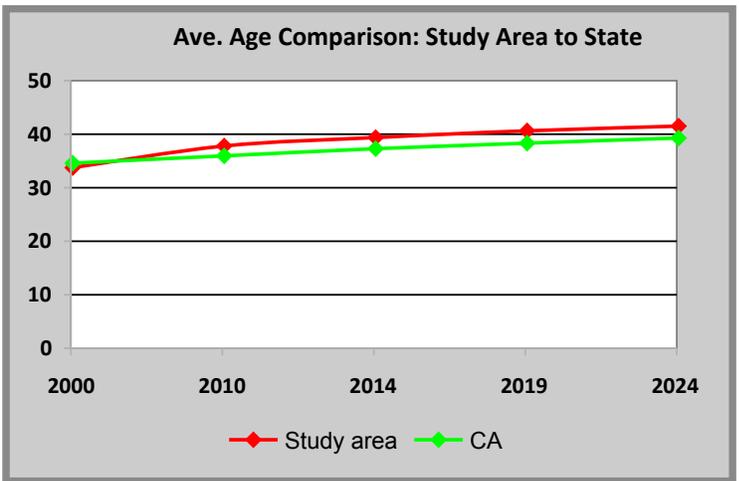
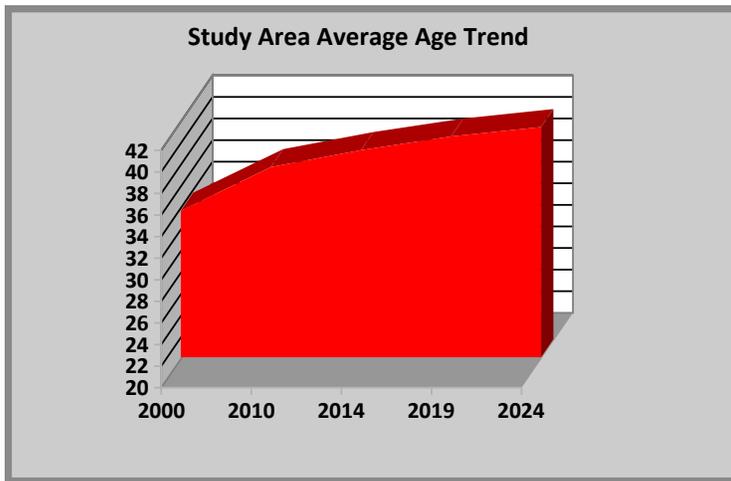
The Age Trend Insite explores two variables: Average age and Phase of Life.

Average Age Trends provides five important snapshots of a community from five data points; the 2000 census, the last census, the current year estimate, the five year projection and the ten year forecast. These five numbers will indicate the aging direction of a community.

The Phase of Life Trends breaks the population into seven life phases that the population passes through in its life time.

AGE

<i>Average Age Trends</i>	2000	2010	2014	2019	2024
Average Age: Study Area	33.76	37.80	39.38	40.65	41.51
Percent Change		12.0%	4.2%	3.2%	2.1%
Average Age: CA	34.60	35.96	37.29	38.33	39.30
Percent Change		3.9%	3.7%	2.8%	2.5%
Comparative Index	98	105	106	106	106
Median Age: Study Area	34	38	39	39	40



Summary of Average Age Findings:

The Average Age Trend chart shows both history and projection of the change in average age in the study area. The average age of the study area has been rising for several years. It is projected to rise over the next five years.

A comparison to the average age of the state helps to contextualize the significance of the average age of the study area and its history and projection. In the graph above, the study area and state are laid out side by side. The state's average age is estimated to be lower than the study area.

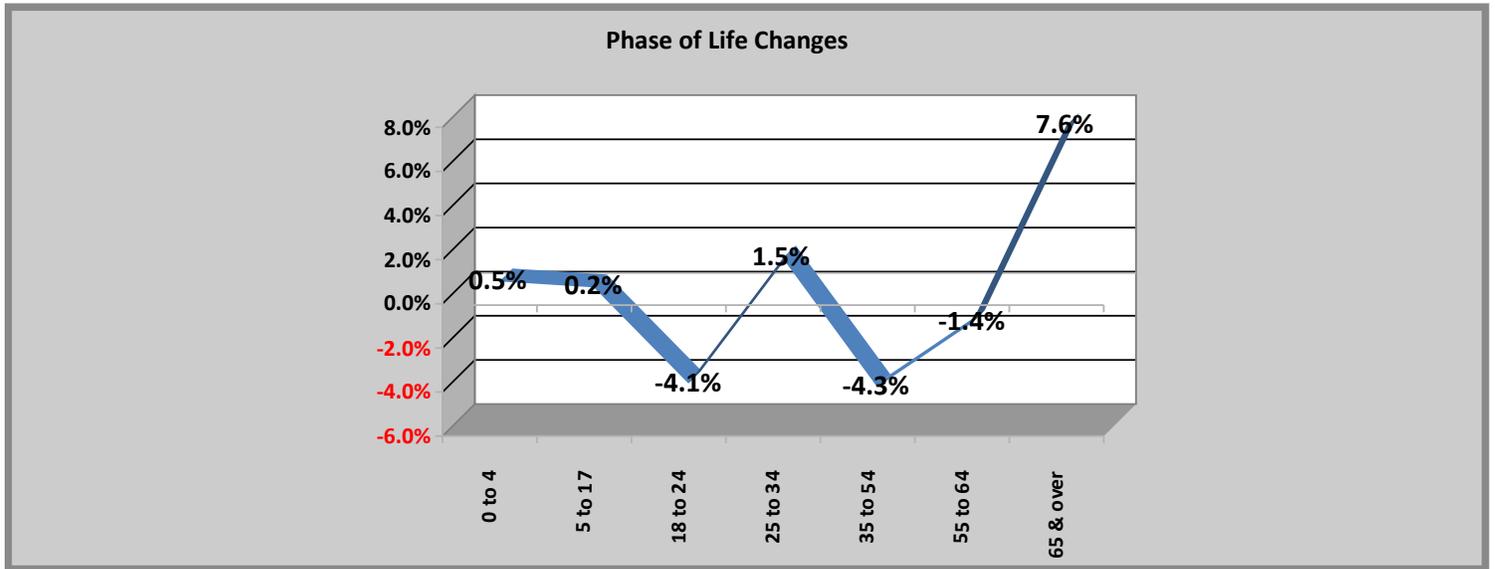
INSITE #3: AGE TRENDS (continued)

PHASE OF LIFE

The Phase of Life analysis provides insight into the age distribution of a population across the different stages of life experience. It can reveal a community in transition.

Pay special attention to the color codes of the Change column (far right below). It will immediately indicate which phases are increasing or decreasing as a percentage of the population.

Phase of Life	2010	2014	2019	2024	2010%	2014%	2019%	2024%	Estimated 10 Year %pt Change 2014 - 2024
Before Formal Schooling									
Ages 0 to 4	6,723	8,828	9,537	9,987	4.5%	5.8%	6.2%	6.3%	0.5%
Required Formal Schooling									
Ages 5 to 17	26,511	21,079	19,580	22,337	17.6%	13.9%	12.7%	14.2%	0.2%
College/Career Starts									
Ages 18 to 24	17,505	18,698	16,751	12,987	11.6%	12.4%	10.9%	8.2%	-4.1%
Singles & Young Families									
Ages 25 to 34	16,936	19,049	22,095	22,292	11.2%	12.6%	14.4%	14.1%	1.5%
Families & Empty Nesters									
Ages 35 to 54	45,755	40,425	35,739	35,381	30.3%	26.7%	23.2%	22.4%	-4.3%
Enrichment Years Sing/Couples									
Ages 55 to 64	21,193	23,214	24,016	22,001	14.1%	15.3%	15.6%	13.9%	-1.4%
Retirement Opportunities									
Age 65 and over	16,184	19,984	26,041	32,755	10.7%	13.2%	16.9%	20.8%	7.6%



Summary of Phase of Life Findings:

Phase of Life changes reflect the age profile of a community. On average, it takes 2.1 children per woman to replace both mother and father. If the percentage of the population under 20 is declining as a percentage of the total it is likely that the community will see an increase in the more senior aged population possibly due to a decline in birth rates.

In this study area children 17 years of age and younger are increasing as a percentage of the total population. Considering the other end of the phases of life, adults 55 years of age and older are increasing as a percentage of the total population.

In summary it may be that the community is experiencing some growth of children of school age.

INSITE #4: SCHOOL AGED CHILDREN TRENDS

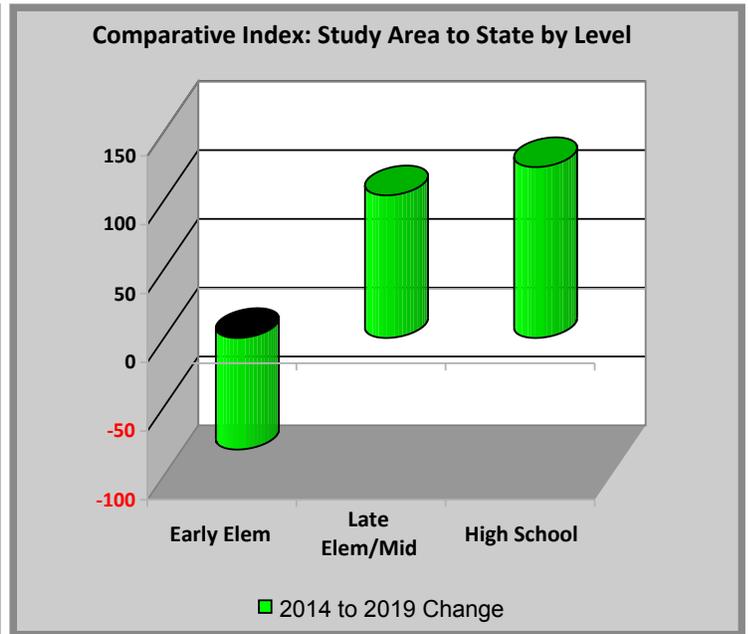
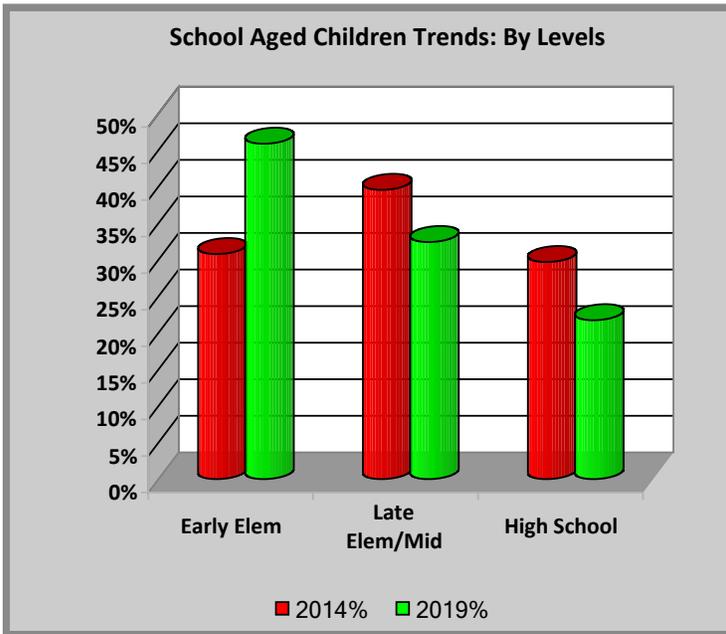
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The "School Aged Children" variable is a subset of the "Required Formal Schooling" segment in the Phase of Life profile. It allows one to zoom in more closely on the children who are of formal schooling age.

The school aged population includes all school aged children including those enrolled in public and private schools, those home schooled and children in institutions.

The School Aged Children variable provides a snapshot of three levels of the population that comprise school age children. The three levels roughly correspond to the following.

- Elementary grades
- Intermediate/Middle School grades
- High School Grades

School Aged Children	2010	2014	2019	2010%	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
Early Elementary							
Ages 5 to 9	8,147	6,486	8,979	30.7%	30.8%	45.9%	15.1%
Late Elementary-Middle School							
Ages 10 to 14	10,544	8,337	6,347	39.8%	39.5%	32.4%	-7.1%
High School							
Ages 15 to 17	7,821	6,257	4,254	29.5%	29.7%	21.7%	-8.0%



Summary of School Aged Children Findings:

Early Elementary children ages 5 to 9 are projected to increase as a percentage of children between 5 and 17 by 15.1%.

Late Elementary to Middle School aged children ages 10 to 14 are declining as a percentage of children between 5 and 17 by -7.1%.

High School aged children 15 to 17 are declining as a percentage of children between 5 and 17 by -8.0%.

Overall, children are aging through but there is some evidence of a resurgence of children in the younger years.

INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS

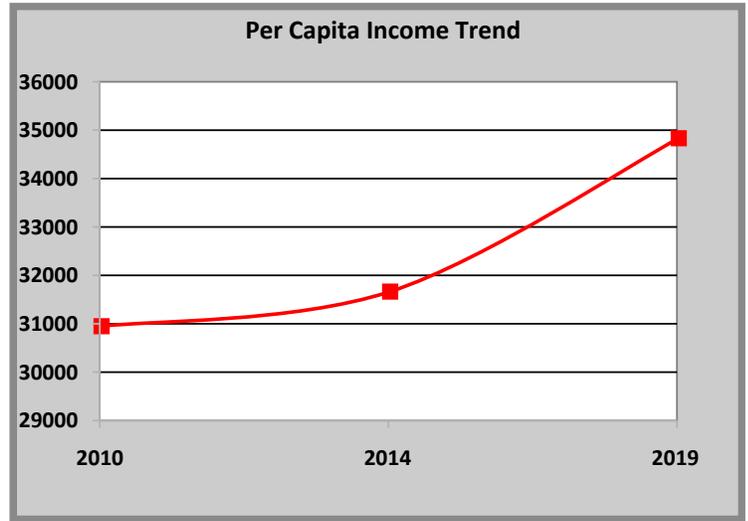
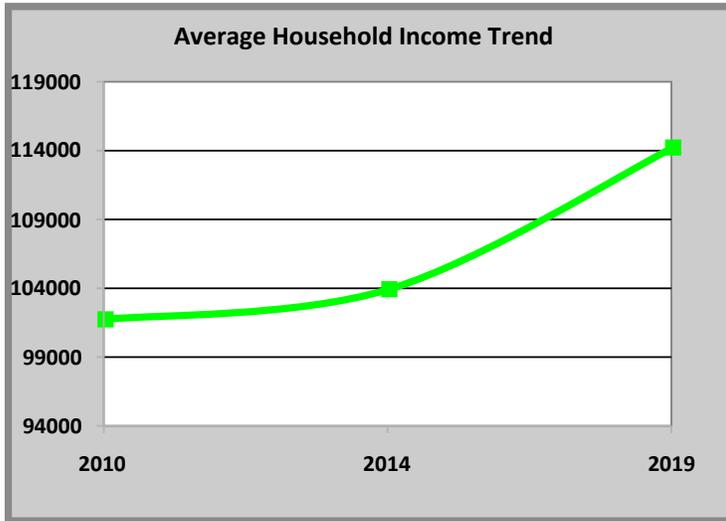
AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

Average Household Income and Per Capita Income indicate the level of financial resources within a community. Average Household income reflects the average income for each household, whether family or non-family.

In this study area, the estimated current year average household income is \$103,935. The average household income is projected to grow by 9.9% to \$114,226.

Per Capita Income is a measure of the average income of all persons within a household. For family households, this would include all children. It does not mean that each person actually contributes to the average income from work. It is calculated by dividing the aggregate household income by the population.

The estimated per capita income for the current year is \$31,666. The Per Capita Income is projected to grow by 10.0% to \$34,835.



Income Trends	2010	2014	2019	2010%	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
Households							
Less than \$10,000	1,429	1,363	1,193	3.1%	3.0%	2.5%	-0.4%
\$10,000 to \$14,999	832	792	777	1.8%	1.7%	1.7%	-0.1%
\$15,000 to \$24,999	1,971	2,097	1,828	4.3%	4.5%	3.9%	-0.7%
\$25,000 to \$34,999	2,355	2,898	2,608	5.1%	6.3%	5.6%	-0.7%
\$35,000 to \$49,999	4,602	4,579	4,343	10.0%	9.9%	9.3%	-0.7%
\$50,000 to \$74,999	8,123	8,640	7,826	17.7%	18.7%	16.7%	-2.1%
\$75,000 to \$99,999	6,822	6,343	6,529	14.9%	13.8%	13.9%	0.2%
\$100,000 to \$149,999	10,866	9,680	9,887	23.7%	21.0%	21.1%	0.1%
\$150,000 to \$199,999	4,957	6,246	6,003	10.8%	13.6%	12.8%	-0.7%
\$200,000 or more	3,919	3,453	5,886	8.5%	7.5%	12.6%	5.1%
Totals	45,876	46,091	46,880				

INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS (continued)

FAMILY INCOME

Family income is a sub-set of household income. It excludes non-family households. Family households include two or more persons who are related and living in the same dwelling unit. Children are more likely to live in family households. Non-family households are households in which two or more persons live in the same dwelling unit but are unrelated.

The number of families with annual incomes above \$100,000 is projected to grow over the next five years. For the current year, it is estimated that 47.3% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 47.5%.

<i>Income Trends</i>	2014	2019	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
Families					
Less than \$10,000	837	850	2.2%	2.2%	0.00%
\$10,000 to \$14,999	366	376	1.0%	1.0%	0.01%
\$15,000 to \$24,999	1,255	1,279	3.3%	3.3%	0.00%
\$25,000 to \$34,999	1,762	1,782	4.6%	4.5%	-0.03%
\$35,000 to \$49,999	3,579	3,635	9.3%	9.3%	-0.02%
\$50,000 to \$74,999	6,693	6,776	17.4%	17.3%	-0.09%
\$75,000 to \$99,999	5,800	5,876	15.1%	15.0%	-0.07%
\$100,000 to \$149,999	9,708	9,911	25.2%	25.3%	0.08%
\$150,000-\$199,999	4,778	4,898	12.4%	12.5%	0.09%
\$200,000 or more	3,724	3,807	9.7%	9.7%	0.04%
Totals	38,502	39,190			

MEDIAN INCOME BY RACE AND ETHNICITY

Median income by race and ethnicity is a subset of household income. Median income is that point where there are as many households with incomes greater than the median as there are households with incomes less than the median.

Median Income by Race and Ethnicity	2014
Asian Household Income	85,869
Black/ African American Household Income	94,692
Hispanic/Latino Household Income	80,585
White/Anglo Household Income	89,161
P Is, Am Indian Other Household Income	81,964

INSITE #6: HOUSEHOLDS AND CHILDREN TRENDS

Diversity of child rearing environments is increasing along with the many other types of growing diversity in the US. To understand this, we begin with the types of households that exist in a community. There are...

- family households with children under 18
- family households without children under 18

The concern of this analysis is family households with children under 18. Of the types of family households with children there are...

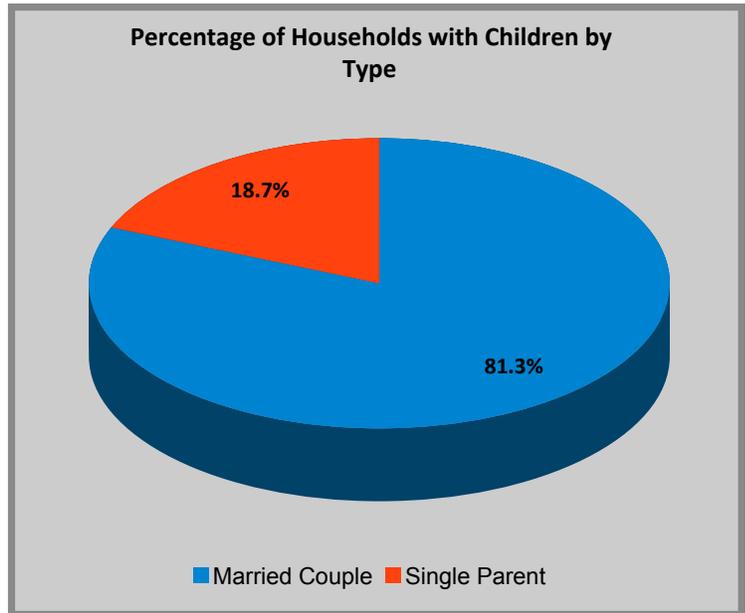
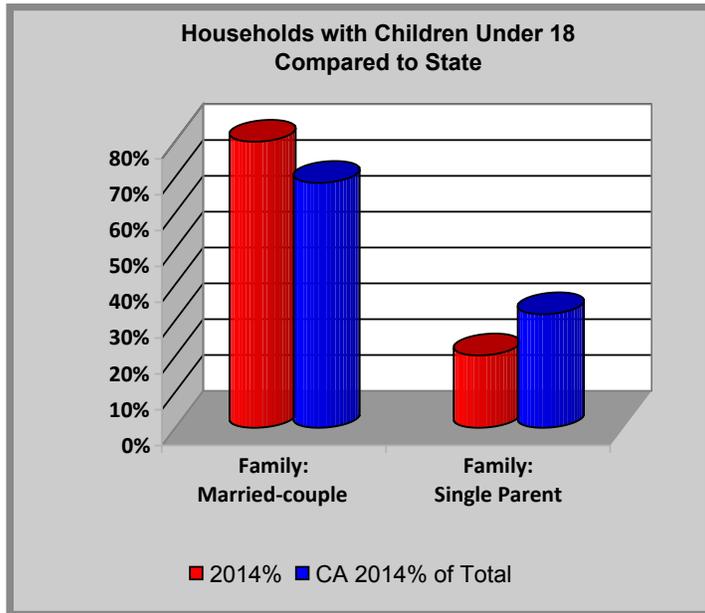
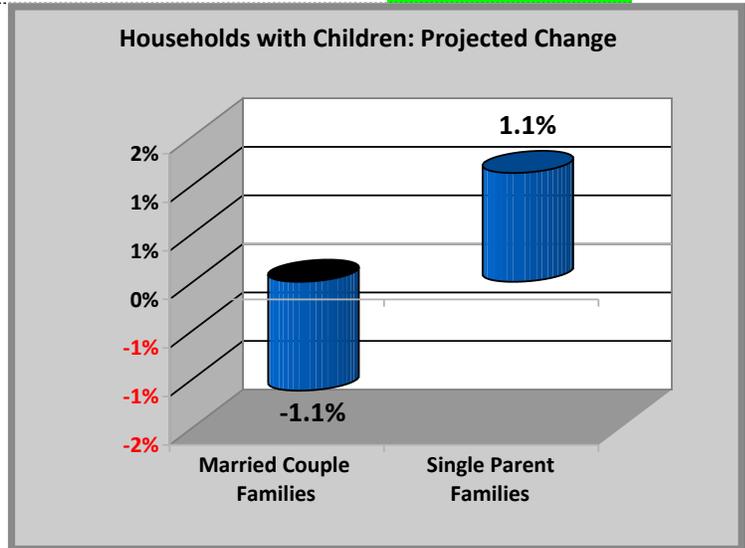
- Married couple families
- Single parent families (father or mother)

These two are reported for the study area in the table below.

Households	2010	2014	2019	2010%	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
Households with Children under 18							
Married Couple	14,850	13,262	12,768	79.8%	81.3%	80.2%	-1.1%
Single Parent	3,756	3,050	3,156	20.2%	18.7%	19.8%	1.1%

Of the households with children under 18, married couple households are decreasing as a percentage while single parent households are increasing. The graph to the right illustrates this. Bars above the 0% point indicate a family type that is increasing while bars below 0% is decreasing. This provides "insite" into how family households and structures with children are changing in the study area.

A comparison to the state reveals to what extent this community is similar or dissimilar to the state as a whole. The study area's married couple households with children are dissimilar to the state's profile. The percentage of single parent households with children is less than the state.



INSITE #7: MARITAL STATUS TRENDS

MARITAL STATUS BY TYPE

Population by Marital Status considers the number and percentage of persons 15 years of age and greater by their current marital status. Both trend information as well as a comparison to the study area's state marital status types provides two different views of this social reality.

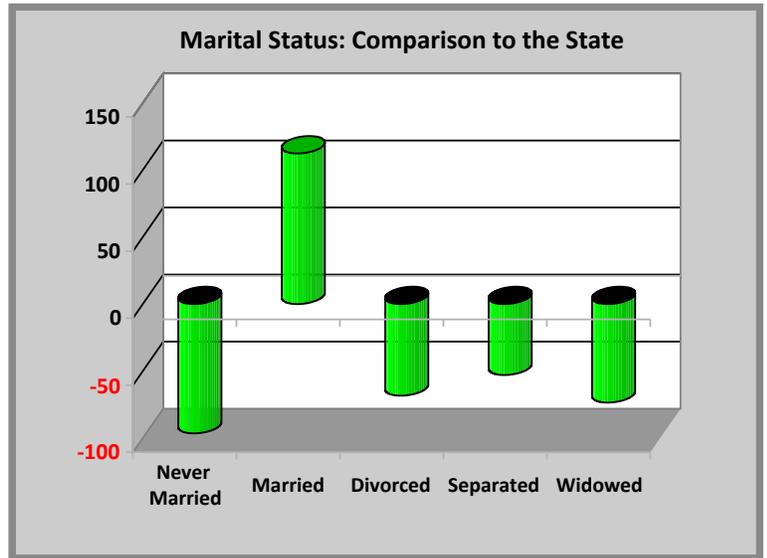
Marital types reported include..

- Never Married (Singles)
- Currently Married
- Divorced
- Separated
- Widowed

	2010	2014	2019	2010%	2014%	2019%	2010 to 2019 %pt Change
Population by Marital Status: Age 15+							
Never Married	39,254	39,760	39,967	30.7%	30.7%	30.7%	0.0%
Married	74,477	75,479	75,862	58.3%	58.3%	58.3%	0.0%
Divorced	7,846	7,921	7,952	6.1%	6.1%	6.1%	0.0%
Separated	1,573	1,584	1,594	1.2%	1.2%	1.2%	0.0%
Widowed	4,651	4,735	4,779	3.6%	3.7%	3.7%	0.0%

In this community, the current year estimate of marital status reveals a community of adults more likely to be married than the state average for adults. The percentage single never married is lower than the state average for adults 15 years and older. Divorce is less prevalent than the state wide average.

The graph to the right illustrates the marital status comparison of the study area to the state. Bars above the 0% point line indicate a marital status type that is more prevalent than the state average while bars below the 0% are below the state average. The length of the bars represent the strength of the difference. They are not percentages.



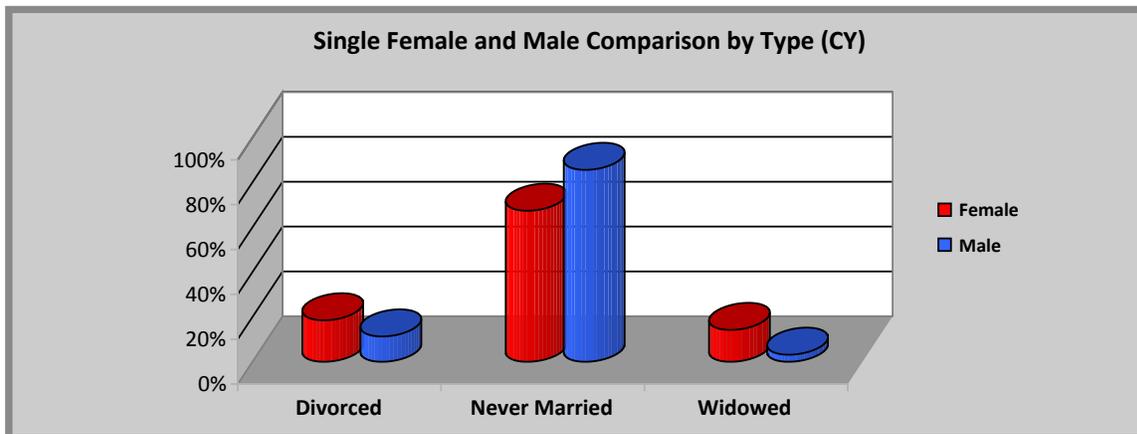
MARITAL STATUS BY FEMALE AND MALE

Who is more likely to be unmarried, women or men in this community? Consider these findings about this study area:

Women 15 years and older are less likely to be single, never married than men.

Women 15 years and older are more likely to be divorced than men.

Women 15 years and older are more likely to be widowed than men.

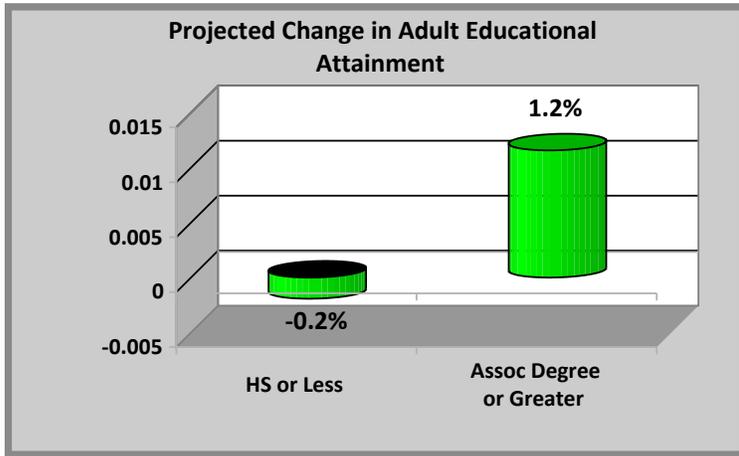


INSITE #8: ADULT EDUCATIONAL ATTAINMENT

The level of educational attainment of a community's adult population is an important indicator of its opportunities and challenges. This analysis will look at the Adult Educational Attainment from three perspectives

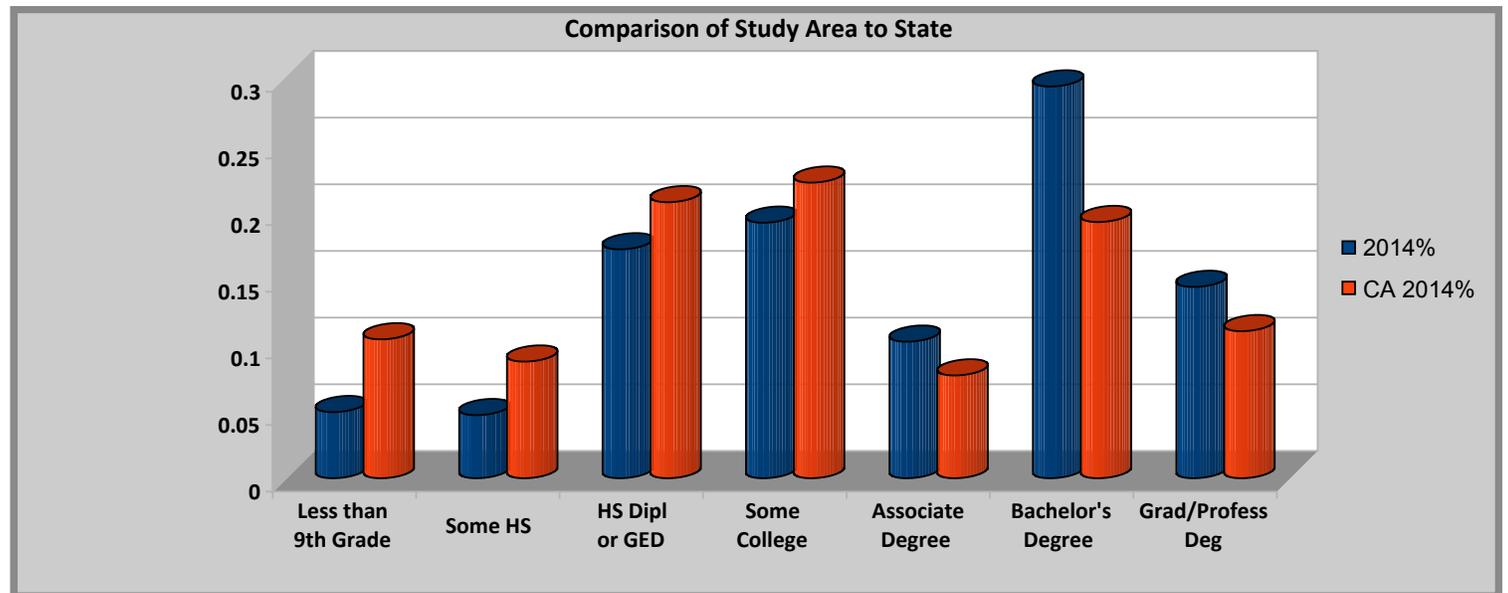
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of CALIFORNIA. (If this is a state report, the comparison will be to itself.) Finally, the table provides the percentages from 2010.

EDUCATIONAL LEVEL ATTAINMENT CHANGE



The educational attainment level of adults has been rising over the past few years. It is projected to rise over the next five years by 1.2%.

EDUCATIONAL LEVEL COMPARED TO THE STATE



	2010	2014	2019	CA 2014%	2014 Study Area-State Comp Index
Population by Educational Attainment: 25+					
Less than 9th Grade	5.1%	5.0%	5.0%	10.4%	48
Some HS	4.8%	4.7%	4.5%	8.7%	54
HS Dipl or GED	17.7%	17.2%	17.1%	20.7%	83
Some College	18.8%	19.2%	18.3%	22.2%	86
Associate Degree	10.4%	10.2%	10.5%	7.7%	133
Bachelor's Degree	29.4%	29.4%	30.0%	19.2%	153
Grad/Profess Deg	13.7%	14.3%	14.7%	11.0%	130

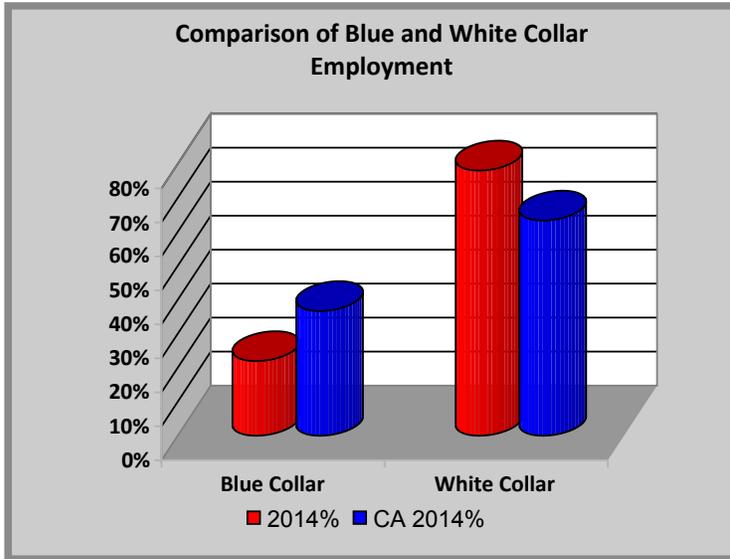
The overall educational attainment of the adults in this community is greater than the state.

INSITE #9: POPULATION BY EMPLOYMENT

Like educational attainment, an analysis of a community by its employment types and categories provides an important “insite” into its socio-economics. This analysis looks at two factors.

First is a report of the employed population 16 and over by the traditional “blue collar” and “white collar” occupations and compares these to the state. Second, it looks at the community by the seven standard census bureau occupations and compares them to the state.

EMPLOYED POPULATION : BLUE COLLAR OR WHITE COLLAR



On the chart to the left, the study area is compared to the state of CALIFORNIA. This study area is well above the state average for White Collar workers. It is well below the state average for Blue Collar workers.

EMPLOYED CIVILIAN POPULATION BY OCCUPATION

	2014	CA 2014	Comp. Index	Interpretation
Employed Civilian Pop 16+ by Occupation				
Bldg Maintenance & Cleaning	1.2%	4.4%	28	Well below the state average.
Construction	4.4%	7.8%	56	Well below the state average.
Farming, Fishing, & Forestry	0.1%	1.6%	8	Well below the state average.
Food Preparation Serving	4.0%	5.3%	75	Well below the state average.
Healthcare Support	1.8%	2.0%	90	At about the state average.
Managerial Executive	20.3%	14.9%	136	Well above the state average.
Office Admin	14.9%	13.4%	111	Well above the state average.
Personal Care	3.2%	4.4%	73	Well below the state average.
Production Transportation	7.2%	11.0%	66	Well below the state average.
Prof Specialty	26.5%	21.7%	122	Well above the state average.
Protective	1.8%	2.2%	80	Well below the state average.
Sales	14.5%	11.3%	129	Well above the state average.

INSITE #10: MOSAIC Segments

Mosaic is a geo-demographic segmentation system developed by and for marketers. Instead of looking at individual demographic variables, a segmentation system clusters households into groups with multiple common characteristics. Demographic variables that generally cluster together would include income, educational levels, presence of children and occupations among others.

This database is developed by Experian. Some find the information helpful because it presents a multi-dimensional view of a community.

In the report below, the top 15 Mosaic Segments of the study area are provided. (If less than 15, rows will be blank.)

NOTE: For a full description please see the DI Demographic Segment Guide (Mosaic) under the Help menu on the Documents gallery.

	2014	2014%	State %	Comp Index	Relative to the CA State Ave.
Mosaic Segments					
B10 Flourishing Families - Cosmopolitan Achievers	23,562	51.12%	4.77%	1071	Well above the state average
H26 Middle-class Melting Pot - Progressive Potpourri	6,269	13.60%	5.48%	248	Well above the state average
B07 Flourishing Families - Generational Soup	3,471	7.53%	1.61%	467	Well above the state average
K39 Significant Singles - Metro Fusion	1,514	3.28%	3.31%	99	About average for the state
D17 Suburban Style - Cul de Sac Diversity	1,152	2.50%	1.99%	126	Well above the state average
C14 Booming with Confidence - Boomers and Boomerangs	1,103	2.39%	1.33%	179	Well above the state average
I33 Family Union - Balance and Harmony	965	2.09%	4.21%	50	Well below the state average
C11 Booming with Confidence - Aging of Aquarius	785	1.70%	2.97%	57	Well below the state average
I32 Family Union - Steadfast Conventionalists	772	1.67%	6.24%	27	Well below the state average
D16 Suburban Style - Settled in Suburbia	643	1.40%	1.24%	113	Somewhat above the state average
K37 Significant Singles - Wired for Success	637	1.38%	1.71%	81	Somewhat below the state average
A01 Power Elite - American Royalty	542	1.18%	2.01%	58	Well below the state average
O50 Singles and Starters - Full Steam Ahead	522	1.13%	1.36%	83	Somewhat below the state average
P61 Cultural Connections - Humble Beginnings	415	0.90%	2.63%	34	Well below the state average
P59 Cultural Connections - Expanding Horizons	392	0.85%	4.20%	20	Well below the state average

INSITE #11: CHARITABLE GIVING PRACTICES

Charitable giving practices data provide three perspectives about giving in the study area. First, they indicate how extensive giving is within a study area by showing the percentage of households that are likely to contribute \$200 or more dollars per year to charitable causes.

Second, they project the direction of giving. Giving data is provided across 10 sectors of charity giving. Each community has its own distinctive pattern.

Finally, they show how the study area gives across the 10 sectors in comparison to the state of CALIFORNIA. An area may contribute modestly to a charitable sector in terms of actual projected households but it may be well above the state-wide average for such giving.

Interpreting the Table

As the table is studied look at two factors; the number of people or households and the index. The first will provide a sense of the number strength in the study area. The second shows how giving to one of the 10 charitable targets compares to the state. Any "index" over 100 means the study area gives more to a charitable target than is true for the state as a whole.

To make the interpretation of this easier, the following table is sorted by Index. However, be sure to look at the "% of Households" column. A particular charitable sector may have a low index but still a larger percentage than some other of the 10 sectors represented here.

	Hholds	% of HH	Index	Interpretation
Charitable Contributions Last Yr: \$200 Or More				
Public Radio-\$200 Or More	889	1.9%	201	Well above the state ave.
Public Television-\$200 Or More	681	1.5%	172	Well above the state ave.
Other-\$200 Or More	4,066	8.8%	161	Well above the state ave.
Education-\$200 Or More	3,166	6.9%	148	Well above the state ave.
Health-\$200 Or More	2,611	5.7%	147	Well above the state ave.
Political Organization-\$200 Or More	1,032	2.2%	133	Well above the state ave.
Private Foundation-\$200 Or More	2,166	4.7%	131	Well above the state ave.
Religious-\$200 Or More	12,509	27.1%	129	Well above the state ave.
Social Services/Welfare-\$200 Or More	3,689	8.0%	126	Well above the state ave.
Environmental-\$200 Or More	722	1.6%	115	Somewhat above the state ave.

Summary of Charitable Contribution Findings:

Overall, it is estimated that households in this study area are somewhat above the state average in their contributions to charities.

More specific findings include:

The number of charitable sectors where giving is well above the state average: 9.

The number of charitable sectors where giving is somewhat below the state average: 0.

The number of charitable sectors where giving is well below the state average: 0.

INSITE #12: RELIGIOUS PROGRAM OR MINISTRY PREFERENCES

This information is from the recent survey conducted by MissionInsite of US Religious Preferences, Practices and Beliefs called the Quadrennium Project. While general religious data is available through various organizations, only MissionInsite can provide local geography projections that are current. The complete survey results are available in the Predesigned Quad Report. The Quadrennium White Paper is available on the web site.

	Study Area		US Average		Comparative Index	
	Modestly Important	Very Important	Modestly Important	Very Important	Modestly Important	Very Important
Personal Growth	32.9%	7.6%	32.6%	9.0%	101	84
Addiction support groups	27.6%	8.2%	26.9%	10.0%	103	82
Health/weight loss programs	29.8%	7.6%	33.9%	9.1%	88	83
Practical training seminars	41.2%	7.0%	37.1%	8.0%	111	88
Family Support and Intervention Services	37.0%	11.8%	35.0%	14.8%	106	80
Daycare/After-School Programs	27.6%	8.5%	24.3%	10.6%	114	80
Crisis support groups	41.0%	11.3%	41.7%	14.3%	98	79
Family oriented activities	39.7%	22.6%	39.5%	24.0%	100	94
Marriage enrichment	39.2%	10.6%	35.3%	13.7%	111	77
Parenting development	34.0%	8.6%	29.6%	11.7%	115	73
Personal/family counseling	40.3%	9.2%	39.6%	14.2%	102	65
Community Involvement and Advocacy Programs	47.9%	13.7%	47.7%	16.1%	100	85
Adult social activities	51.8%	13.7%	51.8%	17.0%	100	81
Involvement in social causes	48.9%	12.0%	48.6%	15.5%	101	78
Social justice advocacy work	39.6%	10.0%	39.3%	11.6%	101	87
Opportunities for volunteering in the community	51.1%	19.2%	51.1%	20.4%	100	94
Community Activities or Cultural Programs	42.6%	13.1%	42.3%	16.6%	101	79
Cultural programs (music, drama, art)	45.8%	10.9%	45.2%	12.8%	101	85
Holiday programs/activities	49.6%	13.6%	49.0%	18.0%	101	75
Seniors/retiree activities	39.7%	12.1%	41.8%	16.7%	95	73
Youth social activities	35.4%	15.8%	33.0%	18.8%	107	84
Religious/Spiritual Programs	35.5%	14.2%	34.2%	19.0%	104	75
Alternative spiritual practices (meditation, yoga, etc.)	32.9%	7.0%	28.2%	8.0%	117	88
Bible or Scripture study/prayer groups	31.9%	14.6%	32.5%	21.6%	98	68
Christian education for children	27.5%	17.4%	27.8%	22.0%	99	79
Contemporary worship services	41.7%	12.9%	40.2%	17.0%	104	76
Spiritual discussion groups	40.8%	10.1%	40.1%	15.0%	102	67
Traditional worship services	38.3%	23.2%	36.8%	30.3%	104	77

Supporting Information

Interpreting the Report

The ExecutiveInsite report is designed for easy reading. But there are several tools provided in the tables that make this easier.

Change over time: Several trend tables have a column indicating a change over time. Generally these tables begin with the last census, include the current year estimate, a five year projection and if available, a 10 year forecast. The data in each cell represents a percentage change up or down.

Color Coding: Both the "Change over Time" and "Comparative Indexes" columns are color coded to easily spot any change and the direction of that change.

Change:	Increasing	Stable	Declining
Index:	Above Ave	Ave	Below Ave.

Variable Definitions

Full variable definitions can be found in the MI Demographic Reference Guide. Download it free from the Help/Documents menu located on the map screen of your study area on the MissionInsite website.

Indexes: Some variables will have a column called "Comparative Index." An index is an easy way to compare a study area with a larger area. For this report, all comparisons are with the state or states within which the study area falls. The indexes can be interpreted as follows.

- Indexes of 100 mean the study area variable is the same as its base area.
- Indexes greater than 100 mean the study area variable is above the base area. The higher the number, the greater it is above the base.
- Indexes less than 100 mean the study area variable is below the base area. The lower the number, the greater it is below the base.

Support

If you need support with this report, please email MissionInsite at misupport@missioninsite.com.