



**NEW BEGINNINGS ASSESSMENT**

**Windward United Church of Christ  
Kailua, HI**

October 20, 2014  
Rick Morse, Assessor



*God is still speaking,*  
**UNITED CHURCH  
OF CHRIST**



# CONTENTS

INTRODUCTION.....	Page 3
CONGREGATIONAL HISTORY.....	Page 6
CURRENT PARTICIPATION.....	Page 11
THE COMMUNITY.....	Page 17
ONLINE PRESENCE.....	Page 22
FACILITIES EXAMINATION.....	Page 24
FINANCIAL REVIEW.....	Page 32
SUMMARY.....	Page 35
POSSIBLE FUTURE SCENARIOS.....	Page 36
A FINAL WORD.....	Page 41
Appendix A: APPRECIATIVE INQUIRY NOTES.....	Page 42
Appendix B: STRATEGIES FOR A NEW BEGINNING.....	Page 47
Appendix C: MOSAIC HOUSEHOLD TYPE DESCRIPTIONS.....	Page 48
Appendix D: <b>EXECUTIVE INSITE</b> DEMOGRAPHIC DATA.....	Page 62

## INTRODUCTION

Windward United Church of Christ is at a pivotal time in its life. Developed in a community that was largely developed in the 1950s, the church is starting to feel the crunch of many churches developed in this era. The community has changed, and the congregation has watched its congregation and resource slowly decline. The congregation is really at a critical point and for all purposes is not sustainable since it is propped up with massive income from building use.

Since the calling of a new pastor, the church is starting to face its reality, and name it as it contemplates making a decision for its future. The 60-year-old congregation realizes it must adapt to a new era or it will be out of resources in the very near future.

The small congregation has some great dynamics in its DNA. It has a high level of mission engagement. It has key leaders who are progressive and aware of a need to change. The congregation has everything it needs however it will need to make some major changes in order to regain sustainability by “right-sizing” and committing towards its mission.

### 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. They need help to discern God’s unique call again; help to regain their vitality—or to 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.

Hope Partnership for Missional Transformation -- a ministry of the Christian Church (Disciples of Christ) -- and Local Church Ministries in the United Church of Christ have 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 a hard decision you need to make in terms of the use of your assets/resources for mission. The second intent is to give the congregational leaders tools for defining a future story in mission that is true both to historic commitments and relevant for 21<sup>st</sup> century need. The third intent is to help the 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.

### **WHERE DID THIS REPORT COME FROM?**

**Your congregation’s leaders who were bolstered by a conference grant, worked closely with Rev. Dr. Rick Morse, the Vice-President from Hope Partnership, who wrote this assessment.** The onsite New Beginnings Assessment was held on October 20, 2014 at the church. It included a complete tour of the facilities and property, as well as an hour-long 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, Rick conducted an Appreciative Inquiry session with about 12 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 denominational *Yearbook and Directory*. 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?**

To be sure, this is NOT a “fix-it” manual. Hope Partnership Assessors and Conference Ministers do NOT claim to tell congregations what they “should” do about the future. **While Conference Staff, Hope Partnership and Local Church Ministries are available to walk alongside the congregation through this process, the congregation ultimately makes the decision about its future without interference.** And you do it in conversation with other congregations who face similar circumstances. YOU are the experts. Learning together some of the rewarding, but sometimes tough, lessons of change, your congregation, and your partner congregations find the answers to your own problems

within yourselves. New Beginnings just holds up a light to make that God-given message a little easier to read.

**The Follow-up Event, scheduled for October 23, 2014, will provide a context for the report and help congregational leaders strategize further conversations within the congregation.** That evening is reserved for only the small group of individuals who volunteer to lead House Meetings. These volunteers will receive a draft copy of this report to review prior to the start of House Meetings.

**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 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.** Hope Partnership and your Conference leaders stand ready to support your New Beginning.

*In addition to Assessments, Local Church Ministries (866-822-8224 ext. 3837) through the Center for Progressive Renewal, offers training, coaching and peer support for congregational leaders. For more information about any of these services, please call or visit [www.progressiverenewal.org](http://www.progressiverenewal.org).*

## CONGREGATIONAL HISTORY

Windward United Church of Christ started its life as Central Union, Windward. The daughter of a large, historic United Church of Christ congregation in Honolulu, the church's original mission was really to provide a place for UCC people who had migrated to the Windward side of the island to worship.

The church was really a satellite of the mother ship. It was controlled by Central Union's board, staffed by its staff, and populated by Central Union members. It did not generate enough income to support itself, and was financed by Central Union.

The church met in members' homes and ironically—met in Miss Beerman's Kindergarten (In its early years, Windward was subsidized by a preschool). Eventually the church worshipped in the elementary school. The church grew quickly given the dynamics of a congregationally-initiated project and the massive growth of this side of the island during the 1950s and 60s with the dynamics of the post WWII baby boom. It was a perfect storm of elements that came together to form a booming new church.

In 1954, landowner Harold Castle donated 3.5 acres of land which is now the current site of the church. Under the direction of the Central Union board, an architect was hired, and the first units of the church were built by late 1955.

The church continued to grow into multiple worship services and a large Sunday school. It had an explosive youth program that would welcome hundreds of youth to a Friday night canteen. The church was so large that it had to rent space from the elementary school in order to accommodate its growing Sunday school. Despite its growth though the church received outside support from Central Union to make ends meet.

In 1962, Central Union and leaders of this satellite determined it was time to separate and allow the congregation to be autonomous. The mother church realized an unhealthy dependency on funding and with the autonomy transferred the remaining \$43,000 in building debt to the new church. The congregation constituted under the name of Windward UCC, elected officers and began to govern itself.

Surprisingly, the decision was not completely positive, and a number of members left the church to continue their association with Central Union instead. The loss required the church to go back to a single service, and the congregation struggled financially off and on through the next decade.

Key events that followed:

- 1968 – The creation of the Holmes Endowment for mission to youth and those in need.
- 1972 – The first Samoan congregation begins nesting.

- 1978 – Establishment of the thrift shop.
- 1981 – Establishment of a senior feeding program.
- 1982 – FINALLY, the pay-off of the original \$43,000 building debt.
- 1984 – Establishment of the relationship with 12-step groups.
- 1984—Child abducted from pre-school
- 1994—Pastor’s contract not renewed
- 2009—Sexual Predator Safety Plan developed and adopted by congregation

Over the past 20 years, church attendance has ebbed and flowed. In 1992, the average was 81. By 1998 it was back up to 126. Today, the church averages 45 in worship. 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.

### 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.**

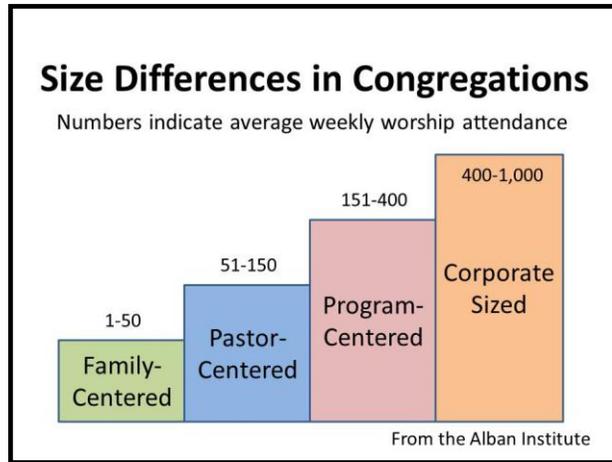
### SMALL CHURCHES FOCUS ON RELATIONSHIPS

**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 in the “pastor-centered” congregations, 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 in the 150-to-400 worshipper range are considered “program-centered” and their expectations 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.

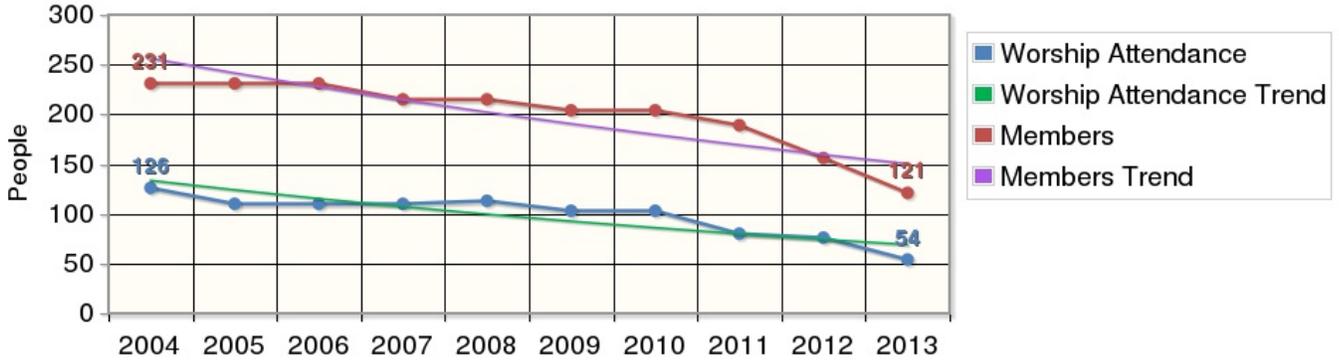
First, with an Average Worship Attendance of 45 this congregation would normally considered a family-sized church. It is the observation of the assessor though that Windward actually acts like a Pastoral sized congregation. To learn more about this topic, and your church’s size, we recommend reading 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 any more, 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

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 following chart, the congregation has experienced **decline** in Average Worship Attendance (AWA) and Membership over the past 10 years. Average Worship Attendance is the most helpful measurement of member engagement in a congregation, so we pay special attention to this figure. This data is compiled from the past 10 years of your congregation's reports to the *Yearbook and Directory*.

### Membership/Average Worship Attendance

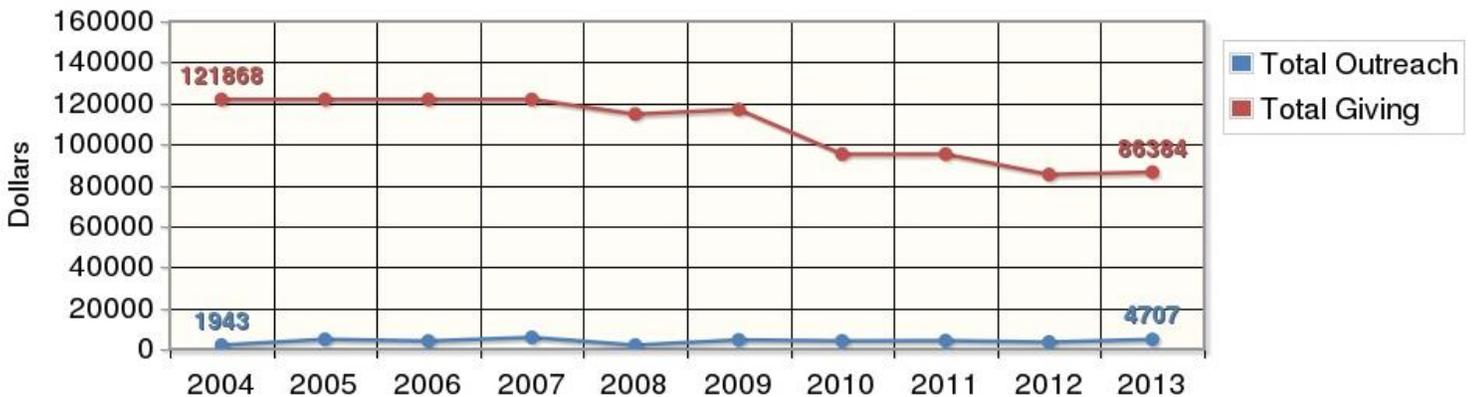


Your congregation's growth/decline trends do not happen in a vacuum. It should be noted that the community in which the church serves has grown by 3.4% during this same period. This reflects a possible disconnect to the community that should raise a red flag for the congregation.

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, worship attendance may decline or grow at a faster rate than giving.

During the past ten years, the congregation has reported a **decline** in Operating Fund giving by participants. This is the total income received by the church. This is demonstrated on the following chart.

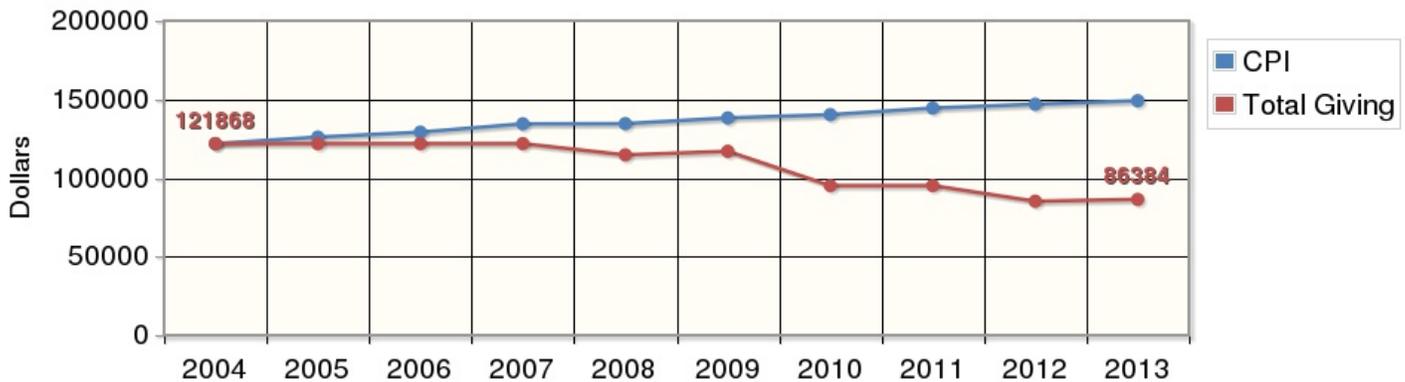
### Total Giving and Total Outreach



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 following chart demonstrates that congregational giving **HAS NOT KEPT PACE with the CPI over the past 10 years**. This indicates declining engagement.

### Giving vs. Consumer Price Index

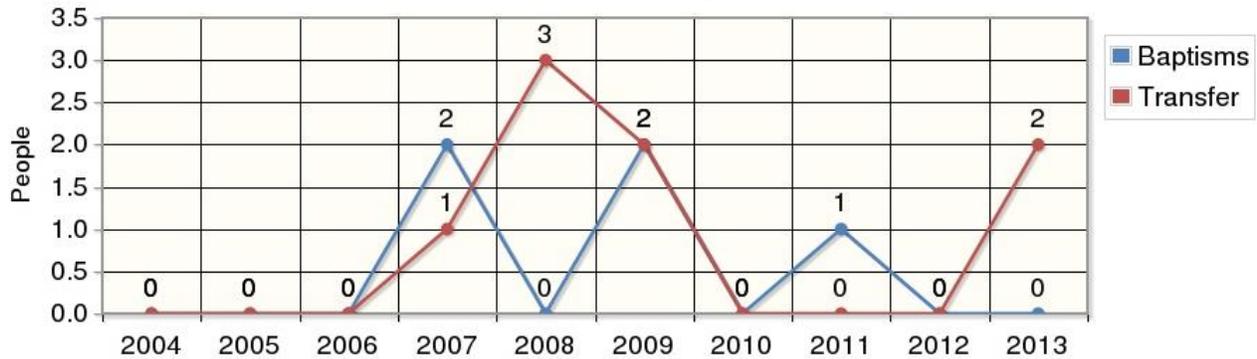


### NEW PEOPLE

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 confessions/confirmations 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 following chart **shows little to no evidence of CONFESIONS AND TRANSFERS**. This indicates a rapidly declining situation since there are no new people to even out the attrition that every congregation experiences. This is evidence that the congregation is not building meaningful relationships with people beyond the walls of church.

## New People



The congregation has demonstrated decline in all three metrics of Attendance, Giving, and is not adding participants at a level that matches the natural attrition rate of a congregation this age.

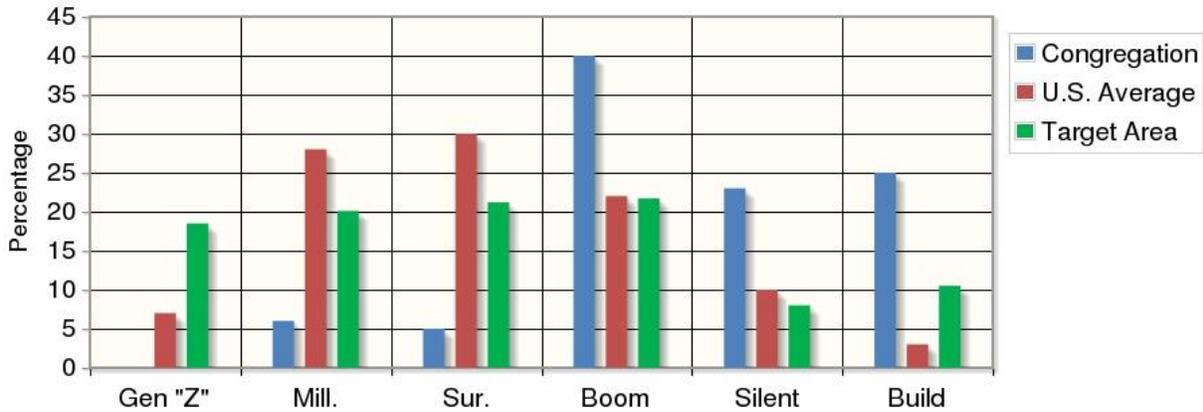
When we consider all indicators related to the congregation's past ten years there is little doubt that the congregation is in a declining situation. Reversal of these trends will be necessary if the congregation expects to exist into the future. The church is in need of dramatic adaptation in order to effectively reach out the community again.

### CURRENT PARTICIPATION

Gap analysis is a way of looking at the congregation in direct relationship with the community in which it serves. It is a way of clarifying where you are, what the needs are in that community and what opportunities for vital ministry remain as you engage that community. In this section, we compare the congregation's profile with the community profile in the previous section. We will 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 congregation provided profile information of each participant in its congregation, which we compared with U.S. Census data from a church demographic service partner.

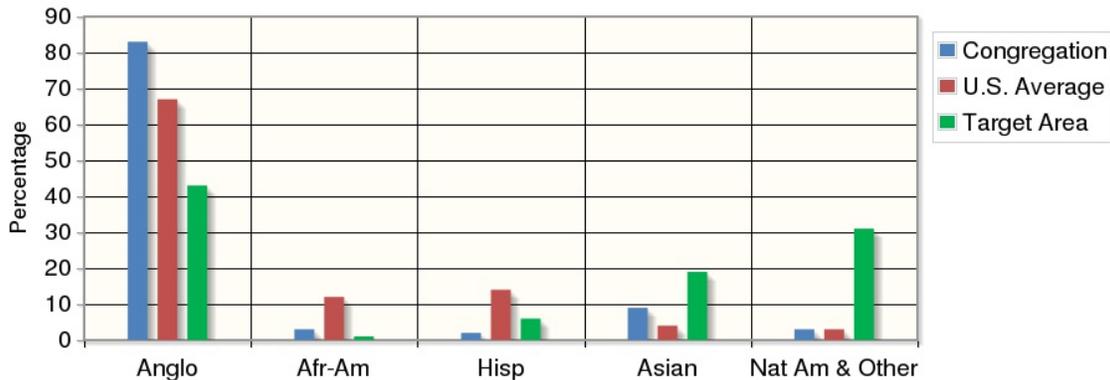
### Generational Populations



The first graph compares the ages of participants in the congregation with the ages of those who live in the community. The horizontal axis shows each of the six living generations. The youngest is Generation Z, followed by Millennials, Survivors, Boomers and Silents. The eldest is Builders on the far right of the chart. The blue bars show the percentage of participants in the congregation in each category. The red bar represents the entire U.S. population and the green bar indicates the community around the church. The data related to the red and green bar comes from the U.S. Census Bureau.

The chart shows that 88% of the congregation is of the Boomer generation or higher, while 40% of the wider community is in that category. This single measurement is very important to the future of the congregation. Vital congregations will normally experience a 50-50 split between the Boomer+ generations and the younger groups.

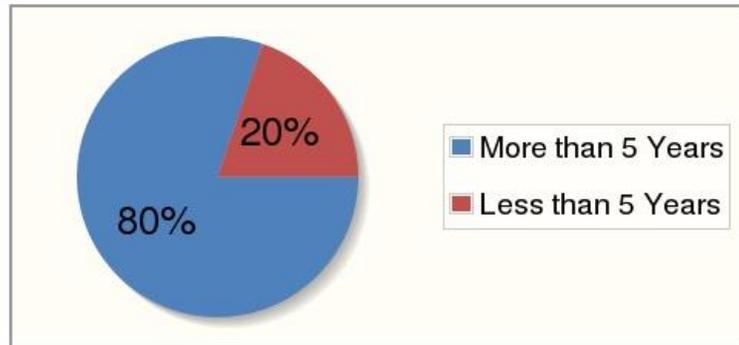
### Racial-Ethnic Populations



This chart demonstrates 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.**

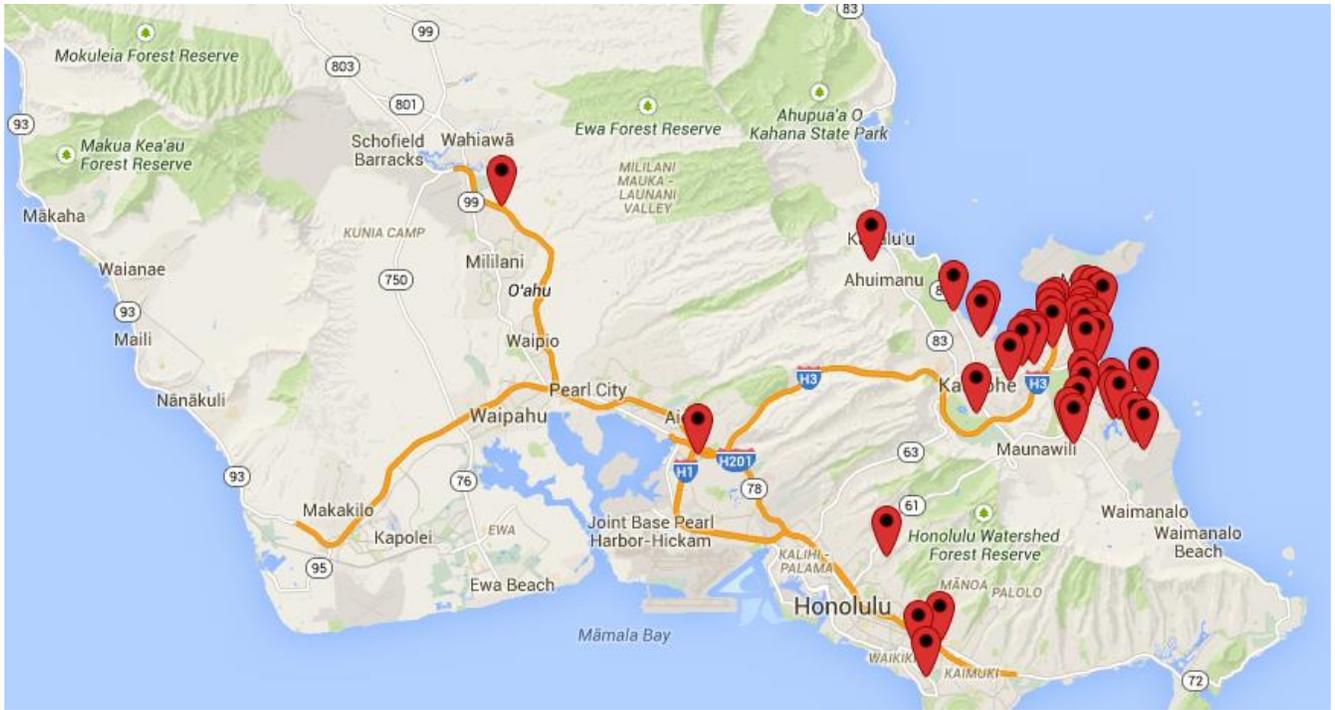
Congregations are still highly segregated on Sunday mornings, which means that gaps are likely to appear in this arena. However, if the congregation is in a changing area, and has declining members of their racial/ethnic group represented in the congregation, it is an indicator of a significant gap. 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).

## Participant Tenure

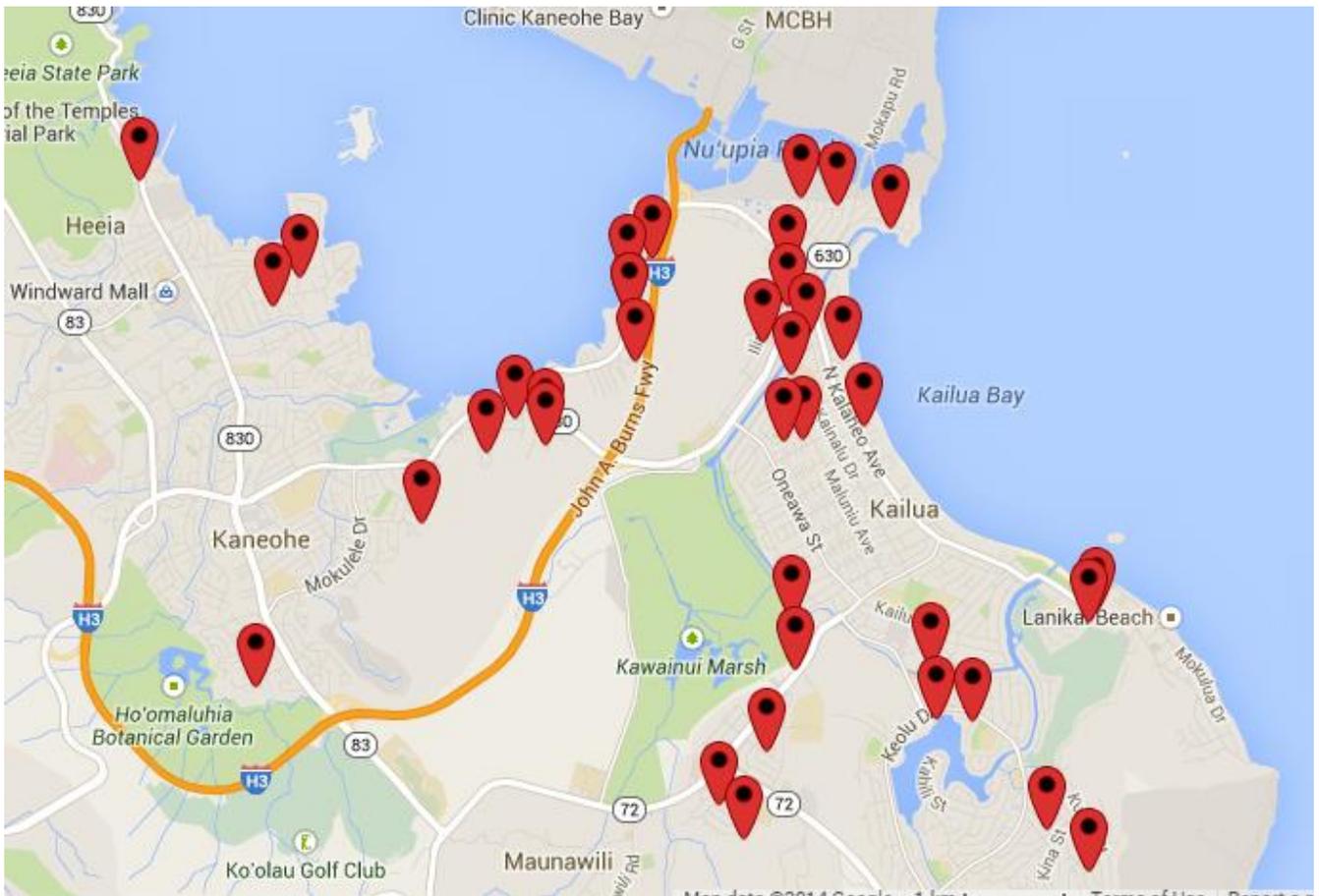


Another important indicator of congregational life is the tenure of its participants. While it is a good sign of stability to have long-term members, it is also important to the congregation to have new participants. New participants bring innovations, energy and a new perspective to the church. And 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.



Island View



Windward Oahu view

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 each 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 a seven -minute drive, the congregation has a severe gap in relating to the community.

Given the history of the congregation, it is not surprising that it attracts people from a wide area around the Island. The congregation is largely a drive in church, in which a third of the congregation commutes from outside the psychological boundaries to attend worship.

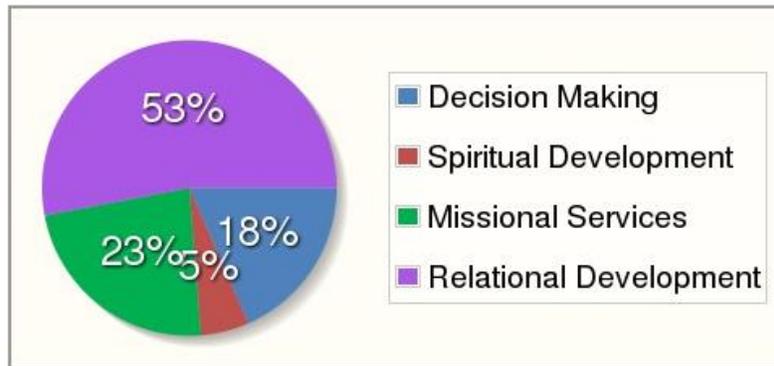
### **PARTICIPANT ENGAGEMENT**

An additional area of inquiry is to measure how people participate in the life of their congregation. This begins 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.
- **Missional 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.
- **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. 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%.** If these are out-of-balance, church leaders may want to examine the church’s calendar and, for all items, ask “What is the purpose of this activity?” Some activities may have overlapping purposes, but likely will favor one direction over another.

If decision-making consumes more than 10% of a congregation’s engagement, the people of the church are probably experiencing significant burnout. In this case, the church will need to downsize its expectations for committee participation and reduce the number of meetings.

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

**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.

**HEAVY ON DECISION MAKING:** If decision-making consumes more than 10% of a congregation’s engagement, the people of the church are probably experiencing significant burnout.

## THE COMMUNITY



Kailua may have been populated as long as 1,500 years ago. In the 1940s, the town only had about 3,000 people; however the events of WWII changed the area forever. A ranch in the area sold its property to the government for a naval air station, which is now Marine Corps Base Hawaii (MCBH).

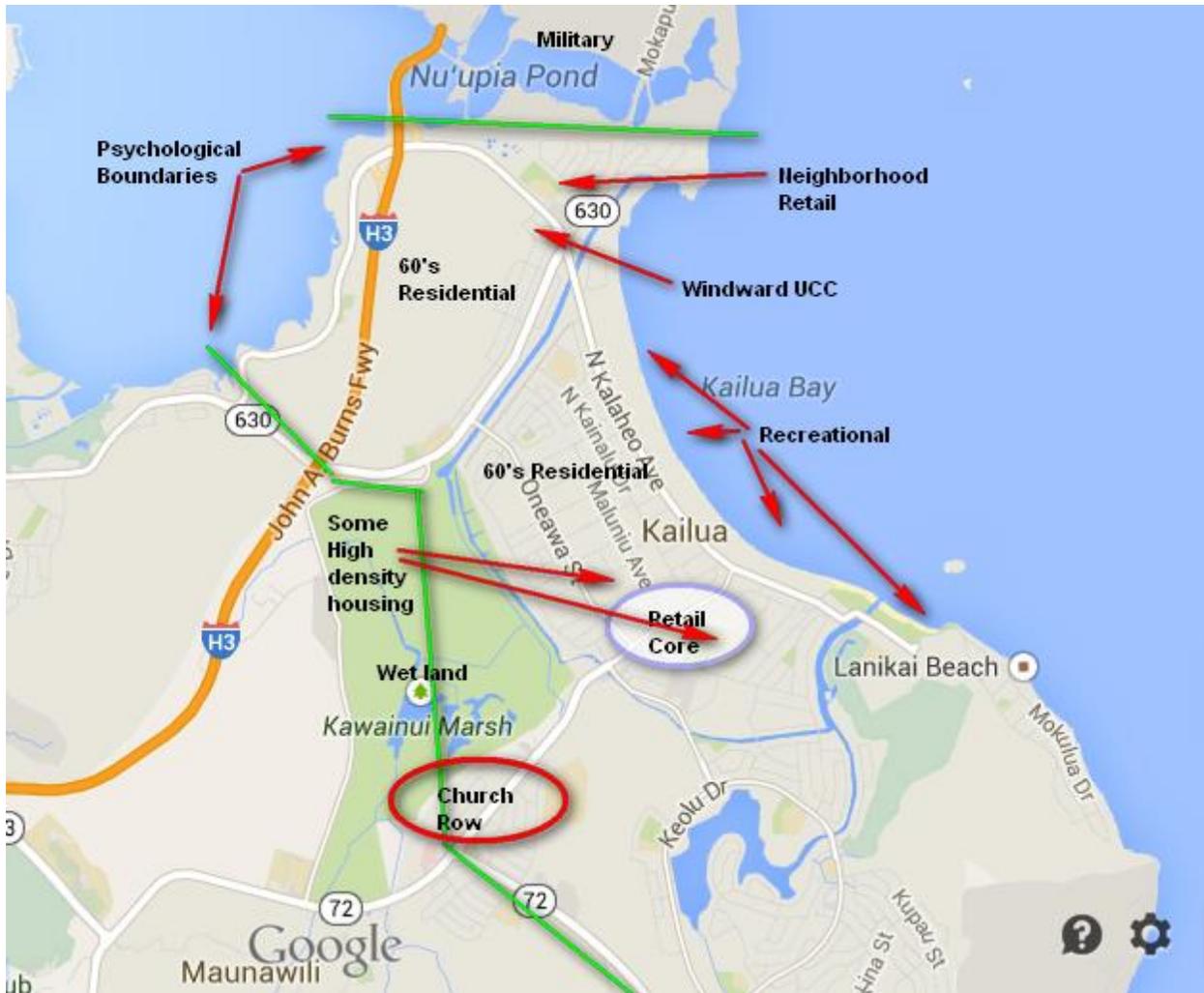
Following the war, things expanded rapidly, with the majority of housing in the area being built in just a couple of decades. By 1960 the population had grown to 24,400. Today the population is more than 38,000 with signs of even more growth.

The area is bound by a number of natural boundaries: water on the northwest and northeast, and a wetland of considerable size. Human boundaries include the MCBH to the

north. The church is situated at the top of a triangle which would not be the best location from a marketing standpoint.

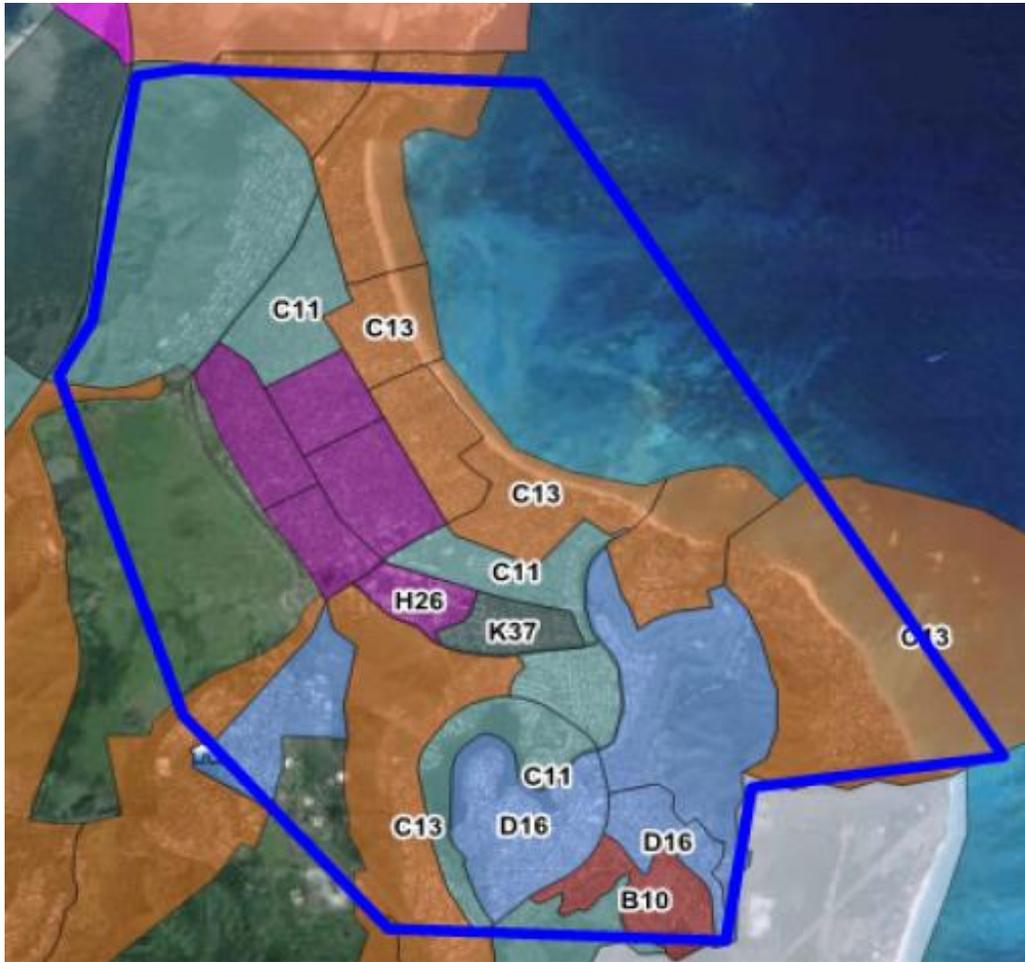
The church is accessible to H3; however, that is no advantage due to the fact that it is near the end of the road. It is located in a residential area that is populated with homes built from 1950-1968 across the street from a neighborhood retail area.

The economy flourishes in the area due to the Marine base, tourism, medical and education sectors. There are also 3 correctional facilities in the area.



The specific study area chosen for this report (which is the basis for the demographic data found in this report) will most likely be much smaller than the region from which your participants come. Vital churches take seriously the area immediately around their location. They know that their congregation is in the best position to serve and be a spiritual home to those who live, work and attend school nearby. Congregations that have little or no connection to the immediate neighborhood need to ask: What integrity does our congregation have in the eyes of the people who live and work near here? Why does our congregation choose to remain in this location today? Do we have a heart for those in this immediate community?

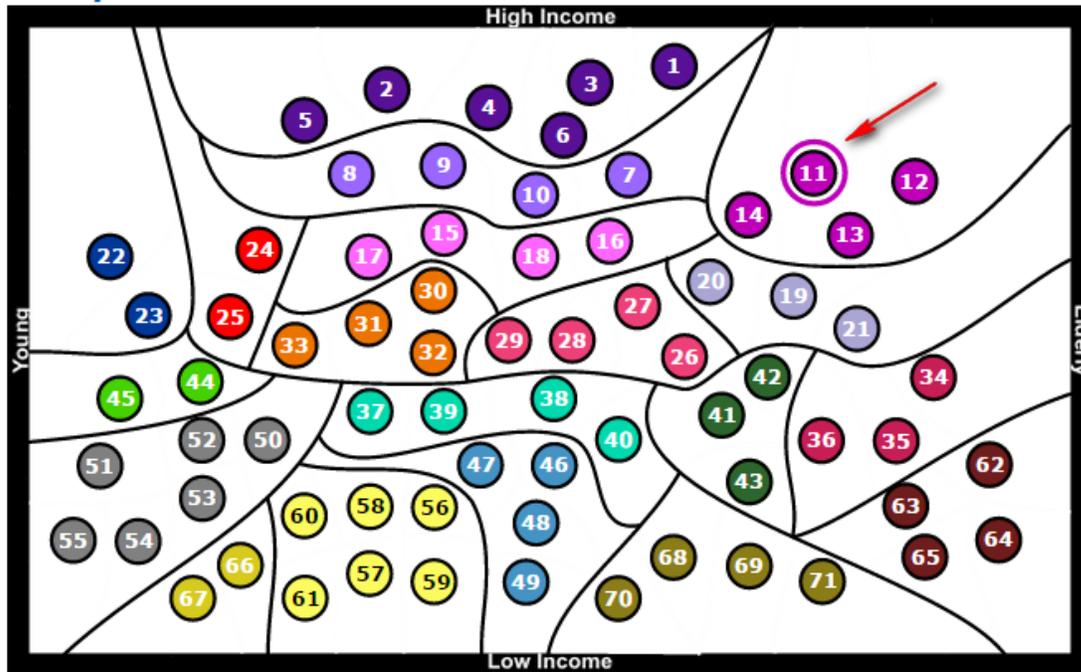
The area used for your demographics research is captured in the following map.



It is also possible to identify key subcultures in the 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. Let's examine a few more key people groups in this area.

“Mosaic” profiles are lifestyle groupings of people who share similar behaviors, social characteristics, attitudes and values. Designed by Experian (a very large marketing 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.

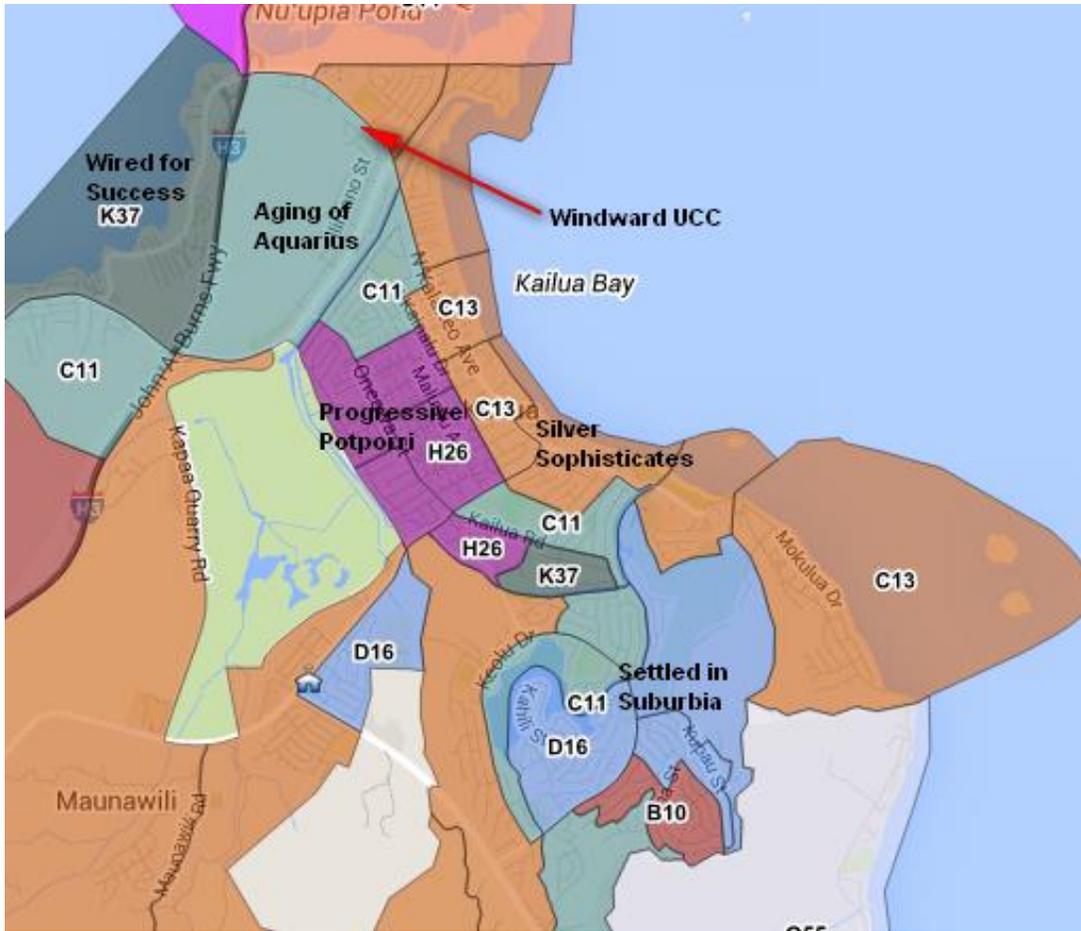
## Family Tree



The Mosaic tree demonstrates the interconnectedness of these distinct groups. You will note that the tree works like a continuum with younger households to the left and older households to the right. Groups near the top of the chart are higher-income households, while groups closer to the bottom are low-income.

Each Mosaic group is identified with a number (e.g. 8 is “Babies and Bliss” and 48 is “Gospel and Grits”). 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. The distance between the dots and the color of the dots illustrate affinities between the groups. For example, group 7 will relate easiest with groups 6, 10, 16 and 14, but not so easily with groups 55 or 65 (at opposite sides of the chart). 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.

The following map shows much of the community around your church. 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 following box shows the top few Mosaic groups found near the church. By far, the largest group(s) is/are:

	2014	2014%
<b>Mosaic Segments</b>		
C13 Booming with Confidence - Silver Sophisticates	2,420	20.04%
C11 Booming with Confidence - Aging of Aquarius	1,772	14.67%
H26 Middle-class Melting Pot - Progressive Potpourri	1,700	14.08%
D16 Suburban Style - Settled in Suburbia	1,594	13.20%
K37 Significant Singles - Wired for Success	1,119	9.27%

More detailed descriptions for these groups can be found in **Appendix C**. For descriptions of the ALL MOSAIC codes, visit the Interactive Mosaic Guide online at: <http://guides.business-strategies.co.uk/mosaicusa2011/html/visualisation.htm>

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 a congregation's physical location. People of all ages are likely to experience the congregation initially through their attempt to find it online.

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.



The website is up to date, and informative. It is easy to tell what the church is about as well. A unique feature of this site is the way the church lifts up all the partners that use the facilities. It demonstrates the churches connection to its community and shows a building that is well used. The church also has a Facebook page that is also up to date. The media presence of the church is great.

**facebook** Email or Phone: rick.morse.517@facebook.co Password: [ ] Log In  
 Keep me logged in Forgot your password?

**Windward United Church of Christ (WUCC) Church**

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160 likes  
213 visits

**ABOUT** >

Windward UCC has been making an impact in Kailua since 1953. We make a difference in the lives of hundreds of people each week through the services of our...  
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**PHOTOS** >

**Windward United Church of Christ (WUCC)** October 8

Hear the Guest Preacher this Sunday, Oct. 12, 9am, Rev. Jim Bane. He's the Senior Pastor of New Horizons Christian Church in Akron, Ohio. Sermon: "The Spyglass" Proverbs 29:18 (KJV), Jeremiah 29:11-13

Like · Comment

Suzanne Jambeau and Tracey Holt Villiger like this.

**Suzanne Jambeau** He was excellent on 10/5/14! Looking forward to hearing him again!!!  
October 8 at 7:52pm · 2

**Windward United Church of Christ (WUCC)** October 7

Give Aloha success! We reached the top 100 groups for the 16th year, all thanks to you! Totals not in yet.

Like · Comment

Suzanne Jambeau likes this.

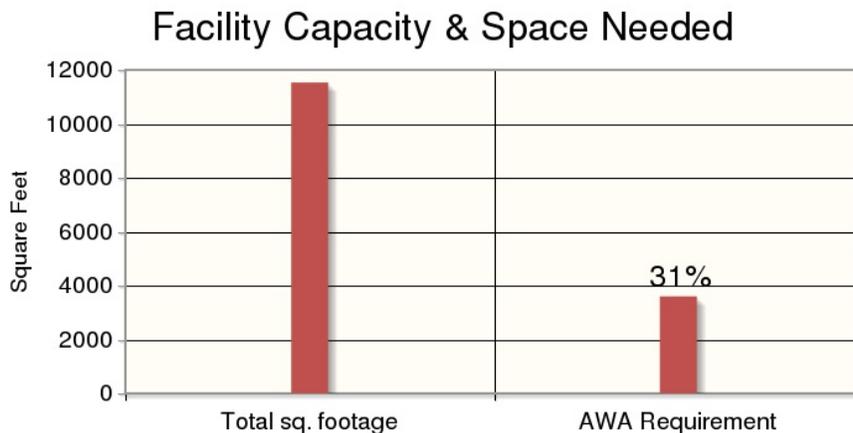
**Suzanne Jambeau** Yippee yahoo!!!  
October 7 at 7:51pm

## 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 7 building(s) located on a 3.5-acre lot. It is estimated that the facilities are approximately 11,532 square feet in size. The property is assessed at more than \$9 million, which does not seem out of line given housing prices in the area. Based on Average Worship Attendance, a congregation of this size would have adequate space in a building of 3500 square feet, meaning that the current congregation is only using 31% of its current space. This is demonstrated on the following chart.



## 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 assessor had upon embarking on the “sacred walk” at the church.



### LOCATION AND OUTSIDE APPEARANCE

The church is located on a secondary artery across from a neighborhood retail area. It is identified by its name in large letters on the sanctuary, as well as a perpendicular sign that is likely of little value except for those who ride the bus. (Sign is restricted by ordinance).



### **PARKING LOT AND WALKWAYS**

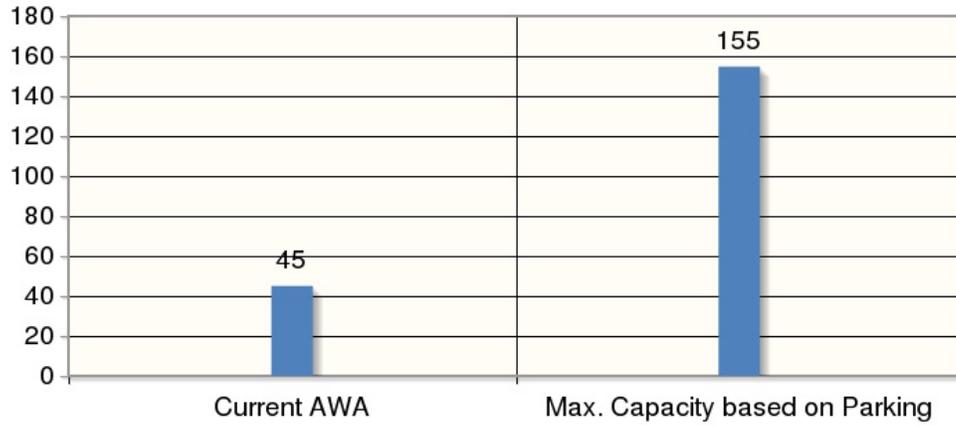
The church is served by two parking lots on the north and south. The primary church lot is located on the south; however both are available on Sunday. Visitors would have difficulty navigating from the north lot towards the sanctuary due to a maze of fences and lack of directional signs.

Both lots have settling issues and bad spots are marked by cones at the time of this assessment. While the blacktop is relatively new, it is showing signs of wear.

Driving habits for each congregation vary widely. Some congregations average only one person per car parked in the lot; others pack 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:

### Capacity Based on Available Parking



The walkway to the sanctuary is wonderful and restful from the south lot. A visitor would be helped however by directional signs leading into the campus.



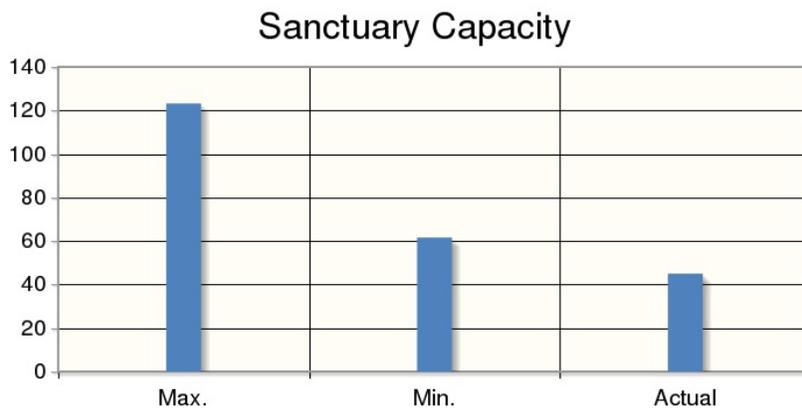
## SANCTUARY

The sanctuary is typical of sanctuaries built in the late 50s with glue lam beams and tongue and grove decking. It has walls that completely open to gain great air circulation during worship. It has no need for heating or air conditioning. The space is dark, however, even with the lights on.



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 154. Based on the Average Worship Attendance, the current sanctuary usage is above the appropriate capacity range.



Newly purchased chairs will make it easy for the church to “right-size” the seating capacity for this space. The assessor was impressed by use of space in the rear of the sanctuary with gathering spaces. It could be that set-up for coffee hour in this space in the near future would facilitate better fellowship and lingering time before and after worship.



### **GATHERING, FELLOWSHIP AND EDUCATION SPACES**

Of all the spaces in the facility, the kitchen is the least adequate for the program of this congregation and its many users. It is hard to imagine how the childcare facilitate can operate with this facility. It is also hard to imagine how the church can engage fellowship meals with this kind of facility.



## **ADMINISTRATIVE AND OTHER SPACES**

The church is served by adequate office space.



Restrooms are not clean nor can they be cleaned due to age and surfaces. They are not handicap accessible either, which is a major drawback for a congregation in this context.

There is no nursery for families with young children.

## **SYSTEMS**

The church is blessed by being in Hawaii. Other than 2 window units, there is no A/C in the facility. There is no need for a heating system either. The assessor saw little in terms of fire suppression equipment in the facility. The water heater was not accessible.

## **DEFERRED MAINTENANCE ITEMS**

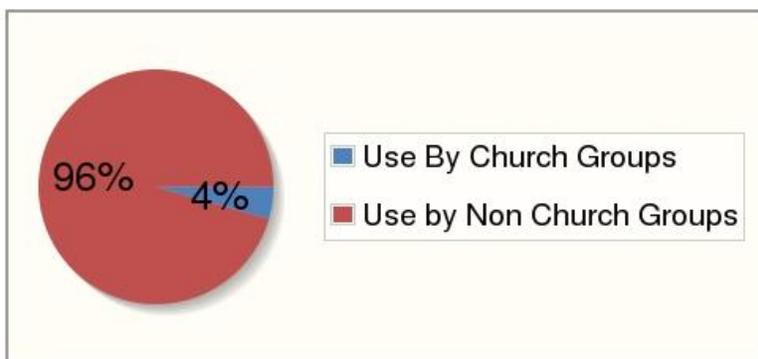
Some New Beginnings congregations have poorly tended facilities. These facilities are not just a “turn off” for guests and members. They also can become a costly money pit that defers mission. Preventive maintenance is normally less costly than emergency maintenance. Unfortunately, that lesson may not 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 “put off”.

- Parking lot repairs (Both lots)
- Interior painting
- Restroom renovation
- Kitchen issues
- Tree trimming and landscaping

### USE OF THE FACILITIES

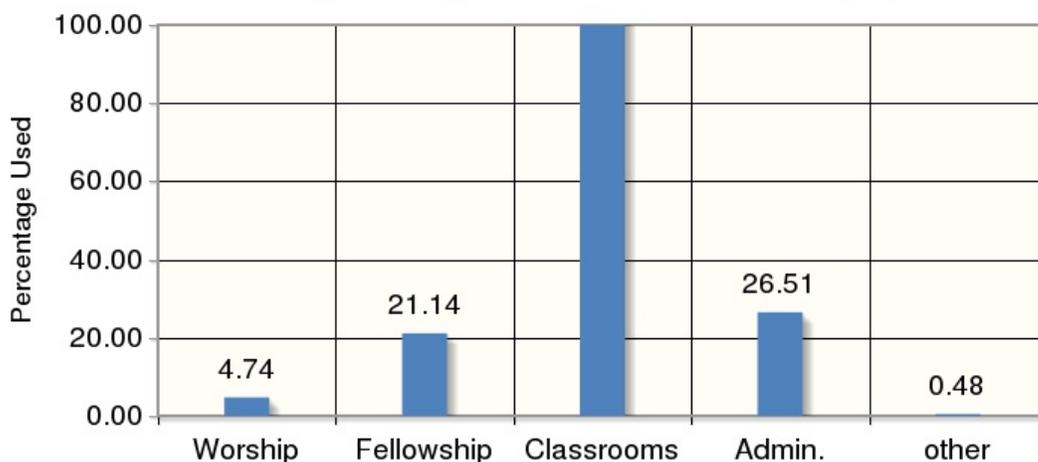
The church building is a valuable resource for both the congregation and the community. A good indicator of a congregation’s willingness to engage a community is by looking at how the church uses this resource. Based on total building use, the graph below demonstrates the percentage of total usage by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

### Total Building Use



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.

### Building Use (Based on 12 hr days)



Because the church is dependent on rental income from outside groups, it has overextended 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

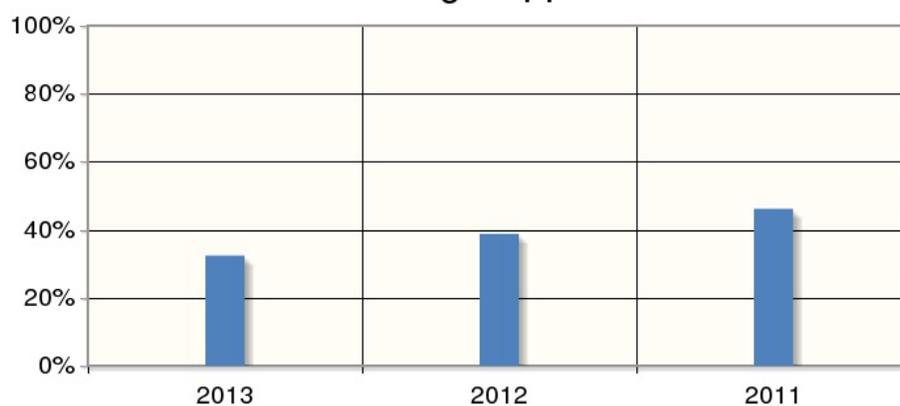
Congregational finances are fairly complicated because each congregation tracks its income and expenses very differently. Congregations tend to have a lot of “restricted” funds, which can only be used for specific purposes, and which may or may not enhance the ministry of the congregation. In this review 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.

Operating Income	2013	2012	2011
Contributions	\$91,450	\$92,912	\$103,956
Interest from Investments	\$156	\$0	\$0
Building Use Income	\$145,842	\$135,070	\$106,880
Fundraisers	\$10,986	\$8,918	\$11,651
Transfers from Other Accts	\$31,453	\$0	\$0
Aloha Fund	\$2,576	\$2,758	\$2,774
<b>Total:</b>	<b>\$282,463</b>	<b>\$239,658</b>	<b>\$225,261</b>

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.

### Offering Support



The congregation has been forced to become landlords due to the fact that the congregation had great need for additional income. 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. For the purposes of this report, we used 2012 annualized numbers since there were numerous additional expenses in 2013 with the pastoral transition.

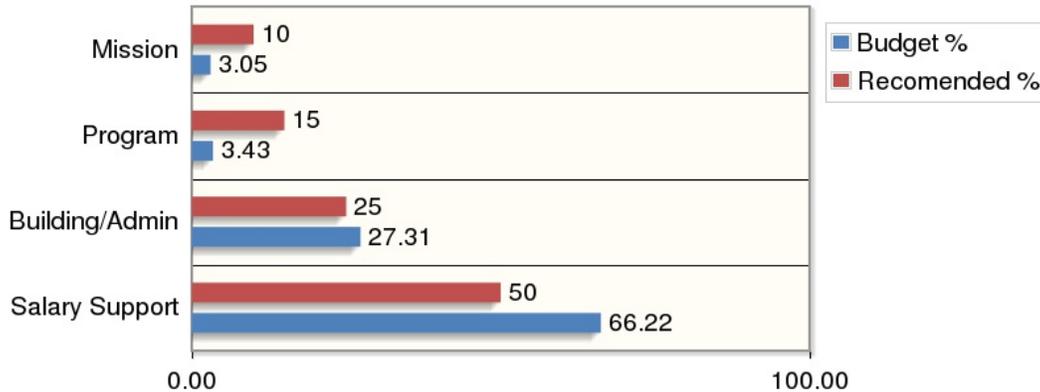
**Salary Support** includes salaries of all church staff and benefits associated with employing them. Such benefits would include social security offsets, health insurance, pension etc. It does not include costs such as auto expense or office reimbursements. Most congregations will expend about 50% of 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 conference. Check with your conference office to determine appropriate salary ranges for your area.

**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. Many mainline congregations, in past decades, contributed 30-to-50% of their income to mission giving.

## Recommended Budget



In 2014 it should be noted that after reducing staff, salaries are now 61% of the budget. This does not mean that staff is overpaid.

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

<b>Property Value</b>	<b>\$9,360,000</b>
<b>Investments</b>	<b>\$0</b>
<b>Savings/Reserve</b>	<b>\$221,459</b>
<b>Memorial Funds</b>	<b>\$42,043</b>
<b>Endowments</b>	<b>\$94,350</b>
<b>Checking</b>	<b>\$30,102</b>
Other (identify)	<b>\$0</b>
<b>Total:</b>	<b>\$9,747,954</b>

### FINANCIAL CAPACITY

In light of the financial information above, this congregation clearly demonstrates **WEAK FINANCIAL CAPACITY**. Income streams from the offerings are not adequate for meeting the expense of basic ministry with the current property. While the congregation has exceptional income, it is highly restricted to supporting the facility.

In 2013, it took \$238,000 to operate the building, pay staff, and provide program and mission. The offering income however was only \$91,000. Giving only covered the expenses of having a pastor. The program, mission giving, and facilities were all paid for by outside groups.

The congregation is likely giving at capacity when compared to other congregations this size.

## SUMMARY

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

- History and 10-year indicators: Indication of decline over the past 20 years in attendance and giving with few new participants.
- Recap of facilities evaluation: Much larger than needed for a congregation this size.
- Recap of congregational gaps: The congregation is much older than people in the community, and much more Anglo.
- Recap of financial review: The congregation receives most of its income from people not affiliated with 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.
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.

## POSSIBLE FUTURE SCENARIOS

We share these possible “future scenarios” based on the assessment you have just read. Each of these scenarios below is written from the perspective of the future. These are not written to tell the congregation “what to do.” They are intended 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.

### **POSSIBLE FUTURE SCENARIO #1: Sell half/Revise Mission**

*The year is 2018 and Windward United Church of Christ is celebrating the opening of their new fellowship hall and sanctuary. The church was able to undergo a transformation because the congregation made a bold decision to relocate its ministry into what used to be the sanctuary.*

*“We had a great operation going here 5 years ago, we had money to pay bills from all the groups that we were renting the building to, but we were dying. We had far too big of a building and the fact was we were not using it all. We had all of our assets in a building and only spent about 2% of our income on program. We had money; it was just in the wrong places,” said the pastor.*

*The moderator jumped in, "Our mission at the start was to be a church that served the needs of UCC people who lived on the windward side of O'ahu. That was a great mission 60 years ago when denominational connections meant something to some folks, but that was no longer the case. We looked at who we were (older people) and we looked at our community which was also full of older people and we said 'what would it look like if we made them our new mission?'"*

*The problem was that the congregation had very few funds to do anything different given their economic model which essentially made them a landlord. So they made a difficult decision: sell off the half of the property they were no longer using.*

*"It took years," said the pastor. "We had to get a variance from the city to subdivide the property. In addition the deed was clouded since it had been a gift from the Castle Foundation. But we were able to work it all out and sell the property to the preschool that had been our tenant for many years. The school saved money by owning it and was able to make upgrades."*

*The church sold the fellowship hall building and the two classroom buildings in an agreement that cleared \$2.5 million. "We were able to invest that money while we made plans for our future. We didn't jump into a lot of building planning, instead we focused on our new mission," the moderator said.*

*"When we concentrated on retired people's ministries, we discovered we were uniquely equipped to do some fun things to connect older citizens with meaningful ministry," she continued. "We recognized that with that population, we had to develop three approaches for ministry: connecting with newly retired people and their needs and activity levels, connecting with people who are slowing down, and finally, connecting with people who had ambulatory issues."*

*They discovered in the process that people had largely left spiritual development on the back burners as they were raising families and creating careers; and that many people would connect with a faith community even though they had rejected such a notion in the past.*

*"We developed programs like 'Bible for Dummies' and other introductory courses during the day. We created fellowship opportunities like Frisbee golf tournaments to build relationships. We did a lot of daytime activities instead of having all programs at night. Choosing this mission gave us real clarity," the pastor continued.*

*The moderator went on, "We crammed our programs into the sanctuary when we started. We did that by creating more space in the back and removing much of the seating. The flexible space worked well for most activities, but then it became apparent we would need to do something with the facilities. The restrooms were not accessible;*

*there was no kitchen for meals; no storage for tables and chairs. That's when we formed a building study group."*

*The study concluded that the church would need new space to conduct its mission. They made a handicap drop-off zone near the entrance of the sanctuary. Raising the old office building, they built a new building that connected to the sanctuary that included a new commercial grade kitchen, new office space and meeting room and new handicap accessible restrooms.*

*The project only cost \$400,000, with \$250,000 of that paid out of the sale of the previous building and fundraised the rest in a capital campaign which they paid off in just 3 years.*

*The moderator added, "We were able to get by with that amount of space because of our flexible use of the sanctuary. By having an open space that was flexible, we made a new design for our worship space. We converted most of the chancel into storage space, and created a new chancel with a one-step stage for accessibility. The staging is portable and allows for many different kinds of usage, including concerts. The lighting was also beefed up."*

*"After some years of experimenting, we got it right," the pastor continued. "We now average about 100 in worship because we are accommodating the needs of our target group. On Sunday, the room is a beautiful sanctuary, on Monday it becomes a dining hall, on Friday night there is a concert for the community."*

*Phil, a longtime member finally spoke, "We didn't forget who we were in all of this. We still continue our thrift store—we still make space available for community groups. But the main thing is now reaching seniors and helping them connect to their faith and to God's mission. We have all grown from it."*

*After all was said and done, the church earns approximately \$100,000 per year from its permanent fund that was developed at the time of the sale.*

### **POSSIBLE FUTURE SCENARIO #2: Mission Re-visioning**

*It is now 2018 and Windward UCC is looking good. The church finally turned a corner once they realized that their mission was 60 years old, and it was time for a new one since their community had changed, and the spiritual practices of Hawaiians in this part of the world had also changed.*

*"We were answering questions that no one was asking," said the pastor. "We were trying to be a good place for people from our denomination who lived in the area could worship. Then we discovered we had them all and it was a pretty small group. That is when we decided to focus our ministry on a particular purpose."*

*She continued, "We were doing traditional outreach programs to the poor, but the vast majority of people around our community were people of means, who were older, and*

*who had openness towards spirituality, but had not found a way to connect that to a faith community.”*

*After weeks of prayer, Windward UCC started to really ask the question: “I wonder what it would look like if we focused on transforming the lives of the people who make this their home?” They had to unpack what the word “transform” really meant, and how a faith community could add value to a person’s life.*

*The moderator stated, “We were all Sunday school veterans and had no idea what it was like to live outside a faith community. That is when we had some eye-openers. People were spiritually engaging, they just didn’t want an institution telling them how to live their lives. That had never been our experience here. We allow for a wide variety of ideas, so we began to communicate that to our neighbors.”*

*He continued, “We found that we were connected to helping those in need, but we had even forgotten why we were doing it. We had to get back to our spiritual roots as well to discover that we were living this way because God had called us; not because we were a club that does good things for the poor.”*

*The process required a lot of prayer and reflection. “Our pastor was really helpful in this process. She didn’t take for granted that we were all mature spiritually. She introduced us to new spiritual practices, new ways of praying, and new practices for our home lives. We connected with the yoga community that used our building, took lessons from the Samoan congregation, learned dance. It was invigorating to know that God was still reaching out to us; that God was not done speaking yet,” the moderator concluded.*

*The process led them to think about the needs of older citizens in our community (See the previous scenario for what that kind of ministry would look like without the building revisions or selling the property).*

### **POSSIBLE FUTURE SCENARIO #3: Stay the Same**

*In 2014, Windward UCC participants gathered in a congregational meeting following their House Meetings in the New Beginnings process. “We went through the process, considered the options, and even came up with some options on our own. We had to just admit: WE ARE TIRED,” said the moderator.*

*“We had been trying to keep this church afloat with our time, talent and treasure, and it just seems to be going nowhere. We aren’t yet ready to quit, but we know by looking at our finances and the future, we cannot continue indefinitely,” She continued.*

*The leaders saw that they could spend down every last asset the church had before closing and that it would be irresponsible. “The people of Central Union gave us life, we owe it to Christ and the Church to use these assets for a faith community somewhere else,” said one of the deacons. So the church began to make plans to close in five years.*

*They established a gift agreement and a spending plan for the next five years. The gift agreement established a legal distribution of the assets for when the church closed. It created a gift to the Conference for developing new congregations in the places of greatest promise in Hawaii. It also established more funds for the Holmes endowment to provide scholarships for Windward area students of need to gain a college education. Finally, it supported some of the Kailua missions that the church felt strongly about.*

*The \$9 million in assets would go a long ways in propelling God’s mission here the members concluded. “We found it hard to tie up all those assets on such a small group as ourselves,” said the moderator. “It was the only thing we could do.”*

*The church set a date in the future for closing and drew up the documents to be sure the recipients of the gift agreement would follow the congregation’s wishes.*

**POSSIBLE FUTURE SCENARIO #4: Your choice**

*Should your group not like any of the options above, you are entitled to write another scenario that might work in your context.*

Regardless of the ministry option selected by the congregation, the Local Church Ministries Office (UCC) and your conference have resources to help you move ahead with your New Beginning!

## A FINAL WORD

I would like to thank all the people who helped with the development of this assessment, particularly Pastor Jayne, Lucinda, Linn, Pattie, Donna, Mae, and Tom. You all made this a wonderful day.

I've really enjoyed getting to know the people of this congregation on a closer level due to the arrangement we shared this week. I rarely get this kind of depth with a congregation. If I lived here, this is certainly the church I'd be a part of. You all have a great sense of humor and a commitment to Christ that is evident in all of your missional outputs. What a caring, loving group of progressive people.

I pray that this process will bring fruit I hope it communicates the need for change and the resources you have to work with.

All along I've been saying we aren't fixing anything. In six weeks I trust you will make a commitment to do something. I cannot wait to see what you will do when the time comes!

Rick Morse  
Vice President  
Hope Partnership for Missional Transformation  
PHONE: 317 713-2520  
E-MAIL: [RMorse@hopepmt.org](mailto:RMorse@hopepmt.org)

cc: Conference staff

## APPENDIX A – APPRECIATIVE INQUIRY SESSION

NB Appreciative Inquiry Questions and responses:

Oct. 21, 2014

Windward UCC, Kailua, HI

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

- Not long ago, we had a song fest and moved the pews up front and created an intimate session this past summer. It showed me how that place could be used in a new way. We could hear each other sing.
- I'd been out of the church a long time, so this was my return to the church. The thing I enjoyed the most and felt strongest about was being engaged in the food distribution program. We worked well together; the people are appreciative (about 3 years—program is 8 years old).
- Lots of joys over the years; I like being happy. We have had some great times. We joined the church 6 or 7 years ago. What I enjoyed was the numbers in the choir; she loves to sing, she is good at it, and she made quick friends at it. There was a joy in the service.
- Another joy my daughter was the head of the thrift store when we joined and she asked us to join her in the work on that. It has gotten to be a lot of work at times, when we only have a few people, but not enough workers.
- The most alive I felt was preparing for the Christmas Pageant when James was here working with the kids through the whole Christmas season; 6 years ago. I love working with the food bank participating in distributing the food (also 6 years ago) Helping with the children in Sunday school, a ways back—that has been a while ago (10 years ago).
- I felt really engaged when we did a Bible Study program on a purpose driven life. About 12 years ago.
- We went to the women's prison near Kailua. We'd bring lunch; we would gather presents for their children that they could give them. It was a great ministry; about 15 years ago.
- I even enjoyed serving on some of the boards, etc.
- Lots of the joys: going to the homeless shelter to work with their kids or going to chop down bushes at the camp site. Work parties or marching in the parade, etc.
- Christmas caroling we went to the shut-ins; we haven't done it for a while.
- The search committee worked so well together; it was great. That led to our wonderful new pastor.

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

- Doing things for the church, especially after I suddenly realized that I'm doing it for God, and not doing it for the church. After I accepted that I got rid of a lot of resentments I used to have.
- We worked in the thrift shop. We've met so many dear people who do not go to this church. Sometimes they are homeless; I need a little something for a job interview and it feels good that we can offer it.
- The opportunity to be here all the time. I love it here...It is my commitment to the lord...I'm grateful I get to do it.
- Bible Study, Jehovah's Witness, at my house. I've learned a lot.
- For me it is the weekly message. For some reason, they hit home It is like magic.
- I was really moved last Christmas at the blue Christmas service. People had a chance to discuss the people that they had lost. So many people came to that service.
- It is the power of the music that engages me. Many of the hymns she selects reinforce the theme of the worship service and the message. I really love hearing the Samoan congregation sing. They open their mouths AND their hearts in the offering to God.
- For me it is the opportunities I've had to have small group discussions following the service. We've done it this past summer etc.
- Maundy Thursday service every year leaves me moved beyond words.

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

- When we took first place in the parade. We had a lawn chair drill team.
- Christmas Eve service when everyone is in the spirit; the music; the calmness of the time; the message hits it out of the park.
- So recently, when our church stood up for the LGBT community and to watch my daughter cheer that our pastors was there. It was unbelievable. That our church could make that statement.
- I've been real proud of this church when we have come together to raise money for the roof. We raised more than \$100,000 in 6 months. The retention wall; we came together and got it done. People would facilitate that too.
- I was asked to do a wedding for 2 men who I was proud to say that the church approved and that they were welcome to have their ceremony here.

**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?"**

- Reaching out.
- Loving our community
- Working together
- Utilizing our campus
- Extravagant hospitality
- Welcoming everyone...when we respond to all those needs...it is wonderful

**What motivates you to come to worship at this church?**

- It is a renewal of my faith
- Because I usually have a commitment singing in the choir, etc.
- I come every Sunday because it starts my week really well. If I don't come I have a void. It fills me.
- I come because I'm thankful to God for the blessings he has given me. One hour is not much to give back. I had a 10-year period when I didn't come. As I asked myself, its 2 hours max, what is the big deal? He's with me 24/7.
- As I get older, it is a joy to see people and to breathe in a new day
- To me I've been given so much and it's something I want to give back, it's the food for the week.
- It's a combination of seeing friends, my family; all of that.
- It's a lifelong habit I can't seem to break.
- I come to see if Phil has a new joke. I'd rather be here than watch whatever sport is on TV.
- The need to have God in my life can be filled anywhere, but to be here with people who take witness to our celebration with one another. It's better doing it together than alone.—It is nice to see that help goes on without us.

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

- |                 |    |                      |
|-----------------|----|----------------------|
| Rigid – 0       | or | Flexible – 11        |
| Status Quo – 10 | or | Mission-oriented – 1 |
| Fearful – 4     | or | Courageous – 6       |
| Thriving – 0    | or | Getting by – 11      |

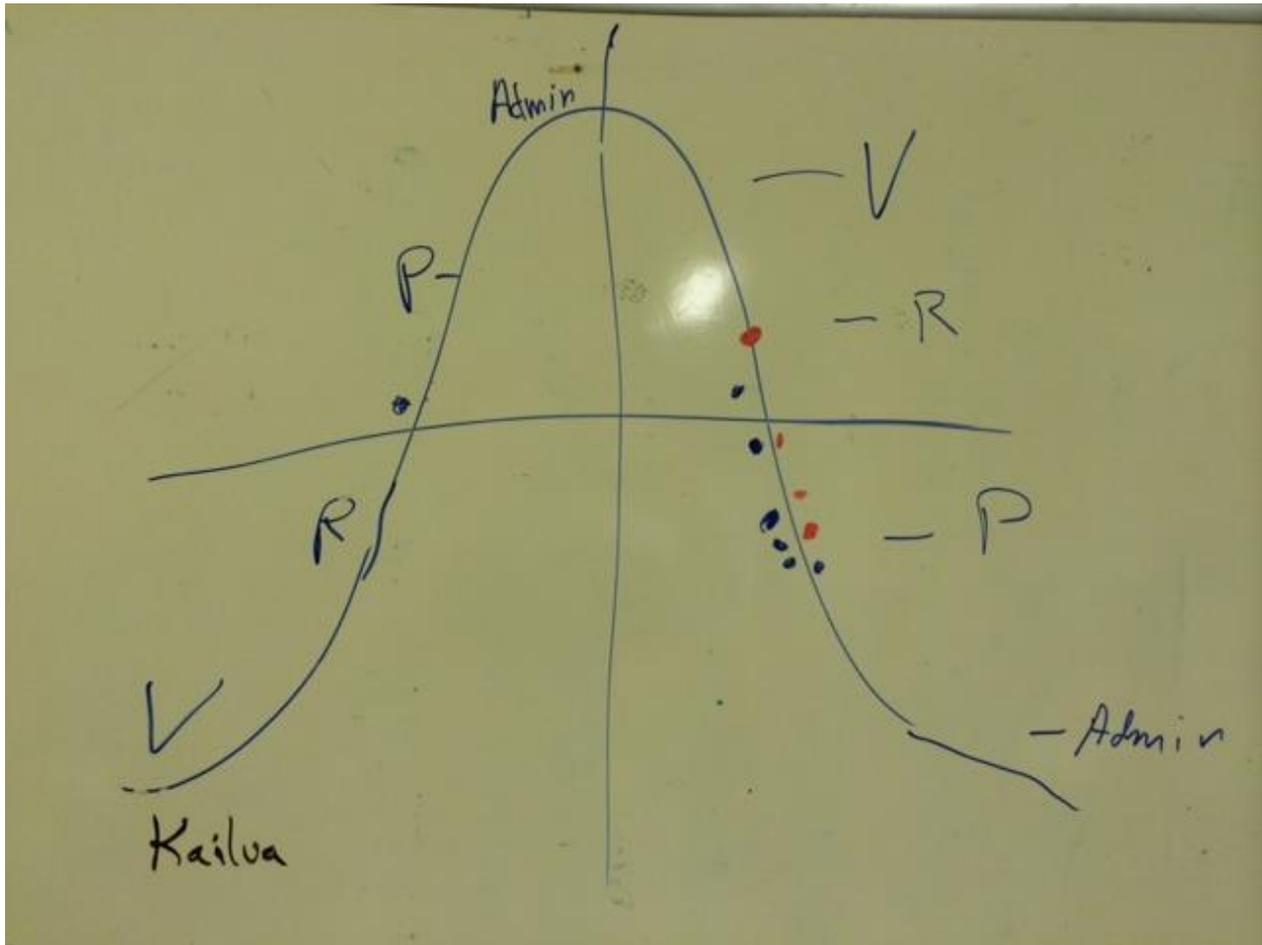
**What are the ministry opportunities begging for your attention in this area?**

- Relating to the MCBH, etc.
- I think one thing is the increasing number of older people and all their needs. Health care issues, etc.
- Support for seniors.
- Children: we don't have any children
- I think we need a faith based community organizing project.
- Reaching the LGTB community and 12 step programs for people
- The homeless and needy. Once or twice a week people need help.

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

- Recovery meetings
- Yoga place
- Our food program
- A progressive prophetic voice.
- AA would miss us.
- Preschool would miss the facility.

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. About 2 participants perceived the congregation to be in a sustainable place in its lifecycle, while 20 others perceive that the congregation is no longer sustainable. A photo of the lifecycle chart follows.



## APPENDIX B – STRATEGIES FOR A NEW BEGINNING

The following forms of redevelopment recognize that the congregation's ministry is not sustainable as is and that the church must adapt to provide a vital, Christian witness in the community. There are a number of strategies for redevelopment:

**Strategy #1: 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 #2: Restart:** This strategy has the congregation closing down for at least one month, then restarting as a new congregation., ending the charter, dismissing all current officers, and turning the assets to the conference for a restart. Core leaders work with a new pastor in a "New Church" project.

**Strategy #3: 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 #4: 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.

**Strategy #5: Redefine the Mission:** This is a longer-term, spiritual journey traveled by a congregation that is in need of reconnecting with the surrounding community. With this strategy, a church re-forms itself, realizing what God has called it to be and do – in THIS time and place. With this strategy, the congregation suspends its month-to-month meetings to allow time to prayerfully focus on the question, "What is God's mission in our community TODAY?" This process will take at least 12-18 months and requires enough financial support to engage a long-term discernment period. It is not for every church.

## **Segment C13: Silver Sophisticates**

### ***Mature, upscale couples and singles in suburban homes***

#### **Overview**

Silver Sophisticates are a mix of older and retired couples and singles living in suburban comfort. All but a small percentage of households are empty nests. Members of Silver Sophisticates live in upscale neighborhoods located near big cities and are highly educated. Typically, there is at least one retiree in the household, but those who are still in the workforce have well-paying technical and professional service jobs. They can afford to buy older, stylish homes worth upwards of half a million dollars. With the luxury of both time and money, these households pursue leisure-intensive lifestyles. They like to dine out, go to plays and concerts and shop for decorative antiques. They travel often, both on cruises and flights abroad to experience other cultures. These are fitness-minded households whose members typically belong to health clubs where they can be found swimming, using cardio machines and pedaling stationary bicycles. Relaxation at home typically involves a book or needlepoint, often with a TV or radio on at the same time.

Silver Sophisticates describe themselves as brand loyal in the marketplace. They like to buy clothes and housewares in high-end stores as well as through catalogs and the Internet. They're the kind of discriminating shoppers who read the ingredients of over-the-counter medicine. Acknowledging their technological anxiety, they rarely buy most consumer electronics. They do, however, like to buy premium cars, typically new imported models. Self-described "smart greens," they also look for products that are made or packaged using recycled materials. This is a segment where traditional media still reigns supreme. Silver Sophisticates are into news; they are avid newspaper readers and tune in to radio newscasts. They subscribe to specialty magazines that cover cooking or cars. They have an above-average interest in TV and are particularly fond of news broadcasts, history programs, movies and political commentary. They strongly dislike most advertising, though they will respond to email ads and sponsored Websites that help in their shopping excursions. The Internet is now the first place they turn for practical activities like travel planning, researching stocks and doing medical research. Just don't ask them to send a tweet, update their status or play a video game.

Unlike other older segments, Silver Sophisticates are relatively liberal in their views. They support environmental causes, equal rights for women and other progressive social issues. They also are active in the community and see themselves as members of the global village. They worry about international issues and volunteer for community groups dealing with the arts and veterans. They also donate to a variety of charities involved with health, social services, education, politics, the environment, the arts and public broadcasting.

Silver Sophisticates can afford to be philanthropic. These folks have amassed large nest eggs from diversified portfolios. They have high rates for owning retirement accounts like IRAs and Keoghs. They carry a number of credit cards, in part to take advantage of the rewards programs. After all, they never know when they might come across the perfect offer for a cool restaurant or a hot ticket to a Broadway show.

## **Demographics and behavior**

### **Who we are**

Silver Sophisticates are older, married couples and widowed and divorced individuals living in upscale suburbs. Half the household heads are over 65 years old, and a majority of households have at least one resident who's retired. Given this older population, less than 5 percent still have a child living at home. Nearly a third is widowed and divorced singles. This is a predominantly white and highly-educated segment, where nearly 40 percent have a graduate degree; more than three-quarters has at least some college education. Those still working hold lucrative positions in white-collar and technical professions.

### **Where we live**

Silver Sophisticates tend to live in single-family homes in the older, sought-after suburbs of a number of large cities: places like Berkeley, Calif., Bethesda, Md., and Lexington, Mass. Their elegant homes, most built between 1950 and 1980, are valued at more than \$475,000. About a quarter own or rent a vacation home or timeshare. Silver Sophisticates tend to have deep roots in the established neighborhoods where they live. Nearly three-quarters has lived at the same place for over a decade.

### **How we live our lives**

Silver Sophisticates enjoy laid-back lifestyles that include dining out often, visiting museums, going antique shopping and attending classical music concerts. Many are first-class travelers who like to take Caribbean cruises or fly off to a culturally rich city, especially those in Italy, France, Canada and Mexico. At home, their hobbies include reading, needlework and painting. Many in Silver Sophisticates are fitness-minded and like swimming, walking and using the cardio and bicycle machines at a local health club. They still enjoy playing tennis and, occasionally, downhill skiing. However, they also enjoy bird watching.

In the marketplace, Silver Sophisticates don't mind paying extra for high-quality goods and brands they've known for decades. Their upscale incomes support their fondness for decorating their homes with purchases from Williams-Sonoma and Crate and Barrel. They're also fond of buying a wide variety of items through catalogs: from books and gifts to crafts and gardening items. They like to drive hybrid, imported and premium cars, whether the model is an SUV, CUV, sports car or sedan. Many describe themselves as "smart greens" and "tech shy" - interested in buying ecologically friendly merchandise while avoiding the latest consumer electronics. Still, they tend to own large-screen TVs with DVRs.

Silver Sophisticates make a strong market for traditional media. Many are newshounds who like to read a newspaper and listen to radio newscasts every day. They're above-average viewers of primetime TV, preferring movies, political commentators and history programs; their favorite cable networks include CNBC, TCM and The Military Channel. In fact, they dislike a lot of the programming and advertising on TV and change the channel when commercials come on. One-third has negative views of ads - 50 percent above the national average. They like to go to movies but dislike the advertisements before the films. They're only average fans of magazines, preferring titles that cover business, cars, cooking and science. But many note that they're reading less and going online for news and commerce.

### **How we view the world**

Almost equally divided between Democrats and Republicans, Silver Sophisticates have a liberal to moderate political outlook. They're much more likely than average Americans to describe their views as "liberal," and they're not religious conservatives. They pursue an ecological lifestyle, taking steps to limit their impact on the environment, like recycling and buying products that use green packaging.

Describing themselves as optimistic and practical people, they are happy with their standard of living and have little financial concern regarding the future. They also express openness toward others and a penchant for connecting with other cultures. As global citizens, they believe problems in distant countries can have an impact on their lives. They also have a deep feeling of belonging to their community and join veterans' groups, art associations and church and temple boards.

These aging Americans also are committed to health, and eat a balanced diet, take vitamins and exercise weekly. They'll go online or query their doctors to find out more information about their medicines and illnesses. With their deep pockets, they're willing to pay extra for medicine not covered by insurance. These shoppers give weight to the brand name of a product and have favorite brands - usually ones that bespeak quality and convey status.

### **How we get by**

With a mix of high salaries and income-producing assets, Silver Sophisticates report upscale incomes in the low six figures. These older couples and retirees own conservative investments like CDs, savings bonds, tax-sheltered annuities and money market funds. However, many are still adventurous in their financial style and own a lot of stocks and mutual funds. These varied assets provide them with a sizable nest egg held in IRA and Keogh accounts. Silver Sophisticates proudly carry a number of credit cards - Visa, American Express and MasterCard are all well used - and they like to wrangle the most rewards they can get from them. Only a middling market for most insurance products, they do have umbrella, homeowners', health and life insurance. They tend to carry high-balance coverage with their life and auto insurance policies. They try to avoid going into debt and usually possess only home equity loans. This is no

place for selling insurance products online; they prefer meeting with agents. Their charitable donations are directed primarily to the arts, the environment and social welfare concerns.

### **Digital behavior**

The members of Silver Sophisticates are reluctant Internet users and typically only acquire new technology after it has proven its worth. They go online for travel planning, downloading podcasts, researching stocks and conducting medical research, as well as above-average rates for shopping online. They're even somewhat receptive to online advertising, such as email ads and sponsored Websites. While they have a strong tendency to connect to the internet at libraries and hotels, a small but growing percentage have begun to access the Internet through their cell phones. Without kids at home, there's little interest in downloading games, listening to Internet radio stations or visiting social networking sites. However, the high concentration of households still containing workers makes telecommuting popular among this segment, and they buy computer peripherals like webcams, scanners and microphones. In addition, they own a variety of software to manage their home office, including anti-virus protection, personal finance and database management programs. While the Internet may be changing the way they research and shop for products, it hasn't become an important source for entertainment or socializing.

### **Segment C11: Aging of Aquarius**

#### ***Upscale boomer-aged couples living in city and close-in suburbs***

##### **Overview**

The vanguard of the Baby Boom Generation, Aging of Aquarius are now empty-nesting couples between 50 and 65 years old. Most households consist of married couples - more than 80 percent have no children at home - who are finally enjoying the kick-back-and-relax stage of their lives. With their graduate school educations, they earn high incomes at professional and technical positions and often travel for business. Virtually all own older single-family homes in established neighborhoods. Scattered throughout the nation, this segment's members are found in both large metros and mid-sized cities. One sign of their stability is the high percentage who have lived at the same address for over 15 years.

Aging of Aquarius enjoy active leisure lives. They like to exercise at fitness clubs and do nonaerobic sports such as golf, yoga and sailing. They have a cultured streak and enjoy going to plays, museums and antique shows. They also have enough time and money to travel frequently, both domestically and internationally. With their parenting years behind them, these couples relish the opportunity to take cruises, go to casinos and frequent gourmet restaurants. As shoppers, Aging of Aquarius are both brand- and bargain-sensitive. They patronize all kinds of brick-and-mortar stores, from high-end retailers to discount clubs, and also buy products through catalogs, direct mail and the Internet. Although they buy luxury cars, they're not known as early adopters when it

comes to consumer electronics, nor are they fashion-forward. Now approaching retirement age, they're increasingly health-conscious and look for high-fiber foods while avoiding the fast food their kids grew up on. When they shop, they take along coupons clipped from newspapers or downloaded from the Internet.

Aging of Aquarius tend to have eclectic media tastes. They're print fans who read daily newspapers from cover to cover and subscribe to magazines that specialize in business, news and travel. They go online often to track down news, book travel and research medical subjects. Although they dislike commercials, they like watching TV news, medical dramas, crime procedurals and sitcoms. They still maintain their love of music, though these one-time rock 'n' rollers now listen to jazz, classical and easy listening music. No longer the radicals of their youth, Aging of Aquarius appear to have become their conformist parents. They describe their politics as conservative and align themselves with the Republican Party. They're more liberal regarding environmental issues, however, and worry about pollution. Green products and hybrid cars are popular in this segment.

The evolution of the countercultural generation evident in Aging of Aquarius reflects an economic system that has rewarded these members handsomely. Thanks to their high incomes, they've accumulated large portfolios of investments to fund their retirement. With homes they've owned for many years, they're creditworthy risks for home equity loans, insurance and lines of credit. They carry multiple credit cards and pay off their balances each month - charge card-carrying members of the system they once railed against.

### **Demographics and behavior**

#### **Who we are**

With more than 80 percent of household heads between the ages of 50 and 65, Aging of Aquarius are characterized by married couples with high educations. Nearly half of Aging of Aquarius households contain someone with a graduate degree. Most are in the peak of their white-collar careers in public administration, education, health care, law and business. These predominantly white households have grown children, with one in five households containing a young adult.

#### **Where we live**

One of the more widespread segments, Aging of Aquarius are found throughout the nation in large metros and mid-sized cities. Almost all are homeowners of single-family dwellings typically built in the 1970s and '80s and valued at around \$325,000. Many live in settled neighborhoods that are within a reasonable commute to downtown jobs, restaurants and entertainment. These are established neighborhoods where families have watched their children grow up on quiet streets while attending decent schools. Although their homes may be empty nests, Aging of Aquarius members show no sign of moving. A majority have lived at the same address for over 15 years.

### **How we live our lives**

Aging of Aquarius lead comfortable, contented lifestyles. These educated Americans frequent the theater, museums, antique shows and classical music concerts; they're typically among both the donors and audience members. They enjoy a little nightlife, especially dining out and going to casinos. The generation that helped launch the fitness revolution still likes to exercise, but their favorite sports tend to be non-aerobic: golf, yoga, sailing and power boating. At home, they enjoy sedentary pursuits like reading books, gardening, woodworking, cooking and playing cards.

Like many older segments, Aging of Aquarius love to travel. They like taking cruises - the Caribbean is popular - and are twice as likely as the general population to have recently visited Italy, France and the United Kingdom. They're a strong market for most brands of mainstream and discount hotels and rental cars. While they may have scorned the materialism of their parents, these boomers are now eclectic shoppers, patronizing upscale chains like Ann Taylor and Nordstrom as well as discount stores like Target, Sam's Club and BJ's Wholesale Club. In addition to brick-and-mortar stores, they shop by catalog, direct mail, the Internet and even TV infomercials. They buy high-end cars, including luxury sedans, SUVs and sports cars. However, in keeping with their environmental sensibilities, they also buy hybrid vehicles.

Aging of Aquarius are omnivorous media fans, embracing both traditional and new media. They read newspapers - virtually every section - and magazines that cover news, business, science and travel. Among their favorite titles: *Architectural Digest*, *Consumer Reports*, *Food & Wine* and *Martha Stewart Living*. They're fans of primetime TV - especially news, medical and crime dramas and sitcoms - and they watch cable channels like A&E, Lifetime, HGTV, CNN and TCM. However, they're only average radio listeners, though they like sports and music stations. As for the soundtrack to their lives today, it isn't just the classic rock 'n' roll and soul music of their youth. They now listen to classical music, jazz and '50s music.

### **How we view the world**

Aging of Aquarius are progressive in their social views, but their politics have taken a turn to the right. They're almost twice as likely to describe their political outlook as conservative than liberal; indeed, the highest concentration claim to be Republicans. Their youthful rebellion now a fading memory, they're ambivalent about social issues. They describe themselves as spiritual people - members of the global village - with a practical outlook on life and happy with their standard of living.

Aging of Aquarius haven't lost their moral compass, though; they support ethical consumerism and state that companies should be good corporate citizens. They make a conscious effort to recycle and like to buy products in recycled packaging. They believe in equality and support a number of causes financially: health, education, the environment and culture as well as political parties. Many have lost the countercultural fervor to experiment with new ideas and social solutions. They are risk-averse, amiable,

intelligent and outspoken but by no means revolutionary. That conservative streak extends to their marketplace behavior. Aging of Aquarius care little about the pursuit of novelty or originality in many of their purchases. They favor traditional clothing styles and are late adopters of most electronics. They are brand and store-loyal. They only shop for things they need and in stores they really like.

### **How we get by**

Aging of Aquarius have the high incomes and healthy investment portfolios to lead comfortable lifestyles. At their age, they're focused on growing their IRAs and 401(k) retirement accounts through aggressive investing. They're more than twice as likely as average Americans to own stocks, mutual funds, CDs and tax-sheltered annuities. After decades of investing during some of the best bull markets in history, they're nearly four times as likely to have more than \$100,000 in mutual funds.

With their high incomes and built-up equity, Aging of Aquarius make a strong credit market. Their wallets bulge with credit cards - for general use, department stores, gas stations and specialty retailers - and they typically pay off their balances each month. They take out home equity loans and establish secured lines of credit. They also make a solid market for life and health insurance, though with their kids grown and out of the house, they've started to cut back the value of their life insurance. To protect all their assets, they're more than twice as likely as the general population to carry umbrella insurance coverage.

### **Digital behavior**

Aging of Aquarius tend to be moderate adopters of technology who regard the Internet as a source of news and information. They have an above-average tendency to go online at home, work and hotels when they're on business trips. They use the Internet for utilitarian purposes: to get the latest headlines, book travel arrangements and conduct medical research. Their idea of online entertainment is sending an e-birthday card. Their favorite Websites include CNN, Expedia, Accuweather and MSNBC. They're a mixed audience for online advertising, and use sponsored Websites but ignore email ads. Many acknowledge that their product search results frequently lead to purchases. Today, the Internet is the first place they go for information and it has changed the way they go about investing. Now they can track their portfolios every minute of every trading day.

## **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.

## **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 tend 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*. 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.

## **Segment D16: Settled in Suburbia**

### ***Upper middle-class diverse family units and empty nesters living in established suburbs***

#### **Overview**

Settled in Suburbia appreciate their unpretentious suburban lifestyle. Many live in older, mass-produced subdivisions originally built to accommodate the postwar baby boom. Today their kids are all grown up, and the households consist of middle-aged couples almost equally divided between empty-nesters and those with older children. A high percentage also contains young adults who have moved back and aging seniors sharing the same house. Most households contain college-educated white-collar and technical workers who earn upper middle-class incomes. They're accustomed to demanding daily commutes that take them to jobs in the nearby big cities located predominantly in the Northeast.

In their bedroom suburbs, Settled in Suburbia enjoy laid-back leisure activities. When they're not working, they can often be found on the golf course or at a local swimming pool. They're close enough to downtown nightlife that they routinely go to plays, sports games and rock concerts. They're happy to skip cooking and go out to restaurants that aren't overly fancy. These adults enjoy going to gamble in Atlantic City or at casinos. For vacation, many still travel as a family to an all-inclusive resort or hotel near a theme park; Disney is still the destination of choice. These Americans don't feel any particular need for status recognition through the purchase of their lifestyle accessories. They typically own more than two cars and are content with driving mid-range sedans, SUVs and vans. They usually ignore designer fashions in favor of ready wear bought for comfort rather than style. They patronize mainstream retailers like Gap, American Eagle, Kohl's, Chico's and get family utility needs from Costco. Many are proficient users of the Internet and do their shopping online or use catalogs to buy apparel, books and crafts.

Settled in Suburbia make a mixed market for advertisers. They're selective readers of newspapers, typically turning to the business pages, movie listings or travel features. Their subscriptions for most magazines have lapsed, though they will read specialty titles like *Car and Driver*, *Prevention* and *Metropolitan Home*. They're only moderate TV fans, enjoying movies on premium channels and game shows on the networks. However, because they spend so much time in their cars, they make a strong radio audience, particularly for stations that offer news, adult contemporary and easy listening music. Back home, they go online for practical and entertainment purposes: to get sports scores and stock quotes or to join chat forums and listen to music.

Settled in Suburbia like their routines and are not interested in the pursuit of novelty or standing out. They enjoy relaxing with their family and friends, and they describe their political views as middle-of-the-road. They're involved in their established communities, belonging to arts groups and veterans' clubs at high rates. They're about average in terms of philanthropy, but they do give to health, education, political and environmental groups.

Now in their mid-careers, Settled in Suburbia have done well financially. Their retirement accounts have high balances. They're still accumulating plenty of stocks, CDs and mutual funds. This is a prime audience for life and disability insurance, to make sure they're protected from unforeseen risks. These Americans like keeping their lives on an even keel.

## **Demographics and behavior**

### **Who we are**

Settled in Suburbia have a comfortable lifestyle, with households almost evenly divided between married couples and families. The household heads are predominantly middle-aged (40s and 50s) and upper middle-class, with incomes nearing six figures from white-collar jobs in professional and technical fields. Many commute to downtown jobs from their comfortable, predominantly white neighborhoods. They're well-educated, with nearly two-thirds of households containing someone with a bachelor's or master's degree. The children in this segment are of all ages. However, these households also have high rates for young adults and aging seniors, and nearly a third has at least someone in the house who's retired.

### **Where we live**

Settled in Suburbia typically live in older suburban tract house communities in the Northeast that were built to accommodate the postwar baby boom. These mass-produced, subdivision-like areas - have since grown up and started to empty-nest. Older couples and families with grown children now inhabit the aging ramblers and split-levels in places like New Hyde Park, N.Y., Levittown, N.Y. and Paramus, N.J., and nearly a third of households have lived at the same residence for more than two decades. However, because their neighborhoods are typically in desirable, close-in areas, home values are relatively high, at an average price just over \$325,000.

### **How we live our lives**

Settled in Suburbia appreciate living far enough away from the downtown bustle to allow them to pursue a laid-back lifestyle filled with golf, biking, hiking, canoeing and ice skating. However, their proximity to big cities also allows them to enjoy in-town activities, and they visit museums, plays, comedy clubs and pro sports games. They like to dine out at upscale casual chains like The Cheesecake Factory and California Pizza Kitchen. They regard rock concerts and casinos as a regular treat; they're three times as likely as average Americans to gamble in Atlantic City.

With their older children, these households are beyond the Little League phase of childrearing. This segment is still strong on vigorous activities like skiing, tennis, swimming and scuba diving, though they also are happy playing cards, online games and video games at home. Many of these families like to go on vacations together, to both domestic and foreign destinations that typically involve an all-inclusive resort, cruise or a nearby theme park.

Settled in Suburbia are one of the strongest audiences for Disney properties. They also will take recreational vehicles to some of their destinations.

In this car-dependent world, many households have a sturdy commuter car, generally a midrange sedan, SUV or full-sized vans. Compared to the general population, they're more likely to buy new, rather than used cars, and imports, not domestics. For this segment, going shopping doesn't always require a car. They often shop online and use mail order to buy books, magazines, gardening supplies and crafts. Big-box stores still have a place in their hearts, however. Their favorite retailers include Costco, Kohl's, Marshalls and Sports Authority, as well as Williams-Sonoma and Chico's. Settled in Suburbia are a mixed media market. They're regular newspaper readers, though only average for magazines, picking up publications that cover health, music, travel and parenting. They're only moderate fans of TV - particularly game shows, how-to programs and reality shows - but often sign up for premium channels. Because they spend so much time in their cars, they're big on radio, tuning in to stations that feature all news, adult contemporary, easy listening and classic rock. Increasingly, they're turning to new media, going online to look for information, to shop and to participate in blogs and social media sites.

### **How we view the world**

Leading quiet lives is the key to happiness for Settled in Suburbia. They like to spend time with their family and a close circle of friends. They follow the general population on many opinions, and are moderates in their political outlook. They're strong supporters of recycling but not too worried about car pollution or social issues. With most unwilling to give up family time to advance in their careers, only a small fraction describes themselves as workaholics.

In terms of consumption, these Americans are not into novelty or originality. They tend to stick with brands they know, and prefer buying clothes for comfort rather than style.

These are the folks who check the safety rating of a car before they make a purchase. They look to vehicles not for the statement they make but for their ability to get them from one place to the next. However, they do like that new-car smell: Settled in Suburbia have an above-average tendency to buy a new car every two to three years. Members of this segment enjoy advertising when it makes them laugh, but otherwise they follow the general population in their antipathy towards TV commercials. They'll change channels when commercials come on and they don't like advertising targeted at children. However, they like reading ads in newspapers and while riding in taxis. Some ads, they concede, even help them learn about products.

### **How we get by**

The dual earners in Settled in Suburbia allow these households to live comfortably. After many years of hard work, they've amassed a tidy nest egg in IRAs and 401(k)s. In addition, they've invested in 529 College Savings Plans and other instruments like CDs. Exhibiting a moderately aggressive investment style, they own stocks and mutual funds as well as savings bonds and money market accounts. They also acquire life and disability insurance to provide protection for their offspring.

With solid incomes and built-up home equity, Settled in Suburbia make a prime target for high-value life and homeowners' insurance. They also carry a wad of credit cards for daily purchases at department stores, specialty retailers and gas stations. However, they don't like to be in debt and tend to pay off their balances each month, though they will take out loans for education and home improvements. Overall, they feel comfortable with the plans they've made for retirement, and believe their future is financially secure. They still prefer to leave their financial management to professional planners.

### **Digital behavior**

Settled in Suburbia have above-average Internet use, and there are a handful of Websites which they frequent often, including eBay, Craigslist, WebMD and Netflix. These households tend to go online to access information, including stock quotes, sports scores, movie reviews and real estate listings. However, the presence of young adults at home translates to an above-average amount of time spent listening to Internet radio stations, joining chat forums and checking real estate listings. These households are comfortable with online shopping and will even register on health sites to learn more about their maladies. They respond to online advertising by clicking on email ads, sponsored Websites and links. In the virtual world, they've got nothing to hide. With the mix of family members, the sites they visit reflect their diverse interests. They seem drawn to sites covering business and finance, building and construction, business information, stocks and electronics. Their interest in entertainment sites includes those providing animation, music and videos. Photography and celebrity entertainment sites are also of interest. With their tendency toward recycling, it's not a surprise that they frequent environmentally-conscientious sites. Pharmacy sites are also frequented. They're interested in sports sites featuring golf, horse racing and tennis. They also investigate travel sites before trips, to map out their routes.

# The ExecutiveInsite Report

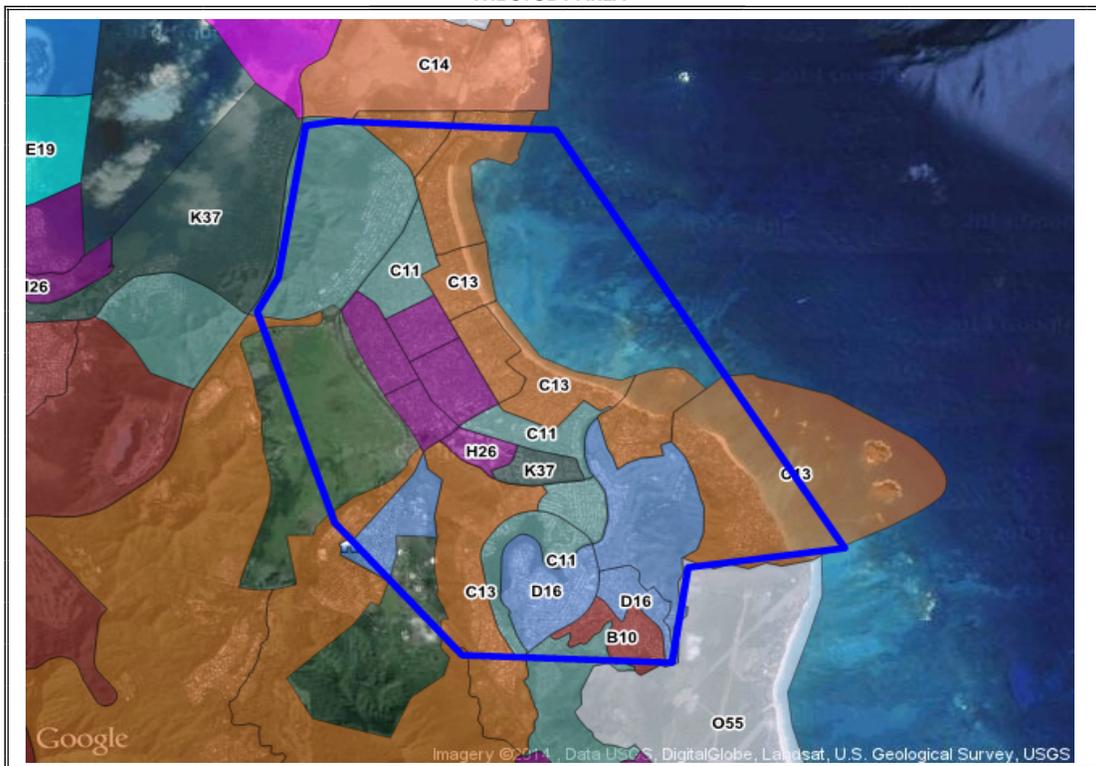
Prepared for: Hope Partnership/Church Extension DoC  
 Study area: Custom Geography

Base State: HAWAII  
 Current Year Estimate: 2014  
 5 Year Projection: 2019  
 Date: 10/17/2014  
 Semi-Annual Projection: Spring

This ExecutiveInsite Report has been prepared for Hope Partnership/Church Extension DoC. 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 STUDY AREA



## 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 36,462. The 2019 projection would see the area grow by 802 to a total population of 37,264. The population within the study area is growing somewhat slower than the statewide growth rate. While the study area is projected to grow by 2.2% in the next five years, the state is projected to grow by 5.1%. The study area's estimated average change rate is 0.4%.

## 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.

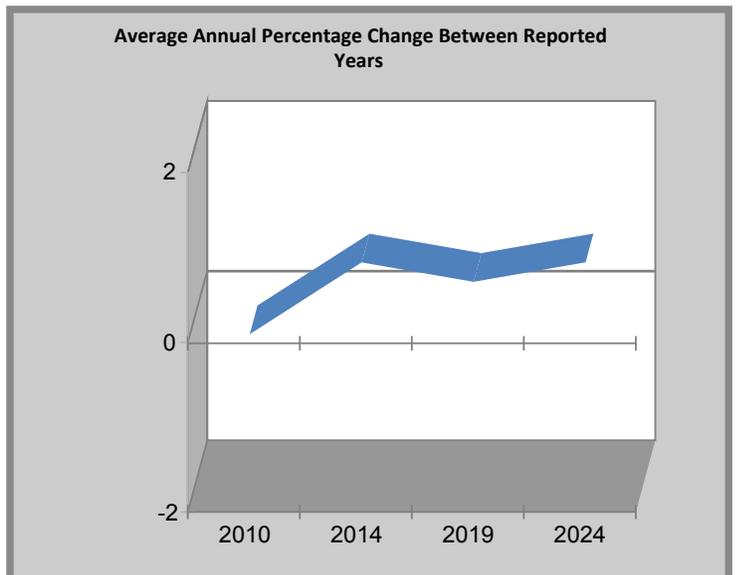
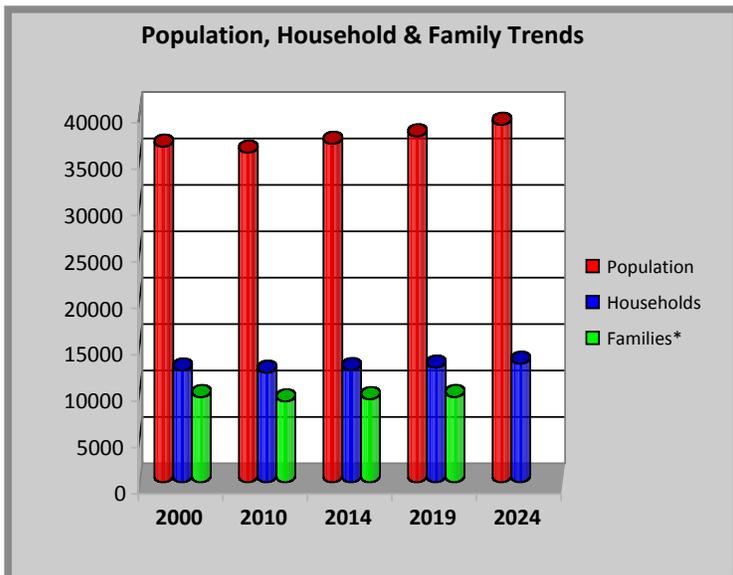
## Households:

The households within the community are growing faster than the population, thus the average population per household in 2010 was 3.01 but by 2019 it is projected to be 3.02. Compare this to the statewide average which for the current year is estimated at 2.98 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 &amp; Family Trends</i>	2000	2010	2014	2019	2024
<b>Population</b>	<b>36,154</b>	<b>35,512</b>	<b>36,462</b>	<b>37,264</b>	<b>38,513</b>
Population Change		-642	950	802	1,249
Percent Change		-1.8%	2.7%	2.2%	3.4%
<b>Households</b>	<b>12,034</b>	<b>11,790</b>	<b>12,075</b>	<b>12,347</b>	<b>12,766</b>
Households Change		-244	285	272	419
Percent Change		-2.0%	2.4%	2.3%	3.4%
<b>Population / Households</b>	<b>3.00</b>	<b>3.01</b>	<b>3.02</b>	<b>3.02</b>	<b>3.02</b>
Population / Households Change		0	0	0	0
Percent Change		0.3%	0.3%	-0.1%	0.0%
<b>Families</b>	<b>9,166</b>	<b>8,703</b>	<b>8,944</b>	<b>9,177</b>	
Families Change		-463	241	233	
Percent Change		-5.1%	2.8%	2.6%	

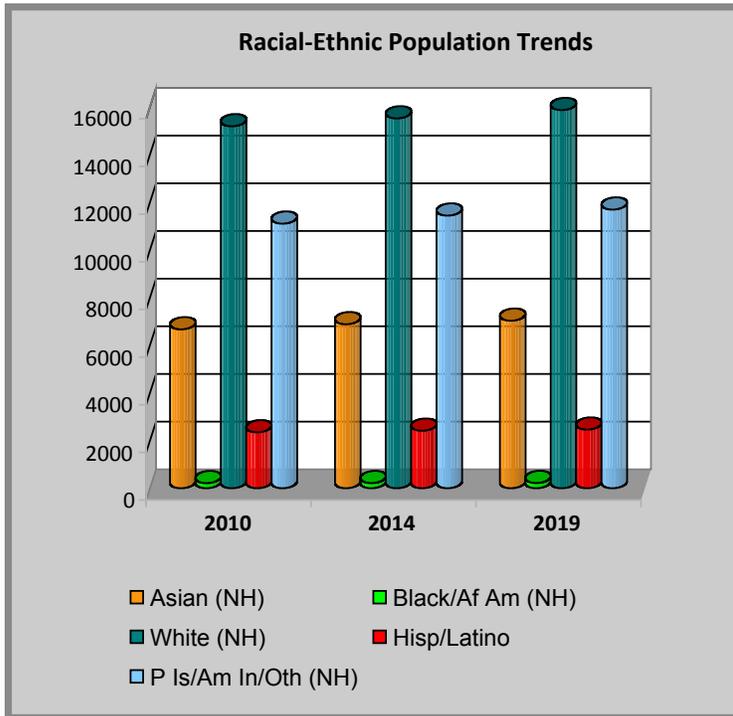


NOTE: Family Household data is not projected out 10 years.

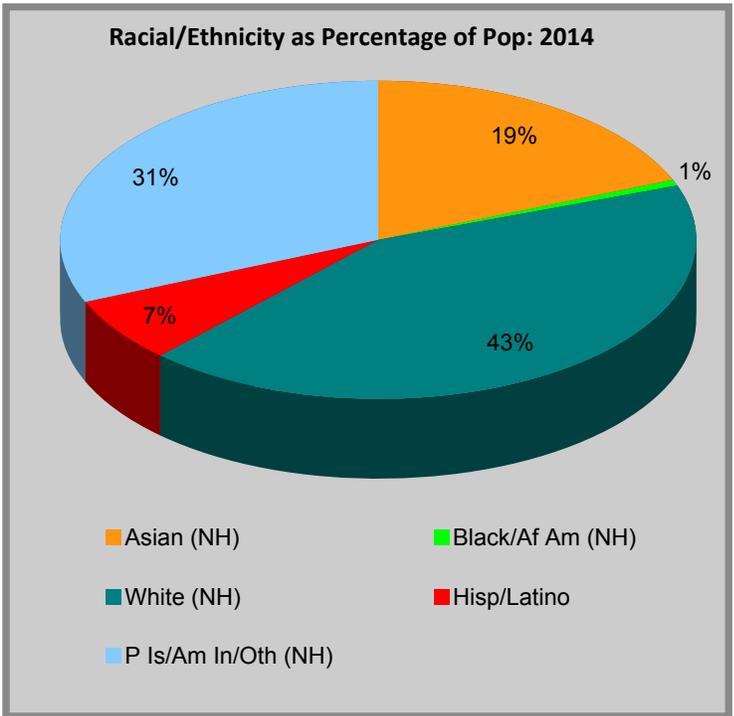
## INSITE #2: RACIAL-ETHNIC TRENDS

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.

Race and Ethnicity	2010	2014	2019	2010%	2014 %	2019 %	2010 to 2019 %pt Change
Asian (NH)	6,666	6,879	7,028	18.77%	18.87%	18.86%	0.09%
Black/Afr Amer (NH)	213	214	218	0.60%	0.59%	0.59%	-0.01%
White (NH)	15,186	15,517	15,867	42.76%	42.56%	42.58%	-0.18%
Hispanic/Latino	2,346	2,412	2,459	6.61%	6.62%	6.60%	-0.01%
P Is/Am In/Oth (NH)	11,101	11,439	11,691	31.26%	31.37%	31.37%	0.11%
<b>Totals:</b>	<b>35,512</b>	<b>36,461</b>	<b>37,263</b>				

# 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.

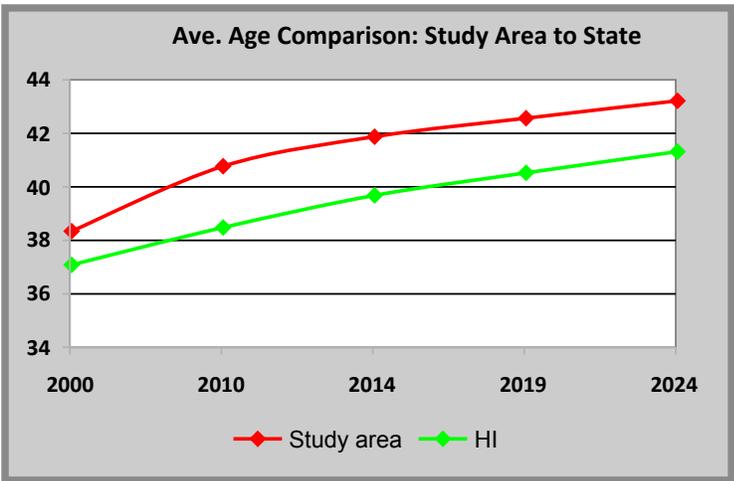
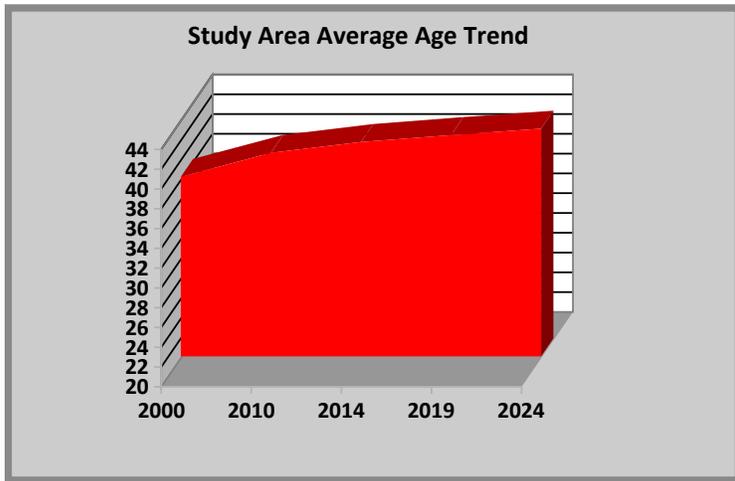
The Age Trend Insite explores two variables: Average age and Phase of Life.

**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
<b>Average Age: Study Area</b>	<b>38.34</b>	<b>40.77</b>	<b>41.88</b>	<b>42.57</b>	<b>43.22</b>
Percent Change		6.3%	2.7%	1.7%	1.5%
<b>Average Age: HI</b>	<b>37.09</b>	<b>38.48</b>	<b>39.68</b>	<b>40.52</b>	<b>41.32</b>
Percent Change		3.8%	3.1%	2.1%	2.0%
Comparative Index	103	106	106	105	105
<b>Median Age: Study Area</b>	<b>38</b>	<b>41</b>	<b>42</b>	<b>42</b>	<b>43</b>



### 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.

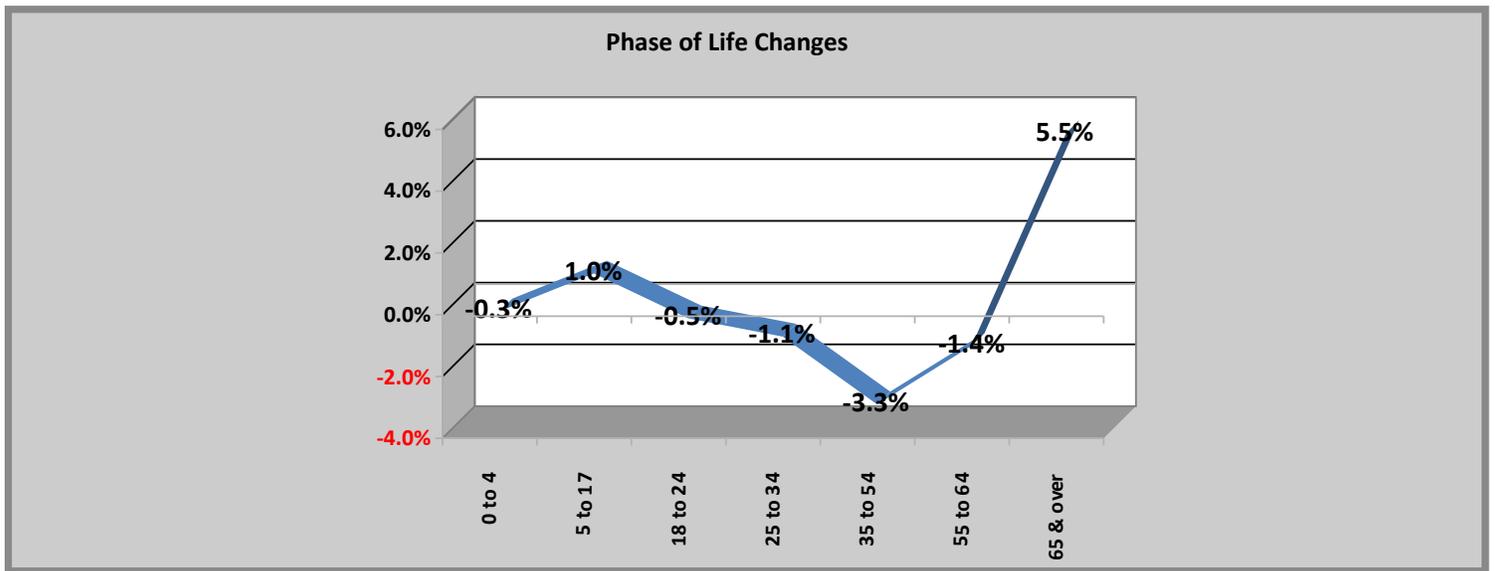
# INSITE #3: AGE TRENDS (continued)

## 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
<b>Before Formal Schooling</b>									
Ages 0 to 4	1,886	2,246	2,286	2,271	5.3%	6.2%	6.1%	5.9%	-0.3%
<b>Required Formal Schooling</b>									
Ages 5 to 17	5,334	5,214	5,435	5,879	15.0%	14.3%	14.6%	15.3%	1.0%
<b>College/Career Starts</b>									
Ages 18 to 24	2,816	2,895	2,904	2,870	7.9%	7.9%	7.8%	7.5%	-0.5%
<b>Singles &amp; Young Families</b>									
Ages 25 to 34	4,413	4,434	4,260	4,268	12.4%	12.2%	11.4%	11.1%	-1.1%
<b>Families &amp; Empty Nesters</b>									
Ages 35 to 54	10,099	9,572	9,067	8,849	28.4%	26.3%	24.3%	23.0%	-3.3%
<b>Enrichment Years Sing/Couples</b>									
Ages 55 to 64	5,218	5,372	5,348	5,145	14.7%	14.7%	14.4%	13.4%	-1.4%
<b>Retirement Opportunities</b>									
Age 65 and over	5,747	6,730	7,965	9,231	16.2%	18.5%	21.4%	24.0%	5.5%



### 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

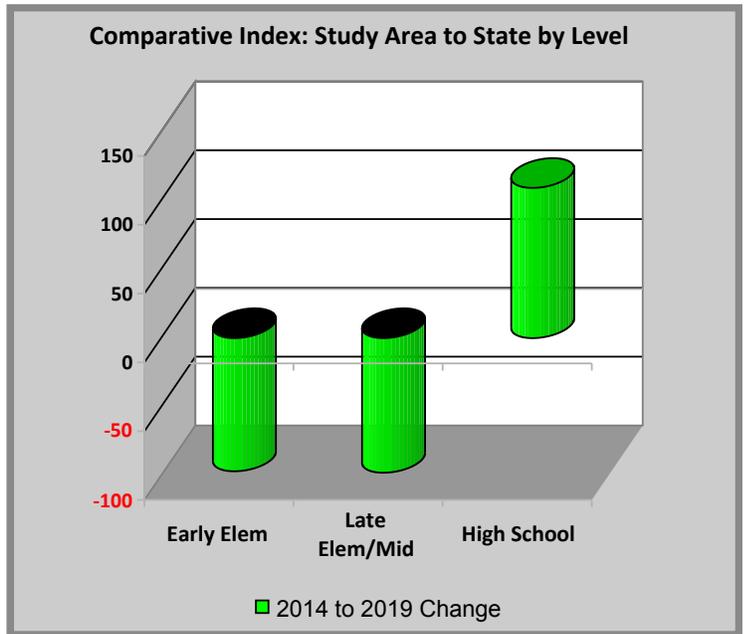
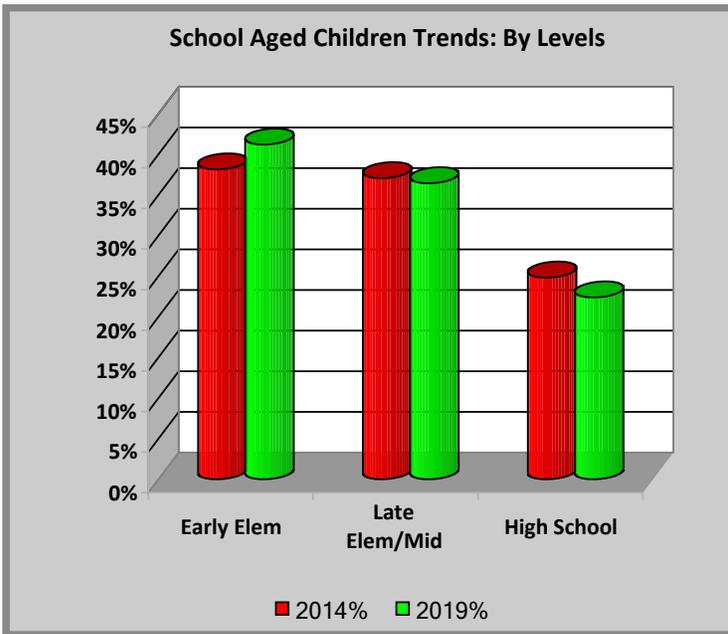
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The "School Aged Children" variable is a subset of the "Required Formal Schooling" segment in the Phase of Life profile. It allows one to zoom in more closely 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
<b>Early Elementary</b>							
Ages 5 to 9	2,007	1,988	2,239	37.6%	38.1%	41.2%	3.1%
<b>Late Elementary-Middle School</b>							
Ages 10 to 14	1,977	1,932	1,980	37.1%	37.1%	36.4%	-0.6%
<b>High School</b>							
Ages 15 to 17	1,349	1,294	1,216	25.3%	24.8%	22.4%	-2.4%



**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 3.1%.

Late Elementary to Middle School aged children ages 10 to 14 are declining as a percentage of children between 5 and 17 by -0.6%.

High School aged children 15 to 17 are declining as a percentage of children between 5 and 17 by -2.4%.

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

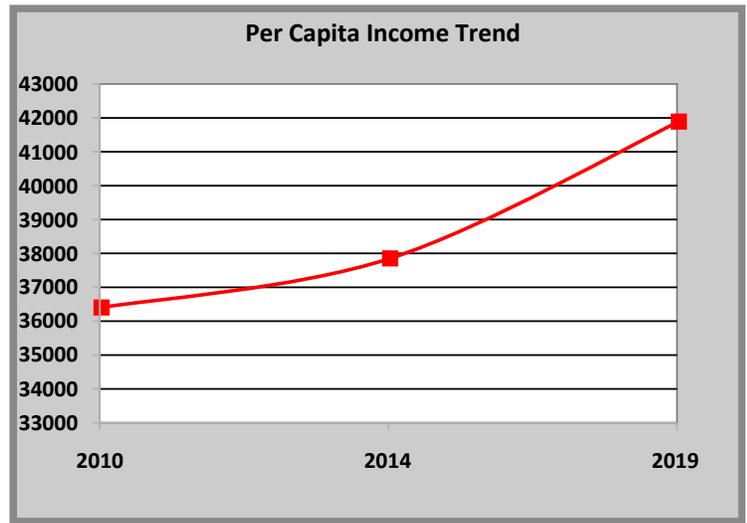
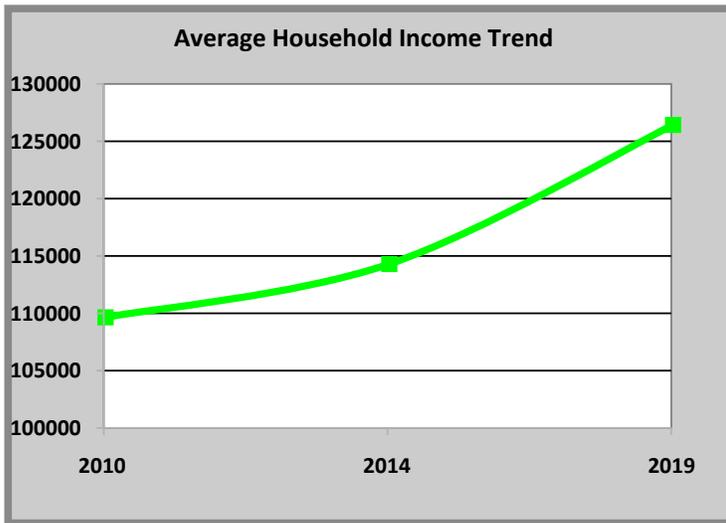
## AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

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 \$114,299. The average household income is projected to grow by 10.6% to \$126,426.

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 \$37,852. The Per Capita Income is projected to grow by 10.7% to \$41,890.



Income Trends	2010	2014	2019	2010%	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
<b>Households</b>							
Less than \$10,000	392	295	256	3.3%	2.4%	2.1%	-0.4%
\$10,000 to \$14,999	219	267	245	1.9%	2.2%	2.0%	-0.2%
\$15,000 to \$24,999	648	510	406	5.5%	4.2%	3.3%	-0.9%
\$25,000 to \$34,999	560	643	593	4.8%	5.3%	4.8%	-0.5%
\$35,000 to \$49,999	1,082	897	980	9.2%	7.4%	7.9%	0.5%
\$50,000 to \$74,999	1,965	2,001	1,610	16.7%	16.6%	13.0%	-3.5%
\$75,000 to \$99,999	1,831	2,083	2,016	15.5%	17.3%	16.3%	-0.9%
\$100,000 to \$149,999	2,517	2,468	2,728	21.4%	20.4%	22.1%	1.7%
\$150,000 to \$199,999	1,124	1,487	1,618	9.5%	12.3%	13.1%	0.8%
\$200,000 or more	1,451	1,424	1,895	12.3%	11.8%	15.3%	3.6%
<b>Totals</b>	<b>11,789</b>	<b>12,075</b>	<b>12,347</b>				

## 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 48.4% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 48.4%.

Income Trends	2014	2019	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
<b>Families</b>					
Less than \$10,000	236	253	2.6%	2.8%	0.12%
\$10,000 to \$14,999	87	88	1.0%	1.0%	-0.01%
\$15,000 to \$24,999	340	359	3.8%	3.9%	0.11%
\$25,000 to \$34,999	359	360	4.0%	3.9%	-0.09%
\$35,000 to \$49,999	638	665	7.1%	7.2%	0.11%
\$50,000 to \$74,999	1,467	1,484	16.4%	16.2%	-0.23%
\$75,000 to \$99,999	1,488	1,525	16.6%	16.6%	-0.02%
\$100,000 to \$149,999	2,079	2,146	23.2%	23.4%	0.13%
\$150,000-\$199,999	978	1,003	10.9%	10.9%	-0.01%
\$200,000 or more	1,272	1,296	14.2%	14.1%	-0.10%
<b>Totals</b>	<b>8,944</b>	<b>9,179</b>			

### 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	91,961
Black/ African American Household Income	106,730
Hispanic/Latino Household Income	91,018
White/Anglo Household Income	92,914
P Is, Am Indian Other Household Income	90,174

# 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...

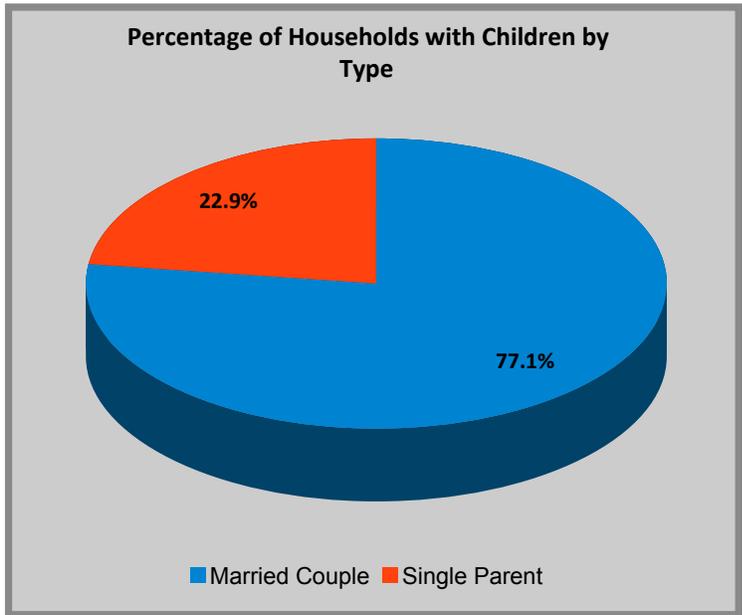
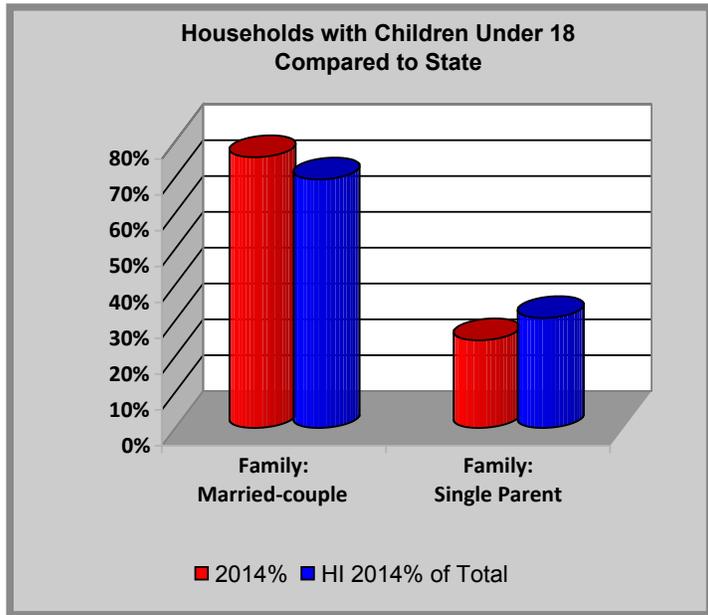
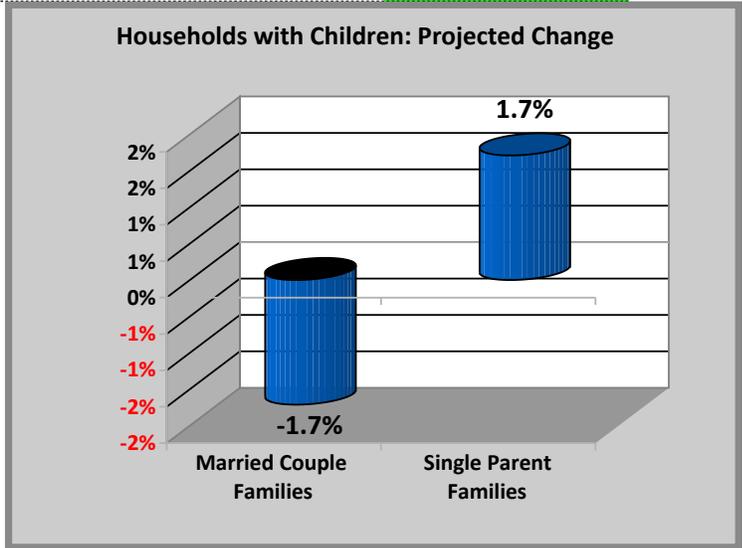
- Married couple families
- Single parent families (father or mother)

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
<b>Households with Children under 18</b>							
Married Couple	2,906	2,405	2,280	75.5%	77.1%	75.4%	-1.7%
Single Parent	941	713	743	24.5%	22.9%	24.6%	1.7%

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.

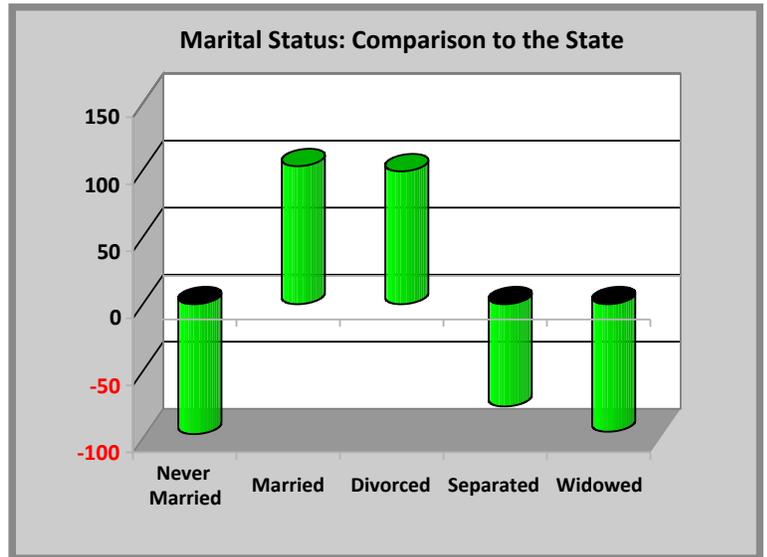
Marital types reported include..

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

	2010	2014	2019	2010%	2014%	2019%	2010 to 2019 %pt Change
<b>Population by Marital Status: Age 15+</b>							
Never Married	8,634	8,801	8,912	28.7%	28.7%	28.6%	-0.1%
Married	16,857	17,242	17,532	56.1%	56.2%	56.2%	0.2%
Divorced	2,600	2,656	2,699	8.7%	8.7%	8.7%	0.0%
Separated	321	323	330	1.1%	1.1%	1.1%	0.0%
Widowed	1,640	1,671	1,698	5.5%	5.4%	5.4%	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.



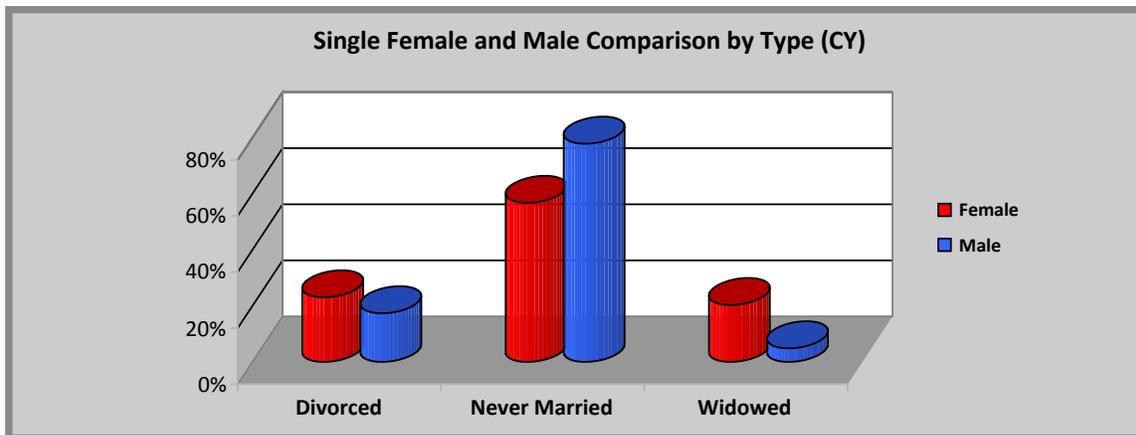
## MARITAL STATUS BY FEMALE AND MALE

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.

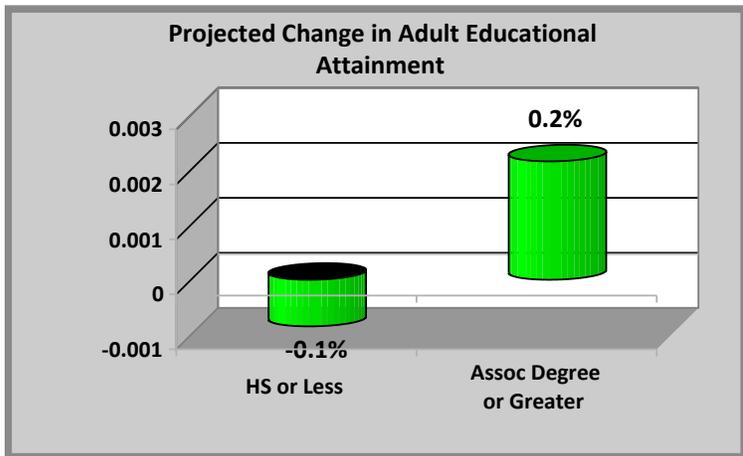


# INSITE #8: ADULT EDUCATIONAL ATTAINMENT

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

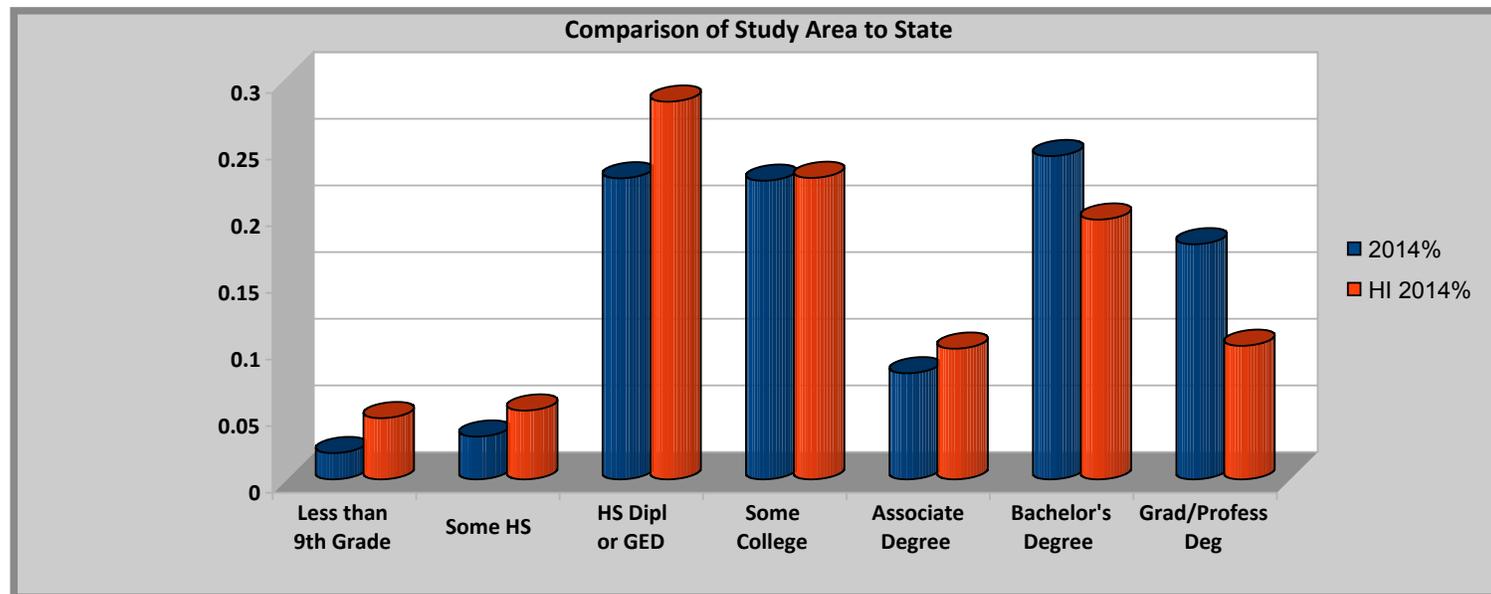
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of HAWAII. (If this is a state report, the comparison will be to itself.) Finally, the table provides the percentages from 2010.

## 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 0.2%.

## EDUCATIONAL LEVEL COMPARED TO THE STATE



	2010	2014	2019	HI 2014%	2014 Study Area-State Comp Index
<b>Population by Educational Attainment: 25+</b>					
Less than 9th Grade	1.7%	2.0%	1.9%	4.6%	43
Some HS	3.6%	3.2%	3.1%	5.2%	62
HS Dipl or GED	24.9%	22.6%	22.0%	28.3%	80
Some College	19.1%	22.4%	22.8%	22.6%	99
Associate Degree	7.0%	8.0%	8.4%	9.8%	81
Bachelor's Degree	25.0%	24.2%	24.3%	19.5%	124
Grad/Profess Deg	18.8%	17.6%	17.4%	10.0%	176

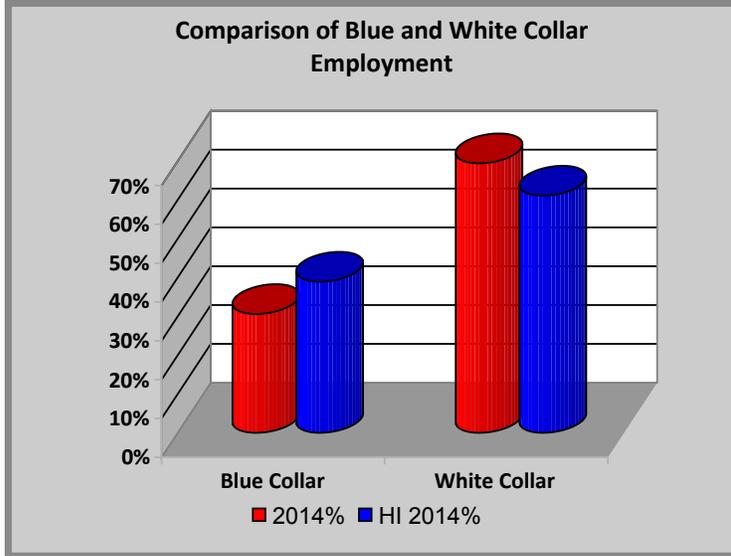
The overall educational attainment of the adults in this community is greater than the state.

# 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 HAWAII. 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	HI 2014	Comp. Index	Interpretation
<b>Employed Civilian Pop 16+ by Occupation</b>				
Bldg Maintenance & Cleaning	2.9%	5.8%	50	Well below the state average.
Construction	10.5%	9.2%	114	Well above the state average.
Farming, Fishing, & Forestry	0.3%	0.9%	36	Well below the state average.
Food Preparation Serving	5.6%	8.1%	69	Well below the state average.
Healthcare Support	1.0%	2.2%	46	Well below the state average.
Managerial Executive	16.8%	13.3%	126	Well above the state average.
Office Admin	12.6%	14.2%	89	Well below the state average.
Personal Care	2.9%	3.7%	79	Well below the state average.
Production Transportation	5.7%	8.3%	68	Well below the state average.
Prof Specialty	27.2%	20.1%	136	Well above the state average.
Protective	2.7%	3.0%	91	At about the state average.
Sales	11.8%	11.3%	104	At about 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 HI State Ave.
<b>Mosaic Segments</b>					
C13 Booming with Confidence - Silver Sophisticates	2,420	20.04%	2.73%	733	Well above the state average
C11 Booming with Confidence - Aging of Aquarius	1,772	14.67%	2.71%	542	Well above the state average
H26 Middle-class Melting Pot - Progressive Potpourri	1,700	14.08%	12.22%	115	Somewhat above the state average
D16 Suburban Style - Settled in Suburbia	1,594	13.20%	0.77%	1714	Well above the state average
K37 Significant Singles - Wired for Success	1,119	9.27%	3.47%	267	Well above the state average
B10 Flourishing Families - Cosmopolitan Achievers	645	5.34%	14.03%	38	Well below the state average
Q62 Golden Year Guardians - Reaping Rewards	533	4.41%	1.85%	238	Well above the state average
E19 Thriving Boomers - Full Pockets, Empty Nests	466	3.86%	5.14%	75	Somewhat below the state average
A02 Power Elite - Platinum Prosperity	216	1.79%	0.66%	270	Well above the state average
J34 Autumn Years - Aging in Place	155	1.28%	1.85%	69	Somewhat below the state average
A05 Power Elite - Couples with Clout	128	1.06%	0.52%	204	Well above the state average
A04 Power Elite - Picture Perfect Families	123	1.02%	0.13%	782	Well above the state average
H27 Middle-class Melting Pot - Birkenstocks and Beemers	123	1.02%	2.06%	49	Well below the state average
K40 Significant Singles - Bohemian Groove	117	0.97%	3.24%	30	Well below the state average
O51 Singles and Starters - Digital Dependents	93	0.77%	1.27%	60	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 HAWAII. 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
<b>Charitable Contributions Last Yr: \$200 Or More</b>				
Public Television-\$200 Or More	185	1.5%	120	Somewhat above the state ave.
Social Services/Welfare-\$200 Or More	1,638	13.6%	113	Somewhat above the state ave.
Religious-\$200 Or More	2,738	22.7%	103	About average for the state.
Private Foundation-\$200 Or More	495	4.1%	102	About average for the state.
Education-\$200 Or More	286	2.4%	88	Somewhat below the state ave.
Health-\$200 Or More	324	2.7%	86	Somewhat below the state ave.
Political Organization-\$200 Or More	161	1.3%	79	Somewhat below the state ave.
Other-\$200 Or More	190	1.6%	76	Somewhat below the state ave.
Public Radio-\$200 Or More	82	0.7%	65	Somewhat below the state ave.
Environmental-\$200 Or More	34	0.3%	52	Well below the state ave.

### Summary of Charitable Contribution Findings:

Overall, it is estimated that households in this study area are somewhat below 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: 0.

The number of charitable sectors where giving is somewhat below the state average: 5.

The number of charitable sectors where giving is well below the state average: 1.

## 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
<b>Personal Growth</b>	31.1%	6.6%	32.6%	9.0%	95	73
Addiction support groups	26.5%	6.8%	26.9%	10.0%	99	68
Health/weight loss programs	29.6%	5.8%	33.9%	9.1%	87	64
Practical training seminars	37.4%	7.2%	37.1%	8.0%	101	90
<b>Family Support and Intervention Services</b>	34.3%	9.9%	35.0%	14.8%	98	67
Daycare/After-School Programs	21.2%	6.4%	24.3%	10.6%	87	60
Crisis support groups	41.7%	10.0%	41.7%	14.3%	100	70
Family oriented activities	38.9%	18.3%	39.5%	24.0%	98	76
Marriage enrichment	36.2%	8.7%	35.3%	13.7%	103	63
Parenting development	28.4%	7.2%	29.6%	11.7%	96	61
Personal/family counseling	39.1%	8.7%	39.6%	14.2%	99	61
<b>Community Involvement and Advocacy Programs</b>	48.9%	13.3%	47.7%	16.1%	103	83
Adult social activities	53.5%	13.3%	51.8%	17.0%	103	78
Involvement in social causes	49.7%	12.7%	48.6%	15.5%	102	82
Social justice advocacy work	39.6%	9.5%	39.3%	11.6%	101	82
Opportunities for volunteering in the community	53.1%	17.8%	51.1%	20.4%	104	87
<b>Community Activities or Cultural Programs</b>	42.2%	13.4%	42.3%	16.6%	100	81
Cultural programs (music, drama, art)	44.9%	11.3%	45.2%	12.8%	99	88
Holiday programs/activities	48.6%	14.4%	49.0%	18.0%	99	80
Seniors/retiree activities	44.0%	13.5%	41.8%	16.7%	105	81
Youth social activities	31.2%	14.4%	33.0%	18.8%	95	76
<b>Religious/Spiritual Programs</b>	33.0%	14.2%	34.2%	19.0%	96	75
Alternative spiritual practices (meditation, yoga, etc.)	29.2%	7.2%	28.2%	8.0%	104	90
Bible or Scripture study/prayer groups	30.9%	14.9%	32.5%	21.6%	95	69
Christian education for children	25.0%	15.0%	27.8%	22.0%	90	68
Contemporary worship services	38.8%	12.8%	40.2%	17.0%	97	75
Spiritual discussion groups	38.9%	10.7%	40.1%	15.0%	97	72
Traditional worship services	35.4%	24.6%	36.8%	30.3%	96	81

# 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](mailto:misupport@missioninsite.com).