

**New Beginnings Assessment
Downtown Presbyterian Church
Nashville, TN**



NEW BEGINNINGS

Presbytery of Middle Tennessee
April 20, 2015

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Assessor



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Nashville, TN

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INTRODUCTION



Downtown Presbyterian Church has a deep, faithful history dating back before the Civil War. It has seen difficult times before and has found ways to continue to be a living, loving presence in the changing community of downtown Nashville. While the congregation faces challenges again, there is also hope amidst the concern.

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

WHY NEW BEGINNINGS?

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

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

To renew their passion, struggling congregations also may need a little help looking objectively at their situation. A small book called *The Elephant in the Room: Silence and Denial in Everyday Life* by Eviatar Zerubavel (Oxford University Press, 2006) describes how organizations conspire to hide from the truth. They are afraid to (or don’t want to) see realities that represent unwelcome change. They need someone who cares what happens to them, but who is far enough removed to offer a credible reality check on the landscape around them. Out of that need, New Beginnings was born.

The Presbyterian Mission Agency Office of Church Growth -- a ministry of the Presbyterian Church (USA) -- has a passion for seeing new life in congregations. With the power and presence of the Holy Spirit, we hope this assessment helps your

congregation in three ways. The first intent of this assessment is to help your congregation come to clarity about decisions you need to make in terms of the use of your assets/resources for mission. The second intent is to give your congregational leaders tools for defining a future story in mission that is true both to historic commitments and relevant for 21st century need. The third intent is to help your congregation begin to make the shift from an *attractional* model of ministry (where people “come to church” as a place to get their needs met) to a *missional* model of ministry where disciples are empowered to “go from the church” to live as Christian witnesses in the world. New Beginnings is a discernment tool designed to empower your congregation with an assessment and reflection process to help your congregation be intentional about discerning God’s call for future mission.

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

WHERE DID THIS REPORT COME FROM?

Your congregation’s leaders and your presbytery worked closely with P.J. Brobston, an assessor trained by the Office of Church Growth, who wrote this assessment. The onsite New Beginnings Assessment was held on Monday, April 20, 2015, at the church. It included a complete tour of the facilities and property, as well as a meeting with financial officers of the church to discuss finances. The assessment visit also included a “windshield tour” of the community to confirm the demographic data.

That evening, P.J. Brobston and Trice Gibbons, M. Div., conducted an Appreciative Inquiry session with about 46 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 seven hours of “face time” with the congregation.

Additionally, data in this report came from congregational records and from the past ten years of the congregation’s reports to the Presbyterian Church (USA). Information collected includes demographic data about the participants in the church, their approximate tenure in the congregation, income and expense reports for the past three years and a current balance sheet. This information about your congregation is collected, sorted and measured to give all of us a better idea of the factors that impact your congregation’s ministry in this time and place.

WHERE DO WE GO FROM HERE?

The Leadership Training Event will provide a context for the report and help congregational leaders strategize further conversations within the congregation. Some of those who participate in this training then agree to lead House Meetings (small group conversations) in the next phase of the New Beginnings process.

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

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

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

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

CONGREGATIONAL HISTORY

The story of Downtown Presbyterian Church begins with the founding of First Presbyterian Church of Nashville, TN in 1814. Its history is long and storied and includes famous Americans such as Andrew Jackson and James K. Polk. The building has burned down twice, first in 1832 and again in 1848. During the Civil War the church was seized by the United States government and used as a hospital. In 1913 the pipe organ was built and installed. It was extensively renovated in 1972. It was restored again in 2008.

In 1954 First Presbyterian Church voted to leave downtown Nashville. Several groups persuaded the church to sell to members wanting to stay in downtown and in 1955 Downtown Presbyterian Church of Nashville was formed. In 2001, on the 150th anniversary of the completion of the building, the ceiling and lighting were redone in the sanctuary, the sky panel was restored and the lighting level was increased.

At what some members consider the height of the ministry, Downtown Presbyterian boasted over 400 worshippers. The church had two services, a full choir and full Sunday school programs for youth and adults.

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. The church began a Wednesday lunch for the homeless. Today, the church averages 92 in worship and has increased their outreach to the homeless by offering a Sunday breakfast. They are also home to *The Contributor*, a local street newspaper. The congregation is also beginning the process of becoming a More Light congregation.

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.

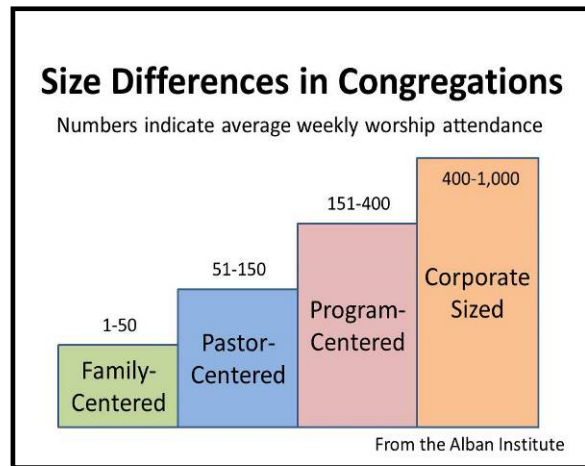
We also track numbers because the size of a congregation determines the best approach to ministry in that context. Church consulting colleagues at the Alban Institute point out that size makes all the difference in the world in how a congregation operates. And if your congregation, for example, was once 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-centered” churches (50 or less people in average weekly worship) tend to resemble extended families and thus emphasize fellowship, relationships, intimacy, belonging and member involvement. People matter more than performance, so high value is placed on volunteering, rather than on professional skills one may possess for the work that needs to be conducted. Churches with fewer members actually rely more heavily on lay volunteers. These small churches tend to be lay-led organizations, and thus they may be reluctant to hand over too much authority to the minister. The perception of the minister’s job is to love the members – and that relationship trumps even mediocre preaching. In the estimation of small congregations, ministers need interpersonal skills more than academic credentials or leadership qualities. The small-church minister is but one leader among many—and, in many cases, may not be the most influential.

BIGGER ISN’T BETTER—JUST DIFFERENT

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



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

With an Average Worship Attendance of 92, this congregation is a **PASTOR-CENTERED** church. To learn more about this topic, and your church’s size, we recommend reading Alice Mann’s books, *The In-Between Church: Navigating Size Transitions in Congregations*, and *Raising the Roof: The Pastoral-to-Program Size Transition*. If you are experiencing utter frustration that what used to work DOESN’T work 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

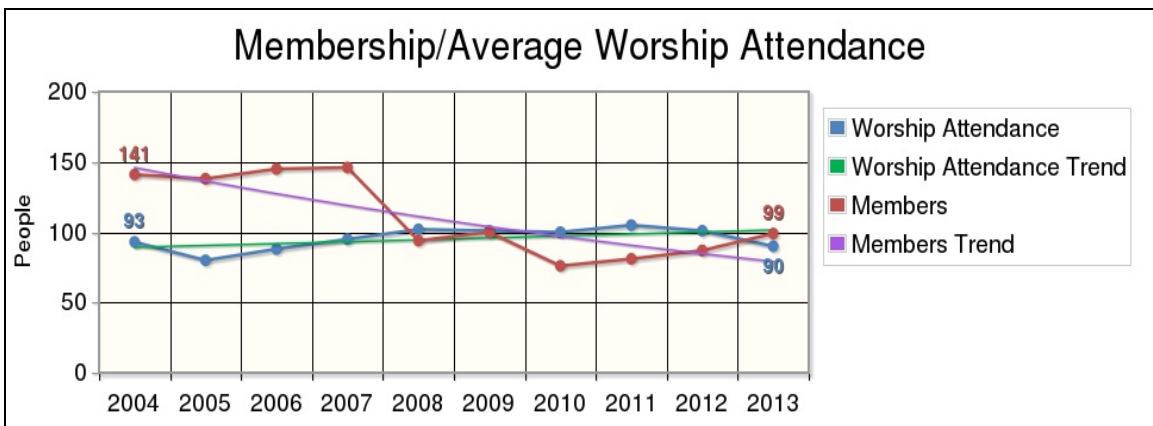
for differing generations to agree on the way mission and ministry should be done, and outdated modes of decision-making and organization. To understand the specific dynamics at work in your congregation, a number of other factors should be addressed.

TEN-YEAR TRENDS

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

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

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

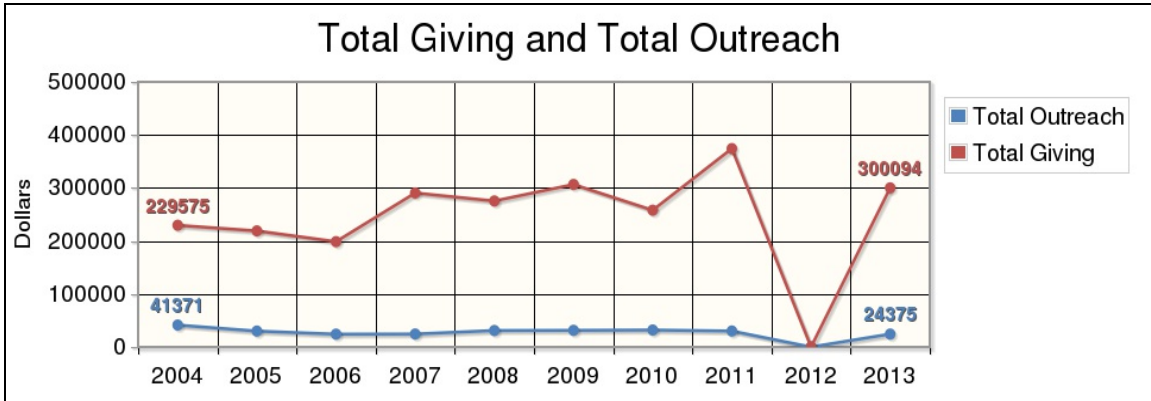


*Note: membership rolls were updated during this timeframe which included removing names of people who had not been active for quite some time.

Your congregation's decline trends do not happen in a vacuum. It should be noted that the community in which the church serves has grown by 46 percent during this same period. This reflects a possible disconnect to the community that should raise a red flag for the congregation.

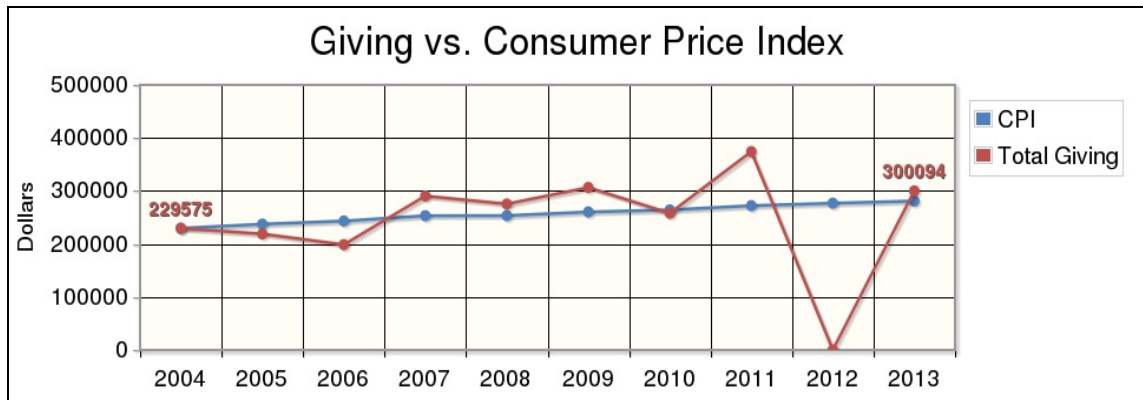
Congregational giving is also an indicator of member engagement. We pay attention to this number because as participants deepen their level of engagement with the church, their giving usually follows. Often times this indicator lags behind the Average Worship Attendance figures. That is, AWA may decline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

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



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

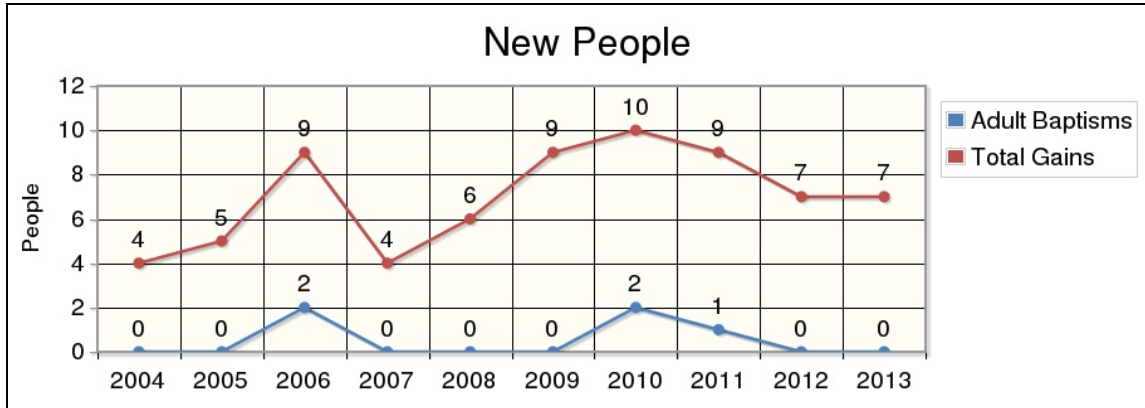
The chart below demonstrates that congregational giving **HAS BEEN PARALLEL with the CPI**. So, while there has been growth in giving, it has not allowed for growth in spending by the congregation.



NEW PEOPLE

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

The chart below **shows evidence of GAINS, but few ADULT BAPTISMS**. This indicates that the congregation has more experience caring for those with some maturity in faith rather than seeking those who have not yet experienced the Gospel message themselves. The congregation has not had an adult baptism in the past 3 years.

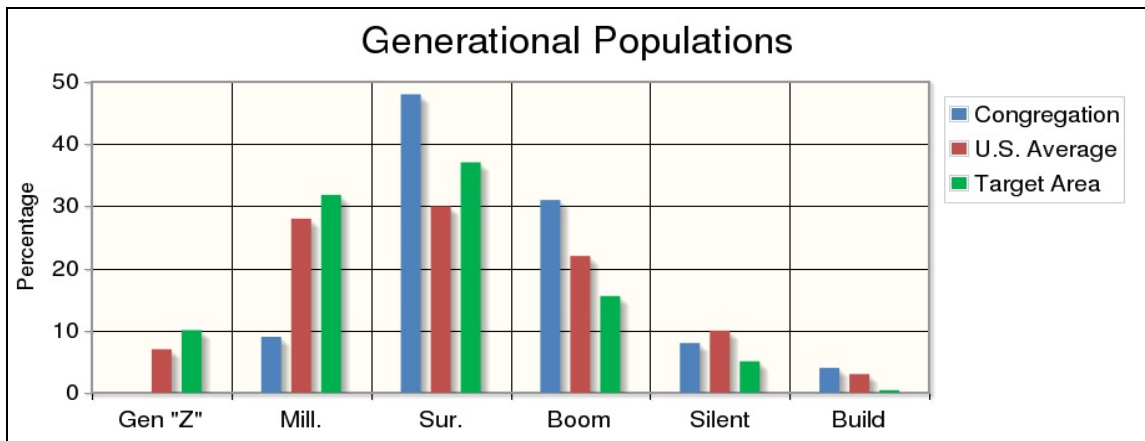


Downtown Presbyterian Church’s ten-year indicators show that average worship attendance has plateaued while membership has sharply declined. While giving has grown, it is not at a pace that allows for future planning. New people have joined the church over the last 10 years, including a high of 10 in 2010. However, these new people have not helped to offset the losses during the same time. When we consider all indicators for Downtown Presbyterian Church, they show a church that has plateaued and has the possibility for growth or decline. This plateau did not occur overnight and will not be changed overnight. For decline to be avoided and growth realized, both vision and considerable effort on the part of the congregation is needed.

THE CURRENT CONGREGATION

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

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

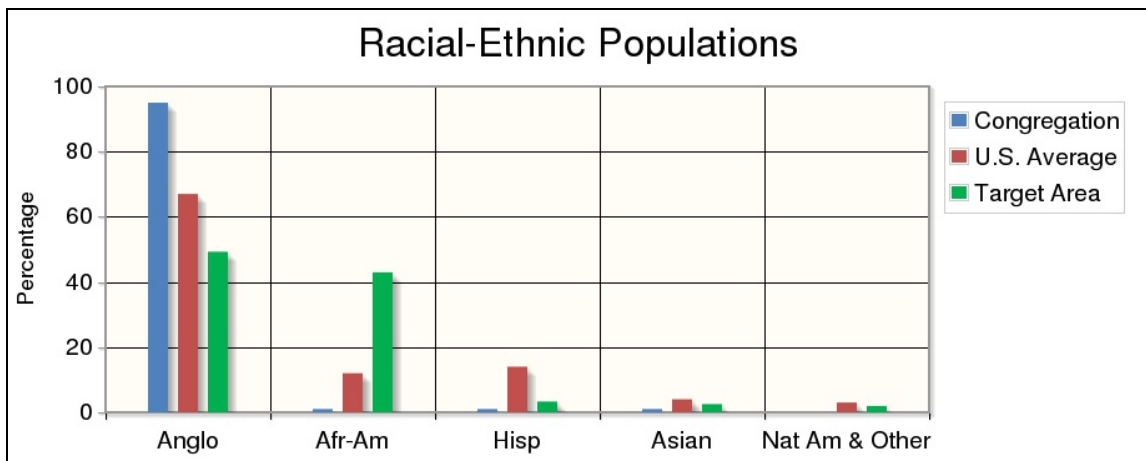


Gen "Z"	Generation "Z"	2005-2014
Mil.	Millennial	1982-2004
Sur.	Survivor	1961-1981
Boom	Boomer	1946-1960
Silent	Silent	1925-1945
Build	Builder	1901-1924

The chart shows that 43 percent of the congregation is of the Boomer generation or higher, while 21 percent of the wider community is in that category. This measurement is important to the future of the congregation as it speaks to how well it is connecting with those in the community

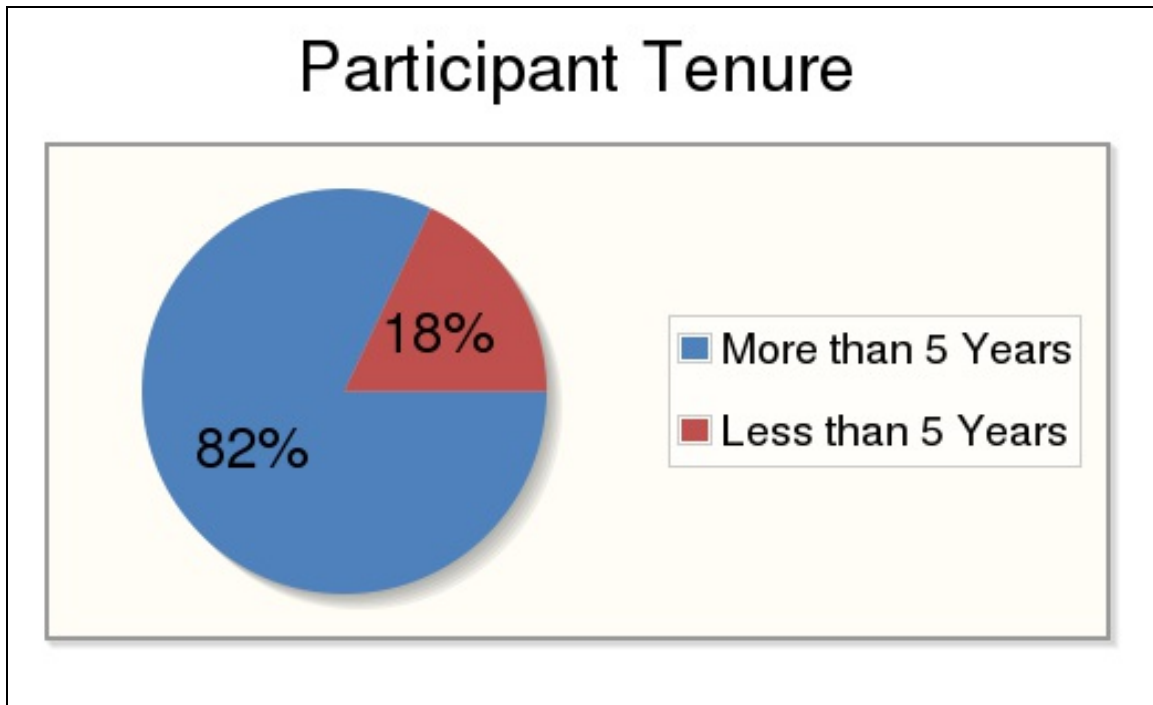
It is also important to look at the split between older and younger generations within the congregation itself. Vital congregations will normally experience a 50-50 split between the younger and the older groups. The chart shows that Downtown Presbyterian currently has a healthy generational split. However, that split has a strong possibility of dramatically changing if younger people do not join the church as the “Survivor” generation makes up almost 50 percent of the congregation.

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



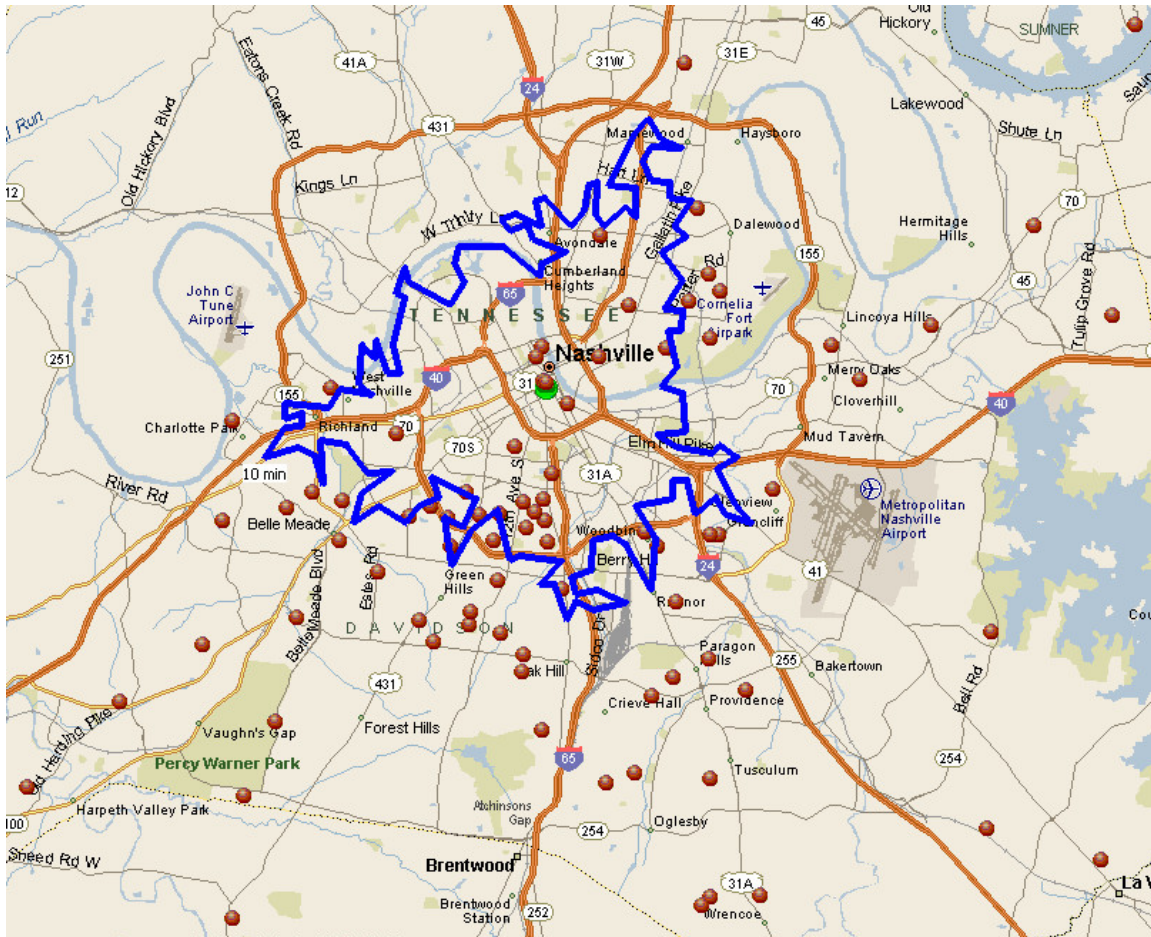
Congregations are still highly segregated on Sunday mornings, which means that gaps are likely to appear in this arena. However, if the congregation is in a changing area, and has declining members of their racial/ethnic group represented in the congregation, it is an indicator of a significant gap. For example, if you are predominantly one racial-ethnic group in a community that is predominantly another, the congregation may have a significant gap that it should consider in the future. As the chart shows, the congregation is predominately Anglo, considerably more so than the community that surrounds it. The community has a sizeable African-American population that the church is not reaching. This is a potential disconnect between the congregation and downtown Nashville.

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. The above chart clearly indicates a congregation that is not drawing in and/or keeping new members. Without “new blood” the same people are always asked to carry the leadership load.

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



A congregation that has a good relationship with its immediate 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 its immediate community.

As the map above indicates, more than half of the congregation's households are located outside of a seven-minute drive. While the church is located downtown, this indicator shows a potential disconnect between the congregation and the community around it.

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

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

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



Ideally, we would see an equal balance of spiritual, relational and missional activities – each around 30%, with decision-making around 10%. This balance is needed to form well-rounded disciples, who grow spiritually, grow in relationship with one another, and

serve the community in meaningful and needed ways. In many cases, these get out of balance as a church drifts into doing more of what it finds most comfortable.

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

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

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

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

HEAVY ON RELATIONAL ACTIVITIES: This pattern emerges when a congregation focuses on fellowship activities or on raising money for mission rather than doing mission itself. People may have a deep sense of community, but without the other components, it can easily become in-grown.

While Downtown Presbyterian is a congregation that enjoys each other, the above chart shows a church that struggles to find time for spiritual development and for missional work. The above descriptions, as well as earlier charts in this report, confirm a church that is beginning to age and struggle to attract and keep younger members. They also struggle to define who they are and their purpose in the community.

For over 20 years Downtown Presbyterian Church has been serving meals to the homeless of Nashville. While many in the congregation take pride in this outreach, only a handful of members take an active role in making the meals happen. The above graph, specifically the direct mission portion, reflects that about 5 people provide direct support to this ministry.

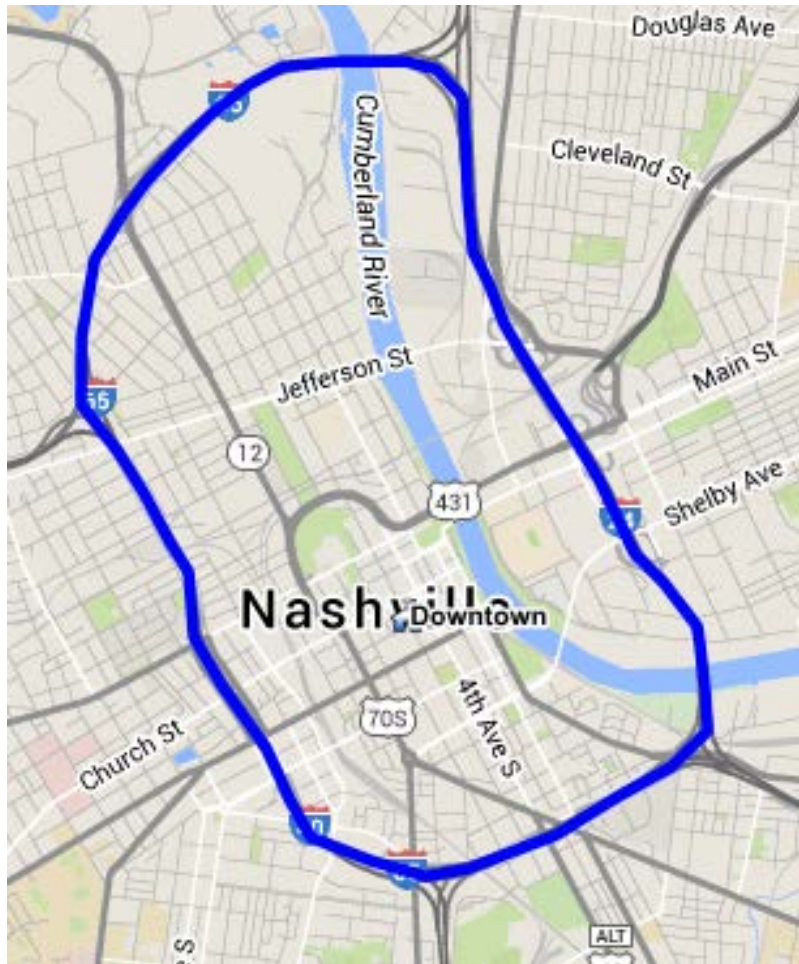
THE COMMUNITY

Nashville is the capitol of Tennessee as well as the county seat of Davidson County. It is the second largest city in Tennessee. The city is undergoing a construction boom that one long time member described as the largest in the city's history. It is estimated that 25 to 30% of the millennials currently in Nashville were not here 5 years ago. The top employers in the city are education, government jobs (both federal and state), the health industry and the publishing industry.

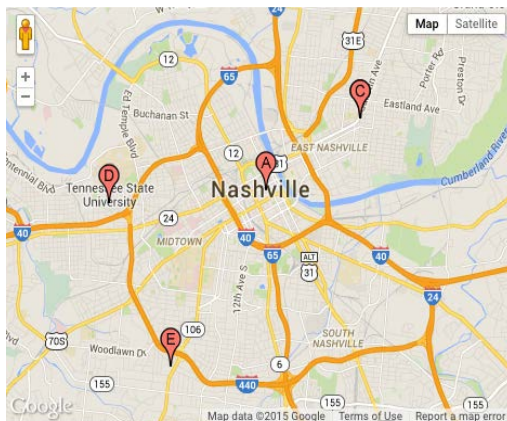


The specific study area chosen for this report (which is the basis for the demographic data found in the previous section and what follows) will most likely be much smaller than the region that your participants come from. Vital churches take seriously the area immediately around their location. They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

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



The above map was drawn after the proposed area in conversation with Rev. Mike Wilson produced too large a study area. This area takes into account the heart of downtown as well as some of East Nashville. The Cumberland River was not seen as a boundary to the church.



Other Presbyterian Churches in the area: In planning outreach to its community, a church does well to be aware of the other churches, especially its sister Presbyterians. What might you do together? How might each of you direct outreach to different Mosaic groups? The map to the left shows the location of other Presbyterian churches within 3.5 miles of Downtown Presbyterian (A): The Village Presbyterian and Woodland Presbyterian (C), St. Andrews (D) and Trinity (E).

It is also possible to identify key subcultures in a community. It is important to understand people groups or subcultures because it is widely confirmed that the Christian faith travels easiest along existing relational ties, among people who share a similar subculture. Therefore, a congregation needs to understand the particularities of the people group(s) within the immediate church.

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

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

	Study Area		State of TN		Comp Index CY
Mosaic: Top 15 Segments	2014		2014		
O54 Singles and Starters - Striving Single Scene	1,569	30.63%	50,490	1.97%	1,557
G25 Young, City Solos - Urban Edge	900	17.57%	5,137	0.20%	8,776
R67 Aspirational Fusion - Hope for Tomorrow	548	10.70%	48,136	1.88%	570
O52 Singles and Starters - Urban Ambition	456	8.90%	84,109	3.28%	272
G24 Young, City Solos - Status Seeking Singles	340	6.64%	26,266	1.02%	648
A06 Power Elite - Jet Set Urbanites	225	4.39%	1,081	0.04%	10,427
S69 Economic Challenges - Urban Survivors	197	3.85%	74,005	2.88%	133
K40 Significant Singles - Bohemian Groove	188	3.67%	35,502	1.38%	265
E19 Thriving Boomers - Full Pockets, Empty Nests	150	2.93%	12,167	0.47%	618
D18 Suburban Style - Suburban Attainment	101	1.97%	89,869	3.50%	56
O51 Singles and Starters - Digital Dependents	96	1.87%	104,689	4.08%	46
S71 Economic Challenges - Tough Times	71	1.39%	14,584	0.57%	244
O53 Singles and Starters - Colleges and Cafes	52	1.02%	9,321	0.36%	279
Q65 Golden Year Guardians - Senior Discounts	49	0.96%	24,218	0.94%	101
N48 Pastoral Pride - Rural Southern Bliss	43	0.84%	64,090	2.50%	34
Remaining HH	137	2.67%	1,922,149	74.91%	4
Totals:	5,122	100.00%	2,565,813	100.00%	

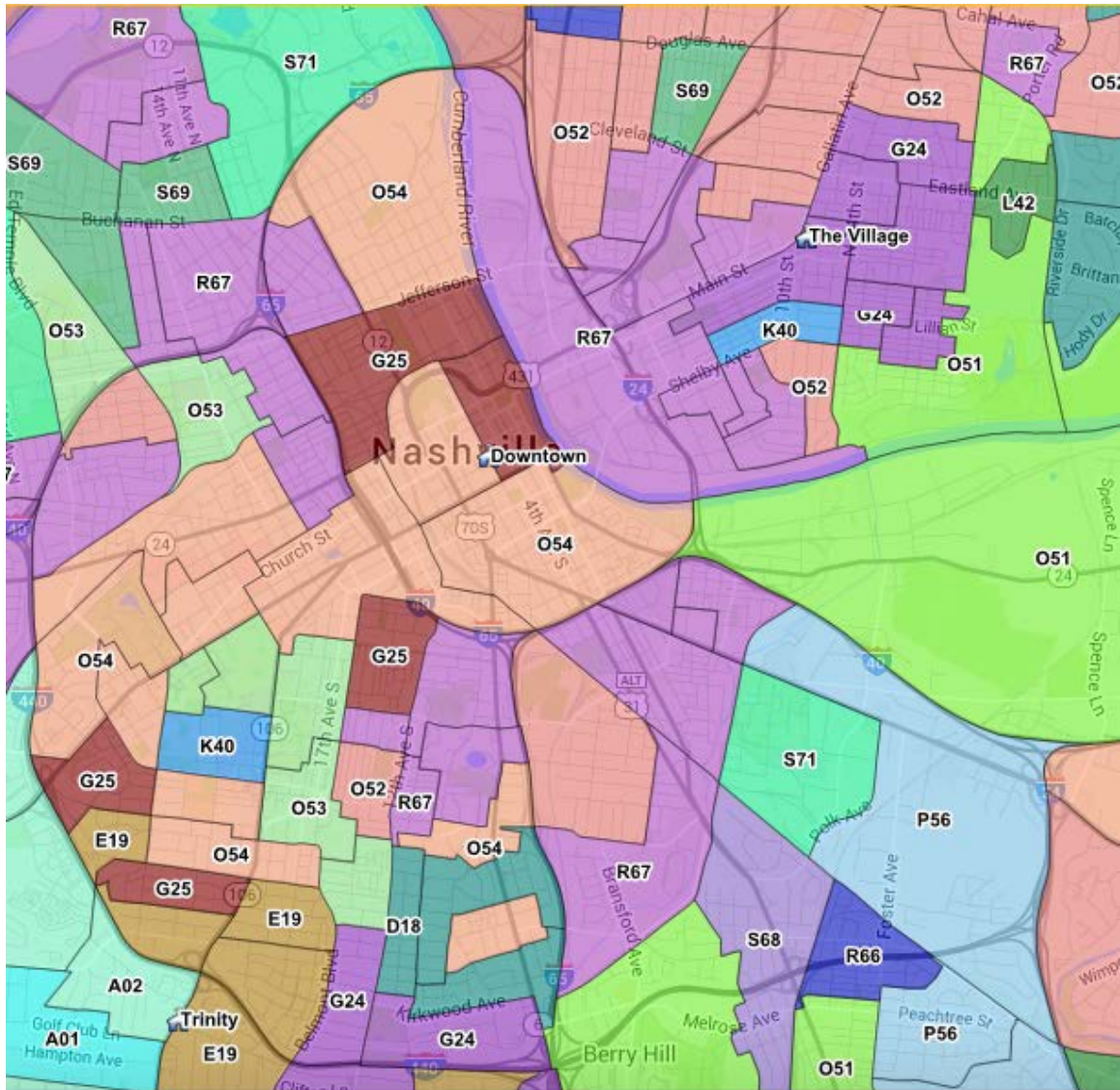
By far, the largest groups are:

O54 Singles and Starters – Striving Single Scene

G25 Young, City Solos – Urban Edge

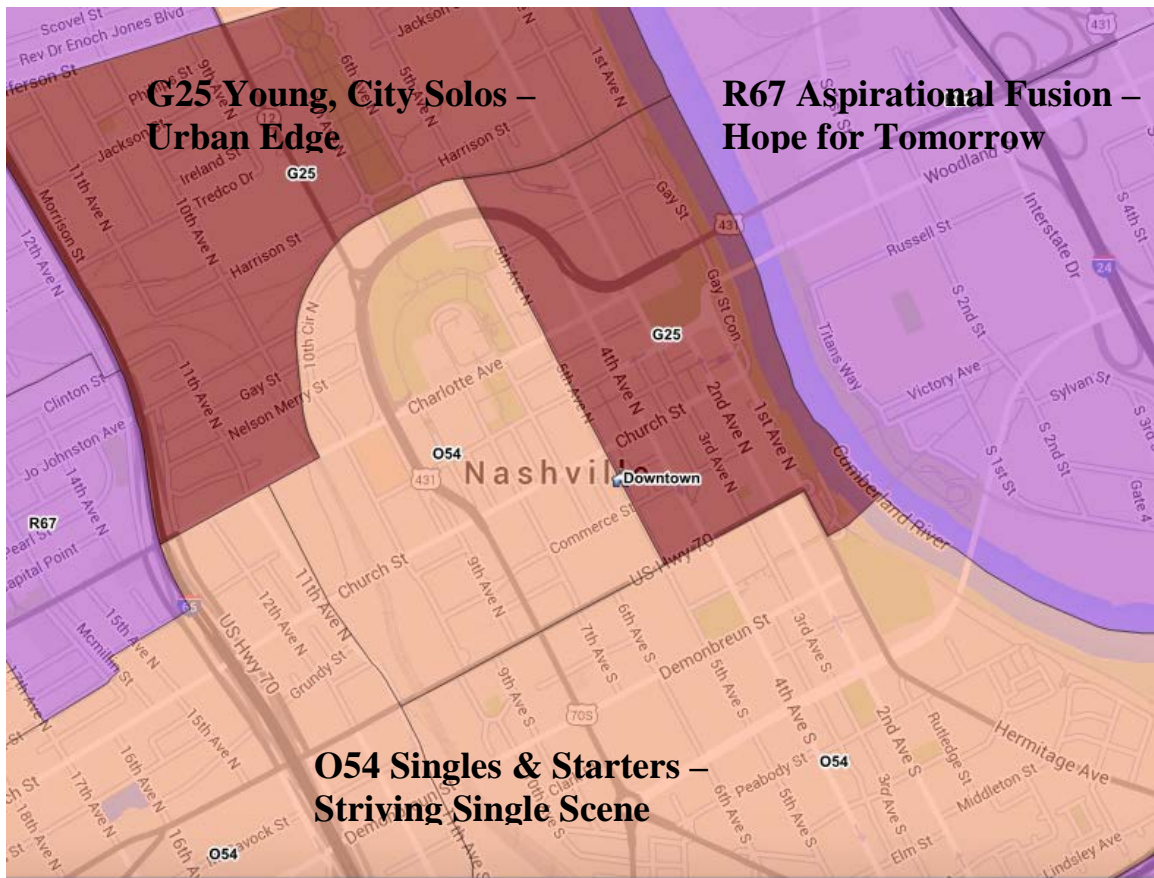
R67 Aspirational Fusion – Hope for Tomorrow

The map below shows another view of much of the community around your church. The church can be seen in the **CENTER** (it is identified by a small building icon and cross). 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.



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

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



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

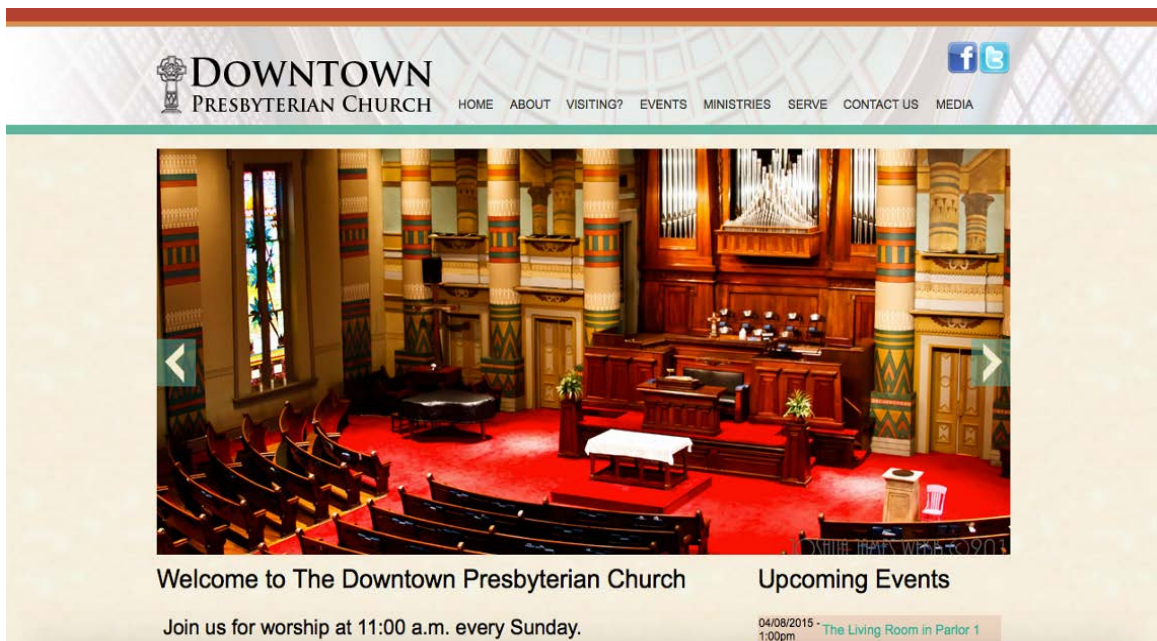
- What do these largest Mosaic groups have in common with the people of our congregation?
- What may be some gaps (or under-represented groups) between our church and our immediate community?
- Looking at the description of the largest one or two Mosaic groups in our community, what ministry needs are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

ONLINE PRESENCE

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

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

A Google search of "Downtown Presbyterian Church Nashville, TN" brings up the church website, www.dpchurch.com, as the first option. A simple, clean website greets the assessor after clicking the link. The worship time is listed without having to scroll or click on a link. A navigation bar at the top of the page sits above a scrolling series of beautiful pictures of the church. A calendar of events, with the most current at the bottom, is in a panel on the right hand side. An out of date sermon is listed on the front page. All links appear to work and all pages appear up to date, with the exception of the sermon's page. The last audio update to the page is from Nov. 30, 2014.



DOWNTOWN
PRESBYTERIAN CHURCH

HOME ABOUT VISITING? EVENTS MINISTRIES SERVE CONTACT US MEDIA

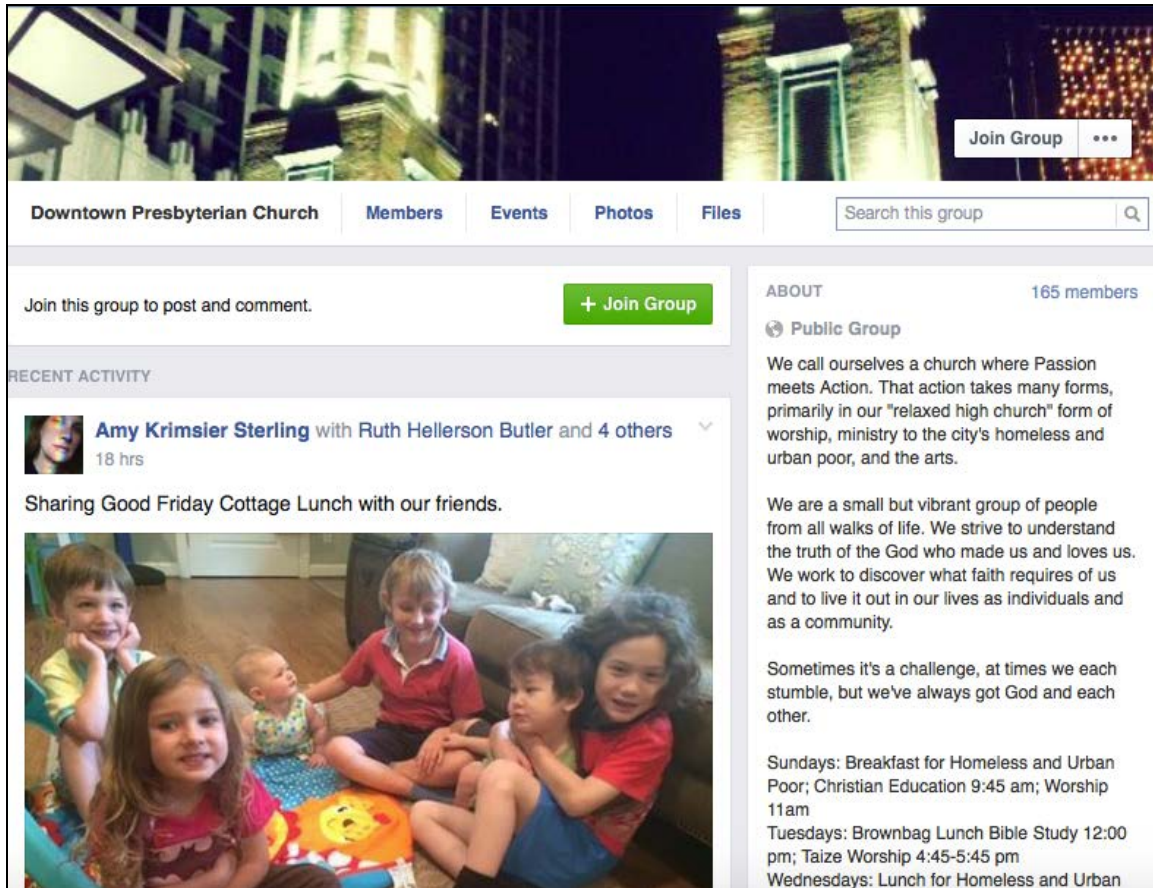
Welcome to The Downtown Presbyterian Church

Join us for worship at 11:00 a.m. every Sunday.

Upcoming Events

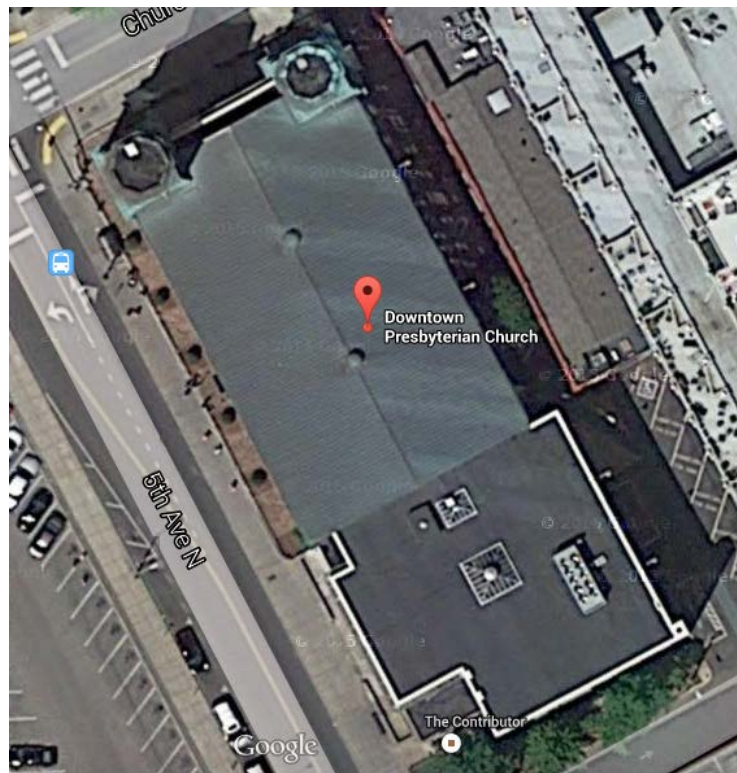
04/08/2015 - The Living Room in Parlor 1
1:00pm

A click on the Facebook link, found in the upper right of the navigation bar, takes the assessor to a log in page for Facebook. This means those people, while few and far between, without a Facebook account cannot see the page. The church is active in posting, at least several times a week, if not more. The postings include announcements of upcoming events as well as pictures of those and other events.



A click on the Twitter link, also found in the upper right of the navigation bar, takes the assessor to the church's Twitter page. The page is updated regularly, including pictures. A link to the church website on the left hand side of the page takes one back to the church website.

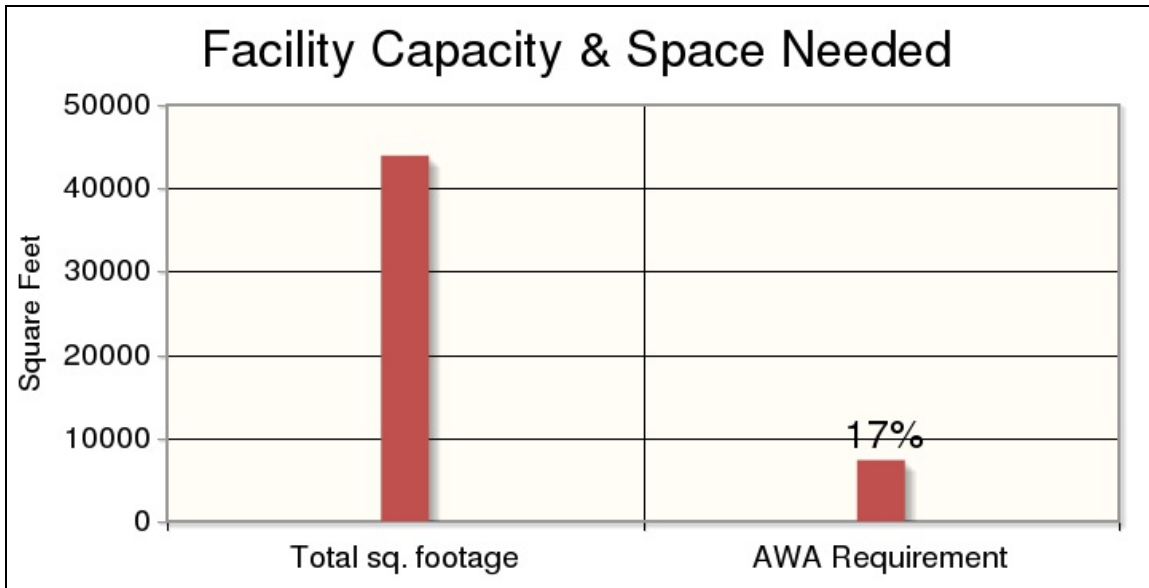
FACILITIES EXAMINATION



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 one building located on a 0.69-acre lot. It is estimated that the facilities are approximately 43,917 square feet in size. The property is insured for \$21,250,000.

Based on Average Worship Attendance, a congregation of this size would have adequate space in a building of 7,466 square feet, meaning that the current congregation really only needs 17 percent of its current space.



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. The impression on guests and members continues inside the building. The condition of the facility and grounds send a message to all who enter, whether intended or not. If the condition is unkempt or falling apart, the unspoken message is ‘This is not a place even WE like very much,’ which 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



Downtown Presbyterian Church is located on the southeast corner of 5th and Church Street in the heart of downtown Nashville. The church sanctuary entrance is off of Church Street and is clearly visible. Its two soaring towers attract the eyes of passer-byes.

The outside of the church is stone around the bottom with red brick making up the rest of the walls. There are white rectangles on each tower, one listing the past pastors of the church and the other listing events of historical significance to the church. Green domes top the two towers. Two cream-colored pillars front the three pairs of large wooden doors that lead into the sanctuary. Cement steps lead up to the doors. A

wrought iron fence separates the front of the church from the sidewalk. On the east side of the church, in an alleyway, is the entrance to the elevator. The door is painted with a bare tree with blue butterflies around it atop an orange, yellow and pink background that has cloud like features in it. The west side of the building has the entrance to the office. The entrance, a set of double glass doors is up a series of concrete steps and is well marked.

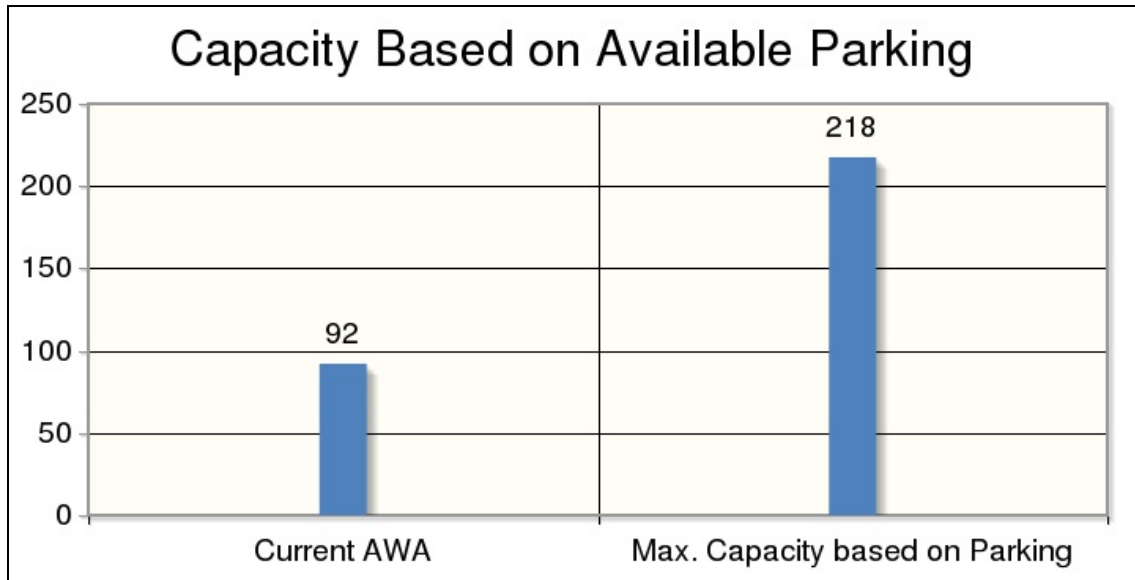
There are two trees in front of the sanctuary entrance and along the west side are tasteful bushes and a few small ornamental trees. Powerful lights are along the outside of the church to allow it to be seen during the night.

PARKING LOT AND WALKWAYS

The church has ten parking spots in an alley along the southeast side of the building. The church has an agreement with a local parking garage for Sunday parking, but the lack of parking makes weekday events difficult for members or guests to attend. The sidewalk and steps around the church are well maintained.



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:

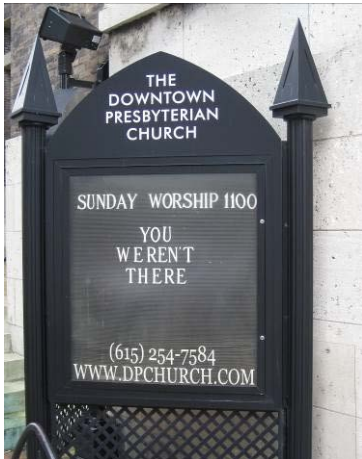


*Parking data is based on assessor's guess as to parking garage capacity

The data in the graph above is calculated using this data:

Parking - On site	10
Parking - Off site	200
Parking - Street	0

BUILDING ENTRANCE AND SIGNAGE



The church has a small black sign, made to mimic the wrought iron fence, with a changeable center section on the corner of Church and 5th. The sign lists the worship time, the phone number, web address and the current sermon title. It is easy to miss amidst the height and splendor of the building. While not marked as such it is apparent that the steps leading to the three sets of large wooden doors are the entrance most people would use. While the church has an elevator, it is out of the way and not clear from the main sidewalks giving the impression that the church is not accessible for those with mobility issues.

SANCTUARY

Downtown Presbyterian Church worships each Sunday at 11:00 am.

Upon entering the sanctuary one is immediately struck by both the size and beauty of the room. The Egyptian Revival style is unique and eye catching and encourages people to study the intricacies of the room. The sidewalls each have three sets of tall,

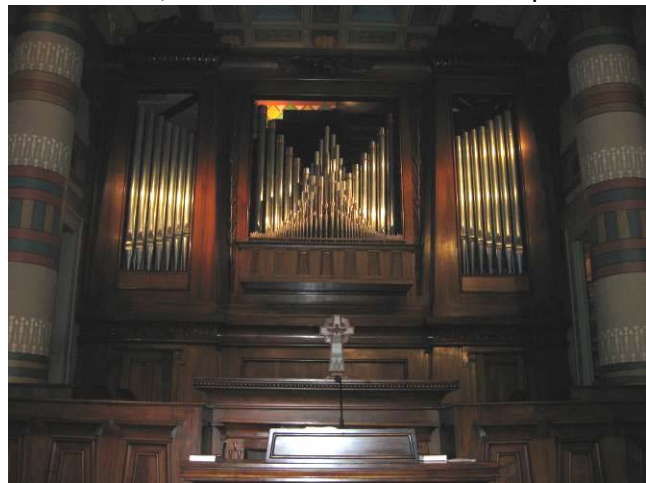
rectangular Egyptian themed stained glass. Tans and blues are dominant throughout the glass with palm trees depicted in each. Cream, turquoise and tan are prominent in patterns in the wallpaper along the walls, while shades of dusty pink, darker brown and muted yellows accent the patterns. Six large pillars decorated the same as the walls are along the front of the sanctuary. Four sets of decorative doors are also along the front wall. The back wall is made up has four doors one on each edge and two sets of double wooden doors spaced evenly between the two side walls.

The floor is red carpeting throughout the room. Three sections of pews, made of dark carved wood with red cushions, fill the room. Some of the pews have the original brass number plate on them, while others have brass plates with names of prominent past members that speak to the long, rich history of the sanctuary. Very small sections of pews are along the front wall on each side of the chancel.

Two sets of stairs lead up to the balcony. The seating is made up of wrought iron and wooden theater style seats. A number of them still have the wire hat racks underneath the seats. Many of the seats in the balcony are in poor shape with wood stripping of them. The balcony also holds the soundboard for the sound system in the sanctuary.

The chancel is dominated by perhaps the room's most striking feature – its organ. Its façade dominates the center of the front wall. Dark, carved wood similar to the pews sections of the organ pipes. A

wooden communion table, inscribed with "This Do In Remembrance of Me" on it, sits atop a carpeted box in front of the chancel. A lone, white candle on a white plate with a silver snuffer sits on the table. The chancel has two wooden flower holders on the outside front edges of the chancel. These provide greenery for the room and also block the small staircases to the raised chancel. In the front center is a large, wide

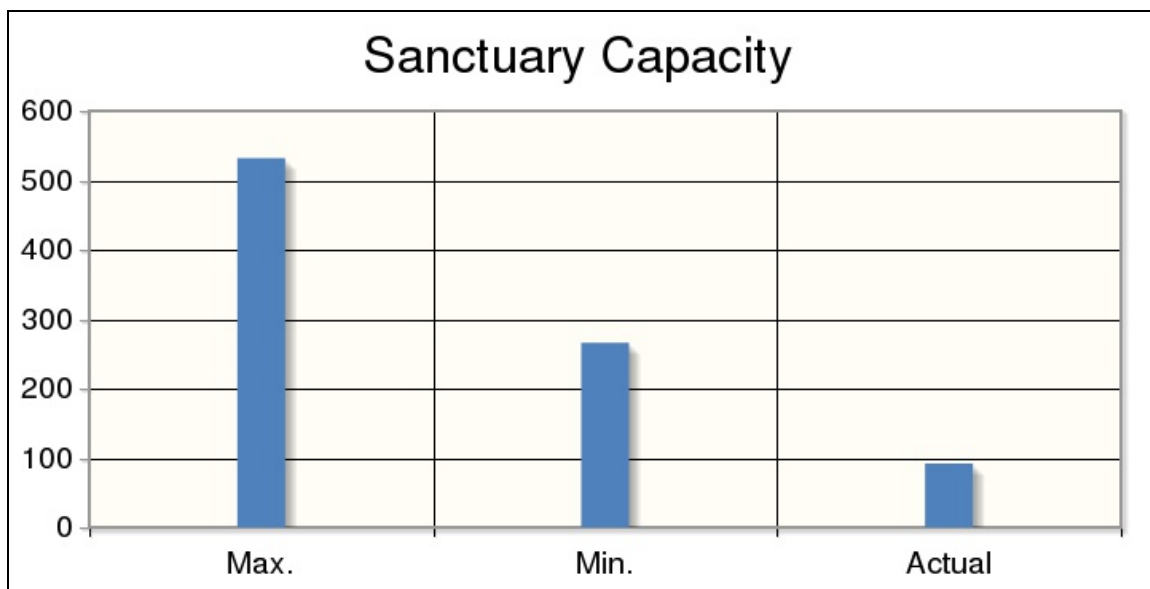


wooden pulpit with a large open Bible on top of a wooden Bible holder. A brass light fixture provides lighting for readings. A wood bench with black leather padding is centered behind the pulpit. Behind this is the organ itself. Two small black speakers sit atop it to provide feedback for the organist and choir. A small wood cross with a descending dove and Egyptian decorating on it sits atop the wall between the organ and bench. Small metal folding chairs are set up for the choir. To the left of the chancel is a black baby grand piano. Behind the piano on a tall red-carpeted box is a large wooden cross.

The ceiling is also of note. It is sectioned into a number of squares painted to look like the sky, blue with white clouds. The squares are set off by rectangles with dark brown in the center and edged with town. Each intersection has a red square. Lights are situated along the rectangles to help provide lighting for the room.

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

It is estimated that the sanctuary has a total seating capacity of 550. Based on the AWA, the current sanctuary usage is **below** the appropriate capacity range.



GATHERING AND FELLOWSHIP SPACES

Double doors enter into the fellowship hall, a large space with eight turquoise pillars, topped with gold paint, connected to turquoise beams supporting the white ceiling. Four rows of florescent lights provide lighting for the center of the room, while sets of canned lights provide lighting for artwork that hangs on the walls. There are three brown, wood ceiling fans down the center of the ceiling. The walls are painted a tanned yellow and have various artwork by local artists hanging on them. The back wall has wood benches and chairs along it. A door to the Browsing Room for art showings during the monthly Art Crawl is also on the back wall. The room is white with various pedestals and easels throughout the room for displaying artwork. The east wall has three large windows that provide some natural lighting for the room as well as a door that leads to the hallway that holds the elevator. The west wall also has large windows for natural lighting, more wooden seats as well as a door the outside. The floor has turquoise tiles along the outside of the room and in the center of the room. It is separated by a section of tiles that complements the wall color. The room is set with rectangular wooden

tables covered with dark green table clothes that have cream with red insert teardrops on them. Six wooden chairs are set on the long sides of each table. The room is set for about 100, but could easily hold more. The front wall separates the fellowship hall from the kitchen. It has two serving windows, with turquoise shutters on each side, separated by a currently empty display area. A wood lectern is in front of the display area.



The kitchen is inspected annually with the most recent inspection records posted on the wall. The kitchen itself is long and narrow. Stainless steel equipment and white cabinets make the room feel cramped. The left wall has an ice machine, a counter by the serving window, a stainless steel pot sink followed by a table by the other serving window. On the far side of the serving window are large, stacked stainless steel ovens. The center of the room has a long stainless steel counter with a large lip to prevent water from spilling. It is connected to a commercial dishwasher and then more stainless steel countertop. The right wall has a white chest freezer followed by white cabinets and then a three-door stainless steel refrigerator. Next to the refrigerator is a white stand up freezer and more white cabinets. The back wall has a commercial cooking unit with a ten-burner stovetop atop a side-by-side stainless steel oven set. Various pans and carts are also throughout the kitchen.

The parlor is located on the second floor, or street level. Upon entering one feels like they are walking back in time. A grey carpet with a white floral pattern covers the floor. Neutral paint covers the wall and around the ceiling is a beautiful gold trim on top and bottom with a green leaf pattern just inside that and finished with a red and gold drape. A large off-white window on the far wall provides natural lighting. Ornate wood furniture is situated around the room. A glass-covered wood cabinet has a portrait hanging over it. On the left hand wall are two built in off-white cabinets. One is opened and shows shelves artfully decorated with books and plates. Also on the left wall is a marble fireplace with a white mantle above it. A large brass framed mirror covers the wall above the mantle to the trim at the top of the wall. Various chairs, some of which look like they belong in the room and some that don't, as well as two couches with beautiful, ornate

wood work form a circle around a faded pastel rug. A ceiling fan with four lights hangs from the center of the room. Several lamps provide lighting around the room.

The chapel is a beautiful, open space. Walking in one's eyes are immediately drawn to the soaring ceiling and the light coming in from the dome above. The light blue paint with gold trim on the ceiling around the dome enhances the natural light streaming down. The two sidewalls have large arched windows with small circles on them that help to give the chapel an open feeling. Beneath the windows are a series of sliding doors. The walls are neutral colored. The floor is a blue-green carpet. The front of the chapel has a long, dark drape hanging down the center of two class windows. Centered both vertically and horizontally is a large brass cross. The chancel is a raised area that has a communion table draped in a white cloth. On top sits a multitude of candleholders with white and off-white candles. Greenery sits to the front right of the table. A wood lectern sits on the floor just in front of the chancel on the right. Also there is an electric organ, though it may not work. On the other side is a black baby grand piano with a lamp on it. The pews are white with dark wood trim and pads that match the carpeting. The balcony is styled in the same way. Total seating for the chapel between the room, 90, and the balcony, 18, is 108.

EDUCATION SPACES

The second parlor, used as an adult Sunday school classroom, is next door to the first and has a beautiful hard wood floor. A faded rug, with a small black coffee table on it, covers some of the floor in front of a leather couch. A leather easy chair with matching ottoman as well as various other chairs makes a large circle around the edge of the room. Several of the chairs have wood folding TV tables in front of them. Most of the walls are painted a neutral color like the first parlor. The back left corner has an angled wall that has wood paneling surrounding a brick fireplace. A large framed print of artwork hangs above the fireplace. The back wall has a large off-white window that



provides natural lighting for the room. A dark wood upright piano sits in the back right corner of the room. Various wood cabinets or different sizes as well as bookshelves are around the room. A ceiling fan with four lights hangs from the center of the room. Several lamps provide lighting around the room.

The church has several rooms that in the past have been used for Sunday school of various ages. While one or two of these rooms are still used on occasion the impression each of them give is of storage spaces. Each has table and benches or chairs, but the overall feel is one of being cluttered.

Also of special note is the Education Building. This is an unfinished building currently being used as space for local artists. The space is unique and seems to be a wonderful, creative inspiring place for artists to be in. There is also lots of storage, most of it seemingly forgotten items. Discussion during the tour and also the Appreciative Inquiry session talked about possible plans for the building. It is understood by the congregation that significant money and work will be needed to bring this space up to useable standards.



ADMINISTRATIVE AND OTHER SPACES

One very unique room, just of the sanctuary, is the History Room. The tall room has pale yellow walls and a white ceiling. One can't help but feel the history when entering and looking at all of the photos and relics from the past of the church. They are artfully displayed on the wall or in glass cases. Photos of all previous pastors are in the room as are the original glass lampshades.



Upon entering the office through glass double doors, one sees a wood L-shaped desk. Behind this is the entrance to the pastor's office. This is an open space with built in

bookshelves and space to set up comfortable chairs for meetings and discussions with the pastor. Rev. Wilson had just moved in so the space for him is still taking shape.

The Contributor, a local street newspaper, also has its offices in the church. At the time of the assessment, work was happening in these spaces and were not able to be seen.

RESTROOMS

The facility has four sets of restrooms, with some located on each floor. Each has linoleum tile on the floor. Most walls have small ceramic tiles on the bottom half and paint on the top. The stalls are divided by cream-colored partitions. One restroom has a washer and dryer located next to it. All restrooms were clean, but also felt dated. At least one restroom on each floor had a stall large enough to be accessible by someone in a wheelchair.



SYSTEMS

As with the rest of the building, the church has a number of aging systems. These include HVAC and furnaces, wiring, plumbing and electrical panels. A number of these systems have been grandfathered in when it comes to inspections, but at some point replacements will be necessary. The church has the kitchen inspected annually as well the fire extinguishers. The church maintains an entry system for the office. They also have zoned climate control in a few spaces in the church.

Another system of note are the two elevators. Both of the elevators are old and quite small. Both elevators leave riders wondering if the ride will make it to the intended destination. As previously mentioned, both are small though one barely holds three people. One wonders if anyone feels comfortable when riding either one.

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

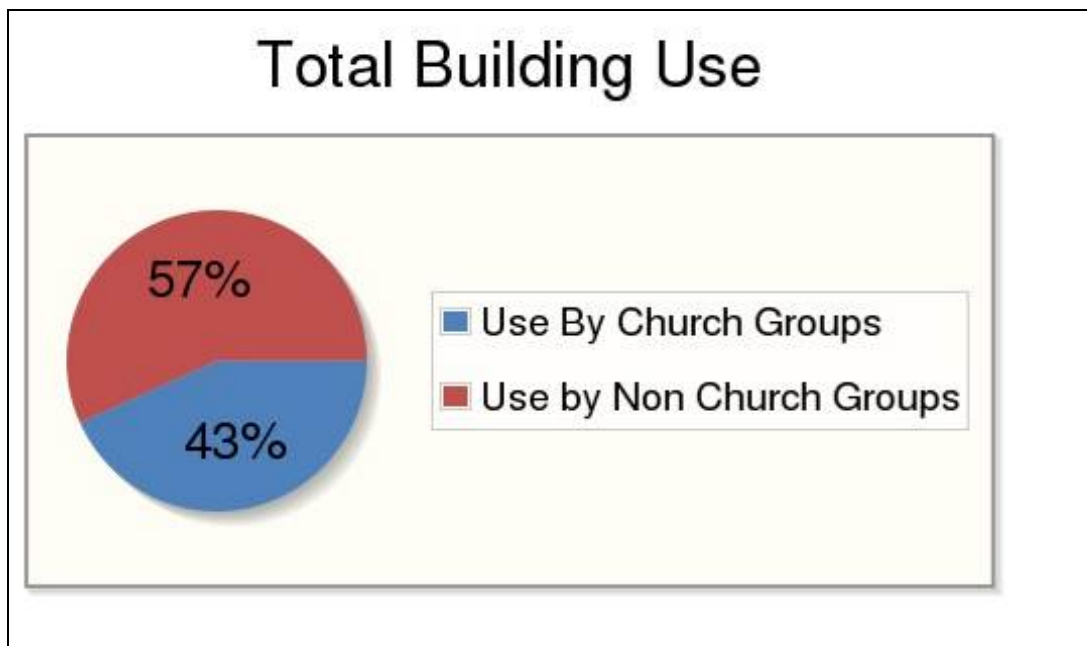
that defers mission. Preventive maintenance is normally less costly than emergency maintenance. Unfortunately, that lesson may not be learned until it's too late. Many congregations fall behind on maintenance due to declining funds and are then forced into making emergency repairs they simply cannot afford. We noted these items that the church appears to have "put off".

The church has a multitude of deferred maintenance issues. The following four items are what are seen as the top four, but are not in anyway exhaustive.

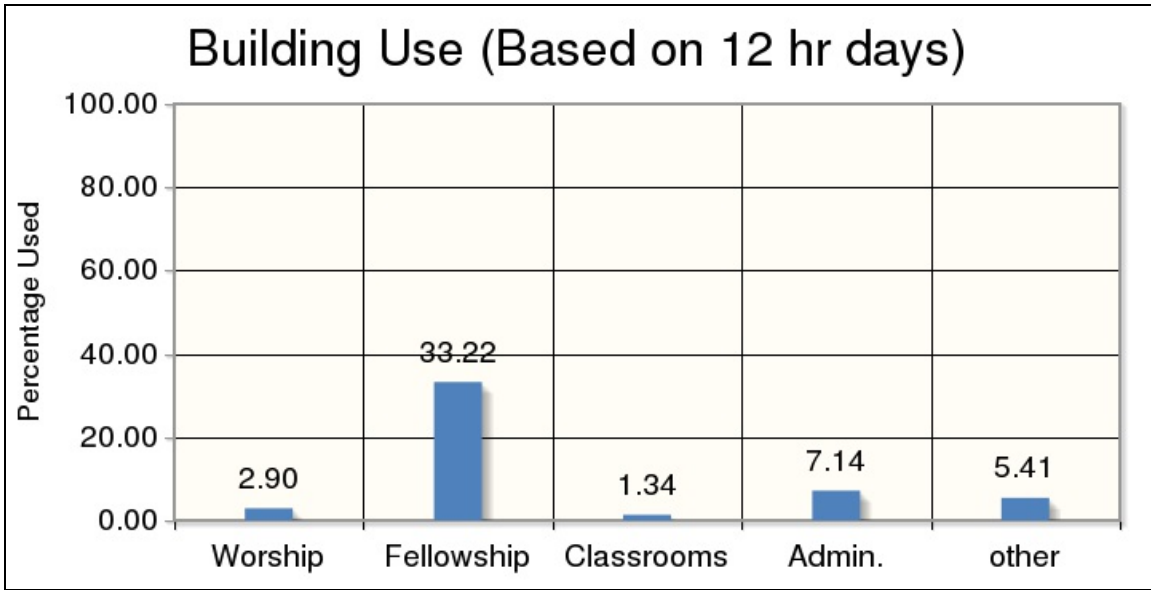
- Plaster cracking from blasting next door.
- The uncompleted status of the Education Building.
- The brick towers in front of the church.
- Underneath the building.

USE OF THE FACILITIES

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



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



UNDERUTILIZED BY CONGREGATION & COMMUNITY

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

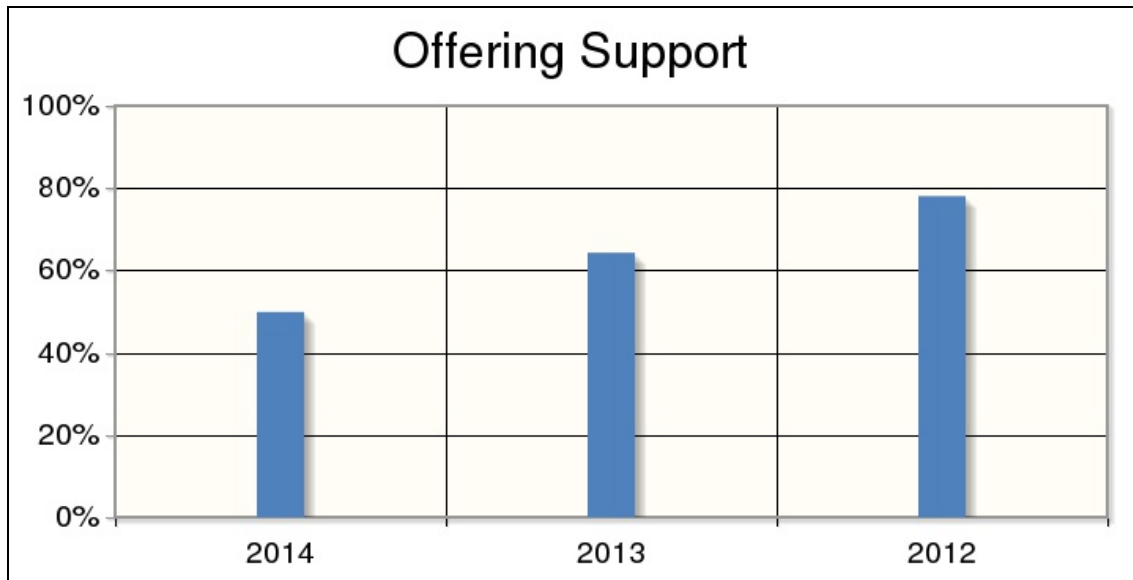
FINANCIAL REVIEW

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.

INCOME

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

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



And here is the overall income picture:

Operating Income	2014	2013	2012
Contributions	\$262,990	\$308,845	\$306,841
Interest from Investments	\$90,000	\$100,000	\$60,000
Building Use Income	\$24,484	\$5,391	\$5,687
Fundraisers	\$0	\$0	\$0
Transfers from Other Accts	\$48	\$0	\$0
Artist Utility	\$1,675	\$1,249	\$1,375
Homeless Food Ministry	\$15,176	\$57,641	\$18,782
Capital Projects	\$28,630	\$0	\$0
Outreach Revenue	\$1,000	\$0	\$0
Flowers	\$0	\$0	\$0
Organ Fund	\$0	\$275	\$527
Pastor's Discretionary Fund	\$80	\$100	\$0
Miscellaneous Grants/Income	\$23,118	\$6,997	\$0
Endowment Principle	\$80,000	\$0	\$0
Total:	\$527,201	\$480,498	\$393,212

As the above graph indicates, contributions have declined each of the last three years while expenses have grown each of those years. The top 5% of givers to the congregation give 40% of the total given. There has been a growing reliance on the Endowment Draw to fund the general operating fund.

EXPENSE

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

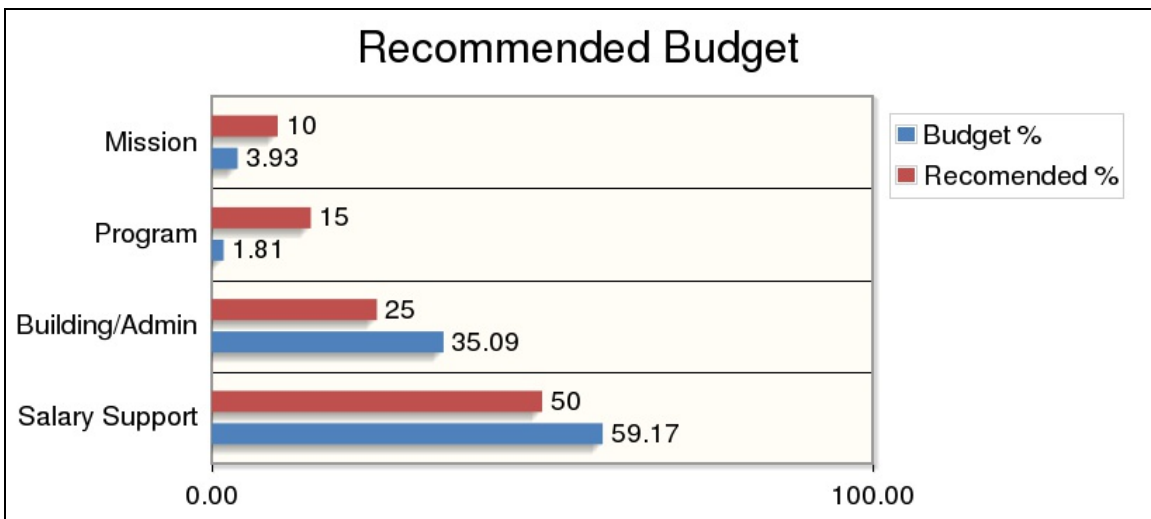
Salary Support includes salaries of all church staff and benefits associated with employing them. Such benefits would include social security offsets, health insurance, pension etc. It does not include costs such as auto expense or office reimbursements. Most congregations will expend about 50% of their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

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

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

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

The graph below puts these suggested percentages together and are labeled recommended. While these are not set in stone, these percentages represent the averages commonly suggested in church development circles.



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

The graph paints a picture of a congregation that spends mostly on its building and staff. The under spending in both mission and program support earlier trends that show a church not drawing in and keeping younger and new people.

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

Assets and Investments	
Property Value	\$21,250,000
Investments	\$0
Savings/Reserve	\$40,832
Memorial Funds	\$0
Endowments	\$2,295,925
Checking	\$45,163
Physical Plant	\$189,832
Total:	\$23,821,753

* The Physical Plant fund will only last 4 more years at current spending levels.

The congregation currently has no debt.

FINANCIAL CAPACITY

In light of the financial information above, this congregation clearly demonstrates **WEAK FINANCIAL CAPACITY**. Income streams are not adequate for meeting the expense of basic ministry with the current property. The church will need to either radically downsize its expenses or increase its income. If the congregation is not supporting missions, and not providing minimal program financial support, it may wish to consider closure.

SUMMARY

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

Downtown Presbyterian itself has been a congregation since 1955, but as anyone associated with the congregation knows, its history is much deeper and stronger than that. Beginning as First Presbyterian Church, worship and ministry has been occurring at the corner of 5th and Church Street since 1814. Ten-year trends show a church that has been declining in both average worship attendance as well as membership. Giving trends show a church that has plateaued, but one wonders how long that is sustainable given the steady decline in numbers

A study of the demographics of both the church and the community show a congregation that is significantly older and more Anglo than the community around it. This has led to a considerable number of "old-timers" in the congregation without an influx of new people and ideas. Both of these are areas of concerns as they show potential disconnect between the congregation and the community that is redeveloping around them.

The historical significance of as well as the architectural beauty of the building are rightly sources of great pride to the congregation. However, the building is a significantly aging physical plant. That added to the financial demands of meeting historical standards when renovating or fixing things make maintain the church both a physical and financial challenge.

A financial review shows a church with declining contributions that has been overtaxing reserves for a number of years. A conversation with financial leaders of the congregation reveals that at current spending levels the Physical Plant Fund has only four years remaining. The review supports, according to models for healthy congregations, that the congregation is spending a disproportionate amount on the building.

Downtown Presbyterian Church is in the process of becoming a More Light Congregation. Attendees at the Appreciative Inquiry session also spoke of the pride in the social justice focus of the church and denomination as well as the homeless mission the church supports.

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

FUTURE STORIES

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

The stories below are not meant to be exhaustive, but rather conversation starters for the congregation as it seeks its New Beginning.

FUTURE STORY #1: Redefine the Mission

5th Anniversary of Non-Profit Social Justice Start Up Center

April 20, 2023, Nashville, TN – Five years ago today, the congregation of Downtown Presbyterian Church opened their doors and offered their prime downtown space to startup non-profits focusing on social justice. The goal as one long time member stated was to, “provide a place for work to happen for organizations that were supporting those in need in the downtown community and if we were lucky to connect to the young people pouring into downtown.” A few early adopters jumped at the chance to be so close to the people they were helping and loved the nominal fee they were charged for coveted space.

Much like their artists in residence program, the Not-Profit Start Up Center grew steadily with time. One leader, whose company came in the second year, said, “When we heard about the opportunity to be in the heart of downtown AND to be around other startups, to share experiences, strategies ideas, it was just a perfect situation for us. And this spot has been everything we hoped it would be. The connection with the other organizations as well as Downtown Presbyterian has been so fruitful.” A staffer from a start up that looks at providing job readiness added, “This church has been so supportive. Honestly we were nervous at first about being in a church. Would they place restrictions on us, would curtail what we were trying to do. They have been nothing but supportive of our work. It has been great.”

And Downtown Presbyterian feels the same way. “We have seen such a growth in our involvement in local mission since we started this program. We had been known locally as the church that helped feed the homeless and had the really cool building. Now we have a presence in so many other areas. The other benefit has been the number of people who come into our facility on a regular basis, be it for meetings or service work associated with the non-profit start-ups. And that traffic has affected our church life as

well.” A church member added, “I’ve never seen the church so busy in my 18 plus years here. It is wonderful to see so many people, and so many young people coming through those doors.”

The co-chairs of the committee overseeing the Non-Profit Start-Up Center explained how the idea came to be. “We were struggling as a congregation several years back and had been so for a while. The congregation entered a process called New Beginnings. Through conversations around that program we felt we were being led to be a significant social justice ministry beyond what we had been doing.” The other co-chair added, “We saw who we were and through a series of open, honest, and honestly difficult conversations following that process we began to flesh out the idea of supporting groups with not only space but our time and talents as well.” A member of the committee chimed in, “we could never have dreamed what this would become. I think it shows that with vision and faith can come amazing results.”

Downtown Presbyterian sees no end in sight for the program and hopes to be able to help other non-profit start-ups. For more information on the program, visit the church website at www.dpchurch.com.

FUTURE STORY #2: Do Nothing

April 20, 2023 – As the starting time for the meeting nears, the small group of members file in in twos and threes. The congregation had been here before. The last time was 1954-5, but this time is different. The congregation completed the New Beginnings process several years earlier. Several ideas formed after the house meeting discussions. One member discussed being a focus on social justice, while others shared possibilities as well. It seemed like several ideas generated excitement but it never got past the discussion phase. With no consensus built, no energy gathered around an idea, the church continued on the path it had been traveling since the late 2000s – decline.

With a slow decrease in worshippers, the church’s physical plant fund ran out. Financial issues that had only been concerns before were now major issues. As with the New Beginnings process, ideas for dealing with the financial shortfalls were floated, but nothing came of those ideas.

The meeting is brought to order and the tension in the classroom is palpable. Will this be the meeting that finally brings a parking garage to the corner of 5th and Church Street?

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

A FINAL WORD

I would like to thank the entire congregation of Downtown Presbyterian Church of Nashville for their warmth and hospitality. I would specifically like to thank John Booth for the comprehensive tour of such a beautiful and historic building; Allen and Ridley for the tour and history of Nashville; Stephanie and Jeff for answering numerous questions about the finances; Reggie for preparing information about the calendar and helping to prepare documents for me. I would also like to thank Rev. Wilson for all of his time and efforts before, during and after the assessment.

You all are a wonderful congregation and you will be in my prayers as you discern your New Beginning.

P.J. Brobston

Contract Assessor

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Presbyterian Mission Agency

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cc: The Rev. Warner Durnell, Executive Presbyter, Presbytery of Middle Tennessee

APPENDIX A: APPRECIATIVE INQUIRY SESSION

Downtown Presbyterian Church
Nashville, TN
April 20, 2015

Attending: 46 people attending

- 1.) Think back on your entire experience at this church and name a time when you felt the most engaged, alive and motivated.
 - First came was in small group; Some of the dig festivals; Lenten film series; shower of stoles exhibit
 - Doing Habitat for Humanity project, planting trees
 - Waffle shop
 - Good Friday dinner; rafting trip
 - Sunday morning Sunday School
 - International Christmas House
 - Choir & waffle shop
 - Outreach Committee meeting with Les & Gail Kerr's house
 - Engaging artists to participate in "big shows"; welcoming the artists who were surprised by the welcome
 - Meeting in the chapel during the summer
 - Newer member—lunch time bible study; special events such as the Americana Fest concert—hearing how beautiful the sanctuary is and that DPC is a real church
 - Shower of Stoles Exhibit
 - Involvement with the Contributor Newspaper launch—hearing from guy whom built tent
 - Waffle Shop; annual contemplative retreat; facilitated the youth and children leading the worship
 - Sunday School—organizing the children's participation; art shows; Lessons and Carols
 - Preparing Christmas gift bags for homeless.
 - Serving as a greeter welcoming visitors and out-of-town visitors
 - Getting involved in Sunday School class during divorce process
 - First Saturday of Every month for Art Crawl; appreciation for new eyes that see Church
 - Waffle Shop pulling people; music (conducting Messiah); art institute; Sunday morning breakfast for homeless and homeless ministry over all in heart of Nashville
 - November—First Presbyterian Church joint worship service filled sanctuary and choir loft.
 - Light coming through windows during offering

- Saturday night of Shower of Stoles with LGBTQ choir being welcomed into the church; allowed artists to work together as a group with a social justice—profoundly humbling and moving—feeling of being a part of this place; felt radically different from other things done by church; public expressing a level of gratitude with statements of justice being received
- 2.) When you consider all of your experiences at this church, what has contributed the most to your spiritual life?
- Contemplative retreats; small group setting; open environment
 - Being in community with congregation
 - Tuesday bible study
 - Teaching Sunday School to the jr. and sr. high
 - Support given during the loss of family members
 - Dinners around lent and advent
 - Hogan Yancey called the conscience of the presbytery
 - Music—reason I went for the first few years
 - Wednesday lunch over 20 year period—Don Beisweinger and Linda White gathered and talked about dignity of the poor—profound impact on seeing theologically where I stood—opening of ourselves is so much easier when loved by God
 - Tuesday bible study—chance to grow and get to know people
 - Laying on of hands during installation and ordination of elders
 - Sunday School—transformed by conversations taking place—a Sunday morning expression of what is happening throughout the week—helping me grow; Tom’s work with the arts—now connecting with art in a way not done previously.
 - Bible Study friendships; fills need to feel connected, hear the Word of God; working with the children in the nursery
 - How we do communion
 - Taking communion together
 - Liturgy profoundly centering; sermons and content of scripture passages through the liturgy; joys and concerns and prayers for the people
 - Prayer before feeding the homeless; doors are gonna open and people come streaming in so gotta get centered
- 3.) Tell about a time when you were most proud of your association with this congregation.
- When my friends complain about the Contributor being sold, love to tell them it was started and is housed out our church
 - Mayor wanted to bring other mayors to worship at DPC; Ken Locke’s inclusive invitation to communion; Mayors came forward for communion; Shower of Stoles exhibit
 - When DPC and 1st Presbyterian came together for a single service
 - All different connections with community; service at Tornado and 911; National Trust two conferences; Congressman John Lewis stating his welcome with the change in Nashville from the 1950s; Center for the community during WWII housing soldiers

- Waffle House
- Lenten film series moved from DPC to Belcourt Theater to show Bergman films
- Telling people about homeless ministries
- When Tommy Turner lost wife Peggy finding a place to call home
- Homeless work—being in the perfect position to be involved in the ministry
- Ministry to the “least of these” reputation
- Church does more for poor than any church in Nashville—recognized by larger churches
- Stop feeding homeless is not the way to end homelessness
- Historic preservation—preserved by congregation; valuing history
- Weathering difficulties and changes—e.g., recent pastor change—everyone coming together
- Opens doors to musicians to record, TV show, gives Nashville prominence
- Sacrifices made by members made when 1st Presbyterian moved
- Finding a new way to love the church weekly
- Children’s art shows—expectations are high with sophisticated opportunities to think abstractly about spirituality.

4.) What do you think is the single, most important, life-giving characteristic of this church? When we are at our best, what are we doing?

- Serving others
- Outreach
- Welcoming people
- Serving others
- Singing
- Opening our doors
- Providing a place where people been hurt in the [past in can find respite
- Ditto
- Serving food
- Serving others
- Caring for others/nurturing
- Feeling of family
- Opening doors to the community; let whole community know this is a place they can feel comfortable

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

- Quirkiness
- Get things repaired and maintained
- Committee members

- Compassion
- Hospitality
- History of the DPC
- Technology skills
- Presbyterian politics
- Inviting people into building and be comfortable
- Affectionate irreverence
- Questioning
- Film projection
- Academic—proof-read bulletin to check attribution of quotes
- Singing tenor
- Vision for the educational building
- Sunday school teaching
- Activism
- Deviled eggs
- Clean a mean pew

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

- Mixing a great bloody Mary
- Medical knowledge
- Communication skills
- Concert production
- Feminist studies—including theology which doesn't come out because would be feminist sitting in the corner—no opportunity for sharing with women
- Legal writing/contract review

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

- The people
- Ditto
- Family
- Variety of people
- Quirkiness of people
- Format of service as a ritual; tradition combined with progressiveness
- Spiritual renewal with people I genuinely care about
- Diversity; order of worship and beauty
- Choir
- Music
- Ditto times three
- Worshipping in that space—history
- Loved by congregation in a real way

- Need to feel God’s love to feel myself; want daughter to know and grow in faith
- Reminds me of the church in which I grew up—comfort level
- A lot invested in the place and people—where home is
- Freedom of thought; One of the only worshipping communities where it doesn’t matter how I think theologically
- Obsessive-compulsive so keep coming back
- People in the church are the same inside the church as outside the church
- Fellowship with a common desire to worship God
- Ancestral history of the church
- Great comfort in participating with this congregation particularly after having the opposite experience.

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

- a. Rigid (3) or Flexible (36)
- b. Status Quo (12) or Mission-oriented (24)
- c. Fearful (7) or Courageous (27)
- d. Thriving (0) or Getting by (42)

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

- Tuesday Bible Study
- Help for the Homeless Training
- Village play days
- Lunch after church
- Prepare Wednesday lunch

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

- Throw them in the deep end of the pool
- Invite them to church
- Annual Elder retreat
- Presbytery seminars
- Previous elders informally help new elders taking over committee
- Elders Mentoring
- Recognize skills sets needed by church and employ them
- Intern from Vanderbilt Divinity School who works with community.

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

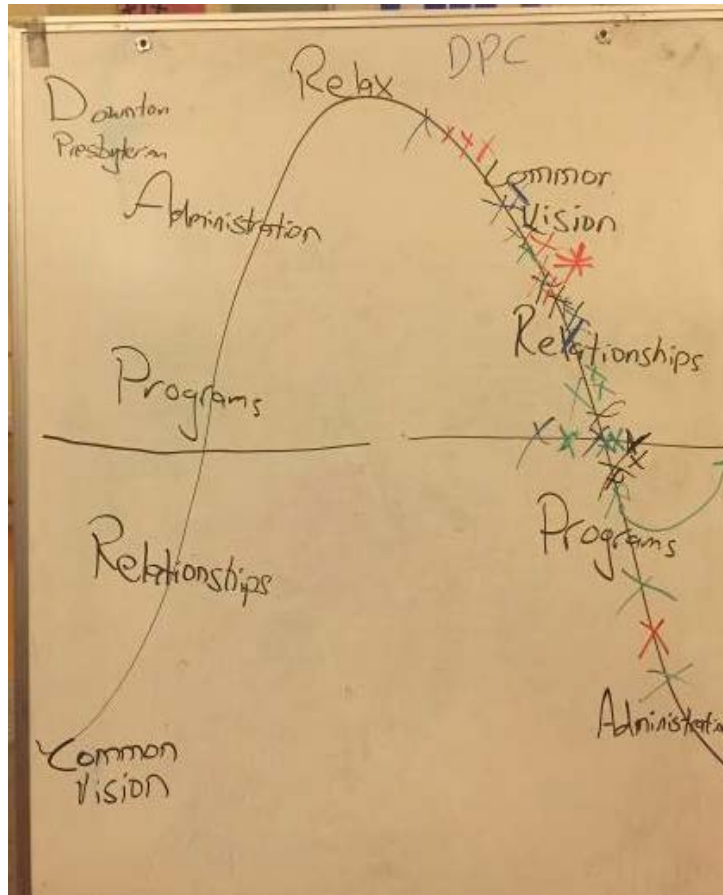
- Christian community in downtown area that needs a home and can find a home close to theirs
- Internal ministry to own members

- Older members of congregation are forgotten
- Need to focus internally as well as externally
- Youth program—has been limping along but now has potential
- Connecting with universities to our ministries—being a ministry to the university students
- Having people who come for free to participate in the life of the congregation—including worship
- Urban dwellers who are not homeless
- Helping people find where they fit
- Being intentional about inviting people into the ministries—including those using the building
- Being intentional about welcoming those who have been hurt by the church previously—pastorally caring for that kind of new member—meeting unmet needs they have
- Get over fear of “over-evangelizing”
- Ditto—Too rigid about other people’s boundaries affecting welcome
- A bigger variety of small group bible study and spiritual interaction—e.g., a weeknight bible study
- Ladies circle, prayer time, getting to know the women of the church
- Provide a list of the volunteer opportunities that exist
- Ditto small group—e.g., men’s breakfast

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

- Building
- History in downtown Nashville
- Homeless
- History lost—witness in that location
- Meals for breakfast and lunches
- The example DPC sets
- Waffle Shop (X2)
- Bell ringing on Sunday morning
- Opening of the building to the public, e.g., during art crawl.

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 39 participants perceived the congregation to be in a sustainable place in its lifecycle, while 7 others perceive that the congregation is no longer sustainable. A photo of the lifecycle chart is shown below.



APPENDIX B: REDEVELOPMENT STRATEGIES

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

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

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

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

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

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

APPENDIX C: MOSAIC HOUSEHOLD TYPE DESCRIPTIONS

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

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

Mosaic USA

Group O Singles and Starters

Segment O54: Striving Single Scene

Young, multi-ethnic singles living in Midwest and Southern city centers

Overview

No lifestyle has a higher percentage of singles than Striving Single Scene, a way station for young city singles before they marry, settle down and have families. Found in big cities throughout the South and West, these mobile 20-somethings tend to be well educated and employed in entry-level sales and service-sector jobs. A disproportionate number are Asian or African-American, and nearly all are renters in older apartment buildings close to the urban action. Without cars, they're happy to walk or take public transportation to bars, health clubs, boutiques and movie theaters.

These young singles lead entertainment-intensive leisure lives. They like to go out at night to clubs and concerts. They travel to Caribbean beaches, and they make it a habit to visit a new destination every trip. They like to take adult education courses to make new friends as much as to improve their skills in painting and photography. They try to look their best by working out regularly and taking aerobics and yoga classes. In their apartments, they'll relax with a book, invite friends over for dinner or listen to pop or rhythm and blues on the radio. Having integrated the Internet into their lifestyle, they frequently go online to download music, watch videos and play games.

Most consumers in this segment can't afford high-end stores, but that doesn't stop them from patronizing boutiques like Victoria's Secret and Abercrombie & Fitch when they're running sales.

These consumers like to stand out and typically buy the latest fashion in season. Self-described early adopters, they enjoy trying out the latest health food or smartphone. That doesn't leave a lot of money for savings, and these households don't often acquire investments. Many are more concerned with paying down their student and car loans than thinking about saving for retirement.

With their out-and-about lifestyle, Striving Single Scene are only moderate fans of media. They've given up on traditional newspapers and magazines, though they do keep up with current affairs and pop culture by visiting various news Websites. They put in their ear buds to listen to radio stations on the way to work, and many support public radio. When they're not going out at night, they watch primetime TV shows on cable networks like VH1, TBS, Bravo and Showtime - they turn to the Internet to download music, stream videos or keep up their Facebook conversations with friends.

Striving Single Scene are an ambitious bunch who spend a lot of time at work and want to advance as quickly as possible. While that doesn't leave them much free time, they still find ways to support liberal causes and the Democratic Party. They have solid rates for registering to vote, and many are willing to volunteer for a good cause or a worthy protest if the issue moves them.

Mosaic USA

Demographics and behavior

Who we are

With the highest concentration of singles - at 95 percent - Striving Single Scene are young, unattached Americans living in city apartments. Over 90 percent are younger than 35 years old. Almost as many are never-married singles without children. There's a significant concentration of minorities in this segment, with high rates of Asians and African-Americans. They tend to be well-educated, with nearly three-quarters having gone to college. As recently minted college graduates they've found entry-level jobs in sales, construction, public administration, health care and professional services.

Where we live

Striving Single Scene tend to live in transient neighborhoods throughout the South and West. With their downscale incomes (under \$42,000), they can only afford compact apartments in high- and low-rise buildings completed between 1960 and 1990. Some 96 percent are renters. Many of the buildings are dilapidated, and residents don't particularly want to stay there forever. In fact, a majority just moved in during the last year, and 80 percent have stayed at the same address for fewer than three years. Among these diverse households, many know they're just passing through on their way to better jobs and bigger apartments.

How we live our lives

The young singles in Striving Single Scene lead carefree lifestyles. Although work takes up a lot of their time, they're active in the dating scene and often go out at night to bars, restaurants, cinemas, dance performances and concerts featuring all kinds of music. They like to travel, especially by plane or cruise ship to the Bahamas, Jamaica and Mexico. They work out regularly - jogging, lifting weights, taking aerobics classes and playing tennis. When they finally wind down in their apartments, they like to read books, listen to music - pop, grunge and rhythm and blues are all popular - and cook. They also pursue creative hobbies such as painting, playing a musical instrument and doing photography; many are enrolled in adult education courses to improve their talents.

Striving Single Scene may have limited budgets, but that hasn't inhibited their fondness for shopping. They bypass many of the large discount chains in favor of trendier mall boutiques like Victoria's Secret, Abercrombie & Fitch, Ann Taylor and Banana Republic. These price-sensitive shoppers are willing to wait for sales before they venture into a mall. They typically use the Internet to plan a major shopping excursion, but their tendency to buy things at the spur of the moment can undermine their best-laid plans.

Striving Single Scene appreciate media more for entertainment than for information. They listen to drive-time radio, particularly stations that play easy listening, Spanish and contemporary Christian music. They're a strong market for primetime TV, especially cable networks like MTV, Bravo, BET, HBO and E!. They've pretty much abandoned print media, with few subscribing to newspapers and magazines. However, these Internet-savvy consumers now get the news and even some of their favorite TV shows online. These Americans say that the Internet is now their prime source of entertainment.

Mosaic USA

How we view the world

The young members of Striving Single Scene are ambitious, motivated and bent on personal achievement. Self-described workaholics, they want their work to be meaningful - not just a job, but a career. Their big concerns are getting ahead in their careers and achieving financial security. Many of them are already talking about starting their own businesses. Unafraid of challenging themselves, they say that they like to pursue novelty and change. Conformity, they say, makes them uncomfortable.

As the younger residents of city neighborhoods, these Americans are nearly twice as likely as the general population to describe themselves as "very liberal". They support liberal ideals and tolerance in religious matters; most are affiliated with the Democratic Party. Despite their recent arrival in their neighborhoods, they're willing to volunteer their time for a good cause and get involved in the community. They also donate to environmental groups, arts organizations and public broadcasting. Additionally, they're more likely than average Americans to join a protest if they feel strongly about an issue.

Notwithstanding their low incomes, Striving Single Scene tend to be early adopters who crave status recognition. When they buy a car, they choose it mainly on looks - and they love foreign cars tricked out with options. They make a point of buying the latest clothing styles with every new season. They're generally the first among their friends to check out what's new and hot - whether it's a new store, diet, restaurant or smartphone.

How we get by

Striving Single Scene are one of the more financially challenged segments. With their incomes under \$42,000 and few income-producing assets, they have few savings or investments other than savings bonds. Many are still paying off loans for their schooling, cars and personal bills, and they don't want to go further into debt. Unless they're obtaining group life insurance through their employers, they'd likely to have no insurance whatsoever. Some are trying to save enough money for a down payment on a house, though paying off their credit card purchases each month typically takes precedence. In the juggling act between credit and debit cards, they usually don't end up with much savings for the future.

Digital behavior

Striving Single Scene are fans of digital media, going online for a variety of purposes: banking, dating, shopping and looking for jobs and apartments. Among their favorite Websites are meetup.com, blackplanet.com, sports.yahoo.com and snagajob.com. They use the Internet as a communication tool for blogging, instant messaging and staying in touch with friends and relatives through social networks. The Web is also one of their main sources of entertainment: they download music, watch videos and play games. They access the Internet from anywhere they can - home, hotels, school and work. They're also early adopters of mobile Internet services; they're more than twice as likely as average Americans to go online using their cell phones. These cost-conscious consumers even use the Internet for Voice over IP phone services. They admit that they're getting less sleep because of their preoccupation with the online world.

Mosaic USA

Group G Young City Solos

Segment G25: Urban Edge

Younger, up-and-coming singles living big city lifestyles located within top CBSA markets

Overview

Urban Edge are a collection of unmarried singles living in the funky neighborhoods of the nation's big cities. Found in iconic neighborhoods like Greenwich Village in New York City and Haight-Ashbury in San Francisco, these city dwellers thrive in settings known for their cafes, nightclubs and arts. Most are college educated, in their 20s and 30s, and living in rental apartments filled with other young transients. They can afford their lofts in gentrified buildings thanks to well-paying jobs in business, sales, the arts and public policy. However, most care less about their residences than their locations near to great ethnic restaurants, chi-chi boutiques, hot music clubs and other unattached singles attracted to this urban meet market.

Urban Edge like to be on the cutting edge of culture and enjoy the energy only city life can bring. They head out to plays, movies and concerts. They like to read books and take continuing education courses. To keep looking their best, they devote hours each week to keeping fit. They're not just denizens of local health clubs; they also like to escape the stress of their jobs by challenging themselves rock climbing and scuba diving. During the week, they'll show up for drinks or dinner toting a gym bag and briefcase.

Not surprisingly, Urban Edge are liberal in their outlook. They vote Democratic and proudly support a left-wing agenda. Many do not attend church services every week.

Despite their decent incomes and liberal tendencies, they don't appear to be fashion-forward shoppers. True, they prefer local boutiques to the national chains, and they're not likely to drive an hour to an outlet mall, but that's because most don't own a car and instead take public transportation. Those who do own cars tend to drive small sedans and sports cars not suitable for hauling palettes of goods from warehouse clubs. Despite living in some of the nation's most expensive cities, they still like to keep within a budget. Many are financially savvy and have set aside cash for their IRAs and 401(k)s; these young households have already acquired a variety of investments in stocks, bonds, mutual funds and CDs.

Living in typically cramped apartments, these urban hipsters like to go out, and that makes for a relatively weak media audience. They're not big TV fans, except for a favorite sitcom, old movie or inflammatory documentary. Many are into the music scene and make an above-average audience for modern rock and jazz radio stations. While they read a lot of books, they rarely subscribe to newspapers or most magazines. Most have adopted the Internet as their main source for news and entertainment. Today, the Internet is often the first media channel they visit in the morning and the last one they use at night. They go online to watch videos, shop, telecommute and visit dating sites; one of their favorite pastimes is finding new Websites.

Mosaic USA

Demographics and behavior

Who we are

Urban Edge consist of an eclectic mix of never-married singles living in vibrant downtown neighborhoods. They're mostly young city dwellers, their ages ranging between 25 and 45 years old. Most have college degrees and work in a wide variety of occupations: business, education, science, sales, healthcare and the creative arts. This type of lifestyle has a tradition of being home to beatniks, flower children, gays and public-interest crusaders. Now, it's mostly a magnet for young, predominantly white singles looking to enjoy a hip and active life before settling down.

Where we live

Urban Edge can be found living in some of the country's most well-known city neighborhoods. Dupont Circle in Washington, D.C., Greenwich Village in New York, Lincoln Park in Chicago and Haight-Ashbury in San Francisco all have high concentrations of Urban Edge households. These singles tend to live in older low- and high-rise apartment complexes, funky brownstones and gentrified buildings located near sidewalk cafes, anarchist bookstores and disreputable bars. Although the median home value here is high - more than \$360,000 - only a small percentage of segment members own their homes. That's just fine for this mobile population who express little interest in sinking roots in these lively neighborhoods. A majority have lived at the same residence for fewer than three years.

How we live our lives

Urban Edge like to cultivate both mind and body. They read books, visit museums, take education courses, paint and play a musical instrument. They spend a lot of time exercising: jogging, weight lifting, swimming and tennis are all popular. These thrill-seekers also like challenging athletic pursuits like skiing, scuba diving and rock climbing. They travel at healthy rates, too, going to other big cities in the U.S. and abroad. On these regular jaunts, they may stay at hotels or with friends, as long as they have easy access to what the city has to offer.

Like many residents of downtown neighborhoods, they spend their free time in their local stores, restaurants and cultural venues. They head to local bistros for food and to connect with friends; they also take in plays, movies, concerts and comedy clubs. Compared to average Americans, they're more than three times as likely to patronize bars and nightclubs.

In the marketplace, Urban Edge don't follow the herd. They avoid mainstream retailers, preferring local boutiques to any big-box store. They like quality clothing and cars that are fun to drive. However, they try to keep within their budget and do not devote too much time to shopping. They don't like to travel distances to shop or spend a long time browsing. Ignoring most forms of traditional advertising, they prefer recommendations of friends when deciding which stores to visit.

These on-the-go Americans are selective in their media tastes. They're not into TV, though they'll often watch a movie, news documentary or sitcom; their favorite cable channels include Bravo, Comedy Central and A&E. They do listen to music on the radio, preferring stations that play modern rock, contemporary hits and jazz. They do read magazines, especially those that

Mosaic USA

cover music, business, computing, outdoor recreation and travel, but they've given up on newspapers and typically turn to the Internet for their news.

They're often at the forefront of online trends, using the Internet for entertainment and dating. While they refuse to click on email ads, they do respond to sponsored Websites and links.

How we view the world

Urban Edge have a penchant for risk-taking. They like to learn new things, experience new cultures and try new products and Websites. A third would like to start their own business. They're comfortable in their edgy downtown neighborhoods and don't worry about crime and violence. These young people like their lives and enjoy being in the now. They don't worry too much about tomorrow and think that the future will take care of itself.

In Urban Edge, liberalism has a long tradition. Compared to the general population, they're twice as likely to vote with the Democratic Party. Nearly half describe their political outlook as "very liberal" - the most in the nation. These active voters are pro-choice and support progressive social issues. And while they describe themselves as spiritual, that doesn't make them religious, and they rarely participate in organized religion - or any organized groups. They prefer to keep their views to themselves.

Many in Urban Edge make an effort to have a healthy lifestyle. Many work at eating a well-balanced diet. A disproportionate number support homeopathic and alternative medicine treatments. They're not strict about diet and health, however, admitting that they regularly treat themselves to fattening foods and sweets.

How we get by

With average incomes topping \$75,000, Urban Edge have plenty of disposable income. Although they're typically not building any home equity, they have started setting aside money for investments in IRAs and 401(k)s. They're now sitting on a decent pile of investments - stocks, savings bonds, mutual funds and long-term CDs. Many also have switched from credit to debit cards so they don't have to pay off any balances - admittedly an issue in the past.

These young singles have also avoided the insurance industry for most of their lives. They will pick up health insurance and life insurance if it's offered by their employer, but few have coverage in the six figures. With many still paying off college loans, they're often reluctant to go into further debt for homes or cars. While they've made a good start with their investments, these people don't feel secure financially and seek the help of experts to manage their money.

Digital behavior

Urban Edge are digitally literate. They like going online to get work done: banking, travel planning, following stocks and looking for jobs. But they're also big on using the Internet for entertainment, including listening to Internet radio stations, watching videos and reading favorite magazines. Unlike some young segments, their tendency to use the Internet for shopping or telecommuting is only above-average. However, they do stand out in their fondness for social networking and file-sharing services. Their web surfing also takes them to a number of Websites, impressive in their variety: Amazon, CNN, Expedia, Facebook, Netflix, Weather.com and YouTube. They're the first to admit that the Internet has changed their lives - and for the better.

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Group R Aspirational Fusion

Segment R67: Hope for Tomorrow

Young, lower-income single parents in second-city apartments

Overview

Life can be a struggle in Hope for Tomorrow, a transient segment of young African-American singles and single parents in the nation's second-tier cities. Home to one of the highest concentrations of African Americans in the nation, this segment faces stiff economic challenges. The high school dropout rate is 50 percent, the average income is the second lowest in the nation and more than two-thirds of household heads are single parents, a startling seven times the U.S. average. For these relatively young adults, more than 40 percent are under the age of 35. Just finishing high school is considered an achievement.

Hope for Tomorrow are found throughout the eastern half of the U.S., especially in second-tier cities in the Midwest and South. More than eight in ten households rent apartments, typically in older buildings and projects and duplexes built in the first half of the last century, and many buildings are showing their age. However, that's all they can afford because of their low-paying service-sector jobs as security guards, restaurant workers and school aides. Few talk of spending their lives in these settings filled with transient residents; nearly half have been at the same address for less than a year.

In this financially-challenged segment, most residents lead modest lifestyles. They're young enough to enjoy nightlife, and that usually means heading to a bar or nightclub. If they want to get exercise, they generally go to a park or playground for a pickup game of basketball. This is no segment to sell cars, travel packages or season tickets to cultural and professional sports events. Many members spend their evenings at home just to save money. However, to keep their kids entertained, they often go over-budget to get a decent DVD player and premium cable channels. Residents tend to be fond of traditional media; they listen to urban radio stations, read a wide variety of magazines and watch a lot of TV. These young parents also loosen their purse strings to buy toys, comic books and video games. If they can afford it, they'll also get Internet access to download music, stream videos and check out social media sites targeted to the black community.

As consumers, Hope for Tomorrow like the latest fashion and hippest styles, but they can only afford the apparel at discount shops and the clearance racks at pricier chains. Kmart, Dress Barn and Foot Locker are all popular retailers. These consumers say that they look for clothes that can last a long time. Still in the meet market, they buy cosmetics and fashion accessories.

Many members of Hope for Tomorrow aren't satisfied with their lifestyle. They want to get a better job, advance in their careers and be better providers for their kids. Some take adult education courses to improve their lives, and they have the support of their church, where they tend to be active members. Although they've only lived in their neighborhoods a short time, they tell researchers that they still want to improve their communities as volunteers.

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Demographics and behavior

Who we are

Young African-American singles and single parents dominate Hope for Tomorrow, a downscale segment concentrated in the nation's second-tier cities. Overwhelmingly black and nearly 90 percent single, these households consist mostly of single parents struggling to raise relatively young children on low incomes; the segment's 70 percent rate of single parents is nearly seven times the national average. They're young - more than 40 percent under the age of 35 - and not very well-educated. Half failed to complete high school and less than 5 percent have a college degree. Nearly two-thirds work at lower echelon sales and service-sector jobs, typically in food preparation, protective services and educational services.

Where we live

Hope for Tomorrow are concentrated in smaller cities throughout the Midwest and South. In cities like Cleveland, Ohio, Chicago, Ill., Saint Louis, Mo., and Norfolk, Va., they've settled in rental units within apartment complexes, duplexes and a variety of ranch houses on tiny lots. Most of the housing stock is old, with three-quarters built before 1950 and half before 1925. Members of this segment are crowded into these small apartments in neighborhoods known for transient residents and overwhelming economic problems. Many residents only recently moved in; nearly half have been at the same residence for less than a year and regard their units as only a temporary stopping place on the path to someplace better.

How we live our lives

These young consumers lead busy, multitasking lifestyles limited only by their weak finances. They spend a lot of time in their apartments, reading books and comics, listening to hip hop and gospel, and cooking. Their meals range from intricate dishes using new recipes to frozen dinners after a long day. They play a lot of sports in nearby parks and playgrounds, such as basketball, baseball and football. They like to socialize with friends at a bar, billiards parlor or nightclub, and many look to their local church for worship services as well as social activities. Occasionally, they'll take in a play or dance performance.

With their growing families, Hope for Tomorrow spend as much as they can on their children, buying games and dolls, toys and ornaments. They'll occasionally splurge and take the kids to a bowling alley, ice skating rink or city aquarium. However, a lot of entertainment revolves around their TV and computer at home, though they can ill afford the large screen, high-definition models. Most make do with standard sets and screens smaller than 31 inches.

Hope for Tomorrow are all about utilitarian consumerism. Although they're fashion forward and like to make a statement with their clothes, they're bargain shoppers who try to buy clothes that will last a long time. Their highest-rated stores include Dress Barn, Kmart, Foot Locker and Bealls. Bigger ticket items are more of a challenge for these consumers. While they like to keep up with the latest automotive trends, they buy no cars more than the average. The same goes for technology. They claim to be early adopters of consumer electronics who love to buy new gadgets and appliances, but they buy few gadgets.

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Hope for Tomorrow are a middling market for most media, except for ethnically-targeted content. They like listening to urban radio, watching cable channels like BET and reading magazines such as *Ebony*, *Essence* and *Jet*. They're also fans of a wide range of mainstream media, especially cable channels like Disney, Lifetime, MTV, TBS and truTV. These households excel in subscribing to premium channels. Of course, these networks have the added benefit of being commercial-free, a plus to these consumers. Many dislike commercials, changing the channel or muting the sound whenever ads come on.

How we view the world

Their economics may be bleak, but Hope for Tomorrow are striving to change their lives for the better. A majority says that they believe in the maxim, "If at first you don't succeed, keep trying". They say that they enjoy owning good things but, more importantly, they want to be able to provide things for their kids that they never had. They want to earn the respect of their family and close circle of friends.

In Hope for Tomorrow, money is the best measure of success; they subscribe to that notion at a rate more than five times the national average. They regard a good job as the key to higher earnings. Self-described workaholics, they say that they're willing to give up family time in order to advance. These young people maintain that they want to get to the top in their career. Although they still like to have a good time, they're willing to pursue different opportunities and change in order to provide a better life for themselves and their children.

Hope for Tomorrow are active politically, with three-quarters registered to vote and two-thirds belonging to the Democratic Party. These Democrats tend to be of the conservative stripe, however. They say that their faith is important to them. They worry about crime and violence in their neighborhoods. Though they've only lived a short time in the community, they still want to be involved and are willing to volunteer for a good cause or march in a protest.

How we get by

One of the poorest segments in the nation, Hope for Tomorrow have the second lowest income in the nation - under \$25,000 - and little in savings. They're only a third as likely as average Americans to have checking or savings accounts at banks. They're one-tenth as likely to own any investments. Most survive by using government benefits to supplement their earnings. Without equity or assets, they carry few credit cards and rarely take out any loans, though they do use MasterCard Gold and American Express Gold cards as much as the average. These Americans also tend to have some insurance products. In fact, they often own whole-life insurance, although their policy tends to carry a low balance, under \$20,000.

Digital behavior

Hope for Tomorrow may have big digital dreams, but their limited resources hamper their ability to achieve them. Few go online at home. Instead, these mobile young people access the Internet over their cell phone to visit chat forums, download music files and look for jobs. In addition, they visit Websites that offer social networking, fashion tips, sports scores, games and employment training. Among their favorite sites are a number targeted to the black community, such as mocopace.com, blackpeoplemeet.com and blackplanet.com. They are increasingly turning to the Internet for family entertainment, and many say they are sleeping less because of the Internet's draw.

APPENDIX D: EXECUTIVE INSITE DEMOGRAPHIC DATA

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

The ExecutiveInsite Report

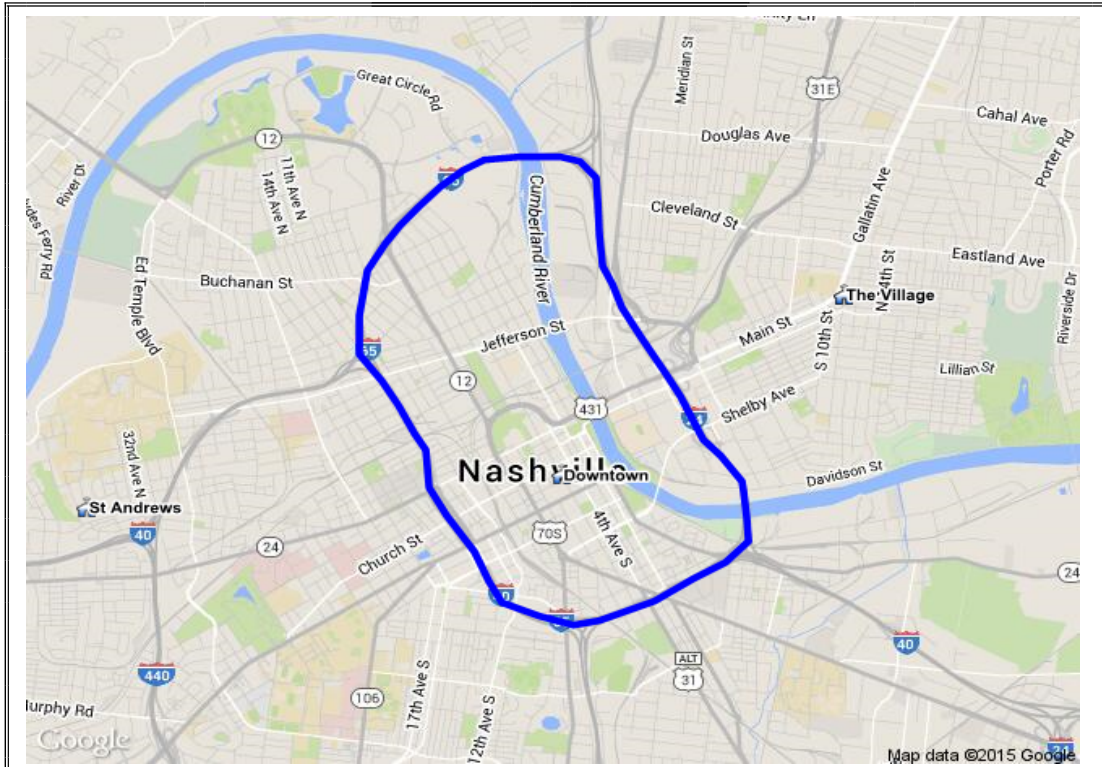
Prepared for: Evangelism and Church Growth, PCUSA
 Study area: Custom Geography

Base State: TENNESSEE
 Current Year Estimate: 2014
 5 Year Projection: 2019
 Date: 5/22/2015
 Semi-Annual Projection: Fall

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

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

THE 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 10,651. The 2019 projection would see the area grow by 1,823 to a total population of 12,474. The population within the study area is growing somewhat faster than the statewide growth rate. While the study area is projected to grow by 17.1% in the next five years, the state is projected to grow by 4.9%. The study area's estimated average change rate is 3.4%.

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.

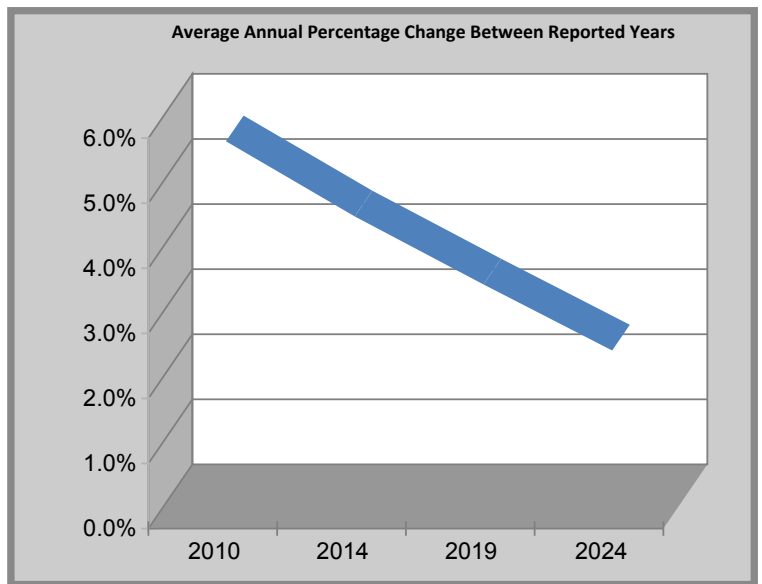
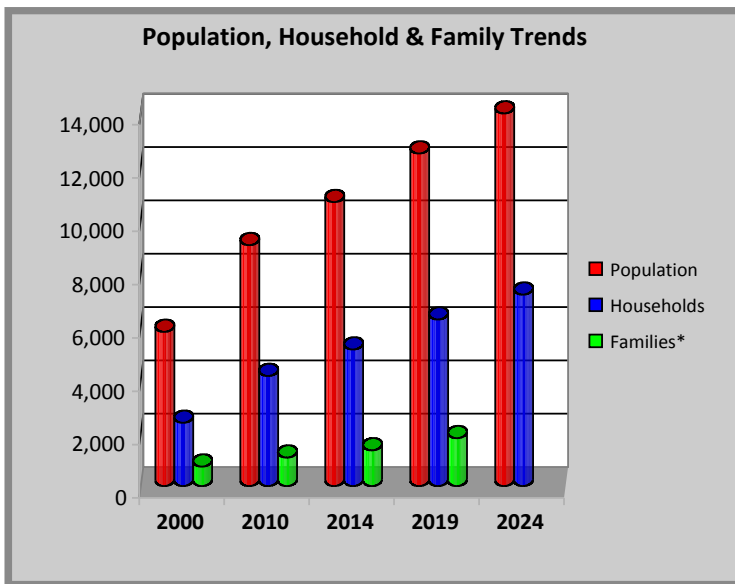
Households:

The households within the community are growing faster than the population, thus the average population per household in 2010 was 2.19 but by 2019 it is projected to be 2.00. Compare this to the statewide average which for the current year is estimated at 2.54 persons per household.

Family Households:

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

<i>Population/Households & Family Trends</i>	2000	2010	2014	2019	2024
Population	5,784	9,036	10,651	12,474	13,976
Population Change		3,252	1,615	1,823	1,502
Percent Change		56.2%	17.9%	17.1%	12.0%
Households	2,373	4,129	5,122	6,247	7,180
Households Change		1,756	993	1,125	933
Percent Change		74.0%	24.0%	22.0%	14.9%
Population / Households	2.44	2.19	2.08	2.00	1.95
Population / Households Change		-0.25	-0.11	-0.08	-0.05
Percent Change		-10.2%	-5.0%	-4.0%	-2.5%
Families	730	1,069	1,340	1,796	
Families Change		339	271	456	
Percent Change		46.4%	25.4%	34.0%	

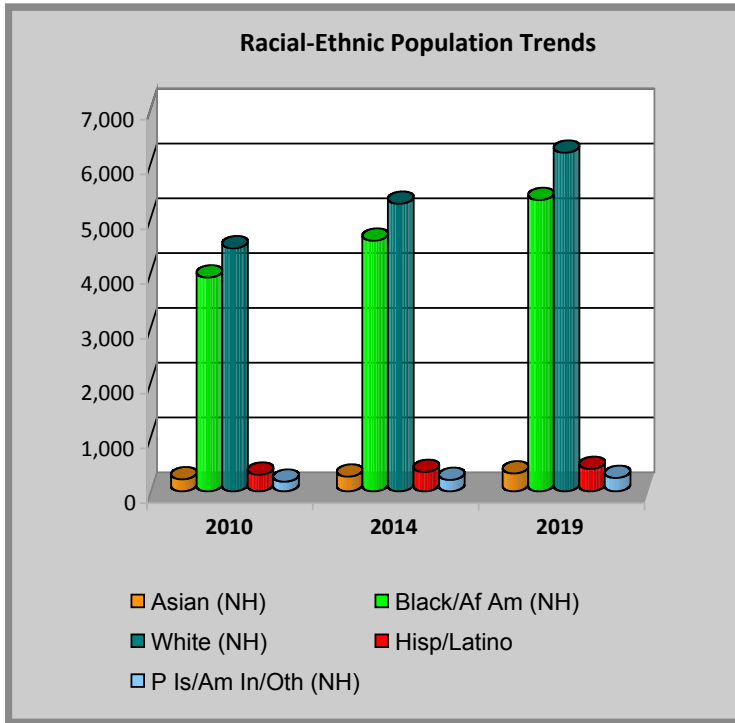


NOTE: Family Household data is not projected out 10 years.

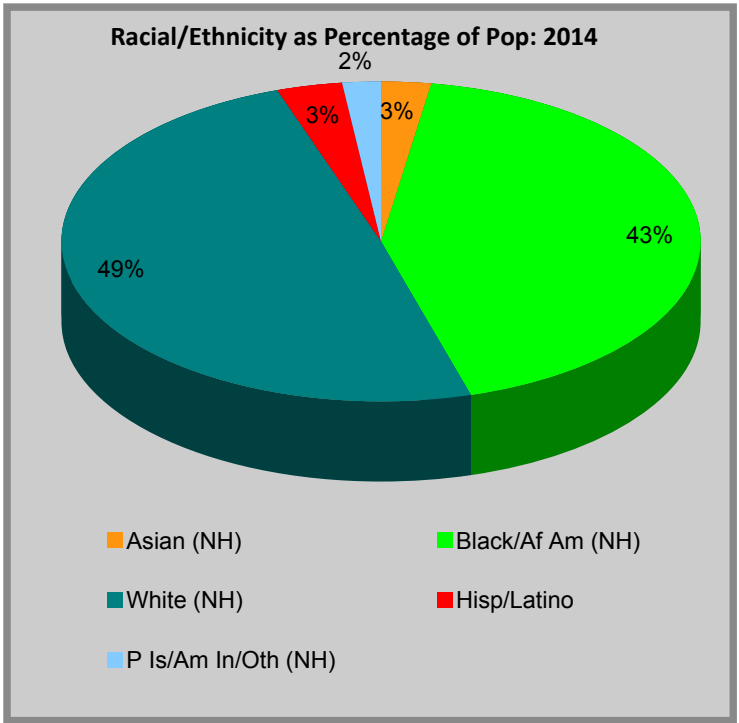
INSITE #2: RACIAL-ETHNIC TRENDS

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)	219	268	326	2.42%	2.52%	2.61%	0.19%
Black/Afr Amer (NH)	3,902	4,574	5,316	43.19%	42.94%	42.62%	-0.57%
White (NH)	4,435	5,248	6,180	49.09%	49.27%	49.54%	0.46%
Hispanic/Latino	304	353	408	3.36%	3.31%	3.27%	-0.09%
P Is/Am In/Oth (NH)	175	208	244	1.94%	1.95%	1.96%	0.02%
Totals:	9,035	10,651	12,474				

INSITE #3: AGE TRENDS

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

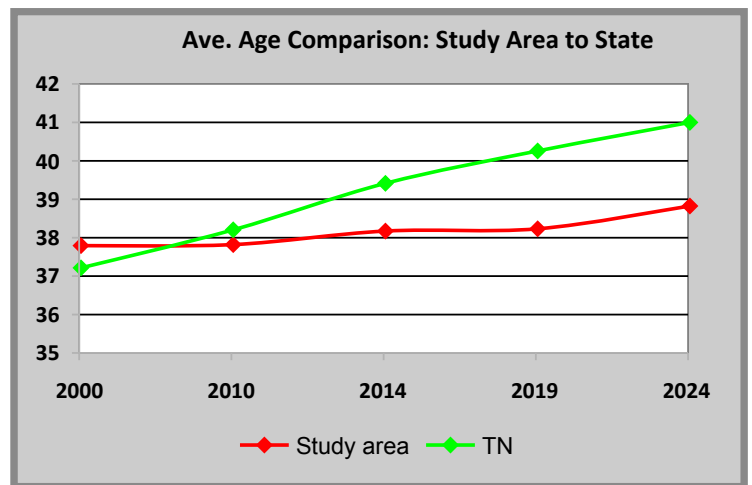
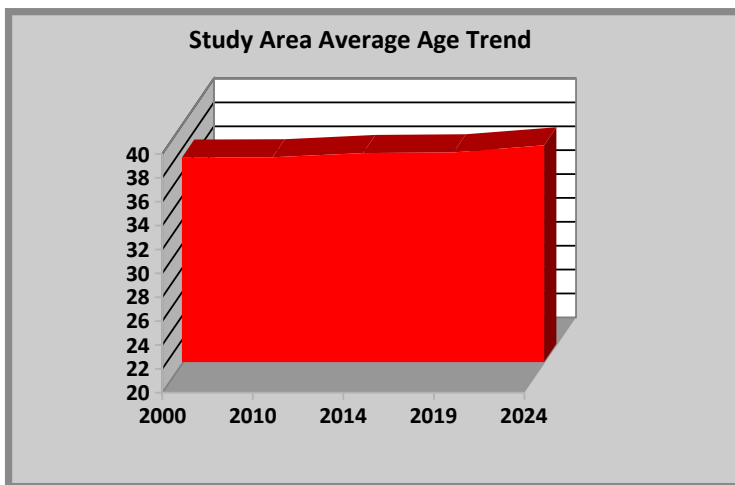
The Age Trend Insite explores two variables: Average age and Phase of Life.

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

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

AGE

<i>Average Age Trends</i>	2000	2010	2014	2019	2024
Average Age: Study Area	37.29	37.32	37.67	37.73	38.32
Percent Change		0.1%	0.9%	0.2%	1.6%
Average Age: TN	36.72	37.71	38.91	39.76	40.50
Percent Change		2.7%	3.2%	2.2%	1.9%
Comparative Index	102	99	97	95	95
Median Age: Study Area	33	34	35	37	40



Summary of Average Age Findings:

The Average Age Trend chart shows both history and projection of the change in average age in the study area. The average age of the study area is stable and relatively unchanging. It is projected to remain relatively the same 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 about the same as the study area.

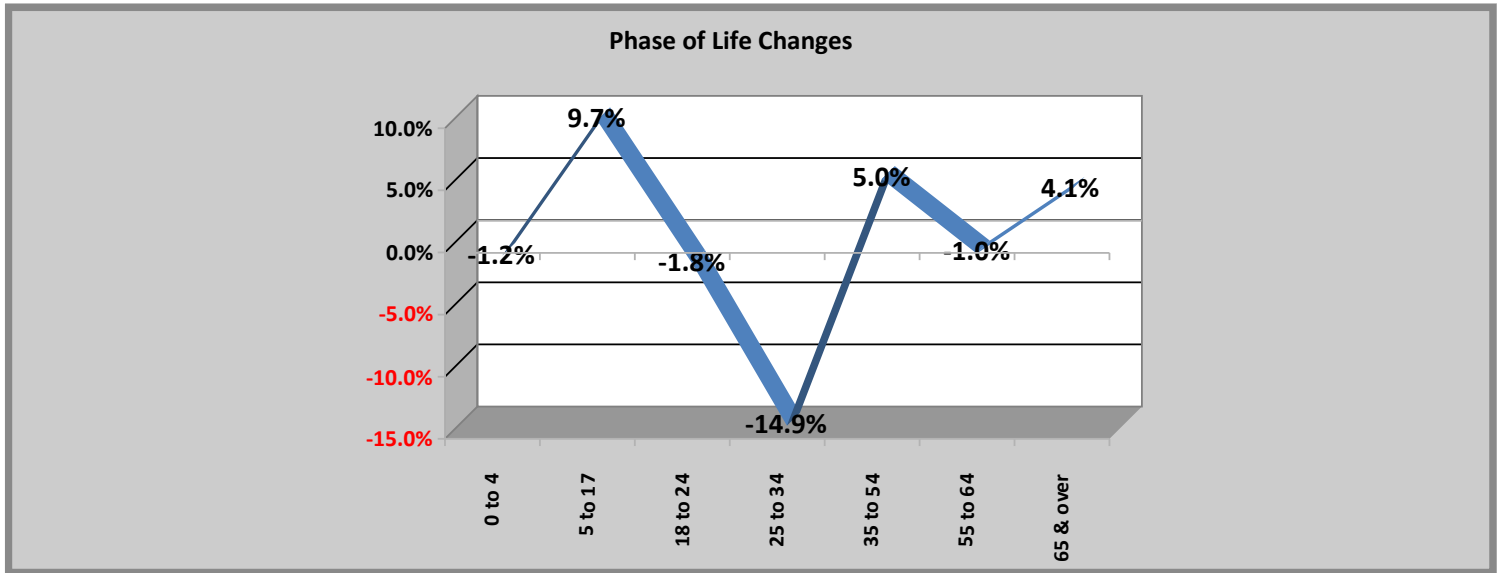
INSITE #3: AGE TRENDS (continued)

PHASE OF LIFE

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

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

Phase of Life	2010	2014	2019	2024	2010%	2014%	2019%	2024%	Estimated 10 Year %pt Change 2014 - 2024
Before Formal Schooling									
Ages 0 to 4	281	759	934	830	3.1%	7.1%	7.5%	5.9%	-1.2%
Required Formal Schooling									
Ages 5 to 17	566	736	1,455	2,324	6.3%	6.9%	11.7%	16.6%	9.7%
College/Career Starts									
Ages 18 to 24	1,115	928	891	969	12.3%	8.7%	7.1%	6.9%	-1.8%
Singles & Young Families									
Ages 25 to 34	2,550	2,647	1,973	1,398	28.2%	24.9%	15.8%	10.0%	-14.9%
Families & Empty Nesters									
Ages 35 to 54	2,920	3,498	4,582	5,288	32.3%	32.8%	36.7%	37.8%	5.0%
Enrichment Years Sing/Couples									
Ages 55 to 64	1,024	1,281	1,441	1,540	11.3%	12.0%	11.6%	11.0%	-1.0%
Retirement Opportunities									
Age 65 and over	580	801	1,198	1,629	6.4%	7.5%	9.6%	11.7%	4.1%



Summary of Phase of Life Findings:

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

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

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

INSITE #4: SCHOOL AGED CHILDREN TRENDS

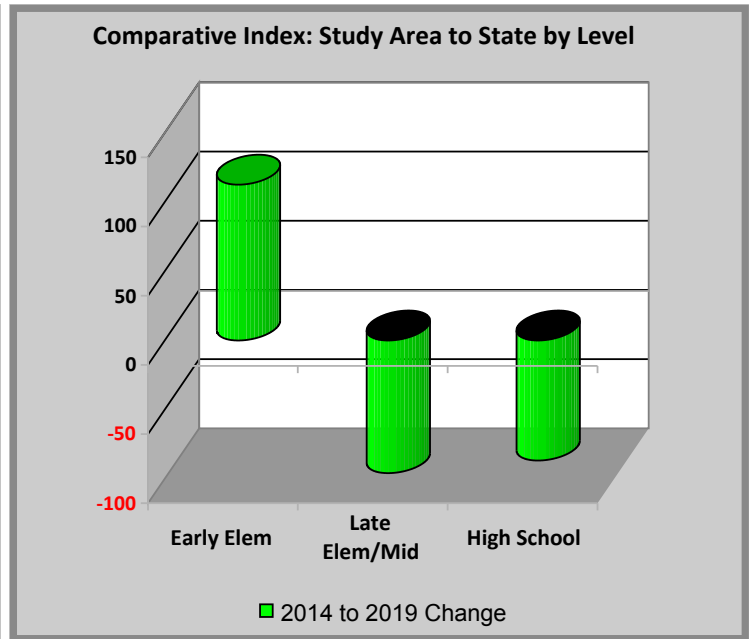
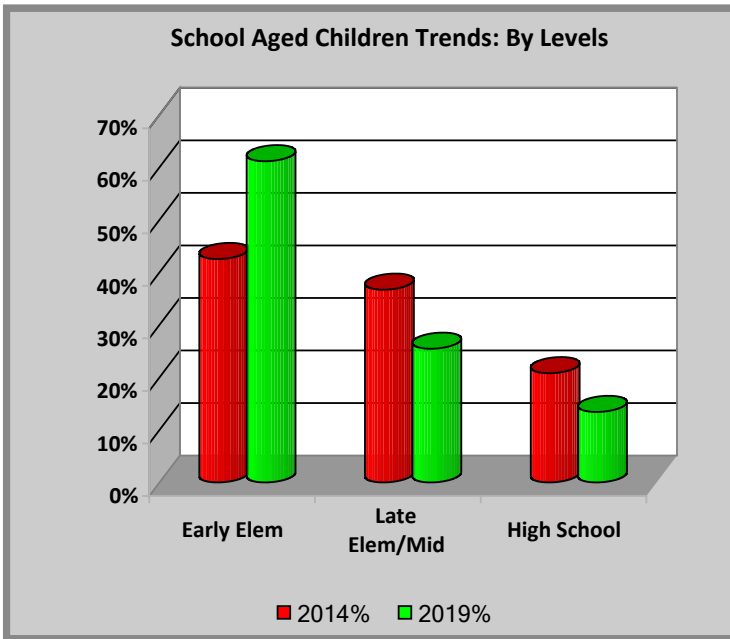
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The "School Aged Children" variable is a subset of the "Required Formal Schooling" segment in the Phase of Life profile. It allows one to zoom in more closely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

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

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

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

School Aged Children	2010	2014	2019	2010%	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
Early Elementary							
Ages 5 to 9	221	313	889	39.0%	42.5%	61.1%	18.6%
Late Elementary-Middle School							
Ages 10 to 14	202	270	370	35.6%	36.7%	25.4%	-11.2%
High School							
Ages 15 to 17	144	153	195	25.4%	20.8%	13.4%	-7.4%



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 18.6%.

Late Elementary to Middle School aged children ages 10 to 14 are declining as a percentage of children between 5 and 17 by -11.2%.

High School aged children 15 to 17 are declining as a percentage of children between 5 and 17 by -7.4%.

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

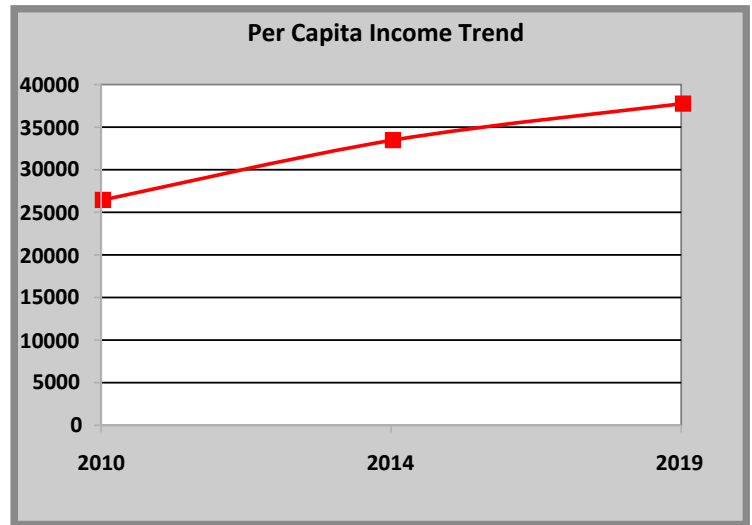
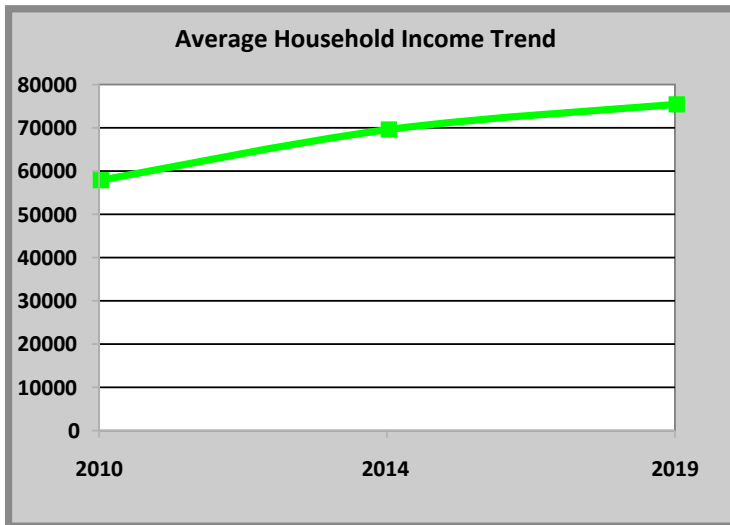
AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

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 \$69,623. The average household income is projected to grow by 8.3% to \$75,419.

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 \$33,481. The Per Capita Income is projected to grow by 12.8% to \$37,770.



Income Trends	2010	2014	2019	2010%	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
Households							
Less than \$10,000	841	731	731	20.4%	14.3%	11.7%	-2.6%
\$10,000 to \$14,999	215	281	354	5.2%	5.5%	5.7%	0.2%
\$15,000 to \$24,999	446	490	541	10.8%	9.6%	8.7%	-0.9%
\$25,000 to \$34,999	439	510	590	10.6%	10.0%	9.4%	-0.5%
\$35,000 to \$49,999	599	572	730	14.5%	11.2%	11.7%	0.5%
\$50,000 to \$74,999	630	896	1,020	15.3%	17.5%	16.3%	-1.2%
\$75,000 to \$99,999	300	574	760	7.3%	11.2%	12.2%	1.0%
\$100,000 to \$149,999	404	579	814	9.8%	11.3%	13.0%	1.7%
\$150,000 to \$199,999	164	299	401	4.0%	5.8%	6.4%	0.6%
\$200,000 or more	91	190	305	2.2%	3.7%	4.9%	1.2%
Totals	4,129	5,122	6,246				

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 20.9% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 21.1%.

<i>Income Trends</i>	2014	2019	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
Families					
Less than \$10,000	220	277	16.4%	15.4%	-1.02%
\$10,000 to \$14,999	92	126	6.9%	7.0%	0.14%
\$15,000 to \$24,999	141	191	10.5%	10.6%	0.09%
\$25,000 to \$34,999	33	34	2.5%	1.9%	-0.57%
\$35,000 to \$49,999	85	116	6.3%	6.5%	0.10%
\$50,000 to \$74,999	253	355	18.9%	19.7%	0.85%
\$75,000 to \$99,999	235	319	17.6%	17.7%	0.19%
\$100,000 to \$149,999	93	113	6.9%	6.3%	-0.66%
\$150,000-\$199,999	77	94	5.8%	5.2%	-0.52%
\$200,000 or more	110	173	8.2%	9.6%	1.41%
Totals	1,339	1,798			

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	71,553
Black/ African American Household Income	17,773
Hispanic/Latino Household Income	54,499
White/Anglo Household Income	67,644
P Is, Am Indian Other Household Income	48,213

INSITE #6: HOUSEHOLDS AND CHILDREN TRENDS

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

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

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

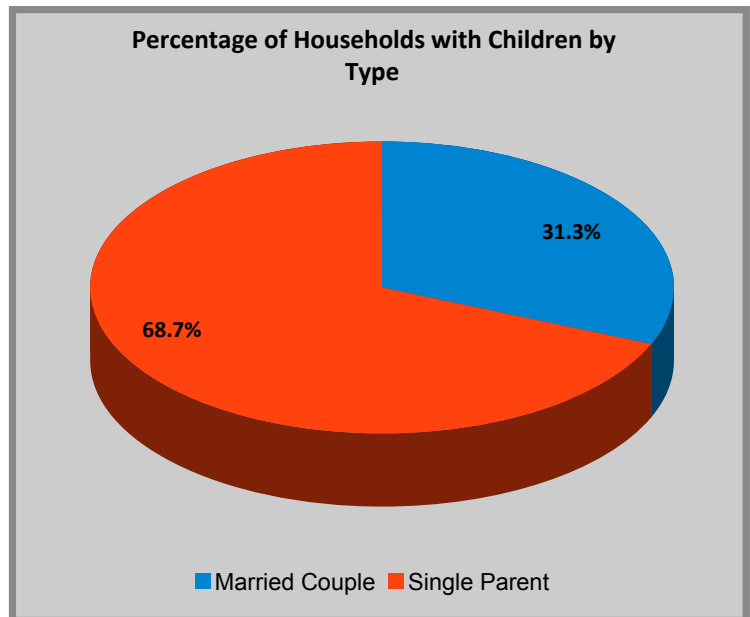
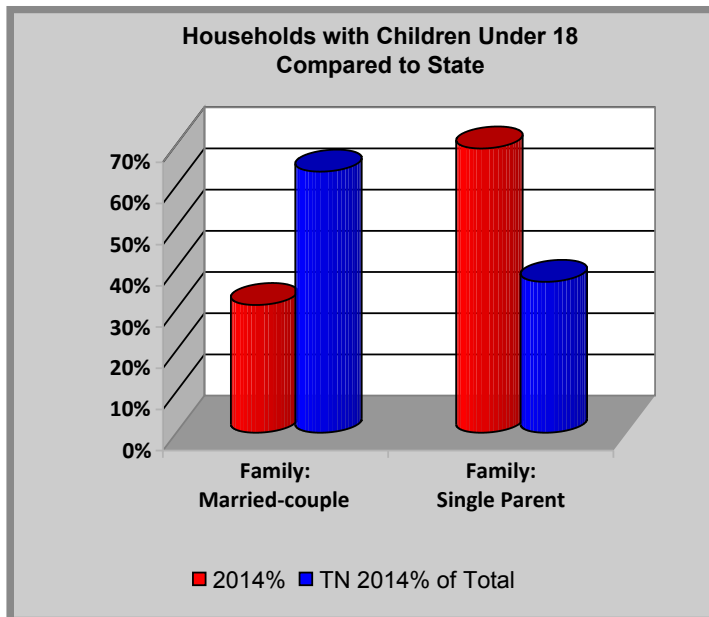
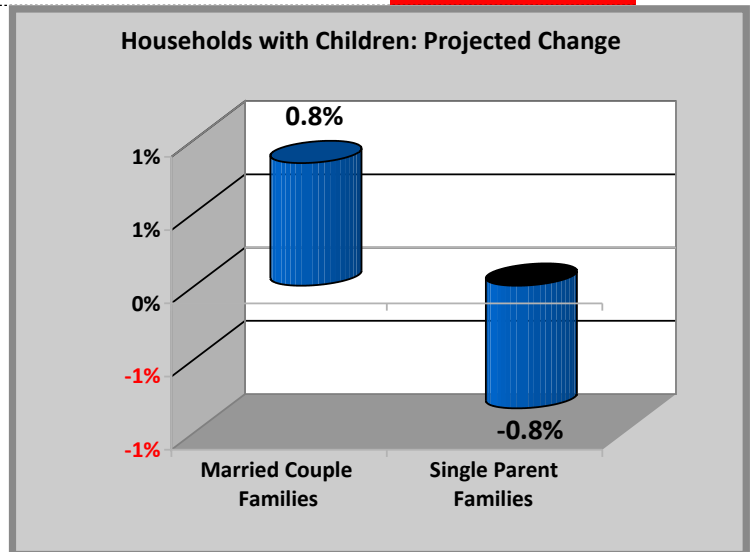
- Married couple families
- Single parent families (father or mother)

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

Households	2010	2014	2019	2010%	2014%	2019%	Estimated 5 Year %pt Change 2014 - 2019
Households with Children under 18							
Married Couple	133	142	196	31.0%	31.3%	32.2%	0.8%
Single Parent	296	311	413	69.0%	68.7%	67.8%	-0.8%

Of the households with children under 18, married couple households are increasing as a percentage while single parent households are decreasing. 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 greater than the state.



INSITE #7: MARITAL STATUS TRENDS

MARITAL STATUS BY TYPE

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

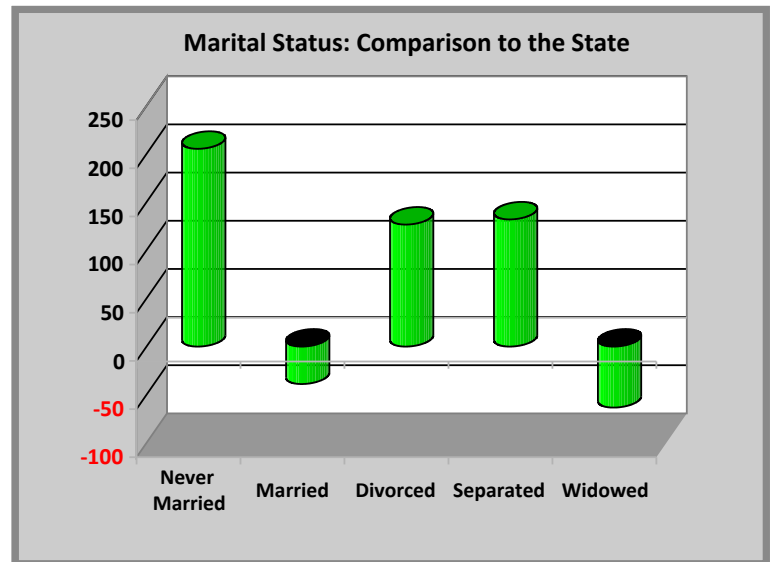
Marital types reported include..

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

	2010	2014	2019	2010%	2014%	2019%	2010 to 2019 %pt Change
Population by Marital Status: Age 15+							
Never Married	3,957	5,365	5,878	47.3%	57.3%	56.8%	9.5%
Married	2,349	1,849	2,159	28.1%	19.8%	20.9%	-7.2%
Divorced	1,448	1,479	1,497	17.3%	15.8%	14.5%	-2.8%
Separated	266	277	341	3.2%	3.0%	3.3%	0.1%
Widowed	351	386	474	4.2%	4.1%	4.6%	0.4%

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



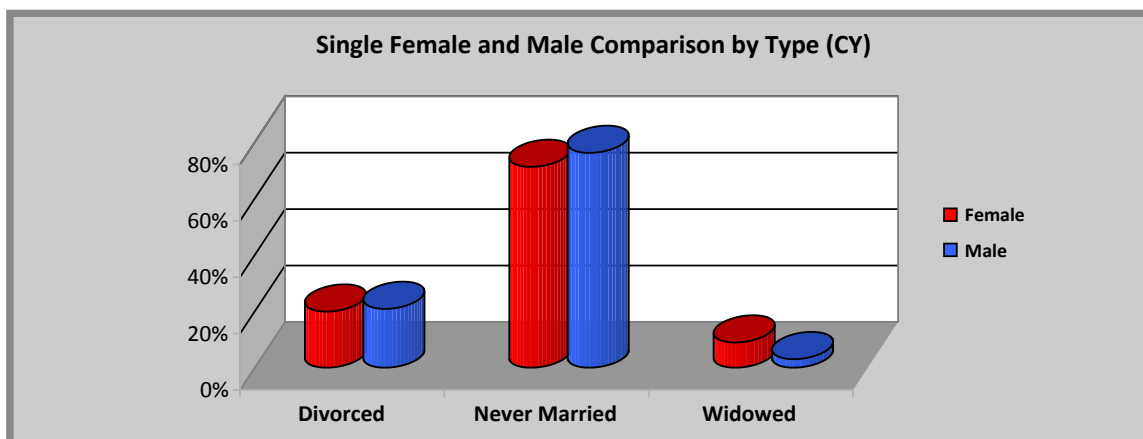
MARITAL STATUS BY FEMALE AND MALE

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 about as likely to be single, never married as men.

Women 15 years and older are about as likely to be divorced as men.

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

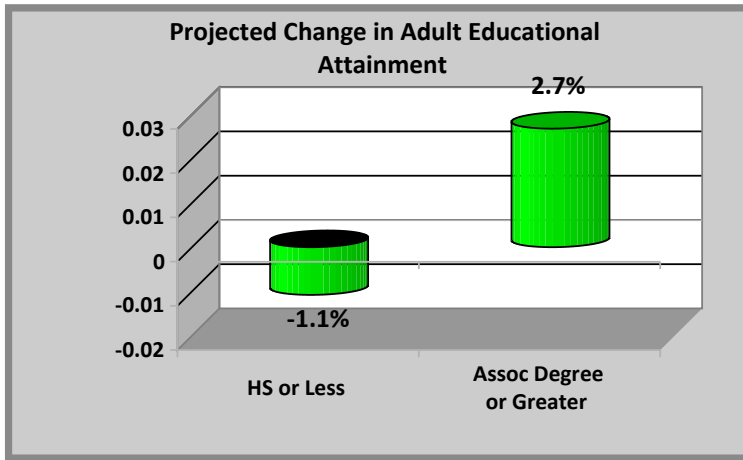


INSITE #8: ADULT EDUCATIONAL ATTAINMENT

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

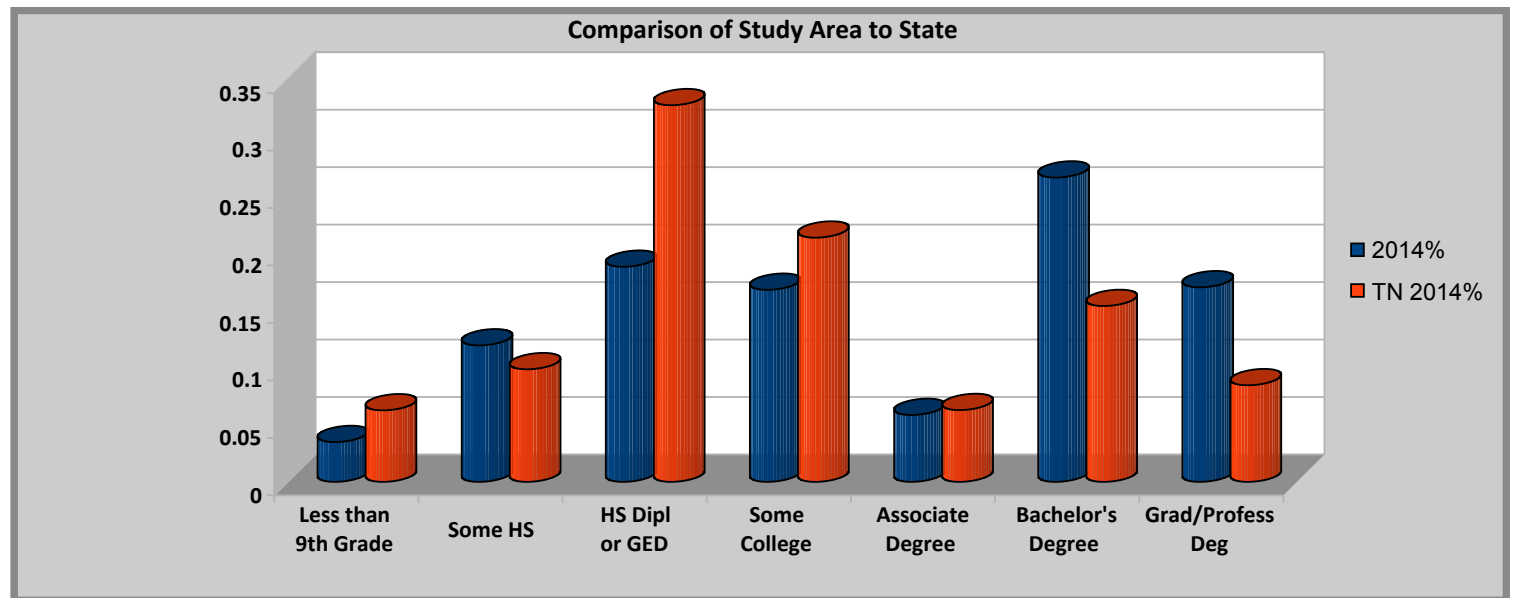
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of TENNESSEE. (If this is a state report, the comparison will be to itself.) Finally, the table provides the percentages from 2010.

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 2.7%.

EDUCATIONAL LEVEL COMPARED TO THE STATE



	2010	2014	2019	TN 2014%	2014 Study Area-State Comp Index
Population by Educational Attainment: 25+					
Less than 9th Grade	4.5%	3.5%	3.0%	6.2%	56
Some HS	15.1%	11.9%	11.2%	9.8%	121
HS Dipl or GED	22.3%	18.7%	18.0%	32.8%	57
Some College	16.0%	16.7%	15.8%	21.3%	79
Associate Degree	4.8%	5.8%	5.7%	6.2%	93
Bachelor's Degree	24.4%	26.5%	28.3%	15.3%	173
Grad/Profess Deg	12.9%	16.9%	17.9%	8.4%	201

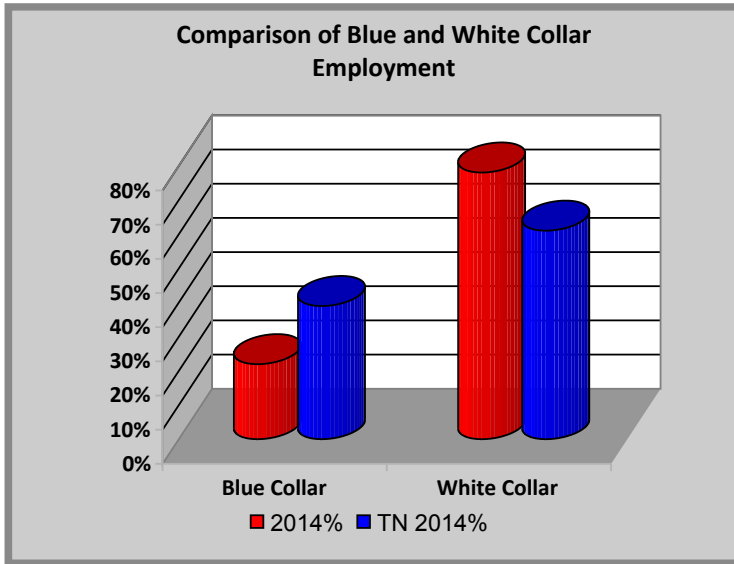
The overall educational attainment of the adults in this community is greater than the state.

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 TENNESSEE. 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	TN 2014	Comp. Index	Interpretation
Employed Civilian Pop 16+ by Occupation				
Bldg Maintenance & Cleaning	3.3%	3.9%	85	Well below the state average.
Construction	0.8%	8.9%	8	Well below the state average.
Farming, Fishing, & Forestry	0.8%	0.5%	158	Well above the state average.
Food Preparation Serving	6.8%	5.6%	122	Well above the state average.
Healthcare Support	0.5%	2.2%	25	Well below the state average.
Managerial Executive	22.1%	12.9%	171	Well above the state average.
Office Admin	12.8%	14.2%	90	Well below the state average.
Personal Care	2.9%	3.1%	96	At about the state average.
Production Transportation	6.1%	15.0%	41	Well below the state average.
Prof Specialty	31.5%	20.4%	155	Well above the state average.
Protective	1.3%	2.1%	59	Well below the state average.
Sales	11.1%	11.4%	98	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 TN State Ave.
Mosaic Segments					
O54 Singles and Starters - Striving Single Scene	1,569	30.65%	1.97%	1558	Well above the state average
G25 Young, City Solos - Urban Edge	900	17.58%	0.20%	8782	Well above the state average
R67 Aspirational Fusion - Hope for Tomorrow	548	10.71%	1.88%	571	Well above the state average
O52 Singles and Starters - Urban Ambition	456	8.91%	3.28%	272	Well above the state average
G24 Young, City Solos - Status Seeking Singles	340	6.64%	1.02%	649	Well above the state average
A06 Power Elite - Jet Set Urbanites	225	4.40%	0.04%	10433	Well above the state average
S69 Economic Challenges - Urban Survivors	197	3.85%	2.88%	133	Well above the state average
K40 Significant Singles - Bohemian Groove	188	3.67%	1.38%	265	Well above the state average
E19 Thriving Boomers - Full Pockets, Empty Nests	150	2.93%	0.47%	618	Well above the state average
D18 Suburban Style - Suburban Attainment	101	1.97%	3.50%	56	Well below the state average
O51 Singles and Starters - Digital Dependents	96	1.88%	4.08%	46	Well below the state average
S71 Economic Challenges - Tough Times	71	1.39%	0.57%	244	Well above the state average
O53 Singles and Starters - Colleges and Cafes	52	1.02%	0.36%	280	Well above the state average
Q65 Golden Year Guardians - Senior Discounts	49	0.96%	0.94%	101	About average for the state
N48 Pastoral Pride - Rural Southern Bliss	43	0.84%	2.50%	34	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 TENNESSEE. An area may contribute modestly to a charitable sector in terms of actual projected households but it may be well above the state-wide average for such giving.

Interpreting the Table

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

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

	Hholds	% of HH	Index	Interpretation
Charitable Contributions Last Yr: \$200 Or More				
Environmental-\$200 Or More	137	2.7%	378	Well above the state ave.
Social Services/Welfare-\$200 Or More	217	4.2%	100	About average for the state.
Public Television-\$200 Or More	13	0.3%	87	Somewhat below the state ave.
Health-\$200 Or More	112	2.2%	71	Somewhat below the state ave.
Religious-\$200 Or More	613	12.0%	57	Well below the state ave.
Political Organization-\$200 Or More	14	0.3%	50	Well below the state ave.
Education-\$200 Or More	81	1.6%	48	Well below the state ave.
Other-\$200 Or More	62	1.2%	33	Well below the state ave.
Public Radio-\$200 Or More	5	0.1%	31	Well below the state ave.
Private Foundation-\$200 Or More	26	0.5%	15	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: 1.

The number of charitable sectors where giving is somewhat below the state average: 2.

The number of charitable sectors where giving is well below the state average: 6.

INSITE #12: RELIGIOUS PROGRAM OR MINISTRY PREFERENCES

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

	Study Area		US Average		Comparative Index	
	Modestly Important	Very Important	Modestly Important	Very Important	Modestly Important	Very Important
Personal Growth	34.6%	12.0%	32.6%	9.0%	106	133
Addiction support groups	26.9%	11.9%	26.9%	10.0%	100	119
Health/weight loss programs	36.2%	12.8%	33.9%	9.1%	107	141
Practical training seminars	40.7%	11.3%	37.1%	8.0%	110	141
Family Support and Intervention Services	34.5%	18.7%	35.0%	14.8%	99	127
Daycare/After-School Programs	25.2%	14.5%	24.3%	10.6%	104	136
Crisis support groups	42.8%	16.9%	41.7%	14.3%	103	118
Family oriented activities	36.4%	26.7%	39.5%	24.0%	92	111
Marriage enrichment	32.8%	19.4%	35.3%	13.7%	93	142
Parenting development	30.1%	15.4%	29.6%	11.7%	102	132
Personal/family counseling	39.8%	19.6%	39.6%	14.2%	101	138
Community Involvement and Advocacy Programs	47.4%	20.1%	47.7%	16.1%	99	124
Adult social activities	50.3%	20.9%	51.8%	17.0%	97	123
Involvement in social causes	49.1%	19.3%	48.6%	15.5%	101	125
Social justice advocacy work	40.8%	15.2%	39.3%	11.6%	104	131
Opportunities for volunteering in the community	49.5%	24.9%	51.1%	20.4%	97	122
Community Activities or Cultural Programs	39.8%	18.9%	42.3%	16.6%	94	114
Cultural programs (music, drama, art)	45.5%	16.9%	45.2%	12.8%	101	132
Holiday programs/activities	47.9%	21.1%	49.0%	18.0%	98	117
Seniors/retiree activities	35.6%	16.9%	41.8%	16.7%	85	102
Youth social activities	30.2%	20.7%	33.0%	18.8%	91	110
Religious/Spiritual Programs	34.7%	22.2%	34.2%	19.0%	101	117
Alternative spiritual practices (meditation, yoga, etc.)	28.2%	11.3%	28.2%	8.0%	100	141
Bible or Scripture study/prayer groups	33.1%	25.8%	32.5%	21.6%	102	120
Christian education for children	26.8%	25.3%	27.8%	22.0%	97	115
Contemporary worship services	40.4%	20.3%	40.2%	17.0%	101	119
Spiritual discussion groups	41.7%	19.2%	40.1%	15.0%	104	129
Traditional worship services	38.0%	31.0%	36.8%	30.3%	103	103

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.