

A REFERENCE TO PERCEPT INFORMATION SOURCES AND SYSTEMS

# SourceBook

WHERE DOES THE INFORMATION COME FROM?

HOW DO YOU PRESENT THE INFORMATION?

HOW WOULD YOU DESCRIBE YOUR METHODOLOGY?



WHAT ARE THE 50 U.S. LIFESTYLE SEGMENTS?



# SourceBook

A Reference to Percept's Information Sources and Systems

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# About SourceBook

*SourceBook provides additional support and resource material designed to assist you in better understanding and utilizing information and planning resources provided by PERCEPT. We have tried to be consistent across all PERCEPT programs and information. Most of your questions regarding some aspect of the PERCEPT Information System will likely be answered in SourceBook.*

*There are four sections to SourceBook.*

## **Section 1: About Ethographic Information**

This section discusses the meaning and sources of the whole range of information available from PERCEPT. It includes technical information about the origin and methods of collecting PERCEPT'S data.

## **Section 2: Presenting Ethographic Information**

This section examines the various ways PERCEPT presents information. Reporting, graphing and mapping protocols are explained

## **Section 3: Glossary**

This section provides an extended glossary of terms and concepts found in PERCEPT materials.

## **Section 4: U.S. Lifestyles Segment Descriptions**

This final section provides important supporting data on each of the 50 segments in the U.S. Lifestyles segmentation system.





# About Percept

*PERCEPT, since its inception in 1987, has supplied thousands of churches and hundreds of regional and national denominational agencies with demographic resources to help them engage in mission within their particular context. Percept adds value to its demographic information by integrating data about the religious attitudes, preferences and behavior of the American people. Percept has regularly been recognized as one of the best strategic information companies in the country.*

## Milestones

### 1987

Mark Schulz and Mike Regele formed a partnership to develop planning solutions that would assist church leaders with the increasing demands of change. They incorporated as Ministry Consulting.

### 1988

Introduced *Ministry Area Profile*™ to churches throughout the United States, the first affordable, graphical, easy-to-use demographic report with color thematic maps.

Introduced *Your Church and its Mission*, the first and only self-guided planning process, which integrated information about a church's ministry area and congregation as the basis for local mission strategy.

Company name is changed to Church Information and Development Services.

### 1990

Peter Wernett, an executive with the United Methodist Church, who was consulting with Annual Conferences for congregational development, joined Regele and Schulz. The company increased its scope as well as the scale of its demographic and mapping capabilities to accommodate regional and national organizations.

Introduced Regional Studies to support denominational agencies.

### 1991

Began Ethos90s database project, conducting a national survey of 25,000 people on religious attitudes, preferences and behaviors.

### 1992

Introduced ethographics and ethnographic information via the Ethos Report, which is included in the *Ministry Area Profile*. Ethos highlights religious affiliation preference, faith involvement, primary concerns, and giving patterns.

Introduced VISTA, a set of strategic information resources including large *InfoMaps* for regional governing bodies, specifically to support church development decisions.

### 1993

Company name is changed to Percept.

### 1994

Fielded second national Ethos Survey.

Introduced *ImagineArea Analysis* for the purpose of study and planning at the level of a regional agency's total geographic area. The company's first *PeopleArea*™, the *ImagineArea*™ (3 to 7 mile radius), is a unique geographic measuring unit, which limits analysis to areas where people are located and facilitates the comparison of same-sized areas of population.

*ImagineArea Analysis* for the first time allowed church leaders to see where their churches were in relation to population centers.

Added *Interview* (1-page Q&A summary) and *FingerPrint* (1-page graphical summary) to *Ministry Area Profile*.

## 1995

Introduced *ReVision*, an improved self-guided planning process for churches, replacing *Your Church and its Mission*.

Introduced *Context*, a powerful demographic report that compares a church's congregation to the people in the church's ministry area for the purpose of mission and ministry planning.

Introduced the *VISTA Client Program*, featuring a multi-year contractual relationship for regional agencies, with an integrated set of information resources based upon *ImagineArea Analysis*.

Introduced *COMPASS*, a 6-page companion report to the *Ministry Area Profile* (MAP), featuring church program, style and communication preference information derived exclusively from Percept's Ethos data base.

## 1996

Published *Death of the Church*, written by Percept founders Mike Regele and Mark Schulz. The book is foundational to the corporate vision and mission of Percept, and the result of years of research.

Introduced *FocalArea Analysis* and *NeighborArea Analysis*, featuring smaller (1.5 to 2.5 mile radius) and smallest (.25 to .75 mile) *PeopleAreas* respectively, to assist a regional agency with zooming in to specific sub-regions or communities within their purview for the purpose of focused church development planning.

Introduced *VISTAplan*, an integrated planning process for regional denominational agencies to facilitate intentional mission planning and church development based upon a unified vision.

The planning process is informed by regional *PeopleArea Analysis*.

Introduced *PerceptNet.com*, Percept's first informational public web site.

Named among BEST 100 Marketing Information Companies by American Demographics Magazine.

## 1997

Presented vision for DIGITAL distribution of client information resources at VISTA Client Conference in Santa Fe, New Mexico.

Introduced PerceptNet Connect, a subsidy program to aid the purchase of computer hardware to enable online access for clients.

Introduced FirstView, a low-cost, graphical, six-page summary report available online for all of a VISTA client's *PeopleAreas*.

## 1998

Introduced *VISTA2000*, digital access to information for VISTA clients. The *VISTA2000* web site includes *KnowledgeServer*, a sortable table of client *PeopleArea* variables with links to detailed information.

*(Since then Percept has pioneered, with its clients, the online delivery of its information resources. The most current demographics are now always accessible via the web to Percept clients.)*

Fielded third and largest national Ethos Survey to over 40,000 respondents.

Surpassed 100 VISTA Clients (regional denominational agencies).

## 2000

Published the book, *Crossing the Bridge: Church Leadership in a Time of Change*, written by Alan Roxburgh with Mike Regele.

Introduced *Link2Lead.com*, a web site for member-churches of Percept's regional denominational VISTA Clients to provide online access to community demographics and leadership insight resources.

Introduced the *10 Facts Series* of instant zip code demographic reports, available to member-churches via the *Link2Lead.com* web site, featuring *10 Basic Facts*, *10 Race Ethnicity Facts*, *10 Faith Facts* and *10 Generational Facts*.

Surpassed 200 VISTA Clients (regional denominational agencies).

# About Ethographic Information

## *What is Ethographics?*

*Ethographics is the study of the prevailing ethos of a group of people, segment of society or institution. The discipline seeks to understand the factors that effect ethos such as: demographics, socioeconomic realities, geography, values and beliefs, concerns and needs, leadership preferences, response behavior patterns, participation activities and trends, and expectations and desires. All of these factors taken together result in an Ethographic Profile. There are four components of such a profile.*

### **Demographics**

Demographic information is the foundation of all statistical information about people and is linked to a geographical boundary or boundaries. The most basic piece of demographic information about an area is the population—i.e. how many people there are. There are hundreds of different kinds of information which are collected and maintained about persons in the United States including such things as age, income, marital status, occupations, number and age of children, etc. In addition, this information is collected and distributed for many different types and sizes of geography. By definition, demographics provide only external information about people. To gain critical insight about what people think, believe or worry about, requires additional information beyond pure demographics.

### **Psychographics**

Psychographic information deals with attitudes, opinions and values. It attempts to move beyond the important, but strictly external information of demographics and into the heart and mind of a person. This type of information can shed light on beliefs and values, areas of personal concern and pain, hopes and expectations. Psychographic information is typically obtained through surveys of one sort or another and then projected onto the larger population. If your mission involves working with or assisting other people, this type of information can be extremely valuable in understanding the kinds of issues and pressures affecting your target audience.

With Psychographics coloring in the outlines provided by demographics, you are now ready to ask the next set of questions: How are people likely to behave in certain situations? What is the best way to communicate with them?

### **Praxiographics**

Praxiographics is a play on the Latin word “praxis” meaning practices—what people do. Included under this heading would be information on actual behaviors, such as attendance patterns, involvement, giving etc. In trying to understand what behaviors are likely in the future, it is often useful to examine current and past behaviors.

### **Mediagraphics**

Mediagraphics provide clues about how different segments of the population receive information about the world. These insights are critical in a society where multiple communication options and constant media bombardment are increasingly becoming concerns; just getting your message heard amidst all the noise can be a significant challenge.

## *The Organizations Behind the Data*

*PERCEPT'S Ethographic information comes from four sources: U.S. Census Bureau, Claritas, The WEFA Group, and our own proprietary national Ethos Survey Series.*

**U.S. Census Bureau** has been charged with providing a count of the U.S. Population every ten years since 1790. Over the past 30 years, the scope and magnitude of the data collected during the decennial census as well as during the intervening years has increased dramatically. Although information about any particular individual is considered highly confidential, much of the wealth of information collected by the Bureau is made available to the public and provides the basis for nearly every demographic database available today.

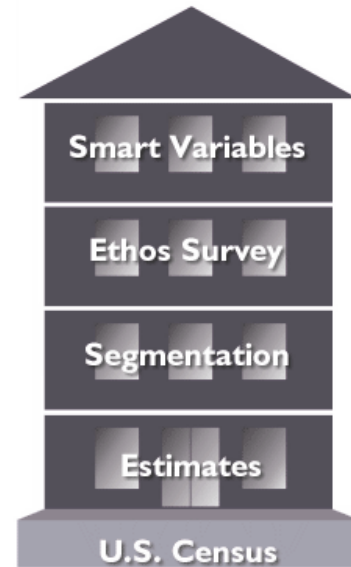
**Claritas (formerly National Decision Systems)** has been providing highly accurate demographics since 1979. As the leading marketing information and target marketing company, Claritas has remained PERCEPT'S primary information vendor since 1988. They have extensive experience with the 1960, 1970, 1980, 1990 and 2000 Census information and are the creators of the MicroVision segmentation system (referred to by PERCEPT as U.S. Lifestyles).

The merger of two distinguished companies, Wharton Econometric Forecasting Associates and Chase Econometrics created **The WEFA Group**. As the world's leader in forecasting, The WEFA Group has nearly 30 years of experience in data forecasting and modeling, market studies, economic analysis, business planning, database design and maintenance, and econometric modeling. The WEFA Group monitors economic and market developments in the U.S. and 78 other countries. Lawrence Klein (winner of the 1980 Nobel Prize in Economics) founded Wharton Econometric Forecasting Associates (WEFA) in 1963. WEFA was the original economic forecasting firm formed at the request of business leaders who wanted independent economic estimates. WEFA built a reputation for quality research and accuracy — and in the 1980s added technology leadership to its impressive credentials.

**PERCEPT** has been providing accurate and easy-to-use ethographic products since 1987. Recognized as the leading organization providing information to the church and human service markets, PERCEPT is also well known for creating the Ethos Survey Series database which enhances basic census and other demographic information with extensive psychographic, praxiographic and mediagraphic data. American Demographics magazine has chosen PERCEPT as one of the best 100 companies in America providing marketing and demographic information. (See *About Percept*, page 9)

## The Foundation: The U.S. Census

*The foundation of all demographic information about people is the national Census. The decennial Census was established in 1790 to provide population counts for apportioning seats in the U.S. House of Representatives. The 2000 Census represents the 22nd consecutive decennial Census, and is the most sophisticated and comprehensive in history. In addition to determining each state's congressional representation, the Census is used to redefine the boundaries for congressional districts. The Census also provides the basis for funding and execution of federal programs, such as unemployment insurance, low-income housing, energy and child assistance. Many businesses, state and local governments, universities, as well as churches and human service organizations, depend on the Census to provide a solid and reliable foundation for understanding people and communities in the United States.*



There are two questionnaires from which the Census Bureau derives its data. The first questionnaire is sent to five in every six households and includes only “100-percent questions.” The second questionnaire is sent to one in every six households and includes both 100-percent questions along with “sample questions.” The categories of questions are summarized below:

### 100-Percent Component

#### Population

- Household Relationship
- Sex
- Race
- Age
- Marital Status
- Hispanic Origin
- Vacancy Characteristics

#### Housing

- Number of Units in Structure
- Number of Rooms in Unit
- Tenure (owned or rented)
- Value of Home or Monthly Rent
- Congregate Housing (Meals Included in Rent)

## Sample Component

### Population

- Education (Enrollment/Attainment)
- Citizenship
- Place of Birth
- Language Spoken at Home
- Migration (Residence in 1985)
- Disability
- Fertility
- Veteran Status
- Heating Fuel Used
- Vehicles Available
- Telephones in Unit
- Economic Characteristics
- Labor Force
- Occupation, Industry, and Class of Worker
- Place of Work and Journey to Work
- Work Experience in 1989
- Income in 1989
- Year Last Worked

### Housing

- Year Moved into Residence
- Number of Bedrooms
- Plumbing and Kitchen Facilities
- Source of Water and Method of Sewage Disposal
- Year Structure Built
- Shelter Costs (Including Utilities)
- Condominium Status
- Farm Residence

While sample questions on average are given to one in every six households across the country, their distribution is dependent upon an area's population. In order to achieve a more accurate sample, the questionnaires are distributed to one in every two households for governmental jurisdictions (e.g. incorporated places and counties) with populations under 2,500. For jurisdictions over 2,500, the sampling is one in every six households. For densely populated census tracts and block number areas, sampling is one in every eight households. Estimates from the Census sample were obtained from a ratio estimation procedure resulting in the assignment of a weight to each sample person or housing unit record. For any given tabulation area, a characteristic total was estimated by summing the weights assigned to the persons or housing units possessing the characteristic in the tabulation process.

Population totals for the same tract can differ depending on the source questionnaire. On the sample questionnaire, if a census tract has fewer than 400 sample cases, it is normally combined with another tract to make up a sample-weighted area. As a result, the sample count (Summary Tape File 3) and 100-percent count (Summary Tape File 1) totals will not match exactly for either tract, but should match if the tracts are counted together. Specifically, the tract with less than 400 cases is combined with another tract having a code (tract number) nearest its own within the jurisdiction, regardless of geographic proximity. Sample and 100-percent

populations will match at the county, place or minor civil division (active) level.

The Census Bureau provides demographic data and TIGER (Topologically Integrated Geographic Encoding and Referencing) files for numerous census and political geographies. The definitions and applications of these geographies vary widely, and have been organized into three groups as they relate to business and other applications.

## Primary Geographies

The Primary Group of geographies forms a hierarchy that provides the foundation for many applications. These geographies are non-overlapping in hierarchy:

- United States
- Region
- Division
- State
- County
- Census Tract/Block Numbering Area
- Block Group
- Block

The 50 states of the U.S. and the District of Columbia have been broken up into four groups or regions. The four regions are the Northeast, Midwest, South and West. Each region contains two to three divisions for a total of nine divisions, and can be identified by a one-digit code.

**Counties** are the primary building block of states and serve as the primary political and administrative area. In Louisiana, these areas are called parishes. In Alaska, 23 boroughs and census areas are treated as county equivalents. Several cities (Baltimore, Maryland; St. Louis, Missouri; Carson City, Nevada; and a number of Virginia cities) are independent of any county organization and treated the same as counties in census tabulations. A three-digit Federal Information Processing Standards (FIPS) county code identifies each county uniquely within states.

**Census tracts** are relatively small geographies that generally have stable boundaries, into which metropolitan (and certain other) areas are divided for the purpose of providing statistics. When tracts are established, they are designed to be relatively homogeneous areas with respect to population characteristics, economic status and living conditions. A tract contains 4,000 people on average although the population of individual census tracts can vary widely from this average.

Tract boundaries are established cooperatively by local Census Statistical Area Committees and the Census Bureau, in accordance with guidelines that stress the need for visible boundaries. Geographic shape and size of tracts are of relatively minor importance. Tract boundaries are established with the intention of being maintained over a long period of time so that statistical comparisons can be made from Census-to-Census. They observe county lines and are defined to cover all of the territory within each tracted county.

Census tracts are unique within each county and are identified by a four-digit base code and a two-digit suffix (e.g., 4039.23). All valid census tract numbers are in the range 0001 to 9499.99. A .99 suffix identifies a census tract with a population entirely aboard civilian or military ships. Census tract numbers may be split for tabulation purposes by the boundaries of places, Minor Civil Divisions (MCDs) and Census County Divisions (CCDs). Many of the .70 to .98 suffixes identify sliver tracts that were created as part of the 2000 Census. Some of these sliver tracts have very small populations and land area. As such, the data has been summarized with an adjacent tract.

**Block Numbering Areas (BNAs)** serve as the rural equivalent to census tracts in the 2000 Census. They are areas defined for the purpose of grouping and numbering blocks in counties where there are no census tracts. BNAs do not cross county boundaries. They are identified by census tract-type numbers ranging from 9501.00 to 9989.99. Each number is unique within a county. BNAs may be split for tabulation purposes by the boundaries of places, MCDs and CCDs.

**A Block Group** is a combination of census blocks and is a subdivision of a census tract or a BNA. It is used to define all areas where block statistics are collected. Block groups are not outlined on census maps, but are defined as that set of blocks sharing the same first digit within the census tract or BNA. For example, Block Group “2” within a particular census tract would be defined as all blocks numbered between 201 and 299. In practice, the numbering would rarely go above 250 and would involve substantially fewer than 50 blocks. Gaps are occasionally left in the numbering. A block is identified by a three-digit code, which is unique within a census tract, or, where tracts do not exist, a block numbering area. Block numbers with suffixes represent blocks, which were split in order to define a smaller unique geography and its associated population (e.g., 101A and 101B). Civilian and military population aboard ships is identified with the suffix Z (e.g., 105Z). Separate summaries are provided for the parts of a block split by a place or MCD boundary.

**A Block** is normally a well-defined rectangular piece of land bordered by four streets. A block may also be irregular in shape or bordered by railroad tracks, streams, or other features. Blocks, by definition, do not cross the boundaries of counties, census tracts or block groups. However, they may cross place boundaries (e.g., a city or town). In 20 states, they cross MCD boundaries.

## Secondary Geographies

The Secondary Group consists of geographies utilized to a lesser degree in business applications:

- Minor Civil Division (MCD)/Census County Division (CCD)
- Incorporated Place (IP)
- Census Designated Place (CDP)
- Metropolitan Statistical Area (MSA)
- New England County Metropolitan Area (NECMA)

**Minor Civil Divisions (MCDs)** are the primary political and administrative subdivisions of counties. MCDs do not cross county boundaries. The Census Bureau recognizes and tabulates information for MCDs from boundaries received from county or township officials. They are most frequently known as townships, but in some states they include towns, magisterial districts and similar areas. In the remaining states, **Census County Divisions (CCDs)** are used instead of MCDs.

The Census Bureau has assigned each MCD (in alphabetic sequence within the county) a unique three-digit numeric code. In addition, MCDs in 11 states have a four-digit “MCD sequence number” which allows MCDs to be sorted into alphabetical sequence within a state. MCDs in some states are assigned a five-digit FIPS place code, which is unique within the state.

CCDs are subdivisions of counties, established in 21 states, which do not have MCDs suitable for reporting census statistics. CCDs are established cooperatively with state officials. Generally they are defined by boundaries that seldom change and can be easily located, such as roads, rivers, power lines, etc.

An **Incorporated Place (IP)** is a political unit incorporated as a city, borough (excluding Alaska and New York), village or town (excluding the New England states, New York and Wisconsin). Most IPs are subdivisions of the MCD or CCD in which they are located (e.g., a village located within and legally part of a township). No IPs cross state lines since they are chartered under the laws of a state.

A **Census Designated Place (CDP)** is a densely settled population center without legally defined corporate



limits, corporate powers or functions. Each has a definite residential nucleus with dense city-type street patterns. Ideally, each should have an overall population density of at least 1,000 persons per square mile. In addition, a CDP is a community that can be identified locally by place name. Boundaries of CDPs are drawn by the Census Bureau, in cooperation with State and local agencies, to include all the closely settled areas.

In 1983, the designation of **Standard Metropolitan Statistical Area (SMSA)** was changed to MSA. The Office of Management and Budget (OMB) established a system of MSAs to maintain consistency in reporting government statistics. Counties are used as the building blocks for MSAs in all areas except New England. Towns are more important than counties in the New England states, so towns or townships were used as the building blocks for MSAs. In the 2000 Census, an area qualifies for recognition as an MSA in one of two ways: (1) if it includes a city of at least 50,000 population, or (2) if it includes an urbanized area of at least 50,000 population with a total metropolitan population of at least 100,000 (75,000 in New England). In addition to the county containing the main city or urbanized area, an MSA may include additional counties having strong economic and social ties to the central county. These ties are determined chiefly by the extent of the urbanized area and the census data on commuting to work. Metropolitan areas over one million in population may under specific circumstances be subdivided into component Primary Metropolitan Statistical Areas (PMSAs), in which case the area as a whole is designated a Consolidated Metropolitan Statistical Area (CMSA).

There was a need to create a consistent area of statistical measurement in the New England states because New England MSAs utilized towns or townships as building blocks rather than counties. In response to this need, the OMB developed Necks, which were built from counties that are equivalent to MSAs in all other states.

### **Third Group of Geographies**

The Third Group of geographies is used in business to a lesser degree and includes Native America and Alaska Native lands, along with specific governmental areas. They include:

- American Indian Reservation
- Alaska Native Regional Corporation (ANRC)
- Voting District (VTD)
- Alaska Native Village Statistical Area (ANVSA)
- Tribal Designation Statistical Area (TDSA)
- Tribal Jurisdiction Statistical Area (TJSA)
- School Districts

### **TIGER**

During the 1980 Census, the Census Bureau matched its population statistics to maps, which were drawn and produced by hand. These maps were difficult to maintain because they were often out of date and inaccurate. To solve this problem, the Census Bureau developed the TIGER Line files. TIGER (Topologically Integrated Geographic Encoding and Referencing) is the most comprehensive database of digital mapping information, including roads, highways and census boundaries for the entire United States. TIGER provides the capability of integrating census statistics with relevant geographic areas more efficiently and accurately.

TIGER was developed from two sources:

- The Geographic Base File/Dual Independent Map Encoding (GBF/DIME) files, which are digitized maps created by the Census Bureau of 345 metropolitan and other highly developed areas. These files contain only 2% of the land area in the U.S., but nearly 60% of the population.
- U.S. Geological Survey (USGS) 1:100,000 scale maps that were scanned or manually digitized

to create maps of digital format.

TIGER contains over 20,000 megabytes of geographic data, which is not in a readily usable form. Presently, PERCEPT is using an enhanced TIGER database produced by Geographic Data Technology (GDT) which offers expanded address coverage, better handling of alternative street names and increased ZIP code coverage.

The major attributes of TIGER include:

- Address ranges now cover 2900 counties due to the enhanced GDT file (up from 528 with the original TIGER).
- Census geography beginning at the block level and up.
- Political geography of state, county and city.
- Features of highways, roads, trails, railroads, pipelines, power lines, airports, rivers, lakes, canals and creeks.
- Feature and geography names along with FIPS Codes.

The TIGER Files provide the geographical basis for all 1990 and 2000 Census data. Claritas uses GDT-enhanced versions of these files to geocode both addresses and intersections in metropolitan and rural areas.

Note: Information on the Census is derived from a technical White Paper provided by Claritas to its information clients and adapted here with permission. See [www.census.gov](http://www.census.gov) for more information about TIGER.

## The 1st Floor: Current Estimates and Five-Year Projections

*Current-year forecasts and five-year projections provided by PERCEPT are developed by Claritas and THE WEFA Group using current and historical data, as well as economic modeling and data pooling statistical techniques. This process enhances demographic analysis in two important ways. First, it utilizes all current data and information to accurately estimate the current location of the population, households and income. Second, it defines the relationships between each demographic variable and the appropriate economic, cyclical, and migratory factors that cause their movements over time.*

The model estimation process incorporates the effects of the business cycle on demographic trends and, therefore yields much more accurate forecasts. WEFA incorporates underlying behavioral relationships between such factors as income and jobs, population and jobs, household formation and housing starts, migration patterns, life cycle realities, and total wealth and types of income. These relationships are used to develop estimates for the current-year and forecasts for each of the next five years that reflect WEFA's widely used Regional, State and County Economic Forecasts.

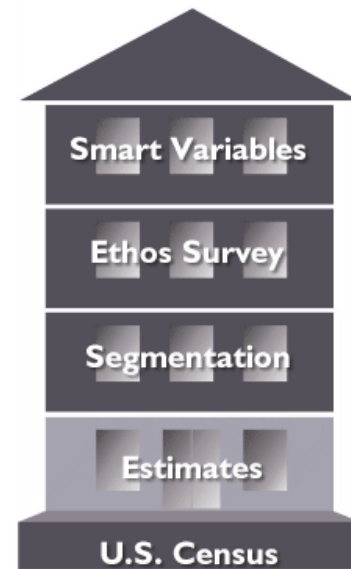
The county level and above forecasts are based on information which is updated quarterly in the context of WEFA's international network of large-scale economic models. This accurately depicts changes in worldwide, domestic, state and local economic activity. The sub-county level forecasts leverage this information by determining low level geographic changes and controlling them to the shifting county patterns. This is accomplished by extrapolating out changes between previous census periods to determine new population distributions, then comparing and adjusting these estimates to large national statistical files of the U.S. population and household distribution for the current year. The derived estimates are always footed back up to census tract, county, state and U.S. totals.

The Claritas/WEFA approach to demographic forecasting models represents a significant departure from most previous detailed-geography modeling and forecasting efforts which use only classical demographic modeling techniques. In this system, each area is modeled both individually and linked to its respective county, metropolitan area, state and national modeling system. Thus, the models do not just forecast local and regional growth as simple trends and proportions of U.S. totals, but focus on internal economic growth dynamics, differential business cycle responses and variable migration patterns. This approach is referred to as a top-down bottom-up model. It contrasts sharply with pure national/regional share (top-down) models and models which are not linked to a national/regional economic models at all (bottom-up). It contains the best of both model types.

The basic objective is to forecast local/regional activity in the context of a reliable, consistent, comprehensive and detailed economic environment provided by WEFA's U.S. Economic, Industry Analysis and Regional Forecasting Models. To do this, two key phenomena must be explained:

- Why local economic and demographic factors behave differently across geographic areas in the short-term over the business cycle.
- Why local economic and demographic factors grow or decline relative to each other across geographic areas over the longer run.

These issues are addressed using detailed, consistent data and information about local demographics, the industrial mix, inter-industry and inter-regional relationships, productivity and relative business costs, cost of living



and quality of life, wage and income patterns, and migration trends.

The State, MSA, and County models are econometric in nature, incorporating underlying behavioral relationships between such concepts as income and jobs, population and jobs, household formation and housing starts, migration trends and life cycle realities and total wealth and types of income. The linkages at all levels to local behavioral factors and regional/national economic factors lead to greater accuracy and complete consistency. Consequently, each model captures the full business cycle behavior of the economy, including the timing and amplitude of the turning points and reflecting the disparities that exist across states, counties and local areas. The local level changes leverage this data with classical demographic techniques to identify, measure and forecast change.

Another general characteristic of the models is that they are policy sensitive: they respond to changes in tax rates, military spending, utility costs, and other exogenous factors. There are a number of reasons for this sensitivity:

- Each area is modeled individually, with different model structures specified according to the characteristics of the area.
- National policy is explicitly captured and uniquely impacts each area.
- The comparative advantage of one area over another is explicitly modeled using industrial mix, relative costs, job opportunities, quality of life factors, and climatic conditions.

The major linkages among the models across geographic areas and at different levels of aggregation occur in the economic base or export sectors. Export refers not only to shipments out of the country but also to shipments from the state, metropolitan area or county to other parts of the country. These include primarily agriculture, mining, the federal government and most manufacturing industries. In a few local economies, banking, insurance or services (e.g., hotels) sectors are also classified as export sectors. For the most part, these industries serve national rather than local markets or are not dependent upon the local market. On the other hand, the income generated from these sectors provides one of the major stimuli to the local economy. The local growth and decline of these sectors helps determine the economic health of the area and its attractiveness to individuals, families and households.

The local economy is composed of construction, transportation, utilities, communications, finance, insurance, real estate, wholesale and retail trade, services and state and local government. The major driving forces in this part of each area's economy are local in nature. The income generated by the export sectors circulates and multiplies through the local economy and generates the greater part of regional employment. These interactions and simultaneities can only be captured in an independent model. These factors further characterize economic activity and affect migration decisions of individuals, families and households.

Migration is drawn toward centers of economic growth, and that same migration is a stimulus to the local economy, creating a demand for services. Migration constitutes a powerful feedback mechanism — in-migration, further strengthens a growing economy, while out-migration further weakens a declining economy.

In the demographic sector, net migration is driven by economic conditions. The principal assumption here is that people follow jobs and higher incomes rather than vice-versa. This does not mean that non-monetary determinants of migration do not exist. However, these are either fixed (climate and landscape), vary only slowly (urbanization and lifecycle factors) or are special in nature (the ability to sell homes and retire to Sunbelt areas). Demographic factors significantly impact the consumption side of the regional, state and local economy. They affect housing, retail sales, autos, personal services, and education and health care. Population, number of households, income and wealth are also important long-term determinants of the size of such sectors as state and local government.

## County Level Forecasting

The three major sectors introduced above (export economy, local economy and demographics) as well as the key income sector are discussed separately with special note given to the interrelationships between and among the factors and the areas. It is important to note that the key synergies, dependencies and feedback loops at work between demographics and economics are fully incorporated in the models.

Manufacturing is the predominant export activity for a majority of the states, MSAs and counties. Consequently, this sector is accorded special attention, particularly with respect to the industrial composition in each state and county.

The analysis of individual industries is critical to a thorough understanding of demographic changes and near-term migration patterns. During nearly every recession, for example, certain sectors are hit harder than others and each is affected at different points in the cycle. Obvious examples are housing, consumer durables and business investment. These end uses — to the extent they are supplied from domestic sources rather than imports — place heavy demands upon basic industry (e.g., wood products, steel, concrete and aluminum). Therefore, these sectors tend to be more cyclical than the rest of manufacturing. Regions with high concentrations of such industries will quite obviously suffer disproportionately more during recession and grow disproportionately faster during recoveries.

The analysis of manufacturing employment, business locations and earned income captures inter-industry, inter-regional and dynamic linkages by integrating input-output, spatial theory and econometric concepts. Current employment data from the Bureau of Labor Statistics, the Bureau of Economic Analysis and the Census Bureau capture the timing and amplitude of turning points in the business cycle. In addition, employment data is the most reliable, accurate and timely measure of state, MSA and county business activity and income changes. They also provide early indications of potential changes in population, households and income.

Employment levels are estimated using national, state and county explanatory variables. Direct linkages to the macro economy ensure consistency with WEFA's national forecasts and contribute to the depth of the macroeconomics model and its detailed industrial production sector. Linking the employment equations to the national model also provides the ability to analyze variations in the impact of Federal policy changes (e.g., tax policies and defense spending) across regions, states and counties.

The importance to each industry in each geographic market varies according to:

- Input-output relationships that quantify demand from 70 key industrial buyers by sector and from selected end-user sectors.
- The geographic location of potential markets, measured with employment data.
- Transportation costs, measured by distance or known trade patterns between states.
- Strength of industrial demand, measured by the expected growth of manufacturing activity by sector in every state and county.
- The relative cost of doing business in each location.

Aside from manufacturing, agriculture and mining (including oil and gas) comprise the primary export sectors in most states and many counties. Agricultural employment declines over time for proprietors, although wage earner employment is often trendless and highly volatile.

Agriculture is an example of a nearly perfectly competitive industry with a great deal of regional and local homogeneity by product. However, mining is often at the other extreme. In nonferrous metals, for example, relatively few companies dominate the market. Therefore, for many states and counties, mining forecasts consist of microeconomics analysis. Mining is modeled along the lines of manufacturing.

WEFA's forecasting models separate federal from state and local government employment. This distinction is important because of the relative insulation of Federal workers from local economic conditions, and is critical

in the District of Columbia and surrounding areas where the Federal sector dominates. Forecasts of Federal employment are made consistent with national trends and budget appropriations, as well as local population growth. Military employment is included in the models.

Manufacturing, mining, and agriculture — the export economy — produce primarily for international, national, and regional markets, providing jobs and income to individuals, families and households in the local economy. Other sources of external funds are Federal Government expenditures, tourism, certain kinds of banking and insurance transactions and investment income. The local economy responds and builds on these external stimulants, multiplying the effect by creating its own demands, generating new jobs and income and supporting additional population and income. This is a key area of simultaneity in the model.

As mentioned above, certain non-manufacturing sectors, although usually driven by local requirements, can also serve national markets. The best examples are the insurance industry in Connecticut, the banking interests in New York, Chicago and California and the tourism industry. These exceptions are export sectors in selected localities. Where they are export-oriented, these non-manufacturing sectors are driven by national factors.

WEFA's econometric models forecast many categories of locally oriented non-manufacturing economic activity:

- Construction
- Retail Trade
- Communications
- Finance
- Real Estate
- State Government
- Wholesale Trade
- Transportation
- Public Utilities
- Insurance Services
- Local Government

Each of these contains a diversified group of sub-industries that vary considerably from area to area. For example, construction employment in energy-producing localities is often tied as directly to exploration and development activity as it is to local housing starts. Wholesale trade in farming areas is highly dependent on acreage planted and other measures of agricultural activity. Communications in New Jersey has a large component dominated by AT&T headquarters staff. Financial services has similar headquarters employment in New York and Connecticut. Services in Nevada contain a highly disproportional number of hotel workers. Finally, state and local government employment is dependent upon tax and other policy decisions made by individual governments.

The generalized structure of the non-manufacturing equations contains four key factors — demand activity, costs, national conditions of importance to a particular sector and cyclically.

## Population

Sectoral activity measures are the primary determinants of employment by category. These include real income, population and export sector activity. The cost term is real wages, which capture labor substitution effects. Higher wages usually lead to slower employment growth. National conditions refer to such factors as credit

availability, which can impact local construction or retail trade. The business cycle measure, which is often expressed as unemployment relative to working-age population, reflects the stage of the business cycle. This affects the use of overtime and hiring and firing practices and therefore, income.

Although the trend has slowed recently, Americans have been leaving the North and East for the past two decades. Their migration south and westward has meant rapid population growth in these areas and stagnant or declining population in many of the older industrial states. This population shift is related to relative economic opportunity and other factors. The purpose of the population model is to capture this dynamic relationship between population and the economy while capturing demographic factors through “cohort-component” techniques.

Population change in each location is made up of:

- Births
- Deaths
- Net Migration

Through most of the last 20 years, natural increase has accounted for two-thirds of population growth nationwide, but in a number of fast-growing areas in the South and West, net migration accounted for over half of the gain, making interstate mobility an important determinant of state population growth. WEFA's econometric analysis of net migration based upon economic determinants differentiates its forecasts from the Census Bureau's trended state projections.

Migration flows among the states and counties are the result of individual decisions which are responsive to economic opportunities. Net migration, the difference between in-migration and out-migration, are modeled in rate form as the outcome of each area's economic performance relative to that of the nation.

The demographic factors in population change are built into the model through the use of “cohort-component” techniques. This method projects a given population by applying age and sex-specific rates of fertility, mortality and migration. Birth, death, and foreign immigration rates are based upon the Census Bureau's “Middle Series” projections, adjusted for interstate differences. Because age and sex detail is maintained over the projection period, the model reflects the sensitivity of population change to variations in age structure and permits analyses of the relative roles of natural increase and migration. The use of age-specific rates allows the distinction to be made between, for example, population growth due to increased birth or survival rates and that due to a change in the age structure, even though the rates of each age may remain constant.

To forecast changes to sub-county geographies, a proportional fitting model is used to forecast local growth at a block group level based upon changes in each modeled characteristic. Each variable is studied independently to create a current-year and a five-year forecast distribution for the data category (e.g., population distribution by block group within a county or age distributions within a block group). The new distributions are then applied to the parent geography estimate to create block group-level estimates. For population estimates, this process involves the creation of a new distribution for the current-year and five-year forecast of these variables for all block groups within a county.

By comparing the changes of ZIP + 4s within block groups from year to year, we can identify which block groups are adding new streets and therefore, new people. Another valuable source for forecasting population and households are national mailing lists. These files can provide an accurate gauge for the estimated growth or decline of areas on an ongoing basis.

## Households

The household estimates are derived by dividing the latest population estimate by the estimated population per household figure. The population estimate excludes the group quarter populations. By knowing the change in postal delivery statistics, the type of new ZIP + 4 (residential, business, etc.) and the historical trends, we also

employ proprietary techniques to accurately estimate the current-year quantitative characteristics and future values for the block group level data.

## Population by Race

Population by race is analyzed and forecasted by estimating models to explain historical and forecasted future shares of each race in the total population. This process starts at the national level and proceeds to the state level where the shares are easily modeled and forecasted due to their stable trends. At the county level, race shares of total population and county shares of state totals by race are incorporated into a pooled cross-sectional, time-series model in each state. This modeling technique pools all of the data points available over time and across geographies (in this case, counties within a state) to yield more reliable estimates and forecasts for each county. In particular, it identifies the similarities and differences in the race shares across counties and facilitates the careful grouping of the counties that exhibit similar characteristics. The result is a forecast of total population by race, as well as Hispanic population by race. Low level geographic estimates for race variables utilize the same approach defined for population and households.

New current- and five-year forecast race distributions are created by modeling changes between the last two U.S. Census reports for all block groups. These new distributions are applied to the new block group household and population estimates to create counts of population by race for all block groups.

## Population by Age

The linkages between population by age and household head ship rates (i.e., the number of primary adult household leaders) are used to analyze and forecast new household formation in each geographic area. This analysis is combined with current and projected housing start and stock data to accurately represent new and total households. The models incorporate the cyclical phenomenon of household consolidation during slow-growth and recession years and household formation during rapid-growth years. Low level geographic estimates for households utilize the same approach defined for population. New household distributions are created by modeling changes between the last two U.S. Census reports for all block groups. These new distributions are applied to the new county household estimates to create accurate household forecasts for all block groups.

## Income

The complex structures and feedback loops contained in the state and county export sectors, local economy sectors and demographic formulations are designed to meet three key objectives:

- To capture the complex interactions between the various sectors, allowing the most sophisticated policy analysis possible.
- To provide consistent forecasts of output and employment by sector, which are key statistics for many businesses and government applications.
- To produce accurate forecasts of personal income because of its importance to the whole local economy.

Personal income is the best overall published measure of economic activity for states and counties, capturing labor income, property and proprietor's income, investment income and transfer payments. Good employment forecasts are critical to a good forecast of personal income since wages and other labor income constitutes over 70 percent of income. In addition, there are multiple feedbacks between various employment sectors, cost variables, income and population.

At higher levels of geography, WEFA forecasts 16 categories of personal income in the following groupings, both in constant and current dollars, in its regularly updated economic forecasts:

- Total Personal Income by Place of Residence



- Disposable Personal Income
- Manufacturing Wages
- Non-manufacturing Wages by Sector
- Other Labor Income
- Farm Proprietors' Income
- Business Proprietors' Income
- Investment Income
- Transfer Payments
- Contributions to Social Insurance Programs (negative offset)

Analyzing and forecasting personal income by major component yields the most accurate estimate and forecast of total income and therefore, per capita, average household and median household income at all levels of geography.

Compared with most factors of production, there is mobility in the labor market. Consequently, real wages are similar across the United States and nominal wages increase with the local price level. From the demand side, real wages vary directly with labor productivity and with state manufacturing output relative to the United States. Finally, in the short term, the unemployment ratio to population will affect the average wage rate and ultimately, total income.

The model of manufacturing wages explicitly accounts for the industry mix in the area, as well as the differences in wages per employee between industries as experienced by that area.

Taking each non-wage income category in order, other labor income is tied to the size of an individual's wages since it represents employer-paid benefits. It is evident that a properly specified equation for this variable must include total wages and salaries (manufacturing plus non-manufacturing). Further, this is an income category which is increasing at a faster rate than total wages, as a result of trends in non-wage compensation and medical care costs. To capture this effect, a variable representing the national ratio of other labor income to total wages and salaries is added to the equation.

Business proprietors' income is a category which is frequently specified incorrectly in regional models because of the failure to include both national and regional variables. Most unincorporated businesses depend heavily on local activity. To capture this effect, regional personal income less business proprietors' income is included in the specification as a general indicator of regional activity. It is also necessary, however, to include variables that capture the effects of activity in other regions and changes in national economic conditions (such as revisions in tax codes) that affect profitability. National business proprietors' income serves this requirement. Business proprietors' income is four percent of total personal income.

Farm proprietors' income by state, from the Bureau of Economic Analysis, is of notoriously poor quality and is not consistent with even the most carefully constructed farm data as prepared by WEFA's Agriculture Group. For nearly all states, we have found that deflated cash receipts, rather than net income in agriculture, are better indicators of local demand conditions. The state-level mix of agricultural activity is available from the WEFA Agricultural Service and is input into the state models as exogenous variables, where appropriate. We continue to forecast farm proprietors' income in the regional models only to complete the identity for total personal income (of which it averages only one percent, but much more in some states). These estimates are disaggregated to the county level using farm employment.

Because the bond and equity markets are national in nature, property and investment income is best specified using national variables. Specifically, interest, rental income and dividends are included in the equation. These

components of income account for 18 percent of personal income.

In the area of transfer payments, virtually all transfer programs are either Federally administered or Federally funded, and are dominated by the Social Security program. This results in almost an identity of movements in transfer payments across geographic areas.

The use of the national level of transfer payments explains over 95 percent of the variance in state and local transfer payments. Indeed, it is very difficult to get another variable into most regional equations for this category. The regional unemployment rate will affect both unemployment compensation and welfare programs, such as Aid to Families with Dependent Children (AFDC). Transfer payments are 15 percent of personal income.

The last category of income is personal contributions to social insurance programs, primarily Social Security. These payments are a debit to personal income since they are already included in wages. The impact of Federal regulation on expenditures in this category is much the same as it is on transfer payments. However, the national totals for this income component are not used directly to explain its regional counterpart. An implicit rate of taxation is used instead. This is done by including the ratio of national social insurance contributions to national wages and salaries along with total regional wage income. In this way, contributions vary directly with changes in tax rates or local wages and salaries.

As noted above, the analysis of income by component yields a more accurate estimate and forecast of total income at all levels of geography. For this reason, this process is carried through to the income ranges as well as the age by income ranges down to the county level. However, in the case of the distribution of households by income and age by income, it is also necessary to explain the changes in the income distribution over time. This is done through the estimation of a displaced log-normal income distribution function. The resulting model replicates historical changes in the income distribution function over time. The model also enables a forecast to be generated of expected changes over the next five-to-ten years. Low level geographic estimates for household income utilize the same approach defined previously. New current-year and five-year forecast household income distributions are created by modeling changes between the last two U.S. Census reports for all income categories for all block groups. These new distributions are applied to the new block group household estimates to create accurate household income forecasts for all census block groups. Median household income and per capita income is calculated from the household income distributions.

The income distribution model captures the differential effects of secular and cyclical trends in the economy and demographic factors. The approach includes independent estimates of points throughout the ranges of income for highly detailed categories of households. As a result, the forecasts reflect the varying impacts of economic and social trends on specific age groups and income brackets.

The modeling process begins with econometric estimates of specified points on a cumulative income distribution function. Specifically, the 10th, 50th, and 90th percentiles are estimated over time. In the model, these percentiles are functions of aggregate economic variables, including personal and disposable income, the components of personal income, employment, unemployment and the sectoral mix of output and employment. In addition to the economic variables, a measure of generation size for each age group is included. This factor is based on the "labor market crowding" hypothesis that the relative income of a specific birth cohort is inversely related to generation size. Finally, labor force participation rates by age and sex are included as a relevant factor in the model.

Once the forecasts of the specified percentiles are generated, the intervening points of the income distribution for each forecast year are determined by interpolating between the estimated percentiles using a cubic spline function.

The total income estimated and forecasted using the income component model is combined with the total population forecasts in the model to yield total per capita income.

Total income is also divided by the total household forecasts to yield total income per household.

The number of households in each income bracket estimated and forecasted in the income distribution model

is used to identify the income bracket in which the median household is located. Then the income distribution function is used to generate a continuous curve through that income bracket to identify the income of the median household.

## Wealth

Total wealth is estimated from the Survey of Consumer Finances. This data, compiled every three years by the Federal Reserve, includes detailed information on types of consumer assets, liabilities and income sources. Given this data, WEFA modeled the relationships between wealth accumulation and income by type, home prices, population by age, employment participation rates and state and local economic conditions. The specific relationships were then imposed on the exogenous data for every county to estimate and forecast total wealth in each area. This data is only available at the county level and higher level of geography.

## Unemployment Rate

The unemployment rate is calculated from WEFA's total employment and total work force forecasts. These models incorporate the estimated relationships between employment and labor force participation over the course of the business cycle, employment by industry and changes in final demands, the labor force and migration patterns. These relationships are quantified in economic models and used to forecast the total labor force, total employment and unemployment rates for every county.

- WEFA's model estimation process incorporates the effect of the business cycle on demographic trends and therefore, yields much more accurate forecasts.
- WEFA's forecasts and county level information are based on data which is updated quarterly in the context of an international network of large-scale economic models.

Each area is modeled both individually and linked to its respective county, metropolitan area, state, and national modeling system. The models do not just forecast local and regional growth as simple trends and proportions of U.S. totals, but focus on internal economic growth dynamics, differential business cycle responses, and variable migration patterns.

Employment data is the most reliable, accurate, and timely measure of state, MSA and county business activity and income changes. Good employment forecasts are critical to a good forecast of personal income, since wages and other labor income constitutes over 70 percent of income.

The income distribution model captures the differential effects of secular and cyclical trends in the economy and demographic factors.

## Data Sources

The new approach described here yields greater precision in local area geo-demographic forecasting. Much of the enhancement that has taken place owes as much to new data sources and computer technology as it does to the modeling techniques. Some of the many data sources used to build the model include:

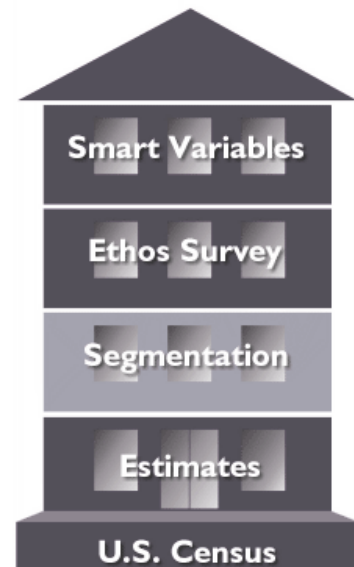
- The 2000 Census
- The 1960, 1970, 1980 and 1990 Censuses
- Cartographically Consistent Geographic Boundaries
- Updated and Enhanced TIGER Address Files
- Geographic Linkage Files
- National Mailing Lists Summary Statistical Files

- Postal Service Summary Statistical Files
- Current Population Surveys
- Survey of Consumer Finances
- Consumer Expenditure Surveys
- County Income and Population by Residence
- Monthly County Employment by Establishment
- County and ZIP Code Payroll and Employment
- Internal Revenue Records
- Federal Revenue Sharing Program
- Updated ZIP +4 Latitude/Longitude to 2000 Census Geography Correspondence Files
- WEFA Regional, State and County Economic Forecasts
- Population - Total and By Age
- Households - Total and By Age
- Income - Total and By Component
- Employment - Total By Establishment and By Residence
- Payroll - Total By Establishment and By Residence
- Labor Force - Total By Residence
- Unemployment By Residence
- Home Prices
- Housing Starts By Size
- Mobile Home Placements
- Housing Stock
- Housing Affordability Index
- Automobile Registrations

Information on the updating methodology is derived from a technical White Paper provided by Claritas to its information clients and is used with permission.

## The 2nd Floor: Segmentation Systems and U.S. Lifestyles

*There are many tools and techniques available today to assist in performing demographic analysis. Some are very simple while others are much more sophisticated. It is important that the correct tool be used for the type of analysis and results you are seeking to accomplish. If you are simply analyzing one variable at a time such as population counts in your area, it is probably not necessary to invest a great deal of time and money in learning and using complicated analysis tools such as statistical computer software. You can answer many questions you might have by simply adding or subtracting two numbers. For example, to determine if the population has grown during some period of time, you can subtract by hand the current population estimate from an earlier figure and arrive at a quick and accurate answer.*



On the other hand, there are occasions when it is helpful or necessary to examine more than one variable at a time to determine if and how they are related and might influence one another. Many techniques are available to assist in multi-variate analysis including regression analysis, correlation analysis and cluster analysis to name a few.

With the increasing availability of sophisticated computers and software, geo-demographic clustering has become an invaluable tool for managing the large number of demographic variables collected for the large and diverse American population. The purpose of a national geo-demographic clustering or segmentation system is to analyze the billions of pieces of data available from the U.S. Census and other sources and to create from that data a manageable number of groups which share commonalities in their demographic configuration and lifestyle behavior. The challenge of building such a system is to create enough groups so as to provide a multi-dimensional cross-section of the American population, but not so many groups that you cannot easily comprehend and use the segmentation system. This requires elements of both art and science.

Fortunately, over the past ten years, many geo-demographic segmentation systems have been created and perfected by a number of different companies. The use of segmentation in the business world for marketing and other purposes is now commonplace. Increasingly, even church leaders are using segmentation to help them understand and reach the many diverse population groups in the United States and in their own communities. The mass marketing approach used by both secular businesses and the church in the 40s, 50s and 60s is increasingly ineffective in dealing with smaller and more diverse population niches—each with their own special needs, concerns and expectations.

It is important to understand that the purpose of segmentation is not to replace one-on-one ministry in church settings. Using segmentation in ministry planning is clearly an intermediate step to assist in moving the discussion from abstract concepts such as “Americans”, or “everyone in our community” down to a pragmatic level like “have we communicated with the new family living across the street from the church?” Clearly, the first level is too vague and unspecific while the later discussion of a specific family is probably too narrowly focused for long-term strategy development. Used properly, segmentation provides a bridge for moving from the “macro” level of planning to the “micro” level of execution of the plan.

### **How is a Geo-Demographic Segmentation System Created?**

Without the enormous processing power of today’s computers, it would be impossible to create a statistically valid clustering system based upon dozens of variables such as age, income, education, occupation, racial/

ethnicity, housing and location. Even with powerful computers, it is still extremely difficult to divide the diverse U.S. population into perfectly distinct and separate groups. Regardless of the number of groups, many of them will share commonalities in some areas. However, the groups will also have important differences. Some may contain predominately young families, others will be primarily singles and couples without children and so on. The important thing to understand is that the computer processing is so extensive that the households in each cluster group end up sharing many critical characteristics including ones of great importance to the work of the church.

Because segmentation is based on many more variables than the human mind can keep track of at any one time, your initial instinct as to what segments you should see in your area may be misleading. Most of us tend to classify people in our minds using only two or three variables, one of which is often income or race. Therefore, if you have persons in your community who are well off financially, you may wish to see those people classified in a segment which typically has above average income. However, because segmentation factors in over 100 variables at the same time, it is possible that other variables such as occupation, age, racial/ethnicity, education or financial behavior can cause individual families with higher incomes to be grouped in segments with typically average incomes. Does that mean the segments are wrong? No, only that segmentation systems are multi-dimensional and human beings tend to think in one dimension at a time. The bottom line is that each household ends up classified in the segment with which it shares the strongest overall relationship.

### **What is U.S. Lifestyles?**

The U.S. Lifestyles system is a geo-demographic segmentation system that classifies every household in the United States into one of 50 different segments. Each segment consists of households that tend to be at similar points in their life cycle and share common interests, needs for services, and financial behavior. The system is created and maintained by Claritas and is referred to as MicroVision. MicroVision is based on the 160 million up-to-date individual consumer records in the Equifax Consumer Marketing Database (ECMD), as well as the nation's most current census data. The basic building block of the system is ZIP+4 geography which allows targeting as few as 10 households compared to the 200 to 300 households of traditional segmentation systems. In addition, it is currently the only system that not only annually updates population and household counts, but also annually updates the classification of its 22 million ZIP+4s. This provides the system with the unique ability to monitor and adjust to the ever-changing U.S. population.

PERCEPT has licensed the MicroVision system and has undergone an extensive process of renaming the system and all of the segments to be more descriptive and useful to church leaders and human services agencies.

### **Why are the Segments Given Names?**

It is not uncommon for each of us to generalize about people groups in order to facilitate discussion. We often refer to groups with names like: "Americans", "Easterners", "Californians", "Native Americans", "Hispanics", "New Yorkers", "the wealthy", "the homeless", "the unchurched", "baby-boomers", etc. Generally, there is unspoken agreement among most of us that we recognize these labels are one-dimensional and that the groups represented by these simplistic words are diverse. Just as there are times when it is appropriate to distinguish between Mexicans, Puerto Ricans and Cubans and even further sub-groups within these categories, there are also times when simply saying "Hispanics" is enough to make a point or answer a question without creating confusion.

Given the rich, three-dimensional nature of segmentation and the diverse individuals it represents, it would be nice to avoid general names for the groups. Unfortunately, as human beings, we are simply incapable of holding fifty different multi-dimensional cluster group descriptions in our heads. We could refer to the segments by number, but that could get confusing. We could also refer to the segments by long multiple-sentence descriptions, but that could be cumbersome. Instead we have assigned simple labels to each group. These labels are designed to create memorable impressions. They do not and cannot convey the full richness of the segment.

These short and easy-to-remember segment names work well as long as you understand them for what they are. They provide a mechanism for interpreting reports and maps without necessarily having to constantly turn to a long reference document. The names function as easy handles to hold on to while you are developing strategy. They are only a means to an end, not a comprehensive or literal description of a group of people.

### **How Should One Interpret U.S. Lifestyles for a Study Area?**

Keep in mind that within each segment, there is some diversity. In Segment 1, Traditional Affluent Families, there are some single and divorced persons and even a few families that are struggling financially. The segment name is describing overall tendencies (“propensities”) within the segment. You will not have to search far to find exceptions.

As you interpret segment information for a study area, concentrate on overall likely behavior and its implications for your work. Try not to oversimplify segmentation by focusing on literal descriptions or individual variables.

For example, you are located in an area where you believe most of the families have very high incomes. You expect to see many households in Segment 1, Traditional Affluent Families. However, when you examine your U.S. Lifestyles report, you notice that most of the families are shown in Segment 16, Established Country Families. How can this be? There are many possible explanations. In addition to typically (though not exclusively) having high incomes, segment 1 families also tend to have very high education, executive and managerial occupations and very high debt loads. If the high income families in your area differ significantly on any of these other important variables, the households would not be classified in segment 1. What the segmentation system is telling you is that given all the variables involved, the households in your area are correctly categorized as segment 16. Although segment 16 overall is typically a medium income segment, there are a wide range of incomes represented within segment 16. As with all the segments, there are other variables such as rural locations, education, occupation and number of children that are just as important to the segmentation process as household income.

### **U.S. Lifestyles Segment Descriptions**

Each of the segments is described in detail in Section 4: U.S. Lifestyles Segment Descriptions of Sourcebook. We highly recommend that you read the full description of any segment with which you are interested. Do not rely solely on segment name to capture the fullness of the segment.





## The 3rd Floor: The Ethos Survey Series

*The Ethos Survey Series is a national research project undertaken by PERCEPT to collect and distribute information about the beliefs, attitudes, concerns and religious behavior of the American people. The primary purpose of the project is to provide church leaders with useable, cost-effective tools to help them better understand and respond to people they seek to reach.*

### What does Ethos mean?

Ethos comes from a Greek word and refers to the essential spirit and fundamental character of a group of people which is comprised of similar beliefs, attitudes and concerns, and the typical behavioral responses that accompany such.

### Why is the Ethos Survey Series Important?

Demographic information provides you with a powerful introduction to the people in a community by detailing such things as their age, income, racial/ethnicity, education level, occupation and family structure. However, demographics do not describe what people believe or value, or what concerns they might have. In some ways, demographic information is like a blueprint of a group of people. Although the information provides outline and structure, it is missing the color and three-dimensional detail that would be found, for example, in a full architectural rendering. Since it is not practical for most church leaders or social services agencies to enhance demographic data by personally interviewing each and every member of a typical community, survey research is a commonly used technique for gathering information on a smaller scale and projecting the results to the larger population.

Churches, religious organizations and social services agencies have for many years conducted surveys and used the results to enhance and focus ministry and human services efforts. Unfortunately, this research is often limited by the time and financial commitment it requires. Many simply do not have the resources to undertake extensive regional or local survey research. As a result, critical information which could guide and enhance decision-making often remains unavailable. Planning efforts are forced to rely almost entirely on the perceptions and experience of the participants to fill in the picture.

Through the Ethos Survey Series, PERCEPT regularly surveys extensive cross-sections of the American public. This assures that the Ethos database is always up to date and responsive to the information needs and concerns of local, regional and national church leaders as well as human services agencies across the United States.

A national report on American religious behavior is certainly useful and interesting, and as such, the Ethos research has much to say about the larger trends in the United States. However, national views are just scratching the surface of the capabilities Ethos provides. In fact, one of the most valuable features of the Ethos database is its usability for projecting the likely ethos of any particular community or region in the United States based upon the demographic characteristics of that area. This has been accomplished by linking the Ethos Survey database to a sophisticated geo-demographic segmentation system called U.S. Lifestyles. PERCEPT refers to this technique as LocalLink™ and it has been recognized by American Demographics magazine and thousands of clients as a cost-effective and accurate means of understanding local or regional dynamics beyond basic demographics.



## How are the Ethos Surveys Designed?

PERCEPT practices systematic listening among many sources. Most of the questions were drawn from extensive interaction with local, regional and national church leaders and human services agency leaders; primarily by listening to them describe their challenges and information needs. These were then translated into a vast array of questions. Given constraints of time, size and cost, an extensive prioritization process is initiated to evaluate and eliminate less useful questions. Surveys are field tested and further revised for the final mail-out. The original surveys are reproduced at the end of this section.

## How was the Information Collected?

PERCEPT contracts with National Family Opinion (NFO) Research based in Toledo, Ohio to conduct the surveys for the Ethos Survey Series. NFO Research and their Multicard format are employed for several reasons:

- NFO Research is a nationally known and respected research organization that maintains one of the largest and most statistically reliable survey panels in the United States. It is used extensively by many of the Fortune 500 companies in the United States for their consumer research needs;
- The NFO Research panel contains over 375,000 nationally balanced households that represent every region of the country and all walks of life. The panel is balanced to the latest U.S. Census information with respect to market size, age of household head, and income within each of the nine Census regions. The sample also matches Census quotas on family versus non-family households, state quotas, and the top 25 Metropolitan Statistical Areas (MSAs).
- All households in the NFO panel are coded by their U.S. Lifestyle segment, the key to LocalLink technology and accurate local area projections.
- NFO provides the U.S. Lifestyle segment distribution of the mail-out universe for weighting of the survey results.
- The panel can be used to track respondents over time and to collect trend information.
- The NFO Multicard is the most widely used shared-cost methodology, combining the cost-efficiencies of syndicated research with the flexibility of custom designed studies. By leveraging the power of NFO's 375,000 consumer households, the Multicard makes it economically possible to track changing behavior, attitudes and trends over time.

## What is the Size and Sampling Error of Each Survey?

Year of Survey	Mail-Out	Sample Size	Return Rate	Sampling Error
Ethos I Fall, 1991	25,000	15,000	60%	Less than 1%
Ethos II Fall, 1993	30,000	18,500	62%	Less than 1%
Ethos III Spring, 1998	40,000	27,500	69%	Less than 1%

Due to the large sample size, the overall survey sampling error is plus or minus 1% at a 95% confidence level on any national Ethos Survey. For example, the Ethos II survey found that 37.8% of American households say they are not involved with their faith. The sampling error for this question is plus or minus 1%. Therefore, were a similar survey to be conducted randomly and within the same time frame, there is a 95% level of confidence that the results would fall within one percentage point of the 37.8% figure.

The average sampling error for individual U.S. Lifestyles segments is plus or minus 4 percent.

## How are the Results Biased?

In spite of our best efforts, bias exists in any survey research exercise. We have addressed sampling bias through the selection of a household panel in which the household representation in the panel closely matches

representation in U.S. households overall. The results have been weighted (adjusted) to reflect the degree to which the mail-out universe matches the incidence of households in the U.S. overall. These efforts have decreased the problem of the sample being biased in favor of affluent households, or white households, or households from any particular geographic region of the country.

- Weighting to minimize sampling bias is done primarily by U.S. Lifestyles. We determine the percentage of households receiving the survey in each U.S. Lifestyles segment, and compared these percentages to the percentage each segment represents among all U.S. households using U.S. Census and Claritas data. We then weight the findings up or down to reflect the bias imposed through the mail-out. These adjustments are very minimal since the mail out percentages were close to the national averages for each segment.
- Questionnaire-related bias is minimized through intensive questionnaire design workshop sessions conducted by PERCEPT. Ethos Surveys are also pre-tested prior to mail-out. This testing is designed to assure that the survey questions are universally understood and to uncover any sensitivities toward certain questions that might result in biased responses, or no response at all.
- Non-response bias is controlled through the choice of a national panel which produced an average 61% response rate. This suggests that non-response bias, though present, is minimal. In the future, PERCEPT plans to track segments with particularly high and low propensities to respond and adjust subsequent mail-outs to compensate.

### **How is Ethos Survey Information Projected for a Local Study Area?**

Every community and region in the United States can be described as a unique combination of some or all of the 50 U.S. segments, which are created at the ZIP+4 level. ZIP+4s typically contain 10 to 15 households on a common street and as such, are extremely accurate in distinguishing neighborhood characteristics. Since PERCEPT has extensive and statistically sound survey research describing the ethographic characteristics of each of the 50 household segments, it is possible to project the likely ethos of an area based upon the segments found there. For example, the survey research has found that households in segment number 32 are more than twice as likely as an average household to describe their religious preference as Catholic. No matter where you are located in the United States, if you have households from segment 32 near you, these households are statistically twice as likely as an average household to express a Catholic preference. However, PERCEPT has also created projections for segment 32 (as well as the 49 other segments) that are sensitive to 11 sub-regions within the United States generally corresponding to the U.S. Census regions. Therefore, segment 32 households in California may be slightly less likely to express a Catholic preference than segment 32 households in Illinois where there is a historically stronger Catholic presence. By combining the regionally adjusted projections for all the segments found in your local area, PERCEPT can make a highly accurate inference (i.e., projection) for each ethographic variable. PERCEPT refers to this methodology as LocalLink and it has been recognized by American Demographics magazine as well as thousands of PERCEPT clients as the most accurate ethographic projections available today.

### **How are the Regions in the U.S. Defined?**

The eleven regions of the United States used for Ethos projections are created by combining neighboring states into state groups (i.e., regions) that are generally proportional in total population. They are defined as follows:

- Region 1 - Northeast Atlantic: Connecticut, Massachusetts, Maine, New Hampshire, New York, Vermont and Rhode Island
- Region 2 - North Atlantic: District of Columbia, Delaware, Maryland, New Jersey and Pennsylvania

- Region 3 - Mid-Atlantic: North Carolina, South Carolina, Virginia and West Virginia
- Region 4 - South Atlantic: Georgia and Florida
- Region 5 - Southeast Central: Alabama, Arkansas, Kentucky, Mississippi and Tennessee
- Region 6 - Southwest Central: Louisiana, Oklahoma and Texas
- Region 7 - Northeast Central: Ohio and Michigan
- Region 8 - Mid-North Central: Illinois, Indiana and Wisconsin
- Region 9 - Northwest Central: Iowa, Kansas, Minnesota, Missouri, North Dakota, Nebraska and South Dakota
- Region 10 - Mountain Pacific: Alaska, Arizona, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming
- Region 11 - California

### **How Should Ethos Information Be Interpreted for a Local Study Area?**

First and foremost, it is very important to understand that Ethos estimates for a study area are only partially based upon a local survey of that area. While the U.S. Lifestyles component of LocalLink technology is driven entirely by local census and other data, the Ethos Survey portion is not. To gather concern and religious preference data at that level would require effort similar in scope to the U.S. Census which typically consumes several billion dollars of taxpayer resources, is hugely labor intensive and requires many years of advance planning. Since an effort of that magnitude is clearly not practical for local churches or human services agencies or even national denominations or agencies, PERCEPT has instead surveyed households extensively in each of the 50 U.S. Lifestyles segments in 11 major regions of the country and linked the results to each of the nearly 400,000 census block groups in the United States via PERCEPT's proprietary and nationally recognized LocalLink technology.

The ethos projected in the reports and maps for a local study area is computed based upon the actual distribution of U.S. Lifestyles segments in that area. As a simple example, if 100% of the households in a local study area are classified as segment 1, and the Ethos database indicates that 50% of the households in segment 1 in that region are primarily concerned about maintaining personal health, then the projection for the study area would be that 50% of the households are concerned about their health. In reality, an extensive local surveying process might return a figure which is somewhat higher or lower, but short of that kind of undertaking, there is no way to know with precision whether the local figure is closer to 52% or 48%. However, since only 37% of all the households in America expressed this concern, it is safe to say that in this particular community, the concern about personal health is well above the national average (50% versus 37%). If you are willing and able to conduct additional research and there is a justifiable reason for doing so, you may be able to obtain a more precise local figure. However, in many cases, this is not necessary since knowing that the concern is well above average is precise enough. It might be nice to have a more finely tuned local figure, but generally it is not necessary given how the Ethos information is being used. Therefore, it is critical to understand why and how you are using Ethos projections.

The real value of Ethos information is that it creates a picture of a community or region much like an impressionist painting. The impressionist approach to painting is defined as "the depiction of a scene, emotion, or character by details intended to achieve a vividness or effectiveness more by evoking subjective and sensory impressions than by recreating an objective reality" (Webster). Though impressionism seeks to evoke an affective response, it is still possible to comprehend that which the painting portrays.

By analogy, Ethos information seeks to accomplish the same end by creating a powerful impression of how a community is likely to look and feel. The information is designed to stimulate or evoke response by making

human need and related opportunities more vivid and engaging. It provides a baseline from which to ask additional questions and narrow your focus to specific issues. Ethos information should never be portrayed as the final word on any issue.

Now, with this concept in mind, consider how you might use the Primary Concern Indicator on maintaining personal health. You might ask, what good does it do me to know that 50% of the households in my community are likely to be concerned about this? Well, since the national average is only 37%, the average household in your area is considerably more likely to be concerned about their health. In the absence of information to the contrary, you now have some objective data indicating that this is a higher than average concern in your community and a likely source of distress. You now have some basis upon which to justify further examination of this issue whether it be in the form of local interviews, additional surveying or some other form of research. Without the initial Ethos projection, you have no objective basis upon which to narrow the focus of your exploration.

Even in this simple example, it should be apparent that the best use of the Ethos information is to stimulate thinking by creating a powerful and engaging impression. Building upon this, what has your experience and other information told you about the community? Does the Ethos information confirm or challenge that? If the Ethos information contradicts assumptions you have made, why is that? Don't just assume that an Ethos estimate is too high or too low. It may be, but perhaps you should investigate your assumptions further. Let them be challenged and shaped by the information.

We recently heard an individual declare that the Ethos estimate of households with a Presbyterian preference was way too low for her community. During the course of the discussion it occurred to this individual that one possible explanation for this perceived discrepancy was that the Presbyterian churches in the community had been unusually successful in attracting households that typically do not prefer Presbyterian affiliations.

To state it again, Ethos information is attempting to provide a powerful impression of what is likely to be true in a study area. It is simply saying that in the absence of extenuating circumstances, this is the ethos we might expect in a typical community populated with the kind of people in the study area. In the past four years, with thousands of local community experiences, PERCEPT has found that in most cases the projections closely match both client experience as well as locally collected survey and other data. In cases where they don't, try to focus your energy on the possible reasons for perceived discrepancies (i.e., extenuating circumstances). Ultimately the question is this: What's really going on in your community and how should you respond?



Figure 1: Ethos I Survey Instrument (1991)

**ANSWER THIS SIDE FIRST**  
**The following questions are to obtain people's attitudes about various topics. There are no right or wrong answers and all answers will be held in strict confidence.**

1. Please indicate the extent to which you agree or disagree with each statement using the following scale.

1 = Strongly Agree	4 = Somewhat Disagree
2 = Somewhat Agree	5 = Strongly Disagree
3 = Neither Agree Nor Disagree	

It is important to preserve the traditional American Family structure . . . . . \_\_\_\_\_

Government should be the primary provider of human welfare services . . . . . \_\_\_\_\_

The role of Churches and Synagogues is to help form and support moral values . . . \_\_\_\_\_

Public education is essential to the future of American society . . . . . \_\_\_\_\_

God is actively involved in the world including nations and their governments . . . \_\_\_\_\_

I do not believe there is a God . . . . . \_\_\_\_\_

The United States must open its doors to all people groups . . . . . \_\_\_\_\_

A healthy environment has become a national crisis . . . . . \_\_\_\_\_

The changing racial/ethnic face of America is not a threat to our national heritage . . . . . \_\_\_\_\_

Churches and religious organizations should provide more human services . . . \_\_\_\_\_

2. Suppose a leader were addressing you, Which statement most appeals to you?

1  "You know what you need to do. You don't need me to interfere, I'll be elsewhere."

2  "I believe you know what you need to do. I'll be here to cheer you on."

3  "We all have some idea of what we need to do. We'll decide together."

4  "I know what we need to do. Follow me."

3. Indicate your annual household contribution to following groups. (✓One Box For Each)

	Less Than \$99	\$100 To \$499	\$500 To \$999	\$1000 To \$4,999	\$5,000 And Over
Charities (i.e. United Way) . . . . .	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Churches/Syn./Religious Org . . . . .	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Colleges/Universities . . . . .	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

**CONTINUE** →

**ANSWER OTHER SIDE FIRST**

4. Among the following 29 choices, ✓ the top 5 challenges of greatest concern to you.

**Dealing with:**

01 <input type="checkbox"/> Abusive relationships	06 <input type="checkbox"/> Change
02 <input type="checkbox"/> Teen/Child problems	07 <input type="checkbox"/> Divorce
03 <input type="checkbox"/> Neighborhood gangs	08 <input type="checkbox"/> Drug abuse
04 <input type="checkbox"/> Racial/ethnic prejudice	09 <input type="checkbox"/> Stress
05 <input type="checkbox"/> Alcohol abuse	

**Developing/Achieving:**

10 <input type="checkbox"/> Financial security	14 <input type="checkbox"/> Personal health
11 <input type="checkbox"/> Personal safety	15 <input type="checkbox"/> Parenting skills
12 <input type="checkbox"/> Fulfilling marriage	16 <input type="checkbox"/> Educational objectives
13 <input type="checkbox"/> Marketable skills	

**Finding/Providing:**

17 <input type="checkbox"/> Satisfying job/Career	25 <input type="checkbox"/> Life direction
18 <input type="checkbox"/> Affordable housing	26 <input type="checkbox"/> Good church
19 <input type="checkbox"/> Companionship	27 <input type="checkbox"/> Time for recreation/leisure
20 <input type="checkbox"/> Employment opportunities	28 <input type="checkbox"/> Child care
21 <input type="checkbox"/> Aging parent care	29 <input type="checkbox"/> Adequate food
22 <input type="checkbox"/> Retirement opportunities	
23 <input type="checkbox"/> Spiritual teaching	
24 <input type="checkbox"/> Adequate health care	

5.a. Check the general religious affiliation that best describes your preference both now and 10 years ago.

	Now	10 Yrs. Ago
Not interested/none . . . . . 01	<input type="checkbox"/>	<input type="checkbox"/>
Adventist . . . . . 02	<input type="checkbox"/>	<input type="checkbox"/>
Baptist . . . . . 03	<input type="checkbox"/>	<input type="checkbox"/>
Buddhist/Hindu . . . . . 04	<input type="checkbox"/>	<input type="checkbox"/>
Catholic/Orthodox . . . . . 05	<input type="checkbox"/>	<input type="checkbox"/>
Congregational . . . . . 06	<input type="checkbox"/>	<input type="checkbox"/>
Episcopal . . . . . 07	<input type="checkbox"/>	<input type="checkbox"/>
Holiness Churches . . . . . 08	<input type="checkbox"/>	<input type="checkbox"/>
Islam . . . . . 09	<input type="checkbox"/>	<input type="checkbox"/>
Jehovah's Witnesses . . . . . 10	<input type="checkbox"/>	<input type="checkbox"/>
Judaism . . . . . 11	<input type="checkbox"/>	<input type="checkbox"/>
Lutheran . . . . . 12	<input type="checkbox"/>	<input type="checkbox"/>
Methodist . . . . . 13	<input type="checkbox"/>	<input type="checkbox"/>
Mormon . . . . . 14	<input type="checkbox"/>	<input type="checkbox"/>
New Age . . . . . 15	<input type="checkbox"/>	<input type="checkbox"/>
Non-Denominational . . . . . 16	<input type="checkbox"/>	<input type="checkbox"/>
Pentecostal . . . . . 17	<input type="checkbox"/>	<input type="checkbox"/>
Presbyterian/Reformed . . . . . 18	<input type="checkbox"/>	<input type="checkbox"/>
Interested/No preference . . . . . 19	<input type="checkbox"/>	<input type="checkbox"/>
Other . . . . . 20	<input type="checkbox"/>	<input type="checkbox"/>

5.b. Indicate your level of involvement with your faith both now and 10 years ago.

	Not Involved	Somewhat Involved	Strongly Involved
Now . . . . .	1 2 3 4 5 6 7 8 9 10		
10 yrs ago	1 2 3 4 5 6 7 8 9 10		

Figure 2: Ethos II Survey Instrument-Card I of 2 (1993)

**ANSWER THIS SIDE FIRST**

1. Among the following 31 items, select the SIX of greatest concern to you and enter the numbers in the boxes below: (Write in ONE Number In EACH Box)

--	--	--	--	--	--

<p><b>Dealing with:</b></p> <p>01 Abusive relationships</p> <p>02 Teen/child problems</p> <p>03 Neighborhood gangs</p> <p>04 Racial/ethnic prejudice</p> <p>05 Divorce</p> <p>06 Alcohol/drug abuse</p> <p>07 Stress</p> <p>08 Neighborhood crime &amp; safety</p> <p>09 Problems in schools</p> <p>10 Day-to-day financial worries</p> <p>11 Social injustice</p> <p><b>Developing/Achieving:</b></p> <p>12 Fulfilling marriage</p> <p>13 Personal health</p> <p>14 Parenting skills</p> <p>15 Educational objectives</p> <p>16 Long-term financial security</p>	<p><b>Finding/providing:</b></p> <p>17 Health insurance</p> <p>18 Affordable housing</p> <p>19 Companionship</p> <p>20 Employment opportunities</p> <p>21 Aging parent care</p> <p>22 Retirement opportunities</p> <p>23 Spiritual teaching</p> <p>24 Better quality healthcare</p> <p>25 Satisfying job/career</p> <p>26 Life direction</p> <p>27 Good church</p> <p>28 Time for recreation/leisure</p> <p>29 Child care</p> <p>30 Adequate food</p> <p>31 Good schools</p>
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2. Check below if you are or were a member of any one of the following denominations, both now and 10 years ago. (Check ONE Box For EACH Column)

<b>Denomination:</b>	<b>Now</b>	<b>10 Yrs. Ago</b>
The Episcopal Church	1 <input type="checkbox"/>	1 <input type="checkbox"/>
Evangelical Lutheran Church in America	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Roman Catholic	3 <input type="checkbox"/>	3 <input type="checkbox"/>
Presbyterian Church (USA)	4 <input type="checkbox"/>	4 <input type="checkbox"/>
The United Methodist Church	5 <input type="checkbox"/>	5 <input type="checkbox"/>
Southern Baptist Convention	6 <input type="checkbox"/>	6 <input type="checkbox"/>
None of the above	7 <input type="checkbox"/>	7 <input type="checkbox"/>

**CONTINUE** ⇨

**ANSWER THIS SIDE SECOND**

3. Check the general religious affiliation or tradition that best describes your preference now, and ten years ago. (Check ONE Box For EACH Column)

	<b>Now</b>	<b>10 Yrs. Ago</b>
NONE/Not interested .....	01 <input type="checkbox"/>	01 <input type="checkbox"/>
Adventist .....	02 <input type="checkbox"/>	02 <input type="checkbox"/>
Baptist .....	03 <input type="checkbox"/>	03 <input type="checkbox"/>
Buddhist/Hindu/Shinto/etc. ....	04 <input type="checkbox"/>	04 <input type="checkbox"/>
Catholic .....	05 <input type="checkbox"/>	05 <input type="checkbox"/>
Congregational .....	06 <input type="checkbox"/>	06 <input type="checkbox"/>
Episcopal .....	07 <input type="checkbox"/>	07 <input type="checkbox"/>
Holiness .....	08 <input type="checkbox"/>	08 <input type="checkbox"/>
Islamic .....	09 <input type="checkbox"/>	09 <input type="checkbox"/>
Jehovah's Witness .....	10 <input type="checkbox"/>	10 <input type="checkbox"/>
Judaism .....	11 <input type="checkbox"/>	11 <input type="checkbox"/>
Lutheran .....	12 <input type="checkbox"/>	12 <input type="checkbox"/>
Methodist .....	13 <input type="checkbox"/>	13 <input type="checkbox"/>
Mormon .....	14 <input type="checkbox"/>	14 <input type="checkbox"/>
New Age .....	15 <input type="checkbox"/>	15 <input type="checkbox"/>
Non-denominational/Independent .....	16 <input type="checkbox"/>	16 <input type="checkbox"/>
Orthodox .....	17 <input type="checkbox"/>	17 <input type="checkbox"/>
Pentecostal .....	18 <input type="checkbox"/>	18 <input type="checkbox"/>
Presbyterian/Reformed .....	19 <input type="checkbox"/>	19 <input type="checkbox"/>
Unitarian/Universalist .....	20 <input type="checkbox"/>	20 <input type="checkbox"/>
Interested/No preference .....	21 <input type="checkbox"/>	21 <input type="checkbox"/>

4. Indicate your level of Involvement with your faith now, and 10 years ago. (Check ONE Box For Each)

	<b>Not Involved</b>	<b>Somewhat Involved</b>	<b>Strongly Involved</b>
<b>Now</b>	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/>		
<b>10 Yrs. Ago</b>	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/>		

5. Indicate your level of activity or participation with your local church, synagogue, or place of worship now, and 10 years ago. (Check ONE Box For Each)

	<b>Not Active</b>	<b>Somewhat Active</b>	<b>Very Active</b>
<b>Now</b>	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/>		
<b>10 Yrs. Ago</b>	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/> 05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/> 09 <input type="checkbox"/> 10 <input type="checkbox"/>		

**CONTINUE** ⇨



Figure 3: Ethos II Survey Instrument-Card 2 of 2 (1993)

**ANSWER THIS SIDE THIRD**

6. Put a "1" beside the source of information most important to you. Place a "2" beside the second most important source, and a "3" beside the third most important source. (Write In Number)


Local newspaper.... \_\_\_\_\_ Radio..... \_\_\_\_\_  
 Magazines..... \_\_\_\_\_ National Newspaper \_\_\_\_\_  
 Television..... \_\_\_\_\_

7. If a local church or community service group was trying to inform you about a new service, how do you rate each of these methods? (Check ONE Box For EACH Service)

	Poor	Fair	Good
Sending information by mail .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
Putting ad in local newspaper .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
Going door to door .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
Calling and discussing on the phone .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
Calling and offering to visit in person, when convenient .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
Calling and offering to send information by mail .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
Local radio announcements or advertisements .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
Local cable channels .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>

8. Do you agree or disagree with each of the following? (Check ONE Box For EACH)

	Strongly Disagree	Somewhat Disagree	Somewhat Agree	Strongly Agree
An action is moral if no one gets hurt .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
It is our moral obligation to stop social injustice .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
If an action is legal, it is morally right .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
There is a lack of universal moral values in the U.S. today .....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
Some social problems today are the result of a loss of universal moral values..	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>

**CONTINUE** ⇨ 

**ANSWER THIS SIDE FOURTH**

9. If you were looking for a new church or synogogue, which programs or services would be most important to you? (Please Choose Up To Three) (Enter Items In Boxes Below)

--	--	--

- 01 Family activities and outings (picnics)
- 02 Sports or camping
- 03 Bible study discussion and prayer groups
- 04 Spiritual Retreats
- 05 Food pantry and clothing resources
- 06 Youth social programs
- 07 Parent training programs
- 08 12 step programs
- 09 Divorce recovery
- 10 Day care services
- 11 Adult theological discussion groups
- 12 Personal or family counseling
- 13 Cultural programs (music, drama, art)
- 14 Marriage enrichment opportunities
- 15 Church sponsored day-school
- 16 Care for the terminally ill
- 17 Active retirement programs

10. Check the box closest to your personal preference. If your preference is for both, equally, check the "3". (Check ONE Box For EACH)

**Worship which is:**

Emotionally uplifting.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	Intellectually .....challenging
Traditional/ Formal/ Ceremonial..	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	Contemporary/ Informal

**Music which is:**

Traditional.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	Contemporary
Performed by others...	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	Participatory

**Involvement and Mission emphasis which is:**

Community focused.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	Personal Spiritual
Global mission	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	Development Local mission

**Church Architecture which is:**

Traditional.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	Contemporary
Somber/ serious.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	Light and airy

Figure 4: Ethos III Survey Instrument-Card 1 of 2 (1998)

**ANSWER THIS SIDE FIRST**

1. Indicate your level of Involvement with your faith now and 10 years ago. (X ONE Box For Each)

	<b>No Involvement</b>	<b>Somewhat Involved</b>	<b>Strong Involvement</b>
<b>Now</b>	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/>	05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/>	09 <input type="checkbox"/> 10 <input type="checkbox"/>
<b>10 Yrs. Ago</b>	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/>	05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/>	09 <input type="checkbox"/> 10 <input type="checkbox"/>

2. Currently are you actively involved in a church, synagogue or other place of worship? (X ONE)

1  Yes    2  No, never    3  No, but once was

3. Average # of times you attended a service of worship in the past year? (X ONE That Comes Closest)

1  Never    3  Once or twice in 3 mos.  
 2  Less than 3 times a year                          4  Once a month  
 5  Once a week or more

4. How would you describe your level of activity in a church, synagogue or other place of worship now and 10 years ago? (X ONE For Each)

	<b>Not Active</b>	<b>Somewhat Active</b>	<b>Very Active</b>
<b>Now</b>	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/>	05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/>	09 <input type="checkbox"/> 10 <input type="checkbox"/>
<b>10 Yrs. Ago</b>	01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/>	05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/>	09 <input type="checkbox"/> 10 <input type="checkbox"/>

5. If your involvement has increased or you anticipate an increase, which of the following reasons contributed? (X ALL That Apply)

\* Does Not Apply → Skip To Qu. 6

1  A personal trauma    5  Looking for community ties  
 2  Moved into new community    6  More time available  
 3  A spiritual experience    7  Stronger faith  
 4  Because of children    8  Found a good church  
 9  Other

6. If your involvement has decreased or you anticipate a decrease, which of the following reasons contributed? (X ALL That Apply)

\* Does Not Apply → Skip To Qu. 7

1  Greater time demands    7  Moved out of community  
 2  Disillusionment with religion    8  Conflict in church/synagogue  
 3  Leadership scandal    9  No longer believe  
 4  Because of children    10  Feel no need  
 5  Disagreement with leadership    11  Church teaching  
 6  Personal moral failure    12  Other

**CONTINUE** ↓

**ANSWER THIS SIDE SECOND**

7. Continuing on faith involvement, where would you like your faith involvement to be in the future? (X ONE)

<b>Not Active</b>	<b>Somewhat Active</b>	<b>Very Involved</b>
01 <input type="checkbox"/> 02 <input type="checkbox"/> 03 <input type="checkbox"/> 04 <input type="checkbox"/>	05 <input type="checkbox"/> 06 <input type="checkbox"/> 07 <input type="checkbox"/> 08 <input type="checkbox"/>	09 <input type="checkbox"/> 10 <input type="checkbox"/>

8. In Column "A", X the general religious affiliation that best describes your preference both now and 10 years ago. (X ONE Box in Column "A" AND In Column "B")

	<b>"A"</b>	<b>"B"</b>
	<b>Now</b>	<b>10 Yrs. Ago</b>
Not interested/none .....	01 <input type="checkbox"/>	01 <input type="checkbox"/>
Adventist .....	02 <input type="checkbox"/>	02 <input type="checkbox"/>
Baptist .....	03 <input type="checkbox"/>	03 <input type="checkbox"/>
Buddhist/Hindu/Shinto/etc. ....	04 <input type="checkbox"/>	04 <input type="checkbox"/>
Catholic .....	05 <input type="checkbox"/>	05 <input type="checkbox"/>
Congregational .....	06 <input type="checkbox"/>	06 <input type="checkbox"/>
Episcopal .....	07 <input type="checkbox"/>	07 <input type="checkbox"/>
Holiness .....	08 <input type="checkbox"/>	08 <input type="checkbox"/>
Islamic .....	09 <input type="checkbox"/>	09 <input type="checkbox"/>
Jehovah's Witness .....	10 <input type="checkbox"/>	10 <input type="checkbox"/>
Judaism .....	11 <input type="checkbox"/>	11 <input type="checkbox"/>
Lutheran .....	12 <input type="checkbox"/>	12 <input type="checkbox"/>
Methodist .....	13 <input type="checkbox"/>	13 <input type="checkbox"/>
Mormon .....	14 <input type="checkbox"/>	14 <input type="checkbox"/>
New Age .....	15 <input type="checkbox"/>	15 <input type="checkbox"/>
Non-denominational/Independent .....	16 <input type="checkbox"/>	16 <input type="checkbox"/>
Orthodox .....	17 <input type="checkbox"/>	17 <input type="checkbox"/>
Pentecostal .....	18 <input type="checkbox"/>	18 <input type="checkbox"/>
Presbyterian/Reformed .....	19 <input type="checkbox"/>	19 <input type="checkbox"/>
Unitarian/Universalist .....	20 <input type="checkbox"/>	20 <input type="checkbox"/>
Interested/No preference .....	21 <input type="checkbox"/>	21 <input type="checkbox"/>

9. Indicate your annual household contribution to the following groups. (X One Box For Each)

	<b>Less Than \$99</b>	<b>\$100 To \$499</b>	<b>\$500 To \$999</b>	<b>\$1000 To \$4,999</b>	<b>\$5,000 And Over</b>
Charities (i.e. United Way) . . . . .	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Churches, Synagogue, Religious Org . . . . .	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
Colleges/Universities . . . . .	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

**CONTINUE** ↓

Figure 5: Ethos III Survey Instrument-Card 2 of 2 (1998)

**ANSWER THIS SIDE THIRD**

10. Among the following 31 items, select the SIX of greatest concern to you and enter the #'s in the boxes below: **(Write in ONE # In EACH Box)**

--	--	--	--	--	--

<p><b>Dealing with:</b></p> <ul style="list-style-type: none"> <li>01 Abusive relationships</li> <li>02 Teen/child problems</li> <li>03 Neighborhood gangs</li> <li>04 Racial/ethnic prejudice</li> <li>05 Divorce</li> <li>06 Alcohol/drug abuse</li> <li>07 Stress</li> <li>08 Neighborhood crime &amp; safety</li> <li>09 Problems in schools</li> <li>10 Day-to-day financial worries</li> <li>11 Social injustice</li> </ul> <p><b>Developing/Achieving:</b></p> <ul style="list-style-type: none"> <li>12 Fulfilling marriage</li> <li>13 Personal health</li> <li>14 Parenting skills</li> <li>15 Educational objectives</li> <li>16 Long-term financial security</li> </ul>	<p><b>Finding/providing:</b></p> <ul style="list-style-type: none"> <li>17 Health insurance</li> <li>18 Affordable housing</li> <li>19 Companionship</li> <li>20 Employment opportunities</li> <li>21 Aging parent care</li> <li>22 Retirement opportunities</li> <li>23 Spiritual teaching</li> <li>24 Better quality healthcare</li> <li>25 Satisfying job/career</li> <li>26 Life direction</li> <li>27 Good church</li> <li>28 Time for recreation/leisure</li> <li>29 Child care</li> <li>30 Adequate food</li> <li>31 Good schools</li> </ul>
---	---

11. In Col. "A", X if you are now a member of any one of the following denominations; and In Col. "B", if you were a member 10 years ago.  
**(X ONE Box in Col. "A" AND In Col. "B")**

	"A" Now		"B" 10 Yrs. Ago
Southern Baptist Convention	01 <input type="checkbox"/>		01 <input type="checkbox"/>
The United Methodist Church	02 <input type="checkbox"/>		02 <input type="checkbox"/>
National Baptist Convention, USA	03 <input type="checkbox"/>		03 <input type="checkbox"/>
Roman Catholic Church	04 <input type="checkbox"/>		04 <input type="checkbox"/>
Church of God in Christ	05 <input type="checkbox"/>		05 <input type="checkbox"/>
Assemblies of God	06 <input type="checkbox"/>		06 <input type="checkbox"/>
Presbyterian Church (U.S.A.)	07 <input type="checkbox"/>		07 <input type="checkbox"/>
Evangelical Lutheran Ch./ America	08 <input type="checkbox"/>		08 <input type="checkbox"/>
African Methodist Episcopal	09 <input type="checkbox"/>		09 <input type="checkbox"/>
The Episcopal Church	10 <input type="checkbox"/>		10 <input type="checkbox"/>
Lutheran Church- Missouri Synod	11 <input type="checkbox"/>		11 <input type="checkbox"/>
United Church of Christ	12 <input type="checkbox"/>		12 <input type="checkbox"/>
Nat'l Baptist Convention/America	13 <input type="checkbox"/>		13 <input type="checkbox"/>
American Baptist/ USA	14 <input type="checkbox"/>		14 <input type="checkbox"/>
National Missionary Baptist	15 <input type="checkbox"/>		15 <input type="checkbox"/>
None of the above	16 <input type="checkbox"/>		16 <input type="checkbox"/>

**CONTINUE** ↓

**ANSWER THIS SIDE FOURTH**

12. If you were looking for a new church or synogogue, which programs or services would be most important to you? **(Please Choose Up To Three) (Enter Items In Boxes Below)**

--	--	--

- 01 Family activities and outings (picnics)
- 02 Sports or camping
- 03 Bible study discussion and prayer groups
- 04 Spiritual Retreats
- 05 Food pantry and clothing resources
- 06 Youth social programs
- 07 Parent training programs
- 08 12 step programs
- 09 Divorce recovery
- 10 Day care services
- 11 Adult theological discussion groups
- 12 Personal or family counseling
- 13 Cultural programs (music, drama, art)
- 14 Marriage enrichment opportunities
- 15 Church sponsored day-school
- 16 Care for the terminally ill
- 17 Active retirement programs

13. X the box closest to your personal preference. If your preference is for both, equally, check the "3".  
**(X ONE Box For EACH)**

**Worship which is:**

Emotionally uplifting.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	.....challenging
Traditional/ Formal/ Ceremonial..	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	.....Contemporary/ Informal

**Music which is:**

Traditional.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	...Contemporary
Performed by others...	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	...Participatory

**Involvement and Mission emphasis which is:**

Community focused.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	...Personal Spiritual
Global mission	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	...Development Local mission

**Church Architecture which is:**

Traditional.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	...Contemporary
Somber/ serious.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	...Light and airy

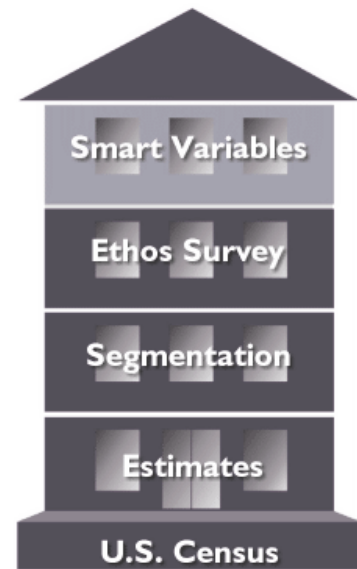


## The 4th Floor: Smart Variables

*In order to contribute to a meaningful ministry planning process that doesn't bog down in the myriad data available, Percept has developed Smart Variables™. Smart Variables combine individual data variables into a select set of themes relevant to understanding and telling the story of a particular mission context.*

### How Are Smart Variables Created?

It is important to note that many of the different Smart Variables are actually created from several different and more detailed variables. For instance, Smart Variable D6: Education Level is computed using three different sub-variables: High School Graduates, College Graduates and the percentage of the population enrolled in college. While you can easily review the details of each of these three breakdowns, your planning process will most likely become tedious should you spend much time in the details beyond the Smart Variable.



### Smart Variable Descriptions

There are 19 Smart Variables that are organized into four simple thematic groupings: **1) People and Place**, **2) Faces of Diversity**, **3) Community Issues**, and **4) Faith Preferences**. Percept will always provide ethographic detail through reference reports such as Ministry Area Profile, Context Reference and Detail reports in the various levels of PeopleArea analysis. Smart Variables inform initial planning phases through summary information resources such as 10 Facts reports, FirstView, Context Status, and ImagineArea, FocalArea and NeighborArea Study Guides. In some of these resources you will find Smart Variables referred to as Gap Themes (see Gap Themes in Glossary section). The 19 Smart Variables are listed as follows by their four thematic groupings, each with an explanation of the supporting data. They are labeled (P1, D3, F2, etc.) for easy product reference.

## People and Place

### Projected Population Density (P1)

Projected Population is the number of persons predicted to reside in a study area five years from now. The projected figure is based on past trends as well as the latest information available for an area, which would indicate the likely rate of future growth (or decline). The population density is computed by dividing the projected population in an area by the number of square miles. The national average for all populated areas in the United States is 200 persons per square mile.

### Projected Population Change (P2)

Projected Population Change compares the current population with that projected five years from now. The projected figure is based on past trends as well as the latest information available for an area, which would indicate the likely rate of future growth (or decline).

### Population Distribution (P3)

Across the nation, 75% of the population is gathered in approximately 25% of the population centers. If your area is more evenly spread out than this figure, it is referred to as dispersed. If the population in the study area is accumulated in fewer areas, it is referred to as concentrated. Areas which match this national ratio (75/25) are identified as having average distribution.

## Diversity (P4)

The Diversity score is a composite Smart Variable. It is based upon a scoring methodology, which examines the presence and concentration of racial/ethnic population as well as the number and distribution of U.S. Lifestyles segments within an area. A score of 0 indicates an area with very little, if any, racial ethnic population, and few US Lifestyles segments, i.e., a homogeneous population. Conversely, a score of 10 indicates an area with a substantial racial/ethnic population and a large number of US Lifestyles segments with no individual segment dominating, i.e., a heterogeneous population.

## Area Dynamic Level (P5)

The Area Dynamic Level (ADL) is computed by combining the Projected Population Density (PI) with the overall Diversity Score (P4) into a single score from 0 to 10. Areas with a score of 0 are referred to as Static indicating very little population and almost no diversity. Areas with scores of 10 are referred to as Transformational indicating extremely high population and diversity. Areas with typical population densities and diversity are referred to as average.

As the Area Dynamic Level increases, it indicates an increasingly complex and challenging environment given the large number of people and likely differences in lifestyle and racial/ethnicity.

## *Faces of Diversity*

### U.S. Lifestyles Group (DI)

Clustering similar U.S. Lifestyles Segments creates U.S. Lifestyles Groups. The U.S. Lifestyles Group designated “Primary” in your report represents the greatest number of households within the designated study area.

#### Group 1

Affluent Families consists of Segments 1, 2, 3, 4, 5, 6 and 14 (Abbreviation: Affluent). These segments are generally above average in income and education.

#### Group 2

Middle American Families consists of Segments 9, 10, 11, 16, 17, 18, 23, 25, 28 (Abbreviation: Middle). These segments represent classic Middle America.

#### Group 3

Young and Coming consists of Segments 8, 12, 13, 15, 19, 34, 37, 39 and 47 (Abbreviation: Young). These segments are mostly (though not exclusively) comprised of young singles and couples in the beginnings of their career life.

#### Group 4

Rural Families consists of Segments 26, 27, 29, 33, 35, 38 (Abbreviation: Rural). These segments are comprised of mostly families in rural America working in primarily blue collar occupations.

#### Group 5

Senior Life consists of segments 7, 20, 21, 22, 30 and 31 (Abbreviation: Seniors). These segments consist mostly of senior and mature adults in or near retirement.

#### Group 6

Ethnic and Urban Diversity consists of segments 24, 32, 36, 40, 41, 42, 43, 44, 45, 46 and 48 (Abbreviation: Diversity). These segments are found mostly (though not exclusively) in urban centers and reflect high racial/ethnic diversity.

## **Non-Anglo Population (D2)**

All non-Anglo populations within a designated area. Consists of African-American, Hispanic/Latino, Asian, Native American and Other. National Average: 28%

## **Fastest Racial/Ethnic Growth (D3)**

Indicates which of the five primary racial/ethnic groups is projected to grow at the highest rate over the next five years. The projections are based on past trends as well as the latest information available for an area, which would indicate the likely rate of future growth. By focusing the growth question on the fastest growing racial/ethnic group, you can obtain a better sense of how an environment is likely to change. Generally speaking, the group that is growing the fastest is likely to have a significant influence on the future ethos of the area examined.

## **Generation (D4)**

Age groups defined by William Strauss and Neil Howe in their book, *Generations*, which are characterized by a shared coming of age experience.

### **Builders (born 1901 to 1924)**

The generation who built most of the major institutions of the 20th century. Big business, big government, big unions, big universities, big churches... (Strauss and Howe call this group, GIs).

### **Silents (born 1925 to 1942)**

The generation who supported and faithfully served the builders but whose ambivalence about their role prompted the rise of the revolutions of the 60's and permanently impacted the mindset of the Boomers.

### **Boomers (born 1943 to 1960)**

The generation of idealists. Born and raised during the postwar boom era.

### **Survivors (born 1961 - 1981)**

These are the neglected children of the younger silents and the boomers. Their parents were so busy in pursuit of the self that they left their children to fend for themselves. And they have become quite good at it, they will survive. (Strauss and Howe call this group Thirteeners).

### **Millennials (born 1982...)**

The youngest living generation, they will have a different childhood. While those on the early end of this generational cohort will suffer from the fiscal crises of our public institutions, the home environment is changing as more value is placed on family and the care of children.

## **Family Structure (D5)**

A scoring methodology which compares an area's Marital Status and Households with Children configurations to the national average. A score of 0 indicates a very non-traditional family structure with high number of singles, divorcees and single parents. A score of 10 indicates a very traditional family structure with the majority of adults married and most households with children headed by married couples. A score of 5 indicates an area that overall is consistent with national averages.

Two variables are used to compute the score:

### **Population By Marital Status (Age 15 and Over)**

The national average in the 1990 Census was 54.8% Married.

### **Households With Children Age 0 to 18**

The national average in the 1990 Census was 73.3% of Households with Children were headed by Married Couples.

## Education (D6)

A scoring methodology which compares an area's education levels to national averages. A score of 0 indicates an area with a low overall educational attainment. A score of 10 indicates an area with above average educational attainment. A score of 5 indicates an area that overall is consistent with national averages.

There are three variables used to compute this score:

Percentage of the Population Age 25 and older: Graduated from High School

Percentage of the Population Age 25 and older: Graduated from College

Percentage of the Population Age 3 and over

## Community Issues

### Primary Concerns (C1)

Thematically similar Concerns from Percept's Ethos Survey are grouped and measured for a designated area. The High Index group is the group of concerns, which cumulatively exceed the national average for that particular group by more than any other group of concerns. The Primary Concerns Groups are:

**The Basics** include: Day-to-Day Financial Worries, Adequate Food, Affordable Housing, Employment Opportunities, Child Care, Health Insurance and Personal Health.

**Family Problems** include: Abusive Relationships, Teen/Child Problems, Alcohol and Drug Abuse, Divorce and Aging Parent Care.

**Community Problems** include: Neighborhood Gangs, Racial/Ethnic Prejudice, Social Injustice, Neighborhood Crime and Safety, Finding Good Schools and Dealing with Problems in Schools.

**Hopes and Dreams** include: Achieving Financial Security, Better Quality Healthcare, Achieving a Fulfilling Marriage, Developing Parenting Skills, Achieving Educational Objectives, Finding a Satisfying Job/Career, Finding Time for Recreation/Leisure and Finding Retirement Opportunities.

**Spiritual/Personal** includes: Finding Life Direction, Finding a Good Church, Finding Spiritual Teaching, Dealing with Stress, Finding Companionship.

### RISC Level (C2)

The RISC Score (Regionally Indexed Stress Conditions) is an indicator created explicitly for the purpose of identifying and assessing areas where there is likely to be a high level of social-economic community stress (particularly, related to children). While no single variable will create such stress, certain factors typically accompany such a condition.

Using U.S. Census data as well as Percept's Ethos data base, the RISC Score measures the extent to which an area exhibits any or all of the following characteristics:

High Percentage of Households with Children Headed by Single Mothers

High Percentage of the Adult Population Which Has Not Completed High School

High Percentage of the Households with Annual Incomes below \$15,000 (Poverty)

High Percentage of Households with Basic Concerns (i.e., Food, Housing, Health, Employment, etc.)

High Percentage of Households with Family Concerns (i.e., Drugs/Alcohol, Divorce, Abusive Relationships, Teen/Child Problems, etc.)

High Percentage of Households with Community Concerns (i.e., Gangs, Crime, Schools, Racial/Ethnic Prejudice).



### **Potential Resistance to Change (C3)**

Potential Resistance to Change is computed by combining the overall Diversity Score for an area (P4) with the overall average age. The assumption is that as a group of persons becomes older and more diverse, the potential resistance to change is likely to increase.

## *Faith Preferences*

### **Faith Receptivity (F1)**

A scoring methodology which compares an area's likely faith involvement levels and religious affiliation preferences to national averages. A score of 0 indicates an area with a low propensity for faith involvement and identification with historic Christian groups. A score of 10 indicates an area with above average likelihood of high faith involvement and identification with historic Christian groups. A score of 5 indicates an area that overall is consistent with national averages.

There are two variables used to compute this score:

Percentage of Households with Likelihood of Some or Strong Involvement with Their Faith.

Percentage of Households Likely to Prefer a Historic Christian Group. Historic Christian Groups include Adventist, Baptist, Catholic/Orthodox, Congregational, Episcopal, Holiness, Lutheran, Methodist, Non-Denominational, Pentecostal and Presbyterian/Reformed.

### **Financial Support Potential (F2)**

A scoring methodology which compares an area's average household income and propensity to contribute money to churches and religious organizations to national averages. A score of 0 indicates an area with below average household income and likelihood to give to churches. A score of 10 indicates an area with above average income and giving to churches. A score of 5 indicates an area that overall is consistent with national averages.

There are two variables used to compute this score:

Average Household Income.

Percentage of Households Likely to Give \$500 or More Annually to Churches and Religious Organizations.

### **Church Style (F3)**

The Church Style Smart Variable is a composite variable computed from Percept's Ethos database combining Worship Style, Music Style and Church Architectural Style preference variables into an overall indicator of church style preference.

### **Church Program Preference (F4)**

Percept's Ethos Survey asked people to describe church programs and ministries they would find appealing if they were looking for church. The 17 programs identified have been combined into four major categories. Nationally, programs in the Recreation category are the most preferred. The category shown for your area has the highest overall combination of actual number of households and above average comparison to the national average.

#### **Spiritual Development**

Bible Study Discussion and Prayer Groups  
Adult Theological Discussion Groups  
Spiritual Retreats

#### **Personal Development**

Marriage Enrichment Opportunities  
Parent Training Programs

Twelve Step Programs  
Divorce Recovery

#### **Community/Social Services**

Personal or Family Counseling  
Care for the Terminally Ill  
Food and Clothing Resources  
Day Care Services  
Church Sponsored Day-School

#### **Recreation**

Youth Social Programs  
Family Activities and Outings  
Active Retirement Programs  
Cultural Programs (Music, Drama, Art)  
Sports or Camping

### **Religious Preference (F5)**

In PERCEPT'S Ethos Surveys, respondents were asked to identify the general religious affiliation which best represented their preference. Following are national averages as a percentage of all households, which can be used as benchmarks. (Based upon 1998 Ethos Survey).

#### **Historic Christian Groups 77.3%**

Catholic/Orthodox 24.5%  
Mainline Protestant (see below) 26.6%  
Conservative Protestant (see below) 26.2%

##### **Mainline Protestant 26.6%**

Congregational 1.9%  
Episcopal 2.9%  
Lutheran 7.2%  
Methodist 10.0%  
Presbyterian/Reformed 4.6%

##### **Conservative Protestant 26.2%**

Adventist 0.5%  
Baptist 15.6%  
Holiness 0.8%  
Non-Denom./Independent 6.9%  
Pentecostal 2.4%

#### **No Preference 14.9%**

No Preference, but Interested 3.9%  
No Preference and Not Interested 11.0%

#### **Non-Historic Christian Groups 7.8%**

# Presenting Ethographic Information

## *SmartReports*

SmartReports are PERCEPT'S unique style of presenting ethographic information. Using text bolding, special symbols and extensive comparison data,

### **Significance Pointers**

To help you in studying the report, variables which have a high index (above 110) are shown in bold type with a special up arrow symbol ▲ to call your attention to the line. Variables which have a low index (below 90) are shown with a small down arrow at the beginning of the line.

### **Thematic Structure**

All PERCEPT reports are grouped around themes. Data can overwhelm without an adequate context. These themes are designed to provide that context. For example, one theme is "Marital Status." Under this heading, you will find three sub-themes: the marital status of all persons 15 years of age and older, the marital status of single females 15 years of age and older and the marital status of males 15 years of age and older.

Additionally, these themes are important for looking up the definition of either the theme or its sub-theme. A glossary follows this section. It provides technical definitions for each of them and their sub-themes. The glossary is alphabetized by theme. Sub-themes fall under their appropriate theme.

## *Comparative Indices*

### **What is being compared?**

If you are not used to encountering an index, these can be confusing. The most important thing to understand is that this number reflects a comparison of two groups. You will also notice that prior to the index column are two others. The first represents the study area being considered. The second represents the national average. The Comparative Index is a way of comparing these two numbers.

### **How are Comparative Indices calculated?**

An index of 100 in this column indicates that your area is estimated to be approximately the same as the national average. A value of 150 would indicate that your area is estimated to be 1.5 times the national average. A value of 50 would indicate that your area is estimated to be only one-half (.5) of the national average. The index is computed by dividing the value for your area by the U.S. Average and multiplying the result by 100. For example, if your area is 10% and the national average is 5%, divide 10 by 5, which results in 2. Then multiply 2 by 100 and you have the index of 200.

### **Why is a comparison important?**

For meaningful perceptions to form, we need a context. It is by comparing one situation to another that the significance of a particular piece of information emerges. For example, suppose your study area indicates that 38% of the adults over 15 are single and have never been married. How is one to think about that? We need to compare it to something. Therefore, PERCEPT also provides the national average. In this case, the national average is 26.9%. Single, never married is well above the national average. How much? Well the

Comparative Index is 140 which means this study area is 140% or 1.4 times the national average for persons of this marital status.

Comparative indices are not the whole story. The actual percentages are equally, if not more important. However, they provide an orientation by allowing you to see how a study area's profile compares to the national profile.

## *Ethos Indicators*

### **What are Ethos Indicators?**

Information derived from PERCEPT'S Ethos Survey Series is reported as an Indicator. We use the word indicator to mean a group of variables which taken together provide an indication of the likely tendencies of a particular group of people regarding some particular issue or behavior. For example, the Primary Concerns Indicator within an area profile is a series of 29 issues in which the values for each of the concerns vary from community to community. When viewed as a whole, the likely concerns of any particular area are often clumped around various themes. In some communities, the likely prevailing concerns will consist of things like finding adequate housing and food. In other areas, they may group around hopes and dreams for the future. It is important to understand the purpose of the indicators is to create overall impressions. When you analyze the Faith Involvement Indicator, for instance, you should note that it actually consists of five different variables:

- Strongly Involved with Their Faith
- Somewhat Involved with Their Faith
- Not Involved with Their Faith
- Increased Their Involvement with Their Faith in the Last 10 Years
- Decreased Their Involvement with Their Faith in the Last 10 Years

The real value of the indicator is in looking at these five variables and their possible relationships together as a whole, not as five separate and independent variables.

Also, some of the most powerful impressions in the Ethos report come from comparing the different indicators with each other. For example, how do the likely religious affiliation preferences compare with the primary concerns? How might the faith involvement levels relate to the household contributions?

### **How is the Comparative Index for Ethos calculated?**

Ethos indices are calculated in exactly the same manner as all other Comparative Indices. The study area is divided by the national Ethos profile.

### **How is the study area percentage calculated?**

The study area percentage is computed by first multiplying the individual U.S. Lifestyles segment average for a particular variable times the number of households in that segment within the study area. This is repeated for each segment in the area which results in a total number of households likely to be represented by that variable. This number is then divided by the total number of households in the area to calculate the percentage. For example, if the variable to be computed is No Faith Involvement, the calculation starts with segment 1 in which 37.4% of the households claim no faith involvement. If there are 100 households in the study area from segment 1, approximately 37 of them would be estimated to be likely to express no faith involvement. This calculation is repeated for segments 2 through 50 while keeping a running total of the number of households likely to have no faith involvement. In the example, if that number ended up being 2,000 households and the total number of households in the study area was 5,000, then the No Faith Involvement estimate would be 40%.

## How should one study a SmartReport?

As you analyze values on any PERCEPT report that includes a Comparative Index it is important to watch for two situations. The first is a high or low index for some particular variable. This does not mean you should ignore those items which have an average index (near 100). However, as you seek to capture the ethnographic essence of a study area, it will probably be those items which vary significantly from the national average that will provide the most insight. Secondly, as you are looking for high and low index variables, you should also observe the estimated percentages.

As an example, the likely Eastern Religions preference index for a particular study area might be 357. This would mean that the area is likely to have three and a half times the national average for this particular preference. However, the actual percentage of households estimated to have this preference might only be 1.8 percent. The reason the index is so high is because the national average for this preference is a tiny .5 percent. Since you have a high index and a low percentage, you should note that you have an unusually high likelihood to have persons with an Eastern religious preference, but that this group is still a fairly small percentage of the total households in your community.

Conversely, you might find that your area has an index of only 50 for the Catholic/Orthodox preference. However, because the national average for this preference is almost 22.6 percent, even a low index of 50 would mean that at least 11% of the households in your area are likely to have this preference. You might conclude that your area is not dominated by folks with a Catholic/Orthodox preference, but these households still have a significant presence.

We recommend that the first time you review your reports, you simply scan for the bold items and the lines preceded with a down arrow. Watch how these variables are grouped. Don't rush into line by line analysis too quickly until you have allowed yourself the opportunity to absorb the larger impression this report can create. We believe that the "big picture" impression you receive from the entire report may be just as valuable as the insights that come from line by line analysis.

## InfoMaps

An InfoMap is a full color thematic map that portrays selected variables for a study area. InfoMaps are easy to understand since they are designed to look similar to everyday road maps. They provide a visual means of communicating demographic information. It is not unusual for you to make an important discovery from your profile and realize that an additional InfoMap highlighting and clarifying your discovery would be helpful. Many times the reports will describe a demographic characteristic of interest such as a large percentage of children within a 5-mile radius of the church. However, the reports do not specify where within the 5-mile radius the concentrations of children are located. A color InfoMap showing children by census tract quickly clarifies where they are located and in what proportions.

## InfoGraphs

InfoMaps are one form of graphic data presentation. They are organized around geography. Additionally, PERCEPT presents critical information as statistical graphs. These graphs translate data into pictures. These pictures often make it easier to grasp the essential learning from a data set.

Some InfoGraphs simply chart data on a particular study area. A racial/ethnic pie chart illustrates quickly the particular distribute of racial/ethnic groups within a study area. However, some InfoGraphs are specifically designed to provide a comparison between a study area and the national average. These InfoGraphs provide in chart form essentially what Comparative Indices do on a report.

PERCEPT has developed a special InfoGraph page called FingerPrint. FingerPrint always compares specific variables within a study area to the national average on those same variables. As such it provides a "finger print" of a community.



# Glossary

## Age

- Average Age indicates the total age of all living persons within the study area divided by the number of persons.
- Median Age divides the population into two equal groups: those who are older than the median, and those who are younger. The median is normally a better description of the typical person's age in a designated area because it is less likely to be distorted by a small number of very old or very young persons.

See Also: Generations, Population By Age, Population By Phase of Life

## Area Dynamic Level

The Area Dynamic Level (ADL) is computed by combining the Projected Population Density with the overall Diversity Score into a single score from 0 to 10. Areas with a score of 0 are referred to as Static indicating very little population and almost no diversity. Areas with scores of 10 are referred to as Transformational indicating extremely high population and diversity. Areas with typical population densities and diversity are referred to as Average. As the Area Dynamic Level increases, it indicates an increasingly complex and challenging environment for mission given the large number of people and likely differences in lifestyle and racial/ethnicity.

## Boomers

This is the generation born 1943 to 1960. It is a generation of idealists, born and raised during the postwar boom era.

## Builders

This is the generation born 1901 to 1924. They built most of the major institutions of the 20th century: big business, big government, big unions, big universities, big churches. (Also referred to as the GI generation.)

## Census Report

Census provides the most detailed breakdown of demographic information of all the reports in the Ministry Area Profile. The information in this report is especially valuable when a more detailed analysis of a study area is desired. All information in this report is derived from the 2000 Census. The Census report is arranged into six sections. Each section contains multiple variable lines and each variable line includes four columns of numbers. The first column represents the actual figure from the 2000 Census for the variable in question. The second column is the percentage for the study area. The third column represents the U.S. Average for that variable and the fourth column, U.S. Comparative Index, provides a quick comparison of your study area to the national average.

On the Census report, it is possible that a column of percentages may not add up to exactly 100%. This is caused by rounding, which occurs when the figures from many block groups/census tracts are being accumulated for your report. Rest assured this is normal and does not compromise the figures in any way.

## *Church Architecture Indicator*

The base question asked respondents to identify their personal preferences on two continua.

Do you prefer church architecture that is:

- Traditional or Contemporary, or both?
- Somber/serious or Light and airy, or both?

## *Church Contact Methods*

The base question asked respondents to rate contact methods. The eight options ranged from local radio to door to door. PERCEPT created three groupings from least personal to very personal in nature.

- Indirect Methods includes local radio announcements or advertising, ads in local newspapers and local cable channels.
- Direct Methods includes sending information by mail, calling and offering to send information, and calling and discussing on the phone.
- Face-to-face Methods includes calling and offering to visit and going door-to-door.

## *Church Program Preference Indicator*

Seventeen variables comprise this indicator. The base question asked respondents to choose the three programs or services of greatest importance to them from the list of choices. PERCEPT has sorted the 17 preferences into four groups called: Spiritual Development, Personal Development, Community/Social Services and Recreation. These groups are designed to make the large number of program variables more manageable.

## *Compass Report*

The Compass report is designed to build upon the Ministry Area Profile. Ministry Area Profiles provide foundational ethnographic information of the people within a study area. However, once this foundational profile is clear, new questions immediately arise. What are their church and social service program preferences? What worship, music and architectural styles do they prefer? And finally, what is the best way to communicate with them? These are the questions addressed for a specific study area through a Compass report.

## *Context Report*

The Context report provides a comparison of a congregation and a community. It uses data from a congregational survey together with ministry area demographics to allow a church to see itself in the context of its larger community. The first section of Context is the Status report. It provides a graphical summary of many thematic groupings of data. These include: Projected Population Change, Diversity, Primary Generation, Family Structure, Education, Primary Concerns, RISC Level, Faith Receptivity, Financial Support Potential, Church Style, Church Program Preference and Resistance to Change. The second section is the Reference report, which provides several pages of underlying detail. Context is used as the primary information resource for ReVision. See Also: Gap Themes, ReVision



## Diversity Score

A composite score which examines the presence and concentration of racial/ethnic population as well as the number and distribution of U.S. Lifestyles segments within an area. A score of 0 indicates an area with very little population other than White, and few U.S. Lifestyles segments, i.e., a homogeneous population. Conversely, a score of 10 indicates an area with a substantial non-White racial/ethnic population and a large number of U.S. Lifestyles segments with no individual segment dominating, i.e., a heterogeneous population.

See Also: VISTA, Mission Trajectory Analysis

## Education

Population By Education Completed (Age 25 and over) groups the population aged 25 and over by the number of years of completed education.

- Elementary indicates an education level no higher than eighth grade (Less than 9 years of schooling)
- Some High School indicates though there was some high school, the persons did not graduate. (Between 9 and 11 years of schooling)
- High School Graduate indicates graduation from 12th grade and a high school diploma. (12 years of schooling)
- Some College indicates that though there was some college, the persons did not graduate. (13 to 15 years of schooling)
- Associate Degree indicates graduation from a two year college with an Associates degree.
- Bachelor's Degree indicates graduation from a college or university with a college diploma.
- Graduate Degree indicates completion of post graduate work from a college or university.

Population By School Enrollment (Age 3 and over) indicates all persons three years old and older enrolled in a private or public school. It is divided into four categories with the additional distinction of the percentage of each category that is enrolled in public or private institutions.

- Pre-Primary School indicates before formal schooling.
- Elementary/High School indicates formal schooling through the twelfth grade.
- Enrolled in College indicates those persons enrolled in higher education.
- Not Enrolled in School indicates those persons not enrolled in any form of schooling.

## Employment

Households With Families by Number of Workers indicates the number of persons in a family household who were employed at the time of the census.

Population by Employment Status (Age 15 and Over) indicates the employment status of the respondents at the time of the census. As the decade progresses, these figures are likely to fluctuate up and down in accordance with economic cycles in the nation and particularly in your region.

- Employed applies to those persons who were employed at the time of the census.
- Unemployed applies to those persons who were not employed at the time of the census.

- Not in the Labor Force applies to those persons who were not in the labor force at the time of the Census. This means they were not considered unemployed.

Total Female Population by Work Status (Age 15 and over): This variable provides two key pieces of information. First, it categorized females relative to their employment status. In addition, it sub-divides each of these categories by the presence, if any, of children and their ages at the time of the census.

- Total Working applies to those women who were employed at the time of the census.
- Total Not Working (Unemployed) applies to those women who were not employed at the time of the census.
- Total Not in the Labor Force applies to those women who were not in the labor force at the time of the census. This means they were not considered unemployed.

## *Ethos*

Ethos refers to the essential spirit or fundamental character of a group of people.

## *Ethos Report*

The Ethos report is designed to provide valuable information about the people in your community that goes beyond pure demographics. Included in this report are indicators of such things as likely faith involvement levels, religious affiliation preferences, leadership style preferences, primary concerns, key values and household contribution activity. This information comes from Percept's exclusive national Ethos Survey Series. The report for a particular study area is shaped by the type of people living there and how these type of persons typically respond to surveys about their concerns, preferences, beliefs and religious behavior. Although this information is not the equivalent of an extensive local survey, it does provide an easy and cost-effective means of getting beyond demographics and into people's hearts and minds.

## *Faith Involvement Indicator*

Five variables comprise this indicator. The base question asked respondents to identify their perceived level of involvement with their faith both now and ten years prior. This provides two perspectives, one being level of involvement and the other being the ten-year trend. Respondents were asked to rate their involvement level on a scale from one to ten—one meaning no involvement and ten meaning strong involvement. For analysis purposes, PERCEPT has classified those answers from one to three as Not Involved. Answers from four to seven are classified as Somewhat Involved and answers from eight to ten are classified as Strongly Involved.

Respondents who indicated a higher faith involvement ranking currently than they chose for ten years ago were classified as Increased Involvement. Those who indicated a lower ranking currently than they indicated for ten years ago were classified as Decreased Involvement.

It is important to note that "involvement" is intentionally not defined on the survey, partly because to adequately define the term in the survey context is cumbersome, and partly to eliminate the chance that our definition might introduce a bias or in some way influence responses. As you analyze the Faith Involvement Indicator, keep in mind that respondents were also not asked to define what they meant by faith involvement. Many respondents may have associated faith involvement with church membership or participation, but this is not necessarily the case for everyone. The Ethos research clearly identifies a significant percentage of the population which does not associate church membership and participation with faith involvement. It is important not to confuse faith involvement with the somewhat vague notion of "churched" versus "unchurched." Therefore, as you interpret these percentages, remember that you may have a significant number of households which express strong

involvement with their faith and do not actively participate or hold membership in a local church.

Estimated Households Likely to Be:

- Strongly Involved with Their Faith indicates those who are likely to express strong involvement with their faith.
- Somewhat Involved with Their Faith indicates those who are likely to state that they are somewhat involved with their faith.
- Not Involved with Their Faith indicates those who are likely to state that they are not involved with their faith.

Estimated Households Likely to Have:

- Increased Their Involvement with Their Faith in the Last 10 Years estimates the percentage of households that are likely to indicate a higher level of involvement with their faith now than ten years prior.
- Decreased Their Involvement with Their Faith in the Last 10 Years estimates the percentage of households that are likely to indicate a lower level of involvement with their faith now than ten years prior.

## *Faith Receptivity Score*

A composite score which compares an area's likely faith involvement levels and religious affiliation preferences to national averages. A score of 0 indicates an area with a low propensity for faith involvement and identification with historic Christian groups. A score of 10 indicates an area with above average likelihood of high faith involvement and identification with historic Christian groups. A score of 5 indicates an area that overall is consistent with national averages.

There are two variables used to compute this score:

- Percentage of Households with Likelihood of Some or Strong Involvement with Their Faith - The national average for this variable is 65.2%.
- Percentage of Households Likely to Prefer a Historic Christian Group - the national average is 77%. "Historic Christian Groups" include Adventist, Baptist, Catholic/Orthodox, Congregational, Episcopal, Holiness, Lutheran, Methodist, Non-Denominational, Pentecostal and Presbyterian/Reformed.

## *Family Structure*

Household by Type indicates the number of households within the designated ministry area divided into seven categories based upon head of household.

- Single Male: Households which consist of a single male person.
- Single Female: Households which consist of a single female person.
- Married Couple: Household of two persons, married to each other, with or without children or other persons present.
- Other Family Male/Female Head: A family with a male or female head of household and no spouse of the householder present.
- Non-family Male/Female Head: A household with two or more unrelated persons living

together. One person designates himself/herself as the head of household.

Households with Children 0 to 18 is a breakdown of the persons who live in occupied households and have children under 19 years of age in the home. This variable is sub-divided into four categories.

- Married Couple Family: Household with children which contain a married couple.
- Other Family Male/Female Head: Household with a family of one spouse and children. These are generally single parent households.
- Non-Family: A household with two or more unrelated persons living together. One person designates himself/herself as the head of household.

Population by Household Type describes the category of household. The Census designates three different household categories.

- Family: All persons within a family household. A family household consists of a householder and one or more other persons who are related to the householder by birth, marriage or adoption. All persons in the household who are related to the householder are regarded as members of his or her family. Not all households contain families since a household may comprise a group of unrelated persons or one person living alone.
- Non-Family: Two or more unrelated individuals living together (e.g. roommates) or single person households.
- Group Quarters: A type of residence inhabited by 10 or more persons, unrelated to the householder (for example, college dormitories, military barracks, institutions).

## *Family Structure Score*

Family Structure Score is a special composite variable generated specifically by PERCEPT. Composite scores generally incorporate two or more variables to create an assessment score. The Family Structure Score is an important variable within the VISTA Ethnographic Analysis Series. In VISTA, it is Variable 4.

The Family Structure Score compares an area's marital status and households with children configurations to the national average. A score of 0 indicates a very non-traditional family structure with an unusually high percentage of singles, divorcees and/or single parents. A score of 10 indicates a very traditional family structure with the majority of adults married and most households with children headed by married couples. A score of 5 indicates an area that overall is consistent with national averages.

Two variables are used to compute the score:

- By Marital Status (Age 15 and Over) - The national average in the 2000 Census was 56.5% Married.
- Households With Children Age 0 to 18 - The national average in the 2000 Census was 68.9% of households with children were headed by Married Couples.

## *Financial Support Potential Score*

A composite which compares an area's average household income and propensity to contribute money to churches and religious organizations to national averages. A score of 0 indicates an area with below average household income and likelihood to give to churches. A score of 10 indicates an area with above average income and giving to churches. A score of 5 indicates an area that overall is consistent with national averages.

There are two variables used to compute this score:

- Average Household Income - the national average is \$64,338 (2003).
- Percentage of Households Likely to Give \$500 or more Annually to Churches and Religious Organizations - the national average is 31.4%.

## FingerPrint

A graphical page provided with Ministry Area Profile and the Compass Report. The purpose of FingerPrint graphs is to emphasize how a study area differs in a unique way from the “average” community in the United States. All FingerPrint graphs begin with a horizontal line that represents the U.S. Average for a particular variable such as African-American population. If the study area in question has a higher figure for that variable, then the bar extends up from the horizontal line. If the study area is lower than the national average, the bar extends downward from the horizontal line. With a quick glance at a FingerPrint page, you can quickly identify those characteristics of a study area that are “unusual” and help to capture the essence of the people in that study area.

Most of the national averages which are used as benchmarks in FingerPrint pages can be found in the other reports accompanying the FingerPrint. These are repeated below for reference.

### Primary U.S. Lifestyles (2003 Households)

Affluent Families	13.4%
Middle American Families	34.1%
Young and Coming	13.9%
Rural Families	14.1%
Senior Life	7.1%
Ethnic & Urban Diversity	17.3%

### Generations (2003 Population)

Millennials (born 1982 or later)	29.9%
Survivors (1961 to 1981)	26.8%
Boomers (1943 to 1960)	27.1%
Silents (1925 to 1942)	10.3%
Builders (1901 to 1924)	5.9%

### Education Completed (2000 Pop. 25 and older)

Grade School	19.6%
High School	28.6%
Some College	21.0%
College Graduate	21.8%
Post Graduate	8.9%

### Marital Status (2000 Population 15 and older)

Singles (Never Married)	27.1%
Married	56.5%
Divorced/Widowed	16.4%

### Race/Ethnicity (2003 Population)

Anglo	68.2%
African-American	12.2%
Hispanic/Latino	13.1%
Asian/Other	6.5%

### Primary Concerns Group (2003 Households)

The Basics	24%
Family Problems	11%
Community Problems	16%
Hopes and Dreams	30%
Personal & Spiritual	15%

### Household Income (2003 Households)

Under \$15,000	13.2%
\$15,000 to \$34,999	23.8%
\$35,000 to \$49,999	15.5%
\$50,000 to \$99,999	32.0%
\$100,000 and over	15.5%

### Households with Children (2000 Households)

Married Couples	68.9%
Single Female	23.2%
Single Male	6.8%

## FirstView

FirstView is a six-page graphical summary of area demographics, which may be downloaded via the Web as a PDF file. FirstView features an identifying area map on the front page and a color-coded graphic presentation of thematic variables, with brief supporting text. Since this summary report is designed to provide a first look at an area, each variable cross-references Percept's Ministry Area Profile to make it easy to find further detail when needed.

## FocalArea

A PeopleArea of a 1.5 to 2.5 mile radius used to refine understanding of an area such as a county or major metropolitan area.

## Gap Theme

A GapTheme is simply a piece of information which can be easily compared between two groups such as a congregation and a community or between a group and some "ideal" condition. For example, the overall education level of the total population within a community can be easily compared to the education level of a congregation. Doing so, you may discover that they are at similar levels or that one is different from the other, in which case there is a "gap" between the congregation and the community. Gap Themes are generally created by combining two or more related data variables. They are also referred to by Percept as Smart Variables. GapThemes are found in Percept's Context report for churches as well as all levels of PeopleArea analysis (ImagineArea, FocalArea and NeighborArea) for regional church development planning.

## Generations

Age cohort groups defined by Strauss and Howe in their book, *Generations*, which are characterized by a shared coming of age experience. This group of variables is found on each Ministry Area Profile. It is also an important variable within the VISTA Ethographic Analysis.

- The Builders - born circa 1901 to 1924: The generation who built most of the major institutions of the 20th century. Big business, big government, big unions, big universities, big churches... (Strauss and Howe call this group, GIs). National Average: 6%
- The Silents - born circa 1925 to 1942: The generation who supported and faithfully served the builders but whose ambivalence about their role prompted the rise of the revolutions of the 60's and permanently impacted the mindset of the Boomers. National Average: 11%
- The Boomers- born circa 1943 to 1960: A generation of idealists. Born and raised during the postwar boom era. National Average: 27%
- The Survivors- born circa 1961 - 1981: These are the neglected children of the younger Silents and the boomers. Their parents were so busy in pursuit of the self that they left their children to fend for themselves. And they have become quite good at it, they will survive. (Strauss and Howe call this group Thirteeners). National Average: 27%
- The Millennials- born circa 1982 - 2003: The youngest living generation, they will have a different childhood. While those on the early end of this generational cohort will suffer from the fiscal crises of our public institutions, the home environment is changing as more value is placed on family and the care of children. National Average: 30%

## Geography

All ethnographic information is ultimately tied to geography. Even a national average ties a piece of information to the population that resides within the bounds (geography) of the entire United States. Geography is divided into units. Units of geography are shaped and formed for various reasons, usually to address a particular question. Common units of geography include zip codes, census tracts, county boundaries, states, cities, blocks etc. Zip codes are formed to assist the post office in the effective distribution of mail. Census tracts are formed to support legislative and political concerns.

Occasionally, custom units of geography are created to serve specific purposes. PERCEPT creates many study area reports based upon a client-requested radius or client designated polygon.

- **Radius:** The distance from the middle of a circle to any point on the outer edge of the circle. Usually expressed in miles. Can be converted to a diameter by multiplying by two. For instance, a circle with a 5 mile-radius has a diameter of 10 miles.
- **Polygon:** A custom multi-sided area defined by at least three points. Can be any shape, but none of the edges can overlap one another.

PERCEPT has also created three geographic units specifically designed to assist strategic planning efforts for church and social services agencies.

- **ImagineArea:** An ImagineArea provides a standard planning unit (same size) that is strategically located (optimized) by population centers. In other words, ImagineAreas are designed to encompass as much population as possible in the fewest number of study areas. The primary purpose of an ImagineArea is to support strategic planning efforts for a region. ImagineAreas generally range from three to seven miles in radius. PERCEPT also has developed a national system using 15 mile radii which are referred to as RegionAreas.
- **FocalArea:** Basically smaller ImagineAreas that are used to provide additional detail for certain planning efforts that are larger than a single ImagineArea, but not so large as to require a full ImagineArea Analysis. These are typically created with a 1 to 2 mile radius.
- **NeighborArea:** The NeighborArea is a sub-unit of geography based upon an ImagineArea. When general planning decisions have targeted particular ImagineAreas for further planning and development, a NeighborArea study is completed for each targeted ImagineArea. A NeighborArea provides detail data on an ImagineArea by creating a group of small population centers within it. NeighborAreas generally range from .5 to 1 mile in radius.

## Group Quarters

Population in Group Quarters By Type indicates the number of persons living in five different types of group quarters.

- **Institutions:** Includes persons under formally authorized, supervised care or custody in an institution.
- **College Dorm:** Includes college students in dormitories (provided the dormitory is restricted to students who do not have their families living with them), fraternity and sorority houses, and on-campus residential quarters used exclusively for those in religious orders who are attending college. Students in privately-owned rooming and boarding houses off campus are also included if the place is reserved exclusively for occupancy by college-level students and if there are 10 or more unrelated persons. Students living at home with their families are not included in the figure.
- **Military:** Includes military personnel living in barracks and dormitories on base, transient quarters

on base for temporary residents (both civilian and military), and military ships. However, patients in military hospitals receiving treatment for chronic diseases or who have no usual home elsewhere, and persons being held in military stockades were included as part of the institutional population.

- Shelter/Street (not included in 2000 Census): Includes shelters and group homes which provide temporary sleeping quarters. The Census Bureau designation “street” includes street blocks and open public locations designated before census day by city and community officials as places where the homeless congregate at night. All persons found at pre designated street sites from 2 a.m. to 4 a.m. and leaving abandoned or boarded-up buildings from 4 a.m. to 8 a.m. on March 21, 1990, were counted during “street” enumeration, except persons in uniform such as police and persons engaged in obvious money-making activities other than begging and panhandling. Note: The Census Bureau has specifically disclaimed that their shelter/street count is a comprehensive accounting of all homeless persons in the United States. Use these numbers for comparison, but remember there may be a significant undercount of homeless persons in your area.
- Other: Also referred to as “non-institutional group quarters.” Includes all persons who live in group quarters other than institutions, college dorms and military facilities.

## *Households*

The description Households refers to living units in which people dwell. Often this means families, but not exclusively. A single person living alone in one dwelling unit or two or more unrelated individuals is considered a household. Therefore a single family dwelling is a household but so also is an apartment or a condominium. However, group quarters, such as a school dormitory or a prison in which 10 or more unrelated persons dwell is not considered a household.

- Average Annual Growth Rate refers to the percentage growth or decline between reporting periods on an annual basis.
- Household Change indicates the actual change in the number of households between report periods as indicated by the columns. This variable will indicate either an increase or decrease in actual households.
- Percentage Change signifies the percentage change between each reporting period as indicated by the columns.
- Persons Per Household indicates the average number of persons who dwell in each household within your ministry area. This is an important indication of family structures.

## *Household Contribution Indicator*

Nine variables comprise this indicator. The base question asked respondents to indicate their annual household contributions to three different types of organizations: churches and religious organizations, charities, and colleges and universities. The Ethos report in the Ministry Area Profile shows estimated percentages of households likely to give at three different levels: more than \$100, \$500 and \$1,000 per year to the three different kinds of organizations.

Estimated Households Likely to Contribute:

- To Churches and Religious Organizations - More than \$100 per year - More than \$500 per year - More than \$1,000 per year. These three variables estimate the percentage of households likely to contribute these annual amounts to churches and religious organizations.
- To Charities - More than \$100 per year - More than \$500 per year - More than \$1,000 per year.



These three variables estimate the percentage of households likely to contribute these annual amounts to charities such as the United Way.

- To Colleges and Universities More than \$100 per year...More than \$1,000 per year. These three variables estimate the percentage of households likely to contribute these annual amounts to colleges and universities.

## *Households By Income*

Household Income refers to the income for the family, plus other non-family members that are present in the household. The figures shown represent the estimated total income before deductions.

See Also: Income

## *Housing*

Average Persons Per Household is calculated by taking the total population less the population living in group quarters and dividing it by the number of households (or occupied units).

- Housing Units by Year Built indicates the number and percentage of houses that were built during specific ranges of years beginning in 1939 and ending in the year the 2000 Census was taken. This variable includes both vacant and occupied units. Of particular interest are the subcategories: Built 1940 to 1949 and 1939 or earlier. These figures represent the percentage of very old housing. In metropolitan or urban areas a high percentage represented by this subcategory could signal the transition of housing from single to multiple dwellings or low density to high density population. Check your Trends report under the Density projections.
- Households by Heating Type provides insight about the type of housing in a community.
- Households By Number of Persons indicates the number of persons in all occupied units (owned or rented).
- Households by Presence of Telephone indicates the number and percentage of households that do and do not have telephones.
- Median Rent indicates the median rent from the universe of all rental properties.
- Occupied Units By Type: A house, apartment, mobile home or trailer, group of rooms, or single room occupied as a separate living quarter. The number of households and the number of occupied units will be the same. Occupied Units do not include group quarters.
- Owner Occupied indicates that the owner or co-owner of the unit lives in the unit even if it is mortgaged or not fully paid for.
- Renter Occupied indicates that the unit is rented by the persons who live in it.
- Population by Urban Versus Rural classifies areas as either urban or rural.
- Urban: Persons living in urbanized areas and in places of 2,500 or more inhabitants outside of urbanized areas.
- Rural: Everyone else; not necessarily farm residence. Can be a small town as long as it is outside of an urbanized area and has fewer than 2,500 inhabitants.
- Single to Multiple Unit Ratio indicates the number of single units compared to the multiple units. If the ratio is minimal, this indicates an area where the number of multiple unit dwellings is close to the number of single unit dwellings. Where the ratio is broad (e.g. 18 to 1), it indicates a

community which is predominately made up of single family units.

- Structures by Number of Units denotes occupied units plus vacant units. Single Unit is a single family dwelling detached from any other structure with open space on all four sides. They may also include a one unit structure which has one or more walls extending from ground to roof separating it from adjoining structures. 2 to 9 Units, 10 to 19 Units, 20 to 49 Units and 50 or more Units are multiple unit dwellings, usually apartments or condominiums. Mobile Home indicates non-permanent living dwellings to which no permanent rooms have been added. Other category is for any living quarters occupied as a housing unit that does not fit the previous categories. Examples include houseboats, railroad cars, campers and vans.
- Vacant Units by Type. Vacancy status and other characteristics of vacant units were determined by Census enumerators obtaining information from landlords, owners, neighbors, rental agents, and others. Vacant units are subdivided according to their housing market classification.
- For Rent includes vacant units offered “for rent” and vacant units offered either “for rent or for sale.”
- For Sale includes vacant units being offered “for sale only,” including units in cooperatives and condominium projects if the individual units are offered “for sale only.”
- Seasonal includes vacant units used or intended for use only in certain seasons or for weekend or other occasional use throughout the year.
- Other includes all vacant units that do not fall into one of the above categories.
- 2000 Owner Occupied Property Values indicates owner-occupied property values in 2000.
- 2000 Median Property Value indicates the point where there are as many properties valued under the median as there are valued over the median.

## *ImagineArea*

A PeopleArea of a 3 to 7 mile radius used to define the boundaries of a population. The statistical characteristics of an ImagineArea are that it is the primary community planning unit and it is large enough to define a community wide strategic planning effort but small enough to distinguish local community characteristics.

## *Income*

- Average Income: The average is computed by dividing the total income of all households in the study area by the total number of households.
- Median Income: Unlike the average income, the median income divides the households of the study area into two equal sized groups: those who earn more than the indicated amount, and those who earn less. The median is often a better description of the typical household in the study area because it is less likely to be distorted by a small number of households with unusually high or extremely low income.
- Per Capita Income: A calculation which indicates the hypothetical average income for each individual within the designated area. It is computed by dividing the total income for the study area by the total number of persons living in the study area.

## *InfoMap*

A full color, thematic map that portrays selected ethnographic variables.

## Key Values Indicator

The ten variables in this indicator are generated from question one in the Ethos Survey. The question asked respondents to rank their agreement or disagree with ten statements relating to their opinions about God, society, institutional roles and racial/ethnic change in the United States. The statements are by no means exhaustive or comprehensive, but they are broad enough to capture a helpful cross-section of people's beliefs and values. The statements have been gathered into four theme groups called: God, Society, Institutional Roles and Racial/Ethnic Change.

## Leadership Preference Indicator

The four variables in this indicator are generated from question two in the Ethos I survey. The question asked respondents to read four different statements made by a hypothetical leader and select the one with which they were the most comfortable. The four leadership styles represented in the statements were derived from the classic study of leadership and management in which two leadership factors are matrixed: level of relational involvement by a leader and level of task orientation. Nationally, almost 80% of the respondents preferred a highly collaborative leadership style in which the leader provides strong relational and task support. Of special interest will be those areas where one or more of the other three styles emerges above the national average.

Estimated Households Likely to Prefer a Leader Who:

- **Lets them do what they want and is supportive** This description corresponds to the leader statement "I believe you know what you need to do. I'll be here to cheer you on." This would better represent a leader with a higher relational but lower task orientation.
- **Lets them do what they want and stays out of the way** This descriptions corresponds to the leader statement "You know what you need to do. You don't need me to interfere, I'll be elsewhere." This would be more representational of a leader with a lower task and a lower relational orientation.
- **Tells them what to do** This description corresponds to the leader statement on the survey "I know what we need to do. Follow me." This would be more representational of a leader with a higher task but lower relational orientation.
- **Works with them on deciding what to do and help them do it** This description corresponds to the leader statement "We all have some idea of what we need to do. We'll decide together." This would be more representational of a leader with a higher task and higher relational orientation. Almost 80% of U.S. households prefer this type of leadership orientation.

## Marital Status

- **Marital Status All Persons 15 and Older** identifies the marital status of all living persons who are 15 years or older. The single category does NOT include youth in the home unless they are Head of Household.
- **Single** indicates all persons who consider themselves single, never married.
- **Married** indicates all persons who consider themselves married and whose current marriage has not ended by divorce or widowhood. This category includes persons who are separated.
- **Divorced/Widowed** indicates persons formerly married but now single due to divorce or loss of spouse by death.
- **Marital Status Females 15 and Older** identifies the marital status of females who are 15 years or older.

- Marital Status Males 15 and Older identifies the marital status of males who are 15 years or older.

## *Millennials*

This is the youngest living generation, born after 1982. They will have a different childhood. While those on the early end of this generational cohort will suffer from the fiscal crises of our public institutions, the home environment is changing as more value is placed on family and the care of children.

## *Mission Emphasis Indicator*

The base question asked respondents to identify their personal preferences on two continua.

Do you prefer involvement and mission emphasis that is:

- Community Focused or focused on Personal Spiritual Development, or both
- Focuses on Global Mission or Local Mission, or both

## *Music Style Indicator*

The base question asked respondents to identify their personal preferences on two continua.

Do you prefer music that is:

- Traditional or Contemporary, or both?
- Performed by Others or Participatory, or both?

## *NeighborArea*

A PeopleArea of a .25 to .75 mile radius used to support specific local strategies, which are both sensitive to larger communities and take into account particular neighborhood attributes.

## *Occupation*

Population By Occupation Type (Age 15 and over) :

- Blue Collar applies to those occupational categories typically considered to be labor intensive, both production and services sectors. In 2000, 39.7% of the population 15 and older was employed in blue collar occupations.
- Farming, Forestry and Fishing includes Farm Operators and Managers, Agricultural Related Occupations, Forestry and Logging Occupations, Fishers, Hunters and Trappers
- Laborers include Equipment Handlers, Mechanics, Construction Helpers and Laborers, Production Helpers, Freight Handlers, Garage and Service Station occupations, Vehicle and Equipment Cleaners and Hand Packers.
- Operators and Assemblers includes Metal Workers, Plastic Workers, Printing Machine Operators and Textile Operators.
- Precision Production and Craft includes Mechanics and Repairers, Construction Trades, Precision Woodworking, Plant and System Operators.
- Service Other includes Food Service Preparation, Health Services, Cleaning and Building Services and Personnel Service Occupations

- Service Private Households includes Launderers and Ironers, Cooks, Housekeepers, Butlers and Child care Workers.
- Service Protective includes Firefighting and Fire Prevention, Police and Detectives, and Guards.
- Transportation and Material Moving includes Motor Vehicle Operators, Railroad, Water Transportation, Long Shore, Hoist and Winch Operators, Crane and Tower Operators.
- White Collar applies to those occupational categories typically considered professional, managerial, sales, and administrative support. In 2000, 60.3% of the population 15 and older was employed in white collar occupations.
- Administrative Support includes Administrative Supervisors, Computer Equipment Operators, Secretaries, Typists, Information Clerks, Records Processing, Office Machine Operators, Communications Equipment Operators, Mail and Message Distribution Occupations, Adjusters and Investigators.
- Executive and Managerial includes Legislators, Chief Executives, Financial Managers, Personnel and Labor Relations Managers, Purchasing Managers, Marketing and Advertising Managers, Educational Administrators, Medical and Health Managers, Real Estate Managers, Postmasters, Funeral Directors and Management Related Occupations.
- Professional Specialty includes Math and Computer Scientists, Natural Scientists, Health Diagnosing Occupations, Health Assessment and Treating Occupations, Teachers, Counselors, Librarians, Social Scientists and Urban Planners, Social Workers, Religious Workers, Lawyers, Judges, Writers, Artists, Entertainers and Athletes.
- Sales Occupations includes Sales Supervisors, Sales Representatives and other Sales Related Occupations
- Technical Support includes Health Technicians and Science Technicians.

## *PeopleArea*

Uniform circular geographic areas optimized to encompass the largest number of people in the fewest number of areas, which are designed to provide analysis framework for data concerning Population Centers. These circles can be drawn in any size based upon how the data will be applied and commonly occur in four levels: RegionAreas, ImagineAreas, FocalAreas, and NeighborAreas.

## *PlanDo Concept*

So often, planning is an activity that is done in isolation from the implementation of the plans. Far too often, as most are aware, many more plans are made than are ever acted upon. This is no small problem. However, in today's environment, the separation of planning from implementation is a luxury we can no longer enjoy. Indeed, PERCEPT believes that the gap between planning and doing must collapse, that the two must become two faces of the same activity. We capture this concept by the term "PlanDo." In a rapidly changing, chaotic and turbulent world, those who can plan and do in the same motion will be the most effective.

The PlanDo principle is driven by a mission development model that assumes the need to respond to emerging issues and this is accomplished through systematic listening which translates into actions.

## *Population*

Refers to all living persons within the boundaries of the defined study area.

- Average Annual Growth Rate refers to the percentage growth or decline between reporting periods on an annual basis. Average annual figures allow you to compare growth rates for periods of time, which are different in length. For example, if total growth between 1990 and 2000 was 10% and the projected growth over the next five years is 5%, these two growth rates would average to 1% per year.
- Density is the number of persons who inhabit a square mile. Urban areas typically have much higher density figures than rural areas since more people are living in a smaller amount of space.
- Percentage Change signifies the percentage change between each reporting period as indicated by the columns.
- Population Change denotes the actual change in population between reporting periods as indicated by the columns. This variable will indicate either an increase or decrease in actual population. For example, the first column will indicate the population in 1990. The second will indicate the growth/decline between 1990 and 2000 and so on.

## *Population By Age (Detail)*

Population by Age indicates how the total population is distributed into 18 different age groups.

## *Population By Gender*

Population by Gender reflects the breakdown of the total population into males and females.

## *Population By Phase of Life*

These groupings represent phases of life people pass through that are related to age, personal development and primary life activity and/or experience.

- Before Formal Schooling (0-4) includes the years from birth to the start of Kindergarten.
- Required Formal Schooling (5-17) includes the traditional years formal education, generally this means through high school graduation.
- College Years, Career Starts (18-24) includes the years of transition from adolescence to adult. Some are in college or trade schools, others go directly into the work force.
- Singles and Young Families (25-34) are young adults beginning to establish themselves in families and/or careers.
- Families, Empty Nesters (35-54) includes established families and those transitioning out of the child-rearing years.
- Enrichment Years Singles/Couples (55-64) includes persons who have raised their children.
- Retirement Opportunities (65+) includes persons embarking upon their years of retirement.

## Population By Race/Ethnicity

Population by Race is a racial self-identification by respondents to the Census, not a scientific or biological classification. Race classifications identified on the report are divided into four categories. Currently, only these four categories are updated with current year estimates and five year projections on an annual basis.

- White (non-Hispanic)
- Black (non-Hispanic)
- Hispanic
- Asian and Other: includes Native American Indian, Asian or Pacific Islander (Japanese, Chinese, Filipino, Korean, Asian Indian, Vietnamese, Hawaiian, Guamanian and Samoan or the person did not identify themselves, or did not consider themselves a part of any race listed).

## Population Distribution

Across the nation, 75% of the population is gathered in approximately 25% of the population centers. If an area is more evenly spread out than this figure, it is referred to as dispersed. If the population in the study area is accumulated in fewer areas, it is referred to as concentrated. Areas which match this national ratio (75/25) are identified as having average distribution.

## Poverty and Retirement Income

Households By Poverty Status: The Census Bureau each year sets a national poverty line based upon the number of family members. The poverty line for a family of four in 2000 was \$17,603. The Bureau also breaks the poverty line into two broad age groups; those 0 to 64 and those 65 and older. This allows you to study separately the extent of poverty in the senior population.

- Above Poverty Line (Householder Age 0 to 64): The number and percentage of households above the poverty line and between the ages of 0 and 64.
- Above Poverty Line (Householder Age 65 and Older): The number and percentage of households above the poverty line and 65 years of age or older.
- Below Poverty Line (Householder Age 0 to 64): The number and percentage of households below the poverty line and between the ages of 0 and 64.
- Below Poverty Line (Householder Age 65 and Older): The number and percentage of households below the poverty line and 65 years of age or older.

The following table shows the 2000 poverty line for other family sizes:

Family Size	Poverty Line
1	\$8,794
2	\$11,239
3	\$13,738
4	\$17,603
5	\$20,819
6	\$23,528
7	\$26,754
8	\$29,701
9	\$35,060

- Households By Presence of Retirement Income indicates the number of households in which retirement income is the source of financial support. Retirement income can be social security, pension or other type of income. The base is the total of all households.

- With Retirement Income indicates the number and percentage of households in which some form of retirement income is present.
- Without Retirement Income indicates the remaining number and percentage of households where retirement income is not present.

## *Primary Concerns Indicator*

Thirty-one variables comprise this indicator. The base question asked respondents to choose the top six challenges of greatest concern to them from the list of choices. PERCEPT has sorted the 31 concerns into five groups called: The Basics, The Family, The Community, Hopes and Dreams, and Spiritual/Personal. These groupings are designed to make the large number of concern variables more manageable. You may notice that several of the concerns could actually fit into more than one group.

As you seek to develop impressions about the likely ethos in your community, we believe that the Primary Concerns Groups will provide you with the most insight as to where people are likely feeling stress.

You should be aware of two cautionary factors in interpreting primary concern information. First, some households may express as a primary concern something like Dealing With Drug/Alcohol Abuse. It may be that this is a problem in their households, or they may be referring to a concern for dealing with the drug and alcohol problem in society at large. Either way, they are indicating that dealing with drug and alcohol abuse is an important challenge with which they are concerned. Secondly, there is undoubtedly a gap between what people express as their primary concerns and their actual needs. For example, some people may have a personal or family problem with drug abuse, but not necessarily indicate that as one of their six highest concerns. This could be accounted for by several possible explanations. They might be in denial or they might have other issues which are even more pressing on their minds. Be careful not to make an automatic link between concerns and needs. In many cases, they will be related, but you should not necessarily make that assumption.

Estimated Households Likely to Be Primarily Concerned With:

- The Basics: Concerns in this group have to do with items that most of us would agree represent the basic necessities of life: food, housing, employment, health care, etc. Providing Adequate Food..Finding/Providing Aging Parent Care. These seven variables indicate the percentage of households likely to express any of these seven concerns as primary.
- The Community: Concerns in this group primarily revolve around community problems. Dealing With Neighborhood Gangs..Maintaining Personal Safety. These three variables indicate the percentage of households likely to express any of these three concerns as primary.
- The Family: Concerns in this group primarily revolve around family relations and issues. Dealing With Abusive Relationships..Dealing With Divorce. These five variables indicate the percentage of households likely to express any of these five concerns as primary.
- Hopes and Dreams: Concerns in this group primarily revolve around longer term quality of life issues: fulfilling marriage, financial security, satisfying career, etc. Achieving Financial Security..Finding Retirement Opportunities. These eight variables indicate the percentage of households likely to express any of these eight concerns as primary.
- Spiritual/Personal: Concerns in this group primarily revolve around personal issues. These concerns might also be referred to as a “searching” group. Here people are dealing with change, loneliness, stress and finding direction.



## *Primary (and Secondary) Media Sources*

The base question asked respondents to indicate their primary and secondary source of information. PERCEPT created two groups: Broadcast Media, which includes television and radio and Print Media, which includes local and national newspapers and magazines.

## *Program Ratings (Context: Part 4)*

The purpose of the Divergence Indicator in Part 4 of Context is to provide a group with a quick assessment of how far the congregation rates programs from the “ideal” which would be 100% Very Positive. The programs listed first with “High” or “Moderate” divergence are those which tend to have the highest percentage of answers that are not “Very Positive.”

The system weights the answers increasingly as the answers move farther from “Very Positive.” In other words, “Very Negative” is weighted the most while “Somewhat Positive” is weighted the least. It is important to note that “High Divergence” does not mean the congregation overall is negative about a particular program. It simply means that the program is farther from the ideal than other programs (i.e., those with Low Divergence or Convergence). Some groups may find this to be a cause for concern and further exploration while others may take satisfaction that the program is still rate overall positive and no further action is warranted. Either response can be equally valid depending upon the circumstances.

In summary, Part 4 allows you to quickly identify the “hot spots” in the large amount of program rating data. For those that wish, they can easily supplement Part 4 information with their own analysis of the raw results presented in the Reference section of the Context Report.

## *Race/Ethnicity*

Population by Race/Ethnicity signifies the racial/ethnic distribution of persons within your ministry area according to the self-identification of the respondents. It does not denote a clear-cut scientific definition of biological type.

- **White:** Persons who identified their race as White, as well as persons who did not classify themselves in one of the specific race categories listed on the Census questionnaire but provided a written response such as Canadian, German, Italian, Lebanese or Polish. Persons of Hispanic origin who indicated White as their race have been subtracted from this figure.
- **African-American:** Persons who indicated their race as Black or Negro, as well as persons who did not classify themselves in one of the specific race categories listed on the questionnaire, but reported entries such as African-American, Afro-American, Black Puerto Rican, Haitian, Jamaican, West Indian, or Nigerian. Persons of Hispanic origin who indicated Black as their race have been subtracted from this figure.
- **Hispanic/Latino:** An ethnic rather than race classification which identifies the number of persons of Spanish/ Hispanic descent including: Mexican, Puerto Rican, Cuban, and Other Spanish. Persons of Spanish origin may be of any race. All persons who indicated Hispanic origin are included in this figure regardless of the race they chose.
- **Native American:** Persons who classified themselves as American Indian, Eskimo or Aleut. In addition, persons who did not report themselves in one of the specific race categories, but reported the name of an American Indian Tribe or reported entries such as Canadian Indian, French-American Indian were classified as American Indian. Persons of Hispanic origin who indicated Native American as their race have been subtracted from this figure.
- **Asian includes:** Persons who identified themselves as such by selecting one of the Asian Races. Persons of Hispanic origin who indicated Asian as their race have been subtracted from this figure. See Asian Population By Race below for a detailed breakdown of Asian population.

- Pacific Islander includes persons who indicated their race as Pacific Islander or identified themselves as one of the Pacific Islander cultural groups of Polynesian, Micronesian, or Melanesian.
- Other Races includes those persons not included in the categories White, Black, American Indian, Eskimo or Aleut, and Asian and Pacific Islander. Persons who provided such write-in entries such as Interracial, Wesort, Issues, Jackson White or a Spanish/Hispanic origin group (for example, Mexican, Cuban, Puerto Rican) were included in the “Other race” category. Persons of Hispanic origin who indicated Other as their race have been subtracted from this figure.

Note: The Trends report provides updated and projected racial/ethnic figures although they are not as detailed as these Census figures.

## *RegionArea*

A PeopleArea of an 8 to 20 mile radius used to develop strategy over an extremely large area such as the entirety of the United States.

## *Religious Preference Indicator*

Twenty variables comprise this indicator. The base question asked respondents to identify their general religious affiliation preference both now and ten years prior. Respondents who indicated that their preference had changed during the ten year period were classified as Changed Preference. As you analyze the Religious Preference Indicator, keep in mind that respondents were not asked whether they attended church or were members in the affiliation they chose. They were simply asked to describe their preference, if they had one. Many of the respondents indicated that they had an affiliation preference, but at the same time indicated little or no involvement with their faith. This likely means that are not currently active in a local church.

Due to space limitations on the survey, respondents were allowed to choose from general religious classifications and traditions. These affiliations do not represent specific denominations. Be careful not to fall into the trap of interpreting a general affiliation as meaning your denomination or trying to make the percentages match your membership or attendance estimates.

Also, note the two No Preference categories. We divided those who indicated that they did not have a preference into two groups: those who indicated they were not interested and those who indicated that they were interested. We believe the group Interested but No Preference may be a key opportunity group for the church.

Estimated Households Likely to Prefer:

- Adventist thru Unitarian Affiliation: These 18 variables estimate the percentage of households likely to express a preference for the particular affiliation.
- Interested but No Preference: Households likely to have no current preference but are interested in possibly developing one.
- Not Interested and No Preference: Households likely to have no current preference and are not interested in developing one.
- Likely to Have Changed Their Preference in the Last 10 Years: Households likely to have changed their preference in the last ten years.

## *ReVision*

ReVision is a resource designed by PERCEPT to support local church congregations in an effective and systematic strategic planning process. It weaves together information sources on a community and a congregation within a theologically-driven planning model.

## *Silents*

This is the generation born 1925 to 1942. They are the generation who supported and faithfully served the Builders but whose ambivalence about their role prompted the rise of the revolutions of the 60's and permanently impacted the mindset of the Boomers.

## *Snapshot*

Snapshot is one of PERCEPT'S InfoGraph reports. In an age of data overload, it is important to present information in an understandable format that can be grasped quickly. Snapshot is an invaluable tool for doing just that. It can be used in formal presentations to many different groups because it clearly illustrates the demographic essence of your ministry area. The black and white version can be inexpensively copied and distributed as is, while the color version is provided on transparency film and can be used with an overhead projector. Snapshot can help you build a sense of vision, as people are able to easily understand the overall demographics of a study area.

- **Households by Income:** This graph indicates the percentage of households in each of nine income categories.
- **Primary U.S. Lifestyles Segments:** This graph highlights the primary segments in your ministry area. It does not necessarily show all of the segments found in your ministry area, but it does show the seven segments with the highest percentage of households in your area.
- **Population and Households:** This bar graph illustrates the population and household trends from 1970 through the five year projections.
- **Population by Age:** This important graph shows the percentage of population in each of ten age groupings.
- **Population by Race/Ethnicity:** This pie chart shows the relative percentages of the total population for the four racial/ethnic groups.
- **Population by Race/Ethnicity Trend:** This graph illustrates the changes in the percentages of each racial/ethnic group from 2000 to the present and then five years into the future.

## *Survivors*

This is the generation born circa 1961 – 1981. These are the neglected children of the younger Silents and the Boomers. Their parents were so busy in pursuit of the self that they left their children to fend for themselves. And the children became quite good at it—they will survive.

## *Transportation*

Households by Number of Vehicles classifies all households by the number and percentage of vehicles, if any.

- **Workers by Travel Time to Work:** Classifies all those who work by the amount of time, if any,

it takes workers to travel to work. Note especially the number and percentage who work at home and who travel 90 minutes or more.

- **Workers by Type of Transportation to Work:** The kind of transportation used by the persons in the community.

## *U.S. Lifestyles Group*

A U.S. Lifestyles Group is created by combining similar U.S. Lifestyles Segments. The U.S. Lifestyles Group designated *Primary* indicates the greatest number of households within a designated area.

## *U.S. Lifestyles Report*

This report provides information about the lifestyles of persons in your community by dividing the population into fifty different groups based upon unique combinations of over 100 demographic, socio-economic and financial variables. It also provides a comparison of your area with the United States.

## *VISTA*

VISTA is the multi-phased information system and strategic planning program for regional and national church and social services agencies. It weaves together planning concepts and powerful content within a guided process. The program is built upon the foundation of PERCEPT'S ImagineArea Analysis and driven by a proven strategic planning process. The program results in several functioning pilot projects and other benefits to local church/agencies.

## *Worship Style Preferences*

The base question asked respondents to identify their personal preferences on two continua.

Do you prefer worship that is:

- Emotionally Uplifting or Intellectually Challenging, or both.
- Traditional/Formal/Ceremonial or Contemporary/Informal, or both.





# U.S. Lifestyles Segment Descriptions

Following are brief summary descriptions of each of the 50 U.S. Lifestyles segments. These descriptions are designed to highlight several distinctive characteristics of each segment and to assist you in understanding the overall essence of the segment. In each segment description PERCEPT mentions a few key characteristics from the hundreds available that best distinguish each segment from the others. Also included below are Segment Group names with segments included. This grouping of segments is used at times by PERCEPT to simplify characterization.

## Segment Groups (with individual segments included in the Group)

Combining similar U.S. Lifestyles Segments creates a U.S. Lifestyles Group. The group designated *Primary* indicates the greatest number of households within an area.

**Affluent Families** (includes segments 1, 2, 3, 4, 5, 6 and 14)

These segments are generally above average in income and education.

**Middle American Families** (includes segments 9, 10, 11, 16, 17, 18, 23, 25 and 28)

These segments represent classic Middle America.

**Young And Coming** (includes segments 8, 12, 13, 15, 19, 34, 37, 39 and 47)

These segments are mostly (though not exclusively) comprised of young singles and couples in the beginnings of their career life.

**Rural Families** (includes segments 26, 27, 29, 33, 35 and 38)

These segments are comprised mostly of families in rural America working primarily in blue collar occupations.

**Senior Life** (includes segments 7, 20, 21, 22, 30 and 31)

These segments consist mostly of senior and mature adults in or near retirement.

**Ethnic And Urban Diversity** (includes segments 24, 32, 36, 40, 41, 42, 43, 44, 45, 46 and 48)

These segments are found mostly (though not exclusively) in urban centers and reflect high racial/ethnic diversity.

## Individual Segments

### I. Traditional Affluent Families

This group represents the wealthiest households in America, with a median household income over three times the national average. The group naturally ranks very high, if not highest, in home ownership, property value, white collar employment, undergraduate and graduate education levels, and number of adults age 40 to 64.

Faith involvement is about the same as the national average, though belief in God and belief that God is actively involved in the world both fall substantially below the national average. Religious affiliations highest above the national average are Judaism (ranks number 3 of all the segments), Orthodox, Presbyterian/Reformed (ranks number one), Episcopal (ranks number 2) Unitarian/Universalist and Congregational.

The primary concerns of this group are Social Injustice, Aging Parent Care, Time for Recreation/Leisure, Finding Life Direction, Retirement Opportunities and Long-Term Financial Security. These individuals are much more

likely than the average person to believe that the United States should open its doors to all peoples, and significantly less likely to consider the changing racial/ethnic face of America a threat to our national heritage. They also prefer to rely more on themselves and somewhat less on a leader compared with the national average.

They rank number one in contributions to religious organizations, number one in contributions to colleges and universities, and number two in contributions to charities.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Cultural Programs, Active Retirement Programs, Adult Theological Discussion Groups, Intellectual Worship, and Emphasis on Global Mission.

## *2. Professional Affluent Families*

This affluent, city-dwelling group ranks first in the number of adults age 35 to 44 and second in the number of children age 10 to 17. It also ranks number one in the number of married individuals, the number of workers in sales occupations, and the ownership of multiple vehicles.

Faith involvement does not differ significantly from the national average, though belief that God is actively involved in the world including nations and their governments is substantially less. Going against the trend, beliefs that our environment has become a national crisis and that our changing racial/ethnic makeup constitutes a threat are both below the national average.

Religious affiliations highest above the national average are Orthodox, Judaism, Adventist, Unitarian/Universalist, Catholic (ranks number 2 of all the segments) and Presbyterian/Reformed.

The primary concerns of this group are Parenting Skills, Retirement Opportunities, Time for Recreation/Leisure, Fulfilling Marriage, Satisfying Job/Career and Problems in Schools.

This segment tends to prefer a strong leader.

They rank number one in contributions to charities, and number two in contributions to religious organizations.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Parent Training Programs, Youth Social Programs, Intellectual Worship, and Traditional/Formal Worship.

## *3. Mid-Life Prosperity*

Almost entirely urban, this segment mirrors the national average only in terms of age and household size. It ranks well above average in household income, married individuals, multiple-worker families, college education, and home ownership. While also above average in number of children, the segment is well below average in number of young adults.

Faith involvement is very close to the national average in most areas, though slightly less believe in God and even fewer believe that God is actively involved in the world.

Religious affiliations above average are Judaism, Presbyterian/Reformed, Episcopal, Lutheran and Congregational.

The primary concerns of this group are Time for Recreation/Leisure, Parenting Skills, Educational Objectives, Fulfilling Marriage, Aging Parent Care and Satisfying Job/Career.

This segment ranks well above average in contributions to religious organizations, charities and educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Sports/Camping, Daycare Services, Cultural Programs, Intellectual Worship, Music Performed by Others and Contemporary Architecture.



## 4. *Educated Mid-Life Families*

This segment is above average in median age, household income, college education, married individuals and working female adults. Blue Collar employment is only half the national average, most households own at least two vehicles, and median property value is over three times the national average.

Slightly less than the national average say they are strongly involved with their faith, while significantly less say they are only somewhat involved with their faith and substantially more say that are not involved with their faith. Belief in God and belief that God is actively involved in the world are also below average.

Religious affiliations highest above average are Eastern Religions, Unitarian/Universalist, Judaism, Presbyterian/Reformed (ranks number 4 of all segments) and Congregational. This segment is the fourth highest in households expressing no preference and no interest in developing one.

The primary concerns of this group are Fulfilling Marriage, Aging Parent Care, Parenting Skills, Good Schools, Time for Recreation/Leisure, and Problems in Schools.

The segment ranks significantly above average in contributions to religious organizations, charities and educational institutions. They tend to prefer a strong leader.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Marriage Enrichment Opportunities, Cultural Programs, Sports/Camping, and Traditional/Formal Worship as well as Intellectual Worship.

## 5. *Prosperous Diversity*

This segment ranks high in the number of adults in their thirties, high in the number of children, and very low in older age groups. Working female adults with children are concentrated in this segment, as are the number of homes built since 1980. It is the number one Asian segment and the number two for Pacific Islanders. Fast foods, Japanese cars and 401K Plans are high on the list of preferences.

Strong faith involvement and belief in God are significantly below the national average. Religious affiliations highest above the average are Judaism, Presbyterian/Reformed, Episcopal, Adventist and Catholic.

The primary concerns of this group are Parenting Skills, Fulfilling Marriage, Time for Recreation/Leisure, Good Schools, Satisfying Job/Career, and Childcare.

This segment ranks slightly above average in contributions to religious organizations, charities and educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Church-Sponsored Day School, Parent Training Programs, Marriage Enrichment Opportunities, and Contemporary Architecture and Music.

## 6. *Prosperous New Country Families*

Three of four households in this segment are located in non-urban areas, but they are often close enough to commute to jobs in nearby urban centers. This segment has a high concentration of children, an above average household size and income, and ranks highest of all the segments in automobile ownership. Almost a third of these households own three or more vehicles. A majority also own garden and power tools.

Faith involvement is somewhat below the national average in most areas, while substantially more than average believes that a healthy environment has become a national crisis. This group ranks lowest of all segments in the belief that churches and religious organizations should provide more human services.

Religious affiliations highest above the national average are Orthodox, Congregational, Episcopal and Catholic.

Primary concerns are Parenting Skills, Fulfilling Marriage, Finding Life Direction, Educational Objectives,

### Retirement Opportunities and Aging Parent Care.

These households contribute significantly more to charities than the national average, but not particularly to religious organizations or educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Marriage Enrichment Opportunities, Parent Training Programs, Daycare Services, and Cultural and Youth Social Programs.

## 7. *Prosperous And Mature*

Among the highest ranking segments with individuals age 50 to 64, this segment also ranks high in married families with both parents at home, household income, vehicles ownership and adults who have attended at least some college. Heavily urban, this segment tends to eat at mid-scale restaurants and invest for the preservation of capital.

Faith involvement is strong and significantly higher in most areas than the population in general. This segment tends to consider the changing racial/ethnic face of America as a threat and ranks nearly last of all the segments in feeling the U.S. must open its doors to all people groups.

Religious affiliations highest above the national average are Orthodox, Judaism, New Age, Presbyterian/Reformed, Methodist and Mormon.

The primary concerns of this group are Neighborhood Gangs, Better Health Care, Aging Parent Care, Social Injustice, Divorce and Personal Health. Given a choice, significantly fewer than the national average would prefer to be left on their own without interference from a leader.

This segment offers strong financial support for religious organizations, charities and educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Divorce Recovery Programs, Active Retirement Programs, Traditional Music and worship which is both Traditional and Contemporary.

## 8. *Rising Potential Professionals*

This urban segment ranks among the highest in the total number of two-person households, as well as in the number of attached one-unit housing structures such as row houses and condominiums. Both the median household income and the per capita income are considerably higher than the national average. Employment is predominantly white collar, especially in the area of professional specialties.

Faith involvement is very close to the national average in most areas, while belief in God is noticeably lower. Far more than the average, individuals in this segment would prefer to have a strong leader direct them.

Religious affiliations highest above the national average are Eastern Religions, Unitarian/Universalist, Episcopal, Judaism, New Age and Presbyterian/Reformed.

The primary concerns of this group are Companionship, Fulfilling Marriage, Aging Parent Care, Finding Life Direction, Satisfying Job/Career and Social Injustice.

The segment ranks above average in contributions to religious organizations, charities and educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Sports/Camping, Cultural Programs, Spiritual Retreats, Adult Theological Discussion Groups, Intellectual Worship and Community-Focused Mission.

## *9. Educated Working Families*

This segment closely tracks the national average in most categories, including its proportion of urban to rural populations. However, this segment rises slightly above the average in married households, children between 5 and 17, household size, education and median household income. Individuals from this segment can often be found in upscale restaurants and they are number one for indicating their primary media source as Radio.

A significantly larger percentage than average are strongly involved with their faith, believe in God, and believe that God is actively involved in the world including nations and their governments.

Religious affiliations highest above the national average are Orthodox, Congregational, Adventist, Judaism, Lutheran and Episcopal.

The primary concerns of this group are Finding Life Direction, Aging Parent Care, Long-Term Financial Security, Companionship, Educational Objectives and Personal Health.

The segment ranks above average in contributions to religious organizations and charities, but below average in contributions to educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Cultural Programs, Divorce Recovery Programs, Adult Theological Discussion Groups, Food Resources, Twelve Step Programs, Traditional/Formal Worship and Somber/Serious Architecture.

## *10. Suburban Mid-Life Families*

This group, among the highest in median income, is represented by above average numbers of adults age 35 to 69. The group ranks high in the number of households which receive retirement income, and is above average in every white collar occupation category. Almost all members of this segment own their own home.

Faith involvement is at or somewhat below the national average in every category. Religious affiliations highest above the national average are Congregational, Catholic, Presbyterian/Reformed, Orthodox, New Age and Unitarian/Universalist.

The primary concerns of this group are Childcare, Time for Recreation/Leisure, Retirement Opportunities, Parenting Skills and Long-Term Financial Security.

The segment ranks above average in contributions to religious organizations, charities and educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Divorce Recovery Programs, Marriage Enrichment Opportunities, Parent Training Programs and Participatory Music.

## *11. Young Suburban Families*

One of the younger overall segments, it ranks high in the number of persons living in family households, number of households with three or more workers, and the number of working women with children. More than half of these individuals are high school graduates or above, and workers are split in near-average proportions of white and blue collar occupations. Popular activities range from home improvement to bowling.

Faith involvement levels match the national average. Religious affiliations of this segment highest above average are Eastern Religions, Mormon, Catholic, Lutheran and Orthodox

Primary concerns are Parenting Skills, Divorce, Fulfilling Marriage, Retirement Opportunities, Good Schools and Time for Recreation/Leisure.

These households contribute significantly more to charities than the national average, less to educational institutions, and about the same to religious organizations.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Marriage Enrichment Opportunities, Parent Training Programs, Family Activities and Sports/Camping.

## *12. Educated New Starters*

Almost entirely urban, this segment ranks among the lowest for children age 0 to 17, only slightly above average in median household income and has twice the average number of adults with graduate degrees. The proportion of renter to owner is almost the reverse of the national average, with well over half of housing renter occupied. Music listening habits tend toward classic and adult-oriented rock.

Faith involvement is dramatically lower than the national average in every area, as is belief in God. Higher than average are beliefs that a healthy environment has become a national crisis and that the country must open its doors to immigration.

Religious affiliations highest above the national average are Judaism, Eastern Religions, New Age, Unitarian/Universalist or Presbyterian/Reformed.

The primary concerns of this group are Companionship, Satisfying Job/Career, Finding Life Direction, Social Injustice and Racial/Ethnic Prejudice.

This segment offers strong financial support for charities and educational institutions, but significantly less than average for religious organizations.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Cultural Programs, Adult Theological Discussion Groups, Sports/Camping, Marriage Enrichment Opportunities and Daycare Services.

## *13. Affluent Educated Urbanites*

This segment is entirely urban and enjoys a per capita income nearly three times the national average. This segment ranks first in the number of professional specialists such as doctors and lawyers, first in the number of housing units built prior to 1940, and first in the number of households with no vehicles. They are likely to enjoy movies, musicals, dance and museums.

Faith involvement, belief in God, and contributions to religious organizations are among the lowest in the nation. These individuals are well below average in believing it is important to preserve the traditional American family. Virtually all believe that a healthy environment has become a national crisis, and a majority believe that the government should be the primary provider of human welfare services. Significantly more than average believe the U.S. should open its doors to immigration, and few feel the changing racial/ethnic face of America is a threat. Deviating from the norm, fewer people in this segment believe the role of churches is to help form and support moral values.

Religious affiliations highest above the national average are Judaism (more than eight times the national average, ranks number one of all the segments), and to a lesser degree Orthodox, Episcopal and Unitarian/Universalist.

The primary concerns of this group are Companionship, Finding Life Direction, Racial/Ethnic Prejudice, Satisfying Job/Career, Affordable Housing and Social Injustice. Twice the national average indicate they would rather have a strong leader direct them in decision-making.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Cultural Programs, Twelve Step Programs, Spiritual Retreats, Daycare Services, Adult Theological Discussion Groups, Intellectual Worship, Music Performed by Others, and Traditional/Formal Worship.

## *14. Secure Mid-Life Families*

This segment is primarily urban, but contains a significant percentage of rural population as well. While tracking very near the national average in most categories, these households are above average in education, white collar occupations, income and property value. Most individuals in this segment have a passport and the inclination and means to use it. They are the most likely segment to own a four-wheel drive car or a video camera and they rank very high the importance of television as their primary media source.

Faith involvement and belief in God is well below average in this segment. Of all the segments, they are last in the number of individuals who have become more involved with faith in the past ten years, and near the top in the individuals who have become less involved during that time. They rank below average in their support of the notion that the government should be the primary provider of human welfare services or that the U.S. should open its doors to all people groups.

Religious affiliations highest above the national average are New Age, Episcopal, Congregational, Judaism and Presbyterian/Reformed.

The primary concerns of this group are Companionship, Social Injustice, Neighborhood Gangs, Alcohol/Drug Abuse, Retirement Opportunities and Finding Life Direction.

The segment ranks somewhat above average in contributions to religious organizations, but below average in contributions to educational institutions and charities.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Marriage Enrichment Opportunities, Divorce Recovery Programs, Active Retirement Programs Cultural Programs, Spiritual Retreats and Care for the Terminally Ill. They are the number one segment in preferring Traditional Music.

## *15. Reliable Young Starters*

This segment is among the highest for individuals age 25 to 34. Ranking near the top for adults with either some college or higher education degrees, the group contains an above average number of two-worker households as well as working women with or without children. Less than half of these people are buying their homes, and the rent they're paying is substantially above the average.

Faith involvement and belief in God are only slightly below the national average.

The segment ranks slightly below average in contributions to religious organizations, slightly higher in contributions to charities, and significantly higher in contributions to educational institutions.

Religious affiliations highest above the national average are Judaism, New Age, Unitarian/Universalist and Catholic.

The primary concerns of this group are Satisfying Job/Career, Affordable Housing, Finding Life Direction, Aging Parent Care, Neighborhood Gangs and Parenting Skills.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Sports/Camping, Cultural Programs, Twelve Step Programs, Divorce Recovery Programs, Spiritual Retreats and Contemporary Music.

## *16. Established Country Families*

This mainly rural segment has fewer young adults and seniors than most, with an above average number of married individuals. Virtually all households have vehicles, most have two or more, and the segment ranks at the very top in households having three or more vehicles. Median household income is somewhat above average, while education beyond high school is below average. Blue collar occupations account for half of all workers,

with the segment ranking first in the number of precision production and crafts personnel. Not surprisingly, given their rural homes, they rank first in ownership of riding lawn mowers, chain saws and trucks.

Faith involvement tracks very close to the national average in all categories. Religious affiliations highest above average are Adventist, Congregational, Methodist, Lutheran and Presbyterian/Reformed.

Primary concerns are Childcare, Parenting Skills, Finding Spiritual Teaching, Adequate Food, Problems in Schools and Time for Recreation/Leisure.

This segment contributes more to religious organizations and less to charities and educational institutions than the national average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Divorce Recovery Programs, Marriage Enrichment Opportunities, Youth Social Programs Family Activities and Bible Study and Prayer Groups.

## *17. Large Young Families*

One of the youngest segments, this segment is one of the highest in the number of children age 0 to 14. In fact, the segment is above average in all age groups below 40 and is among the lowest for individuals 50 or older. It is second in overall household size. Median household income is somewhat above the national average, but the large average household size contributes to a per capita income, which is significantly less than the national norm. The segment ranks high in the number of personnel on active duty in the armed services, and has above average numbers of workers in blue collar categories.

Individuals in this segment are far more likely to be heavily involved with their faith than the national average. Religious affiliations highest above average are Mormon (ranks number one of all the segments), New Age, Holiness, Non-Denominational and Jehovah's Witness.

The primary concerns of this group are Neighborhood Gangs, Parenting Skills, Finding Spiritual Teaching, Teen/Child Problems, Adequate Food and Day-to-Day Financial Worries.

Contributions to religious organizations and charities are below the national average, while contributions to educational institutions are slightly above.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Church-Sponsored Day School, Marriage Enrichment Opportunities, Youth Social Programs, Daycare Services and Family Activities.

## *18. Working Urban Families*

This primarily urban segment is spread across all age groups with slight over-representation of young families with children. Their incomes are about average while their educations are somewhat below average.

Faith involvement is somewhat lower than the national average, and a higher percentage than the norm feel that the changing racial/ethnic face of America is a threat to our national heritage.

Contributions to religious organizations are about average, while contributions to charities and educational institutions are less.

Religious affiliations highest above the national average are Unitarian/Universalist, Pentecostal, Eastern Religions, Lutheran and Catholic.

The primary concerns of this group are Parenting Skills, Employment Opportunities, Fulfilling Marriage, Educational Objectives, Adequate Food and Day-to-Day Financial Worries. Fewer than the national average indicated that they would rather be left on their own without interference from a leader.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely

to choose Marriage Enrichment Opportunities, Daycare Services, Twelve-Step Programs, Church-Sponsored Day School, Youth Social Programs and Personal or Family Counseling.

## *19. Educated and Promising*

This segment contains relative large numbers of single-person households and relatively few children. Well more than half of all housing in this group is made up of one- and two-person units. Income is above average, as is the number of households receiving retirement income. Individuals in this segment are more likely to rent, and there is a tendency toward multiple-unit structures. Even with much of the segment still attending college, the education level of these people is above average. Television is the primary media source (ranks number 2 of all segments).

Strong faith involvement is well above average in this segment. Religious affiliations highest above average are Congregational, Non-Denominational, Mormon and Pentecostal.

The primary concerns of this group are Racial/Ethnic Prejudice, Educational Objectives, Time for Recreation/Leisure, Affordable Housing, Adequate Food and Abusive Relationships.

The segment ranks significantly below average in contributions to religious organizations, educational institutions and charities.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Divorce Recovery Programs, Twelve Step Programs, Cultural Programs, Food Resources, Marriage Enrichment Opportunities, Sports/Camping, Contemporary/Informal Worship, Contemporary Music and Focus on Personal Spiritual Development.

## *20. Cautious and Mature*

This segment is well above average for population over age 55. Households receiving retirement income is well above the national average and median household income is very near the national average. Most housing structures are single family units, and almost half of all housing is more than 35 years old. Television viewing habits are especially strong for Sunday Mid-Day programs and all News Specials, although they are the number one segment in indicating their primary media preference as local newspapers.

Strong faith involvement is above the national average, though less than average have become more involved with their faith in the past ten years. Far more of this segment than average feel that the changing racial/ethnic face of America is a threat to our national heritage.

Religious affiliations highest above the national average are New Age, Presbyterian/Reformed, Methodist and Jehovah's Witness. This segment ranks near the bottom of all segments for having changed religious affiliations in the last ten years.

The primary concerns of this group are Better Health Care, Finding a Good Church, Personal Health, Health Insurance, Neighborhood Crime and Safety and Neighborhood Gangs.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Active Retirement Programs, Care for the Terminally Ill, Bible Study and Prayer Groups, Adult Theological Discussion Groups and Spiritual Retreats.

## *21. Mature and Stable*

This segment is mainly urban, but with a significant rural component. Almost a third of individuals in this segment are age 55 or over, and about the same percentage of households are single individuals. An overwhelming majority of the adult females in this segment live without children. Education, income and home ownership are all very close to the national average.

Strong faith involvement is well above the national average. Although fewer than average indicate that they have become more involved with faith in the past ten years, it's also true that fewer than average have become less involved.

Religious affiliations highest above average are Orthodox (ranks number two of all the segments), New Age, Judaism, Congregational, Unitarian/Universalist and Jehovah's Witness.

Primary concerns are Better Health Care (ranks number two of all the segments), Adequate Food, Health Insurance, Finding Spiritual Teaching and Neighborhood Crime and Safety. When it comes to preferred leadership style, individuals in this segment would definitely rather be left on their own without interference from a leader. And donations to religious organizations, charities and educational institutions are all below the national average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Active Retirement Programs (ranks number two of all segments), Spiritual Retreats, Bible Study and Prayer Groups, Adult Theological Discussion Groups, Care for the Terminally Ill and Cultural Programs.

## *22. Mature and Established*

While the median household income in this segment is only slightly below average, one in ten households is below the poverty level. There is also a below average number of multiple-worker families, and one in five households receives some form of retirement income. The segment ranks high in the number of adults in their 60s.

Individuals in this segment are more likely to be involved with their faith than the national average. Religious affiliations highest above average are Adventist, Lutheran, Holiness, Pentecostal, Mormon and Methodist.

The primary concerns of this group are Neighborhood Gangs, Retirement Opportunities, Finding a Good Church, Health Insurance and Alcohol/Drug Abuse.

Contributions to religious organizations are slightly above the national average, while contributions to educational institutions and charities are slightly below.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Active Retirement Programs, Twelve Step Programs, Care for the Terminally Ill, Bible Study and Prayer Groups and Adult Theological Discussion Groups.

## *23. Established Empty-Nesters*

With high numbers of people age 60 and older, this segment ranks high in households receiving retirement income and in employment in sales, technical support and administrative support categories. Median household income is only slightly below the national average, though more than half of adults have no education beyond a high school diploma. Most households are owner occupied, and an unusually high number of housing units were built in the 1940s and 1950s.

Faith involvement is about the same as the national average in all areas. Religious affiliation highest above average are New Age, Orthodox, Lutheran, Catholic, Pentecostal and Unitarian/Universalist.

The primary concerns of this group are Adequate Food, Personal Health, Health Insurance, Companionship, Retirement Opportunities and Better Health Care. Contributions range from above average for religious organizations to below average for educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to choose Spiritual Retreats, Food Resources, Care for the Terminally Ill, Active Retirement Programs and Emotional Worship.



## 24. Metro Multi-Ethnic Diversity

Although a younger segment than most, this segment contains a substantial number of individuals in their 40s and 50s. The number of single-parent families and households with five or more persons ranks high, and overall household size is somewhat above average as well. Median household income is only slightly under the national average, though education levels are uniformly low. This is the number one segment for protective service occupations. The use of public transportation is double the national average and car pooling is the primary transportation for a significant number of workers.

Faith involvement is far above average in this segment. Religious affiliations highest above average are Jehovah's Witness (ranks number 1 of all the segments), Adventist, Holiness, Baptist, Episcopal and Methodist.

The primary concerns of this group are Racial/Ethnic Prejudice (ranks number 1 of all the segments), Social Injustice, Neighborhood Crime and Safety, Finding Spiritual Teaching Alcohol/Drug Abuse and Neighborhood Gangs.

The segment ranks significantly above average in contributions to religious organizations, educational institutions and charities. Rather than have a strong leader, they prefer to be left on their own without interference.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Bible Study and Prayer Groups, Twelve Step Programs, Youth Social Programs, Personal or Family Counseling and Church-Sponsored Day School.

## 25. Working Country Consumers

This segment is evenly split between urban and rural populations. It consists of persons of all ages, with income and education somewhat below average. Blue collar employment is high, as are precision production and craft occupations. Over two-thirds of all homes are single-unit structures and mobile homes make up a noticeable percentage of the total.

While strong faith involvement is only slightly below the national average, a significantly higher percentage than average say they are not involved. On the other hand, significantly more than average believe that God is actively involved in the world including nations and their governments.

Religious affiliations highest above average are Pentecostal (ranks number 4 of all segments), Holiness, Mormon, Baptist or Methodist.

The primary concerns of this group are Adequate Food, Health Insurance, Day-to-Day Financial Worries, Finding Spiritual Teaching, Abusive Relationships and Stress.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Bible Study and Prayer Groups, Family Activities, Parent Training Programs, Youth Social Programs, Care for the Terminally Ill and Church-Sponsored Day School.

## 26. Working Suburban Families

This older segment has above average concentrations of children age 0 to 17 as well as adults over the age of 55. Median household income is significantly below the national average, with almost half of all households earning less than \$25,000. Education is also below average, with employment evenly split between white and blue collar occupations. This segment ranks first in subscribing to multiple pay cable TV channels.

Strong faith involvement is well above the national average. Although far fewer than average indicate that they have become more involved with faith in the past ten years, it's also true that significantly fewer than average have become less involved.

Religious affiliations highest above average are Pentecostal (ranks number 1 of all the segments), Lutheran (ranks

number two), Methodist (ranks number two), Presbyterian/Reformed and Baptist.

Primary concerns are Abusive Relationships (ranks number 1 of all segments), Divorce, Social Injustice, Teen/Child Problems, Affordable Housing and Aging Parent Care. Individuals in this segment prefer a strong leader more than the national average. Donations to religious organizations, charities and educational institutions are all below the national average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Sports/Camping (ranks number 1), Church-Sponsored Day School, Active Retirement Programs, Youth Social Programs, Personal or Family Counseling and Daycare Services. This groups ranks last of all the segments in preferring Adult Theological Discussion Groups.

## *27. Country Family Diversity*

Two-thirds urban and one-third rural, this segment is near average in most areas, although Blacks, Hispanics and Native Americans are all present in above average proportions.

Belief in God ranks number one, but strong faith involvement is only average and significantly more than average say they are not involved with their faith at all. Relatively few consider the environment a crisis, and far fewer prefer to have a strong leader direct them.

Religious affiliations highest above average are Adventist, New Age, Unitarian/Universalist, Pentecostal, Episcopal and Baptist.

The primary concerns of this group are Childcare (ranks number two of all the segments), Finding a Good Church, Day-to-Day Financial Worries (ranks number two), Fulfilling Marriage, Alcohol/Drug Abuse and Finding Life Direction. Contributions to religious organizations, educational institutions and charities are well below the national average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Sports/Camping (ranks number two), Personal or Family Counseling (ranks number two), Youth Social Programs (ranks number one), Contemporary/Informal Worship (ranks number two) and Community-Focused Mission.

## *28. Building Country Families*

One third of the adults in this segment have not graduated from high school. Median household income, property value and vehicle ownership are below the national average. Above average are the number of divorcees, single-parent families and families with one or no workers. These households are almost as likely to be rural as urban.

Strong faith involvement and belief in God are far above the national average. Religious affiliations highest above average are Adventist, Eastern Religions, Baptist, Congregational and Holiness.

The primary concerns of this group are Finding a Good Church, Finding Spiritual Teaching, Adequate Food, Health Insurance, Divorce and Affordable Housing. Contributions to charities, religious organizations and educational institutions are below average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to choose Food Resources, Sports/Camping, Bible Study and Prayer Groups, Parent Training Programs and Emphasis on Global Mission.

## 29. Working Country Families

With a good balance between urban and rural populations, the distribution of individuals across age ranges in this segment mirrors the national pattern. Median household income and education levels, however, are well below the national average. One in five of these households has earnings below the poverty level.

Strong faith involvement and belief in God are well above average in this segment, as is the belief that the changing racial/ethnic face of America is a threat to our national heritage.

Religious affiliations highest above average are Holiness (ranks number two of all the segments), Pentecostal (ranks number three), Non-Denominational and Baptist. This segment is number one for expressing no preference, but an interest in developing one.

The primary concerns of this group are Childcare (ranks number one), Finding Spiritual Teaching (ranks number two), Abusive Relationships, Finding a Good Church, Affordable Housing and Parenting Skills. The segment ranks significantly below average in contributions to religious organizations, educational institutions and charities. It ranks first in preferring to decide things together with a leader.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Marriage Enrichment Opportunities (ranks number two of all segments), Parent Training Programs, Care for the Terminally Ill and Daycare Services.

## 30. Urban Senior Life

Primarily urban, this segment is number one in persons over 55 years of age. This segment ranks first in the percentage of households receiving some form of retirement income, nearly one-third of all families contain no workers, and twenty percent of all individuals are veterans of service in the armed forces. More than half of these households have funds in certificates of deposit.

Faith involvement is near the national average in all categories. Significantly more than average believe that churches and religious organizations should provide more human services, while less believe the changing racial/ethnic face of America is a threat to our national heritage.

Religious affiliations highest above the national average are Judaism, Episcopal, Congregational, Lutheran, New Age and Holiness.

The primary concerns of this group are Better Health Care (ranks number three of all segments), Racial/Ethnic Prejudice, Health Insurance, Personal Health, Neighborhood Crime and Safety and Neighborhood Gangs.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Active Retirement Programs (ranks number one of all segments), Care for the Terminally Ill, Divorce Recovery Programs, Daycare Services and Adult Theological Discussion Groups.

## 31. Mature Country Families

This rural segment has an above average occurrence of families without workers and a below average median household income. Unusually high numbers of workers are engaged in farming, forestry, fishing and transportation occupations. One in five households owns three or more vehicles, and mobile homes make up a significant share of all property. The group ranks first in watching early morning news and talk television, as well as prime-time TV documentaries and information shows.

Strong faith involvement is well above the national average and significantly fewer than average are not involved in their faith. More than any other segment, these households believe it is important to preserve the traditional American family structure and an above average number consider the changing racial/ethnic face of America as a threat to our national heritage.

Religious affiliations highest above average are Methodist (ranks number three of all segments), Baptist, Lutheran, Holiness or Episcopal, and less likely to be Pentecostal, Presbyterian/Reformed or Catholic.

Primary concerns are Divorce, Finding a Good Church, Better Health Care, Alcohol/Drug Abuse, Finding Spiritual Teaching and Retirement Opportunities. Donations to religious organizations are above average, while contributions to charities and educational institutions are below average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Bible Study and Prayer Groups, Active Retirement Programs, Care for the Terminally Ill, Spiritual Retreats and Divorce Recovery Programs.

### *32. Working Urban Life*

More than half of this extremely urban population have no education beyond high school, and more than a third do not have a high school diploma. Large numbers use public transportation to travel to work, and nearly one in four households do not own a vehicle. The proportion of renters to home owners is nearly the reverse of national averages, heavily in favor of renters. The segment ranks first in the number of duplexes and small complexes of housing units.

Belief in God and faith involvement rank far below the national average, while the belief that the government should be the primary provider of human welfare services is significantly higher. Far more than average would rather have a strong leader, while relatively few prefer to be left on their own without interference. Contributions to religious organizations, educational institutions and charities are all well below the national average.

Religious affiliations highest above the national average are Orthodox, Catholic (ranks number one of all the segments), Eastern Religions, New Age, Judaism and Unitarian/Universalist.

The primary concerns of this group are Affordable Housing, Neighborhood Crime and Safety, Abusive Relationships, Neighborhood Gangs and Employment Opportunities.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Twelve Step Programs, Care for the Terminally Ill, Active Retirement Programs and Divorce Recovery Programs.

### *33. Laboring Rural Families*

An overwhelming majority of the adults in this highly rural segment are married, with three of four households made up of families. Almost half of the adult females have not entered the labor force, and median household income is considerably below the national average. Most housing is owner occupied, though median property value is below the national average. Almost a third of housing units were built prior to 1940 and rents are among the lowest in the country. These households rank first in ownership of a coal or wood stove, traveling 11 or more miles for grocery shopping and listening to country music radio.

Strong faith involvement and belief in God are above the national average. Religious affiliations highest above the national average are Mormon, Congregational, Methodist (ranks number one of all the segments), Lutheran, Pentecostal and Baptist.

The primary concerns of this group are Finding a Good Church (ranks number four of all segments), Health Insurance (ranks number two), Problems in Schools, Social Injustice, Retirement Opportunities and Alcohol/Drug Abuse. Contributions to religious organizations are slightly above average, while contributions to charities and educational institutions are far below average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to choose Church-Sponsored Day School, Bible Study and Prayer Groups, Active Retirement Programs, Personal or Family Counseling, Emphasis on Global Mission and Participatory Music.

## 34. *College and Career Starters*

Heavily urban, almost half of all the individuals in this segment are between the ages of 18 and 24. It is the lowest ranking segment for median age and is near last in its number of married and divorced individuals and family households. Almost a third of the population resides in group quarters such as dormitories and barracks. College enrollment is high and almost half of adults already have some type of college degree. The segment ranks first in such categories as jogging, viewing NICKELODEON and MTV.

Faith involvement tends to be lukewarm, with well above average numbers expressing that they are only somewhat involved. A well below average number consider the changing racial/ethnic face of America a threat to our national heritage.

Religious affiliations highest above average are Mormon (ranks number three), Orthodox, Episcopal, Eastern Religions and Presbyterian/Reformed (ranks number three).

The primary concerns of this group are Educational Objectives (ranks number two), Finding Life Direction (ranks number two), Abusive Relationships, Social Injustice, Fulfilling Marriage and Racial/Ethnic prejudice. The segment ranks below average in contributions to religious organizations, above average in contributions to educational institutions and charities.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Divorce Recovery Programs, Daycare Services (ranks number two), Cultural Programs, Somber/Serious Architecture and Focus on Personal Spiritual Development.

## 35. *Laboring Country Families*

With a fairly average age distribution, this segment is above average in blue collar employment and below average in median household income. Little more than half of the women are in the labor force. Home ownership is high, with housing units typically being single family dwellings, though property values are lower than most.

Faith involvement is above the national average in all categories. Belief in God is high, and acceptance of the changing racial/ethnic face of America is low.

Religious affiliations highest above average are Adventist, Holiness, Pentecostal, Baptist and Jehovah's Witness.

The primary concerns of this group are Divorce, Finding Spiritual Teaching, Abusive Relationships, Finding a Good Church, Teen/Child Problems and Parenting Skills. Contributions to religious organizations are high, support of charities and educational institutions low.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Divorce Recovery Programs, Bible Study and Prayer Groups, Food Resources, Personal or Families Counseling and Family Activities.

## 36. *Working Diverse Urbanites*

This urban segment is typical of the nation in terms of overall age and distribution of age ranges. Single parent families account for one in four households. These households are the highest users of public transportation and rank second in the number of households with no vehicles. The segment also has the highest percentage of housing, which is renter occupied. Median property value is far higher than the national average, with most housing dating from before 1960.

Other number one rankings of this segment include listening to all-news radio, union membership and considering magazines to be their primary media source.

Faith involvement and belief in God are lower than average. Donations to religious organizations are below average, while contributions to charities and educational institutions are well above average.

Religious affiliations above the national average are Judaism (ranks number two of all segments), New Age, Adventist, Jehovah's Witness, Orthodox and Catholic (ranks number four).

Primary concerns are Racial/Ethnic Prejudice (ranks number two of all segments), Affordable Housing, Social Injustice, Neighborhood Crime and Safety (ranks number one), Finding Life Direction and Educational Objectives

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Daycare Services (ranks number one), Twelve Step Programs, Sports/Camping, Cultural Programs and Contemporary Music.

### *37. Rising Multi-Ethnic Urbanites*

This urban segment ranks first in the number of adults age 25 to 29. Average household size is among the lowest of all segments and the segment ranks high in the number of single-person households and working adult women without children. There is also a high number of non-family households and persons in group quarters. Median household income is just below the national average, yet per capita income is significantly above.

Belief in God and faith involvement are very low. In fact, this segment ranks first in saying they are not involved with their faith at all. Contributions to religious organizations are naturally low, while contributions to educational institutions and charities are above the national average.

Religious affiliations highest above average are Unitarian/Universalist (ranks number one of all the segments), Eastern Religions, Orthodox, Judaism and Episcopal.

The primary concerns of this group are Satisfying Job/Career (ranks number one of all segments), Companionship (ranks number two), Racial/Ethnic Prejudice, Social Injustice (ranks number one), Finding Life Direction and Neighborhood Crime and Safety.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Cultural Programs (ranks number two of all segments), Spiritual Retreats (ranks number one), Adult Theological Discussion Groups (ranks number one), Food Resources, Twelve-Step Programs, Emphasis on Global Mission (ranks number one) and Intellectual Worship.

### *38. Rural Working Families*

This highly rural segment has an above average number of workers employed in farming, forestry and fishing occupations. Education and income are below the national average. Owner occupied housing is high, with mobile homes representing one in five housing units. Ownership of vehicles, especially pickup trucks, is high.

This segment is significantly more involved with their faith than most, and their belief in God is well above the national average. Religious affiliations highest above average are Holiness, Baptist, Methodist, Adventist, Lutheran and Pentecostal.

The primary concerns of this group are Divorce, Finding a Good Church, Finding Spiritual Teaching, Problems in Schools, Adequate Food and Health Insurance.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to choose Bible Study and Prayer Groups, Divorce Recovery Programs, Care for the Terminally Ill, Food Resources and Youth Social Programs. This segments ranks nearly last for Cultural Programs.

### *39. New Beginning Urbanites*

Education levels and the proportion of white to blue collar workers are nearly average, though the median household income is significantly below the national average. More than half of these people rent, and median property value is above average. Higher than average percentages of these individuals are divorced.

Faith involvement and belief in God are well below the national average. Above average numbers believe that the U.S. must open its doors to all people. Relatively few consider the changing racial/ethnic face of America a threat.

Religious affiliations highest above the national average are Orthodox, Eastern Religions, Presbyterian/Reformed and Jehovah's Witness.

The primary concerns of this group are Affordable Housing, Companionship, Racial/Ethnic prejudice, Neighborhood Gangs, Educational Objectives and Abusive Relationships. Contributions to religious organizations, educational institutions and charities rank somewhat below average

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Divorce Recovery Programs, Spiritual Retreats, Sports/Camping, Cultural Programs, Intellectual Worship and Focus on Personal Spiritual Development.

## *40. Surviving Urban Diversity*

This segment has a fairly average age distribution with some concentrations in the number of young children and those in later life. One in four adults has been previously married, and household size is near average. Median household income is below the national average and there are an above average number of families without workers. Evenly split between renters and owners, this segment ranks high in the number of duplex units. This segment has above average proportions of African-Americans and Hispanics.

Faith involvement is slightly below the national average, while belief in God is somewhat above. This segment is also higher than average in the belief that God is actively involved in the world including nations and their governments.

Religious affiliations highest above average are Pentecostal, Jehovah's Witness, Holiness, Mormon and Baptist.

The primary concerns of this group are Adequate Food, Abusive Relationships, Affordable Housing, Day-to-Day Financial Worries, Childcare and Neighborhood Gangs. Contributions to religious organizations, charities and educational institutions are far below average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Food Resources, Daycare Services and Somber/Serious Architecture.

## *41. Struggling Hispanic Households*

Primarily urban and Hispanic, this segment ranks first in the percentage of individuals younger than 18 and ranks near the bottom in every age category over 35. The segment also ranks first in overall household size, first in the number of adult females with children who are not in the work force, and first in the number of adults who do not have high school diplomas. Household income and property values are below the national average.

Faith involvement is generally about the same as the national average, though belief in God is well above average. On the other hand, the number of individuals who have become less involved with their faith in the past ten years is also very high. A majority of these households believe the government should be the primary provider of human welfare services, while an ever-greater majority believes that churches and religious organizations should provide more human services.

Religious affiliations highest above average are Jehovah's Witness (ranks number two of all segments), Pentecostal (ranks number two), New Age and Mormon.

The primary concerns of this group are Neighborhood Gangs (ranks number three), Educational Objectives, Day-to-Day Financial Worries, Finding a Good Church, Teen/Child Problems and Affordable Housing.

Households in this segment rank near the bottom in contributions to religious organizations, colleges and universities, and charities.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Twelve Step Programs, Sports/Camping, Personal or Family Counseling, Participatory Music (ranks number two) and Contemporary Music.

## 42. *Laboring Rural Diversity*

This segment is primarily non-urban and is a near balance between white and black families. There are an above average number of children under age 18, and below average numbers of young and middle-age adults. Median household income is below the national average, as are property values. Almost a fourth of all housing units are mobile homes, the highest number of any segment. More than half of the households in this segment watch Saturday early-evening television.

Strong faith involvement and belief in God are well above average, as is the number of individuals who have become more involved with their faith in the past ten years. Significantly more than the average believe that the changing racial/ethnic face of America is a threat to our national heritage.

Religious affiliations highest above average are Baptist (ranks number one), Holiness, Adventist, Jehovah's Witness and Methodist.

The primary concerns of this group are Finding a Good Church (ranks number two of all segments), Finding Spiritual Teaching, Problems in Schools, Abusive Relationships, Educational Objectives and Alcohol/Drug Abuse.

This segment is above average in contributions to religious organizations and educational institutions, below average in contributions to charities.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Bible Study and Prayer Groups (ranks number one), Church-Sponsored Day School, Adult Theological Discussion Groups, Somber/Serious Architecture and Focus on Personal Spiritual Development.

## 43. *Laboring Urban Diversity*

This predominantly black and urban segment ranks low in married adults and high in divorcees and single mothers. Blue collar occupations are prevalent, particularly service and machine operating positions. Nearly one in five workers travels via carpool, and vehicle ownership is correspondingly well below average. Television viewing across the board is about average, but daytime TV is watched by more people in this segment than in any other.

Faith involvement, belief in God and belief that God is actively involved in the world are all higher than average. Belief that the changing racial/ethnic face of America is a threat to our national heritage also ranks very high. Beliefs that a healthy environment has become a national crisis and that the role of churches is to help form and support moral values rank number one among all segments.

Religious affiliations highest above average are Holiness, Presbyterian/Reformed (ranks number two of all segments), Jehovah's Witness, Pentecostal, Baptist and Episcopal.

The primary concerns of this group are Neighborhood Gangs (ranks number one of all segments), Adequate Food (ranks number one), Better Health Care (ranks number one), Abusive Relationships, Racial/Ethnic Prejudice and Teen/Child Problems.

While this segment ranks below average in contributions to charities, it ranks well above average in contributions to religious organizations and educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Spiritual Retreats, Active Retirement Programs, Bible Study and Prayer Groups, Cultural Programs, Somber/Serious Architecture and Traditional Music.



## 44. *Laboring Urban Life*

This segment is above average in the number of young adults age 18 to 29 and in the number of individuals over the age of 70. The average household size is below average, with significant group housing and other non-family household populations. Housing is predominantly rental units, with more than a third of it occupied by single persons. Education and income are low, with one in five households earning beneath the poverty level. Almost half of adult females are not currently in the labor force. This segment accounts for the heaviest TV viewers, the heaviest smokers, and heavy spending on furniture, jewelry and diet control.

Degree of faith involvement is near average in most categories, although an extraordinarily high percentage (54%) indicate that they are not involved with their faith (ranks number two of all segments). In comparison with other segments, fewer of these individuals believe it is important to preserve the traditional American family structure, while a majority believes the government should be the primary provider of human welfare services.

Religious affiliations above the national average are Eastern Religions (ranks number two of all segments), Adventist, New Age, Holiness, Mormon and Non-Denominational (ranks number two).

The primary concerns of this group are Abusive Relationships (ranks number two), Adequate Food, Affordable Housing, Day-to-Day Financial Worries, Fulfilling Marriage (ranks number one) and Finding a Good Church.

The segment ranks near the bottom in contributions to religious organizations, charities and educational institutions.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Divorce Recovery Programs (ranks number one), Twelve Step Programs, Sports/Camping, Spiritual Retreats, Food Resources, Contemporary Music (ranks number one) and Worship with an Intellectual Emphasis.

## 45. *Struggling Urban Diversity*

This racially diverse segment ranks high in the number of children and young adults. Overall household size is below average, however, with one in four households containing a single parent family. One-third of adults is without a high school degree and the number with college degrees is below average. Well over half of housing is made up of multiple-unit structures such as apartment buildings, most of it constructed prior to 1960.

Faith involvement tracks the national average in most areas, with a substantially higher percentage indicating that they have become more involved with faith in the past ten years. On the other hand, fewer than average believes that God is actively involved in the world.

Religious affiliations highest above average are Orthodox, Eastern Religions, Holiness, Episcopal, Baptist and Judaism.

The primary concerns of this group are Racial/Ethnic Prejudice, Affordable Housing, Companionship, Social Injustice, Childcare and Neighborhood Gangs.

The segment ranks below average in contributions to religious organizations.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Food Resources, Parent Training Programs, Church-Sponsored Day School and Somber/Serious Architecture.

## 46. *Struggling Black Households*

This primarily black segment is concentrated in urban areas particularly in the South. Almost half of adults are without high school diplomas, median household income is far below the national average, and four in ten households own no vehicle. This segment leads all other groups in watching Saturday mid-day and

afternoon television.

Strong faith involvement and belief in God are well above the national average. Religious affiliations highest above average are Baptist (ranks number two of all the segments), Adventist, Jehovah's Witness, Holiness, Eastern Religions and Episcopal.

Primary concerns are Racial/Ethnic Prejudice, Affordable Housing (ranks number one), Neighborhood Gangs, Neighborhood Crime and Safety (ranks number two), Abusive Relationships and Alcohol/Drug Abuse. This segment ranks nearly last in concern for Recreation or Leisure Time. Contributions to religious organizations, charities and educational institutions are more or less average.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Bible Study and Prayer Groups (ranks number two), Spiritual Retreats, Twelve Step Programs, Food Resources and Daycare Services.

## *47. University Life*

This young segment ranks first in the number of individuals age 18 to 24. It is also the number one segment for persons living in group quarters and for the number of non-family households. High numbers of adults already have undergraduate or graduate degrees. Two-thirds of workers are engaged in white collar occupations. The average commute time is among the lowest in the country, with one in four workers traveling by foot.

Individuals in this segment are far less likely to be involved with faith than the national average. Belief in God is also significantly less. A smaller percentage than any other segment believes that the changing racial/ethnic face of America is a threat to our national heritage, whereas a significantly higher percentage than average believe that the United States must open its doors to all people groups.

Religious affiliations highest above the national average are Unitarian/Universalist (ranks number two of all segments), Adventist, Episcopal, New Age and Presbyterian/Reformed.

The primary concerns of this group are Educational Objectives (ranks number one of all segments), Satisfying Job/Career (ranks number two), Companionship, Social Injustice, Affordable Housing and Adequate Food.

Contributions to religious organizations and charities are well below the national average, while contributions to educational institutions are above. More than any other segment, individuals in this group prefer to be left on their own without interference from a leader.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to indicate Cultural Programs, Sports/Camping, Care for the Terminally Ill, Twelve Step Programs, Focus on Personal Spiritual Development (ranks number two), Intellectual Worship and Contemporary Architecture.

## *48. Struggling Urban Life*

This segment has concentrations of individuals age 18 to 29 as well as persons 70 and over. It is the number one segment for adults over the age of 84, and ranks first in the number of single-person households and divorcees. Half of these households earn \$15,000 or less, and nearly one-third of the adults do not have a high school diploma. More than a fourth of the housing occupied by persons in this group dates back to the 1930s.

Strong faith involvement and belief in God are below the national average in this segment, and a higher percentage than the norm believe that the U.S. must open its doors to all people. Contributions to religious organizations and educational institutions are below average, while contributions to charities are above.

Religious affiliations highest above the national average are Eastern Religions, Orthodox, New Age, Mormon, Unitarian/Universalist and Congregational.

The primary concerns of this group are Divorce, Companionship, Affordable Housing, Neighborhood Gangs, Social Injustice and Adequate Food.

Asked to identify programs and characteristics they would prefer in a church, these households are more likely to choose Care for the Terminally Ill (ranks number one of all the segments), Cultural Programs, Active Retirement Programs, Music Performed by Others, Somber/Serious Architecture and Traditional/Formal Worship.

## *49. Exceptions*

In every cluster solution, there are some observations that do not fit perfectly with the identified cluster. In the case of U.S. Lifestyles, there were a small number of ZIP +4s whose characteristics were unusual and unlike the homogeneous clusters in the solution. Many times these “outliers” can be forced into a clustering solution to make the resulting segmentation scheme look better. However, this can result in a loss of homogeneity within a cluster. Therefore, the ZIP +4 outliers in U.S. Lifestyles have been assigned to their own segment in order to eliminate them from consideration in the development of targeting strategies.

Statistically, these outliers include any ZIP +4 whose characteristics were more than three standard deviations away from any of the cluster centroids. Functionally, these ZIP +4s represent a small number of unusual areas. While data exist for the ZIP +4s in this segment, by definition, these ZIP +4s are not homogeneous within this segment and cannot be expected to behave in a consistent manner.

## *50. Unclassified*

The small number of ZIP +4s included in this segment is unclassified due to lack of residential data. As a result, these areas are similar to Segment 49 in their lack of homogeneity. Since they reflect a lack of data indicating residential populations, they are likely to be business ZIP +4s or P.O. Boxes.



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