

ReVision
Context²⁰⁰⁶

Your Organization Name Here

Address **Your Address**
Your City, CA 90001

Congregational Surveys **37**

Community Definition **3.0 mile radius**

Date Prepared **August 10, 2006**

Order Identification # **283:17508**



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WHAT IS CONTEXT?

Context is a brief, easy-to-use planning resource that presents you with important and comparable information about your community, your congregation and your congregation's programs and ministries. Regardless of your data analysis experience or expertise, you can use *Context* to develop a quick and accurate grasp of your congregation's current ministry environment—a critical part of any future planning effort.

WHERE DOES THE INFORMATION IN CONTEXT COME FROM?

There are two primary sources for information presented in the *Context* report. Beginning on page three, Community information is provided by Percept, a nationally recognized and respected research organization that specializes in gathering and distributing census and other religious-oriented research information for churches. Beginning on page seven, information about your congregation is derived from an extensive survey which was administered to your congregation and specially designed to gather data in a format which can be easily compared to your community.

HOW IS CONTEXT ORGANIZED?

There are seven parts to *Context*, each designed to address a critical planning question.

- *Part 1 - The Community* begins with the question: *Who is out there?* and provides a concise summary of the extensive census and other data collected from your community.
- *Part 2 - The Congregation* uses the congregational survey data to respond to the question: *Who are we?*
- *Part 3 - The Comparison* reviews the first two parts and addresses the question: *How do we differ from the community?*
- *Part 4 - Program Ratings* returns to the congregational survey to focus on this question: *How do we feel about our congregation's programs and ministries?*
- *Part 5 - Program Preferences* examines both the community and congregation to address the question: *What do people want from a church?*
- *Part 6 - Life's Satisfaction* returns to the congregational survey and reports the results of this question: *In what areas of our lives do we feel satisfaction or discontent?*
- *Part 7 - Health & Wholeness* is a final comparison of the congregation and community and speaks to this question: *In what areas of their lives are people experiencing distress?*

When you have completed your review of *Context*, you will not have the "final" answer to any of the above questions, but you will have a solid foundation upon which to base further reflection, discussion and analysis.

WHAT IF I HAVE MORE QUESTIONS?

After you finish reading this *Getting Started* section, we recommend that you hold any further questions and jump right into to page three and work your way through the report to the end. Each part of *Context* begins with an introductory page that explains that part and provides discussion questions to assist you in your review. If you still have further questions after you have read the report, please turn to the last section of *Context* which contains *Common Questions and Answers*.

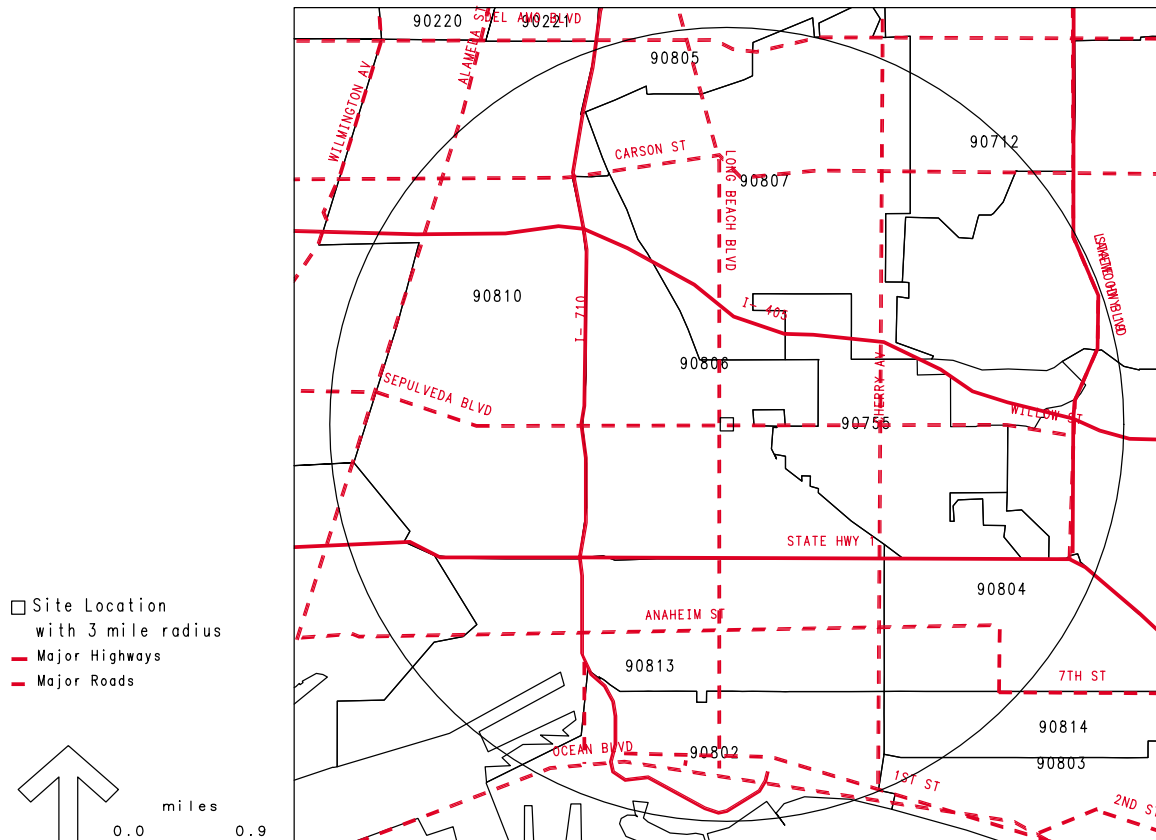
With that, you are ready to begin your journey. We hope you enjoy learning more about your congregation and community and that you find it helpful as you reflect upon the future of your congregation's ministry in the 21st century.

Prepared For:

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Date Prepared: August 10, 2006

YOUR ORGANIZATION NAME HERE COMMUNITY STUDY AREA BY ZIP CODE



283:17508:100

The Community "Who is out there?"

BACKGROUND

This part of Context provides you with an overview of the people living in your community. The geographical study area referred to as *The Community* is illustrated on the previous page in a Community Map. Please take a moment to review that page so that you are clear about the area being described.

The U.S. Census Bureau collects and distributes thousands of pieces of information about the population in your community. In addition, Percept enhances this census information with extensive religious research performed regularly throughout all regions of the U.S. In Part One, these information pieces have been consolidated and organized into 12 major theme areas referred to as *GapThemes*. Each theme attempts to address a particular question about the people in your community such as "*How diverse are the people in the community?*" This particular question is examined in *GapTheme # 2: Diversity*. Each of the *GapThemes* has been carefully selected and crafted to aid you in developing a "big picture" view of the unique population in your community without having to wade through all of the raw census and other data yourself.

HOW TO READ PART ONE

Each *GapTheme* is presented in three parts:

- A summary bar which highlights the overall finding for the *GapTheme*
- Brief narrative text in a question and answer format on the left side of the page
- A simple table graph on the right side of the page showing some of the actual data figures behind the *GapTheme*

If you are seeking a quick overview, you can focus on the summary bars for each *GapTheme* and you will have the essence of the findings. If a particular *GapTheme* captures your attention, you can gain further insight by reading the narrative text below the summary bar and by reviewing the table graph on the right side of the page.

DISCUSSION

After you have reviewed this part, do this exercise:

- You or someone in your group describe the picture you have of your community in as few words as possible based upon the information in Part One.



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ReVision Context 2006

Part 1

The Community "Who is out there?"

Prepared For:

Your Organization Name Here

Date Prepared: August 10, 2006

GAP THEME SUMMARY

1. PROJECTED POPULATION CHANGE MODERATE GROWTH

Moderate DECLINE | Low | STABLE | Low | Moderate GROWTH

How many people live in the defined study area?

Currently, there are 349,441 persons residing in the defined study area. This represents an increase of 45,075 or 14.8% since 1990. During the same period of time, the U.S. as a whole grew by 18.7%.

Is the population in this area projected to grow?

Yes, between 2006 and 2011, the population is projected to increase by 6.1% or 21,298 additional persons. During the same period, the U.S. population is projected to grow by 4.9%.

Population Percentage Change

	Actual Change From 1990 to 2000	Actual Change From 2000 to 2006	PROJECTED Change From 2006 to 2011
WELL ABOVE U.S.		6%	6%
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE			
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.	8%		
U.S. AVERAGE	13%	5%	5%

2. DIVERSITY EXTREMELY HIGH

Very LOW | Somewhat | Somewhat | Very HIGH

How much lifestyle diversity is represented?

The lifestyle diversity in the area is *extremely high* with a considerable 38 of the 50 U.S. Lifestyles segments represented. Of the six major segment groupings, the largest is referred to as *Ethnic and Urban Diversity* which accounts for 42.3% of the households in the area. The top individual segment is *Educated New Starters* representing 20.3% of all households.

How do racial or ethnic groups contribute to diversity in this area?

Based upon the total number of different groups present, the racial/ethnic diversity in the area is *extremely high*. Among individual groups, *Anglos* represent 23.5% of the population and all other racial/ethnic groups make up a substantial 76.6% which is well above the national average of 33%. The largest of these groups, *Hispanics/Latinos*, accounts for 43.1% of the total population. *Hispanics/Latinos* are also projected to be the fastest growing group increasing by 16.0% between 2006 and 2011.

Households By U.S. Lifestyles Group

	Affluent Families	Middle American Families	Young and Coming	Rural Families	Senior Life	Ethnic & Urban Diversity
WELL ABOVE U.S.			33%			42%
SOMEWHAT ABOVE U.S.						
NEAR U.S. AVERAGE						
SOMEWHAT BELOW U.S.						
WELL BELOW U.S.	8%	13%		1%	1%	
U.S. AVERAGE	15%	31%	15%	13%	7%	18%

Population By Race/Ethnicity

	Anglo	African-American	Hispanic	Asian	Native Am. and Other
WELL ABOVE U.S.		15%	43%	15%	
SOMEWHAT ABOVE U.S.					
NEAR U.S. AVERAGE					3%
SOMEWHAT BELOW U.S.					
WELL BELOW U.S.	23%				
U.S. AVERAGE	67%	12%	14%	4%	3%

3. GENERATION SURVIVORS

Gen Z (Age 0-4) | Millennials (5-24) | Survivors (25-45) | Boomers (46-63) | Silents (64-81) | Builders (82 and up)

What are the major generational groups represented?

The most significant group in terms of numbers and comparison to national averages is *Survivors* (age 25 to 45) who make up 34.2% of the total population in the area compared to 29.8% of the U.S. population as a whole.

Population By Generation

	Gen Z 0 to 4	Millennials 5 to 24	Survivors 25 to 45	Boomers 46 to 63	Silents 64 to 81	Builders 82 & up
WELL ABOVE U.S.	8%		34%			
SOMEWHAT ABOVE U.S.		31%				
NEAR U.S. AVERAGE						
SOMEWHAT BELOW U.S.						
WELL BELOW U.S.				18%	7%	2%
U.S. AVERAGE	7%	28%	30%	22%	10%	3%





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ReVision Context 2006

Part 1

The Community "Who is out there?"

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GAPTHEME	SUMMARY
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4. FAMILY STRUCTURE	EXTREMELY NON-TRADITIONAL
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Overall, how traditional are the family structures?

The area can be described as *extremely non-traditional* due to the below average presence of married persons and two-parent families.

Population By Marital Status (15 and older)

	Single (never married)	Divorced or Widowed	Married
WELL ABOVE U.S.	40%		
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE		16%	
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.			44%
U.S. AVERAGE	27%	16%	57%

Households with Children by Marital Status

	Single Mothers	Single Fathers	Married Couples
WELL ABOVE U.S.	33%	10%	
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE			
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.			56%
U.S. AVERAGE	23%	7%	69%

5. EDUCATION	SOMEWHAT LOW
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How educated are the adults?

Based upon the number of years completed and college enrollment, the overall education level in the area is *somewhat low*. While 69.3% of the population aged 25 and over have graduated from high school as compared to the national average of 80.4%, college graduates account for 21.2% of those over 25 in the area versus 24.4% in the U.S.

Adult Population By Education Completed

	Less than High School	High School	Some College	College Graduate	Post Graduate
WELL ABOVE U.S.	31%				
SOMEWHAT ABOVE U.S.			29%		
NEAR U.S. AVERAGE					
SOMEWHAT BELOW U.S.				14%	
WELL BELOW U.S.		19%			7%
U.S. AVERAGE	20%	29%	27%	16%	9%

6. PRIMARY CONCERNS	COMMUNITY PROBLEMS
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Which household concerns are unusually high in the area?

Concerns which are likely to exceed the national average include: *Neighborhood Gangs, Affordable Housing, Racial/Ethnic Prejudice, Neighborhood Crime and Safety, Social Injustice and Finding Companionship*. As an overall category, concerns related to *Community Problems* are the most significant based upon the total number of households and comparison to national averages.

Households By Primary Concerns Group

	The Basics	Family Problems	Community Problems	Hopes and Dreams	Spiritual/ Personal
WELL ABOVE U.S.			20%		
SOMEWHAT ABOVE U.S.					
NEAR U.S. AVERAGE	25%				
SOMEWHAT BELOW U.S.		10%		28%	14%
WELL BELOW U.S.					
U.S. AVERAGE	24%	11%	16%	30%	15%





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Part 1

The Community "Who is out there?"

Prepared For:

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GAPTHEME	SUMMARY
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7. RISC LEVEL (Stress Conditions)	VERY HIGH	
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What is the overall community stress level in the area?

Conditions which can contribute to placing an area at risk (particularly, the children) are at an overall *very high* level. This is evidenced by noting that on the whole the area is significantly above average in the characteristics known to contribute to community problems such as households below poverty line, adults without a high school diploma, households with a single mother and unusually high concern about issues such as community problems, family problems, and/or basic necessities such as food, housing and jobs.

Regionally Indexed Stress Conditions (RISC)

	Households Below Poverty (\$15,000)	Households with Children: Single Mothers	Adult Pop.: High School Dropouts	Primary Concerns: The Basics	Primary Concerns: Family Problems	Primary Concerns: Community Problems
WELL ABOVE U.S.	21%	33%	31%			20%
SOMEWHAT ABOVE U.S.						
NEAR U.S. AVERAGE				25%		
SOMEWHAT BELOW U.S.					10%	
WELL BELOW U.S.						
U.S. AVERAGE	14%	23%	20%	24%	11%	16%

8. FAITH RECEPTIVITY	EXTREMELY LOW	
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What is the likely faith receptivity?

Overall, the likely faith involvement level and preference for historic Christian religious affiliations is *extremely low* when compared to national averages.

Households By Faith Involvement Level

	Not Involved	Somewhat Involved	Strongly Involved
WELL ABOVE U.S.	47%		
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE			
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.		24%	29%
U.S. AVERAGE	35%	30%	35%

Households By Religious Preference

	No Preference	Non-"Historic Christian" Groups	"Historic Christian" Groups
WELL ABOVE U.S.	24%	12%	
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE			
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.			64%
U.S. AVERAGE	15%	8%	77%

9. FINANCIAL SUPPORT POTENTIAL	VERY LOW	
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What is the likely giving potential in the area?

Based upon the average household income of \$51,930 per year and the likely contribution behavior in the area, the overall religious giving potential can be described as *very low*.

Households By Religious Giving Potential

	Average Annual Household Income	Households Contributing More Than \$500 per Year to Churches
WELL ABOVE U.S.		
SOMEWHAT ABOVE U.S.		
NEAR U.S. AVERAGE		
SOMEWHAT BELOW U.S.		
WELL BELOW U.S.	\$51,930	27%
U.S. AVERAGE	\$64,816	31%





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Part 1

The Community "Who is out there?"

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GAPTHEME	SUMMARY
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10. CHURCH STYLE	VERY CONTEMPORARY	
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Do households prefer an overall church style which is more traditional or contemporary?

Based upon likely worship, music and architectural style preferences in the area, the overall church style preference can be described as *very contemporary*.

Households By Church Styles Preferences

	Worship: Traditional	Music: Traditional	Architecture: Traditional	Worship: Contemporary	Music: Contemporary	Architecture: Contemporary
WELL ABOVE U.S.						19%
SOMEWHAT ABOVE U.S.					21%	
NEAR U.S. AVERAGE				27%		
SOMEWHAT BELOW U.S.						
WELL BELOW U.S.	17%	21%	22%			
U.S. AVERAGE	20%	24%	27%	26%	20%	16%

11. CHURCH PROGRAM PREFERENCE	RECREATION	
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Which general church programs or services are most likely to be preferred in the area?

Church program preferences which are likely to exceed the national average include: *Twelve-Step Programs, Daycare Services, Sports and/or Camping Programs and Cultural Programs (Music, Art, etc.)*. As an overall category, programs related to *Recreation* are the most significant based upon total number of households and comparison to national averages.

Households By Church Program Preference Category

	Spiritual Development	Personal Development	Community/Social Services	Recreation
WELL ABOVE U.S.				
SOMEWHAT ABOVE U.S.				
NEAR U.S. AVERAGE	24%	10%	21%	38%
SOMEWHAT BELOW U.S.				
WELL BELOW U.S.				
U.S. AVERAGE	25%	10%	20%	38%

12. POTENTIAL RESISTANCE TO CHANGE	SOMEWHAT HIGH	
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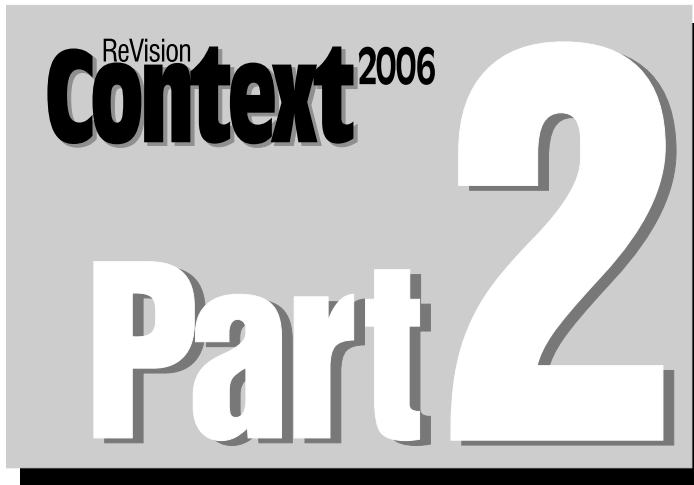
How much overall resistance to change is likely in the area?

Based upon the assumption that as a group of people become older and more diverse the potential for resistance to change becomes more significant, the area's potential resistance is likely to be *somewhat high*.

Population By Age and Diversity

	Average Age	Overall Lifestyle and Racial/Ethnic Diversity
WELL ABOVE U.S.		10
SOMEWHAT ABOVE U.S.		
NEAR U.S. AVERAGE		
SOMEWHAT BELOW U.S.		
WELL BELOW U.S.	33.2	
U.S. AVERAGE	37.0	5





The Congregation

"Who are we?"

BACKGROUND

Part Two of Context provides you with an overview of the respondents who participated in the survey administered to your congregation.

Following the same design as *Part One - The Community*, the extensive information gathered in this congregational survey has been consolidated and organized into the same 12 *GapThemes* as were presented in Part One. This will make the comparison between the community and the congregation that begins in Part Three much easier and more insightful.

HOW TO READ PART TWO

Each GapTheme is presented in three parts:

- A summary bar which highlights the overall finding for the GapTheme
- Brief narrative text in a question and answer format on the left side of the page
- A simple table graph on the right side of the page showing some of the actual data figures behind the GapTheme

If you are seeking a quick overview, you can focus on the summary bars for each GapTheme and you will have the essence of the findings. If a particular GapTheme captures your attention, you can gain further insight by reading the narrative text below the summary bar and by reviewing the table graph on the right side of the page.

DISCUSSION

After you have reviewed Part Two, do this exercise:

- You or someone in your group describe the picture you now have of your congregation in as few words as possible based upon the information in Part Two.



Prepared For:

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Date Prepared: August 10, 2006

GAP THEME

SUMMARY

1. PROJECTED MEMBERSHIP CHANGE

MODERATE DECLINE



How many people are members of this congregation?

Currently, there are 115 persons who are members of this congregation. This represents a decrease of 41 or 26.3% since 1990.

How many members can be projected in five years?

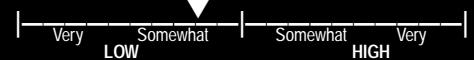
If the trend since 2000 continues into the next five years, the membership will decrease by 8.7% or 10 members bringing the total to 105.

Membership Percentage Change

	Actual Change From 1990 to 2000	Actual Change From 2000 to 2001	PROJECTED Change From 2001 to 2011
WELL ABOVE U.S.			
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE			
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.	-25%	-2%	-9%
U.S. AVERAGE	13%	5%	5%

2. DIVERSITY

SOMEWHAT LOW



How do different lifestyles contribute to overall diversity in the congregation?

The lifestyle diversity in the congregation is *somewhat low* with 2 of the 6 possible Age and Income groups represented near or above the national average. The largest group is *Mature and Restricted* (Age 45 and older, household income below \$25,000) representing 42.9% of the households in the congregation.

How do racial or ethnic groups contribute to diversity in the congregation?

Based upon the total number of different groups present, the racial/ethnic diversity in the congregation is *somewhat low*. Among individual groups, *Anglos* represent 94.4% of the congregation and all other racial/ethnic groups make up just 5.6% which is well below the national average of 33%. The largest of these groups, *African-Americans*, accounts for 2.8% of the congregation.

Congregational Households By Age and Income Groups

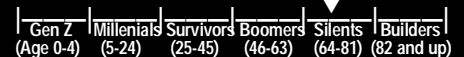
	Age 44 and under			Age 45 and over		
	Young & Restricted (<\$25k)	Young & Comfortable (\$25k to \$49k)	Young & Affluent (\$50k or more)	Mature & Restricted (<\$25k)	Mature & Comfortable (\$25k to \$49k)	Mature & Affluent (\$50k or more)
WELL ABOVE U.S.				43%		21%
SOMEWHAT ABOVE U.S.						
NEAR U.S. AVERAGE						
SOMEWHAT BELOW U.S.						
WELL BELOW U.S.	11%	11%	7%		11%	
U.S. AVERAGE	15%	17%	16%	21%	15%	17%

Congregation By Race/Ethnicity

	Anglo	African-American	Hispanic	Asian	Native Am. and Other
WELL ABOVE U.S.	94%				
SOMEWHAT ABOVE U.S.					
NEAR U.S. AVERAGE					3%
SOMEWHAT BELOW U.S.					
WELL BELOW U.S.		3%	< 1%	< 1%	
U.S. AVERAGE	67%	12%	14%	4%	3%

3. GENERATION

SILENTS



What are the major generational groups represented?

The most significant group in terms of numbers and comparison to national averages is *Silents* (age 64 to 81) accounting for an estimated 25.0% of the congregational respondents and their families compared to 10.4% of the U.S. population as a whole.

Congregation By Generation

	Gen Z 0 to 4	Millennials 5 to 24	Survivors 25 to 45	Boomers 46 to 63	Silents 64 to 81	Builders 82 & up
WELL ABOVE U.S.					25%	17%
SOMEWHAT ABOVE U.S.		30%				
NEAR U.S. AVERAGE				22%		
SOMEWHAT BELOW U.S.						
WELL BELOW U.S.	3%		3%			
U.S. AVERAGE	7%	28%	30%	22%	10%	3%





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GAPTHEME

SUMMARY

4. FAMILY STRUCTURE

VERY NON-TRADITIONAL



Overall, how traditional are the family structures?

The congregational respondents can be described as *very non-traditional* due to the below average presence of married persons and two-parent families.

Congregation By Marital Status (15 and older)

	Single (never married)	Divorced or Widowed	Married
WELL ABOVE U.S.		37%	
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE			54%
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.	9%		
U.S. AVERAGE	27%	16%	57%

Congregational Households with Children by Marital Status

	Single Mothers	Single Fathers	Married Couples
WELL ABOVE U.S.	45%	9%	
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE			
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.			55%
U.S. AVERAGE	23%	7%	69%

5. EDUCATION

SOMEWHAT HIGH



How educated are the adults?

Based upon the number of years completed and college enrollment, the overall education level in the congregation is *somewhat high*. While 91.7% of the respondents aged 25 and over have graduated from high school as compared to the national average of 80.4%, college graduates account for 19.4% of those over 25 in the congregation versus 24.4% in the U.S.

Congregational Adults By Education Completed

	Less than High School	High School	Some College	College Graduate	Post Graduate
WELL ABOVE U.S.			44%		19%
SOMEWHAT ABOVE U.S.					
NEAR U.S. AVERAGE		28%			
SOMEWHAT BELOW U.S.					
WELL BELOW U.S.	8%			< 1%	
U.S. AVERAGE	20%	29%	27%	16%	9%

6. PRIMARY CONCERNS

SPIRITUAL / PERSONAL



Which household concerns are unusually high in the congregation?

Concerns which are likely to exceed the national average include: *Finding Life Direction, Finding A Good Church, Finding Spiritual Teaching, Social Injustice, Dealing with Stress and Achieving Educational Objectives*. As an overall category, concerns related to *Personal/Spiritual* are the most significant based upon the total number of households and comparison to national averages.

Congregational Households By Primary Concerns Group

	The Basics	Family Problems	Community Problems	Hopes and Dreams	Spiritual/ Personal
WELL ABOVE U.S.			18%		31%
SOMEWHAT ABOVE U.S.		12%			
NEAR U.S. AVERAGE					
SOMEWHAT BELOW U.S.					
WELL BELOW U.S.	14%			24%	
U.S. AVERAGE	24%	11%	16%	30%	15%





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GAPTHEME **SUMMARY**

7. RISC LEVEL (Stress Conditions) **SOMEWHAT HIGH**

What is the overall community stress level in the congregation?

Conditions which can contribute to placing a group of people at risk (particularly, the children) are at an overall *somewhat high* level. This is evidenced by noting that on the whole the congregation is somewhat above average in the characteristics known to contribute to community problems such as households below poverty line, adults without a high school diploma, households with a single mother and unusually high concern about issues such as community problems, family problems, and/or basic necessities such as food, housing and jobs.

Regionally Indexed Stress Conditions (RISC)

	Households Below Poverty (\$15,000)	Households with Children: Single Mothers	Adult Pop.: High School Dropouts	Primary Concerns: The Basics	Primary Concerns: Family Problems	Primary Concerns: Community Problems
WELL ABOVE U.S.	27%	45%				18%
SOMEWHAT ABOVE U.S.					12%	
NEAR U.S. AVERAGE						
SOMEWHAT BELOW U.S.						
WELL BELOW U.S.			8%	14%		
U.S. AVERAGE	14%	23%	20%	24%	11%	16%

8. FAITH RECEPTIVITY **EXTREMELY HIGH**

What is the likely faith receptivity?

Overall, the likely faith involvement level and preference for historic Christian religious affiliations is *extremely high* when compared to national averages.

Congregational Households By Faith Involvement Level

	Not Involved	Somewhat Involved	Strongly Involved
WELL ABOVE U.S.			65%
SOMEWHAT ABOVE U.S.			
NEAR U.S. AVERAGE			
SOMEWHAT BELOW U.S.			
WELL BELOW U.S.	19%	16%	
U.S. AVERAGE	35%	30%	35%

9. FINANCIAL SUPPORT POTENTIAL **AVERAGE**

What is the likely giving potential in the congregation?

Based upon the average household income of \$36,780 per year and the likely contribution behavior in the congregation, the overall religious giving potential can be described as *about average*.

Congregational Households By Religious Giving Potential

	Average Annual Household Income	Households Contributing More Than \$500 per Year to Churches
WELL ABOVE U.S.		58%
SOMEWHAT ABOVE U.S.		
NEAR U.S. AVERAGE		
SOMEWHAT BELOW U.S.		
WELL BELOW U.S.	\$36,780	
U.S. AVERAGE	\$64,816	31%



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GAPTHEME SUMMARY

10. CHURCH STYLE VERY TRADITIONAL



Do the respondents prefer an overall church style which is more traditional or contemporary?

Based upon worship, music and architectural style preferences expressed by the congregation, the overall church style preference can be described as *very traditional*.

Congregational Households By Church Styles Preferences

	Worship: Traditional	Music: Traditional	Architecture: Traditional	Worship: Contemporary	Music: Contemporary	Architecture: Contemporary
WELL ABOVE U.S.	24%		42%			21%
SOMEWHAT ABOVE U.S.						
NEAR U.S. AVERAGE		24%				
SOMEWHAT BELOW U.S.					18%	
WELL BELOW U.S.				9%		
U.S. AVERAGE	20%	24%	27%	26%	20%	16%

11. CHURCH PROGRAM PREFERENCE SPIRITUAL DEVELOPMENT



Which general church programs or services are most likely to be preferred in the congregation?

Church program preferences which exceed the national average include: *Divorce Recovery Programs, Cultural Programs (Music, Art, etc.), Spiritual Retreats and Adult Theological Discussion Groups*. As an overall category, programs related to *Spiritual Development* are the most significant based upon total number of households and comparison to national averages.

Households By Church Program Preference Category

	Spiritual Development	Personal Development	Community/Social Services	Recreation
WELL ABOVE U.S.	35%			43%
SOMEWHAT ABOVE U.S.				
NEAR U.S. AVERAGE				
SOMEWHAT BELOW U.S.				
WELL BELOW U.S.		6%	14%	
U.S. AVERAGE	25%	10%	20%	38%

12. POTENTIAL RESISTANCE TO CHANGE AVERAGE



How much overall resistance to change is likely in the congregation?

Based upon the assumption that as a group of people become older and more diverse the potential for resistance to change becomes more significant, the congregation's potential resistance is likely to be *about average*.

Congregation By Age and Diversity

	Average Age	Overall Lifestyle and Racial/Ethnic Diversity
WELL ABOVE U.S.	43.7	
SOMEWHAT ABOVE U.S.		
NEAR U.S. AVERAGE		
SOMEWHAT BELOW U.S.		
WELL BELOW U.S.		4
U.S. AVERAGE	37.0	5





The Comparison

"How do we differ from the community?"

BACKGROUND

Now that you have completed the first two parts of Context and have a better understanding of your community and congregation, an instinctive question is: *How do these two groups of people compare to each other?*

This part of Context addresses this question using the same 12 GapThemes you are now familiar with from Parts One and Two. The technical phrase for Part Three is *Divergence Analysis*; however, the technique employed is actually quite simple. For each GapTheme, the question asked is: *In this particular theme area, to what extent are these two groups of people (i.e., the larger community and your congregation) different?* The more the groups differ from one another, the higher the *Divergence*. The more the groups are alike, the lower the *Divergence*. If the two groups are identical, this condition is referred to as *Convergence*. It is important to note that the condition of High Divergence is not necessarily negative, nor is Convergence between the groups necessarily positive. As you reflect upon each individual GapTheme, you will need to assess the extent to which you believe the Divergence or Convergence points to a challenge for the future of your congregation. This part of Context cannot and does not attempt to perform this critical analysis for you. Again, this part of Context provides a foundation for your further reflection, discussion and analysis.

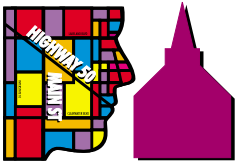
HOW TO READ PART THREE

In Part Three, you will find the same GapThemes presented in Parts One and Two. The difference is that in this part, the GapThemes have been sorted beginning with those areas where there is highest divergence between the community and the congregation and ending with the areas where the groups are most similar. Each GapTheme has these characteristics:

- A Divergence summary bar which captures the results of the comparison with a brief phrase (i.e., *High Divergence*) and a simple graphical bar referred to as a *Divergence Indicator* that illustrates the amount of divergence or convergence.
- Below each divergence summary bar, information from the Community and Congregation in parts one and two is repeated for reference.

DISCUSSION

- Which GapThemes have the greatest divergence?
- Which GapThemes have the greatest convergence?
- Is this surprising to you? Why? or Why not?

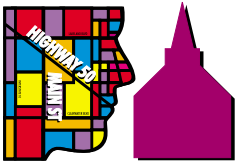


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GAPTHEME (Sorted By Divergence)		SUMMARY	DIVERGENCE INDICATOR
1. FAITH RECEPTIVITY		HIGH DIVERGENCE	
Community	Extremely Low		
Congregation	Extremely High		
2. CHURCH PROGRAM PREFERENCE		HIGH DIVERGENCE	
Community	Recreation		
Congregation	Spiritual Development		
3. PROJECTED POPULATION CHANGE		HIGH DIVERGENCE	
Community	Moderate Growth		
Congregation	Moderate Decline		
4. CHURCH STYLE		HIGH DIVERGENCE	
Community	Very Contemporary		
Congregation	Very Traditional		
5. DIVERSITY		HIGH DIVERGENCE	
Community	Extremely High		
Congregation	Somewhat Low		
6. FINANCIAL SUPPORT POTENTIAL		MODERATE DIVERGENCE	
Community	Very Low		
Congregation	Average		

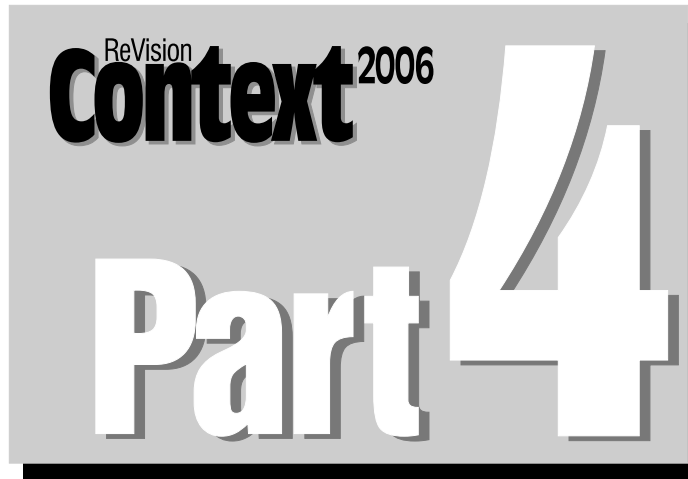


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GAPTHEME (Sorted By Divergence)		SUMMARY	DIVERGENCE INDICATOR
7. PRIMARY CONCERNS		MODERATE DIVERGENCE	
Community	Community Problems		
Congregation	Spiritual / Personal		
8. EDUCATION		MODERATE DIVERGENCE	
Community	Somewhat Low		
Congregation	Somewhat High		
9. GENERATION		MODERATE DIVERGENCE	
Community	Survivors		
Congregation	Silents		
10. POTENTIAL RESISTANCE TO CHANGE		LOW DIVERGENCE	
Community	Somewhat High		
Congregation	Average		
11. FAMILY STRUCTURE		LOW DIVERGENCE	
Community	Extremely Non-Traditional		
Congregation	Very Non-Traditional		
12. RISC LEVEL (Stress Conditions)		LOW DIVERGENCE	
Community	Very High		
Congregation	Somewhat High		



Program Ratings

"How do we feel about our programs?"

BACKGROUND

In Part Four, your attention is directed to the programs and ministries of your local congregation and the question is asked: *How do we as a congregation feel about our various programs and ministries?* Since the congregational survey requested that respondents rate each program on a continuum from very positive to very negative, the results of those ratings are presented here in this part of Context. The ratings of individual respondents have been combined to provide an overall rating for each program. If the *ideal* condition is defined as all respondents rating a particular program very positive, then it is a simple exercise to rank each program by the extent to which it differs from this ideal. The more negative the overall rating of a program, the higher the divergence from the ideal. The more positive the overall rating, the lower the divergence from the ideal. Upon completion of Part Four, you should have a clearer picture as to where the congregation perceives overall strengths and weaknesses in the programs and ministries of your congregation.

HOW TO READ PART FOUR

In this part of Context, the GapThemes are actually the individual programs for which rating information is available. As in Part Three, they have been sorted beginning with those areas where there is highest divergence between the ideal and the current ratings of the congregation and ending with the programs which exhibit the highest overall positive ratings and therefore are closest to convergence with the ideal condition. Each GapTheme has the following characteristics:

- A Divergence summary bar which captures the results of the comparison with a brief phrase (i.e., *High Divergence*) and a simple graphical bar referred to as a *Divergence Indicator* that illustrates the amount of divergence or convergence.
- Directly below the Divergence summary text, is a phrase indicating the percentage of the congregational respondents who rated that particular program. This allows you to contextualize the rating. For example, if only 10% of the respondents rated a particular program and it was rated very positive, you may want to explore further why 90% of the respondents were unfamiliar with the program and whether this is an area of concern or not.

DISCUSSION







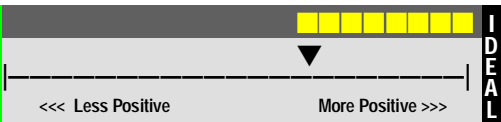

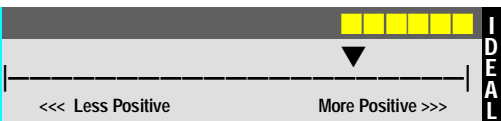

- Which GapThemes (i.e., Programs) have the greatest divergence?
- Which GapThemes (i.e., Programs) have the greatest convergence?
- Is this surprising to you? Why? or Why not?



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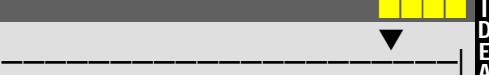





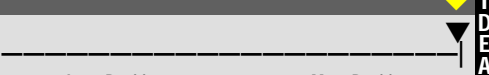
GAP THEME (Your Church Programs Sorted By Divergence)	SUMMARY (How many respondents rated this program?)	DIVERGENCE INDICATOR (How far are we from very positive ratings?)
1. Drama/Theater	HIGH DIVERGENCE (30% of respondents rated this program)	
2. Sunday School	HIGH DIVERGENCE (62% of respondents rated this program)	
3. 12-Step Groups	HIGH DIVERGENCE (14% of respondents rated this program)	
4. Adult Church School	HIGH DIVERGENCE (35% of respondents rated this program)	
5. Picnic/Outings	HIGH DIVERGENCE (38% of respondents rated this program)	
6. Children's Program	HIGH DIVERGENCE (54% of respondents rated this program)	
7. Food Cupboard	MODERATE DIVERGENCE (65% of respondents rated this program)	
8. Women's Guild	MODERATE DIVERGENCE (46% of respondents rated this program)	
9. Wholeness Service	LOW DIVERGENCE (62% of respondents rated this program)	
10. Thanksgiving Dinners	LOW DIVERGENCE (51% of respondents rated this program)	



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GAPTHEME (Your Church Programs Sorted By Divergence)	SUMMARY (How many respondents rated this program?)	DIVERGENCE INDICATOR (How far are we from very positive ratings?)
11. Music Concerts	LOW DIVERGENCE (81% of respondents rated this program)	 <<< Less Positive More Positive >>>
12. Christmas Joy Baskets	LOW DIVERGENCE (76% of respondents rated this program)	 <<< Less Positive More Positive >>>
13. Special Worship	LOW DIVERGENCE (81% of respondents rated this program)	 <<< Less Positive More Positive >>>
14. Sunday Worship	CONVERGENCE (89% of respondents rated this program)	 <<< Less Positive More Positive >>>
15. Choir	CONVERGENCE (84% of respondents rated this program)	 <<< Less Positive More Positive >>>
16. Bible Study	CONVERGENCE (41% of respondents rated this program)	 <<< Less Positive More Positive >>>
17. Kerygma Program	CONVERGENCE (38% of respondents rated this program)	 <<< Less Positive More Positive >>>





Program Preferences

"What do people want from a church?"

BACKGROUND

Part Five of Context uses community preference data to examine the general type of church programs and services which are likely to be of interest to your community. In addition, you will see how your congregational survey respondents also rated the same program categories. In this case, divergence is assessed based upon whether or not your congregation has a program offering of some type in the category being rated by both groups. For instance, if both the community and congregation indicate that *Youth Social Programs* are of high importance and your church does not offer these, this would indicate High Divergence from their preferences. On the other hand, if your congregation offers this type of activities, there would be low divergence since the community and congregation have both rated *Youth Social Programs* as important. Your church leadership provided a checklist of which categories had actual ongoing programs which is the source of the *Yes* and *No* columns on the next two pages.

In actual practice, it may be rare for both the community and your congregation to be in complete agreement about the importance of a particular program or service category, which means you will have to reflect further on the extent to which divergence represents a potential opportunity or a potential threat to the future of your congregation.

HOW TO READ PART FIVE

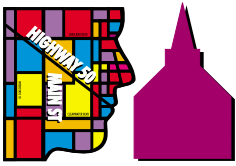
In this part of Context, the GapThemes are actually the individual program and service areas for which rating information is available. Again, they have been sorted beginning with those areas where there is highest divergence between the preferences of the community and congregation and the actual program offerings of your church. Each GapTheme has the following characteristics:

- Two Divergence summary bars which capture the results of the analysis for both the community and congregation with a brief phrase (i.e., *High Divergence*) and a simple graphical bar referred to as a *Divergence Indicator* that illustrates the amount of divergence or convergence.
- The Divergence indicator bars are based upon whether your congregation offers a program or service in each particular category. If yes, then the bar is drawn from the right side of the graph. If no, then the bar is drawn from the left.

DISCUSSION

- Which GapThemes have the greatest divergence?
- Which GapThemes have the greatest convergence?
- Are there any GapThemes where the congregation preferences differ greatly from those of the larger community?
- Is this surprising to you? Why?





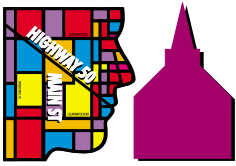
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Date Prepared: August 10, 2006

DOES OUR CHURCH CURRENTLY HAVE AN ONGOING PROGRAM IN THIS CATEGORY?

1. Spiritual Retreats	Community	HIGH DIVERGENCE	NO		YES
	Congregation	HIGH DIVERGENCE			
2. Adult Theological Discussion Groups	Community	HIGH DIVERGENCE	NO		YES
	Congregation	HIGH DIVERGENCE			
3. Food and Clothing Resources	Community	HIGH DIVERGENCE	NO		YES
	Congregation	HIGH DIVERGENCE			
4. Twelve Step Recovery Programs	Community	MODERATE DIVERGENCE	NO		YES
	Congregation	HIGH DIVERGENCE			
5. Sports or Camping Programs	Community	HIGH DIVERGENCE	NO		YES
	Congregation	HIGH DIVERGENCE			
6. Active Retirement Programs	Community	HIGH DIVERGENCE	NO		YES
	Congregation	HIGH DIVERGENCE			
7. Divorce Recovery	Community	LOW DIVERGENCE	NO		YES
	Congregation	HIGH DIVERGENCE			
8. Care for the Terminally Ill	Community	HIGH DIVERGENCE	NO		YES
	Congregation	LOW DIVERGENCE			
9. Youth Social Programs	Community	HIGH DIVERGENCE	NO		YES
	Congregation	LOW DIVERGENCE			



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DOES OUR CHURCH CURRENTLY HAVE AN ONGOING PROGRAM IN THIS CATEGORY?			
10. Day Care Services	Community	HIGH DIVERGENCE	
	Congregation	LOW DIVERGENCE	
11. Parent Training Programs	Community	HIGH DIVERGENCE	
	Congregation	LOW DIVERGENCE	
12. Marriage Enrichment Opportunities	Community	MODERATE DIVERGENCE	
	Congregation	LOW DIVERGENCE	
13. Church-Sponsored Day School	Community	MODERATE DIVERGENCE	
	Congregation	CONVERGENCE	
14. Family Activities and Outings	Community	LOW DIVERGENCE	
	Congregation	LOW DIVERGENCE	
15. Bible Study Discussion and Prayer Groups	Community	LOW DIVERGENCE	
	Congregation	LOW DIVERGENCE	
16. Personal or Family Counseling	Community	LOW DIVERGENCE	
	Congregation	CONVERGENCE	
17. Cultural Programs (Music, Drama, Art, etc.)	Community	CONVERGENCE	
	Congregation	CONVERGENCE	



Life's Satisfaction

"How do we feel about our lives?"

BACKGROUND

Part Six of Context draws from your congregational surveys to present how your congregation feels about various areas of their lives. Respondents rated their degree of satisfaction or dissatisfaction with a broad range of life issues from relationships with spouses to general satisfaction with the church.

In the analysis of Part Six, the *ideal* is defined as all respondents very satisfied in each general area of life. The extent to which they have expressed dissatisfaction with a particular area of their lives represents divergence from that ideal. On the other hand, the more people who express satisfaction with a particular area, the closer to convergence with the ideal. In reality, it is very rare for any group of people to express uniformly high satisfaction; however, when you have completed this part of Context, you should have a more complete picture of which areas seem to be causing the most satisfaction and those which are causing the most discontent. With further reflection and discussion, some of these areas may represent potential opportunities to your congregation while others may represent potential threats to a viable future.

HOW TO READ PART SIX

In this part of Context, the GapThemes are actual areas of life such as *Relationship to God* and *My Health*. The GapThemes continue to be sorted beginning with those areas where there is highest divergence between the the ideal of high satisfaction and the actual ratings of the congregation and ending with those areas where there seems to be the highest overall satisfaction. Each GapTheme has the following characteristics:

- A Divergence summary bar which captures the results of the analysis for the congregation with a brief phrase (i.e., *High Divergence*) and a simple graphical bar referred to as a *Divergence Indicator* that illustrates the amount of divergence or convergence.
- Directly below the Divergence summary text, is a phrase indicating the percentage of the congregational respondents who rated that particular area of life. This allows you to contextualize the rating. For example, if only 10% of the respondents rated a particular area and it was rated very dissatisfied, you may want to explore further whether this is actually a serious issue for the larger congregation or a serious issue for a smaller portion of the congregation.

DISCUSSION

- Which GapThemes have the greatest divergence?
- Which GapThemes have the greatest convergence?
- Is this surprising to you? Why? or Why not?





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Date Prepared: August 10, 2006

GAPTHEME (Sorted By Divergence)	SUMMARY (How many respondents rated this area?)	DIVERGENCE INDICATOR (How far are we from feeling very satisfied?)
1. RELATIONSHIP WITH STEPCHILDREN	HIGH DIVERGENCE (8% of respondents rated this area)	
2. IF DIVORCED, RELATIONSHIP WITH FORMER SPOUSE	HIGH DIVERGENCE (11% of respondents rated this area)	
3. SPIRITUAL DEVELOPMENT OF MY FAMILY	MODERATE DIVERGENCE (84% of respondents rated this area)	
4. MY JOB/CAREER	MODERATE DIVERGENCE (59% of respondents rated this area)	
5. PERSONAL BIBLE STUDY AND PRAYER	MODERATE DIVERGENCE (81% of respondents rated this area)	
6. QUALITY OF LIFE IN MY COMMUNITY	MODERATE DIVERGENCE (81% of respondents rated this area)	
7. MY EDUCATION	MODERATE DIVERGENCE (86% of respondents rated this area)	
8. PERSONAL SPIRITUAL GROWTH	MODERATE DIVERGENCE (89% of respondents rated this area)	
9. MY PERSONAL FINANCIAL SITUATION	MODERATE DIVERGENCE (89% of respondents rated this area)	
10. SHARING MY FAITH WITH OTHERS	LOW DIVERGENCE (86% of respondents rated this area)	



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GAPTHEME (Sorted By Divergence)	SUMMARY (How many respondents rated this area?)	DIVERGENCE INDICATOR (How far are we from feeling very satisfied?)
11. MY ACTUAL MINISTRY INVOLVEMENT IN CHURCH	LOW DIVERGENCE (81% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
12. MY HEALTH	LOW DIVERGENCE (81% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
13. MY FAMILY LIFE	LOW DIVERGENCE (95% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
14. MY CHILDREN'S EDUCATIONAL ENVIRONMENT	LOW DIVERGENCE (62% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
15. GENERAL SATISFACTION WITH THE CHURCH	LOW DIVERGENCE (92% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
16. RELATIONSHIP WITH GOD	LOW DIVERGENCE (95% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
17. MARRIAGE RELATIONSHIP WITH MY SPOUSE	LOW DIVERGENCE (54% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
18. RELATIONSHIP WITH MY EXTENDED FAMILY	LOW DIVERGENCE (86% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
19. PERSONAL RELATIONSHIPS WITH PEOPLE IN CHURCH	LOW DIVERGENCE (89% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied
20. RELATIONSHIP WITH MY CHILDREN	CONVERGENCE (78% of respondents rated this area)	 IDEAL Less Satisfied More Satisfied





Health & Wholeness

"Where are people distressed?"

BACKGROUND

Congratulations! You have made it to the final section of Context. In Part Seven, community concern data is evaluated to identify those areas of life in which people in the community are likely to be experiencing concern and distress. At the same time, you will see the congregation's level of concern in the same area and can easily compare it with the community. In this part of Context, the ideal is defined as no distress in a particular theme area. The extent to which the community or congregation expresses concern about that area represents divergence from this ideal. The information in this part is based entirely upon the Primary Concerns section of the survey. It does not include any of the information from Part 6 which is available only for the congregation..

When you have completed your review of Part Seven, you will have a clearer picture of the areas of life about which the community and congregation are most concerned. With further reflection and discussion, you may again find ministry opportunities as well as potential threats to your congregation's future.

Hopefully, if you have thoroughly studied and reflected upon the previous parts of Context, you will begin to visualize a larger "picture" emerging which transcends the specific details of individual GapThemes or pieces of data. This larger picture is your emerging mental portrait of *The Gap* between "what is" and "what ought to be" as it uniquely appears in your congregation's mission context.

HOW TO READ PART SEVEN

In this part of Context, the GapThemes are areas of primary concern which have been organized into seven main categories. Again, they have been sorted beginning with those areas where there is highest divergence from the ideal and ending with those areas with the highest convergence with the ideal. Each GapTheme has the following characteristics:

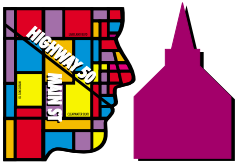
- Two Divergence summary bars which capture the results of the analysis for both the community and congregation with a brief phrase (i.e., *High Divergence*) and a simple graphical bar referred to as a *Divergence Indicator* that illustrates the amount of divergence or convergence.
- Under each GapTheme name is a list of all the primary concerns which were combined to create the larger category.

DISCUSSION

When you have completed the Context report, discuss the following questions:

- What are the 3 to 5 most significant discoveries you have made?
- What 3 to 5 findings concern you the most?
- What are the 3 to 5 most significant opportunities you see for your congregation?



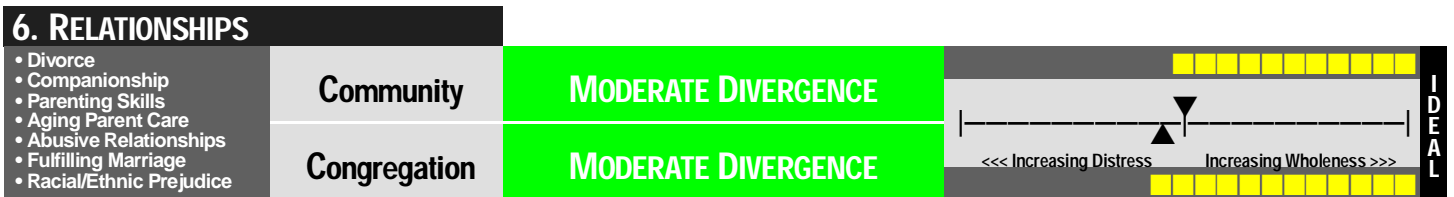


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DIVERGENCE BETWEEN CURRENT CONDITION AND "THE IDEAL"



OUR MINISTRY ENVIRONMENT IS COMPLEX AND MULTI-FACETED. HOW CAN CONTEXT SUMMARIZE IT IN JUST A FEW PAGES?

Studied in enough detail, every organizational environment can seem incomprehensibly complex. However, if you hope to make competent decisions about future direction, you must find a way to reduce the details (i.e., complexity) to a manageable level. Clearly, the only way Context can assist you in this process is by masking the many unnecessary details and focusing your attention on a smaller number of important themes in a logical sequence. Percept refers to this approach as the *Percept Information Principle*.

WHAT IS THE PERCEPT INFORMATION PRINCIPLE?

The Percept Information Principles states that *information must answer the right planning question at the appropriate time for meaningful perceptions to be formed*. In any planning or reflection process, there is always more information obtainable than your group can hope to make sense of. The challenge is to gather and review the right information at the right time to develop accurate and useful perceptions about your environment.

SO WE NEED MANAGEABLE DETAIL, WHO DECIDES WHAT THEMES ARE IN CONTEXT?

Since 1987, Percept has joined with over 25,000 local congregations and hundreds of church governing bodies to assist them in better understanding their environmental context. By creatively using census and other demographic data, custom research and local surveys, Percept has developed numerous tools and methodologies that have proven themselves time and again to be the most effective resources available for church planning and development. The GapThemes and Divergence Analysis used in Context are examples of these tools.

WHERE DOES PERCEPT GET THEIR INFORMATION?

The community information provided in Context is derived from many reliable sources. Much of the information comes from the latest census conducted by the U.S. Census Bureau. Demographic updates and projections are provided by National Decision Systems and Wharton Econometric Forecasting Associates, both recognized leaders in the demographic industry for over 20 years. Religious-related data is derived from Percept's exclusive *Ethos 2000* database, the only comprehensive source of local community religious projections available in the United States. The high value and accuracy of the Ethos database has contributed to Percept being honored in both of the past two years as one of the top 100 Information Resource firms in the country by *American Demographics* magazine.

WHAT IS A GAPTHEME?

A GapTheme is simply a piece of information which can be easily compared between two groups such as a congregation and the community or between a group and some "ideal" condition. For example, the overall education level of the total population within the community can easily be compared to the education level of your congregation. Doing so, you may discover that they are at similar levels or that one is different from the other. This comparison is referred to as Divergence Analysis.

HOW ARE GAPTHEMES CREATED?

It is important to note that many of the different GapThemes in the Context report are actually created from several different and more detailed variables. For instance, GapTheme 5: *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 (for both the congregation and the community), your strategic planning process will most likely bog down if you spend much time in the details beyond the overall GapTheme. In addition, your comparison between the congregation and community will be more burdensome, since you have many more comparisons to make. Keep in mind that the goal behind the design of Context is not to exhaust you with detail, but rather provide the overall essence of each theme area, so you can quickly gain the insight you need and move on to the next issue.

WHAT IS DIVERGENCE ANALYSIS?

Divergence Analysis is the comparison of two related items (i.e., GapThemes) to assess the extent to which they are alike or different. If they are scored identical, this condition is referred to as *Convergence*. The extent to which they might differ is referred to as *Divergence*. If the difference is slight, it is *Low Divergence*. If the difference is substantial, it is called *High Divergence*. The ultimate purpose of Divergence Analysis is to clarify possible ministry opportunities and uncover possible threats to your congregation's future viability.

IS THERE ANY MORE DETAILED COMMUNITY OR CONGREGATIONAL INFORMATION AVAILABLE?

Context is delivered with a companion report called *Reference* which contains additional detail about each GapTheme.

WHAT IF I HAVE ADDITIONAL QUESTIONS?

Context is shipped with a companion resource called *Sourcebook* which describes data sources and explains various methodologies used in Context in much greater detail. Please refer to SourceBook if you have additional questions not covered here.