

# The ExecutiveInsite Report

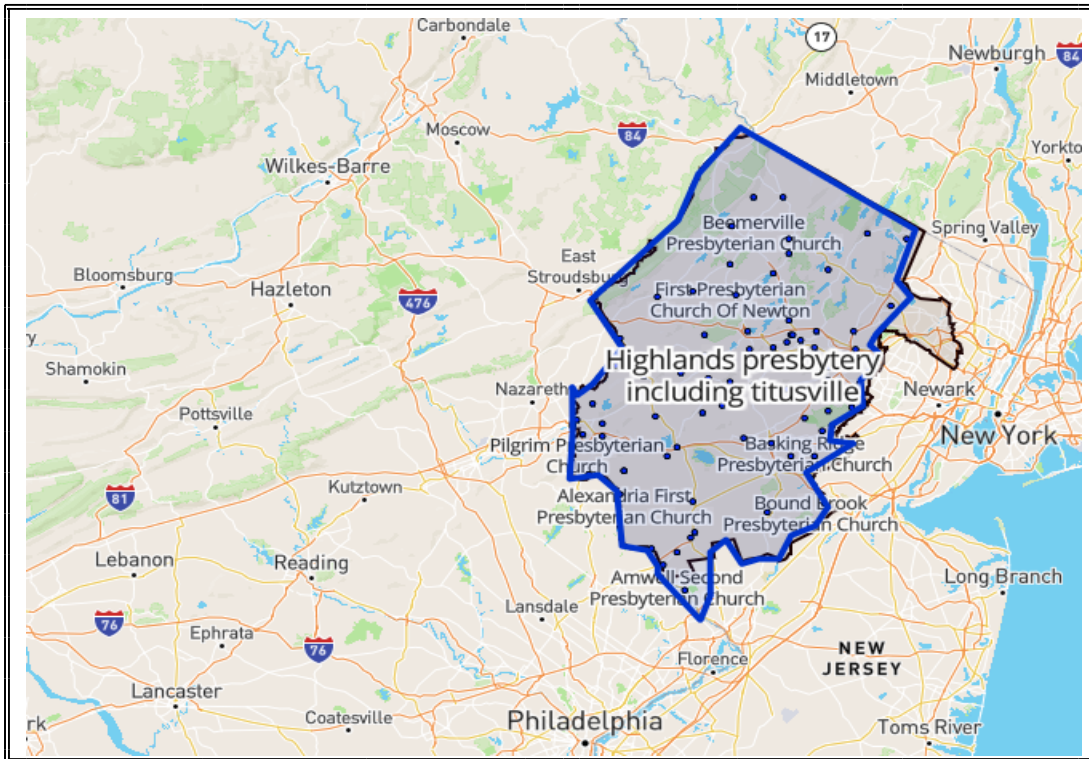
Prepared for: The Presbytery of the Highlands  
Study area: Highlands presbytery including titusville  
Base State: NJ

Current Year Estimate: 2022  
5 Year Projection: 2027  
Date: 6/27/2023  
Semi-Annual Projection: Fall

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

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

THE STUDY AREA



## THE 12 INSITES

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## More Information

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

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

The American Beliefs Study provides a detailed view of religious preferences, practices and beliefs.

## INSITE #1: POPULATION AND HOUSEHOLD TRENDS

### Population:

The estimated 2022 population within the study area is 1,220,925. The 2027 projection would see the area grow by 19,224 to a total population of 1,240,149. The population within the study area is growing somewhat faster than the statewide growth rate. While the study area is projected to grow by 1.6% in the next five years, the state is projected to grow by 1.6%. The study area's estimated average change rate is 0.3%.

### Population Per Household

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

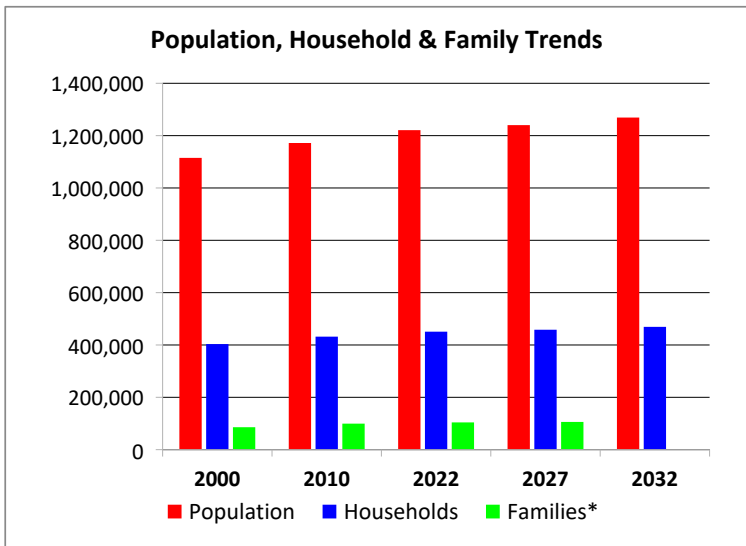
### Households:

The households within the community are growing faster than the population, thus the average population per household in 2010 was 2.71 but by 2027 it is projected to be 2.71. Compare this to the statewide average which for the current year is estimated at 2.73 persons per household.

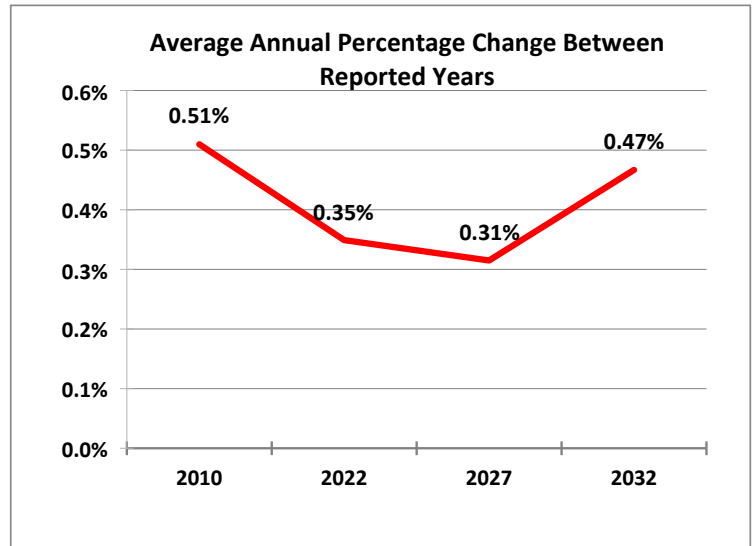
### Family Households:

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

| Population/Households & Family Trends |                  |                  |                  |                  |                  |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|
|                                       | 2000             | 2010             | 2022             | 2027             | 2032             |
| <b>Population</b>                     | <b>1,114,987</b> | <b>1,171,836</b> | <b>1,220,925</b> | <b>1,240,149</b> | <b>1,269,096</b> |
| Population Change                     |                  | 56,849           | 49,089           | 19,224           | 28,947           |
| Percent Change                        |                  | 5.1%             | 4.2%             | 1.6%             | 2.3%             |
| <b>Households</b>                     | <b>403,397</b>   | <b>431,844</b>   | <b>450,836</b>   | <b>458,251</b>   | <b>469,247</b>   |
| Households Change                     |                  | 28,447           | 18,992           | 7,415            | 10,996           |
| Percent Change                        |                  | 7.1%             | 4.4%             | 1.6%             | 2.4%             |
| <b>Population / Households</b>        | <b>2.76</b>      | <b>2.71</b>      | <b>2.71</b>      | <b>2.71</b>      | <b>2.70</b>      |
| Population / Households Change        |                  | -0.05            | -0.01            | 0.00             | 0.00             |
| Percent Change                        |                  | -1.8%            | -0.2%            | -0.1%            | -0.1%            |
| <b>Families</b>                       | <b>85,742</b>    | <b>99,406</b>    | <b>104,114</b>   | <b>105,934</b>   |                  |
| Families Change                       |                  | 13,664           | 4,708            | 1,820            |                  |
| Percent Change                        |                  | 15.9%            | 4.7%             | 1.7%             |                  |



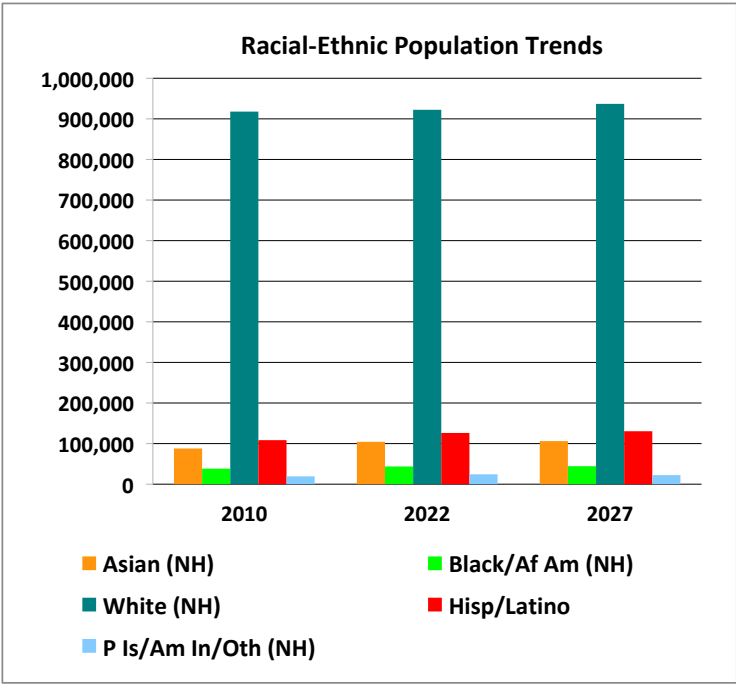
NOTE: Family Household data is not projected out 10 years.



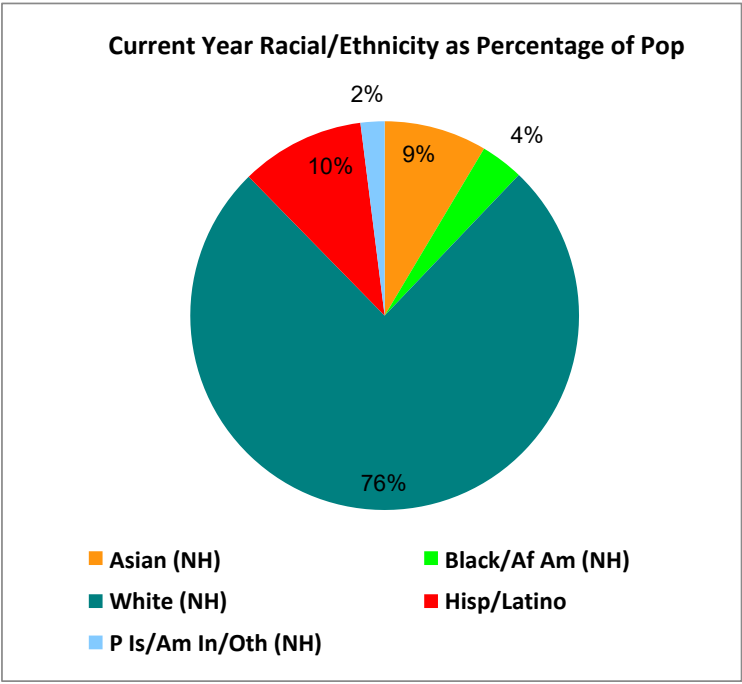
INSITE #2: RACIAL-ETHNIC TRENDS

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

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



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



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

The percentage of the population...

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

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

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

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

|                     | 2010      | 2022      | 2027      | 2010%  | 2022 % | 2027 % | 2010 to 2027 %pt Change |
|---------------------|-----------|-----------|-----------|--------|--------|--------|-------------------------|
| Race and Ethnicity  |           |           |           |        |        |        |                         |
| Asian (NH)          | 87,953    | 104,388   | 106,139   | 7.51%  | 8.55%  | 8.56%  | 1.05%                   |
| Black/Afr Amer (NH) | 38,234    | 43,656    | 44,307    | 3.26%  | 3.58%  | 3.57%  | 0.31%                   |
| White (NH)          | 917,868   | 922,334   | 936,910   | 78.33% | 75.54% | 75.55% | -2.78%                  |
| Hispanic/Latino     | 108,478   | 126,202   | 130,443   | 9.26%  | 10.34% | 10.52% | 1.26%                   |
| P Is/Am In/Oth (NH) | 19,302    | 24,345    | 22,350    | 1.65%  | 1.99%  | 1.80%  | 0.16%                   |
| Totals:             | 1,171,835 | 1,220,925 | 1,240,149 |        |        |        |                         |

INSITE #3: AGE TRENDS

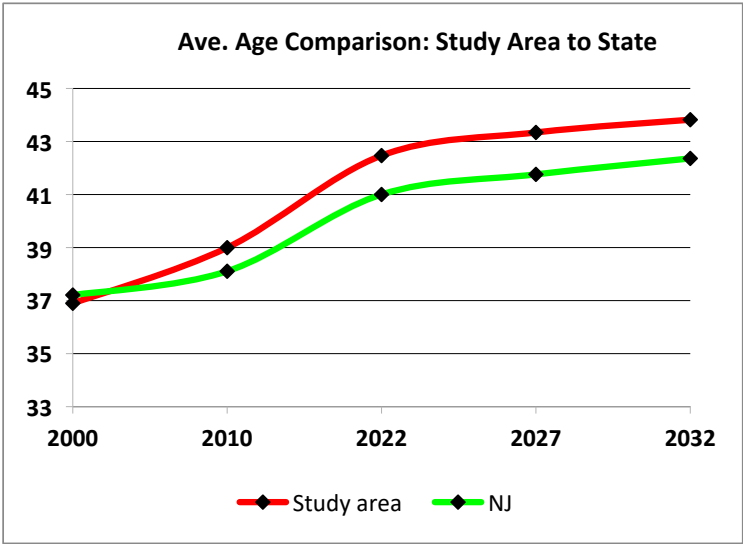
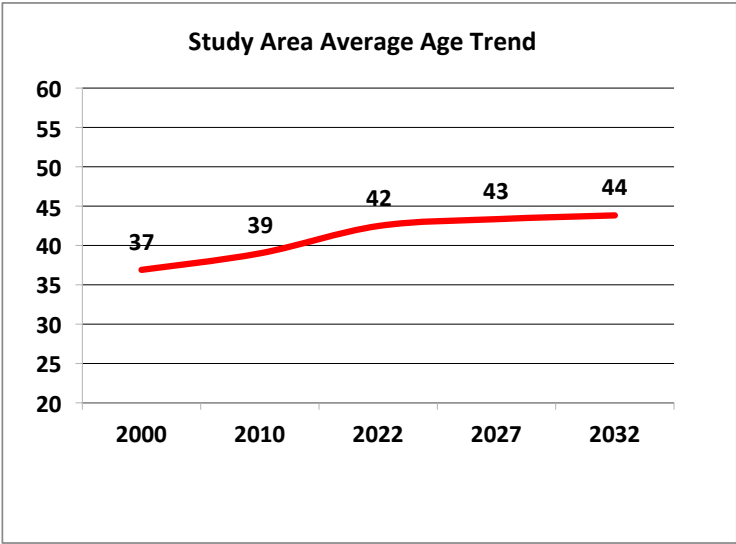
A community’s age structure and how it is changing is an important part of its story. Overall, the American Population has been aging as the Baby Boomers progress through each phase of life. This has been abetted by episodes of declining live births. However, this picture may particularize differently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

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

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

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

| AGE                     |       |       |       |       |       |
|-------------------------|-------|-------|-------|-------|-------|
| Average Age Trends      | 2000  | 2010  | 2022  | 2027  | 2032  |
| Average Age: Study Area | 36.90 | 39.00 | 42.47 | 43.34 | 43.82 |
| Percent Change          |       | 5.7%  | 8.9%  | 2.1%  | 1.1%  |
| Average Age: NJ         | 37.21 | 38.11 | 41.00 | 41.76 | 42.36 |
| Percent Change          |       | 2.4%  | 7.6%  | 1.9%  | 1.4%  |
| Comparative Index       | 99    | 102   | 104   | 104   | 103   |
| Median Age: Study Area  | 37    | 41    | 43    | 43    | 42    |



Summary of Average Age Findings:

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

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

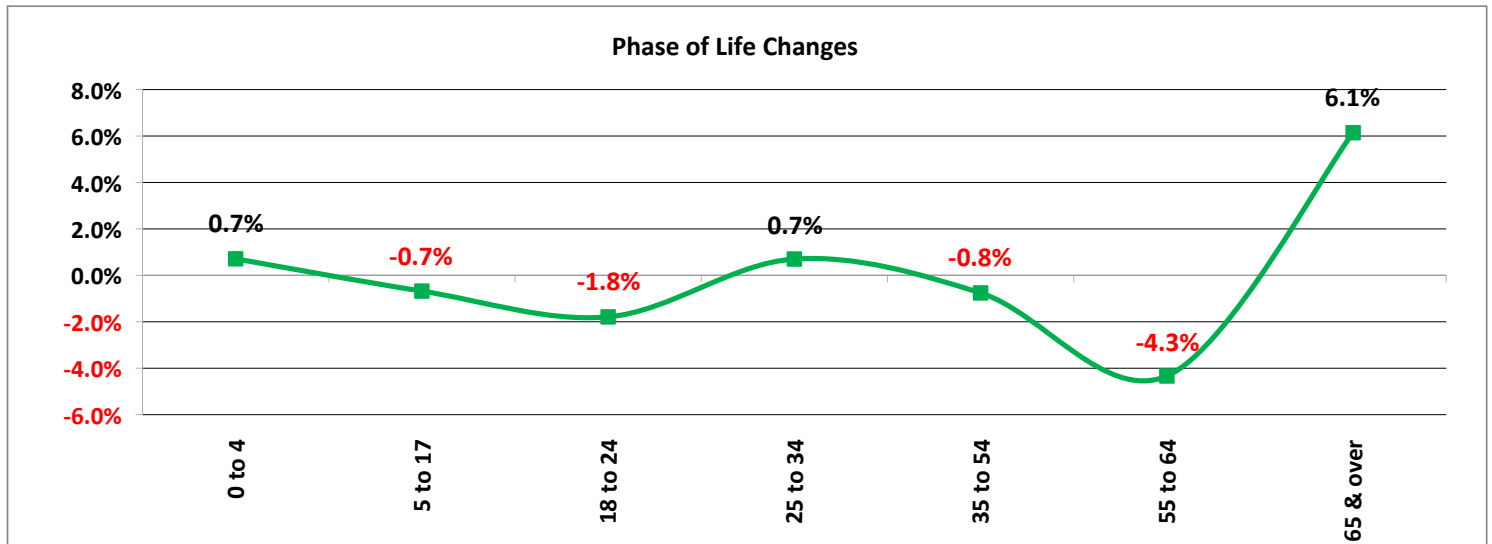
## INSITE #3: AGE TRENDS (continued)

### PHASE OF LIFE

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

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

| Phase of Life                        | 2010    | 2022    | 2027    | 2032    | 2010% | 2022% | 2027% | 2032% | Estimated 10 Year %pt Change 2022 - 2032 |
|--------------------------------------|---------|---------|---------|---------|-------|-------|-------|-------|------------------------------------------|
| <b>Before Formal Schooling</b>       |         |         |         |         |       |       |       |       |                                          |
| Ages 0 to 4                          | 63,465  | 61,674  | 64,450  | 73,290  | 5.4%  | 5.1%  | 5.2%  | 5.8%  | 0.7%                                     |
| <b>Required Formal Schooling</b>     |         |         |         |         |       |       |       |       |                                          |
| Ages 5 to 17                         | 217,739 | 172,761 | 169,796 | 171,323 | 18.6% | 14.2% | 13.7% | 13.5% | -0.7%                                    |
| <b>College/Career Starts</b>         |         |         |         |         |       |       |       |       |                                          |
| Ages 18 to 24                        | 82,532  | 121,106 | 107,350 | 103,387 | 7.0%  | 9.9%  | 8.7%  | 8.1%  | -1.8%                                    |
| <b>Singles &amp; Young Families</b>  |         |         |         |         |       |       |       |       |                                          |
| Ages 25 to 34                        | 116,955 | 150,137 | 170,404 | 165,314 | 10.0% | 12.3% | 13.7% | 13.0% | 0.7%                                     |
| <b>Families &amp; Empty Nesters</b>  |         |         |         |         |       |       |       |       |                                          |
| Ages 35 to 54                        | 383,574 | 267,218 | 249,408 | 268,703 | 32.7% | 21.9% | 20.1% | 21.1% | -0.8%                                    |
| <b>Enrichment Years Sing/Couples</b> |         |         |         |         |       |       |       |       |                                          |
| Ages 55 to 64                        | 152,159 | 201,703 | 186,696 | 154,973 | 13.0% | 16.5% | 15.1% | 12.2% | -4.3%                                    |
| <b>Retirement Opportunities</b>      |         |         |         |         |       |       |       |       |                                          |
| Age 65 and over                      | 155,411 | 246,326 | 292,045 | 334,704 | 13.3% | 20.2% | 23.5% | 26.3% | 6.1%                                     |



#### Summary of Phase of Life Findings:

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

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

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

INSITE #4: SCHOOL AGED CHILDREN TRENDS

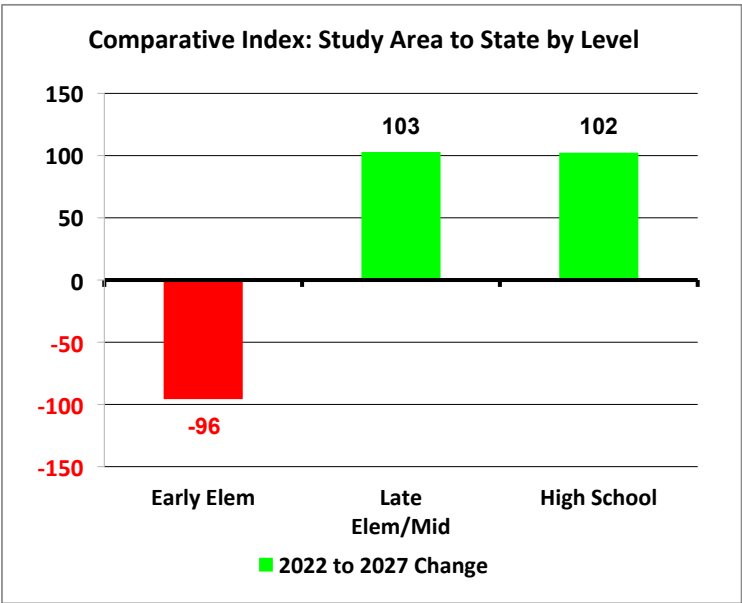
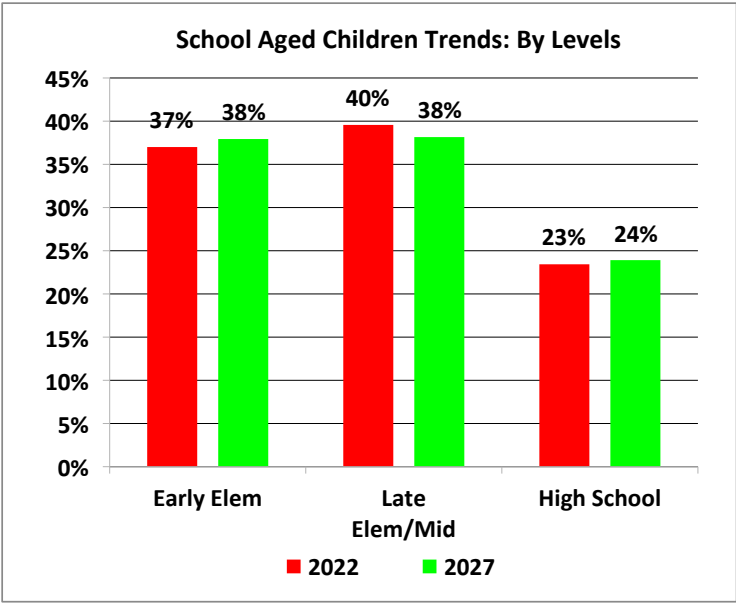
Children are the future! Understanding their specific population dynamics is critical for all planners of social and/or educational services. The “School Aged Children” variable is a subset of the “Required Formal Schooling” segment in the Phase of Life profile. It allows one to zoom in more closely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

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

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

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

| School Aged Children          | 2010   | 2022   | 2027   | 2010% | 2022% | 2027% | Estimated 5 Year %pt Change 2022 - 2027 |
|-------------------------------|--------|--------|--------|-------|-------|-------|-----------------------------------------|
| Early Elementary              |        |        |        |       |       |       |                                         |
| Ages 5 to 9                   | 77,843 | 63,929 | 64,406 | 35.8% | 37.0% | 37.9% | 0.9%                                    |
| Late Elementary-Middle School |        |        |        |       |       |       |                                         |
| Ages 10 to 14                 | 85,892 | 68,353 | 64,787 | 39.4% | 39.6% | 38.2% | -1.4%                                   |
| High School                   |        |        |        |       |       |       |                                         |
| Ages 15 to 17                 | 54,004 | 40,479 | 40,602 | 24.8% | 23.4% | 23.9% | 0.5%                                    |



Summary of School Aged Children Findings:

Early Elementary children ages 5 to 9 are projected to increase as a percentage of children between 5 and 17 by 0.9%.

Late Elementary to Middle School aged children ages 10 to 14 are declining as a percentage of children between 5 and 17 by -1.4%.

High School aged children 15 to 17 are increasing as a percentage of children between 5 and 17 by 0.5%.

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

## INSITE #5: HOUSEHOLD AND FAMILY INCOME TRENDS

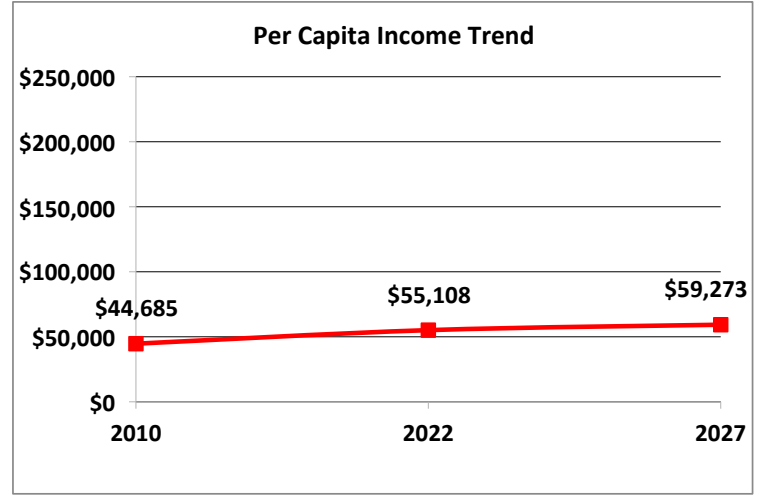
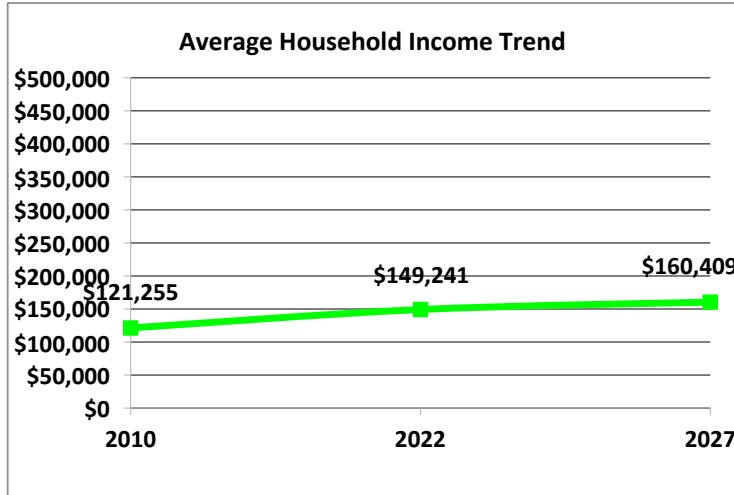
### AVERAGE HOUSEHOLD INCOME AND PER CAPITA INCOME

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

In this study area, the estimated current year average household income is \$149,241. The average household income is projected to grow by 7.5% to \$160,409.

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

The estimated per capita income for the current year is \$55,108. The Per Capita Income is projected to grow by 7.6% to \$59,273.



| <i>Income Trends</i>   | 2010           | 2022           | 2027           | 2010% | 2022% | 2027% | Estimated 5 Year %pt Change 2022 - 2027 |
|------------------------|----------------|----------------|----------------|-------|-------|-------|-----------------------------------------|
| <b>Households</b>      |                |                |                |       |       |       |                                         |
| Less than \$10,000     | 10,812         | 11,478         | 9,181          | 2.5%  | 2.5%  | 2.0%  | -0.5%                                   |
| \$10,000 to \$14,999   | 9,067          | 7,995          | 7,044          | 2.1%  | 1.8%  | 1.5%  | -0.2%                                   |
| \$15,000 to \$24,999   | 22,657         | 17,919         | 16,784         | 5.2%  | 4.0%  | 3.7%  | -0.3%                                   |
| \$25,000 to \$34,999   | 24,150         | 20,228         | 19,206         | 5.6%  | 4.5%  | 4.2%  | -0.3%                                   |
| \$35,000 to \$49,999   | 37,745         | 29,651         | 29,525         | 8.7%  | 6.6%  | 6.4%  | -0.1%                                   |
| \$50,000 to \$74,999   | 66,350         | 55,947         | 52,992         | 15.4% | 12.4% | 11.6% | -0.8%                                   |
| \$75,000 to \$99,999   | 61,347         | 55,511         | 51,469         | 14.2% | 12.3% | 11.2% | -1.1%                                   |
| \$100,000 to \$149,999 | 91,630         | 89,530         | 91,154         | 21.2% | 19.9% | 19.9% | 0.0%                                    |
| \$150,000 to \$199,999 | 48,336         | 76,232         | 69,214         | 11.2% | 16.9% | 15.1% | -1.8%                                   |
| \$200,000 or more      | 59,752         | 86,346         | 111,681        | 13.8% | 19.2% | 24.4% | 5.2%                                    |
| <b>Totals</b>          | <b>431,846</b> | <b>450,837</b> | <b>458,250</b> |       |       |       |                                         |

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

### FAMILY INCOME

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

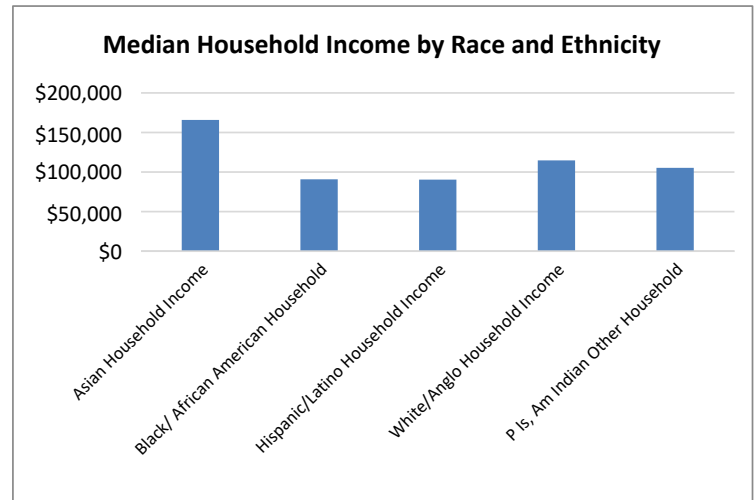
The number of families with annual incomes above \$100,000 is projected to decline over the next five years. For the current year, it is estimated that 65.3% of all family incomes exceed \$100,000 per year. In five years that number is projected to be 65.0%.

| Income Trends          | 2022           | 2027           | 2022% | 2027% | Estimated 5 Year %pt Change 2022 - 2027 |
|------------------------|----------------|----------------|-------|-------|-----------------------------------------|
| <b>Families</b>        |                |                |       |       |                                         |
| Less than \$10,000     | 3,843          | 3,815          | 1.2%  | 1.2%  | -0.03%                                  |
| \$10,000 to \$14,999   | 2,730          | 2,711          | 0.8%  | 0.8%  | -0.02%                                  |
| \$15,000 to \$24,999   | 6,712          | 6,693          | 2.1%  | 2.0%  | -0.04%                                  |
| \$25,000 to \$34,999   | 9,553          | 11,945         | 2.9%  | 3.6%  | 0.68%                                   |
| \$35,000 to \$49,999   | 17,251         | 17,349         | 5.3%  | 5.3%  | -0.06%                                  |
| \$50,000 to \$74,999   | 34,636         | 34,968         | 10.7% | 10.6% | -0.08%                                  |
| \$75,000 to \$99,999   | 37,619         | 37,950         | 11.6% | 11.5% | -0.09%                                  |
| \$100,000 to \$149,999 | 69,065         | 69,909         | 21.3% | 21.2% | -0.10%                                  |
| \$150,000-\$199,999    | 65,288         | 66,009         | 20.1% | 20.0% | -0.12%                                  |
| \$200,000 or more      | 77,381         | 78,198         | 23.9% | 23.7% | -0.15%                                  |
| <b>Totals</b>          | <b>324,078</b> | <b>329,547</b> |       |       |                                         |

### MEDIAN INCOME BY RACE AND ETHNICITY

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

| Median Income by Race and Ethnicity      | 2022      |
|------------------------------------------|-----------|
| Asian Household Income                   | \$165,856 |
| Black/ African American Household Income | \$90,810  |
| Hispanic/Latino Household Income         | \$90,411  |
| White/Anglo Household Income             | \$114,715 |
| P Is, Am Indian Other Household Income   | \$105,306 |
| Average                                  | \$113,420 |



INSITE #6: HOUSEHOLDS AND CHILDREN TRENDS

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

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

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

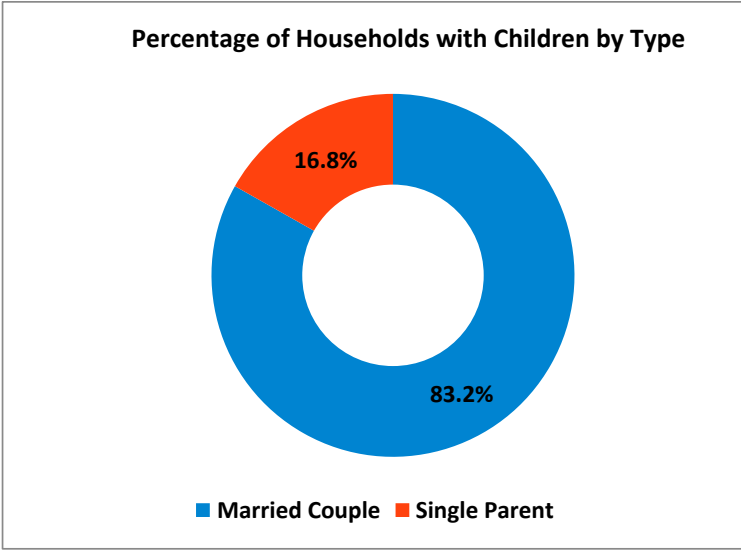
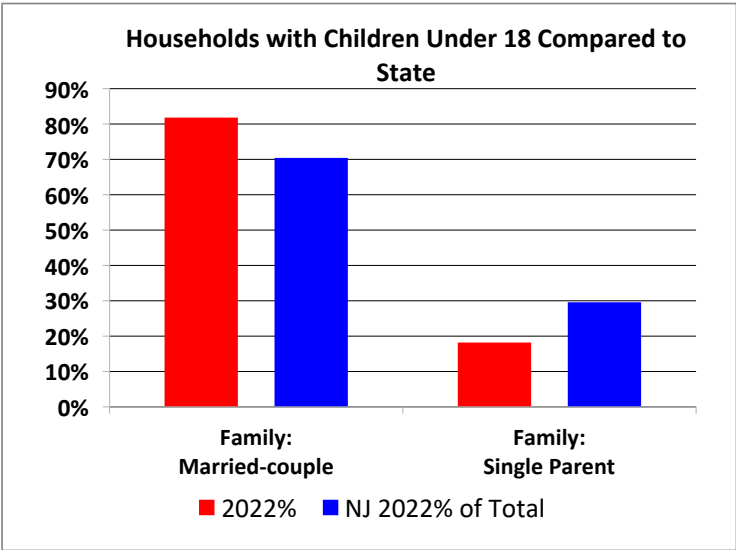
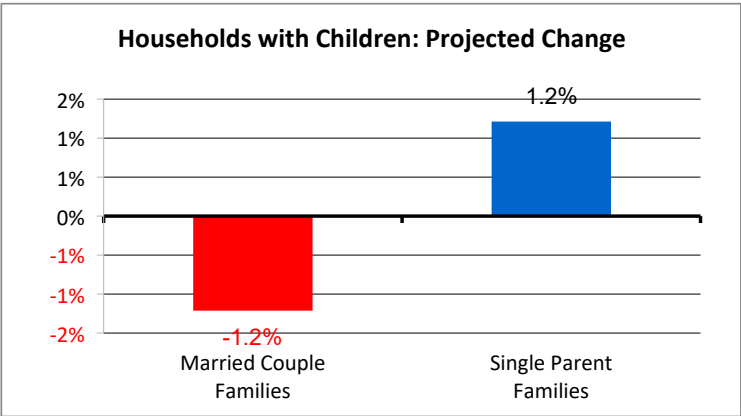
- Married couple families
- Single parent families (father or mother)

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

| Households                        | 2010    | 2022    | 2027    | 2010% | 2022% | 2027% | Estimated 5 Year %pt Change 2022 - 2027 |
|-----------------------------------|---------|---------|---------|-------|-------|-------|-----------------------------------------|
| Households with Children under 18 |         |         |         |       |       |       |                                         |
| Married Couple                    | 125,669 | 113,520 | 109,444 | 81.8% | 83.2% | 82.0% | -1.2%                                   |
| Single Parent                     | 27,944  | 22,963  | 24,085  | 18.2% | 16.8% | 18.0% | 1.2%                                    |

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

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



INSITE #7: MARITAL STATUS TRENDS

MARITAL STATUS BY TYPE

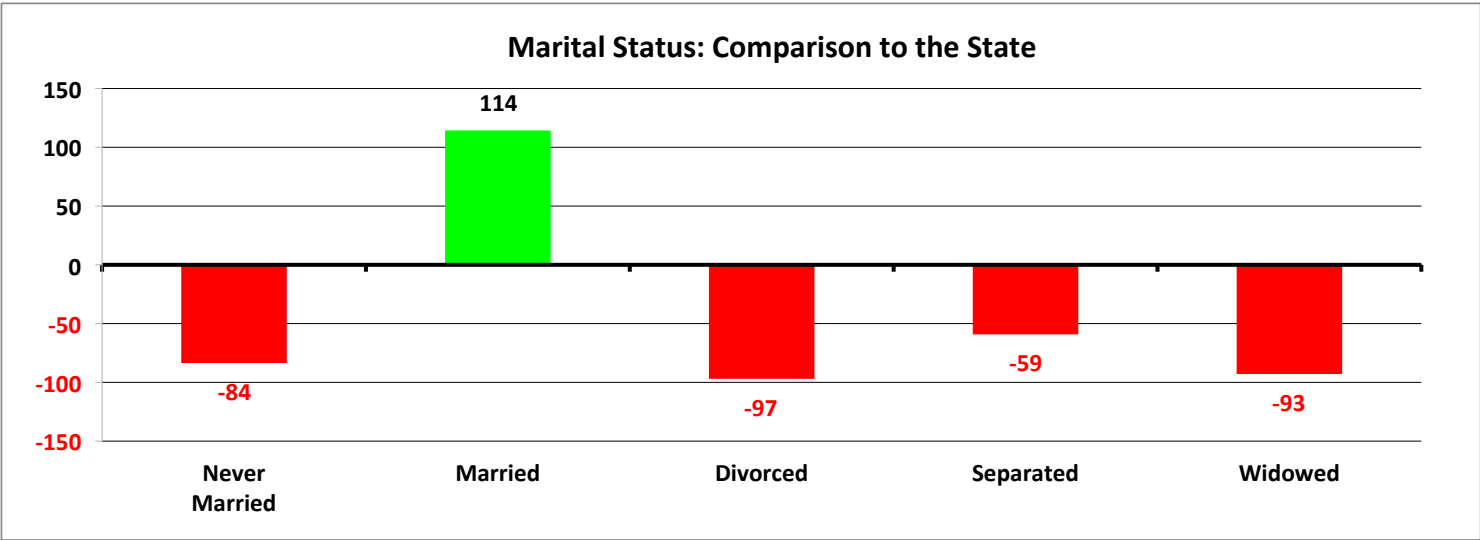
Population by Marital Status considers the number and percentage of persons 15 years of age and greater by their current marital status. Trend information as well as a comparison to the study area's state marital status types provide two different views of this social reality.

Marital types reported include..

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

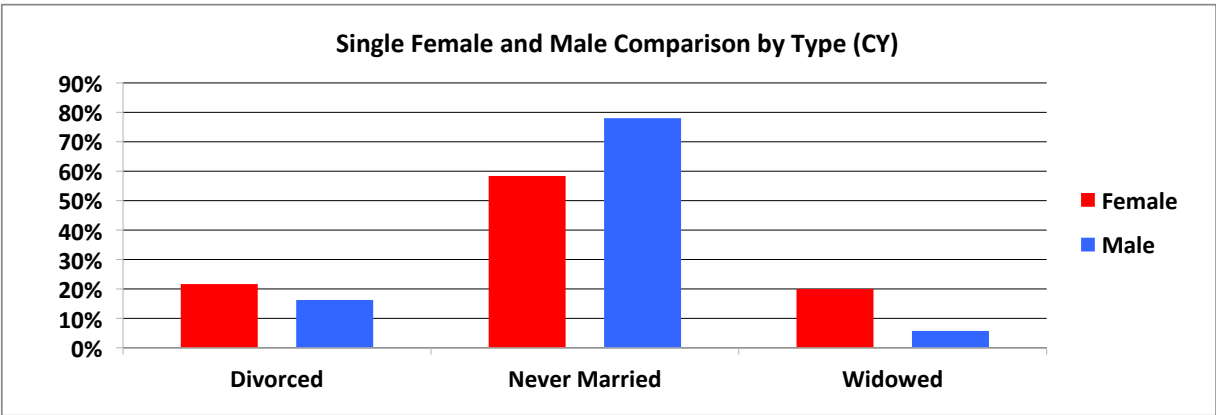
|                                       | 2010    | 2022    | 2027    | 2010% | 2022% | 2027% | 2010 to 2027 %pt Change |
|---------------------------------------|---------|---------|---------|-------|-------|-------|-------------------------|
| Population by Marital Status: Age 15+ |         |         |         |       |       |       |                         |
| Never Married                         | 243,684 | 297,639 | 309,563 | 25.3% | 28.6% | 29.2% | 3.9%                    |
| Married                               | 579,616 | 587,603 | 590,038 | 60.2% | 56.5% | 55.7% | -4.6%                   |
| Divorced                              | 72,104  | 84,487  | 88,006  | 7.5%  | 8.1%  | 8.3%  | 0.8%                    |
| Separated                             | 12,344  | 11,568  | 11,213  | 1.3%  | 1.1%  | 1.1%  | -0.2%                   |
| Widowed                               | 54,288  | 59,012  | 60,727  | 5.6%  | 5.7%  | 5.7%  | 0.1%                    |

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



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

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



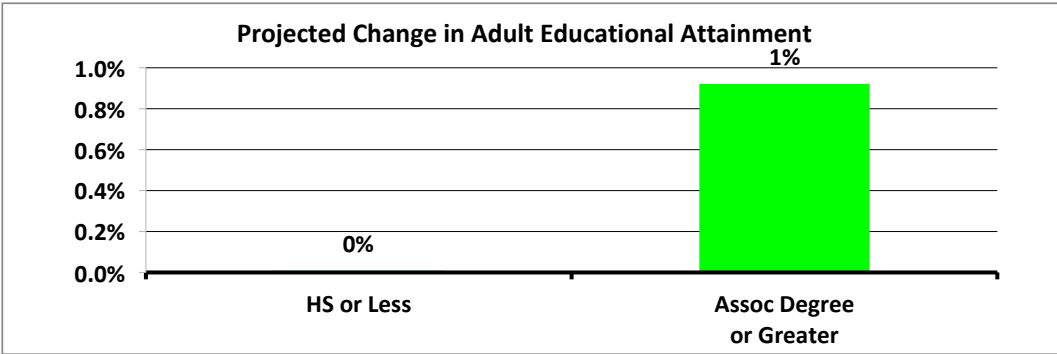
INSITE #8: ADULT EDUCATIONAL ATTAINMENT

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

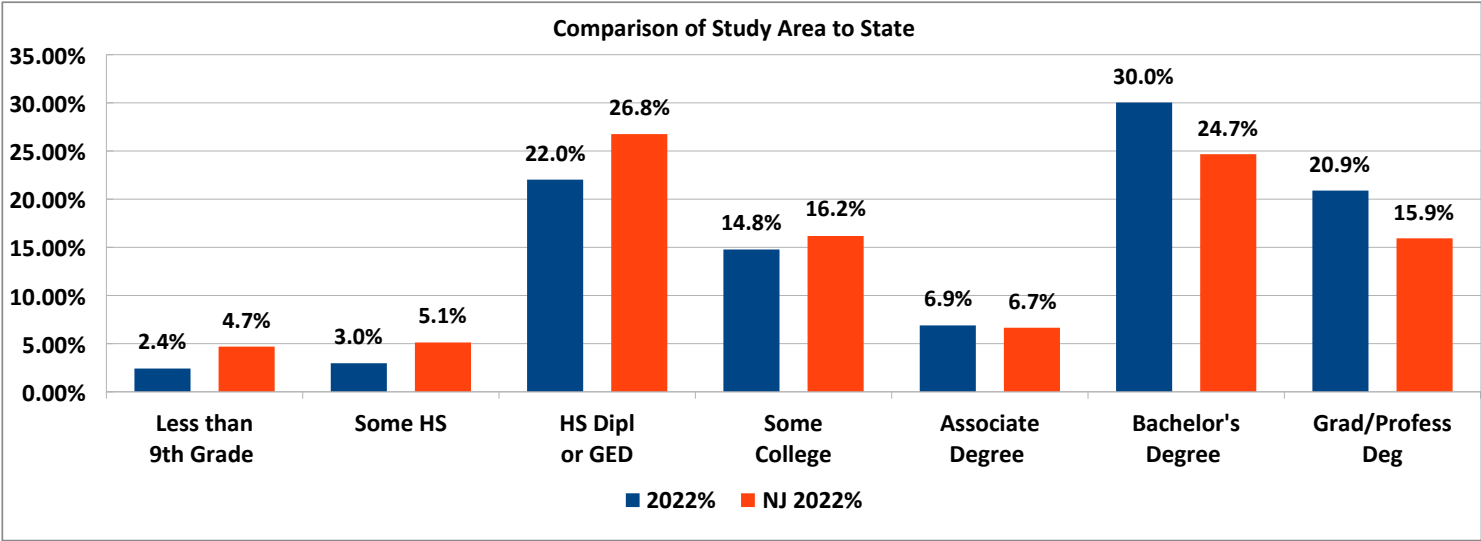
First, it looks to see if the level of educational attainment for adults is rising or not. Second, it compares the level of attainment to that of the state of NJ. (If this is a state report, the comparison will be to itself.) Finally, the table provides the percentages from 2010.

EDUCATIONAL LEVEL ATTAINMENT CHANGE

The educational attainment level of adults has been rising over the past few years. It is projected to rise over the next five years by 0.9%.



EDUCATIONAL LEVEL COMPARED TO THE STATE



|                                           | 2010  | 2022  | 2027  | NJ 2022% | 2022 Study Area-State Comp Index |
|-------------------------------------------|-------|-------|-------|----------|----------------------------------|
| Population by Educational Attainment: 25+ |       |       |       |          |                                  |
| Less than 9th Grade                       | 2.6%  | 2.4%  | 2.4%  | 4.7%     | 51                               |
| Some HS                                   | 4.4%  | 3.0%  | 3.0%  | 5.1%     | 58                               |
| HS Dipl or GED                            | 25.8% | 22.0% | 21.4% | 26.8%    | 82                               |
| Some College                              | 16.3% | 14.8% | 14.5% | 16.2%    | 91                               |
| Associate Degree                          | 6.6%  | 6.9%  | 6.9%  | 6.7%     | 104                              |
| Bachelor's Degree                         | 26.8% | 30.0% | 30.3% | 24.7%    | 122                              |
| Grad/Profess Deg                          | 17.6% | 20.9% | 21.5% | 15.9%    | 131                              |

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

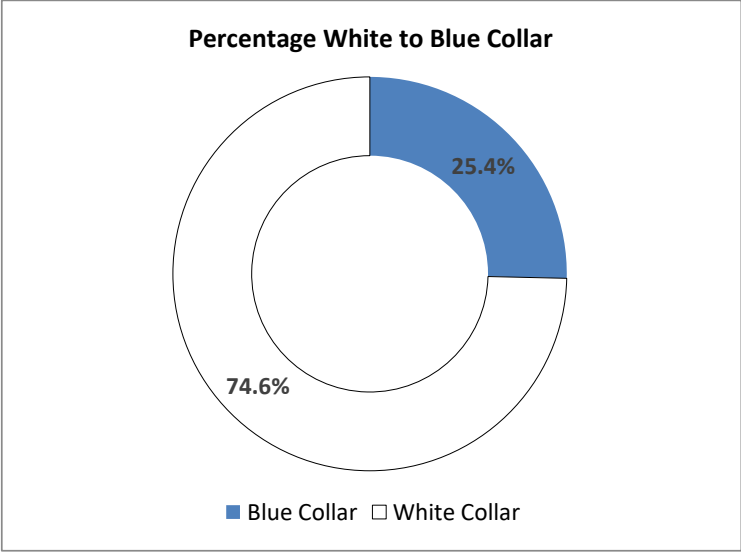
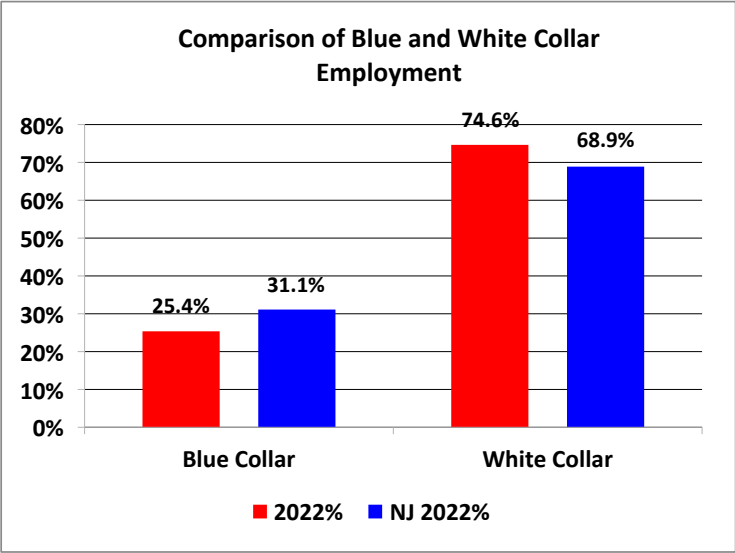
INSITE #9: POPULATION BY EMPLOYMENT

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

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

EMPLOYED POPULATION: BLUE COLLAR OR WHITE COLLAR

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



EMPLOYED CIVILIAN POPULATION BY OCCUPATION

|                                         | 2022  | NJ 2022 | Comp. Index | Interpretation                |
|-----------------------------------------|-------|---------|-------------|-------------------------------|
| Employed Civilian Pop 16+ by Occupation |       |         |             |                               |
| Bldg Maintenance & Cleaning             | 2.7%  | 3.2%    | 84          | Well below the state average. |
| Construction                            | 6.3%  | 6.8%    | 92          | At about the state average.   |
| Farming, Fishing, & Forestry            | 0.2%  | 0.2%    | 120         | Well above the state average. |
| Food Preparation Serving                | 3.8%  | 4.3%    | 88          | Well below the state average. |
| Healthcare Support                      | 1.9%  | 2.8%    | 65          | Well below the state average. |
| Managerial Executive                    | 23.3% | 18.5%   | 126         | Well above the state average. |
| Office Admin                            | 10.7% | 11.5%   | 93          | At about the state average.   |
| Personal Care                           | 2.7%  | 2.8%    | 98          | At about the state average.   |
| Production Transportation               | 7.7%  | 11.4%   | 68          | Well below the state average. |
| Prof Specialty                          | 28.3% | 25.9%   | 110         | Well above the state average. |
| Protective                              | 1.9%  | 2.4%    | 79          | Well below the state average. |
| Sales                                   | 10.5% | 10.2%   | 103         | At about the state average.   |

## INSITE #10: MOSAIC Segments

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

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

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

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

|                                                           | 2022   | 2022% | State % | Comp Index | Relative to the NJ State Ave.    |
|-----------------------------------------------------------|--------|-------|---------|------------|----------------------------------|
| <b>Mosaic Segments</b>                                    |        |       |         |            |                                  |
| C13 Booming with Confidence - Philanthropic Sophisticates | 67,983 | 15.1% | 8.3%    | 182        | Well above the state average     |
| A01 Power Elite - American Royalty                        | 47,420 | 10.5% | 5.3%    | 198        | Well above the state average     |
| D16 Suburban Style - Settled in Suburbia                  | 37,181 | 8.2%  | 6.7%    | 124        | Somewhat above the state average |
| B07 Flourishing Families - Across the Ages                | 29,410 | 6.5%  | 3.2%    | 205        | Well above the state average     |
| C11 Booming with Confidence - Sophisticated City Dwellers | 23,355 | 5.2%  | 2.8%    | 184        | Well above the state average     |
| J34 Autumn Years - Suburban Sophisticates                 | 19,998 | 4.4%  | 3.6%    | 122        | Somewhat above the state average |
| E20 Thriving Boomers - No Place Like Home                 | 13,490 | 3.0%  | 2.5%    | 121        | Somewhat above the state average |
| C14 Booming with Confidence - Boomers and Boomerangs      | 12,662 | 2.8%  | 1.7%    | 165        | Well above the state average     |
| B10 Flourishing Families - Cosmopolitan Achievers         | 12,570 | 2.8%  | 3.9%    | 72         | Somewhat below the state average |
| H26 Bourgeois Melting Pot - Progressive Assortment        | 12,173 | 2.7%  | 4.5%    | 60         | Well below the state average     |
| F22 Promising Families - Fast Track Couples               | 11,994 | 2.7%  | 1.8%    | 148        | Well above the state average     |
| Q62 Golden Year Guardians - Enjoying Retirement           | 11,718 | 2.6%  | 1.8%    | 144        | Well above the state average     |
| H27 Bourgeois Melting Pot - Life of Leisure               | 11,322 | 2.5%  | 0.8%    | 299        | Well above the state average     |
| A05 Power Elite - Couples with Clout                      | 8,796  | 2.0%  | 1.3%    | 153        | Well above the state average     |
| E21 Thriving Boomers - Unspoiled Splendor                 | 8,552  | 1.9%  | 0.8%    | 244        | Well above the state average     |

## Learn about your Mosaic Households

### To access Mosaic Portrait data click on:

[Mosaic USA E-Handbook by Experian](#) (To open in a new Tab hold Control key when you click on the link)

Handbook includes Mosaic Overview and two graphic pages for each of the 19 Groups and 71 Segments.

[How to Read and Understand a Mosaic Portrait - Video](#)

[Understanding Mosaic Portraits for Mission Planning - Video](#)

Faith based clients: To access the Mosaic application guide click on:

[Mission Impact Mosaic Application Guide by Bandy](#) (To open in a new Tab hold Control key when you click on the link)

## INSITE #11: GENERATIONS

A powerful way to envision demographics is by following a generation through its phases of life. This is because there are, in a general sense, common life experiences at each phase of life. But even more interesting is to understand a generational cohort group that has a unique sense of belonging to others born and coming of age together. More than mere age bracketing, a generation develops a sense of identity as a group based upon their coming of age experiences—how they were parented and major world defining events, such as 9/11. Using the Strauss and Howe model of generations one is able to see a more three-dimensional view of a generational group, bringing mere age demographics to life.

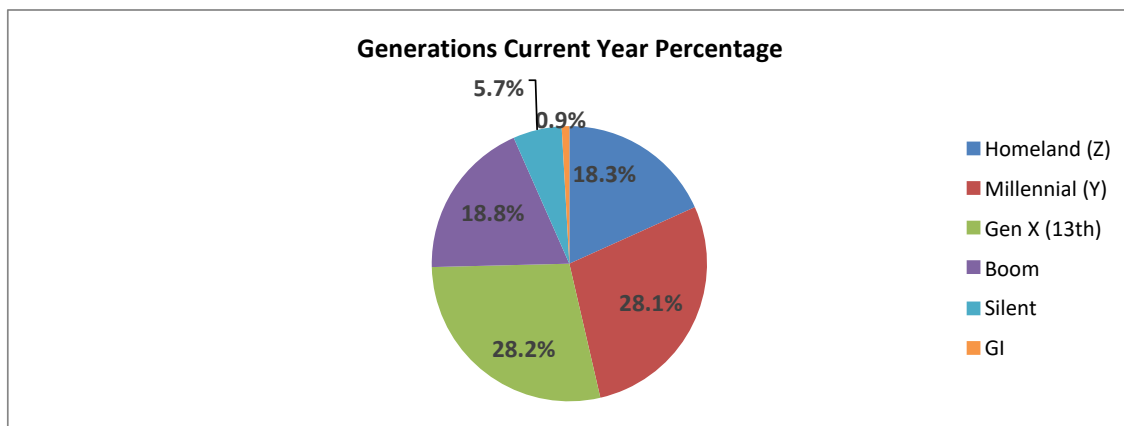
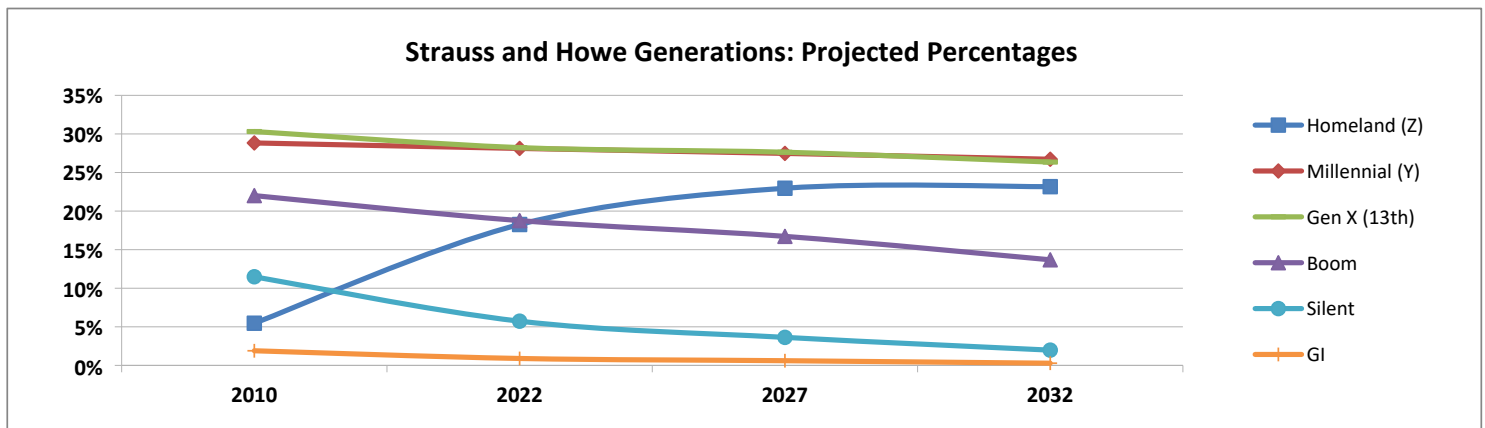
According to the Strauss and Howe model, members of a generation share three qualities. \*

- An age location in history
- Some common beliefs and behaviors, including basic attitudes about risk taking, culture and values, civic engagement, and family life
- A common perceived membership in a generation, e.g., Boomers, Gen X, Millennials etc.

(\* <http://www.lifecourse.com/about/method/phases.html>)

| Name                | S & H Type | Initial Birth | Final Birth | 2010             |               | 2022             |             | 2027             |             | 2032             |               |
|---------------------|------------|---------------|-------------|------------------|---------------|------------------|-------------|------------------|-------------|------------------|---------------|
| Homeland (Z) Artist |            | 2005          | 2025        | 63,466           | 5.5%          | 220,727          | 18.3%       | 281,480          | 23.2%       | 294,467          | 25.1%         |
| Millennial (Y) Hero |            | 1982          | 2004        | 334,774          | 28.8%         | 339,880          | 28.1%       | 336,833          | 27.7%       | 339,632          | 29.0%         |
| Gen X (13th) Nomad  |            | 1961          | 1981        | 351,952          | 30.3%         | 341,172          | 28.2%       | 338,689          | 27.9%       | 334,966          | 28.6%         |
| Boom Prophet        |            | 1946          | 1960        | 255,528          | 22.0%         | 226,827          | 18.8%       | 205,013          | 16.9%       | 173,970          | 14.8%         |
| Silent Artist       |            | 1925          | 1945        | 133,392          | 11.5%         | 69,266           | 5.7%        | 44,524           | 3.7%        | 25,130           | 2.1%          |
| GI Hero             |            | 1901          | 1924        | 22,018           | 1.9%          | 10,839           | 0.9%        | 7,449            | 0.6%        | 3,590            | 0.3%          |
| <b>Totals:</b>      |            |               |             | <b>1,161,130</b> | <b>100.0%</b> | <b>1,208,711</b> | <b>100%</b> | <b>1,213,989</b> | <b>100%</b> | <b>1,171,755</b> | <b>100.0%</b> |

[For more information on Generational types, click here](#)



## INSITE #12: RELIGIOUS PROGRAM OR MINISTRY PREFERENCES

This information is from the 2021 American Beliefs Study. You can view more results in the ReligiousInsite, ReligiousInsite Priorities, MinistryInsite, or MinistryInsite Priorities reports.

|                                                                       | Study Area         |                | US Average         |                | Comparative Index  |                |
|-----------------------------------------------------------------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|
|                                                                       | Modestly Important | Very Important | Modestly Important | Very Important | Modestly Important | Very Important |
| <b>Personal Growth</b>                                                | <b>33.8%</b>       | <b>6.3%</b>    | <b>34.9%</b>       | <b>8.4%</b>    | <b>97</b>          | <b>76</b>      |
| Addiction support groups                                              | 26.9%              | 5.7%           | 27.9%              | 7.4%           | 97                 | 77             |
| Health/weight loss programs                                           | 26.8%              | 4.0%           | 27.4%              | 4.7%           | 98                 | 86             |
| Membership and leadership training                                    | 31.7%              | 4.5%           | 34.3%              | 6.9%           | 92                 | 65             |
| Opportunities to develop personal relationships                       | 49.6%              | 13.3%          | 48.8%              | 17.1%          | 102                | 78             |
| Practical training seminars (money management, computer skills, etc.) | 33.9%              | 4.2%           | 36.4%              | 6.0%           | 93                 | 70             |
| <b>Family Support and Intervention Services</b>                       | <b>31.6%</b>       | <b>6.8%</b>    | <b>33.6%</b>       | <b>9.2%</b>    | <b>94</b>          | <b>75</b>      |
| Daycare/After-School Programs                                         | 20.2%              | 4.4%           | 20.9%              | 5.6%           | 97                 | 77             |
| Crisis support groups                                                 | 39.5%              | 7.3%           | 40.6%              | 10.2%          | 97                 | 71             |
| Family oriented activities                                            | 41.3%              | 11.9%          | 40.9%              | 15.7%          | 101                | 76             |
| Marriage enrichment                                                   | 29.6%              | 6.0%           | 33.4%              | 8.4%           | 89                 | 71             |
| Parenting development                                                 | 23.6%              | 5.2%           | 26.5%              | 6.5%           | 89                 | 80             |
| Personal/family counseling                                            | 35.5%              | 6.4%           | 39.2%              | 8.6%           | 90                 | 74             |
| <b>Community Involvement and Advocacy Programs</b>                    | <b>42.1%</b>       | <b>9.1%</b>    | <b>43.3%</b>       | <b>11.5%</b>   | <b>97</b>          | <b>79</b>      |
| Adult social activities                                               | 52.9%              | 8.5%           | 52.6%              | 11.6%          | 100                | 73             |
| Involvement in social causes                                          | 46.0%              | 11.0%          | 46.2%              | 12.7%          | 100                | 86             |
| Mission trips and global outreach                                     | 25.9%              | 5.0%           | 30.8%              | 7.7%           | 84                 | 65             |
| Opportunities for volunteering in the community                       | 48.4%              | 11.2%          | 49.5%              | 14.6%          | 98                 | 77             |
| Social justice advocacy work                                          | 37.1%              | 10.0%          | 37.5%              | 10.9%          | 99                 | 93             |
| <b>Community Activities or Cultural Programs</b>                      | <b>38.6%</b>       | <b>8.4%</b>    | <b>40.2%</b>       | <b>10.3%</b>   | <b>96</b>          | <b>82</b>      |
| Cultural programs (music, drama, art)                                 | 43.5%              | 8.3%           | 43.8%              | 8.9%           | 99                 | 93             |
| Holiday programs/activities                                           | 49.6%              | 13.5%          | 50.5%              | 14.9%          | 98                 | 90             |
| Seniors/retiree activities                                            | 46.2%              | 11.6%          | 45.0%              | 13.8%          | 103                | 85             |
| Singles or college-age groups                                         | 23.9%              | 3.8%           | 25.6%              | 6.3%           | 93                 | 61             |
| Size of church congregation                                           | 34.8%              | 5.5%           | 40.8%              | 6.8%           | 85                 | 81             |
| Small groups (i.e., life groups, personal interest groups)            | 45.0%              | 8.7%           | 46.7%              | 10.7%          | 96                 | 81             |
| Youth social activities                                               | 27.2%              | 7.5%           | 28.9%              | 10.8%          | 94                 | 70             |
| <b>Religious/Spiritual Programs</b>                                   | <b>36.0%</b>       | <b>15.5%</b>   | <b>36.4%</b>       | <b>20.0%</b>   | <b>99</b>          | <b>78</b>      |
| Bible or Scripture study/prayer groups                                | 30.3%              | 8.5%           | 32.3%              | 14.9%          | 94                 | 57             |
| Celebration of sacraments                                             | 31.3%              | 19.9%          | 32.3%              | 21.2%          | 97                 | 94             |
| Contemporary worship experiences                                      | 39.3%              | 7.7%           | 40.3%              | 11.1%          | 98                 | 70             |
| Online or virtual worship experiences                                 | 31.6%              | 8.9%           | 36.8%              | 11.1%          | 86                 | 80             |
| Quality sermons                                                       | 40.0%              | 24.6%          | 36.3%              | 33.3%          | 110                | 74             |
| Religious education for children                                      | 27.3%              | 12.9%          | 27.5%              | 17.1%          | 99                 | 75             |
| Spiritual discussion groups                                           | 36.3%              | 7.3%           | 38.9%              | 11.1%          | 93                 | 65             |
| Traditional worship experiences                                       | 39.9%              | 20.8%          | 39.1%              | 24.3%          | 102                | 86             |
| Warm and friendly encounters                                          | 48.7%              | 29.2%          | 44.1%              | 35.8%          | 110                | 82             |

# Supporting Information

## Interpreting the Report

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

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

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

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

## Variable Definitions

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

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

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

## Support

If you need support with this report, please email MissionInsite at [misupport@missioninsite.com](mailto:misupport@missioninsite.com).

[Click to download the ExecutiveInsite Worksheet. To open it in a new tab, press Ctrl when you click.](#)