

Segment **C12: Golf Carts and Gourmets**

Upscale retirees and empty-nesters in comfortable communities

Resource: Mosaic by Experian.

Religious Experience in a Nutshell

Religious Perspective: *It's the right thing to do!*

Common Spiritual Issues: *Feeling lost, lonely, or discarded*

Potential Influence

Lifestyle Compatibility	Family Group C Booming with Confidence	Frequent Neighbors
L41 Booming and Consuming	C11 Aging of Aquarius	A01 American Royalty
L43 Rooted Flower Power	C12 Golf Carts and Gourmets	E19 Full Pockets Empty Nests
Q62 Reaping Rewards	C13 Silver Sophisticates	E21 Unspoiled Splendor
	C14 Boomers and Boomerangs	

General Comments

Golf Carts and Gourmets have global awareness, but tend to focus on local issues. They have a high sense of wellbeing. They have planned but leisurely lifestyles. Once fairly liberal, they are now more conservative and seek out more conservative churches of the denomination to which they have always belonged. They are a mix of retirees over 65 and empty-nesting couples who consider faith to be very important and regularly attend church. Religion provides continuity with the past, which is important because many are in transition to homes in warmer climates. They usually transfer their membership to a church of the same or similar denomination, and expect to feel right at home. They expect consistent liturgical structure, music, preaching style, programs, and curricula, and they tend to project local customs from the past church into the present church. They are often knowledgeable of denominational history and polity; most have served a variety of church committees.

They are cautious about creative ideas and innovative practices, and want to be consulted whenever changes are anticipated. They tend to be conservative in politics and social values, and expect churches to reinforce traditional beliefs. Church is a "rock" or "bulwark" that brings stability. Friends who may replace the family relationships that they have lost or left behind. They prefer medium to large size churches that have sufficient financial and volunteer resources to sustain ministries, and therefore will not need to depend too much on their money and time. ***Golf Carts and Gourmets*** may be rather self-absorbed. They can be very demanding for pastoral care, but they also may volunteer for caregiving ministries like "Stephen Ministry" or "Meals-on-Wheels".

General Comments

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

How do I, as a leader, perceive the spiritual expectations of people in our community?

How can we, as a board, research and understand our community better?

How can we, as a church, build closer relationships with this lifestyle segment?

Color Key

High Priority	Medium Priority	Low Priority
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Leadership Preferences

Resource: *Spiritual Leadership* by Thomas Bandy (Abingdon Press)

THE CONSTANT LEADERS		THE ORGANIC LEADERS		THE EXTREME LEADERS	
	Caregiver		Discipler		Visionary
x	Enabler		Guru		Mentor
x	CEO				Pilgrim

***Golf Carts and Gourmets* expect senior pastors to be veteran ministers; trained in established denominational seminaries; and ordained for a number of years. They may keep a critical distance from younger or inexperienced pastors until they prove themselves able administrators and attentive care givers. Pastors have a solid reputation with the denomination. They know parliamentary procedure, build consensus, shepherd committees, and facilitate nominations. As capable and fiscally conservative administrators, pastors manage a variety of midweek programs seven days a week.**

Pastors are expected to be excellent preachers, and manage a talented and harmonious staff, but if a member of this segment is in crisis nothing but the attention of the senior pastor will do. ***Golf Carts and Gourmets* value a traditional staff structure (e.g. associates, youth pastors, education directors, etc.). Note that the behavior of the pastor's family is important. The spouse is expected to be a helper; children are expected to honor traditional values and beliefs. Family members need not be in leadership, but are usually regular in worship and visible in congregational life. On the other hand, people in this segment can be empathize with family and parenting struggles, and can give strong emotional support if a spiritual leader experiences a crisis.**

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

How would you describe your pastor now?

How might your pastor adapt to be more empathic in the future?

How can you equip, train, and/or support your pastor in any transition?

Hospitality Preferences

Resource: *Worship Ways* by Thomas Bandy and Lucinda Holmes (Abingdon Press)

TRADITIONAL		MODERN		POSTMODERN	
	The Basics	X	Multiple Choices		Take-Out
		X	Healthy Choices		

Golf Carts and Gourmets expect hospitality to be comfortable, but not opulent. People in this segment lead understated lifestyles, but their clothes have designer labels and they drive luxury cars. Provide extra-wide parking spaces and covered drop-off entrances. Everything entrance should be accessible and facility directions should be clear. Greeters provide warm welcomes. The Welcome Center provides abundant print information about church and community services.

Hospitality leaders imitate the quality and attention to detail of high end restaurants. Provide a variety of refreshments, and sugar-free choices. Provide hot and cold drinks, but avoid anything "instant". Coffee and cream may be flavored, but don't bother with espresso. Homemade cooking is often appreciated, provided that it is high quality with allergy alerts. While the senior pastor should greet people personally as they leave worship, other staff (especially music and youth leaders) should mingle during coffee hour. Sometimes the church secretary or lay leader takes notes to remind staff during the week of special needs or concerns. Provide excellent hospitality before, during, and after worship to encourage people to linger.

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

How would you describe your hospitality ministries now?

How should hospitality ministries change to be more relevant to this lifestyle segment?

What additional training do greeters, ushers, and servers need to be more empathic?

Worship Preferences

Resource: *Worship Ways* by Thomas Bandy and Lucinda Holmes (Abingdon Press)

TRADITIONAL		MODERN		POSTMODERN	
x	Care-giving Worship	x	Inspirational Worship		Mission-Connectional Worship
x	Educational Worship		Transformational Worship		Coaching Worship
	Healing Worship				

Golf Carts and Gourmets prefer "traditional" worship in the sense that familiar prayers, hymns, rites, and symbols are in keeping with denominational heritage. Prayers are didactic; sermons exposit scripture or explain doctrine. Sermons are shorter and not too controversial. Leaders are robed; music is routinely accompanied by organ or piano. Video in the sanctuary may be resisted, but is increasingly common. However, use it primarily to provide words, rather than images or movie clips. Use it sparingly because *Golf Carts and Gourmets* may find it more of a distraction than a help.

If the church is under 200, worship will blend education with caregiving. Include periods of silence and meditation, longer intercessory prayers, and extended rituals of "Passing the Peace". If the church is over 200 (which is preferred), worship will blend education and inspiration. Preaching is more motivational. Holy Communion is dramatic. Worship is expected to be comfortable and predictable. The service should clearly reflect denominational heritage. People in this lifestyle segment can often be quite opinionated about worship, and compare worship elements and leaders with other churches "back home" or elsewhere in the denomination

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

How would you describe your worship service(s) now?

How should you customize one or more worship services to be relevant to this segment?

What additional training do preachers, musicians, readers need to meet expectations?

Education Preferences

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

FORM		CONTENT		GROUPING	
x	Curricular		Biblical		Generational
	Experiential	x	Topical	x	Peer Group

Golf Carts and Gourmets often started attending Sunday school as children, and continue today. The timing, structure, and content of Sunday school is usually reminiscent of the 1960's when established churches peaked in North America. They prefer Sunday school to be before or in between worship services. Use a print curriculum, preferably one that is produced or endorsed by the denomination.

Churches that reach this segment are often notable for the "missing middle". Grandchildren may attend, and the "Children's Story" is often a highlight of worship. Sunday school for K - 6th grade is generationally structured if the church is large enough, but today classes often mix children of various ages. People in this group are often frustrated that teens and older youth do not attend; and bewildered by millennials who socialize in very different ways. Nurseries should be secure, safe, and clean, but otherwise fairly basic. *Golf Carts and Gourmets* may be more empathic with somewhat older families with middle- or high school children, than with younger families with infants and pre-schoolers.

Adult Sunday school classes are often well supported. Groups often stay together in the same class for years, and choose their own book or Bible studies. Teachers are sometimes rotated, but often the teacher is a beloved or highly respected senior member of the church. Each class has a unique group personality which may be reflected in the name of the class. Classes may be seasonal, and participants may be absent as they travel to visit relatives. Some may follow group studies and devotionals long-distance through the internet, but most expect to easily pick up where they left off once the return.

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

How would you describe children, youth, and adult education in your church now?

How would education strategies need to change to be relevant to this lifestyle segment?

What changes in leadership selection and training would make education more effective?

Small Group Preferences

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

LEADERSHIP		CONTENT	
	Trained Leaders	x	Curriculum Study
x	Rotated Leaders		Shared Affinity

Golf Carts and Gourmets appreciate midweek small groups that combine fellowship and study. Relationships can be very deep, and people tend to stay in the same small group for an extended time. Groups may be seasonal, as members visit family over holidays or travel. Groups prefer print (study books) recommended by staff. Reading and discussion are essential, but additional media is used occasionally.

Groups prefer to meet in homes. Hosting is very important. Leadership for prayer and study is usually rotated. Groups may be coordinated by program staff, but the accountability of group leaders to staff is often vague. Interlocking relationships and personal friendships may make accountability difficult. People are more likely to simply leave than challenge. Broken friendships can be as painful as fractured families.

New members usually come through personal invitations. Therefore, participation in a group tends to include more and more non-members of a church, but only occasionally does this lead to church membership growth. Groups tend to be very autonomous, but sometime the church can harness their energy for a particular church project.

Traditional large groups may still be popular, although large groups for men and women may struggle to recruit younger participants, and large youth groups may struggle to mirror community diversity. Large groups often tend to function as a collection of centrally managed small groups. Program staff for small groups and youth may find themselves doing more coordination and training instead of personal leadership.

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

How would you describe the Small Group strategy in your church now?

How would Small Group strategies need to change to be relevant to this lifestyle segment?

What changes in leadership and content would make Small Groups more effective?

Outreach Preferences

Resource: Strategic Thinking by Thomas Bandy (Abingdon Press)

	PERSONAL NEED	READINESS TO VOLUNTEER
Basic Survival		X
Health and Wellness	X	
Quality of Life		X
Addiction Intervention		
Interpersonal Relationships	X	X
Human Potential		X
Salvation and Human Destiny		

Golf Carts and Gourmets tend to be self-absorbed. Mission is shaped around their lifestyles, and not vice versa. However, they are highly motivated to support any ministry that develops human potential ... especially among children and young adults. They strongly support Sunday schools, VBS, Christian Day Care, and missions that raise the standards of living for families with young children. They are very compassionate toward victims of spousal or child abuse and support hostels and counseling centers.

These people also support "depot" ministries that distribute food, clothing, furniture, and other essentials. They dedicate space for storage, and volunteer in shifts. They cooperate readily with municipal emergency and law enforcement services. Many will volunteer for hands-on ministry in such missions, but volunteers tend to disappear during Christian or secular holidays.

For themselves, people in this lifestyle segment appreciate outreach ministries that help them acquire, deepen, and sustain personal friendships. They may also participate in marriage enrichment programs. Travel venues that build relationships are popular (bus trips, cruises, casino nights, etc.). Large group events are a form of outreach to which they can invite friends (e.g. dances, pot luck dinners, travelogues, bingo, etc.)

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

What outreach categories does your church emphasize now?

What outreach categories would be more relevant to this lifestyle segment?

What outreach priorities and tactics should change for the church to bless this segment?

Facility Preferences

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

PROPERTY		TECHNOLOGY		SYMBOLISM	
x	Ecclesiastical	x	Modern	x	Classic Christendom
	Utilitarian		Postmodern		Contemporary Post–Christendom

Golf Cars and Gourmets regard property as important to maintain continuity with the past. They have set assumptions about what a church should look based on their own childhoods. If the building is destroyed, they are likely to rebuild exactly as it stood previously. Interior and exterior symbols will be classic Christendom (e.g. cross, open Bible, prayer hands, trinity, shepherd, etc.) Symbols help distinguish “holy” space from “secular” space.

Technologies are modern. Organs are the primary instrument of worship. Pews are preferred, although they are usually padded and spacious for wheelchairs and walkers. Chancel, pulpit, table, and font are also traditional stone or hardwood. The sanctuary must have an excellent sound system, but is usually devoid of LCD screens. Lighting is adjustable, and candles are often used to create an environment of quiet meditation.

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

What renovations and/or upgrades need to be made in our church facility?

What symbols of faith would be most relevant to this lifestyle segment?

If we started another site of ministry for this segment, how should we design it?

Financial Preferences

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

GIVING TARGET		GIVING METHOD	
x	Unified Budgets and General Funds	x	Informed Philanthropy & Pledging
	Designated Programs & Mission Projects		Lifestyle Coaching & Family Financial Planning

Golf Carts and Gourmets instinctively trust the church institution (although this may be weakening as denominations address controversial public policy issues). They are fiscally conservative. In general, people deserve what they get ... and the corollary is that they deserve what they have.

Traditional fall stewardship campaigns are preferred, probably in November when they are more likely to be home. Personal visits are usually welcome. They prefer detailed budgets, but only give to only two or three distinct funds. They trust money will be spent wisely. Nomination processes are vital, and the Finance Committee is a crucial power center of the church. Personnel and property costs will be scrutinized. They are often critical of personnel costs, and prefer to maintain large financial reserves.

Some tithe, but most do percentage giving. They can make generous one-time donations if convinced a capital campaign is justified, but are generally reluctant to acquire debt. Successful stewardship campaigns always appeal to their sense of duty; and successful capital campaigns always awaken their compassion for the next generation.

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

What options in giving methods and giving targets do we offer now?

How do we design our annual stewardship campaign(s) now?

How should we revise our financial strategy to be more relevant to this segment?

Communication

Resource: Mosaic E–Handbook by Experian

CONTEMPORARY PUBLIC COMMUNICATION				TRADITIONAL CHURCH COMMUNICATION							
x	Direct Mail Receptive		Mobile Telephone		Online Computer		Newspaper	x	Corded Telephone	x	Verbal Announcements
	Email Receptive	x	Broadcast Cable TV		Internet Radio	x	Print		AM/FM Radio	x	Personal Visits

Golf Carts and Gourmets are not frequent internet users. They probably do not use email or participate in social networks ... although new, user friendly technology for audio/visual chats with extended family are becoming more common. Such technology are becoming popular Christmas gifts from children and grandchildren. Personally, they do not expect the church to have a sophisticated website; but they may be willing to financially support it if they are convinced it will reach the youth.

They usually share information via post and print. Some will use mobile phones (although not "Smart Phones"). Most rely on traditional telephones. They rely on "telephone trees" for prayer concerns, and appreciate reminders by phone about important meetings or coming events. Repetitive oral communication is important. Printed announcements in the bulletin are repeated or highlighted verbally in worship.

Note: See the list of definitions at the end of this report to explain key terminology.

Discussion Questions:

How do we communicate among church participants now?

How do we communicate beyond our church to the community now?

How should we adapt communication strategies to be more effective for this segment?

IMPORTANT DEFINITIONS

POTENTIAL INFLUENCE

Lifestyle Compatibility	Daily behavioral habits overlap with common activities and similar priorities
Family Group	Grouping by key demographic factors like age, income, culture, family status, etc.
Frequent Neighbors	Often live near each other with shared recreational, health, or emergency services

LEADERSHIP

Constant Leaders	Traditional clergy focused on sustaining ministries & increasing members
Organic Leaders	Innovative leaders focused on church growth, new starts & multiplying followers
Extreme Leaders	Non-Institutional leaders focused on spiritual disciplines, high accountability, and pursuing perfection
Caregiver	Focus on visitation, counseling, pastoral prayer
Enabler	Focus on facilitating meetings, lay empowerment, mediation, liturgy
CEO	Focus on staff development, administration, fund raising, expository preaching
Discipler	Focus on seeker sensitivity, adult faith formation, guidance for Christian living
Guru	Focus on religious insight, holistic personal growth, spirituality, enlightenment
Visionary	Focus on big picture, major social change, motivational speaking
Mentor	Focus on self-awareness, individual meaning and purpose, vocational clarity
Pilgrim	Focus on cross-cultural sensitivity, inter-religious dialogue, strict spiritual discipline

HOSPITALITY

The Basics	Friendly untrained greeters, basic coffee and creamer, packaged food or sugary snacks
Multiple Choices	Trained greeters, multiple serving stations, great coffee, varieties of food
Healthy Choices	Trained greeters mirroring lifestyle diversity, healthy food options, allergen alerts
Take-Out	Coffee-to-go, bagged food, exit door hospitality, text message and social media

EDUCATION

Curricular	Printed books or study guides. Passive, intellectual, classroom. Maturity measured by acquired knowledge
Experiential	Activities. More music, images, movement, interaction. Maturity measured by behavior patterns, attitudes.
Biblical	Focuses on the Old and New Testaments. Maturity means Biblical literacy
Topical	Focuses on contemporary issues. Maturity means ethical integrity and enlightened behavior
Generational	Gathers people by age or grade in separate classrooms with age-appropriate resources.
Peer Group	Gathers people sharing affinities or common interests regardless of age.

SMALL GROUPS

Rotated Leaders	Participants take turns hosting and leading the group. Requires limited expertise and training.
Designated Leaders	Single leader guides the group from start to finish. Requires significant maturity and training.
Curriculum	Focus on a book, workbook, or structured program to guide structured discussion
Affinity	Focus on shared interest, enthusiasm, or activity to inspire informal discussion.

IMPORTANT DEFINITIONS (cont.)

WORSHIP

Educational	Consistent liturgy, expository preaching, focus on doctrine, ethics, and history
Inspirational	Uplifting music, motivational speaking, focus on joy, optimism, and encouragement
Transformational	Spontaneous, expectant, personal transformations, Higher Power interventions
Coaching	Informal, dialogical, topical, practical coaching on how to live better & faithfully
Caregiving	Slow, meditative, family–feel with pastoral prayer, children’s time, senior celebrations
Healing	Quiet, prayerful, expectant of physical, mental, relational healing and hope
Mission–Connectional	Unity of action/reflection, all about outreach, volunteer empowerment

OUTREACH

Survival	Basic needs for food, shelter, clothing, jobs, basic health care
Recovery	Addiction intervention, 12 step support, and counseling services
Health	Mental and physical fitness, disease prevention, rehabilitation, therapy
Quality of Life	Social wellbeing, neighborhood safety, environment, immigration, peacemaking
Human Potential	Personal/vocational fulfillment, education, career help, human rights advocacy
Interpersonal	Intimacy, sexuality, family & marriage counseling, healthy friendships
Human Destiny	Repentance, conversion, witnessing, alignment with God’s purposes

FACILITIES

Ecclesiastical	Facility must “look like a church” with traditional architecture and furnishings
Utilitarian	Facility must be “user–friendly” and multi–purpose for public use
Christendom	Indoor/outdoor symbols associated with church history or denominational identity
Contemporary	Indoor/outdoor symbols from nature, indigenous cultures, alternative spiritualities
Modern	Technology primarily enhances print and oral communication
Postmodern	Technology primarily enhances multi–sensory interaction, internet, social media

FINANCES

Unified Budgets	Stability first. Give to a single general fund to pay staff and manage overhead costs
Designated Giving	Effectiveness first. Give to specific funds or causes by personal preference
Informed Philanthropy	Informed, independent, confidential financial commitments for a tax benefit
Lifestyle Coaching	Individual & household coaching for Christian family financial management

COMMUNICATION

Direct Mail Receptive	Pay attention to mass mailings to postal addresses.
Email Receptive	Pay attention to information delivered digitally to personal email addresses.
Mobile Telephone	Regularly rely on cell phones and smart phones for calling, texting, surfing, banking etc.
Broadcast Cable TV	Regularly rely on cable television for news, advertising, and entertainment.
Online Computer	Regularly go online by personal computer to surf websites, shop, bank, and use other services.
Internet Radio	Regularly subscribe to internet services for music, sports, and topical discussions.
Newspaper	Pay attention to printed newspapers for updates about church news or local, national, global events.
Print	Pay attention to printed church newsletters, bulletin inserts, brochures, and other handouts.
Corded Telephone	Regularly use ordinary telephones to communicate from home.
AM/FM Radio	Regularly use traditional radio to listen to music, commercials, and talk.
Verbal Announcements	Always rely on verbal announcements from the pulpit about church events or items of interest.
Personal Visits	Always expect personal visits at home by a representative of the church to share information.