

Segment **E19: Full Pockets Empty Nests**

Empty-nesting, sophisticated, upper middle-class households with discretionary income

Resource: Mosaic by Experian.

Religious Experience in a Nutshell

Religious Perspective: *Reasonable Religion, from Privileged Perspective, for a Better World*

Common Spiritual Issues: *Feeling flawed and aging, anxieties over meaninglessness and death*

Potential Influence

Lifestyle Compatibility	Family Group E Thriving Boomers	Frequent Neighbors
G24 Status Seeking Singles	E19 Full Pockets Empty Nests	C11 Aging of Aquarius
L42 Rooted Flower Power	E20 No Place Like Home	C13 Silver Sophisticates
O53 Colleges and Cafes	E21 Unspoiled Splendor	D16 Settled in Suburbia
O54 Striving Single Scene		K40 Bohemian Groove

General Comments

At one time, *Full Pockets Empty Nests* (experienced, educated, and cultured adults in their 50's and 60's) formed the backbone of established church boards and committees of progressive churches (usually medium size to large churches). They led the way in financial support of a congregation, and also served committees for regional and denominational bodies. This can still be true today, but now they tend to be distancing themselves from the institutional church in favor of faith-based non-profits and para-church organizations. They may be increasingly frustrated with the bureaucracy and intransigency of church institutions in a changing world.

If people in this segment connect with a church, it is part of a balanced life that supports liberal causes and satisfies curiosity about God. They are more likely to plan and advocate than implement. They may attend board meetings and vote in decision-making forums, but may attend worship sporadically. They may also become critical of church staff, and gravitate to personnel committees that supervise staff and volunteers. They may attend lectures on Biblical criticism and comparative religions, but often resist accountability for daily spiritual habits. They have strong moral principles, with high ethical standards in the workplace, and they favor churches with high ideals and strong opinions on social behavior.

The churches that capture their attention may be Protestant or Catholic, but they are congregations that are deliberately counter-cultural toward "the military-industrial complex" or the "consumer society". On the other hand, they are churches that have sophisticated tastes in the visual and performing arts, and network with a large number of social services, advocacy groups, and

General Comments

educational institutions. Work, career, and their role in the senior management of organizations are all important parts of their identity. In retirement, they may have trouble finding themselves. They may renew or deepen their connection with the church (or other organizations) as a way to preserve self-esteem and maintain continuity of purpose.

Men and women in this segment have enjoyed careers with significant influence and authority. They deeply believe that they can control their own destiny through hard work and an independent spirit, and they project this assumption on churches and church leaders. Positively, they can lead churches in setting priorities and policy development. Negatively, they can undermine the authority of clergy and indulge in micro-management. They can strongly support outreach, and rigorously align budgets to achieve outcomes that change the world. They can also espouse idiosyncratic theological views that differ from church tradition.

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	x	Visionary
	Enabler		Guru		Mentor
x	CEO			x	Pilgrim

Full Pockets Empty Nests look for a leader who casts a big vision for social change. They look for a leader who can make local and global ("glocal") connections. In the past, this was a clergy person with veteran experience who has climbed the career ladder of the denomination. Increasingly, this is a maverick from the denomination or pilgrim experimenting with diverse spiritualities. They are bridge builders, and strong advocates for ecumenical cooperation and interreligious dialogue.

These leaders often have managerial experience in the broader non-profit sector, and represent the church on a variety of non-profit boards. They maintain extensive networks among social services, advocacy groups, and educational institutions, and may be influential in shaping denominational social policies. These leaders are not ones to make excessive demands of the lifestyles of church members, but are very good recruiting, nurturing, and managing volunteers. Leaders are expected to stand up under pressure, work long hours, think quickly, and take initiative. They respect leaders who listen to criticisms, but do not readily back down.

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		

Full Pockets, Empty Nests may be sporadic in their attendance, but want to be greeted by name. They are not ostentatious by nature, and are uncomfortable if greeters fuss over them, but they appreciate gestures of respect. They may be escorted to their seats. They will wait their turn to shake hands with the pastor following worship. These people will linger following worship, especially if the refreshment area contains images and information about mission projects and social concerns. They shy away from home cooking, and look for multiple serving stations that serve high quality food and drink. Depending on the core values of the church, wine may be included as an option. They gravitate to healthy food choices (vegetables, fruit, cheese), and appreciate sugar substitutes and allergy alerts. People in this segment are willing to make a financial donation toward quality refreshments, if part of the proceeds is given to specific charities.

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

Full Pockets Empty Nests like to savor worship as an individual event. The significance of worship is usually not cumulative as part of a theme or the Christian Year, because they often do not attend worship on consecutive Sundays. Each worship experience should be very inspirational, sending participants into the world with joy, hope, and energy. The order of worship may be highly structured, with traditional terminology, but it should move at a good pace. Do not slow worship down with lots of announcements, prolonged passing of the peace, silence, or delays as worship leaders waste time in transitions of procedure. Children's stories, and child-friendly worship services, are not a high priority for people in this segment. Worship is an adult experience.

Visual and performing arts should be both classical and contemporary, and performances should be high quality. If there is a Confession of Faith, it should be more contemporary and reflect an ecumenical spirit and respect for other religions. These people are more likely to approach Holy Communion as a work of art, or as a metaphor for God's love for the world, than as a definitive dogmatic statement or divine mystery. The sermon may or may not exposit scripture, but it should address a current social issue, ethical dilemma, or mission outreach. Guest speakers, with a reputation in political, social service, or mission networks, may be the key element that attracts their attendance in worship that day.

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
x	Experiential	x	Topical	x	Peer Group

The church fulfills an important educational function because it shapes moral behavior and social policy. *Full Pockets Empty Nests* tend to assume that educated people will naturally behave correctly. If people are given the right information and careful, they will probably take the appropriate actions. Educational content is topical, and is intended to provide correct information, broaden perspective, explain and support causes, and shape public or corporate policies.

Sunday schools for children and youth are not necessarily a high priority for people in this segment, although they will support classes in principle as a means of preparing the next generation to take responsibility for the world. Teaching methods may be curricular (books, workbooks, study guides, etc.) or experiential (video, crafts, dialogue, etc.). This segment generally favors action/reflection methods, and Sunday school units often work on short term mission projects. Adult education is more important. Adults are expected to make short term commitments (1-3 sessions) on a specific topic, and often taught by a guest speaker with special experience and expertise. Bible study is not a strong attraction, unless study of ancient sociological-economic-political situations illumines contemporary events.

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	
x	Trained Leaders		Curriculum Study
	Rotated Leaders	x	Shared Affinity

Full Pockets Empty Nests often prefer midweek small groups over Sunday classes. Consider meeting with small groups at the church building, or in the private rooms of fine restaurants or upscale hotels. These groups may be less explicitly "Christian". They tend to focus a broader spirituality that embraces various faiths and traditions. The most energy is given to topical presentation and discussion, along with building or renewing friendships. Prayer can be important, and Bible study should relate to contemporary events.

Small group commitments tend to be very short term (1-3 session), although group conversation may be expanded through email and social media. Participants generally prefer to be led by a designated (trained and accountable) leader. This helps them avoid unnecessary competition and personality conflict among the strong egos that make up this lifestyle segment, and also provides expertise and reliable information for discussion.

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		
Health and Wellness	X	
Quality of Life	X	X
Addiction Intervention		
Interpersonal Relationships		
Human Potential		
Salvation and Human Destiny	X	X

Full Pockets Empty Nests value the church as an agency to improve quality of life in local communities and the global village. They expect the church to be a leader for social change and advocacy of public policies. They also expect the church to model cross-cultural and inter-racial tolerance, and to satisfy their curiosity about world religions. They are not particularly enthusiastic about religious faith, either as a set of dogmas demanding assent, or as an existential risk demanding lifestyle surrender. Religion is a subject to be studied, and indirectly shapes the diverse cultures that is their real interest. They are eager to improve quality of life around the world, and support interventions to feed the hungry, overcome poverty, promote literacy, improve health care, and resolve conflicts. They may spend part of their vacation time planning or implementing service projects in underdeveloped countries.

People want to broaden horizons. Any outreach that explores personality, or satisfies curiosity about other religions and cultures, or connects science and religion, attracts their attention. They may participate in guided group tours of the Holy Land, sacred places in world religions, and cruises that investigate ancient or foreign cultures. They highly value programs that promote wellness and healthy living, cope with disease, postpone aging, and plan legacies.

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
x	Utilitarian	x	Postmodern		Contemporary Post–Christendom

Full Pockets, Empty Nests can feel at home in ecclesiastical or utilitarian facilities provided they are relatively new, or have been upgraded to be accessible, uncluttered, and environmentally friendly. If the facility looks ecclesiastical, they may find ways to introduce LCD monitors, acoustical and lighting improvements in the sanctuary; and solar panels on the roof. If the facility is utilitarian, it will resemble a concert hall more than a school. Furniture should be high quality, with nothing "second hand" unless it is an artifact or antique. Wall and floor coverings should be relatively new, clean, and replaced regularly.

Technologies may be a combination of modern and postmodern. Libraries may include hard copy volumes and DVD's. LCD screens will display both words and images, although they will more likely be still images than video clips. Wireless environments and networked computers may blend with older VCR's and bulletin boards. Symbols tend to be 20th century renditions of classical Christian themes, or contemporary images by local artists and contemporary symbols of spirituality inspired by different cultures.

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
x	Designated Programs & Mission Projects		Lifestyle Coaching & Family Financial Planning

Local churches and denominations must work much harder to attract the interest of *Full Pockets Empty Nests* for financial donations. They are more likely to express their outreach interests through non-profit and para-church agencies, avoiding the institutional overhead and extraneous expectations that often come with church outreach programs. These people manage their own money well, and do not think they need lifestyle coaching to shape their financial situation. They prefer simple stewardship campaigns that distribute detailed information with the need for a personal visit. If they pledge to a church, they will preauthorize monthly or quarterly payments. They may also donate lump sums at the end of their tax year. Money is never really an issue for people in this segment. What is really important is that they get what they want ... be it the right facilities, technologies, programs, or staff.

The priority *Full Pockets Empty Nests* is to give money directly to mission. Micro-philanthropies attract their attention. Donations to the operating budget of the church are considered "second mile giving", but, if they are enthusiastic about the mission results from their outreach investments, they will give generously to the institution. They will expect detailed financial statements and annual audits to reinforce their trust in the church. In order to motivate generosity in this lifestyle segment, communicate great mission stories and provide proof of mission results that have provided sustainable, positive social changes.

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		Corded Telephone		Verbal Announcements
	Email Receptive	x	Broadcast Cable TV	x	Internet Radio	x	Print		AM/FM Radio		Personal Visits

Full Pockets, Empty Nests read, and their initial attention may be gained through printed or digital communications. Books, magazine articles, and newsletters are usually downloaded to be digested. These people use internet to shop and bank, but may not spend much time simply surfing the web or browsing through blogs. Printed information needs to contain numerous links to websites and blogs. They will pursue their interests on line, and share insights and resources with others via email and attachments.

They are more likely to dialogue through email than instant messaging, but if they really want to learn more about a mission or personal growth opportunity they are apt to make a personal call on a private line (or undisclosed cell phone number) to ask questions or arrange a face to face meeting. Face to face conversations are still the best way to pass on significant information and make decisions. People in this segment are likely to carry older model cell phone ... but it is often muted and only vibrates. They may well filter calls through voice mail, and call you back at a time that is convenient for them.

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.