

Segment **J36: Settled and Sensible**

Older middle-class, empty-nesting couples and singles in suburban and rural neighborhoods

Resource: Mosaic by Experian.

Religious Experience in a Nutshell

Religious perspective: *God's mission, our community, my church*

Common Spiritual Issues: *Feeling one's age and lonely, anxieties over death and estrangement*

Potential Influence

Lifestyle Compatibility	Family Group J Autumn Years	Frequent Neighbors
I32 Steadfast Conventionalists	J34 Aging in Place	D18 Suburban Attainment
M45 Diapers and Debit Cards	J35 Rural Escape	L42 Rooted Flower Power
S69 Urban Survivors	J36 Settled and Sensible	O52 Urban Ambition
Q62 Reaping Rewards		I31 Blue Collar Comfort

General Comments

Settled and Sensible are denominationally loyal, and have often been members of the same local church for a long time. Their home mortgages are paid and their union seniority may have given them sustainable pensions, and they will generously support their church by financial giving and committee service. They want the church to be harmonious and hassle-free. The church remains a stronghold for their lives and their neighborhoods. Worship provides strength and hope, and the fellowship sustains them in old age. Many social activities rotate around the church, and the church is actively improving the quality of life in their neighborhoods.

Settled and Sensible tend to be conservative about social issues, but liberal about economic issues. They want the church to preserve traditional family values, but they encourage the church and government to fight poverty and racism, support assisted living, provide health care, and protect the safety of children and seniors.

Their churches tend to be very homogeneous. They intentionally honor and preserve ethnic orientations handed down from immigration of the previous century (e.g. German, Scandinavian, Italian, and eastern Europeans like Hungarians or Poles). They may struggle with new and different publics moving into their neighborhoods. However, these people are also pragmatic and fundamentally generous. They tend to move over and make room, cooperate and acclimatize to multicultural realities, as long as they can continue to live quietly and undisturbed.

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	
x	Caregiver		Discipler		Visionary
	Enabler		Guru		Mentor
x	CEO				Pilgrim

Settled and Sensible expect pastors to have graduated from a respected denominational seminary and been ordained to ministries of Word, Sacrament, and Pastoral Care. Pastors should be approachable and friendly. Generally speaking, pastors may be more liberal than the congregation on various social issues. That's OK, provided that pastors are team players in shaping church policy, keep scripture at the center of preaching, and do not introduce sudden or unwelcome changes to worship. They are expected to visit in the homes of members, and be on-call in the local hospitals. They are very attentive and professional designing and leading wedding and funeral services, and are respected for their compassion toward struggling families and disadvantaged persons.

These churches often have declining memberships, with declining resources, and high overhead for property maintenance. Pastors need to be a good financial managers and fund raisers, and have excellent administrative skills. Pastors may also be directors of an in-house faith-based non-profit organization, and have a good rapport with the health care and social service networks. The second program staff person is usually an associate pastor for visitation or pastoral care. Additional staff may be tied to related non-profit health or social agencies, so that salaries are subsidized by outside government or denominational grants.

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	
X	The Basics		Multiple Choices		Take-Out
			Healthy Choices		

Settled and Sensible often arrive early and leave late. They may walk or use public transportation. It helps to have a sheltered drop-off entry for car pools. Designate sufficient spaces for handicapped parking and visitors. People may enter through any door, so enlarge the greeting team to cover each entrance. Security during worship can sometimes be an issue. Deploy a team of greeters who can disperse in the church building during worship to greet latecomers and other strangers. Make sure that entrances, hallways, and rooms are well marked and directions provided.

Ushers should have basic training to smile, treat women and children respectfully, and provide extra help to anyone who is disabled. Rotate greeters, ushers, and servers routinely (perhaps every 1 or 2 years). This gives more opportunity for service, and ensures that shy members, visitors, and strangers are welcomed equally. Store canes, walkers, and wheelchairs in the back during worship, and return them during the final hymn. Remain watchful during worship for people who might need help, or who might react emotionally to some part of the worship service. Be prepared to give assistance or reassurance, and stay afterward to offer prayer or connect them with pastoral staff.

Refreshments are basic coffee and tea, along with snacks from the supermarket. Flavored creamers and the occasional sugary treats are welcome. People will linger and gather in friendship circles. Provide opportunities to sit. Servers should circulate to refill cups and empty plates.

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

Settled and Sensible come to worship looking for a sense of belonging and strength for the coming week. The overall worship experience is structured and predictable, and may follow the Christian Year. *Settled and Sensible* prefer to sing hymns that they know and hear positive messages. They are often ready to laugh at funny anecdotes or applaud a great anthem. They appreciate extended opportunities to pass the peace and greet one another, and personal prayers of intercession. They are patriotic, proud of their ethnic heritage and observe national holidays. The American flag in the sanctuary is a symbol of gratitude for the country that protects religious liberty.

Congregations under 100 people often expect worship to be more about care giving. The sermons are shorter and more personal. People often remark that “the pastor seemed to be talking just to me”. Congregations over 100 often expect worship to be more about education. The sermons are longer and more abstract, and may interpret scripture with an eye to current events.

If the congregation grows, there is often tension about worship design. Veterans tend to prefer caregiving worship that is slower, softer, and more intimate. Newcomers tend to prefer inspirational worship that is faster, louder, and more inclusive. *Settled and Sensible* don't like surprises and do not value novelty, so introduce changes to worship with lots of prior discussion.

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	x	Biblical	x	Generational
	Experiential	x	Topical	x	Peer Group

Settled and Sensible are pragmatic about the method, content, and teaching in the Sunday school. They will do whatever works to encourage young families and children to come to church. They do tend to use traditional curricula for all ages, partly because this is easier when rotating teachers. They may use the same curricula for several years. *Settled and Sensible* do not tend to be abstract thinkers. They prefer a curriculum that is simple, and which avoids theological language. They are decidedly orthodox in their faith. Discussion should never become debate.

Many churches in this context have shifted to concurrent Sunday schools for children, despite the burden this may place on teachers. Younger families will just not come early, and without a concurrent Sunday school they may skip worship altogether. In order to compensate, churches develop rotating teams of teachers or combine small groups into larger peer groups. Adults often continue to come early for Sunday school before worship. This may be a Bible study curriculum, or it may be on selected topics of special interest. Each study session may include an exercise to “fill in the blanks” in order to crystallize learning. Education should provide practical applications to everyday life.

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	x	Shared Affinity

Settled and Sensible sustain large gender and age based groups, but increasingly they are shifting to small groups. Relationships are more important than spiritual growth, and they want to deepen and perpetuate longstanding friendships or to make new friends. They often rely on a study guide or book to focus conversation, but this is often just a way to help people open up and share their lives with one another. It is not necessarily important to finish an agenda, so long as people have a good time and build trust.

People in this segment tend to be homebodies. Affinities of groups can include crafts, music, hobbies, etc. Groups usually meet in private homes rather than in the church building. Occasionally a small group might travel together on a cruise to Alaska, or to a campground or retreat center.

Group leaders are often rotated so that no one person is unduly burdened. The host or hostess is often the leader for that session. Leadership training usually takes the form of ongoing coaching by the pastor, associate pastor, or key lay leader. Accountability for spiritual growth or group behavior is not always easy. People generally avoid conflict and do whatever they can to promote harmony. Coaching to overcome personality conflicts is perhaps the greatest challenge for small group success.

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

Settled and Sensible value any ministry that improves the quality of life in their neighborhood or their standard of living at home. They are open to partnerships with other churches and social agencies, and may develop and incorporate a faith-based non-profit, especially if it provides wellness centers, medical clinics, counseling services, or addiction intervention. They will also support by-laws to restrict pornography, gambling, and alcohol consumption, and efforts for stricter law enforcement. They have a big heart for the disadvantaged, and volunteer for ecumenical ministries that provide food, clothing, and household items. They also volunteer for programs like “Meals on Wheels” or special campaign for health care or to improve hospital services.

Fellowship and fun events are also seen as a form of mission because they help deepen interpersonal relationships. They want to assimilate new members to both community and church. There may be an increasing number of singles (spouses lost to death, extended care institutions, or divorce). Dinners, special musical concerts sponsored by the church and held in the sanctuary, and winter and summer socials are also relevant. They may create bowling clubs, or organize day trips outside of the city to parks or entertainment venues. Recreational events are often seen as the best method of evangelism.

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

Settled and Sensible prefers ecclesiastical looking church buildings. However, many of these buildings may have been built in the late 19th or early 20th centuries for larger congregations, and may have been renovated many times over the years. Hallways may seem like a maze, and there may be extra stairs or ramps in unexpected places. This challenges churches to provide assistance for the physically disabled and better security in the building. Kitchen and washroom facilities may violate current fire and safety regulations and require expensive upgrades

The sanctuary is usually well maintained. It has the original hardwood and traditional chancel furniture, and may have an older pipe organ that is costly to maintain. Lighting is often a bit dim, and the electrical supply may not be updated because people do not wish to add amplified musical equipment. The sound system is serviceable, but dated. Occasionally the church sponsors special lectures or more contemporary worship services, but the video screens and projectors are usually portable. People do not want to harm the traditional decorations to install fixed video technology. Symbols are classically Christian: Biblical scenes and historical references to founders and saints. The narthex often contains historic communion ware and crafts that may be memorial gifts from past generations.

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

Settled and Sensible may not have a lot of disposable income, but try to be generous toward their church, and it will likely be the priority in their plan for charitable giving. These people tend to be fiscal conservatives. They like to avoid debt and maintain high reserve funds. They don't like to risk investing in a new ministry or creative idea unless there is ample assurance that it will be successful and eventually become self-sustaining. They generally trust the finance committee, but they like to see a detailed annual financial statement and ensure that the books are audited regularly.

They usually prefer traditional stewardship campaigns that allow them to pledge a percentage of their net income to a unified budget for the church institution. Their choices may be limited to operations, memorials, and debt relief ... although many denominations will also include opportunities to pledge toward denominational missions. Local missions are often supported by a discretionary fund provided to the pastor; or by occasional fund raising. Unlike their counterparts in this lifestyle group, this segment may be more open to professional capital fund raisers to meet big challenges. They will apply for government or denominational grants to upgrade facilities or subsidize major outreach ministries.

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

Settled and Sensible rely on traditional, old fashioned communication methods. They like printed bulletins in worship that provide complete texts, so there is no fumbling to find and hold other books. They also prefer lots of announcements as bulletin inserts, including appreciation for volunteers, which are reinforced verbally from the pulpit. Their handouts on Sunday morning are often rather bulky, but it all goes home. Every gathering may have announcements and printed material to distribute. The home telephone is the primary vehicle of rapid communication. Churches often have telephone trees to share pastoral concerns or to remind people about meetings and special events. They always place an ad in the community newspaper.

Experian suggests that while the computer is confusing, they have begun to use the internet to follow news and sports, play games, and occasionally chat using forums. Many are becoming acquainted with free digital software that allows them to chat with children and grandchildren more frequently. Nevertheless, they rarely use email and probably won't visit a church website. They may watch local religious television programming.

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.