

# Segment **M45: Diapers and Debit Cards**

Young working-class families & single parent households in small established city residence

Resource: Mosaic by Experian.

## Religious Experience in a Nutshell

Religious perspective: *God, Family, and Country*

Common Spiritual Issues: *Feelings of estrangement, anxieties about emptiness and displacement*

## Potential Influence

Lifestyle Compatibility	Family Group M Families in Motion	Frequent Neighbors
P56 Mid-Scale Medley	M44 Red White and Bluegrass	I31 Blue Collar Comfort
O52 Digital Dependents	M45 Diapers and Debit Cards	J36 Settled and Sensible
O55 Family Troopers		L42 Rooted Flower Power
R67 Hope for Tomorrow		R66 Dare to Dream

## General Comments

*Diapers and Debit Cards* identify themselves as “Christian” and faith is important. They are often shopping for the right church that can accept them as they are, provide family-centered opportunities with low expectations, and bring some sanity and direction to their hectic lives. They are not going to work hard to adapt to the church. They think “good church” should go the second mile and adapt to them. These people may be more involved in on-line communities than real-time communities, and may be apathetic to wider social issues. They're focused on themselves and their families, and the church might be their only touchstone with the community in which they live.

*Experian* suggests that these young couples and single parents are starting out (or starting over). They are under 35 and trying to raise children on lower middle class incomes. With modest educations and a few college courses, they face a tough challenge with real optimism. They are changing their circumstances, sometimes single-handedly, for a better life. They look for a church that offers practical support to live effectively and faithfully day to day. Church life can't be too complicated, but must focus on essential faith in common language.

A U-Haul or a borrowed pickup truck full of household stuff is not a rare sight in these older city neighborhoods. These people are in transition. A “good church” is going to bend over backwards to bless them. These people may relocate before they really mature as Christians, but a “good church” won't care that they can't quite pay their way into membership. They'll hand them over to the Holy Spirit trusting that they will get to know Jesus even better in their next (and perhaps more permanent) home.

## **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

<b>High Priority</b>	<b>Medium Priority</b>	<b>Low Priority</b>
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## Leadership Preferences

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

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

*Diapers and Debit Cards* connect with pastors who have a “live and let live” attitude of acceptance, and have let go of all the “sacred cows” of church institutions. The pastor may be male or female, and the high proportion of single mothers in this segment may welcome a strong, spiritually mature, role model. Pastors have to be self-starters with clear priorities, and laser focused on servant evangelism and maturing 30-something adults in their faith, because the hectic lifestyle of these people can quickly complicate church life and take control of clergy time management. Digital presence is as important as real presence. But in all this adapting and communicating, remember that the unrehearsed word and spontaneous deed can build or sabotage your credibility in an instant.

Pastors are old enough to be a “big brother” or “big sister”, but young enough to catch up with the kids. They are usually seminary trained and ordained, but connection with a denomination is not that important. The pastor is a personal, practical preacher; and capable of seeing and revealing God in what is often entertaining and informal worship. Pastors do more than just help these people make their lives work. They work with individuals and small groups to help people shape a “do-able”, portable spiritual life for themselves and their families.

*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	x	Multiple Choices		Take-Out
			Healthy Choices		

*Diapers and Debit Cards* are likely to take public transportation, or cram their families into a sub-compact used car, in order to get to church. They may arrive at the last minute or late, so keep the greeters at the door well after worship begins. Train greeters to be a calming presence, utterly accepting, and ready to lend a helping hand with strollers, infants, and kids who act out.

People in this segment live in fixer-upper houses that they are constantly improving, so they don't expect a pristine church building or state of the art refreshment centers. Just make it clean and safe for roaming children, and provide plenty of space for conversations. The Welcome Center can be simple, but needs to be very visible, child-friendly, and constantly staffed. Be sure to have greeters at the door when they leave who are trained to smile, say goodbye, help get the stroller down stairs, and invite personal prayer requests during the week. Nothing touches them more than the simple question: *How can we pray for you this week?*

*Diapers and Debit Cards* often have more expensive tastes than they can afford. They survive on fast and frozen food, but appreciate better quality when it is available. Make your coffee and tea a cut above what they normally get on the job and available with flavored cream. Abundance is probably more important than variety. Healthy eating is unimportant, although you may try to cut back on sugar (especially for the children). Be sure to package leftovers in take-home bags. The 30 minutes of refreshment time conversation is perhaps the most crucial opportunity of the week to establish or deepen a Christian relationship with these folks.

*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
	Educational Worship	x	Transformational Worship	x	Coaching Worship
	Healing Worship				

*Diapers and Debit Cards* prefer worship that is relatively informal and very upbeat. Even with a concurrent nursery and preschool program, infants and children may still be in worship. Be prepared for participants coming and going during the service. Praise music with a strong rhythm begins worship, and music tends to set the mood, frame the message, and connect everything together. The music director or band leader is more important than the average organist or choir director might be in a traditional church. Christian music may have a distinctly country or rock sound, and is usually led by electronic keyboard or band. There is often soft music in the background for prayers, communion, or baptism. Lyrics are uncomplicated and clear, and the words to prayers, music, and the points of the sermon are visually displayed (projected or computer generated).

The focus of worship on coaching daily Christian living or personal transformation. Worship often follows a practical theme for the day (or a theme extending several weeks) on a practical subject of Christian living. The pastor often speaks for 30 minutes or so, without a written text, and with frequent references to scripture. The message may be supplemented by video clips or drama. Alternatively, worship may focus on changing lives (conversion, spiritual blessings, addiction intervention, etc.) This message is more motivational, and often includes a witness from the band or congregation and healing prayer or altar call. Eucharist can be important for people with Catholic, Episcopal, and Lutheran backgrounds. The liturgy is usually simpler and in ordinary language, includes children, and focuses on specific experiences of grace that sustain people through hard living or rescues people from bad habits.

*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
x	Experiential	x	Topical		Peer Group

*Diapers and Debit Cards* may want Christian spirituality to be a natural part of home life, but the reality in their hectic lives is quite different. Children's Sunday school may be the one intentional Christian education time each week, and parents would like to make the most of it. They may prefer experiential over curriculum-based education. Children may have short attention spans and need to be actively engaged in crafts, Christian videos and video games, puppetry, stories, or special music that is supplemented by a simple study guide. Think of Vacation Bible School as normative for the whole year. Children may still be organized by age groups, and the themes will emphasize Bible stories and memorable verses.

Some adults will participate in a Sunday school class. These are often short-term commitments in bursts of 3-6 weeks with a designated leader (usually a more mature veteran of the church). The topic is often related to the current theme for coaching in worship, with parallel Bible study, and relies more on video than print technology. Other adults enjoy the freedom from child care, and may prefer to just linger over refreshments. Deploy lay leaders to intentionally mingle with these adults and engage them in "significant conversation" about stress management, personal goals, faith, and marriage and parenting.

*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	x	Curriculum Study
	Rotated Leaders	x	Shared Affinity

*Diapers and Debit Cards* are often interested in midweek small groups. They help create and deepen friendships for mutual support, and are often an important part of the discipling process. The pastor or paid staff person trains and coaches small group leaders to build relationships and deepen faith. A book or workbook is usually the focus of conversation, and often parallels the theme of coaching in worship. The curriculum strongly references scripture, but is very practical in its lifestyle application.

Most people in this segment prefer “following” than “leading”. A small group leader is often recruited by the pastor using spiritual gifts inventories, and regularly coached to lead the group. Groups may be quite structured for prayer, fellowship, and learning. They may have very clear times for closure, and intentional mentoring moments to move people to the next group that will enhance their individual spiritual growth.

Small groups can become the primary unit for care giving and mutual support in the church (rather than the pastor), and participants may well connect in-person or via social media through the week. Small groups won't work without a strategy for concurrent child care. This is usually done at the church building in a quality nursery with trained church volunteers. This means churches may designate a particular night as “small group night” and provide space in the church for groups to meet.

*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	X	X
Human Potential		
Salvation and Human Destiny		

*Diapers and Debit Cards* are very conscious of their transitional phase of life. They appreciate help to explore spiritual gifts and hidden talents, develop life skills, open new career possibilities, and expand their personal and family opportunities. They want to achieve stability in their own lives, and open new possibilities for advancement for their children. The church often runs its own day care center, after-school program, or tutoring program.

They are interested in anything that will improve family unity and marital harmony, or develop safe environments in home and neighborhood. Amateur sports are often a welcome outreach (including Upward Basketball, baseball, soccer and other programs that do not require expensive equipment). Picnics, trips to the zoo, and other inexpensive family fun options are popular.

These are not people who respond to hot button social issues (although there may be interest in counseling or advocacy related to single parenting, divorce recovery, spousal abuse, or domestic violence). They are more likely to connect with practical programs for home improvement, child health, crime prevention, or free entertainment.

*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		Postmodern		Contemporary Post–Christendom

*Diapers and Debit Cards* are not choosy about church buildings. The building or architecture is not what attracts their attention, nor do they have much vested interest in maintaining heritage. They want facilities to be clean, safe, and useful. Any ordinary space can be transformed into sacred space through video technology and imagination. The church building in older neighborhoods is often as much of a fixer-upper as their homes, and volunteers are happy to maintain it as part of their stewardship. Outdoor areas for team sports are welcome. Outdoor playgrounds for little children ... fenced, and updated with durable toys and activities ... are a strong attraction. These send signals of acceptance to the neighborhood.

They prefer to clear away the hardwood from the sanctuary and create flexible space for worship. This is safer for children, more family friendly, and opens up possibilities for musical groups and video technology. They also look for an excellent nursery that is proximate to the worship center and food court. Nurseries should be well away from exit doors, safe and secure. The children's space is roomy, airy, and illuminated. It separates the infants from the toddlers, and provides ready access to water and washrooms. It contains clean, unbroken, and relatively new toys.

The symbols outside and inside are clearly and unambiguously Christian. Interior halls are often covered by large murals painted by volunteers (e.g. Noah's Ark, Jesus blessing the children, and other Bible scenes). The building is wireless and allows easy cell phone access. In addition to video technology in the worship center and education rooms, the office has up-to-date hardware and software.

*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		Informed Philanthropy & Pledging
	Designated Programs & Mission Projects	x	Lifestyle Coaching & Family Financial Planning

*Experian* suggests that *Diapers and Debt Cards* are spending a lot on diapers and the necessities of young families, with relatively low salaries and savings, and few investments. They avoid credit cards, and hate to amass credit card debt. They try to stick to cash (or debit cards). They rarely go into a bank, and most often use an ATM machine. Occasionally they have to make ends meet by borrowing against payday at high interest rates.

They don't have a lot of disposable income to give to the church, and their "tithe" may be a balance of in-kind donations for worship and small group refreshments plus volunteer service. The major thrust of a stewardship campaign is to help young struggling families develop a lifestyle of Christian generosity. They often welcome coaching to develop a Christian family financial management strategy that might include debt freedom, college savings for the kids, church support, and one or two selected mission projects.

People in this segment need visible benchmarks for giving. Leaders lead! The individual or average giving of staff and board set a standard for members and adherents to follow. Their trust for the institutional church does not extend much further than the local church. They give to a no-frills unified operations budget. Churches often have to function on a financial shoestring, and there are frequent fund-raising events for special needs. There isn't often much support for a capital campaign, but they may apply for denominational or municipal grants to support relevant programs.

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

*Diapers and Debit Cards* may be more connected on line than in person. This segment uses the internet for entertainment, music, information about health, sports, and bargain hunting. They will explore the church website, download devotional material and upload images and amateur video. They will participate in social media, and are more likely to follow than contribute to a blog. A chain of text messages is more effective than a telephone tree. If the church building is near a busy intersection or thoroughfare, then a brightly lit electronic sign with updated information about coming events is a must.

They are comfortable with television, and with the use of video screens, images, and video clips in worship. A blank screen makes them nervous. They assimilate more information through image than words. They readily use email, but digital news from the church is better sent in short, clear bursts than long newsletters. They stay in touch with spouses, children, and friends with cell phones, but probably can't afford elaborate smart phones with all the available applications. The home computer is their learning and communication tool.

*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

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

### LEADERSHIP

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

### HOSPITALITY

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

### EDUCATION

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

### SMALL GROUPS

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

## IMPORTANT DEFINITIONS (cont.)

### WORSHIP

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

### OUTREACH

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

### FACILITIES

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

### FINANCES

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

### COMMUNICATION

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