

Segment Q62 Reaping Rewards

Relaxed, retired couples and widowed individuals in suburban homes living quiet lives

Resource: Mosaic by Experian.

Religious Experience in a Nutshell

Religious perspective: *Faith of Our Fathers (and Mothers) Living Still*

Common Spiritual Issues: *Feelings of loneliness, anxieties about displacement and abandonment*

Potential Influence

Lifestyle Compatibility	Family Group Q Golden Year Guardians	Frequent Neighbors
E19 Full Pockets Empty Nests	Q62 Reaping Rewards	C11 Aging of Aquarius
I33 Balance and Harmony	Q63 Footloose and Family Free	C13 Silver Sophisticates
J36 Settled and Sensible	Q64 Town Elders	J34 Aging in Place
N47 Countrified Pragmatics	Q65 Senior Discounts	L42 Rooted Flower Power

General Comments

Experian suggests that *Reaping Rewards* have known tough times, but survived to achieve stable and comfortable lives. They have a traditional view of the world, but have not stopped growing. They are interested in international events, travel, concerts, and the arts. They've always believed in doing ones duty before one enjoys life, and now they have no worries about the future or regrets about the past.

Faith is important and the church continues to be a rock that grounds their lives. They go to church to be with their friends and are as loyal to the one as to the other. They often think of spirituality as reinforcing physical, mental, and emotional health. Church makes as much sense as physical exercise, healthy diet, and preventive medicine (and these are all topics that are emphasized in the churches they attend). They value harmony and dislike conflict. They usually assume any difference of opinion can be settled if everyone just talks it out. They like town hall meetings and pot luck suppers. They will often worry more about losing old members than attracting new members, and harmony is extremely important. They may not initiate a new idea without significant consensus. If the church is ever financially challenged, they are more likely to cut staff and maintain the property.

Reaping Rewards tend to be conservatively orthodox in their faith, and usually attend churches that preserve history and tradition. The rites, liturgies, and creeds are so familiar that sometimes they seem to just repeat old habits and memorized words, but they are also ready to pause in thought and examine themselves. They may perpetuate stereotypes about other religions and cultures, but they are usually tolerant of other people and respect their different beliefs.

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

Leadership Preferences

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

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

Reaping Rewards have very traditional expectations of a pastor. Pastors are usually professionals with a number of years of experience. They have a strong sense of denominational tradition and a balanced, orthodox theology. Pastors may have an advanced degree in preaching, theology or counseling, and may have musical talent to chant or sing. They are good preachers and capable teachers, but are also friendly and approachable. Pastors may spend a lot of time preparing sermons, but they are otherwise out visiting homes, hospitals, nursing homes, campuses, or correctional institutions. Pastors are rapidly responsive to family emergencies and hospital calls. If any of the flock wanders, the pastor will bring them back. The metaphor of the Good Shepherd suits them well.

Pastors help the congregation develop a strategic plan, and then facilitate whatever programs are approved by the board. They may supervise additional staff, and provide coaching and coordination for standing committees. Pastors are good diplomats. They manage money well, and usually balance the church budget. They participate in ecumenical ministries and inter-religious dialogue, and represents the church in the community. *Reaping Rewards* often compare the current pastor with past ministers, and can be particularly critical of preaching, peacekeeping, and visitation.

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		

Reaping Rewards makes church attendance a priority. They have deep roots in their neighborhood or community, and many memories associated with the church building. Some may have second seasonal homes, and they will attend church there as well. They bring expectations for church experience from their home church, and they bring back ideas to improve their home church based on successful practices. They like to entertain friends wherever they are, and have high standards for hospitality. Greeters and ushers should be warm, but not effusive; respectful, but not pushy. They should be quick to offer assistance and give accurate directions. Ushers may store canes and walkers out of the way, and return them during the last hymn. They are equally friendly with any grandchildren who accompany them.

The refreshment center is clean, tastefully decorated, with natural or soft light and fresh air. Provide ample space and extra seating in several conversation areas. Food is high quality, but not fancy (excellent coffee, but not espresso; herbal teas and juices). Provide multiple choices for food, in multiple serving stations. You might designate food as sugarless, decaffeinated, and low calorie. Provide small portions, and add fruit and vegetable dips. Provide side tables in the refreshment area with devotional resources, information about denominational missions and community non-profits, and any handicrafts currently being sold to raise funds for outreach.

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				

Reaping Rewards value continuity with the past, and traditions are important. The order of worship is often standard to a denominational pattern. If people have a second seasonal home, they appreciate the similarities that make them feel right at home. They will bring “best practices” back their home church. The inspiration of worship is usually provided by high quality choral and/or instrumental music that rely on classic 19th and early 20th century hymns, accompanied by organs, pianos, and occasional woodwinds and strings. The education of worship is usually provided by the sermon, which often follows an annual lectionary and explains the meaning of scripture. The caregiving of worship is usually provided by extended rituals for “Passing the Piece”, and extended time for verbal announcements from committees, children stories, and personal thanksgivings and intercessions related to family and friends near and far.

If Holy Communion is important to their tradition, they tend to prefer an older or more traditional liturgy for which the words are very familiar. They like to take time with Holy Communion, enjoying moments of awesome silence as well as soft meditative music. The words of institution have power and the sacrament has many layers of meaning. The pastor or priest is usually robed. People in this segment will watch a church service on television if they cannot attend in person. They usually find a televised service very similar in tradition of their home church.

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		Topical		Peer Group

Reaping Rewards is often over-represented in the congregation compared to the community, and the children's Sunday school may be small. However, they believe that children and youth represent the future of the church and must continue at any cost. Also, their grandchildren may accompany them to worship from time to time. Sunday school is usually quite traditional. The curriculum is current or updated, and approved by the denomination. It often concentrates on Bible stories and essential doctrines, but includes moral models and key ethical teachings. Despite small sizes, classrooms may still be separated by age.

Adult Sunday school may also be an important tradition. Classes of adults have often been together for many years, often meeting in the same room with the same leader. They usually choose a Bible study or theological book to read together, but fellowship is equally important. Adult groups may plan and implement special projects or do special fund raising for the church. Some participants may be gone for several weeks at a time (seasonal homes, travel, etc.) but look forward to returning to the group.

The timing of Sunday school is often a difficult and contentious decision. *Reaping Rewards* may prefer education prior to worship, so that children can be trained in the liturgy and teachers can be spiritually nourished. Yet parents often prefer concurrent Sunday schools to save time on Sunday morning and free themselves to concentrate on worship as adults.

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

Reaping Rewards value midweek small and large groups. Groups are primarily about friendships and mutual support, but people in this segment also like to do devotional disciplines together. Large groups are often based on gender, age, or marital status, and managed by committee. They usually combine fellowship and education with internal or external service.

Unlike adult Sunday school, small group leadership is often rotated among the participants. People often know each other well, so leadership responsibilities focus on hosting and some simple coordination. Conversation flows naturally, and groups cope with personality conflicts and disagreements in their own way. Groups often meet in afternoons rather than evenings. Close friendships in the community can sometimes carry a small group out of the direct control of a given church. If the larger harmony of the church is unsettled, some people may drop out of church for a time and participate solely in their small group.

Most small groups will use a curriculum (Bible study, book review, mission study, etc.) Some groups will center on an affinity that is usually a hobby or craft, common passion for collectibles, or playing card games. Some small groups work on crafts specifically for mission purposes. Occasionally a small group may form around a group trip or cruise. Groups may stay together a long time, and tend to resist intentional closure and multiplication.

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

Reaping Rewards tends to be focused inwardly rather than outwardly. It can be difficult for newcomers to fully integrate with the church (especially if they are younger), unless they have a strong connection as a relative or friend of a current member. Therefore, churches often have to intentionally initiate programs of invitation or evangelism. Church outreach often tends to focus on property use and charitable giving. Hands-on volunteering or non-profit board membership is often done through independent service clubs. Outreach of any kind is often associated with membership growth. Members are inclined to emphasize outreach ministries that are about fellowship or health concerns. Couples clubs, dinner groups, and fellowship events like talent shows, choral concerts, and picnics are common.

Reaping Rewards are often motivated to support programs that provide the basic necessities of life to disadvantaged people locally or globally. They may also support programs that protect women and children; improve health (e.g. wellness clinics, vaccination programs, personal hygiene); or education (e.g. tutoring, scholarships for college or seminary students); and raise standards of living (e.g. fund raising for food distribution, fresh water and irrigation, etc.) They like to create partnerships between the local church and other social service and health care agencies. They may be motivated to support evangelistic efforts to convert non-Christians, but programs are more likely to be group events like a rally or revival than individual conversations with strangers.

Reaping Rewards are politically active (usually for more conservative policies), but they are usually reluctant to mix church and politics. They usually avoid advocacy for controversial programs and public policies. They usually want pastors to preach on scripture and faith, and avoid political comments when preaching. The exceptions often involve critique of controversial government or denominational policy changes, or the personal morality of political or denominational leaders.

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

Reaping Rewards are “brand loyal” when it comes to church traditions, and the church architecture and interior design often reflects their commitment to a heritage. Exterior architecture is not only ecclesiastical in nature, but it reflects the particular designs typical of a denomination or a geographical region (spires, or towers, or domes, or colonial pillars, and so on). Preferences for sanctuary design will follow similar patterns (pews arranged in rows or semi-circles, chancel furniture, etc.) Renovations to church property are often stressful.

Symbols are classically Christian, but also depict specific events or reproduce designs unique to a given tradition or denomination. These people have a keen and highly nuanced sense of “sacred space”. Sacred objects may be memorial gifts. The parlor and/or narthex may well have an enclosed cupboard with church memorabilia. Members usually think that displays of historical artifacts help visitors appreciate the uniqueness of their church, but many younger visitors feel that such displays are more appropriate for a museum than a contemporary church.

They are also late adopters when it comes to technology. They may well renovate the sanctuary to improve acoustics or upgrade an organ, but they usually consider video technology a distraction. Elsewhere in the building, they will add computers to the offices, but may not feel much urgency to upgrade software regularly. Education space is often furnished with good quality, but old fashioned equipment, furniture, and textiles.

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

Experian suggests that *Reaping Rewards* live well on decent pensions and investments. They have disposable income for seasonal homes, package tours to Europe, season concert tickets, and dining out. Ironically, however, they often *feel* poor and complain that “fixed incomes” force them to reduce or limit giving to church and charities. This may be a habit learned long ago as they survived economic depression and hard times. However, they are often generous to the church in capital campaigns, and will also give to memorial funds. They may leave a bequest to the church in their will. And they can be very generous to support youth ministries.

They will participate in a traditional stewardship campaign. They will pledge to the church budget, although they tend to limit themselves to annual inflationary increases. They prefer fall campaigns so that the budget year and calendar year match, making it easier to apply tax receipts. They are less likely to approve automated transfers from their bank account, and prefer to manually write a check or put cash into a church envelope every Sunday morning. They like their financial giving to be strictly confidential (and want their gifts of time and talent to be duly recognized in public or given a cash value that can be claimed for tax exemptions).

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

Experian suggests that *Reaping Rewards* are late adopters for technology, and are just beginning to use the internet. They go online mainly to research health issues or get the news. They are not likely to shop on line or use social media, although some are beginning to use free digital programs to communicate with relatives and friends over long distances. They don't consider a church website a high priority ... at least for themselves ... and believe websites are just another advertisement for the church.

Most communication is done through verbal and written announcements. They like to hear announcements in worship, and they will likely carry the worship bulletin home and post the written announcements on the refrigerator or bulletin board for future reference. Printed newsletters may be mailed or picked up at church. Newsletters should be “newsy” about members (personal milestones, celebrations, prayer concerns, etc.), update financial information for the church, and provide insight into local and denominational missions. Telephone communication reinforces announcements and shares prayer concerns. Printed annual reports are often important. These reports provide more detailed financial information and summarize the work of committees. It is especially important to thank members of the church for their volunteer work.

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.