

Segment

Q65 Senior Discounts

Retirees settled in metro apartment communities living frugal, sensible 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
J36 Settled and Sensible	Q62 Reaping Rewards	C11 Aging of Aquarius
E20 No Place Like Home	Q63 Footloose and Family Free	E21 Unspoiled Splendor
L43 Homemade Happiness	Q64 Town Elders	L42 Rooted Flower Power
S68 Small Town Shallow Pockets	Q65 Senior Discounts	J34 Aging in Place

General Comments

Senior Discounts tend to stay loyal to their home church, attending worship as often as they can. However, they may have been forced to relocate from small towns to urban centers to access health care support or find assisted living housing. They often stay connected with their original church through old friends and church newsletters, and may maintain their membership. They will connect with a new church of the same tradition, size, and worship style, and may regularly participate in a midweek small group. They may in fact connect with more than one church, especially if there is a church nearby compatible with their faith tradition in which apartment neighbors are active. They connect through social activities, Bible study groups, and chapel services in their building.

Faith is important to them, and the church continues to be a nexus of friendship and resource for spiritual life. They may be on lower fixed incomes, but they like to keep pace with life and try new things. They are not obsessed with the past, but live moment to moment and try hard to avoid a rut. They are probably adventurous enough to have a “bucket list” of things they want to do. They go to concerts and plays, or a casino and bingo. Contrary to what many of their baby boomer children might think, they often appreciate a church that experiments with new things: fresh liturgies, new technologies, and creative outreach. Even though they have generally conservative social values, they are often more willing to take a risk and experiment than clergy think. Boomers often claim to represent their opinions and resist change, but instead project their own needs and anxieties on their elders.

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
	CEO				Pilgrim

Senior Discounts expect pastors to be very friendly and approachable. They are usually experienced ministers, but *Senior Discounts* also appreciate the energy and creativity of a newly graduated seminarian. Pastors have special gifts in pastoral care and counseling, and concentrate on building healthy relationships. They manage to meet every individual in a crowd, and appreciate unique personalities. They are good listeners as well as a good organizers. These pastors often have reputations for integrity and spiritual insight when it comes to baptisms, communions, and funeral services. They are quite interested the spiritual life and make small adjustments in worship design. They experiment with different kinds and styles of prayer, preaching, liturgy, and music (provided the music is not too loud). Despite creativity, pastors are keenly aware of their particular faith tradition and value continuity with the past.

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		Multiple Choices		Take-Out
		x	Healthy Choices		

Senior Discounts often arrive early to church and leave late. Greeters should be prepared to welcome people in this segment at least 30 minutes prior to worship (or Sunday school). Provide “layers” of hospitality: volunteers in the parking lot or outside the doors to help these elderly folks navigate steps and icy sidewalks; and inside the doors to greet people by name and communicate enthusiasm. Create a Welcome Center in the vestibule where pastors can allow members to introduce their guest friends. Ushers should give personal attention to seating and provide cushions and hearing devices, and assist with walkers or canes. Always deploy a trained “pastoral care team” in the sanctuary to monitor the needs of these older members at worship. Be prepared to provide emotional support and personal assistance during worship, and private prayer after worship.

The environment for refreshments should be bright, colorful, and temperature controlled. Provide plenty of seating, and portable trays or small tables. Use tablecloths, silverware, and china (and avoid plastic and Styrofoam). Refreshments are tasteful, plentiful, and healthy. If there are mixed generations in the room, provide a separate table for children. Identify sugarless, decaffeinated, and allergy free foods. Servers should be prepared to bring food to seated members, rather than expect them to stand in line. *Senior Discounts* see Sunday worship as a key time to reunite with friends and family, so hospitality before and after worship is just as “sacred” as the worship service itself.

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				

Worship is an important to *Senior Discounts* in a variety of ways. It is an educational moment. People in this segment are open to new ideas and want to deepen their spiritual lives. If the body is weakening, the spirit is still willing and the mind may still be sharp. They often pay close attention to the sermon, and are prepared to discuss it later. They tend to follow the words ... and theology ... of a hymn, and appreciate the significance of liturgy and sacrament. Worship is often a blend of traditional practices and contemporary innovations. People in this segment are apt to feel bored by repetition, and enjoy the stimulation (and even some of the argument) around liturgical innovations.

Worship is a care giving and meditative time. The pace of worship tends to slow down in order to provide time for thought and reflection. There may be longer meditative moments, and nobody minds if it takes longer for a reader to approach the lectern from the congregation. Care giving is important. Individuals may be named in prayers of intercession and supplication. People will pray intentionally for family and friends. Healing for those grieving the loss of family and friends is frequently needed as people in this segment feel increasingly alone. Holy Communion is often comforting, and healing prayer is often welcome.

Worship is a relational opportunity. Visiting family and friends may accompany them to worship. This might be the only time in the week to talk with close friends or chat with the minister. They value a children's story time in worship even if there are only a few children. In their hearts they are among the children listening for the voice of Jesus.

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	x	Generational
	Experiential		Topical	x	Peer Group

Senior Discounts want the church to maintain a children's Sunday school, even if it is relatively small. Classes may well be combined to gather younger and older children (K-8). Grandchildren may accompany them to worship, and they want to supplement their understanding of scripture, doctrine, and morality. Sunday school topics are often linked to the focus of the children's time in the worship service. They may occasionally criticize the religious training they might or might not be receiving at home. Children's Sunday school is usually quite traditional (age-based classes studying approved workbooks mainly focused on Bible stories).

Senior Discounts may be ambivalent about youth ministries for older teens. On the one hand, they want the church to offer faithful and mature role models for older youth. On the other hand, they may find it hard to keep up with the energy and creativity of a youth program. They often favor a combined youth ministry with other nearby churches. Elderly participants in a small group are sometimes motivated to enter mentoring relationships with young church members. They can enhance confirmation classes for teens, or coach younger board or ministry area leaders in spiritual life and faith formation.

The older seniors in this segment are often committed to an adult class that has met for a long time. They give one another strong emotional and spiritual support. The focus of study and conversation can be quite eclectic, because people in this segment want to explore a wide range of ideas and not fall into a rut. They often do a book study, and may occasionally include audio and video content. Many participants are diligent about doing their homework reading, and highlight text or discussion points.

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		Curriculum Study
x	Rotated Leaders	x	Shared Affinity

Senior Discounts support large, traditional groups based on gender or age, but may not be able to support committees that organize and lead them. They appreciate clergy that visit fellowship gatherings and mingle for conversation. They may be reluctant to entertain clergy for a long visit at home, but a few timely words at a fellowship gathering gives them the recognition and encouragement that they need.

Midweek small groups are often a valuable part of the church program. Groups often meet in afternoons rather than evenings. Groups are primarily about friendships and mutual support, but people in this segment also like to do devotional disciplines together. Small group leadership is often rotated among the participants. People often know each other already, so leadership responsibilities focus on hosting and some coordination. Conversation flows naturally, and groups cope with personality conflicts and disagreements in their own way. However, clergy should be ready to intervene and make peace.

Some groups will use a curriculum (Bible study, book studies, mission studies, etc.) Other groups will center on an affinity that is usually a hobby or craft, a common passion for collectibles, or playing card games. Some small groups work on crafts specifically for mission purposes. Small groups might meet in private homes, but more likely meet in a common room of the assisted living facility. They may also gather at the church. Groups may stay together a long time, and resist attempts to divide and multiply. Small groups are seen mainly as a means for members to socialize and go deeper into faith, but not as a means to attract new people into the church.

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

Discussion Questions:

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

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

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

Outreach Preferences

Resource: Strategic Thinking by Thomas Bandy (Abingdon Press)

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

Senior Discounts are personally interested in outreach ministries that encourage and support friendships or inform and supplement health care. Fellowship events (dinners, concerts, Christmas pageants, etc.) are opportunities for them to invite friends to church. Wellness centers and support groups for people with various chronic ailments (e.g. arthritis, diabetes, etc.) are welcome, and are often combined with craft activities that result in products distributed or sold for mission.

These seniors have often relocated to secure, fixed rental, and/or assisted living apartments in metropolitan areas, but they surrounding neighborhoods may be somewhat rundown or transient. Community members are interested in “depot” ministries: collecting food, clothing, furniture, or household items for general distribution. They also encourage the church to rent or loan space to a variety of community organizations and social service agencies. They want to improve the quality of life of disadvantaged people in their community or region. This may include support for health clinics and vaccination centers. They want the church to work closely with hospitals and medical centers, and may host support groups for people coping with, or recovering from, disease.

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

Senior Discounts have attended the same church for a long time. The architecture of the church building usually reflects the ecclesiastical designs of their denominational tradition from the first half of the 20th century or earlier. That often means steeples or towers, pointed windows and doors, memorial courtyards, and ornate exteriors; along with traditional sanctuaries with pews in rows or semi-circles, center aisles, and lots of hardwood. These churches may have little used balconies. The symbols are classically Christian, but also include more abstract images representing important doctrines, images of saints or events from the history of the denomination. Symbols may be set in glass, stone, wood, or textiles and may be memorials.

They have a deep sense of “sacred space”, and the building, symbols, and musical or sacramental accessories often have multiple layers of meaning. They are often hesitant to renovate or change the facility fearing that sacred objects, artifacts, and memorials might be lost. Property maintenance is a high priority, and this may occasionally cause stress when outside groups rent or use the building. Technologies are modern, in the sense that the church often relies on older audio systems, print hymnals and pew Bibles, hymn boards, pipe organs and grand pianos. They are unlikely to install video screens, and the electrical system may not support amplified instruments. The office may still rely on hard copy, older duplicating machines, and filing cabinets for records. The computer may be recent, but the software may not be up to date.

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

Senior Discounts have low fixed incomes and are cautious money managers. They avoid financial risk, and their biggest splurge might be for clothing or health accessory. They are comfortable, but do not have significant investments. Some carry debt burdens. Nevertheless, they try to be generous toward the church, and some may tithe. They are delighted with visits from the pastor and church members, but prefer not to talk about money. They would rather hear about ongoing congregational life and mission.

They will participate in a traditional church stewardship campaign. They trust the church with money for a unified budget, but they want to know the financial details. They prefer line budgets to narrative budgets, and in an annual meeting they might want to analyze the budget line by line. They make conservative pledges to the church, and increase them to adjust for inflation. They like to keep significant financial reserves in case there is an emergency. If they must do a capital campaign, they may prefer to pay for a professionally guided process.

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

Senior Discounts are not very active users of the internet. They may search health websites, and some will use social media to talk with distant family members. If they carry a cell phone, it is usually used for emergencies and does not include many extra features. They probably will not pay much attention to a church website, and consider a website another form of static brochure to advertise the church. Devotional objects and resources are often important reminders of church support. This includes Christian jewelry, rosaries, colored glass, bookmarks, and other visual reminders of faith.

Churches communicate best when they rely on print and word of mouth. Printed newsletters are either mailed, or distributed in personal mailboxes at the church reserved for each member. Announcements take several minutes in every worship service and fellowship gathering, and printed inserts provide additional information. Members participate in telephone trees to share prayer concerns, and telephone reminders prompt people about coming events.

Exterior signs are usually static. Fixed signs identify the denomination and name of the church, and provide times for Sunday school and worship. Sometimes the sign can be updated manually with a new sermon title. Be careful that exterior signs might inadvertently contradict core values (e.g. signs for “no parking” or “no loitering” can contradict values for hospitality and inclusiveness). The building may be illuminated at night, and the sanctuary may be the standard picture on the cover of the bulletin. If churches produce a photo directory of church members, it should be revised annually.

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.