

# Segment

## S70: Tight Money

Middle-aged lower-income couples & divorced people in transitional exurban apartments

Resource: Mosaic by Experian.

### Religious Experience in a Nutshell

Religious Perspective: *Hoping that prayer works*

Common Spiritual Issues: *Feeling lonely and frustrated, anxieties about guilt and death*

### Potential Influence

Lifestyle Compatibility	Family Group S Economic Challenges	Frequent Neighbors
J35 Rural Escape	S68 Small Town Shallow Pockets	D18 Suburban Attainment
N49 Touch of Tradition	S69 Urban Survivors	N48 Rural Southern Bliss
Q65 Senior Discounts	S70 Tight Money	O52 Urban Ambition
R66 Dare to Dream	S71 Hard Times	R67 Hope for Tomorrow

### General Comments

*Tight Money* may not readily connect with a church. They change residences frequently and may not sink deep roots in a community, so they are unlikely to have a continuous church relationship. They have little time or money to socialize, and tend to retreat into their apartments (which they may tidy obsessively just to exercise some control over their lives). They watch a lot of television and that might include religious programming.

If they connect with a church, it is likely through an outreach ministry. However, while they may use food, clothing, or other necessities distributed by the church, they may not hang around long for a conversation with church members. Meanwhile, church members may feel tongue-tied and uncomfortable around them. *Tight Money* face significant financial challenges and may be perceived as “using” the church without expressing much gratitude. Church people need to be gentle and positive toward them ... without a hint of judgement and no pressure. Too many have had bad experiences with the church in the past. If you get to know them, you often discover they are remarkably informed about global issues, show great respect toward other cultures, and are receptive to optimistic attitudes and practical assistance.

*Tight Money* may look to religion in emergencies, health crises, or addiction crises. They are concerned about crime, drugs, and safety, and churches can partner with police and emergency services, or through various addiction intervention groups.

## **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	
	Caregiver		Discipler		Visionary
x	Enabler		Guru		Mentor
x	CEO				Pilgrim

***Tight Money*** may have unpredictable and surprising attitudes toward clergy. Clergy may frighten people in this segment, or invite their disdain. If they do connect with a pastor, the way is usually paved by sincere, tolerant, and compassionate lay people. They are most likely going to connect with clergy who are capable non-profit CEO's who have staked their lives on God's love and live an inclusive lifestyle. These pastors are good managers, and find a way to find funding to subsidize child care, skills training, and emergency supplies of food, infant formula, and other necessities. They try to provide both the essential supplies that sustain and stabilize life, *and* ongoing coaching to break co-dependencies and restore self-confidence.

These clergy are approachable and sensitive, but are experienced in urban ministry and intuitive to discern motivations. While they are very friendly, they also have a strong sense of accountability and will not “enable” unhealthy dependencies. They can exercise compassion or “tough love” as needed. Pastors do not lead a congregation that does outreach; but rather an outreach ministry that is also a faith community.

Pastors are able to turn a brief conversation into a breakthrough experience, and willing to invest time to guide individuals in self-discovery and vocational discernment. Pastors do not need to be great worship designers or preachers, because *Tight Money* may not be attending worship anytime soon. They must be very sincere and model an authentically Christian lifestyle of self-sacrifice and generosity.

*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	X	Take-Out
			Healthy Choices		

*Tight Money* might come to church on Sunday morning if they are driven by a particular need: emergency help, child care assistance, or a personal crisis. They might also come accompanied by a church volunteer that they have met through a day care center, protest march, or free concert. Greeters should be aware that their desire for God may be high, but their commitment to worship may be ambiguous. Communicate absolute acceptance, a positive attitude, and no dogma. Allow them room to explore and ask questions. You have about 30 seconds before worship, and 10 minutes after worship, for a lay volunteer to make eye contact and engage in solid conversation. Always invite them to share their need; always respond with concrete help and a simple, clear, faithful statement of hope.

Refreshments can be basic (coffee and tea from big steel urns, served in Styrofoam cups), plus bulk food sweets and pastries. Make sure there is plenty of it, and provide goodie bags that visitors can take away with them as a supplement to their diet. You can include some evangelism item in the bag, but make it something useful rather than a tract or bookmark (i.e. music video DVD, pregnancy or child care tips, references to job postings).

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

*Tight Money* may be driven by a very specific reason rather than a vague need. They may be at a point of despair or addiction, looking for personal transformation, rebirth, or fresh start in life. They may be looking for a miracle of healing, answers to gratuitous evil, or way out of the trap they are in. They may be responding to church advertising about a specific lifestyle coaching topic that an expert is addressing during the worship service. For example, they may be attracted by “how to” topics like finding a worthwhile job, discerning your vocation in life, finding the right mate, disciplining young children, proper infant nutrition, and so on.

Worship is usually very informal and often interactive. There isn't much structure ... just music and message ... and an opportunity to ask questions. Worship can sometimes be very intense and spontaneous and it may involve lay witness, slogans, and positive thinking. The music may be Christian, but with the latest adult contemporary sounds. *Tight Money* can be ultra-sensitive to hypocrisy, and may be dubious about ritual. The unrehearsed word and spontaneous deed reveal the truth about your church. The “Serenity Prayer” probably has more credibility than “The Lord's Prayer.” Deploy volunteers during worship who can offer emotional support, personal assistance, or simple companionship as people interact with worship. There may be opportunity immediately afterwards for mentoring.

*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	
	Curricular		Biblical		Generational
x	Experiential	x	Topical	x	Peer Group

The education strategy of this church parallels the worship strategy. *Tight Money* participate in an educational event for a specific and often short-term purpose. The class or small group *follows* the worship service, and may include free lunch or ample refreshments. This is often an opportunity for further dialogue with the expert speaker about the specific topic. Dialogue or conversation may be kick-started with a brief panel discussion, and then quickly opened up to everyone.

No curriculum is necessary for the session, but there may be books or resources related to the topic of the day given away at the end. Video technology may be useful to show a film clip or list key points. In a larger group, portable wireless microphones are helpful to amplify questions from the group.

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

Discussion Questions:

*How would you describe children, youth, and adult education in your church now?*

*How would education strategies need to change to be relevant to this lifestyle segment?*

*What changes in leadership selection and training would make education more effective?*

## Small Group Preferences

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

LEADERSHIP		CONTENT	
x	Trained Leaders		Curriculum Study
	Rotated Leaders	x	Shared Affinity

A small group may be the best way to maintain some ongoing connection with *Tight Money*, but they must be short-term and require no homework. Small groups may focus on any topic of interest, but they all encourage the development of personal relationships and model positive Christian values of respect, honesty, trust, etc. Other than accountability to core values, most small groups have low expectations about spiritual growth, Bible study, and theological reflection. Commitment is short term, and participation may be intermittent.

Some group affinities may require leadership expertise; other groups may rotate leadership that involves little more than good hosting. Small groups need to be very short term and extremely adaptive about place and time. Free, safe, secure child care is a must, and for this reason small groups meet at 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	X
Health and Wellness	X	X
Quality of Life	X	X
Addiction Intervention	X	X
Interpersonal Relationships	X	X
Human Potential	X	X
Salvation and Human Destiny	X	X

***Tight Money*** have so many needs that any outreach program, on any topic, will be helpful to someone. The challenge for church leaders is to focus their money and energy for maximum impact, rather than fritter resources aware trying to do everything at once. Churches often develop a major, signature outreach ministry that is eventually a 501(c)3 non-profit linked to the church pastor and board.

Any kind of fellowship gathering is considered important outreach. ***Tight Money*** crave opportunities to build and deepen interpersonal relationships. Some may have addictions to self-destructive habits that they have acquired to deal with pain, frustration, or loneliness. Small groups, 12 step groups, recreational gatherings, and entertainment venues are all attractive to these people. Large gatherings involving free concerts, free food, and free child care provide an opportunity to escape and meet people.

***Tight Money*** live on the edge, and often require assistance to survive. They need everything: clothes, bedding, kitchenware, used appliances, food, etc. They are always looking for better and safer housing. Churches often provide food pantries, infant care accessories, and other depot and distribution ministries. They can also help them find jobs, housing, or provide legal advice negotiating with landlords and leases. Churches might also partner with government agencies, High Schools, and Community Colleges to offer tutoring to complete High School diplomas, or special skills training. They might provide secure computer centers that can be used to study, research health concerns, or look for jobs and housing. Churches often provide, or participate in, emergency hot lines that provide emergency support or intervene in potential suicide situations.

**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

*Tight Money* usually prefers church space that is utilitarian rather than ecclesiastical. Churchy architecture tends to be threatening or foreign. Some symbols may be classically Christian (like a cross, descending dove, or praying hands), but symbols often are more broadly spiritual and respect the faith of other religions. Images may simply be positive images of light, stars, nature, etc. They don't have a strong sense of sacred space. Worship centers tend to be plain and flexible, with good audio and sight lines to quality video, and very flexible seating. Similarly, meeting rooms and office space may be plain and resemble public buildings in the neighborhood. People in this segment want to be online, but can rarely afford computers and high speed access. Churches can attract their attention by offering secure computer access to search for housing, jobs, and medical information.

*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	
	Unified Budgets and General Funds		Informed Philanthropy & Pledging
x	Designated Programs & Mission Projects	x	Lifestyle Coaching & Family Financial Planning

**Tight Money** is economically challenged. They have low incomes, intermittent and/or multiple jobs, no investments or insurance and little savings. They rarely have any discretionary income, and the adults may be eating poorly just to feed the children. However, they may be motivated to spontaneously donate spare change to a worthy cause, and can be remarkably generous with their peers in trouble. They are not prone to philanthropy, although they may contribute to recycling efforts and some urban environmental concerns. If they make a donation, it is usually on impulse with spare change. Ministry to this lifestyle group will almost never be self-sustaining, and relies on the generosity of committed church members with a heartburst to bless these people, or on grants from denominations and government agencies. They may appreciate coaching opportunities to save and manage money wisely. Financial advice can be an important outreach ministry that will move these people into a more stable and productive lifestyle.

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

It can be hard to communicate with *Tight Money*. They move around a lot and their address changes. Some might use a cell phone or access a computer for email. *Experian* suggests that they don't read newspapers, but they may read church or social service newsletters and brochures. They can't afford to hang around bars or shop extensively, but they may read and respond to posters in clinics, public buildings, and their work place. News about events or opportunities often travel word of mouth.

They do watch a lot of television, and might view local cable stations to see local news. They may also listen to radio, and may catch announcements about free entertainment venues or political rallies. Churches often rely on old fashioned outdoor signs and flyers distributed on the streets and stabled to telephone poles. Volunteers may need to walk about and spread the word, or hand out flyers during free concerts and dinners. Exterior signs and interior bulletin boards help people keep up with church news, advertise coming events, and offer encouraging thoughts for the day.

*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.