

Segment **S71: Tough Times**

Older, lower-income singles typically concentrated inner-city 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
J34 Aging in Place	S68 Small Town Shallow Pockets	D18 Suburban Attainment
P56 Mid-scale Medley	S69 Urban Survivors	O52 Urban Ambition
Q65 Senior Discounts	S70 Tight Money	P57 Modest Metro Means
R66 Dare to Dream	S71 Hard Times	R67 Hope for Tomorrow

General Comments

Tough Times look to the church to provide socializing, financial help to make ends meet, and deeper personal support. They tend to live in rather impersonal and aging apartment buildings, so that the church building can become a home away from home and the church members an extended family. They may be intermittent in worship attendance, but often appear at church social events, free dinners, community gardens and fresh food markets, and low-key entertainment experiences. It may be hard to keep track of them, since they are liable to change addresses frequently.

Experian suggests that *Tough Times* is the most economically challenged segment in America, and it would seem that these people have every reason to be depressed. They have very low educations, work intermittently and long hours for low wages, and live in crowded apartment buildings in dilapidated urban neighborhoods. About 40% of them are African-American, and many others are Hispanic and Asian. Ages are 50-75, and a quarter have retired on very low fixed incomes.

Yet *Tough Times* still maintain positive attitudes. They tend to be motivated and ambitious. They often take free adult education courses. They try to avoid fast foods and additives, and choose to cook for themselves and eat well. They care about the community and occasionally volunteer. And yes ... faith is important to them and religion can be a major factor in their lives. The church helps bring continuity and stability to their lives. The challenge is that they are very independent. They are not joiners. If they do join an organization, it is more likely related to the arts. They often have passions for music, drama, dance, and visual arts. They are very interested in spirituality, but are suspicious of the dogmatic agendas and behavioral prejudices of established churches.

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	
	Caregiver		Discipler		Visionary
x	Enabler		Guru		Mentor
x	CEO				Pilgrim

Tough Times have diverse experiences with organized religion. Some might consider clergy status an obstacle that spiritual leaders must overcome. Others respect clergy out of their personal experience with a faith tradition, and expect them to sustain and reinforce essential beliefs and religious practices. *Tough Times* may not be that interested in joining an institutional church, but they are often quite interested in a relationship with a very credible spiritual leader. These leaders are perhaps best seen as “reflective activists” whose lifestyle or behavior models the values and beliefs of the church in the midst of community diversity.

Leaders may be experienced in many cultures and respect other religions. They tend to look behind doctrine to explore the mystery of God. They are keenly aware that words alone cannot capture truth. They are on a spiritual journey, but ready to pause and spend time with others to help them on their way. They are also activists who hope to raise the standard of living and improve the quality of life of people in the neighborhood.

Leaders often help others focus and explore their experience of God, and may guide others to discern next steps in spiritual fulfillment. This might lead to participation in a church, or it might not. They defend human rights and individual freedoms. They believe that quality of life is not only about better living standards, but ultimately about faith and hope.

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	x	Take-Out
			Healthy Choices		

Tough Times live frugal lives, but try hard to have healthy lifestyles. If their spiritual interest brings them to church, one practical motivation is to supplement their diet with healthy choices. Refreshments should include fresh fruits and vegetables, whole grains, and nutritional foods. Reduce sugar and fat, and avoid additives. Offer decaffeinated coffee and herbal teas, fruit and vegetable juices, in addition to standard drinks. Be sure to offer food to take home. This will be a crucial supplement to their meagre resources.

Greeters need to be authentic: transparent about their faith and earnest about core values of acceptance. This is not as easy as it sounds, so greeters should be organized as a small group to train and practice accountability. The transient nature of this lifestyle segment means that hospitality leaders only have a brief time to make a difference, and are unusually intentional about intercessory prayer for people they don't actually see regularly.

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
	Educational Worship		Transformational Worship		Coaching Worship
	Healing Worship				

Tough Times value the fellowship of worship, the continuity with the past that worship can provide, and the opportunity to experience God's presence in their lives. Worship may not be highly structured, but it resembles the tradition in which they were raised and connects with private devotional practices. It is a relatively simple balance of music, message, and prayer. The sacraments can be particularly meaningful, especially if participants are invited to kneel at the altar rail.

Sermons are usually brief, practical, and personal. They are not deeply theological, but provide a key insight or thought for the week. Worship can be a time to seek more intense and personal conversations with spiritual leaders. These may be clergy, but are often musicians, greeters and servers, and other laity. It is important that trained leaders are available well before and after worship for conversation or prayer.

Give away small talismans with specifically Christian or broadly spiritual significance that people can carry with them or wear during the coming week, and which have significance for hope, strength, or purposefulness (i.e. ribbons, pocket crosses, beads, or even sprigs of holly and polished stones.

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

Tough Times primarily participate in Sunday school for food and fellowship, but will often continue conversations on the topic of the sermon. *Tough Times* may not return every week, and each worship service and follow up education opportunity must stand alone. The class or small group often *follows* the worship service, and may include free lunch or ample refreshments. This is often an opportunity for further dialogue with the spiritual leader about the specific topic.

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. They may attend an educational event for a specific and often short-term purpose. The educational event may intentionally connect people with a social service agency or community organization, or with additional sources of information about a particular cause or concern.

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 *Tough Times*, but they must be short-term and require no homework. Small groups may focus on any topic of interest (especially crafts, cooking, watching sports on TV, etc.) but they all encourage the development of personal relationships and model positive Christian values of respect, honesty, humility, 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 the leadership of someone with 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 often 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

Tough Times 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 away resources trying to do everything at once. Churches often develop a major, signature outreach ministry that is eventually a licensed 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, and occasional temporary housing. 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. Symbols may be classically Christian (like a cross, descending dove, or praying hands), but may be more broadly spiritual and respect the faith of other religions. Images may simply be positive images of light, stars, nature, etc. *Tough Times* may not have a profound sense of sacred space. They know they can experience God anywhere at any time. Worship centers provide good audio and sight lines to quality video, and very flexible seating. 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

Tough Times have low and often intermittent incomes. They have little savings, bad credit, and scarce cash. They don't like to see the church wasting money on too much overhead, and churches rarely have much in reserve funds. Leaders manage the church on a shoestring. The church may rely heavily on property rentals and denominational subsidies. If they can create a non-profit agency within the church, they will try to obtain grants that partially cover costs for maintenance, utilities, and even personnel. They are unlikely to launch a capital campaign unless absolutely necessary, although they will partner with denominations and government agencies to create low income housing, assisted living apartments, medical clinics, and continuing education space.

Tough Times are not likely to participate in a traditional stewardship campaign (membership visitations, pledging, and tax receipts). If they are motivated by a good cause, they can be generous with their spare change. They may well appreciate programs that coach them on personal Christian financial planning, so that they can manage their money well and strive for a more stable future. Ministry to this lifestyle group will almost never be self-sustaining, and relies on the generosity of committed church members with a heart burst to bless these people, or on grants from denominations and government agencies.

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

It can be hard to communicate with *Tight Money*. They move around a lot and their address changes. *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 by word of mouth. Some might use a cell phone or access a computer for email.

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 stapled 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

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.