

## Segment Q62: *Enjoying Retirement*

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

Resource: Mosaic 2021 by Experian.

### Religious Experience in a Nutshell

Religious Perspective: *Faith of our fathers (and mothers) living Still*  
 Spiritual Issues: *Feelings of loneliness, anxieties about displacement and abandonment*

### Common Church Presence

- Denominationally loyal
- Regularly worship
  
- Fellowship and harmony
- Consensus management
  
- Economic conservatives
- Open to cultural diversity



### Potential Influence

Lifestyle Compatibility	Family Group Q <i>Golden Year Guardians</i>	Frequent Neighbors
E19 Consummate Consumers E21 Unspoiled Splendor J35 Rural Escape L41 Booming and Consuming L43 Homemade Happiness	Q62 Enjoying Retirement Q63 Footloose and Family Free Q64 Established in Society Q65 Mature and Wise	C11 Sophisticated City Dwellers C13 Philanthropic Sophisticates J34 Suburban Sophisticates J36 Settled and Sensible L42 Rooted Flower Power

### General Comments:

*Enjoying Retirement* have known tough times but survived to achieve stable and comfortable lives. 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 potluck 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 reduce staff and maintain the property.

*Enjoying Retirement* tend to be conservatively orthodox in their faith, and usually attend churches that preserve history and tradition. The rites, liturgies, and creeds are very familiar and always comforting. 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. This segment is often over-represented in church membership compared to the community.

Color Key	High Priority	Medium Priority	Low Priority
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*High Priorities also marked with "X" for churches photocopying in black and white.*

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

	Traditional		Progressive		Radical
x	Caregiver		Discipler		Visionary
x	Enabler		Guru		Mentor
x	CEO				Pilgrim

*Enjoying Retirement* have very traditional expectations of clergy. Clergy are usually professionals with several years of experience. They have a strong sense of denominational tradition and a balanced, orthodox theology. They 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. They are also friendly and approachable. They may spend a lot of time preparing sermons, but they are otherwise out visiting homes, hospitals, nursing homes, campuses, or correctional institutions. Pastors and priests are rapidly responsive to family emergencies and hospital calls. The metaphor of the Good Shepherd suits them well. If any of the flock wanders, the pastor will bring them back. Clergy help the congregation develop a strategic plan, and facilitate whatever programs are approved by the board. They supervise staff and provide coaching and coordination for standing committees. *Enjoying Retirement* often compare current clergy with past ministers and can be particularly critical of preaching and visitation. Complaints about communication often reveal a deeper issue of trust. Physical interaction is important to build trust and preserve harmony. Clergy must be good diplomats. They manage money well and balance the church budget. They participate in ecumenical ministries and inter-religious dialogue and represents the church in the community.

*Lifestyle Connectivity*

Clergy are excellent verbal and written communicators. *Enjoying Retirement* prefers to talk to a real person than leave messages on an answering machine. They are increasingly online. Clergy must manage email efficiently.

**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		

*Enjoying Retirement* make 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 and have high standards for hospitality. Greeters and ushers should be warm, but not effusive; respectful, but not pushy. They should be quick to assist and give accurate directions. Ushers store canes and walkers and return them during the last hymn. 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. Provide multiple choices for food, in multiple serving stations. Train and deploy servers who can bring food to the table. 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 handicrafts raising funds for outreach.

*Lifestyle Connectivity*

Share information with bulletin boards and posters, worship bulletin inserts, and printed newsletters. Television monitors are a distraction. Avoid loud music. Follow up newcomers with a personal visit and gift.

## Worship Preferences Resource: *Worship Ways* by Thomas Bandy and Lucinda Holmes (Abingdon Press)

Traditional		Modern		Postmodern	
	Caregiving Worship	x	Inspirational Worship		Mission-Connection Worship
x	Educational Worship		Transformational Worship		Coaching Worship
	Healing Worship				

*Enjoying Retirement* 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 to their home church. The inspiration of worship is usually provided by high quality choral and/or instrumental music that rely on classic 19<sup>th</sup> and early 20<sup>th</sup> 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 Peace”, 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 are usually wearing vestments.

### *Lifestyle Connectivity*

Livestreamed or recorded worship may be a short-term expedient in a health crisis but are not sustainable as a long-term option. Sermons should be posted to the website, along with images of Baptisms, Confirmations, and special presentations. Record choir concerts and cantatas to on the website and using CDs and DVDs,

## 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

*Enjoying Retirement* believe that children and youth represent the future of the church and perpetuate Sunday school programs even if poorly attended. Their grandchildren may accompany them to worship from time to time. Sunday school is usually quite traditional. The curriculum is current 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 contentious decision. *Enjoying Retirement* 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.

### *Lifestyle Connectivity*

Adult education does not use social media. If people are absent from class, they do not follow discussions online, but expect to seamlessly rejoin once they return. Printed handouts or summaries can help them catch up.

## Small Group Preferences

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

Leadership		Focus	
	Trained Leader	x	Curriculum Study
x	Rotate Leaders		Shared Affinity

*Enjoying Retirement* value midweek large groups and some small 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.

### *Lifestyle Connectivity*

Large and small group conversations will continue as people interact during the week, but not through social media. Committee meetings are a means of fellowship and personal sharing. Conversations are pursued by corded home telephones rather than cell phones.

## 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

*Enjoying Retirement* tend 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 must intentionally initiate programs of invitation or evangelism. Outreach often depends on opening the facility to outside organizations. Hands-on volunteerism or non-profit board membership is often done through independent service clubs. Outreach of any kind is associated with membership growth. Couples' clubs, dinner groups, and fellowship events (talent shows, choral concerts, picnics) are common. Outreach emphasizes fund raising and education. It is planned and managed by committees or task groups and people may stay with the same group and program for a long time. Missions are highlighted in worship for prayer, updated in newsletters, and results are celebrated in annual meetings.

They support programs that provide the necessities of life to disadvantaged people locally or globally. They support programs that protect women and children; improve health (wellness clinics, vaccination programs, personal hygiene); or education (tutoring, scholarships for college or seminary students); and raise standards of living (fundraising for food distribution, fresh water, and irrigation, etc.). They create partnerships between the local church and other social service and healthcare agencies. They support evangelism, but programs are more likely to be group events like a rally or revival than individual conversations with strangers. They 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 clergy 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.

*Lifestyle Connectivity*

Outreach is promoted through newsletters and announcements and coordinated by telephone and mail.

## 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

*Enjoying Retirement* 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 ecclesiastical, but reflects designs typical of a denomination (spires, or towers, or domes, or colonial pillars, and so on). Sanctuary design will follow similar patterns (pews arranged in rows or semi-circles, chancel furniture, etc.). 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 have an enclosed cupboard with church memorabilia. 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. Renovations to church property are often stressful.

*Lifestyle Connectivity*

They are late adopters when it comes to technology. They may 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.

## Financial Preferences

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

Giving Target		Giving Method	
x	Unified Budgets & General Funds	x	Informed Philanthropy & Pledging
	Designated Programs & Mission Projects		Lifestyle Coaching & Family Financial Planning

*Enjoying Retirement* live well on pensions and investments. Ironically, however, they often *feel* poor and complain that fixed incomes force them to reduce or limit church giving. 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 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).

*Lifestyle Connectivity*

They are less likely to approve automated transfers and prefer to manually write a check or put cash into a church envelope every Sunday morning. Addition offerings are made at Christmas or Easter.

## Communication

Resource: *Mosaic E-Handbook* by Experian

Communication in Daily Living					Communication in Church Participation				
Broadcast/Streaming TV	x	Direct Mail		Radio	Live/Recorded Video	x	Print and Paper	x	Announcements or Visits
Mobile SMS		Email		Social Media	Text Message		Email		Social Media

*Enjoying Retirement* prefer print. The church often provides mailboxes for every church member in the narthex to avoid postage costs. Advertising is limited to the newspaper signage, and posters. Telephone trees help remind members of emerging prayer concerns or important events.

### *Lifestyle Connectivity*

They are late adopters for technology. They view a church website as a kind of static brochure that might be used by newcomers, but members are unlikely to access a website or download resources. They may use popular social media platforms like Facebook. Younger generations may be frustrated by what they consider to be inefficient communication methods that slow down decision-making.