

Segment J36:

Settled and Sensible

Mature, established couples with adult children and singles in suburban and rural neighborhoods

Resource: Mosaic 2021 by Experian.

Religious Experience in a Nutshell

Religious Perspective:
Spiritual Issues:

God's mission, our community, my church
Feeling one's age and lonely, anxieties over death and estrangement

Common Church Presence

- Church reliant
- Committed stewardship

- Compassionate service
- Debt freedom

- Harmony and no controversy
- Traditional family values



Potential Influence

Lifestyle Compatibility	Family Group J <i>Autumn Years</i>	Frequent Neighbors
E20 No Place Like Home L43 Homemade Happiness N47 Countrified Pragmatics Q62 Enjoying Retirement	J34 Suburban Sophisticates J35 Rural Escape J36 Settled and Sensible	E21 Unspoiled Splendor I30 Potlucks and the Great Outdoors L42 Rooted Flower Power Q64 Established in Society

General Comments:

Settled and Sensible are denominationally loyal and have often been members of the same local church for a long time. They have sustainable pensions, and they will generously support their church by financial giving and committee service. Worship provides strength and hope, and the fellowship sustains them as they age. Many social activities rotate around the church, and the church is actively improving the quality of life in their neighborhoods. They want the church to be harmonious and hassle-free. The church remains a stronghold for their lives and their neighborhoods. Church growth focuses on attracting new members. The survival of the church is often deemed essential to the survival of the community or stability of the neighborhood.

Settled and Sensible tend to be conservative about social issues, but liberal about economic issues. They want the church to preserve traditional family values, but they encourage the church and government to fight poverty and racism, support assisted living, provide healthcare, and protect the safety of children and seniors. Their churches tend to be very homogeneous. They intentionally honor and preserve ethnic orientations handed down from immigration of the previous century. They may struggle with new and different publics moving into their neighborhoods. However, these people are also pragmatic and generous. They tend to move over and make room, cooperate, and acclimatize to multicultural realities, if they can continue to live quietly and undisturbed.

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

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

Settled and Sensible expect clergy to have graduated from a respected denominational seminary and been ordained to ministries of Word, Sacrament, and Pastoral Care. They should be approachable and friendly. Clergy often tend to be more liberal than the congregation on various social issues. That's OK, if clergy are team players in shaping church policy, and do not introduce sudden or unwelcome changes to worship. Keep scripture at the center of preaching. Clergy are expected to visit in the homes of members and be on-call in the local hospitals. They are very attentive and are respected for their compassion toward struggling families and disadvantaged persons. They are professionals designing and leading wedding and funeral services. These churches often have declining memberships, with declining resources, and high overhead for property maintenance. Clergy need to be a good financial managers and fundraisers and have excellent administrative skills. They may be directors of an in-house faith-based non-profit organization and have a good rapport with the health care and social service networks. Additional staff may be tied to related non-profit health or social agencies, so that salaries are subsidized by outside government or denominational grants. A second program staff person is usually an associate pastor for visitation or pastoral care. The most influential lay leader aside from the pastor or priest is the organist or choir director.

Lifestyle Connectivity

Clergy may use the internet and conferencing software for denominational meetings and non-profit networks, but not with church members. They may carry cell phones so messages can be relayed from the office.

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

	Traditional		Modern		Postmodern
x	The Basics		Multiple Choices		Take-Out
			Healthy Choices		

Settled and Sensible often arrive early and leave late. They may walk or use public transportation. It helps to have a sheltered drop-off entry for carpools. Designate sufficient spaces for handicapped parking and visitors. People may enter through any door, so enlarge the greeting team to cover each entrance. Ushers should have basic training to smile, treat women and children respectfully, and provide extra help to anyone who is disabled. Rotate greeters, ushers, and servers routinely (perhaps every 1 or 2 years). This gives more opportunity for service, and ensures that shy members, visitors, and strangers are welcomed equally. Store canes, walkers, and wheelchairs in the back during worship, and return them during the final hymn. Remain watchful during worship for people who might need help, or who might react emotionally to some part of the worship service. Be prepared to give assistance or reassurance and stay afterward to offer prayer or connect them with pastoral staff. Refreshments are basic coffee and tea, along with snacks from the supermarket. Flavored creamers and the occasional sugary treats are welcome. People will linger in friendship circles. Provide opportunities to sit. Servers circulate to refill cups and empty plates.

Lifestyle Connectivity

Security during worship can sometimes be an issue. Deploy a team of greeters who can disperse in the church building during worship to greet latecomers and other strangers. Make sure that entrances, hallways, and rooms are well marked, and directions provided.

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

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

Settled and Sensible come to worship looking for a sense of belonging and strength for the coming week. The overall worship experience is structured and predictable and may follow the Christian Year. They prefer to sing hymns that they know well or remember from camps and retreats. They want to hear positive messages. They are often ready to laugh at funny anecdotes or applaud a great anthem. They appreciate extended opportunities to pass the peace and greet one another, and personal prayers of intercession. They are patriotic, proud of their ethnic heritage and observe national holidays. The Christian flag in the sanctuary is a symbol that honors heritage, and the American flag in the sanctuary is a symbol of gratitude for the country that protects religious liberty.

Congregations under 150 people often expect worship to be more about caregiving. The sermons are shorter and more personal. People often remark that “the preacher seemed to be talking just to me”. Congregations over 150 often expect worship to be more about education. The sermons are longer and more abstract and may interpret scripture with an eye to current events. If the congregation grows, there is often tension about worship design. Veterans tend to prefer caregiving worship that is slower, softer, and more intimate. Newcomers tend to prefer inspirational worship that is faster, louder, and more inclusive. *Settled and Sensible* don’t like surprises and do not value novelty, so introduce changes to worship with lots of prior discussion.

Lifestyle Connectivity

Livestream worship is a welcome short-term strategy if health concerns block physical attendance but will be frustrating long-term. Provide coaching to help them use computers and access web links.

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

Form		Content		Grouping	
x	Curricular	x	Biblical	x	Generational
	Experiential	x	Topical	x	Peer Group

Settled and Sensible are pragmatic about the method, content, and teaching in the Sunday school. They will do whatever works to encourage young families and children to come to church. They tend to use denominational curricula for all ages, partly because this is easier when rotating teachers. They may use the same curricula for several years. *Settled and Sensible* do not tend to be abstract thinkers. They prefer a curriculum that is simple, and which avoids complex theological language. They are decidedly orthodox in their faith. Discussion should never become debate.

Many churches in this context have shifted to concurrent Sunday schools for children, despite the burden this may place on teachers. Younger families will just not come early, and without a concurrent Sunday school they may skip worship altogether. To compensate, churches develop rotating teams of teachers or combine small classes into larger peer groups. Adults often continue to come early for Sunday school before worship. This may be a Bible Study curriculum, or it may be on selected topics of special interest. Each study session may include an exercise to “fill in the blanks” to crystallize learning. Education should provide practical applications to everyday life.

Lifestyle Connectivity

Supplement curricula with DVDs that introduce participants to missionaries, theologians, and experts, or that provide case studies, dramas, or illustrations. They are less likely to rely on livestream video or go online for resources. Use printed (not digital) books and workbooks from respected religious publishers.

Small Group Preferences

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

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

Settled and Sensible enjoy the fellowship of both large and small groups, either to deepen and perpetuate longstanding friendships or to make new friends. Large groups are often based on age, gender, or marital status. Small groups use a study guide to focus conversation, but this is often just a way to help people open up and share their lives with one another. It is not necessarily important to finish an agenda, so long as people have a good time and build trust. Group affinities can include crafts, music, hobbies, etc. Leadership is often rotated so that no one person is unduly burdened. The host or hostess is often the leader for that session. Training usually takes the form of ongoing coaching by the clergy, associate minister, or key lay leader. Accountability for spiritual growth or group behavior is not always easy. People generally avoid conflict and do whatever they can to promote harmony. Coaching to overcome personality conflicts is perhaps the greatest challenge.

Lifestyle Connectivity

Groups often meet in homes rather than in the church building. Occasionally a small group might travel together on a cruise or retreat center or join a tour of religious sites. Conversations may continue informally face-to-face over coffee or lunch. Social media interaction and email exchanges are less common.

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	x
Addiction Intervention		
Interpersonal Relationships		
Human Potential		
Salvation and Human Destiny		x

Settled and Sensible value any ministry that improves the quality of life in their neighborhood or their standard of living at home. They are open to partnerships with other churches and social agencies and may develop and incorporate a faith-based non-profit, especially if it provides wellness centers, medical clinics, counseling services, or addiction intervention. They will also support community by-laws to restrict pornography, gambling, and alcohol consumption, and efforts for stricter law enforcement. They have a big heart for the disadvantaged, and volunteer for ecumenical ministries that provide food, clothing, and household items. They also volunteer for programs like “Meals on Wheels”, or special campaigns for healthcare, or to improve hospital services.

Fellowship and fun events are seen as a form of mission because they help deepen interpersonal relationships. They want to assimilate new members to both community and church. There may be an increasing number of singles (spouses lost to death, extended care institutions, or divorce). Dinners, special musical concerts sponsored by the church and held in the sanctuary, and winter and summer socials are also relevant. They may create bowling clubs or organize day trips outside of the city to parks or entertainment venues. Recreational events are often seen as the best method of relational evangelism.

Lifestyle Connectivity

Rentals are a form of outreach. Information about mission partners is usually shared in brochures, newsletters, or other printed media. Volunteers are coordinated via announcements in worship or telephone trees.

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

Settled and Sensible prefers ecclesiastical looking church buildings. Many buildings were built in the late 19th or early 20th centuries for larger congregations and may have been renovated many times over the years. Hallways may seem like a maze. There may be extra stairs or ramps in unexpected places. This challenges churches to help the physically disabled. Kitchen and washroom facilities may violate current fire and safety regulations and require expensive upgrades. The sanctuary is usually well-maintained. It has the original hardwood and traditional chancel furniture and may have an older pipe organ that is costly to maintain. Lighting is often a bit dim, and the electrical supply may not be updated because people do not wish to add amplified musical equipment. Occasionally the church sponsors special lectures or more contemporary worship services, but the video screens and projectors are usually portable. People do not want to harm the traditional decorations to install fixed video technology. Symbols are classically Christian: Biblical scenes and historical references to founders and saints. The narthex often contains historic communion ware and crafts that may be memorial gifts from past generations.

Lifestyle Connectivity

The Property Committee tends to focus on defending past tactics rather than adapting new technologies. Change to property, or upgrades to technology, is often very stressful to consider. Video screens in the sanctuary are a distraction, but they will readily update audio systems. Classrooms will often have a television and DVD player. Offices will have computers, but the hardware and software may be a bit dated. People in this segment are slow to see the advantages that justify the costs of such upgrades.

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

Settled and Sensible may not have a lot of disposable income but try to be generous toward their church and it will likely be the top priority for charitable giving. They tend to be fiscal conservatives. They like to avoid debt and maintain high reserve funds. They don't like to risk investing in a new ministry or creative idea unless there is ample assurance that it will be successful and eventually become self-sustaining. They generally trust the finance committee, but they like to see a detailed annual financial statement and ensure that the books are audited regularly. They usually prefer traditional stewardship campaigns that allow them to pledge a percentage of their net income to a unified budget for the church institution. Choices may be limited to operations, memorials, and debt relief and will also include opportunities to pledge toward denominational missions. Local missions are often supported by a discretionary fund provided to the pastor, or by occasional fundraising. Unlike their counterparts in this lifestyle group, this segment may be more open to professional capital fundraisers to meet big challenges. They will apply for government or denominational grants to upgrade facilities or subsidize major outreach ministries.

Lifestyle Connectivity

Settled and Sensible may authorize automatic withdrawals to support cash flow during summer months, but special fund raisers are common throughout the year (bazaars, dinners, special offerings). They are more likely to write a big check than make an e-transfer.

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

Settled and Sensible prefer printed newsletters. The church often provides mailboxes for every church member in the narthex to avoid postage costs. Verbal announcements in gatherings, and printed announcements in the bulletin, keep everyone informed. External advertising is limited to the newspaper. Telephone trees help remind members of emerging prayer concerns or important events. Communication is often assumed to be a form of consensus decision making. Any changes are vetted among all members, over several weeks or months.

Lifestyle Connectivity

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. Younger generations may be frustrated by what they consider to be inefficient communication methods that slow down decision-making.