

Segment C12: *Golf Carts and Gourmets*

Thriving retirees and empty-nesters in comfortable communities

Resource: Mosaic 2021 by Experian.

Religious Experience in a Nutshell

Religious Perspective: *It's the right thing to do!*
 Common Spiritual Issues: *Feeling lost, lonely, or discarded*

Common Church Presence

- Regular church attenders
- Continuity with the past
- Denominational consistency
- Demand a share in decision-making
- Prefer large resource-size churches
- Global awareness, local focus



Potential Influence

Lifestyle Compatibility	Family Group C <i>Booming with Confidence</i>	Frequent Neighbors
L41 Booming and Consuming Q64 Footloose and Family Free Q62 Enjoying Retirement	C11 Sophisticated City Dwellers C12 Golf Carts and Gourmets C13 Philanthropic Sophisticates C14 Boomers and Boomerangs	A01 American Royalty E19 Consummate Consumers E21 Unspoiled Splendor

General Comments:

Golf Carts and Gourmets have a high sense of wellbeing. They have planned but leisurely lifestyles. Once more liberal, they are now more conservative and seek out more conservative churches of the denomination to which they have always belonged. They consider faith to be very important and regularly attend church. Religion provides continuity with the past, which is important because many are in transition to homes in warmer climates or have two seasonal addresses. They usually transfer membership to a church of the same denomination and expect to feel right at home ... or change churches that better conform to their personal values and beliefs.

They expect consistent liturgical structure, music, preaching style, programs, and curriculums, and they tend to project local customs from their former church into the present church. They are often knowledgeable of denominational history and polity; most have served a variety of church committees. They are cautious about creative ideas and innovative practices and want to be consulted whenever changes are anticipated. Church is a "rock" or "bulwark" that brings stability. They socialize with friends who may replace the family relationships that they have lost or left behind. They prefer medium to large size churches that have sufficient financial and volunteer resources to sustain ministries, and therefore will not need to depend too much on their money and time. *Golf Carts and Gourmets* may be rather self-absorbed. They can be very demanding for pastoral care, but they may also volunteer for caregiving ministries like "Stephen Ministry" or "Meals-on-Wheels".

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
	Caregiver		Discipler		Visionary
x	Enabler		Guru		Mentor
x	CEO				Pilgrim

Golf Carts and Gourmets expect senior pastors or priests to be veteran ordained ministers; trained in established denominational seminaries. They may keep a critical distance from younger or inexperienced pastors until they prove themselves able administrators and attentive caregivers. Clergy have a solid reputation with the denomination. They follow procedure, build consensus, shepherd committees, and facilitate nominations. As capable and fiscally conservative administrators, clergy manage a variety of midweek programs seven days a week.

Clergy are expected to be excellent preachers, and manage a talented and harmonious staff, but if a member of this segment is in crisis nothing but the attention of the senior pastor or priest will do. *Golf Carts and Gourmets* value a traditional staff structure (associates, youth ministers, education directors, etc.). The behavior of the clergy family is important. The spouse is expected to be a helper; children are expected to honor traditional values and beliefs. On the other hand, people in this segment can empathize with the family and parenting struggles of clergy and can give strong emotional support if a spiritual leader experiences a crisis.

Lifestyle Connectivity

A positive, personal relationship with the pastor or priest is important, and this can be difficult to sustain via internet. Websites should be dynamic ... with updated videos rather than images. These people value personal emails and personalized newsletters over general information. If they own smart phones, they don't use many features or gather many apps. A phone call in times of crisis can be most helpful.

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		

Golf Carts and Gourmets expect hospitality to be comfortable, but not opulent. People in this segment lead understated lifestyles, but their clothes have designer labels, and they drive luxury cars. Provide extra-wide parking spaces and covered drop-off entrances. Every entrance should be accessible. Facility directions should be clear. Greeters provide warm welcomes. Welcome Centers provide information about church and community services. Provide a variety of refreshments, and sugar-free choices. Provide hot and cold drinks but avoid anything "instant". Coffee and cream may be flavored, but don't bother with espresso. Homemade cooking is often appreciated if it is high quality with allergy alerts. While the clergy should greet people personally as they leave worship, other staff (especially music and youth leaders) should mingle during coffee hour. Sometimes the church secretary or lay leader takes notes to remind staff during the week of special needs or concerns. Provide excellent hospitality before, during, and after worship to encourage people to linger.

Lifestyle Connectivity

Expand refreshments before and after worship outdoors to reassure health-conscious seniors. When they are participating virtually, try to acknowledge their presence and include them in intercessory prayer.

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

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

Golf Carts and Gourmets prefer "traditional" worship in the sense that familiar prayers, hymns, rites, and symbols are in keeping with denominational heritage. Prayers are unison; sermons exposit scripture or explain doctrine. Sermons are shorter and not too controversial. Music is routinely accompanied by organ or piano. Video in the sanctuary may be resisted but is increasingly common. However, use it primarily to provide words or images rather than video. Use it sparingly because *Golf Carts and Gourmets* may find it more of a distraction than a help.

Worship is expected to be comfortable and predictable. If the church is under 250, worship will blend education with caregiving. Include periods of silence and meditation, longer intercessory prayers, and extended rituals of "Passing the Peace". If the church is over 500 (which is preferred), worship will blend education and inspiration. Preaching is more motivational. Eucharist is dramatic. People in this lifestyle segment can often be quite opinionated about worship and compare worship elements and leaders with other churches "back home" or elsewhere in the denomination.

Lifestyle Connectivity

These households watch livestream worship irregularly. They may not watch an entire service online but may listen to recorded sermons or music later in the week. However, they will watch worship celebrating significant Christian holy days or civic holidays. Churches may spend lavishly to make preaching, music, and prayer especially dramatic. Use multiple camera angles and close-ups to hold attention.

Education Preferences

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

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

Golf Carts and Gourmets often attend the same adult Sunday school class for years, and often with the same highly respected teacher. They prefer Sunday school to be before or in between worship services. Use a print curriculum, preferably one that is produced or endorsed by the denomination. Each class has a unique group personality which may be reflected in the name of the class. Classes may be seasonal, and participants may be absent as they travel to visit relatives. Some may follow group studies and devotionals long-distance through the internet, but most expect to easily pick up where they left off once the return.

Churches that reach this segment are often notable for the "missing middle". Grandchildren may attend, and the Children's Story is often a highlight of worship. Sunday school for K - 6th grade is generationally structured if the church is large enough, but today classes often mix children of various ages. Nurseries should be secure, safe, and clean. *Golf Carts and Gourmets* may be more empathic with younger families with elementary or middle school children than older families with high school children.

Lifestyle Connectivity

People in this group are often frustrated that teens and older youth do not attend; and bewildered by millennials who socialize in very different ways. Social media can be a puzzle, but they do follow Facebook. They may participate in an online class if it is related to art, ecology, or travel. They are more likely to search for online devotional resources than texts about theology or history.

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

Golf Carts and Gourmets appreciate midweek small groups that combine fellowship and study. Relationships can be very deep, and people tend to stay in the same small group for an extended time. Groups may be seasonal, as members visit family over holidays or travel. Groups prefer print (study books) recommended by staff. Reading and discussion are essential, but additional media is used occasionally.

Groups prefer to meet in homes. Hosting is very important. Leadership for prayer and study is usually rotated. Groups may be coordinated by program staff, but the accountability of group leaders to staff is often vague. Interlocking relationships and personal friendships may make accountability difficult. People are more likely to simply leave than challenge. Broken friendships can be as painful as fractured families. New members usually come through personal invitations. Participation in a group tends to include more and more non-members of a church, but only occasionally does this lead to church membership growth. Groups tend to be very autonomous, but sometime the church can harness their energy for a particular church project.

Lifestyle Connectivity

These households may use social media like Facebook to enhance relationships that began in person, but they may struggle to build initial intimacy online. This is particularly true when they travel, connecting with friends and family back home and adding new friends they met in person. They may use sites like Instagram to post images.

Outreach Preferences

Resource: *Strategic Thinking* by Thomas Bandy (Abingdon Press)

	Personal Need	Readiness to Volunteer
Basic Survival		x
Health and Wellness	x	
Quality of Life		x
Addiction Intervention		
Interpersonal Relationships	x	x
Human Potential		x
Salvation and Human Destiny		

Golf Carts and Gourmets tend to be self-absorbed. Mission is shaped around their lifestyles, and not vice versa. However, they are highly motivated to support any ministry that develops human potential ... especially among children and young adults. They strongly support Sunday schools, VBS, Christian Day Care, and missions that raise the standards of living for families with young children. They are very compassionate toward victims of spousal or child abuse and support hostels and counseling centers.

They also support "depot" ministries that distribute food, clothing, furniture, and other essentials. They dedicate space for storage, and volunteer in shifts. They cooperate readily with municipal emergency and law enforcement services. Many will volunteer for hands-on ministry in such missions, but volunteers tend to disappear during Christian or secular holidays. For themselves, people in this lifestyle segment appreciate outreach ministries that help them acquire, deepen, and sustain personal friendships. They may also participate in marriage enrichment programs. Travel venues that build relationships are popular (bus trips, cruises, casino nights, etc.). Large group events are a form of outreach to which they can invite friends (dances, potluck dinners, travelogues, Bingo, etc.).

Lifestyle Connectivity

These households are more likely to follow mission projects through images posted in the church website, and less likely to interact with missionaries via social media. Church sponsored marketplace websites that facilitate recycling, resales of quality household goods, and outdoor recreational equipment can be popular.

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

Property		Technology		Symbolism	
x	Ecclesiastical	x	Modern	x	Classic Christendom
	Utilitarian		Postmodern		Contemporary Post-Christendom

Golf Carts and Gourmets regard property as important to maintain continuity with the past. They have set assumptions about what a church should look based on their own childhoods. If the building is destroyed, they are likely to rebuild exactly as it stood previously. Interior and exterior symbols will be classic Christendom (cross, open Bible, prayer hands, trinity, shepherd, etc.) Symbols help distinguish “holy” space from “secular” space.

Technologies are modern. Organs are the primary instrument of worship. Pews are preferred, although they are usually padded and spacious for wheelchairs and walkers. Chancel, pulpit, communion table, and font are traditional stone or hardwood. The sanctuary must have an excellent sound system but is often devoid of LCD screens. Lighting is adjustable, and candles are often used to create an environment of quiet meditation.

Lifestyle Connectivity

Offices and halls may have internet access, but this is not essential in sanctuaries (and may be actively discouraged). If Sunday worship is livestreamed, cameras and other equipment need to be hidden and unobtrusive.

Financial PreferencesResource: *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

Golf Carts and Gourmets instinctively trust the church institution (although this may be weakening as denominations address controversial public policy issues). They are fiscally conservative. In general, people deserve what they get ... and the corollary is that they deserve what they have. Some tithe, but most do percentage giving. They can make generous one-time donations if convinced a capital campaign is justified but are generally reluctant to acquire debt. Traditional fall stewardship campaigns are preferred, probably in November when they are more likely to be home. Personal visits are usually welcome.

Successful stewardship campaigns always appeal to their sense of duty; and successful capital campaigns always awaken their compassion for the next generation. They prefer detailed budgets, but only give to two or three distinct funds. They trust money will be spent wisely. Nomination processes are vital, and the Finance Committee is a crucial power center of the church. Personnel and property costs will be scrutinized. They are often critical of personnel costs and prefer to maintain large financial reserves.

Lifestyle Connectivity

These households often preauthorize withdrawals for regular church contributions but are less likely to transfer money by other electronic methods. Church websites should provide details about income and expenses, as well as frequent updates for capital campaigns. Email messages (updates, explanations, and reminders) are very useful to encourage regular giving.

CommunicationResource: *Mosaic E-Handbook* by Experian

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

Although *Golf Carts and Gourmets* increasingly rely on email, they still use the post office and read print. They value verbal announcements in worship, even when these just reinforce what is already printed in the bulletin because they enjoy the “personal touch”. Traditional “telephone trees” are less and less effective as these people are more mobile than ever before.

Lifestyle Connectivity

Churches are often ahead of these people to acquire new technology. This can challenge retirees in this segment who are often on church boards and committees. They may need coaching to use video conferencing platforms or send text messages.