GENERATIONAL GENEROSITY

	Formative Experiences of Money	Common Experiences of Christian Stewardship and Generosity	Meaning of Money	Generosity Motivator	Current Financial Reality	Attitude Toward Institutional Church	How the Church Can Encourage Generational Generosity
GIs *93 and older years old* **1901 – 1924**	▪ WWI ▪ Roaring 20s ▪ Great Depression ▪ Hand me downs, hobos, and rations	▪ Nickels in the milk box ▪ First fruits givers ▪ Likeliest of all to be pledgers ▪ Likeliest of all to be tithers ▪ Trained from childhood ▪ Undesignated givers ▪ Giving is public *responsibility*	Money is security	Sacrifice	▪ Final Years ▪ Legacy giving ▪ Fixed income	▪ high level of trust and participation ▪ church mirrored, and symbolized, established order ▪ church was repository of inherited faith and entrance into social belonging and responsibility	▪ Estate planning
Silents *77-92 years old* **1925 - 1941**	▪ Great Depression ▪ WWII ▪ Post War economic boom	▪ Nickels in the milk box ▪ First fruits givers ▪ Likely pledgers ▪ Likely tithers ▪ Trained from childhood ▪ Undesignated givers ▪ Giving is public *necessity*	Money is security	Commitment	▪ Golden years ▪ Affluent retirement ▪ Helping with grandchildren ▪ Fixed income ▪ In many of our churches, keeping the lights on	▪ high level of trust and participation ▪ church mirrored, and symbolized, established order, but the church is not above critique	▪ Estate planning ▪ Fear management (will our congregation survive?)
Boomers *57-76 years old* **1942 - 1960**	▪ Post war economic boom ▪ Upward mobility ▪ Television advertising (redefined economic need and scope of perceived affluence)	▪ Low rates of *saving*; low rates of *giving* ▪ Unlikely to pledge ▪ Unlikely to tithe ▪ Charitable giving comes from "disposable income" ▪ Experience of institutional scandal leaves deep skepticism of the church's trustworthiness ▪ Giving is personal *option*	Money is tool	Emotional Connection with Recipient	▪ Retirement/ Final years for retirement savings ▪ Retiring at younger ages than parents did, and expect to live longer ▪ Inheriting estates from parents who saved well	▪ distrust, if not disgust, towards institutional church ▪ skeptical if stewardship is presented about the institution's health ▪ hold little denominational *loyalty*. Will continue to seek a congregation, moving frequently if necessary, which meets need	▪ Earn trust ▪ Provide *control* in giving ▪ Provide *choice* in giving ▪ Educate. Many Boomers began faith journey in a time when congregations set aside stewardship education. ▪ Reinterpret stewardship: 1) holistically 2) about the individual's need to give, NOT the church's need to receive, 3) stewardship is a personal discipline which leads to spiritual health and growth ▪ Model sacrifice: church must give off the top to mission if it expects Boomers to do so
Xers *36-56 years old* **1961 - 1981**	▪ 1960s – economic prosperity ▪ 1970s – inflation, OPEC embargo ▪ 1980s – rapid stock market growth, Reaganism	▪ As children, taught very little about stewardship in PCUSA churches ▪ Many come from unchurched childhoods, so stewardship is new conversation. ▪ Giving is personal *possibility*, *if* understood as a spiritual discipline	Money is tool	Spiritual Growth	▪ Raising children/kids in college ▪ Necessity of two incomes ▪ Regarding retirement, high skepticism that social security will be there ▪ Professionally, at the peak of their game, or underemployed, with little in between	▪ Infinitely practical. Will trust a congregation if it "works" ▪ Hold little or no denominational *identity*. ▪ Increasingly looking less for a church, than for a community, in which to learn and practice spiritual disciplines	▪ Educate ▪ Explain how the church spends and invests money in mission ▪ Reinterpret stewardship: 1) holistically 2) about the individual's need to give, NOT the church's need to receive, 3) leads to spiritual health and growth ▪ Church must give off the top to mission if it expects Xers to do so ▪ Teach Xers to think theologically about the difference between WANT and NEED. Stewardship is the church's antidote to economic materialism. ▪ Attach stewardship to the practice of spiritual disciplines.
Millennials *17-35 years old* **1982 – 2003**	▪ 1980s –stock market growth, Reaganism ▪ 1990s – consumerism, global markets, growing disparity between rich and poor	▪ Many mainline congregations, embarrassed by "tithing" and "pledging," seem squeamish to teach stewardship to children. Ironically, "stewardship" is firmly planted in the culture's lexicon, and children hear the word frequently, particularly related to the environment.	Money is gift	Changing the World (the GLOBAL world)	▪ Preparing for/moving into their professional lives ▪ Welcoming children into the world	▪ Seek authenticity and mission opportunities. Unconcerned about denominational labels and identity.	▪ Encourage mission experience ▪ Receive gifts electronically ▪ Provide quality programming and worship ▪ Communicate via social media ▪ Offer financial planning and management courses

And no matter the generation, beware the Law of Someday

…. we're just married and getting ourselves established financially. *Someday* we'll get serious about our sharing.
… our children are young, and they're hideously expensive! We're doing our best to stock up for their college educations. *Someday* we'll get serious about our sharing.
… the children are gone and we have just a few years to invest for our retirement. *Someday* we'll get serious about our sharing.
… we've retired, and now we live on a fixed income. *Someday* …

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