

STEWARDSHIP AND THE GENERATIONS

	Formative Experiences Of Money	Common Experiences of Christian Stewardship	Meaning of Money	Stewardship Motivator	Current Financial Reality	Attitude Toward Institutional Church	How the Church Can Help Make Better Stewards
GIs 85-108 years old 1901 – 1924	<ul style="list-style-type: none"> WWI Roaring 20s Great Depression Hand me downs, hobos, and rations 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Golden Years Legacy giving Fixed income 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Estate planning
Silents 69 – 84 years old 1925 – 1941	<ul style="list-style-type: none"> Great Depression WWII Post War economic boom 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Affluent retirement Helping with grandchildren Fixed income In many of our churches, keeping the lights on 	<ul style="list-style-type: none"> high level of trust and participation church mirrored, and symbolized, established order, but the church is not above critique 	<ul style="list-style-type: none"> Estate planning Fear management (will our congregation survive?)
Boomers 49-68 years old 1942 – 1960	<ul style="list-style-type: none"> Post war economic boom Upward mobility Television advertising (redefined economic need and scope of perceived affluence) 	<ul style="list-style-type: none"> 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	Distrust	<ul style="list-style-type: none"> Final years for retirement savings Retiring at younger ages than parents did, and expect to live longer Kids in college Inheriting estates from parents who saved well 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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
13ers 28-48 years old 1961 – 1981	<ul style="list-style-type: none"> 1960s – economic prosperity 1970s – inflation, OPEC embargo 1980s – rapid stock market growth, Reaganism 	<ul style="list-style-type: none"> 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	Ignorance	<ul style="list-style-type: none"> Raising children Necessity of two incomes Regarding retirement, high skepticism that social security will be there Little record of financial giving 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 13ers to do so Teach 13ers 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 9-27 years old 1982 – 2003	<ul style="list-style-type: none"> 1980s – stock market growth, Reaganism 1990s – consumerism, global markets, growing disparity between rich and poor 	<ul style="list-style-type: none"> 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	?	<ul style="list-style-type: none"> The oldest Millennials are just entering their earning years. The youngest are still children. 	<ul style="list-style-type: none"> Not shaped yet. Anecdotal evidence shows movement away from evangelical mega-churches, and limited movement toward neighborhood churches intentional in their spiritual practices. 	<ul style="list-style-type: none"> Experience, experience, experience

And no matter the generation, remember 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 ...