

# STEWARDSHIP FOR Adults

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**H**ave you ever noticed how those sidebar advertisements that appear on Google, Amazon, Facebook or your Web browser seem custom-designed to your lifestyle?

Mine always come up with advertisements for four-door sedans, retirement communities, Christian bookstores and even appeals from my alma maters. They seem to know that I may have been looking for a new camera. Amazingly, the next day, Amazon sends me an email with a list of 15 different cameras that might fit my needs. But then when I go to my son's house or my daughter's house and look at the advertisements that appear on their computers, they are completely different. Young parents get advertisements for minivans, diapers, childcare centers and life insurance policies. And yet, when we get a stewardship letter from the church, encouraging the faithful to be generous in supporting God's work in the church, the letter often looks exactly the same. That letter is usually focused on the needs of the institution rather than on the varying factors that shape the stewardship relationship of the people to God and to the fellowship of believers. Dan Dick puts it this way:

*Assuming that they would find one audience, they are astonished to discover a variety of different audiences present. Yet they forge ahead, offering messages, programs, ministries and meetings that may not be appropriate. In short, they do not know with whom they are working. They attempt to be in ministry without knowing the depth and breadth of their human and material resources. How can we as church leaders hope to create an effective system for ministry — and thus fulfill our stewardship responsibility to God — without first understanding the component parts?<sup>1</sup>*

In short, when it comes to the matter of stewardship for adults ...

## ***One size does not fit all.***

In this resource we will look at some of the causes of the differences in stewardship understanding and response among adults such as generational types, church experience and understanding of stewardship. Then, we will offer some hints for appealing to the broader spectrum of adults in your congregation.

## Adults differ in generational types

Every congregation has at least four generational groupings identified by Strauss and Howe by their stage of life and prime focus:<sup>2</sup>

Stage of Life	Prime Focus
Youth (Birth-21)	Dependence
Rising Adulthood (22-44)	Activity
Midlife (45-66)	Leadership
Elderhood (66+)	Stewardship/Guardianship

Each generation spans roughly 20 years and is marked by distinct attitudes, expectations, religious preferences and, for our purposes, stewardship approachability. Strauss and Howe classify these generational patterns into four generational groups that we will examine later:

- › Civic
- › Adaptive
- › Idealist
- › Reactive

**EACH GENERATIONAL GROUP HAS ITS OWN “SOCIAL PERSONALITY”** of habits, expectations, approaches to religion, stewardship, work, etc.

**EACH GENERATIONAL GROUP REACTS TO THE GENERATIONAL GROUP BEFORE IT.** Part of what shapes a generation's worldview is a desire to be different from the generation just prior to it.

**GENERATIONS MOVE THROUGH REPETITIVE CYCLES IN HISTORY.** As the generations move in a cycle, a generational group reappears in youth at a time when the same type is late in elderhood. The grandchildren of generation A in cycle one are the A generation of cycle two. This reinforces the much-noted bond between grandparents and their grandchildren, where children often get along better with their grandparents than they do with their parents. (See diagram on Page 2.)<sup>3</sup>

<sup>1</sup> Dan R. Dick, *Revolutionizing Christian Stewardship for the 21st Century*, Discipleship Resources, Nashville, 1997, 87.

<sup>2</sup> William Strauss and Neil Howe, *Generations: The History of America's future*, 1584 to 2069, Harper Perennial, New York, 1991.

<sup>3</sup> Carl G. Eeman, *Generations of Faith: A Congregational Atlas*, The Alban Institute, Washington, D.C., 2002, xv.

## EACH GENERATIONAL GROUP LOOKS AT ITS OWN GENERATION AS THE STANDARD OF COMPARISON.

People of each generation see their own attitudes and approaches as normal and all others as out of sync. Since most of our congregational systems were built according to the needs of one generation, we are often asking all the other generations to adapt to that worldview in order to participate — and it doesn't always work!

In our time these generational groups match up with the following commonly designated generations:

Generation Name	Birth Dates	Cycle Group
The Silents/GI Generation	1901-1928	Civic
The Builders	1929-1945	Adaptive
The Baby Boomers	1946-1964	Idealist
The Busters/Gen X	1965-1983	Reactive
The Millennials/Gen Y	1984-2002	Civic
The Nexters	2003-2022	Adaptive

A study of generations is a complex and fascinating process that can be of great value to the church in understanding the needs and values of its members and those it seeks to reach. A summary of the four generational groups follows, with the understanding that not every individual in a certain time period fits the characteristics of that generation and those at the cusp of the beginning or end of a generation may show a mixture of both traits. <sup>4</sup>

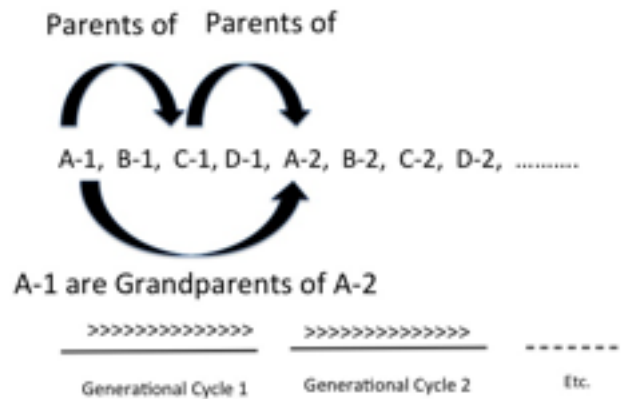
### CIVIC generations (Silents/GI Generation and Gen Y):

- › Dominant, outer-directed, heroic, achieving, building institutions.
- › This is the group we often know as “the greatest generation,” who fought World War II and built the postwar structures of modern society. But it is also reemerging in the *Millennials* or *Generation Y*. These are the ones volunteering to fight in Iraq and Afghanistan and showing new interest in political and social service.
- › The older segment of this generation is, in most congregations, no longer serving in leadership positions, but they still are often among the best contributors (57.1 percent give to religious causes)<sup>5</sup>, and as long as health is good, they are the best in attendance (58.7 percent attend services weekly). In fact, the only reason church attendance is holding up is that this generation and the next are living longer.
- › Their opinions are still valued and their grandchildren, who are also of the *Civic* generation, share many of the same attitudes.

<sup>4</sup> Adapted and expanded from materials in Strauss and Howe, Eeman and Ann Updegraff Spleth, *Generations and Generosity*, The Columbia Partnership, Columbia, S.C., 2011, [www.thecolumbiapartnership.org](http://www.thecolumbiapartnership.org)

<sup>5</sup> Ann Updegraff Spleth, *Generations and Generosity*, The Columbia Partnership, Columbia, S.C., 2011

## Generational Cycles



- › The younger segment of this generational cycle, *Generation Y*, was raised on technology and multitasking. They expect 24/7 access to everything, including ministries, Bible studies, giving opportunities and programs offered by the church.
- › They are collaborative, often fiscally conservative, but the most tolerant generation regarding lifestyle differences.
- › They expect to be taken seriously in spite of their youth and to be made part of big decisions.
- › They are enthusiastic volunteers on short-term projects. They want to see the impact of their generosity and prefer to do that with hands-on service.
- › 27.9 percent attend services weekly and 41.5 percent give to religious causes.

### ADAPTIVE Generations (Builders and Nexters):

- › Recessive, risk averse, conformist, arbitrator-leaders, like standardization. (They created Holiday Inn, McDonalds, etc.)
- › This group, known today as the *Builders*, shares many of the same values as the *Civic* generation, builds on them and tries to institutionalize them. They like consistency, conformity (e.g., one hymnal) and are loyal to an institution. They are big on unity and predictability.
- › In many congregations members of the *Adaptive* generation still hold leadership positions, although they have mostly been replaced by the *Baby Boomers* and *Generation X*.
- › Members of the *Adaptive* generation are often unhappy about the changes they see happening to “their” church. They don’t mind some new things being added but they don’t want their old things taken away.
- › They have entered old age with unprecedented affluence. Eighty percent give money to charity and 30 percent volunteer. They want to communicate their stewardship values to their descendants but they are often reluctant to talk publicly about their charitable interests.

- › They are the best givers (72 percent give to religious causes) and 46.3 percent attend services weekly.
- › The grandchildren of many of the *Builders* are the *Nexters*. As this is being written it is too early to tell what direction they will take but it is likely that they will follow the basic pattern of an *Adaptive* generation.

#### IDEALIST Generations (The Boomers):

- › Dominant, inner-focused, visionary, revolutionary, prophetic and leaders of social upheaval.
- › This is the group we also know as the *Baby Boomers*. They have been at the vanguard of social change. *Silents* and *Builders* were linked in many ways as one culture, but because they are such a big generation, *Boomers*, even as they now move into retirement, are constantly changing things.
- › The early wave of “Flower Children,” saw the coming of the sexual revolution and the great civil rights movements. The later waves, equally idealistic, took a more conservative bent, concerned about right-to-life and antiwar protests.
- › This group currently makes up much of the leadership of congregations. *Boomers* work hard, even at play, and they don’t want to get old. But thousands of *Boomers* are entering retirement every day.
- › They are the ones who have demanded contemporary worship, praise bands and program-oriented ministries.
- › They are idealistic and socially conscious investors. They want to be philanthropic, but are tight on time because many are often caring for aging parents and are getting their kids through college. They like options in giving, but need all the preliminary work done for them. They remain supportive of the cause only if they believe they are really making an impact. They do not give of their time and money simply out of duty or loyalty as did some earlier generations.
- › Only 32.5 percent attend services weekly and 46.7 percent give to religious causes.

#### REACTIVE Generations (Gen X):

- › Recessive, cynical, reactionary and pragmatic.
- › This is the group we also know as *Generation X*. This was a generation most affected by abortion, divorce, single-parent or mixed families, and the social changes brought about by the previous generation.
- › They react by being extremely pragmatic, skeptical, conscientious, self-sufficient, “me” oriented and focused on achieving a balance between work and life.
- › *Gen Xers* are quickly moving into leadership positions in the church both as lay leaders and as pastors. They bring a different mix of loyalties, work habits and life balance issues than many of the older parishioners who make up the congregation.

- › They are not career-oriented. Many will hold 20 different jobs during their lifetime.
- › They often have little or no denominational loyalty to an organization as such, though they may be very loyal to a set of values or beliefs. They are in search of authenticity and relationship. They will work with you (teams), not for you (committees). They connect to causes and to relationships. They follow leaders not positions.
- › If they are to give of their time or their money they must be able to see the results of their gifts and they must have some control in the decisions regarding the use of those gifts.
- › Worship for them may be more reflective than it was for their experiential contemporary worship parents.
- › 30.8 percent attend services weekly and 45.1 percent give to religious causes.

## Adults differ in church experience

**The 60-40-20 Syndrome:** Many congregations are either empowered or controlled by people who possess the following demographic traits:<sup>6</sup>

They are at least 60 years old. They have been professing Christians and attending church on a regular basis for at least 40 years. They have been members of the current congregation for at least 20 years. They have often become comfortable with things the way they are and as a group are slow to affirm and embrace change. They want the congregation to succeed. But the methods with which they are familiar are generally old methods that may or may not work in the current situation or context of the congregation. Since many of these people are of the *Adaptive* generation, they often prefer stability to adventure and are resistant to change that happens too fast without an opportunity for them to adapt to the change. They talk about wanting newer, younger people to take over leadership, but they are sometimes reluctant to give up the leadership roles that have provided meaning and significance to their lives for many years.

Conflict often arises as the 60-40-20 demographic shifts from one generational cycle to another. The shift from the *Silents* to the *Builders* was not too great because both shared the same values. And the *Builders* as an *Adaptive* generation sought to build on the values of those who went before. But now many of the 60-40-20 demographic are of the *Boomer* generation, which is a dominant *Idealist* generation intent on changing things such as worship formats, mission outreach, etc. Further conflict can arise as *Gen Xers*, a *Reactive* generation now entering midlife, begin to fill some leadership roles. Unless a congregation is able to deal positively with the gifts that each generation brings to the leadership pool, the 60-40-20s become 70-50-30s and a whole generation of leaders is lost.

<sup>6</sup> George Bullard, *Are 60-40-20 People Empowering or Controlling in Your Congregation?*, The Columbia Partnership, Columbia, S.C., 2011, [www.thecolumbiapartnership.org](http://www.thecolumbiapartnership.org).

## Adults differ in understanding of stewardship

One's understanding of stewardship principles is not tied to life stages or generation type. Many of our 60-40-20 members have no better understanding of stewardship principles than do those who are new members of the congregation. Stewardship education is a necessity for all the adults of our congregations, but certain approaches to the subject, all of which have biblical roots, may have greater appeal to one generation or another. Two common models in use today are the "stewardship" model, which has dominated most literature on the subject for decades and probably needs little further explanation, and the "generosity" model, which is more popular in recent literature.<sup>7</sup>

The "stewardship" model tends to appeal to those in the *Civic* and *Adaptive* generations (*Silent*, *Builder* and *Generation Y*), and fits an organizational or industrial model of society in which there are owners, managers and accountability for resources. While not neglecting God's grace in Jesus Christ, this model often starts with the sovereignty of God, declaring in no uncertain terms that God is the Owner of all things and that we are but managers or stewards of those things. We have a duty and responsibility to be faithful in the management of those resources. (Clear values of those in the *Civic* and *Adaptive* generations)

The "generosity" model tends to appeal to those in the *Idealist* and *Reactive* generations (*Boomers* and *Generation X*) and fits a more relational and collaborative model of society (e.g., the Body of Christ) in which people operate as team players in God's mission not out of duty, but out of commitment to a cause for which they are willing to make sacrifices. The generosity model starts not with the sovereignty of God but with the grace of God, who is not simply the Owner, but the Giver of all things. A generous person is one who gives of himself and his resources, and who does so freely and not out of a sense of compulsion. He sees it as a meaningful and joyful expression of who he is and who he wants to be and of what and whom he cares about. Christian generosity is an expression of Christian liberty. "Generosity is possible for Christians because the freedom of the Gospel makes a space for love in which there are good things to do that we don't have to do."<sup>8</sup> (Values often displayed by the *Boomers* and *Gen X*)

The stress on stewardship may be in tension with the virtue of generosity. One way in which this may show itself is in a contrast between carefulness and liberality, or the virtue of frugality versus the virtue of generosity. Stewards who administer what belongs to others have a special obligation to be careful with it. And, no doubt, it is good to be careful — up to a certain point. We have sometimes seen congregations so fixated on frugality that they refuse to risk the adventure of generosity.

Theologically we must ask whether we are most fundamentally administrators or givers. That depends on whether we have much that is ours to give and at the bottom of that is a question about God's grace. Does God only lend to us or employ us? Or does God actually give to us?

Certainly there is value in both models of our relationship to God and they are not to be seen as exclusive. (cf. Luther's Explanation of the First Article) The Bible makes use of both. We are God's servants; Christ is our Lord. We are to think of ourselves as stewards responsible to God. Nonetheless, the center of the New Testament message also affirms the reason we have something to give is because it has actually been given to us by God. We are not only servants; Jesus says to His disciples. "No longer do I call you servants, for the servant does not know what his master is doing; but I have called you friends, for all that I have heard from my Father I have made known to you" (*John 15:15 ESV*). And according to Paul, the Christian is no longer a slave but a child of God, and hence an heir. (*Gal. 3:26-4:7*)

God's gift to me is part of God's gift to us. What is given to you is given so that your life might be a gift to all of us — including you, of course, for if your life is to be a gift, it will be found in the joy of generously using the gifts of God's grace (*charismata*) as part of God's mission in the Body of Christ. (*1 Cor. 12-14*)

Generosity of time, skills and money, as well as stewardship of resources follows a pattern:

- **It is a learned or conditioned response.** If you have ever been around toddlers you know that generosity is not an inborn characteristic. It must be carefully taught, modeled and explained.
- **It is motivated by our Christian faith.** We have stressed that in the section above and throughout this resource.
- **It is shaped by life experiences.** Once again generational differences become very important. Those who came through the Great Depression may have a different view than the *Baby Boomers* who were raised in more affluent times. Younger adults may have a different view of the conservation of the environment than do some of their elders. But it is never too late to shape life experiences. Providing opportunities for your members to experience helping others, to become involved in hands-on mission, to participate in intergenerational experiences and to see how their gifts of time, skills and money can transform the lives of others are major influences in helping people to grow in stewardship and generosity.
- **It is influenced by the witness and experience of others.** The emphasis in this chapter on generational differences needs to be tempered by a call for intergenerational experiences in which members of the various generations are able to hear the witness of others in different generations and to work side-by-side with them in hands-on projects.<sup>9</sup>

<sup>7</sup> Wallace M. Alston, Jr., Editor, "Stewardship or Generosity?", *Theology in the Service of the Church*, Eerdmans, Grand Rapids, Mich., 2000.

<sup>8</sup> Adams, 15.

<sup>9</sup> Edward H. Hammett, *Reaching People Under 40 While Keeping People Over 60: Being Church for All Generations*, Chalice Press, Atlanta, 2007.



# Reaching the diversity of adults

## COMMUNICATION:

The fact that each generation cycle is shaped by different influences means that we need to adapt our stewardship messages to reach all of them. This applies not only to the content of the message, as we have mentioned above, but also to the media style employed.<sup>10</sup> In addition to your print newsletter, do you send out email blasts of important information and updates? Many *Builders* and *Boomers* will read them. However, you may miss many of those younger than a *Boomer*. Studies have shown that *Gen Xers* are infrequent in checking email apart from work and *Millennials* seldom respond to email. For *Gen Xers* and *Millennials*, you need a Facebook page that carries the same updates. A Twitter account wouldn't hurt either. For many, text messages are the medium of choice.

If you don't know how to use these means of communication, many of the teenagers and college students in your congregation do. Recruit some of them to help you update your communication strategies.

## GIVING METHODS:

Understanding the differences among adults means that congregations may need to diversify the ways in which people can give. This involves rethinking your ideas of when people give and how they give. Most of our stewardship education has connected our giving with a weekly Sunday morning offering. *Gen Xers* and *Millennials* are connected with your congregation on a 24/7 basis and may want to make a gift or pledge on your church website (which requires accepting credit card gifts — and, generally, a transaction fee to the congregation.<sup>11</sup>) Many *Gen Xers* and *Millennials* seldom carry much cash or write checks. They use a credit or debit card for everything. Programs such as the Lutheran Church Extension Fund's "Joyful Response"<sup>12</sup> or Thrivent's "Simply Giving"<sup>13</sup> enable automatic electronic offerings to be made from one's checking or savings account. The giving experience can still be connected to the Sunday morning offering by having a card that indicates the person's attendance and the fact that they have contributed to the work of God's mission during the week.

## GENERATIONAL EMPHASES:

Each generation may have a specific stewardship interest or need that may be addressed as part of an overall stewardship program. Some of these are addressed elsewhere in these resources in sections for youth and seniors but other generations have stewardship needs as well.

*Generation X* is often concerned with finding balance in their lives. Older generations, observing the *Gen Xers* (who may be their pastors or lay leaders), sometimes think there is not the same "dedication to duty" as in their own generations when they see a church leader skip a meeting to attend a child's soccer game or leave the office early to provide child care at home. *Gen Xers*, part of a *Reactive* generation, simply see it as good stewardship, providing a God-pleasing balance between work, church and family life. They have often seen the toll to be paid by the stress of imbalance in the broken families of the *Boomer* generation and they do not want that to happen in their own lives. A course on observing a Sabbath or practicing balance in one's life would be appreciated by this generation.<sup>14</sup>

*Boomers*, an *Idealist* generation, are often concerned about meaning and purpose in life, making sure they are living life to the fullest at every level of life. As many *Boomers* approach retirement, studies on values, service and purpose may interest them. Their goal is to get a life that is meaningful according to their values.<sup>15</sup>

## COMPREHENSIVE APPROACH:

Any long-term approach to Christian stewardship must be grace-based, year-round, whole life, hands-on and intergenerational while respecting generational diversity. The goal is to raise people not just money. Too often congregations attempt to touch multiple aspects of stewardship in a single annual campaign or emphasis. Commitment cards will often have check boxes for prayer, regular worship, use of our time and talents, and then a specific line asking for the amount of a monetary commitment. People begin to see the other requests as spiritual "fluff" and stewardship as an appeal for funds. Have an annual financial emphasis but give due time to the other aspects of stewardship by separating them out into different emphases at different times of the year. The chapters in this resource and the endnotes in this resource will give you the helps needed for a more comprehensive approach to year-round, whole-life stewardship.

Remember, when it comes to stewardship for adults, *one size does not fit all*. It may seem like a lot of trouble to try and diversify your approach to stewardship in your congregation's life. But if you don't, you will miss out on creating generous stewards in all but the two most senior of the generations. You will miss out on the gifts that succeeding generations can bring to the table in church life and stewardship. And you will miss the joy of a spiritual leader who sees people grow in generosity of all God has given.

<sup>10</sup> Elizabeth Drescher and Keith Anderson, *Click 2 Save: The Digital Ministry Bible*, Morehouse Publishing, New York, 2012.

<sup>11</sup> Our Sunday Visitor white paper, "Online Giving: Why Churches Should Implement Electronic Giving," [www.osvoffertory.com/Portals/0/Images/Pages/Electronic%20Services/1105\\_0029.pdf](http://www.osvoffertory.com/Portals/0/Images/Pages/Electronic%20Services/1105_0029.pdf)

<sup>12</sup> [www.lcef.org](http://www.lcef.org)

<sup>13</sup> [www.thrivent.org](http://www.thrivent.org)

<sup>14</sup> David Edman Gray, *Practicing Balance: How Congregations Can Support Harmony in Work and Life*, Alban Institute, Washington, D.C., 2012.

<sup>15</sup> Reggie McNeal, *Get a Life: It Is All About You*, B&H Publishing, Nashville, Tenn., 2007.