

---

# Stewardship: What the Church Can Learn from Millennials

---

Grace Duddy Pomroy

*Financial Educator and Stewardship Speaker*

Spashed across the cover of *Time*, Joel Stein wrote “The Me Me Me Generation: Millennials are lazy, entitled narcissists who still live with their parents.”<sup>1</sup> Nearly a decade before, Lev Grossman wrote “Meet the Twixters, young adults who live off their parents, bounce from job to job and hop from mate to mate. They’re not lazy ... They just won’t grow up.”<sup>2</sup> Leave it to *Time* to capture the essence of Millennials—young adults born between 1981 and 1999.<sup>3</sup> What an entertaining and grotesque portrayal of America’s present and future. For the past few years, Millennials have been the vogue topic as journalists judge and stereotype the newest generation of American adults.

In many ways, the church has followed suit in trying to pin down this group. Not a day goes by when I do not scroll past yet another article about the church and Millennials on Facebook. With the rise of the “nones” (those without religious affiliation), the church is on a constant search for why some Millennials are leaving—even when some are staying—and how to reach them. But the church is more interested in attracting this group than repelling them. In some ways, it seems as if the church has pinned their success on the interest of a single generation. They are willing to allow coffee in the sanctuary, bring in a new praise band, abandon the lectionary for a new sermon series—any quick fix to catch Millennials’ attention. What would be better for a church in decline than to pique the interest of America’s newest and largest generation?

Yet, if there’s one thing to know about Millennials it is that they can smell a lack of authenticity miles away. What if we stopped trying to cater to or define Millennials and started learning from them? These are not just the voices of the future, they are the voices of today, and they have a lot to say—especially when it comes to stewardship and generosity.

Millennials are quickly becoming one of the most generous generations. According to the 2015 Millennial Impact Report, 84 percent of Millennials made a charitable contribution in 2015.<sup>4</sup>

---

**W**hat if we stopped trying to cater to or define Millennials and started learning from them? These are not just the voices of the future, they are the voices of today, and they have a lot to say.

---

They long for meaningful, integrated lives and they want to be generous with their whole selves—not just their money. In contrast to the stereotypes named above, “Millennials *do care* about things other than themselves, and they are willing to contribute to worthy causes. In fact, they are changing the very face of non-profit giving.”<sup>5</sup> Millennials are already changing the world as well as the “why” and “how” of giving to organizations. As the church looks to new models to expand the meaning of stewardship and fund its mission, I invite congregations to look to Millennials as an example, not just for their own generation, but for those who came before and those who will come after. Millennials desire to talk about money openly, hear an organization’s “why” story, use technology to create a larger impact, and illustrate their generosity with their whole lives.

## Talk about money openly

Millennials long to talk about money openly with their families, their peers, their communities, and the world. They do not appear to be inhibited by the same taboos in talking about money that plagued their predecessors. In the workplace, 63 percent of adults ages 18 to 36 talk about how much they make with their immediate family, 48 percent tell their friends, and 30 percent share that information with their coworkers.<sup>6</sup> For Millennials, this

---

1. Joel Stein, “Millennials: The Me Me Me Generation,” in *Time*, May 20, 2013.

2. Lev Grossman, “Meet the Twixters,” in *Time*, January 24, 2005.

3. There is disagreement among scholars about the beginning and end dates of the Millennial generation. My years come from a recent Pew Research Center study: “5 facts about Muslim Millennials in the U.S.,” Pew Research Center, <http://www.pewresearch.org/fact-tank/2017/10/26/5-facts-about-muslim-millennials-us/>, Accessed 26 October 2017.

4. Derrick Feldmann et. al., “Cause, Influence & The Next

---

Generation Workforce: The 2015 Millennial Impact Report,” *The Millennial Impact Report*, page 9, <http://achievemulti.wpengine.com/mi/files/2015/07/2015-MillennialImpactReport.pdf>, Accessed 27 November 2017.

5. John Hawthorne, “6 Ways Millennials Are Changing Charitable Giving,” *Business Connect*, May 2, 2017, <https://businessconnectworld.com/2017/05/02/6-ways-millennials-are-changing-charitable-giving/>

6. Ellen Chang, “Why Millennials Want You to Know How Much They Make,” *TheStreet*, November 13, 2017, <https://www>.

is a justice issue. By talking about money, they are breaking down walls so that people know what equitable pay looks like and how much they should expect from their employer.

Similarly, as I have talked with Millennials about stewardship, they have shared with me their desire for a space where they can discuss money and giving openly. A few years ago, I led a series of focus groups with Millennials and Gen X-ers about stewardship in their congregations. At the end, the participants thanked me for leading the conversation. At first, I thought they were just being polite. However, I slowly began to realize that they were truly grateful for this unique opportunity. This fact became painfully obvious as one group of participants shared with me that they had never had a space to talk about money and giving in their congregation where there was not an ask for money involved. They want to talk about money—its role in life—how they share, save, and spend it. Too often, the church falls prey to talking about money only as it relates to giving, particularly giving to the church. Millennials see money holistically and they are eager to talk about it.

If the church wants to discuss money openly it also needs to be willing to discuss not only people's capacity to be generous, but also those things that are keeping people from being as generous as they would like to be. For most Millennials—as well as some Gen X-ers and Baby Boomers—that is student loan debt. According to Make Lemonade, there are more than 44 million borrowers with \$1.3 trillion in student loan debt in the U.S. alone. The average student in the Class of 2016 has \$37,172 in student loan debt.<sup>7</sup> Instead of hiding it, most Millennials want to talk about this debt and how to handle it well. Excessive debt—of any kind—should be a pastoral care concern for our congregations. How can congregations ask people for money while they are drowning in debt? What other financial concerns might be holding people back from spending, saving, and sharing their money in ways that reflect God's call on their life? In the midst of this debt, Millennials aspire to be generous. How might the church meet them where they are and help them find ways to live out their faith with all that God has entrusted to their care?

As Millennials grow in their capacity to be generous, many are unsure of how much is appropriate to give. As one of the focus group participants said, "It has been hard for us because we never knew how much was normal to give, \$5 or \$500. [Our] parents didn't talk about it." Churches assume that this tradition of how much is appropriate is quietly being passed down from generation to generation. But is this really happening? When was the last time your congregation discussed how much was appropriate to give? Discussing tithing is one possibility. But, considering Lutherans give about 1.7 percent,<sup>8</sup> might there be better ways to invite people

[thestreet.com/story/14388537/1/why-millennials-are-open-to-sharing-their-salary.html](http://thestreet.com/story/14388537/1/why-millennials-are-open-to-sharing-their-salary.html)

7. "5 Things to Consider When Refinancing Student Loans," Make Lemonade, accessed on November 28, 2017, <https://www.makelemonade.co/top-reads/refinancing-student-loans-5-things>

8. Christian Smith, Michael O. Emerson and Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008), 35.

**If the church wants to discuss money openly it also needs to be willing to discuss not only people's capacity to be generous, but also those things that are keeping people from being as generous as they would like to be. For most Millennials—as well as some Gen X-ers and Baby Boomers—that is student loan debt.**

to start and grow in their giving?

One congregation I know invites its seminary intern, associate pastor, and senior pastor to share how much they are giving and to invite people to join them. As you might expect, the senior pastor, an empty nester, and the seminary intern, who is still taking out loans for his education, give different amounts. This model recognizes that everyone has different capacities to give, but each gift is still important. Millennials want to discuss money openly and holistically, acknowledge the debt that hinders their capacity to give, and find an appropriate way to join God's mission in their congregation through their giving.

### What's your why?

While Millennials desire to talk about their own money and giving openly, they also hope that the church will do the same. They long for the church to be transparent about the money that they have received and tell the story of how it is being used to further God's mission in the world. They want to know in a concrete way how their money is making a difference. A small-print, line-item budget will not cut it any more. Millennials want to see the tangible results of their giving. To engage Millennials, "you need to consider being highly transparent. Reveal how the money is being used, how funds are being allocated, and how problems are being solved. It is not enough just to promise people that everything is okay."<sup>9</sup> One of the best ways to do this is through a narrative budget—sometimes called a missional budget—which pairs the financial accounting with stories, images, and quotes describing how the money is making an impact.

For congregations to be transparent about how they are using the congregants' giving to fund their mission they need to know what their mission is. As Simon Sinek said in his TED Talk, "How Great Leaders Inspire Action," "People don't buy what you do,

9. Hawthorne, "6 Ways Millennials Are Changing Charitable Giving."

they buy why you do it.”<sup>10</sup> According to J. Clif Christopher, the number one reason why people of all generations give is belief in the mission.<sup>11</sup> Similarly, the Millennial Impact Report states that “Millennials are most likely to donate to a nonprofit when they feel inspired by the organization and have specific examples of how their gifts will impact the organization’s work.”<sup>12</sup>

Millennials want to know the “why” behind the work that nonprofits—particularly the church—are doing. They want to be inspired by and connected to the cause that they are giving to. Congregations have spent decades assuming that everyone knows their mission so well that they do not even need to articulate it. In an age where there are congregations on almost every street in any urban city, it is important for congregations to take a step back and ask themselves: “What unique mission has God called this community to join?”

Millennials want not only to know your mission but how you are making that mission come alive in the world. According to a Blackbaud study, 57 percent of Millennials want to see the impact of their donation.<sup>13</sup> Millennials want to feel that they are investing and participating in something greater than themselves and that their gifts are making a tangible impact. Especially as Millennials are just getting started in their careers and facing the constraints of debt, the value they place on the money they have to give is even more important. They want to participate in the cause because their investment is not just a financial one—it’s an emotional one too. This participation is at the core of the shift from institutions to causes. As Nicholas Fandos writes, “If you look at most of the newer-style institutions, they have positioned individuals as a part of the solution, not that the institution was the solution ... That’s a very different mind-set.”<sup>14</sup> Millennials are eager to connect with the cause or the “why” story of organizations and see the tangible impact of investing in that cause.

Shifting the mindset, articulating your mission well and illustrating how giving is making this mission come alive in the world is hard work. What is at stake if congregations do not take this seriously? Millennials will not give; or if they do, it will be significantly less than what they are capable of giving. Millennials are not afraid to go outside the four walls of the church to join many of the other causes that are supporting God’s mission in the world and creating real change. The church can no longer assume

**Millennials want not only to know your mission but how you are making that mission come alive in the world. ... Millennials want to see the impact of their donation. Millennials want to feel that they are investing and participating in something greater than themselves and that their gifts are making a tangible impact.**

that it will be the number one place where its members give solely because of its institutional status. The church needs to be willing to stand up and boldly proclaim its cause and how it’s living that out in the world. Millennials know that the church is not the only cause that’s changing the world in Jesus’ name.

The wonderful news is that the church has a clear mission. Now we have to be willing to do the work of sharing that story with our members and the world. Good stewardship ministry, just like evangelism, requires us to bravely share our transformational and inspirational stories with others. Asking people to give without sharing with them the reason and the tangible results of the church’s mission will never motivate or inspire people. As I have traveled across the country to speak with various groups of stewardship leaders, I have seen the power of sharing these stories first-hand. I have seen rooms filled with people of all generations sharing stories of how the church accompanied them through grief, mental illness, and physical trauma. I have heard leaders share their favorite Bible verses and hymns and articulate what these have meant in their lives.

Again and again, I hear stories of death and resurrection, sorrow and joy. In these stories, God’s presence and what it means to be church come alive in an authentic way. People of all generations are longing to hear that God is still speaking, that they matter, and that this knowledge changes the way they live. They are longing to know a church that boldly proclaims its story, and, with God’s grace, bravely interprets what it means to follow God’s mission in our world today. That is a cause that Millennials, and people of all generations, are eager to invest their time and money in.

### Technology as a tool for good

Millennials are often described as digital natives, people born or brought up during the age of technology. They have pioneered the rise of social media and are very comfortable with technology. Unsurprisingly, they hope to connect with and give to their

10. Simon Sinek, “How great leaders inspire action,” filmed September 2009 at TEDxPugetSound, video, [https://www.ted.com/talks/simon\\_sinek\\_how\\_great\\_leaders\\_inspire\\_action](https://www.ted.com/talks/simon_sinek_how_great_leaders_inspire_action).

11. J. Clif Christopher, *Not Your Parents’ Offering Plate: A New Vision for Financial Stewardship* (Nashville: Abingdon Press, 2008), 13.

12. Achieve, “The 2013 Millennial Impact Report,” *The Millennial Impact Report*, page 28, [http://www.themillennialimpact.com/sites/default/files/reports/MIR\\_2013.pdf](http://www.themillennialimpact.com/sites/default/files/reports/MIR_2013.pdf). Accessed 30 November 2017.

13. “The Next Generation of American Giving,” Blackbaud, <https://www.blackbaud.com/nonprofit-resources/generational-giving-report-infographic>. Accessed 30 November 2017.

14. Nicholas Fandos, “Connections to a Cause: The Millennial Way of Charity,” *The New York Times*, November 3, 2016, <https://www.nytimes.com/2016/11/06/giving/connections-to-a-cause-the-millennial-way-of-charity.html>.

favorite causes using technology. According to “The Next Generation in American Giving,” 56 percent viewed online videos about charities they support and 28 percent followed charities on social media.<sup>15</sup> Similarly, 62 percent of Millennials who gave to charity in 2013 gave via mobile phone (or mobile device) and 47 percent gave through organization websites.<sup>16</sup> Millennials are not alone in harnessing technology. Online and mobile giving appears to be growing across Gen X-ers and Baby Boomers as these generations become more comfortable with technology.

By connecting with charities online, Millennials are able to connect their favorite causes with their peer network. In 2013, almost half of Millennials shared information about charities they support with friends on Facebook and 43 percent fundraised on behalf of an organization.<sup>17</sup> Peer-to-peer engagement is an important part of giving for this group. If they love a cause, they want to share it with their friends. They have far less inhibition than previous generations about discussing their giving with others and advocating for the causes they care about. Generosity begets generosity. The best advocate for giving is a person who has been stirred and inspired by a cause whose passion is so contagious that they cannot help but share it with their friends.

One of the most obvious examples of this contagious peer-to-peer engagement was the ALS Ice Bucket Challenge of 2014. Hundreds of thousands of people poured ice water on themselves and others. Many donated to the cause. Most importantly, however, this challenge raised awareness of this debilitating illness on a national scale. Millennials were key to the success of this challenge. A few weeks ago, I donated to a cause on GoFundMe. At the end of the transaction I was invited to share the cause on social media because it could raise more money for the cause. According to GoFundMe, sharing your cause on Facebook can increase donations by 350 percent.<sup>18</sup> A compelling cause paired with an inspiring story put in the hands of the right person creates shareable content that can inspire others to join your cause and share your story with their network.

I am often asked why congregations should put so much effort into reaching out to Millennials and inspiring them to give. Why should churches adapt their stewardship model to reach out to a relatively small audience? First, stewardship is important for everyone, not just those with the greatest capacity to give. Second, an important aspect of stewardship is growing generous givers. Younger givers who get into the habit of giving now will be more likely to be generous as their capacity to give grows. Third, Millennials are ushering in new trends in giving that are affecting and benefiting all generations.

Most of all, Millennials can be some of the congregation’s big-

---

**G**enerosity begets generosity.  
The best advocate for giving is a person who has been stirred and inspired by a cause whose passion is so contagious that they cannot help but share it with their friends.

---

gest advocates in terms of evangelism and stewardship. Unleashing a Millennial who is passionate about your congregation’s cause can be just as powerful, if not more, than tapping one of the congregation’s more capable donors. They will attract other people to your congregation’s cause, if that cause is strong enough to stir them to action and you allow them the space and platform to invite others. Peer-to-peer engagement is a powerful tool for both stewardship and evangelism as it uses social media (as well as more conventional communications) to bring more people into the fold.

Engaging Millennials in giving requires many congregations to change their model of giving. Most Millennials do not carry cash or a checkbook. They want to give online or in-person using credit or debit cards, or even other online payment forms like PayPal or Venmo. By not offering opportunities for Millennials to give from what they have with them, congregations are missing out on countless opportunities to allow this group to invest in their cause. Many congregations are leery about implementing these new forms of payments because of fees or a fear that people will donate and increase their own credit card debt. Yet, there are many new ways of accepting online payment that can actually increase the church’s revenue while also allowing people to give in the way that they prefer. One way to do this is encouraging people to give through “Bill Pay” through their bank account. The giver does not have to use check or cash. The church also receives this check as a recurring gift. These gifts can help sustain congregations through the lean months when many people who give only on the Sundays they attend church may not be in the pews.

Millennials are big advocates of monthly giving—giving a smaller amount on a recurring monthly basis. This approach was made famous by National Public Radio (NPR) which began asking its listeners, during its pledge drives, to become sustaining givers. You can become a sustainer by giving just \$5 per month. While many Millennials would have balked at giving a \$60 one-time gift, a \$5 gift each month is much more palatable. In addition, the gift continues to sustain NPR until the person actively stops the recurring gift, thereby creating a more sustainable donor base for the cause.

According to the 2013 Millennial Impact report 52 percent of surveyed Millennials reported being interested in this type of micro

---

15. “The Next Generation in American Giving.”

16. Ibid.

17. Ibid.

18. “6 Steps to a Successful Campaign,” GoFundMe, <https://support.gofundme.com/hc/en-us/articles/203604494-6-Steps-to-a-Successful-Campaign>, Accessed 11 December 2017.

giving on a monthly basis.<sup>19</sup> How might the church attract this type of “micro and monthly” giving? Might the pledge cards be written in terms of monthly instead of weekly or annual giving? These smaller, recurring gifts, multiplied with peer-to-peer engagement, can have a major impact on an organization’s cause. Millennials illustrate the ways that congregations can utilize technology for good by providing opportunities for online, recurring gifts and encouraging people to share the cause with their online network.

### Stewardship as a way of life

Millennials are intent upon living their values. They are seeking integrated, meaningful, whole lives through work/life balance and conscientious consumer spending. Millennials have joined the workforce with many new expectations of their employers. They want to earn money in a way that is sustainable for them, for their environment, and their communities. They insist that their employers be ethical, transparent, and socially responsible. As with their giving, they want to know that their work is making a tangible impact on the world. They are interested in flexible work schedules and environments that allow them to integrate their work and their life.

Similarly, Millennials want to live out their values not only through the way they give and the way they work, but also through how they spend. As Jeff Fromm writes in *Forbes* magazine, “‘Add good’ has been their mantra as they utilize newfound ways to give back. Rather than making random or one-off donations, they are a generation characterized by integrating the causes they care about into their daily routines and purchase behaviors.”<sup>20</sup> Millennials have championed the rise of companies like TOM’s shoes and Warby Parker whose business models seek not only to provide a valuable product but to share these products with those in desperate need of them. By using these products, Millennials provide for themselves, help others in need, and become physical advocates for a cause. Instead of bashing consumerism, might the church do better to follow in Millennials’ footsteps by extending faith-based living to the ways that people share, save, and spend?

### Conclusion

Instead of focusing on the church’s need to receive, congregations ought to spend time learning from Millennials how to talk about money openly, articulate their cause, harness the power of technology, and make stewardship a way of life, not just a transaction. Instead of layering this generation with stereotypes or pinning their hopes of survival on catering to their needs, might the church instead engage Millennials in a healthy dialogue? How might the church learn from the ways they are authentically living out the message of stewardship in their daily lives? Such an engagement

---

**I**nstead of focusing on the church’s need to receive, congregations ought to spend time learning from Millennials how to talk about money openly, articulate their cause, harness the power of technology, and make stewardship a way of life, not just a transaction.

---

and dialogue can only lead to a fruitful conversation about money, faith, and giving.

Often, at the end of events congregational leaders ask me what they should do. Should they offer text giving? Should they increase their presence on social media? In essence, how might they get those young adults to give more? My first suggestion is always that they go back to their congregation and talk to the young adults present there. Ask them how they would like to give and how they would like to engage with their congregation.

While these conversations are important, they still put Millennials in the shoes of the customer. What if we assumed that the younger people in our congregations might have something to teach us? What if instead we asked them why they give and why they choose not to give? What if we had the courage to ask them how they are living out their faith in all of their life? By taking their perspective and questions seriously, the church might learn how to better articulate their cause and help people to better integrate their faith with the ways that they use their money. This inter-generational dialogue can only help all of us to grow in faith, grow in stewardship, and grow our awareness of God’s work in the world.

### For Discussion:

1. Do you think of Millennials as generous? Why or why not?
2. What do you think the church can learn from Millennials?
3. What is your congregation or ministry’s “why”?

---

19. Achieve, “The 2013 Millennial Impact Report,” 9.

20. Jeff Fromm, “Millennials Are Influencing the Future of Philanthropy,” *Forbes*, February 25, 2017, <https://www.forbes.com/sites/jefffromm/2017/02/25/millennials-are-influencing-the-future-of-philanthropy/#210b86d178f9>.