
Beyond the Mission Trip: Millennials, Financial Stewardship, and the Congregation

Ann Fritschel

Professor of Hebrew Bible, Wartburg Theological Seminary

As the oldest Millennials move toward middle age, they present congregations with at least two opportunities. The first opportunity is to develop further congregational teaching and discipling ministries around the theme of financial stewardship. The second opportunity is to review congregational mission and vision statements and move from a maintenance to a mission approach.

This article reviews who the Millennials are and their current stewardship practices. It addresses how Millennials will move congregations to examine their identity and practices in terms of discipleship and mission. We will explore key ways to engage Millennials, including vital theological stewardship themes and practices. It is argued that what might be considered stewardship challenges posed by Millennials are opportunities for congregations to re-envision their role in God's mission.

Who are the Millennials?

Millennials (also known as Generation Y) were born between 1982 and 2000. They are sometimes characterized as entitled, narcissistic, and individualistic. They are well-educated, and socially and politically conscious. They are connected to their friends but detached from institutions.¹ As a generational cohort they grew up with computers; they are influenced by the Internet, social media, cellphones, the 9/11 terrorist attacks, and resulting wars. Many in this cohort are going through intense identity exploration, experience themselves in a time of transience, and can feel overwhelmed by tasks and responsibilities.

Religious polls note that 38 percent of those aged 18 to 29 and 29 percent of those aged 30 to 39 are religiously unaffiliated.² This is much larger than any other age cohort. Some have left the church because of its stances on political or social issues. Others see the church as too institutional, judgmental, or hypocritical. For many of these Millennials, God, religious experiences, and community can be found in other ways.³ Interestingly, 37 percent

1. See Erin Strybis, "The Millennial Mystery," *Living Lutheran* 2.9 (December 2017): 14.

2. "Shifting Religious Landscape," *Christian Century* 134.21 (October 11, 2017): 9.

3. Strybis, "The Millennial Mystery," 16–17.

Millennials are searching for authentic connections: places where they can be vulnerable, accepted, and affirmed. They want to be a part of church leadership and practice the radical, inclusive love and faith of the New Testament.

of Millennials say they are strong members of their faith, a higher percentage than Baby Boomers at the same age. These Millennials are searching for authentic connections: places where they can be vulnerable, accepted, and affirmed. They want to be a part of church leadership and practice the radical, inclusive love and faith of the New Testament.⁴ A congregation that is willing to be such a place and is willing to help Millennials grow in their discipleship will also be developing stewardship leaders.

Current stewardship practices

Mobile Cause presents some interesting charitable giving data for generational cohorts.⁵ (See the chart on page 17.) Of the Greatest Generation (born before 1945), 88 percent give an average of \$1367 to an average of 6.2 charities. Fifty percent of this generation gives to faith communities. In contrast, among Millennials (born between 1980 and 1994), 84 percent give an average of \$484 dollars to an average of 3.3 charities, without any significant number giving to a worshipping community. Millennials tend to give to charities concerned with children and health.

The percentage of Millennials who give is extremely high compared to the Boomers and Gen X-ers. It is not unusual that their rate of giving is currently low. Past trends for lifetime giving are less in the beginning of one's earning life, increasing during

4. *Ibid.*, 16–18.

5. See <http://www.chooseust.org/2016/blog/charitable-giving-by-generation/> Accessed 18 January 2018.

middle-age. Giving may go down slightly as people move into retirement. The data also suggests there is some cause for concern. Both Gen X-ers and the oldest Millennials are moving into their prime earning years, yet we are not seeing a large increase in their giving.

Perhaps this may be explained in that Millennials are entering their early or significant earning years with significant educational debt and lower earnings after the 2008 recession. Millennials may indeed be the first generation in recent times that will have a standard of living lower than that of their parents. This may challenge their ability to give significant amounts. As the Greatest Generation and Baby Boomers die, it may be likely that many congregations will face substantial budget shortfalls.

For congregations, two more significant trends are seen in the last two columns of the chart above. Not only is the overall level of giving lower, but Gen X-ers and Millennials are giving to fewer charities. Moreover, Millennials are not giving to places of worship. Whereas the Greatest Generation and the Baby Boomers give 46-50 percent of their charitable dollars to a place of worship, places of worship did not make one of the top three choices by Millennials in a statistically significant way. While some Millennials may give to a place of worship, as a cohort they do not. This suggests congregations are not making compelling arguments about their mission and ministry and need to be more persuasive in this area.

Stewardship challenges

The Millennial cohort shares different perspectives from other generational cohorts. What has worked in the past for developing stewardship formation and discipleship may not work with this generation. The differences posed by the Millennial generation could be challenges to be overcome. I would like to suggest that they be opportunities for re-envisioning ministry and mission. Opportunities can be found in the areas of how institutional a congregation appears, the mission/vision of the congregation, and transparency in spending. Addressing these issues will strengthen any congregation's participation in God's mission among all generational groups.

Institution or movement?

An institution can be defined as "an established organization or corporation (such as a bank or university) especially of a public character."⁷ The word institution can imply a focus on structure, process, procedures, hierarchy, and institutional survival. Institutions are perceived as conservative, staid, and boring. A

Generation	Percent who give	Average giving	Number of charities	Percent who give to a place of worship
Greatest (born before 1945)	88%	\$1367	6.2	50%
Boomers (1946-1964)	72%	\$1212	4.5	46%
Gen X (1965-1979)	59%	\$732	3.2	40%
Millennials (1980-1994)	84%	\$484	3.3	<i>See footnote⁶</i>

movement can be defined as "a group of people working together to advance their shared political, social, or artistic ideas."⁸ The word movement suggests people, collaboration, common goals, energy, excitement, growth, and real change. Studies clearly show that Millennials want to be a part of a movement not an institution. They will not support institutions in the same way that previous generations have. The more institutional a congregation looks, the less welcoming it will be to Millennials, especially if the institution seems to exist primarily for its own sake.

Vision and mission

Millennials want to be a part of something that has a clear vision, a vision that changes the world for the better. They want to practice the radical, inclusive love of the New Testament. This can be a fantastic opportunity for congregations to review their sense of mission and their vision statements. Are mission and vision primarily inwardly focused or outwardly reaching? It may be that a congregation need not change what it is doing, but rather need to find a compelling way to tell their story. For some congregations, such a process may be a wake-up call.

Does your church suffer from Baby Boomer reflux? Rebecca, a 26-year-old, defines Baby Boomer reflux this way: "The Boomers give money to church, but it comes right back to them to keep them content. They hire the staff to do the ministry they won't do. The money goes to make the buildings more comfortable for them. And then churches begin all kinds of ministries for Boomers and their families to keep them happy. Most churches today suffer from Baby Boomer reflux ... That's not New Testament Christianity. That's a religious social club."⁹

A congregation that employs staff primarily to serve the congregation, spending its time and money on buildings and programs for its members, will not attract many Millennials. Many want to support a church that is making a difference and living out its mis-

6. Respondents were asked to list the top three charities to which they donate. Millennials listed giving goods and donating to charities around causes for children and health. There was no statistically significant giving to places of worship in the top three choices of Millennials.

7. <https://www.merriam-webster.com/dictionary/institution> Accessed 18 January 2018.

8. <https://www.bing.com/search?q=define+movement&form=EDNTHT&mkt=en-us&httpsmsn=1&refig=1c5288295046465b9cf4794bbfcd9498&sp=-1&cpq=define+movement&sc=8-15&qs=n&sk=&cvid=1c5288295046465b9cf4794bbfcd9498> Accessed 18 January 2018.

9. Thom Rainer and Jess W. Rainer, *The Millennials* (B&H Books, 2010), 267.

sion in the world, not to finance a church building. This mission may include ministries of service, such as disaster relief; helping people who are hungry, homeless, or addicted; and spiritual care for the grieving. Millennials are also interested in ministries of justice to address the root causes of hunger, homelessness, racism, and sexism. How is the congregation making a difference in its community? How does the community understand and describe the congregation? Such questions will help a congregation examine the effectiveness of its vision for God's mission in their local context.

Being able to tell stories about changed lives and making a difference is a first step. One place for mission within the congregation is helping members grow in their discipleship. Thus, congregational storytelling should include how this congregation works together to help one another grow in faith, love, and service. The congregation should be a place where Christians can mentor one another through change and transformation into the new creation Christ has created us to be. This is more than providing services (aka Baby Boomer reflux). Instead it involves a mutual attempt to help each other grow in discipleship and God's future, living out the congregation's mission and calling in the world.

Accountability

Another opportunity for congregations to engage Millennials is through financial accountability. Millennials, as a cohort, want to know that the money they give is being used in efficient and effective ways. They will not make assumptions that their money is being used wisely. How much is going to serve people? What happens to the money when it gets to a charity? How much is going to overhead costs and administration? Wise, transparent stewardship of funds is crucial.

Stewardship opportunities

Millennials provide congregations the opportunity to review their vision and mission and to consider how effectively they communicate their mission and the Gospel. Congregations that can help Millennials grow in their discipleship and financial stewardship have certain characteristics. These congregations will have a clear vision of their mission within the local and larger communities that goes beyond maintenance. They share stories showing how they have changed lives through their outreach. They emphasize social justice and helping others. They are transparent about where money goes. They offer multiple ways for people to serve and experience God in serving the neighbor (Matt 25:31–46). They invite all ages into leadership positions offering Millennials listening posts and conversations about theology and their lives.

Many congregations have made a good start through mission trips. Mission trips have allowed Millennials to belong to a community, act out their calling, and make a difference in the world. Such trips also address discipleship in a holistic manner, engaging heart, mind, and hands. These trips have a clear vision and mission, change lives, and offer stories of encountering God at work in the world. How can we help people envision a larger

I have discovered that for many Millennials, viewing stewardship as a spiritual practice allows them to explore their faith and experience God at work in their lives as loving and gracious.

understanding of stewardship and discipleship, building upon but moving beyond the mission trip?

Stewardship as a spiritual practice

Kenda Creasy Dean, in her look at the National Study of Youth and Religion materials on Millennials, echoes the Millennials' desire for vision, mission, and movement, but in slightly different terms. She suggests that religiously committed youth have four factors in common: a creed they believe in and an articulation of a personal, powerful God; a "community to belong to" where they can talk about faith and life; "a call to live out" in mission to transform the world; and a hope for the future guided by God.¹⁰ One could understand these factors as indicators of formation as followers of Christ.

I see a strong connection between these factors, stewardship, and discipleship formation, especially through the understanding that "stewardship is everything we do after we say we believe." I have discovered that for many Millennials, viewing stewardship as a spiritual practice allows them to explore their faith and experience God at work in their lives as loving and gracious. It frees them to answer a call to transform the world by sharing God's love and grace in a way that bears witness to God's hope for the future. They experience a closer relationship to God and grow in their faith and discipleship. They discover a personal vision and mission, which can be connected to a movement of like-minded Christians in a congregational setting.

There are four spiritual practices that correspond closely with the practice of stewardship. These are the practice of the imitation of God, the practice of the active expression of love, the practice of trust, and the practice of joy and gratitude. While spiritual practices are often seen as individual practices, they can be done and supported by congregations as a part of a discipling movement.

1. Imitation of God

The practice of the imitation of God is first about identity, formation, meaning, and purpose. For Millennials, who are searching and trying out different identities, this practice emphasizes the baptismal identity as beloved child of God and member of the body of Christ. Before one can imitate God, one must know

10. Kenda Creasy Dean, *Almost Christ: What the Faith of Our Teenagers is Telling the American Church* (Oxford: Oxford University Press, 2010), 71–77.

some things about God.

Scripture reminds us that the triune God is a generous, giving God. The Father gives life to all of creation—a creation of abundant diversity and expanse. The Son gives himself to the world for reconciliation and forgiveness. The Spirit gives abundant and diverse gifts to equip and empower the body of Christ for God's mission in the world. Generous giving is a part of the very nature of the triune God. Created in the image of God, we, too, are created to be generous givers.

When I ask people for their favorite Bibles stories or verses, I discover most of them center around the grace of God. God's graciousness is a theme of both testaments. Created in the image of God, we are also "good stewards of the manifold grace of God" (1 Pet 4:10). God's grace is one of the ways we can experience God in our lives. Powerful stories of love, forgiveness, reconciliation, and grace have shaped the discipleship of many people.

I believe where culture, habit, and tradition no longer are compelling reasons for church attendance, many people attend church because of the experience of God's grace in their lives, while others attend to seek out that grace. Being stewards of God's grace is a part of Christian discipleship, a part of being created in the image of God, and a powerful way to make a difference in the world. Learning how to tell our own experiences and stories of God's grace reminds us how we have encountered God. It also brings meaning and purpose to our lives—to share God's grace with a broken world in need of healing.

Being created in the image of God not only calls us to be generous, giving, and gracious, it also helps us understand what shape our stewardship might take. In God we discover a strong desire to help the marginalized, powerless, and oppressed, such as the widow, orphan, and resident alien. Jesus' ministry included healing the sick, reaching out to sinners and outcasts, and proclaiming the good news of God's reign. Our baptismal vows call us to be disciples; the body of Christ to "proclaim the good news of God in Christ through word and deed, to serve all people, following the example of Jesus, and to strive for justice and peace in all the earth?"¹¹ Our baptisms also remind us that we are baptized into Jesus' mission and stewardship, who gives us a model of self-giving and loving service.

Being created in the image of God is about identity and vocation, which are key themes that Millennials are exploring. People are hungering for a sense of meaning and purpose. As Steve Oelschlager writes: "Our lives are God's strategic plan to make the world a better place, and Jesus' invitation to follow him—into lives of meaning and purpose—is God's strategic plan to give us a sense of fulfillment, contentment, and satisfaction. Meaning emerges when we understand ourselves to be a means to some end greater than ourselves."¹²

11. *Evangelical Lutheran Book of Worship* (Minneapolis: Augsburg Fortress, 2006), 237.

12. http://download.elca.org/ELCA%20Resource%20Repository/StewardNet_Fall2017.pdf?_ga=2.230190363.688882127.1516986925-1026844137.1516650571 Accessed 18 January 2018.

Being created in the image of God not only calls us to be generous, giving, and gracious, it also helps us understand what shape our stewardship might take. In God we discover a strong desire to help the marginalized, powerless, and oppressed, such as the widow, orphan, and resident alien.

I often ask people how they feel after a mission trip or helping others. Many express joy and happiness, contentment, or satisfaction. I often hear they have received more than they gave. I take such expressions as concrete validations that we are created in the image of a generous, loving, giving God. When we live out that image, we are living out our meaning and purpose in this world. Finding such meaning and purpose brings contentment and satisfaction.

Other claims for our identity do not lead to such fulfillment. There is a strong societal impulse to find our primary identity as consumers. We are what we buy and what we own. Consumerism claims that personal happiness, status, prestige, meaning, and fulfillment derive from purchasing material possessions and consuming services. Meaning becomes invested in things rather than doing. There is a perceived link between the accumulation of objects and the degree of happiness one attains.

Geoffrey Miller and Gad Saad argue that there are evolutionary roots to consumerism.¹³ Humans want to display certain desirable social traits and conform to current social norms through certain kinds of credentials, jobs, services, and goods. These traits give clues to core identity, demonstrating value, worth, prestige, and status. Relationships with those who value your traits may also provide happiness, wholeness, and fulfillment. And so, we use stuff to display traits to others. When we are sad, shopping therapy is the answer.

Many of us have experienced the lack, failure, and idolatry of consumerism. Material goods cannot provide meaning, identity, or fulfillment. Many who have chosen to live their identities as baptized children of God, disciples, and members of the body of Christ, those who imitate Christ in their lives, have discovered that their spiritual practice has led to a communality that affirms individuality while transcending radical individualism. Imitation of Christ entails living among a stewarding community where one's entire life is an outpouring of God's grace. They have discovered

13. Geoffrey Miller, *Spent: Sex, Evolution and the Secrets of Consumerism* (New York: Penguin Group, 2010) and Gad Saad, *The Evolutionary Bases of Consumption* (London: Psychology Press, 2007).

that stewardship is not for the mission of the church but *is* the mission of the church.

2. Concrete expressions of God's love

Another spiritual practice involves concretely expressing God's radical, inclusive love. The Great Commandment is to love God and neighbor. In Hebrew, love is not so much a feeling, but an action that can be seen. One must do more than speak of love. One must enact it. As the book of James reminds us, "If a brother or sister is naked and lacks daily food, and one of you says to them, 'Go in peace; keep warm and eat your fill,' and yet you do not supply their bodily needs, what is the good of that?" (James 2:16).

God's love in Jesus Christ addresses both the spiritual and physical needs of God's people. Congregations carry out that ministry through the proclamation of the Gospel in Word, Sacrament, and Service. Service both meets the needs of those in distress and challenges the structures of injustice and oppression. Financial stewardship through a congregation allows money to be multiplied to make a significant impact. Yet this must be more than just writing a check. Individuals can be invited to give their time to meet and engage people, learning their stories to share and receive God's love. Working for justice at local, state, and national levels is another vital way the individual and congregation can concretely express God's love.

3. Trust

The spiritual practice of trust can be difficult. It raises the difficult question: Whom do we trust? Martin Marty proposes that the plot of the entire Bible is one of the generosity of God that disturbs human logic, rationality, and calculation.¹⁴ We are to live with the assumptions that God has abundant resources and will provide for us, giving us our daily bread and understanding that with the Lord as our shepherd we shall not want.

Trust and faith in God's love and generosity can lead to a freedom from greed and self-centeredness, prompting creative risk-taking and a generous giving of one's self. It can also bring us into a closer relationship with God. Henri Nouwen writes: "Every time I take a step in the direction of generosity, I know I am moving from fear to love."¹⁵ God wants us to live in love, not in fear. I have discovered that generous giving helps me deepen my trust in God and brings me closer to God.

4. Gratitude and joy

We are created to find joy in giving generously. Another spiritual practice is discovering the joy of sufficiency. Being able to distinguish between needs and wants helps us lead a simpler life, so that our resources can be used to reach out to others in love and mercy. The saying, "Live simply so that others may simply live," reminds

us that the gifts God has given us are to be shared with others.

In Islam ingratitude is a sign of atheism. If you believed in God, you would be grateful for God's love, mercy, and generosity. It is a reminder that God is the source of all we are, all we have, all we will be. It is hard to feel fear when one is grateful, while love and joy are easy.

Many people who have developed these practices over the years tell me that it has made a difference in their lives and their communities. They have discovered new talents waiting to be used, coming to view Christian community in a different way, so as to experience God's presence in powerful ways. Note how these claims link to what Millennials are seeking. As they grow in discipleship, they grow in their stewardship.

Conclusion

Studies suggest Millennials want to be a part of a movement that has clear vision and mission to help others and change the world. They are willing to give of their time, talent, and money to such movements. Millennials are uninterested in belonging to institutions that are primarily concerned with survival or serving the needs of their members. Patterns of stewardship and giving to churches by Millennials as a cohort demonstrate that churches have not made a compelling case for being a community that bears witness to God's reign in the world by working for justice and peace or offering hope.

Congregations that desire to engage Millennials need to review the "congregational story" they share with others. Do they have a clear vision? Do they provide a clear sense of mission? Do they invite others into that mission? Is mission outwardly directed, making a difference in the world? Do they articulate a clear sense of the Gospel and call people to a holistic understanding of discipleship?

Certain spiritual practices—the imitation of God, concrete expressions of God's love, living in trust, and offering joy and gratitude—are holistic ways of helping people grow in their faith, love, and discipleship. These practices can be done both individually and communally. At Wartburg Theological Seminary, students who have intentionally engaged in these spiritual practices also have grown in their understanding and practice of financial stewardship.

For Discussion:

1. The author suggests there is a close relationship between stewardship and discipleship. How is this a helpful/unhelpful concept?
2. In what ways does your congregation clearly explain its vision and mission to members and outsiders? In what ways could this articulation be improved?
3. The article suggests that one way to help Millennials move beyond mission trips is to think about stewardship in terms of spiritual practices. What might be some other ways of engaging Millennials in the practice of financial stewardship?

14. Martin E. Marty, "A Theological Dictionary: G is for Generosity," *Christian Century*, 125.22 (Nov 4, 2008): 13.

15. Henri J. M. Nouwen, *The Return of the Prodigal Son: A Meditation on Fathers, Brothers, Sons* (New York: Doubleday, 1992), 123.