

What should we understand about generosity in a new generation?

By [Carol Howard Merritt](#)

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We know about all of the shifts in communication and technology, but there are also huge changes when it comes to giving money. Younger generations often think much differently when it comes to finances and budgeting, and we should think differently as a church as well.

Teach giving. About 18 percent of college students have never stepped into a church before, and college educated people are more likely to go to church, so the stat is probably higher in the general public. If you have not grown up in church, there are many parts of worship that a person can learn how to do through observation. We follow the person next to us when we receive communion. We watch which book to pick up when it's time to sing. We clap if the people around us clap. But there is no way to observe giving money. Checks and twenties are folded up as they go by in the plate and it's kind of rude to look at what people give.

People have never been instructed, so they pick a number out of the air. There might be an investment banker who's making seven figures, but she thinks an annual gift of \$200 sounds fair, because she's never been told otherwise.

How do we teach people to give? I think percentage giving is a good thing. Traditionally, Christians have given 10 percent of their income. It's a personal decision if that means before taxes or after taxes. It's a personal decision if that includes your investment income or if you factor in your student loan, medical, or credit card debts you racked up during times of unemployment. If you can only give 5 percent, that's okay. When I lived in D.C., housing costs were often 70 percent of a person's income, so 10 percent was really difficult. It's just good to keep adding a bit every year, working toward 10 percent.

Pledging doesn't always work. It's not because younger generations don't care. It's because young workers have entered an extremely turbulent job market. They are the ones who are most likely to get laid off first. They usually only have their jobs for 2.7 years. So, we're not talking about people who had the same job at the

same company at the same income for 30 years, like my father did. We're talking about people who are interning, freelancing, and starting their own businesses. They juggle jobs, working off tips and commissions. Because of that, their starting point is different. They can't always make a commitment of a steady number for the next 12 months, especially if that person is giving a percentage of their income.

I know that's really hard for church budgeting, but in the stewardship process, it's important for us to care more about the person than the pledge. If you have someone calling the non-pledgers, please take care that they have some pastoral sensitivity toward the particular situation of younger generations. Too often, the people who are eager to call non-pledgers are the ones who have a lot of bullishness about the budget and not a lot of understanding when it comes to people with less privileged incomes.

Paper is not more sacred than plastic. I don't carry cash or checks. Often, I want to give money to a collection, but there's no way for me to donate. Let that sink in. There is no way for me to give to most offerings. When I'm worshipping in a congregation on a regular basis, during the offering, I pull out my phone, pull up my bank app, and make the transfer. Then I endure dirty looks as people around me assume that I'm playing Candy Crush during the solo.

I know that accepting plastic often means a certain percentage goes to the credit card company, and overhead is no fun. But paying the light bill is no fun either and we just have to do it.

Churches are developing some interesting ideas when it comes to receiving gifts in a new generation. They are making sure there is a way to donate on the website. They are putting QR codes in the pews, so that digital givers can go directly to a site to contribute. Some are inviting people to make the transfers on their phones, if that's the way they give. Some are working with "text to give" options.

Since passing those offering plates remains a significant liturgical demonstration, people are struggling. Is it important for givers to hear that their digital gift is blessed along with the cash and checks in the plate? Do we add that to our prayers? Do we hold up our phones to signify blessing over a digital transfer? (I know it sounds tacky, but it's got to be better than the dirty looks.) How do we keep that offering tradition when the customs around it have changed drastically?