

Generation	GI (Civic) b. 1901-1926	Silents b. 1927-1945	Boomers b. 1946-1964	GenX/Busters b. 1965-1979	Millennials/Echos b. 1980-1995	GenZ/iGen b. 1996-2010
Formative Events and Experiences	<ul style="list-style-type: none">■ WWI, scarcity, Spanish flu, sinking of the Titanic (1912) & Empress of Ireland (1914), Canadian National Railway, League of Nations, the Roaring 20s■ Invention of wireless radio and the telephone■ Commercial flights■ Building institutions	<ul style="list-style-type: none">■ Great Depression, WWII, the New Deal, Korean War, atomic bomb■ First transatlantic telephone call■ First transatlantic flights■ Building and maintaining institutions■ Canada Pension Plan (CPP)■ Movies, TV■ Post War economic boom	<ul style="list-style-type: none">■ “Rights revolutions,” space travel, Woodstock, the Pill, Vietnam, the Cold War, political assassinations■ Job boom■ Economic affluence: credit cards, colour TV, TV dinners, advertising, microwaves■ Distrust of institutions that failed their parents■ Trudeaumania■ Watergate	<ul style="list-style-type: none">■ Economic prosperity (1960s)■ Fall of Berlin Wall, Gulf Wars, women, gay/lesbian rights, religious & ethnic diversity, political scandals■ Energy crisis (OPEC); inflation■ Lack of jobs, multiple career changes■ Main-frame computers, internet, e-mail	<ul style="list-style-type: none">■ Economic downturns/ wage stagnation■ Job hopping■ Technology, media growth■ Unprecedented violence (school shootings)■ World is a 24/7 place■ Environmental awareness, ethnic and cultural diversity■ Helicopter parents■ Gender awareness and identity	<ul style="list-style-type: none">■ 9/11■ Unprecedented growth in technology, social media■ Rights of children, animals and environment■ Gender awareness and identity■ Helicopter parents and grandparents■ Immediate world and community is unsafe
Common Experiences of Christian Stewardship	<ul style="list-style-type: none">■ Giving is a public responsibility■ Coins in the milk box■ First fruits givers (off the top)■ Likeliest of all to be pledgers■ Likeliest of all to be tithers■ Trained from childhood■ Undesignated givers■ Support avg of 8-10 charities	<ul style="list-style-type: none">■ Giving is a public necessity■ Coins in the milk box■ Sunday school envelopes■ First fruits givers (off the top)■ Likely to be pledgers■ Likely to be tithers■ Trained from childhood■ Undesignated givers■ Support avg of 6-8 charities	<ul style="list-style-type: none">■ Giving is a <i>personal option</i>■ Lower rate of saving and giving than parents■ Less likely to pledge■ Less likely to tithe■ Church stopped talking about money and stewardship openly■ Charitable giving is from “disposable” income■ Church is not a trustworthy institution deserving support■ Supports avg 3-4 charities	<ul style="list-style-type: none">■ Giving is a <i>personal possibility</i>, but only if it’s understood as a spiritual discipline■ Many come from unchurched childhoods – stewardship is a new conversation■ Church doesn’t talk openly about money and stewardship■ Supports 2-3 charities	<ul style="list-style-type: none">■ Giving is a <i>personal choice for impact</i>■ Many mainline churches embarrassed by “tithing and pledging” language and are reluctant to teach it■ Ironically, stewardship is firmly planted in the culture’s lexicon related particularly to the environment■ Digital and online giving	<ul style="list-style-type: none">■ Digital giving – including by text and apps■ Peer-to-peer/ crowd funding■ Possible to give to anyone in the world
Meaning of Money	Money is security	Money is security	Money is success	Money is livelihood	Money is happiness	Money is stability
Giving Motivator	Sacrifice	Commitment	Trust	Knowledge	Reward (volunteerism)	Meaningful experience (volunteerism)
Current Financial Reality	<ul style="list-style-type: none">■ Golden years■ Legacy/estate giving■ Fixed Income	<ul style="list-style-type: none">■ More affluent retirement than parents■ Helping with grandchildren■ Fixed income■ Help keep the lights on and budgets balanced in churches	<ul style="list-style-type: none">■ Entering retirement■ Retiring younger (some not retiring)■ Expected to live longer■ Helping support kids with university/college, homes, marriages■ Becoming grandparents■ Inheriting estates/wealth from their parents who saved	<ul style="list-style-type: none">■ Raising children■ Two incomes are a necessity■ Skeptical that CPP will be available to them■ Not in pensionable jobs must save for retirement (take care of self and family)■ Expected to live longer than Boomers■ Sandwiched■ Inheriting estates/wealth from parents	<ul style="list-style-type: none">■ Oldest are in earning years■ Having families, buying homes, living together, getting married■ Youngest are in part-time jobs/school	<ul style="list-style-type: none">■ In school, keeping up with peers, establishing identity■ Part-time jobs
Attitude Towards Institutional Church	<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">■ 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">■ Distrust towards institutional church■ Skeptical when stewardship is presented about the institution’s health and well being■ Little denominational loyalty■ Start of church shopping mentality	<ul style="list-style-type: none">■ Little to no experience■ Extremely pragmatic – will trust a congregation if it “works,” will drop if actions and words don’t match■ Church shoppers■ Little or no denominational identity■ Increasingly looking for community in which to learn and practice a spiritual discipline■ Little volunteer time because they are sandwiched between generations	<ul style="list-style-type: none">■ Very little to no experience with churches■ Not interested in “neighbourhood” church when the whole world is their experience■ Church shoppers■ Intentional about their spiritual practices■ Understand volunteering but on smaller/onetime efforts and a reward for doing it	<ul style="list-style-type: none">■ Very little to no experience■ Seeking meaningful interactions■ Cause-driven, not organizational
How the Church Can Help Steward People	<ul style="list-style-type: none">■ Legacy and estate planning■ Say thank you by phone (save on mailing where possible)	<ul style="list-style-type: none">■ Legacy and estate planning■ Fear management (will our congregation survive, if so how?)■ Vision/mission for the future■ Say thank you by phone	<ul style="list-style-type: none">■ Legacy, estate and major gift planning■ Earn trust through transparency■ Provide control and choice in giving (designated)■ 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 wholeness■ Model sacrifice: church must give to mission off the top if it expects Boomers to do so■ Want vs. need	<ul style="list-style-type: none">■ Educate with stories and honesty■ Explain how the church spends its money and how it invests in mission■ Reinterpret stewardship■ Model sacrifice: church must give to mission off the top to build trust and transparency■ Attach stewardship to spiritual practice■ Say thank you by email and name the impact their giving has had	<ul style="list-style-type: none">■ Educate, teach, tell stories and more stories■ Recognize their digital world■ Use language and examples they can relate to and understand■ Want vs. need■ Stewardship is the antidote to economic materialism■ Say thank you by email or text and name the impact their giving has had	<ul style="list-style-type: none">■ Educate, teach, use broader contexts■ Teach re: identity as part of stewardship■ Say thank you by text and name the impact their giving has had