

BARNA GROUP REPORT

# Investing in the Future

## A Vision for Generosity Across Generations

October 9, 2023

Created in partnership with Gloop and Kingdom Advisors

### *From the Sponsor: Kingdom Advisors*

The term “investing” most commonly recalls the concept of financial growth. In God’s Kingdom, however, “investing” encompasses so much more, including investing in the next generation. In the Bible, Paul taught this concept to Timothy as he instructed him on raising up the next generation of leaders: “You have heard me teach things that have been confirmed by many reliable witnesses. Now teach these truths to other trustworthy people who will be able to pass them on to others” (2 Timothy 2:2, NLT).

As we approached this topic of giving, we wanted to know the current giving habits and practices across generations, but more than that we wanted to explore how one generation might invest in the other to grow in generosity. Can giving and generosity be learned? How is it passed from one person to the next? What types of giving habits are most transferable to others? These were some questions we raised as we came along Gloop to sponsor this research project with Barna Group.

Christians aren’t the only ones concerned about generosity. In *The Paradox of Generosity: Giving We Receive, Grasping We Lose*, authors and researchers Christian Smith and Hilary Davidson assess the value of giving as follows:

“Giving money, volunteering, being relationally generous, being a generous neighbor and friend, and personally valuing the importance of being a generous person are all significantly, positively correlated with greater personal happiness, physical health, a stronger sense of purpose in life, avoidance of symptoms of depression, and a greater interest in personal growth.”<sup>1</sup>

For people of the Christian faith, these findings may not be a surprise. We were made in the image of a generous God. One of the most famous Bible verses is John 3:16: “For God so loved he gave ...”

If generosity is in our DNA as Christians, then why do we struggle with giving? Where can we find hope and encouragement to live a generous life as image-bearers of God? We encourage you to consider the findings in this report, take a next step in your own generosity and encourage others to do the same.

Finally, we’d like to offer a note of encouragement to financial advisors: You sit in a trusted seat with client families every day. You encourage them to make wise financial decisions in alignment with their values. Consider using this research to start a conversation with your client families on how they might grow generosity among the generations of their family. You have the opportunity to make an impact here and for eternity.

## An Introduction from Barna Group

Young people don't always feel like they can connect with older adults.

Sometimes this becomes evident through something as seemingly trivial or lighthearted as sharing memes—in Barna's research on Gen Z, half strongly agree they find humor in things their parents don't find funny. But this disconnection can also feel like alienation or helplessness. Gen Z tends to feel older people don't understand the pressures their generation is under.

Meanwhile, older adults face their own struggles to connect. Across multiple Barna studies, Elders and Boomers literally appear at the edges of the charts. They respond less enthusiastically in general, and their responses indicate they are less present in communities, churches and friendships. Whether because of the challenges of aging or because of a generational quality of aloofness or indifference, the effect is that older people seem a bit cordoned off.

It doesn't have to be this way.

And, for churches and nonprofits to go on doing the good work they are known for, it *can't* be this way.

Looking toward the future of generosity, the problems are profound. Solutions can seem unclear. Disruptions and distractions (even positive ones, like technological innovations) are many. Polarization and division are widespread.

To sustain, if not increase, charitable momentum through these changes and challenges, people of all ages have contributions to make. From Gen Z to Elders, generations need to come together to bring a unique blend of compassion and consistency to the needs that face our neighborhoods, our congregations and the world.

We offer *Investing in the Future*, produced with the support of our partners at Gloop and Kingdom Advisors, to help you and your ministry or organization develop a vision for generosity across generations.

This kind of intergenerational collaboration isn't just about maintaining donations; our analysis suggests it can also be key to producing resilient faith in young people that stands up to the tests of time and the challenges of our age. It can help older people deepen their confidence in their ability to

make a lasting impact, and nurture life-giving relational roots. It can establish mentorships that foster empathy in older adults and prepare the next generation to step into their vocation and calling. It can paint a more holistic picture of what it means to be a wise, consistent steward and to make a difference.

We hope the findings in these pages give you a grounded understanding of donors' financial priorities in the present and their generous potential for the future. The data points to areas of growth for old and young supporters alike, as well as the leaders who are coaching and discipling them. It also confirms that generosity can be taught and deepened across generations, and that it's worth the effort to be creative and curious about bridging the gaps between them.

*The State of Generosity* project is, in its own way, an investment Barna and our partners are making in the future. We hope that it will see its return through your valuable work and through a united, generous Church.

## Chapter 1: Inheriting Generosity

### *How stewardship spreads through experiences and relationships*

During Jesus' life on earth, generosity across generations and through the community of faith was paramount.

While Jesus traveled and preached, there were many who helped fund his ministry. For instance, we read of "Mary Magdalene, from whom he had cast out seven demons; Joanna, the wife of Chuza, Herod's business manager; Susanna; and many others who were contributing from their own resources to support Jesus and his disciples" (Luke 8:2b–3). Many of those who were contributing to Jesus' travel, food and other needs would have likely been older, established people of means; this is why Mary is called "Magdalene," or "of Magdala," indicating her place of residence instead of being identified by a relationship to a male relative.<sup>2</sup>

Likewise, after Jesus ascended into heaven and the early Church began to spread, Luke explains in Acts:

*“All the believers were united in heart and mind. And they felt that what they owned was not their own, so they shared everything they had. The apostles testified powerfully to the resurrection of the Lord Jesus, and God’s great blessing was upon them all. There were no needy people among them, because those who owned land or houses would sell them and bring the money to the apostles to give to those in need” (Acts 4:32–35).*

Unity in generosity—and intergenerational generosity, at that—was foundational to the early Christian community and its mission. Those who had needs were provided for, and those who had an abundance were willing to forsake their own wealth and possessions for the sake of others.

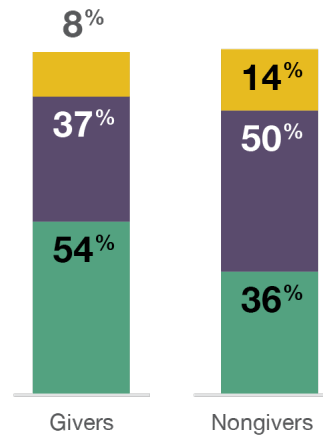
Just as Mary of Magdala received Jesus’ healing power and mercy and then used her gifts to bless others, this pattern of generosity is still common today. In fact, a key insight from this study is that **those who have been the recipient of extraordinary generosity are more willing and likely to give to others.**

## Generosity Is Catching

Adults who give charitably are more likely than nongivers to be part of an ongoing cycle of generosity. More than half of those who report making charitable donations within the past year (54%) say they have received extraordinary generosity from others, compared with 36 percent of nongivers.

In your life, have you ever been the recipient of someone else's extraordinary generosity?

● Yes ● No ● Not sure



*n*=2,016 U.S. adults, November 12–19, 2021.

Today's Church continues to be a place for this kind of cyclical giving; 65 percent of practicing Christians say they have been a recipient of extraordinary generosity (vs. 44% of nonpracticing Christians and 41% of non-Christians).

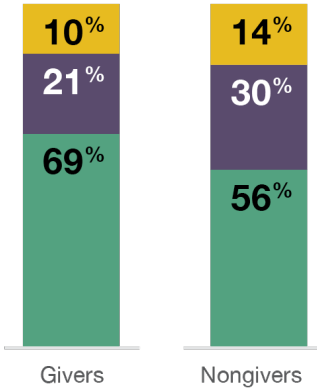
The data suggest that firsthand experiences of generosity can teach the recipient how to be generous to others. This paints generosity as a learned skill. Sharing what it means to be generous with others becomes a catalyst for generosity. Indeed, 69 percent of givers have this point of reference, saying someone taught them what it means to be a generous person. They are 13 points more likely than nongivers to report having had this kind of learning opportunity.

It's encouraging, then, that 63 percent of U.S. adults explicitly say they have been taught what it means to be a generous person. Again, we see that **practicing Christian faith correlates to a more thorough education about being a generous person**; four in five practicing Christians (79%) say they have been taught what it means to be generous (vs. 63% of non-practicing Christians and 58% of non-Christians). A church community may provide an organic environment to teach and learn how to be giving.

It seems clear that generosity can be a value or practice that is catching. Is generosity being not only passed *around* but passed *down* from generation to generation? On this, our study is less clear.

In your life, has anyone taught you what it means to be a generous person?

● Yes ● No ● Not sure



n=2,016 U.S. adults, November 12–19, 2021.

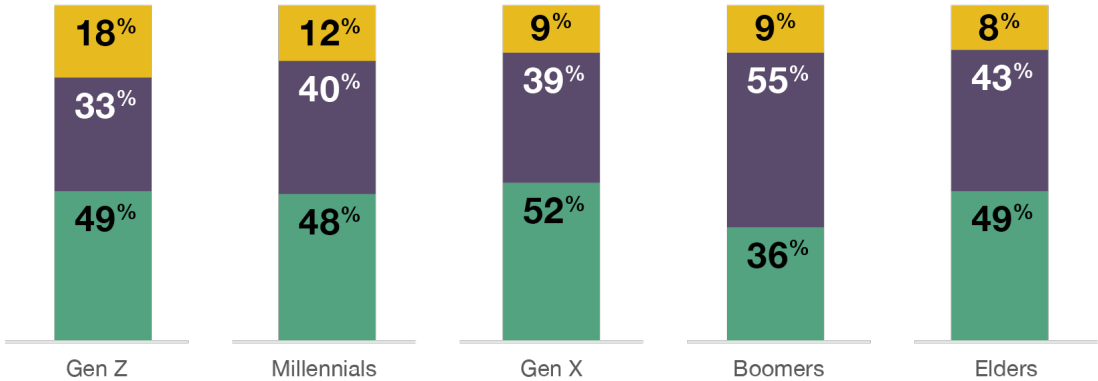
## Generosity Patterns Among Generations

About half of adults of each generation affirms they have been the recipient of someone else’s extraordinary generosity—except for Boomers. Only 36 percent in this age cohort say they have received such generosity. (*An important thing to keep in mind in this report: Gen Z tends to be the most effusive or enthusiastic generation of survey-takers, while Boomers tend to be the most subdued or indifferent generation. You’ll see this effect on display in a lot of our findings.*)

### Generations Share How They Received or Learned Generosity

In your life, have you ever been the recipient of someone else's extraordinary generosity?

● Yes ● No ● Not sure



n=2,016 U.S. adults, November 12-19, 2021.

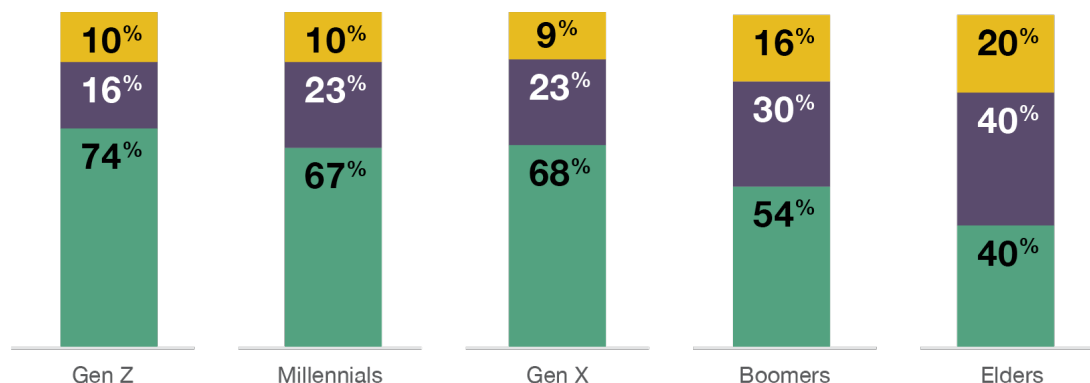
When it comes to directly crediting someone with having taught them about what it means to be generous, there is more variation across generations. Gen Z has the strongest affirmative response, with three-quarters (74%) saying that generosity has been modeled for them. Older generations are much less likely to say that they were taught how to be generous (54% of Boomers and 40% of Elders).



## Generations Share How They Received or Learned Generosity

*In your life, has anyone taught you what it means to be a generous person?*

● Yes ● No ● Not sure



*n*=2,016 U.S. adults, November 12–19, 2021.

This seems like a paradox: Accounts of having learned about generosity decrease with age, while reports of annual charitable giving increase with age. When looking at generations alone, the story of how generosity is taught or caught in relationship becomes complicated.

These results are, of course, based on subjective self-reporting. Are older adults less likely to recognize or acknowledge the generosity of others, or are younger adults more likely to do so? Could this be another illustration of how Barna research shows older generations being driven by discipline and younger generations being driven by community? Do these responses reflect the immediacy of one's stage of life—could an older adult's memories of having learned about generosity feel distant, while a younger adult may be in a season where these lessons are recent or ongoing? These are all reasonable explanations.

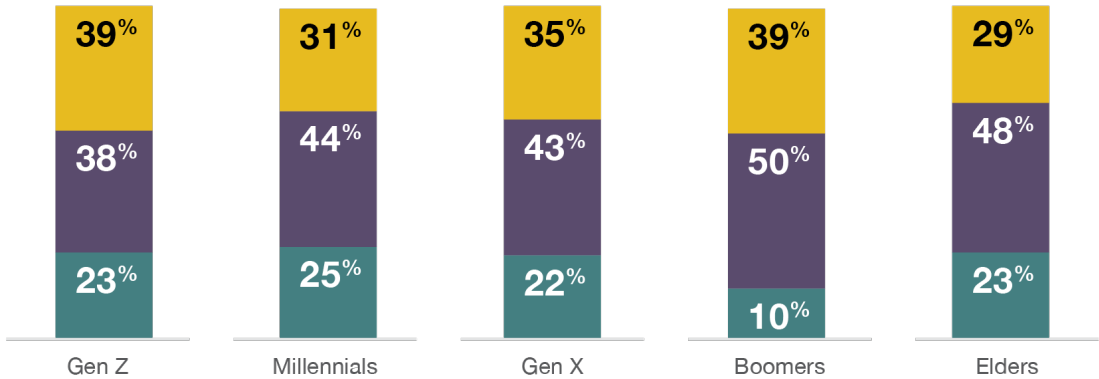
Given that relatives who are members of senior generations (usually one's parents and grandparents) are most often cited as the best examples of generosity, it makes sense that younger adults are presently benefitting from exposure to these models. Within close relationships, **younger generations are watching how those in older generations extend generosity (or not) to others, and they are taking notice.** Meanwhile, older adults may be in a

period of being the models of generosity, not necessarily reflecting on their own generosity backstory.

No matter their age, and no matter the guidance received in their past, adults are not too hopeful about the future of generosity. People tend to think society's generosity is holding steady at best. This sentiment may stem from tempered expectations about how the mantle is being taken up by young people. While Gen Z show the most optimism about whether young adults could be more generous than their elders, even they are split overall in their assessment of their peers. Older adults are more decisive; from Gen X through Elders, respondents assume today's young adults are less generous than older adults.

Generally, would you say that society is becoming more generous, less generous or staying about the same?

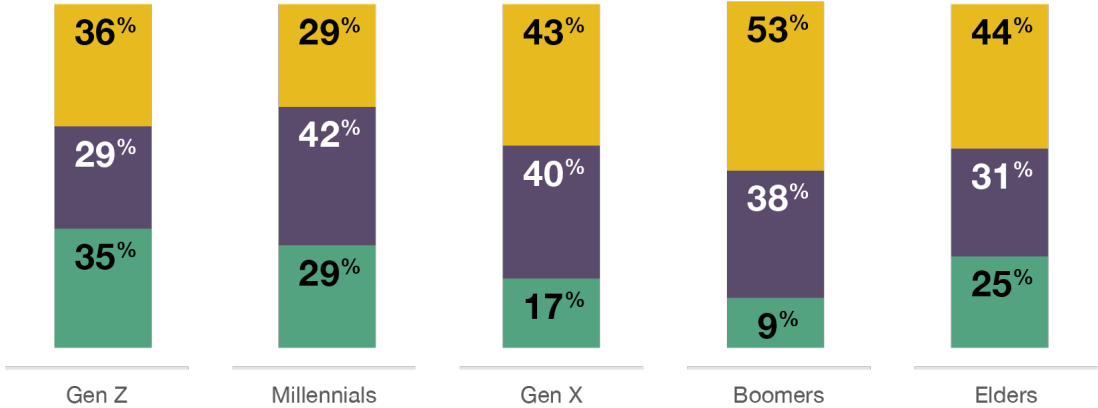
● More generous ● Staying about the same ● Less generous



n=2,016 U.S. adults, November 12-19, 2021.

Overall, would you say that today’s young adults are more generous, less generous or about the same as older generations?

● More generous than older generations ● About the same ● Less generous than older generations



n=2,016 U.S. adults, November 12–19, 2021.

In other words, **it’s typical to think positively of the generosity of your own generation—but remain reluctant to believe that the future of generosity is promising.**

For the story of generational generosity to continue, younger adults may need to show up and older adults may need to show and tell.

## An Intergenerational Opportunity

A bit of encouragement from Barna’s data: Close relationships across generations *are* occurring. And, within them, financial stewardship could be a welcome part of conversations.

From either side of the generational spectrum, respondents in Barna’s *Aging Well* study indicate having close connections with people outside of their age cohort.<sup>3</sup> Naturally, more people will be “older” to a younger person and more people will be “younger” to an older person, so the direction and number of these relationships varies with age—but their presence is consistent.

Among Gen Z and Millennials, three in five adults say they have a close relationship with someone older. What might this majority hope to learn from their elder peers?

## Connecting with & Learning from Other Generations

Today, do you have any close relationships with someone who is ...?

● Gen Z ● Millennials ● Gen X ● Boomers ● Elders

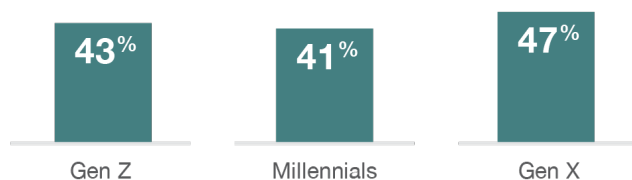


n=2,001 U.S. adults, July 1–19, 2022.

**One of the main topics on which younger adults desire guidance from someone in an older generation is finances.** For Gen Z in particular, financial and career advice are tied at the top of the list. These practical topics are selected even more so than matters of faith and spirituality.

## Connecting with & Learning from Other Generations

Today, do you believe someone from an older generation could provide you with guidance on **finances**?



n=1,026 U.S. adults, July 1–19, 2022.

Church communities and older Christians should take note that there may be wide onramps to intergenerational discipleship—including meaningful lessons about generosity and stewardship—through intentional conversations and mentorship focused on finances and vocation.

## Chapter 2: A Legacy of Generosity

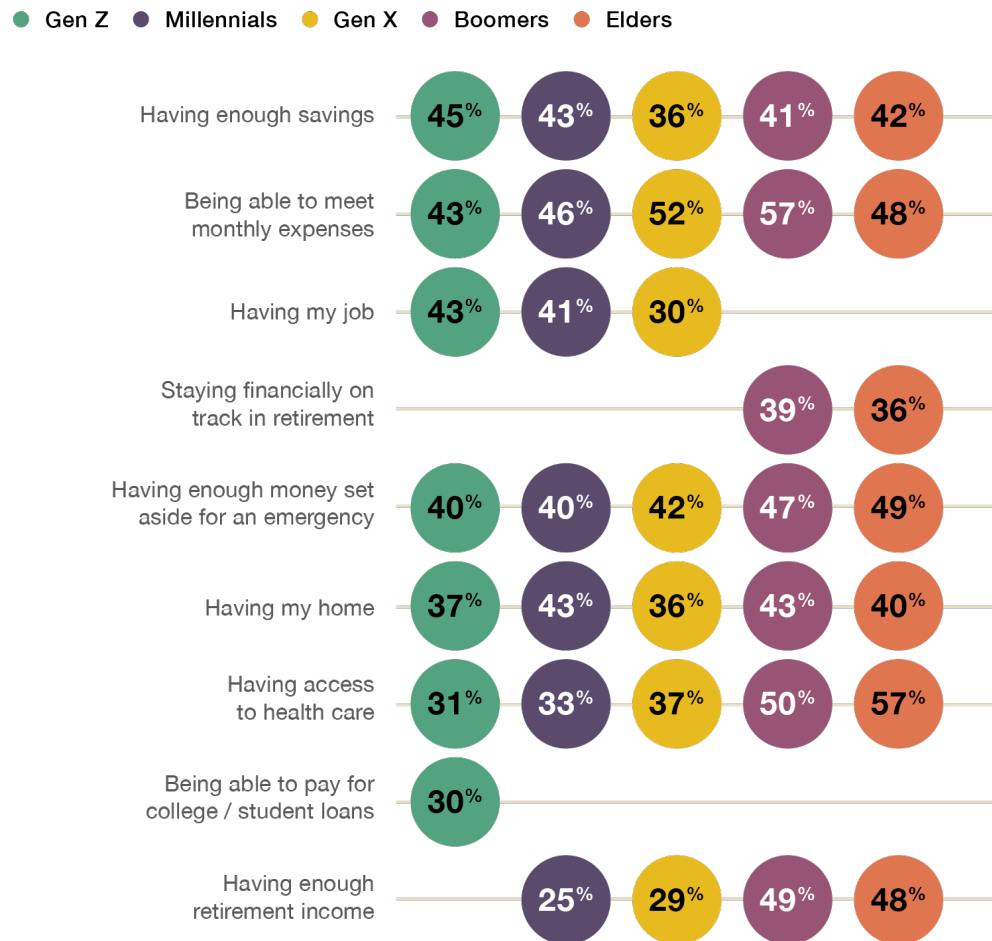
*Older Christians are already looking ahead. What will they leave behind?*

While older adults may feel unsure (or outright pessimistic) about the future of charitable giving, they are likely more confident in the financial foundation of their own future. At least, this is where their financial focus lies.

Across generations, monetary priorities begin with making ends meet in the present. Yet **Elders and Boomers are also looking ahead, thinking about retirement and ongoing provision for their health and their families.**

## Top Financial Priorities, by Generation

Which of the following represent your current financial priorities? Select all that apply.



n=2,016 U.S. adults, November 12–19, 2021.

Naturally, such long-term financial needs are not yet so pressing in the minds of younger generations. Meeting monthly expenses, holding a job and paying off student loans are more immediate priorities identified by Gen Z and Millennials, who are in earlier phases of building their lives, careers and financial independence.

You might assume economic position or privilege in society is a factor here—but, interestingly, younger generations’ priorities hold relatively steady regardless of whether they make more or less than the U.S. median income. It’s only when we move up the age spectrum that we see income has more bearing on responses, as older adults with higher-than-average earnings begin to emphasize retirement and savings. Gen X, Boomers and Elders who

make less than the median income, meanwhile, continue to feel the urgency of meeting monthly expenses first and foremost.

We can expect an individual's priorities to shift over time or with their stage and stability in life. Yet there's no denying just how different the mindsets of older and younger adults are when asked about their *ultimate* financial goal: Elders first mention providing for their family, while Gen Z first mentions having enough money to "support the lifestyle they want."

This isn't to say any one generation has the "right" or best perspective on their finances; after all, regardless of age, adults rarely say "being able to donate as much as they would like" is a current priority (18% Gen Z, 22% Millennials, 21% Gen X, 25% Boomers, 22% Elders).

Still, older generations who are further along in their own financial and career journey have much to teach younger generations about financial planning and generosity. This could be an important part of the legacy they are building.

## "Legacy Is ..."

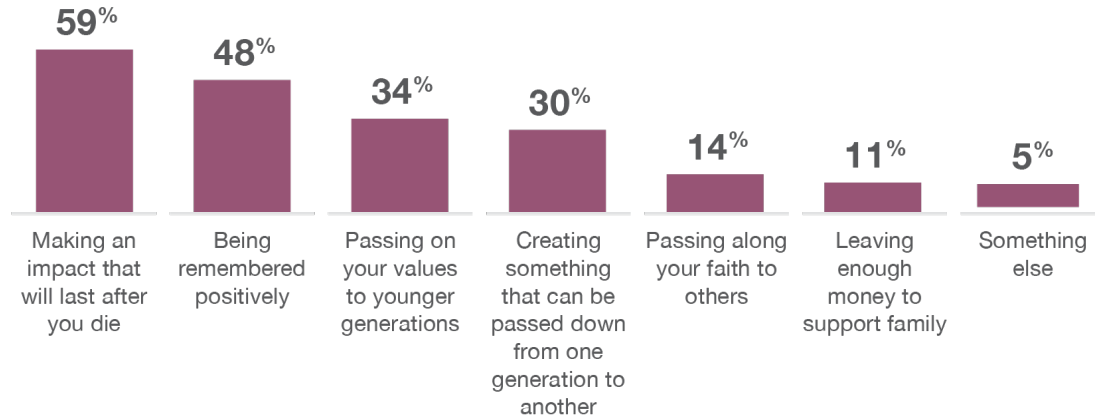
Legacy is a complex topic among older adults, who are sorting out what it means, what they are responsible for and to whom they are responsible.

While this might include monetary assets, such as through legacy or estate planning, seniors recognize the broader concept of "legacy" as something *more*, typically with a spiritual or relational dimension. **"Making an impact that will last after you die" and "being remembered positively" are the most common ways that older adults define legacy.**

## Older Adults Equate “Legacy” with Impact

*In your opinion, what does it mean to leave a legacy?*

*Base: adults ages 55+*



*n=1,089 U.S. adults ages 55+, July 1–19, 2022.*

Some also think of legacy as “passing on your values to younger generations.” How are values, particularly in terms of faith, passed on? Senior Christians favor the forum of family relationships. Thus, many older individuals assume personal responsibility to pass on faith to their own children and grandchildren.

When the perspective shifts to non-family members of younger generations, however, this personal initiative is muted. Interestingly, while they believe that adults in the community have some responsibility for teaching younger generations, senior Christians seem unwilling to take on that role personally.



## Older Adults on Their Responsibilities to Future Generations

As a Christian, how much do you agree or disagree with each of the following?

Base: self-identified Christians ages 55+ | % agree strongly



n=801 U.S. adults ages 55+, July 1–19, 2022.

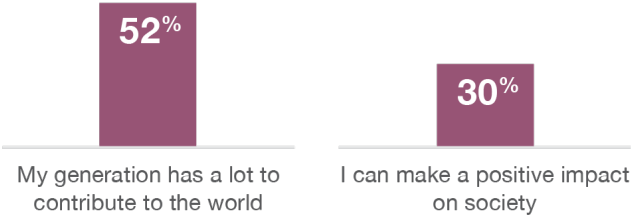
Legacy seems to be interpreted within a tight perimeter, largely committed to provision and preservation among one's own family unit. On the one hand, this is pragmatic, and it can also be quite effective; remember, the most cited models for generous living are parents and grandparents. On the other hand, we can imagine how a family-only concept of legacy might raise barriers to an expansive discipleship community that spans age groups. This distance could even contribute to older adults' doubts about the generous character or commitment of younger generations.

Perhaps most importantly, **a narrow perspective of legacy risks undercutting the valuable influence of older adults among their neighbors, communities and churches.** Older adults still feel their generation has a lot to contribute to the world. Yet they feel less strongly that they personally can make an impact on society.

**Older Adults Have Hope in Their Generations' Impact**

*To what extent would you agree or disagree with each of the following?*

*Base: adults ages 55+ | % agree strongly*



*n=1,089 U.S. adults ages 55+, July 1-19, 2022.*

Christians old and young may need help seeing their unique place in an expansive heritage of faithful living and giving. When they do, they can develop a fuller vision for their own legacy and for the investments they can now make (financial, charitable and spiritual) in the future.

## Helping High-Capacity Givers Build a Legacy

A key segment Barna surveyed are those that make up a sample of “**high-capacity givers**” (defined for this study as those who make over \$300,000 annually). Generationally, the high-capacity givers we spoke to tend to be Gen X or older.

High-capacity givers’ ultimate financial goal in life is to serve God with their money. Following this spiritual aim, they value establishing a financial legacy of security that will outlive them.

### Ranking the Ultimate Financial Goals of High-Capacity Givers

1. Serving God with my money
2. Establishing a financial legacy of security after I am gone
3. Having enough money to give charitably
4. Having enough money to support the lifestyle I want
5. Providing for my family while I’m alive
6. Being content
7. Having my income show how hard I work and / or my level of talent
8. Having enough money to meet my own obligations and needs
9. Breaking even in the end; being debt-free

What are they doing now to move toward that goal?

Currently, this group of people with means are focused on stewarding their wealth well—and not just for their own benefit. Planning for retirement, maximizing investments and using resources to be generous are their top financial priorities at present. Two in five want to be able to donate as much as they’d like.

## High-Capacity Givers' Current Financial Priorities

1. Having enough to ensure security and stability in my retirement
2. Maximizing my investments
3. Using my resources to be generous
4. Being able to donate as much as I would like
5. Being able to retire when I want to
6. Broadening my investment portfolio
7. Teaching close friends and family what I have learned about financial education
8. Minimizing my monthly expenses
9. Teaching the local church what I have learned about financial education

Interestingly, however, high-capacity givers may be less interested in leaving a legacy by teaching others (whether in their own social circle or in their local church) what they have learned about money and stewardship. They are focused on strategic financial actions rather than imparting financial wisdom.

Given their goals, high-capacity givers may especially benefit from impactful relationships with financial professionals or advisors. High-capacity givers control sizeable assets (more than half indicate having household or personal savings of \$1 million or more), with which they want to be diligent, intentional and generous. A strong majority of high-capacity givers we interviewed (more than four in five) are already regularly planning and reevaluating their finances. More broadly, in the general population, we know that adults of higher socioeconomic status are far more likely than their peers to learn about finances from an advisor (50% vs. 14% of adults of lower socioeconomic status).

Beyond helping individuals make sound calculations and decisions about their savings, investments or donations, advisors may be able to help high-capacity givers embrace holistic approaches to their ultimate goal of leaving a legacy.

## Chapter 3: Passing the Baton

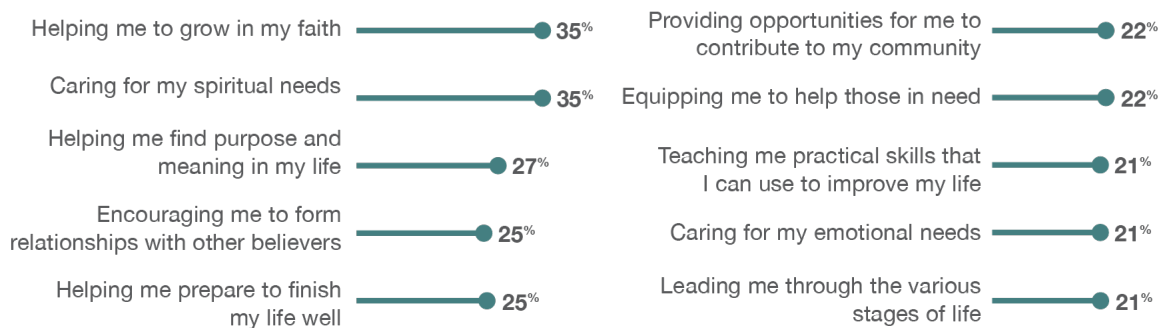
*How churches can connect faith and finances as they connect with older and younger congregants*

In Philippians 3:14, Paul encourages the Church to “press on to reach the end of the race and receive the heavenly prize for which God, through Christ Jesus, is calling us.” In the following verses, he urges “all who are spiritually mature” to “hold on to the progress we have already made.”

Many mature Christians today feel their churches act as reliable coaches and companions in the closing laps of their own race. **One in four senior Christians ages 55 and older (25%) thinks their church’s ministry is “very effective” at helping them “prepare to finish life well.”** Older Christians tend to also recognize their church’s positive influence on their spiritual growth. Over a third of Christians ages 55 and older (35%) feels their church is “very effective” at “helping me to grow in my faith” and “caring for my spiritual needs.”

**Today, how effective do you feel your church is at providing each of the following to churchgoers?**

*Base: self-identified Christians ages 55+ | % who say “very effective”*

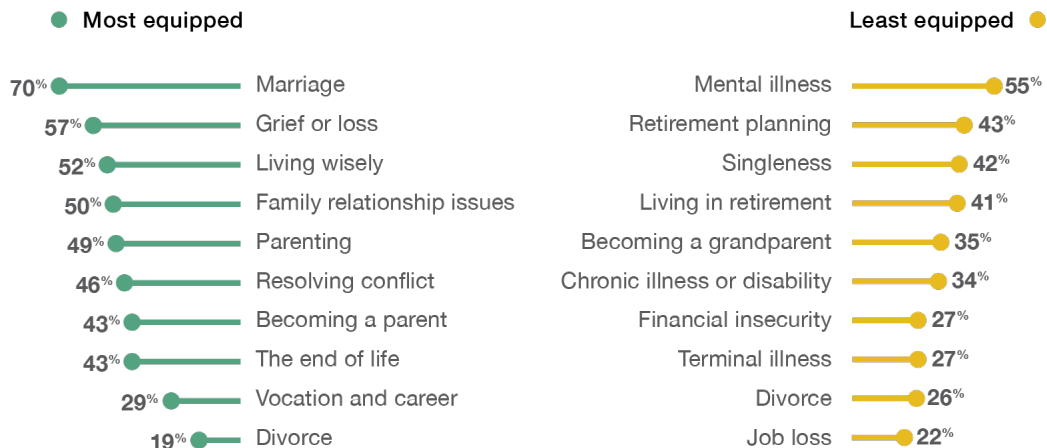


*n=801 U.S. self-identified Christians ages 55 and older, July 1–19, 2022.*

On the other hand, practical issues of stewardship present gaps in churches’ offerings for older churchgoers (or perhaps gaps in older congregants’ expectations of churches). Pastors themselves admit they do not currently feel well equipped to minister to people navigating seasons of financial insecurity or planning for and living in retirement. These are actually some of the life events pastors feel *least* equipped to speak into.

**Pastors: If you had to pick, which of the following life events do you feel [most / least] equipped to minister someone through? Select up to seven.**

Base: Protestant pastors



n=466 U.S. Protestant pastors; June 28 – July 7, 2022.

Interestingly, other aspects of the senior years, such as health challenges or being a grandparent, are also among the life events pastors don't feel confident addressing. This underscores the sense that when older Christians say churches are helping them to "finish well," they may only have explicitly spiritual guidance in mind.

These boundaries may not look like barriers to church leaders and older congregants, as many senior Christians can still be counted on for financial generosity. Meanwhile, pastors think younger generations still have a lot to learn in this area.

## Pastors' Concerns for the Future

**One in three pastors (34%) feel that older congregants at their church are "extremely" effective at demonstrating generosity—** an opinion they are *seven times less likely* to express about younger congregants (5%). In fact, the slight majority of pastors (56%) only go so far as to call younger congregants "somewhat" effective in this area. While they rarely have any criticism of the generosity of older congregants, one in five pastors (18%) call younger congregations "not very" effective in generosity. There's no sugarcoating it: Pastors don't think highly of younger generations' generosity.

**Pastors: How effective do you think the following are at demonstrating generosity?**

● Extremely ● Very ● Somewhat ● Not very ● Not at all



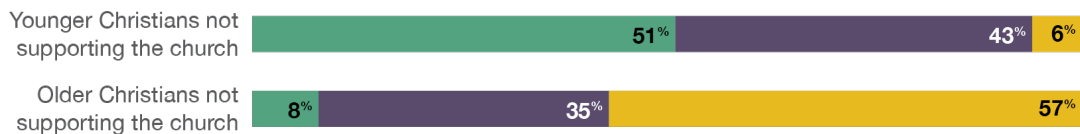
n=516 U.S. pastors, March 25–April 5, 2022.

Are pastors being a bit unfair? After all, *The State of Generosity* research reveals admirably generous attitudes and potential among Millennials and now Gen Z, especially in the area of volunteering.

For pastors, though, worries about future generosity may chiefly be an administrative concern. **Half of pastors (51%) are “very concerned” about younger Christians not financially supporting the church**, and another 43 percent are “somewhat concerned.” When asked about older Christians in their churches, pastors are much more optimistic. Likely having received church giving from older generations for years, nearly three in five pastors (57%) are “not concerned” that older generations’ financial support will drop off.

**Pastors: Thinking about the future, how concerned are you about any of the following regarding financial generosity?**

● Very concerned ● Somewhat concerned ● Not concerned



n=516 U.S. pastors, March 25–April 5, 2022.

The fact is financial giving is a driving force of a church’s efforts. When taking inventory of how generosity is most frequently expressed, most pastors say they see their church’s generosity through the tithe and offering (94%) rather than other forms of generosity (that young adults may be more active in) such as missions (75%), serving in ministry (69%) and service projects (63%).

Generosity through the tithe and offering is also the lifeblood of the local church. The vast majority of pastors (98%) indicate their church is primarily funded through individual donations. While generosity can take many forms inside and outside the church, the tithe carries particular weight for pastors and those in their congregations.

Pastors' concerns may stem from a pragmatic reality: The future of the Church depends in large part on generosity. And that generosity will soon hinge on a generation who presently exhibit less financial security and lower levels of Christian affiliation, church attendance and charitable giving than their elders.

A proactive response might start with building on a shared conviction among pastors and young parishioners: that churches have a responsibility to guide the next generation into a life of greater generosity.

**Gen Z, Millennial and Gen X Christians are more likely than their elder peers to strongly agree that Christian churches and pastors have a responsibility to teach congregants how to be generous.** These beliefs only deepen among the younger Christians who are also active financial givers.

### Young Christians Want Generosity Guidance from Churches

To what extent do you agree or disagree with each of the following statements?

Base: Christians | % agree strongly

● Gen Z ● Millennials ● Gen X ● Boomers ● Elders



n=1,363 U.S. self-identified Christians, November 12–19, 2021.



For their part, the majority of pastors agree they have a responsibility to guide congregants when it comes to modeling generosity. This conviction, however, exceeds their confidence that they are fully equipped to give this kind of guidance (58% strongly agree). Considering pastors also feel ill-equipped to minister to people through various financial seasons and milestones, further education or reinforcement might be needed.

### Pastors on Modeling Generosity

● Agree strongly ● Agree somewhat ● Disagree somewhat ● Disagree strongly



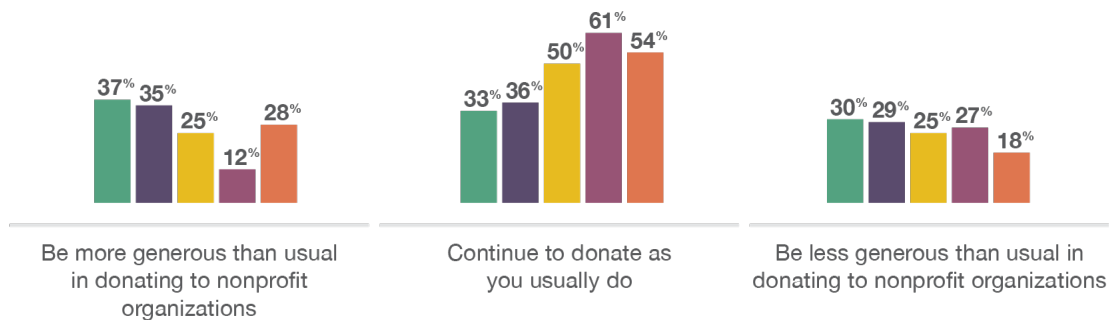
n=516 U.S. pastors, March 25–April 5, 2022.

To better connect faith and finances and equip congregants for practical realities of stewardship and generosity, pastors may want to consider partnering with organizations, advisors or laity with professional financial expertise in these areas. As they meet the demand for models of generosity, church leaders might also want to consider recruiting some of the givers and mentors they already esteem in their congregations: older Christians. Remember, younger generations say they would welcome advice about finances from older generations. Perhaps local churches could provide specific invitations to cultivate this kind of instruction through intergenerational relationships. As you'll recall from [chapter 1](#), churches tend to be prime environments where practicing Christians can receive and learn from the generosity of others.

Younger generations appear eager for this opportunity. They recognize that their generous reputation is only just taking shape. For instance, Boomers and Elders feel that, all things considered, they can stay consistent in their levels of charitable giving. But younger adults, especially Gen Z and Millennials, are more likely than their elders to believe the economic moment calls for them to be more generous than usual in their contributions to nonprofits.

Given your personal financial situation at the moment, and your perception of current economic conditions, do you feel this is a good time to ...?

● Gen Z ● Millennials ● Gen X ● Boomers ● Elders



*n*=2,016 U.S. adults, November 12–19, 2021.

The challenges to the financial health and sustainability of churches and charities are not to be diminished: Christian leaders are uncertain of their ability to minister to congregants around the specifics of finances and generosity. Older, established givers may withhold their wisdom and legacy from a broader intergenerational community. Pastors question whether younger disciples will become effective, long-term supporters of the Church's mission.

But there is hope—and perhaps some next steps—revealed in the responses of younger Christians. They say they want to be taught about stewardship, and they are looking for strong examples of generosity to emerge from both the pulpit and pews. They recognize there is more they can give and do, and they hope the Church can help them determine how.

Investing in the future of generosity may start with taking the next generation at their word.

# Methodology, Glossary & Acknowledgments

## *Methodology*

*The State of Generosity* is primarily based on an online quantitative survey of 2,016 U.S. adults conducted November 12–19, 2021. The margin of error for the sample is +/- 2 percent at the 95 percent confidence level. Researchers used an online panel for data collection and observed a quota random sampling methodology. Quotas were set to obtain a minimum readable sample by a variety of demographic factors, and samples were weighted by region, ethnicity, education, age and gender to reflect their natural presence in the U.S. population (using U.S. Census Bureau data for comparison).

An additional online survey of 516 U.S. Protestant senior pastors was conducted March 25–April 5, 2022. Participants are all members of Barna Group's church panel. Minimal weighting has been used to ensure the sample is representative based on denomination, region and church size.

A third survey was based on a convenience sample of 79 **high-capacity givers**, conducted from March 25–29, 2022. This convenience sample represents a total of 79 online assessment completions by U.S. adults with an annual income of \$300,000 or more. Sponsor organizations assisted in recruitment for this sample. As a self-select-in convenience sample, this data represents a subset of respondents self-reporting income and is not a random or scientific sample.

This report also includes data from:

- a survey of 2,001 U.S. adults conducted from July 1–19, 2022. The margin of error for the sample is +/- 2 percent at the 95 percent confidence level. Included within the sample is an oversample of U.S. adults over the age of 55 years (ensuring a total n=1,000). For this survey, researchers used an online panel for data collection and observed a quota random sampling methodology. Quotas were set to obtain a minimum readable sample by a variety of demographic factors and samples were weighted by region, ethnicity, education, age and gender to reflect their natural presence in the American population (using U.S. Census Bureau data for comparison).
- an online survey among 466 U.S. Protestant senior pastors conducted from June 28–July 7, 2022. Participants are all members of Barna Group's Church Panel. Minimal weighting has been used to ensure the

sample is representative based on denomination, region and church size.

### *Glossary*

**Gen Z:** Born between 1999 and 2015 (The sample for this study only includes Gen Z adults born between 1999 and 2004.)

**Millennial:** Born between 1984 and 1998

**Gen X:** Born between 1965 and 1983

**Boomer:** Born between 1946 and 1964

**Elder:** Born before 1946

**Practicing Christians:** Self-identified Christians who attend a worship service at least once a month and say their faith is very important in their life

**Nonpracticing Christians:** Self-identified Christians who do not meet the definition of practicing Christians

**Givers:** U.S. adults who say they have donated any amount of money to charitable organizations, including churches or houses of worship, in the past year

**Nongivers:** U.S. adults who say they have not donated any amount of money to charitable organizations, including churches or houses of worship, in the past year

**High-capacity givers:** U.S. adults whose annual income is \$300,000 or higher

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### *About Barna Group*

In its nearly 40-year history, Barna Group has conducted more than two million interviews over the course of thousands of studies and has become a go-to source for insights about faith and culture, leadership, vocation and generations. Barna has worked with businesses, nonprofit organizations and churches across the U.S. and around the world. Barna is an independent, privately held, nonpartisan organization with offices in Dallas, Ventura, Atlanta and Nashville. [barna.com](http://barna.com)

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**GLOO** makes it easy for churches and faith networks to connect to, engage with and inform people so they can move to the next right step. Gloop connects to multiple sources of digital outreach, carefully matching people to churches and programs for hope, help, prayer and engagement. This work is done in partnership with leading faith campaign partners, equipping ministries and church networks. Gloop partners directly with Barna on a number of key research and equipping initiatives, including the Barna Access platform. In addition, Gloop's platform grants access to personal growth resources, tools and innovations, including growth plans and assessments from respected research partners and professional associations. [gloop.us](http://gloop.us)

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