Giving alone: towards an understanding of the practices and motivations of American Evangelical Millennial philanthropy

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April 2023

ABSTRACT

The giving of financial resources by American Evangelical Christians to further the development of the church and society has been a defining characteristic of this group for many generations. However, that legacy appears to be in jeopardy as the rising Millennial generation, those born in the 1980s and 90s, are giving less to the church and other charitable work. The objective of this thesis is to examine the giving practices and motivations of Evangelical Millennials and identify why they are giving differently. The study utilizes a mixed-methods approach within the qualitative research paradigm. The findings identify three major motivational factors (proximity to need, community of practice, active accountability) that contribute to the development of a moral reasoning framework leading to a moral imagination critical for sustained charitable financial giving. However, the majority of the Millennial research subjects displayed proclivity toward privatization, resulting in a physical and emotional distance from social need, and a belief structure disconnected from behaviour. The conclusions from this study suggest that Evangelical Millennials may lack in ability and disposition for making giving choices or exercising practical moral judgement in line with proximate and ultimate ends. In addition, the agency of the local church was not seen to be compelling for most Evangelical Millennials as a way to effect change. And since the church is one of very few public communities of practice for sustained charitable giving, Evangelical Millennials seem to be left only hoping to affect change in a virtually connected, but physiologically solitary giving environment. This research points to several areas for further scholarly reflection, especially within a broader set of faith traditions. Local congregations and faith-based non-profits will benefit from a richer understanding and connection to Evangelical Millennials, thereby increasing the level of stewardship and informed generosity, potentially making a global difference for the Church and the common good.

Giving Alone:

Towards an Understanding of the Practices and Motivations of American Evangelical Millennial Philanthropy

by

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A thesis submitted in partial fulfilment of the degree of

Doctor of Philosophy

in Middlesex University

April 2023

Oxford Centre for Mission Studies

DECLARATIONS

This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Signed ______________________ (Candidate)

Date 4/5/2023

STATEMENT 1

This thesis is the result of my own investigations, except where otherwise stated. Where correction services have been used, the extent and nature of the correction is clearly marked in a footnote.

Other sources are acknowledged by midnotes or footnotes giving explicit references. A bibliography is appended.

Signed ______________________ (Candidate)

Date 4/5/2023

STATEMENT 2

I hereby give consent for my thesis, if approved, to be available for photocopying by the British Library and for Inter-Library Loan, for open access to the Electronic Theses Online Service (EthoS) linked to the British Library, and for the title and summary to be made available to outside organizations.

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Date 4/5/2023

DEDICATION

This thesis is dedicated to my dad, Charles Rex Steddom (1928-2008). He dedicated his life to public education and helping young people along the way increase their knowledge of themselves and the world around them. He valued others and always took time to encourage, serve, and uphold all with whom he interacted. I’m just now beginning to understand the depth of his dedication and sacrifice. But one observation I have made, is that people have time for the things that they value. The things that matter to us, are the things to which we give ourselves. My dad generously gave of himself to my formation and the formation of countless others.

ACKNOWLEDGMENTS

There are many to recognize in this endeavour. First and foremost is my wife Kelly, who has provided constant encouragement on this long journey. She has extended grace so often, as I have taken time away from other equally important activities. She has been my sounding board, graphic artist, and chief cheerleader. Without her help and support, I would never have made it to this point.

Many people have given me advice, direction, and counsel along this journey. They include Matt Thomas, Greg Pritchard, Yuankun Yao, Fritz Kling, and Fred Smith. Special thanks go to Mark A. Noll for sparking my imagination to look more deeply at how the evangelical faith tradition brings both strengths and weaknesses to the area of philanthropy.

Additional thanks go to Michael Emerson and David King, my supervisors in this research, and to Tom Harvey, my house tutor at OCMS. They provided much helpful advice and encouragement along the way. I have learned much from each of them.

I also wish to recognize the generosity of time given by each of the Evangelical Millennials who participated in this study. Each of them shared their desires, fears, aspirations, and hopes for a better world, and how they understand their giving relating to those dreams. I pray that this research in some small way will give back to them and help them move from giving alone to virtuous giving in community.

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Background

Philanthropy, from the Greek *philanthropia,* meaning love of humanity, is an ancient concept that has yielded some of the most significant accomplishments of mankind (Payton & Moody 2008). Yet it has not been a concept frozen in time, always succeeded in its endeavours, or even advanced in a linear pattern. Especially in countries where public goods are more reliant on the non-government sectors, like the United States, understanding the future of philanthropy is of high interest (Anheier & Salamon 2006). The philanthropy of the rising generation in the United States called Millennials, those born in the 1980s and 1990s, is of particular interest to those non-profits reliant on voluntary private donations. Further, religious congregations and churches are at the top of that list, historically receiving the most charitable dollars by segment. *Giving USA*, annual report on philanthropy in the United States, estimates that religious institutions received $124.52 billion in 2018. This represents 29 percent of the total contributions, which is more than double the next highest sub-sector, education, at $58.72 billion which represents 14 percent (Indiana University Lilly Family School of Philanthropy 2019). Therefore, understanding the giving habits and motivations of those religiously motivated Millennials would be of disproportionate interest.

Voluntarily giving for the good of others, or philanthropy, has taken on many different meanings in various cultures across time and space, largely driven by what motivates the action. Since the action is predicated on a person's or group's understanding of what is good or right, it implies a moral understanding (Schervish 2006). Philanthropic Studies founder, Robert Payton, describes philanthropy as a story:

> The defining feature of philanthropy…is that it is about morality and moral action. The story of philanthropy is the story, essentially, of people and groups exercising their moral imagination to think about how to make the world a better place and working to make it so. (Payton & Moody 2008:50)

One way a person determines what is moral, right or good and worthy of investment of their time and money, is their religious beliefs (McKitrick et al. 2013). And since the major world religions encourage charitable giving, religion has been one of the most consistent and comprehensive influencers and mediators of benevolent action across the centuries (Schnable 2015).

Millennials and Philanthropy – uniquely important

The American Millennial generation (born 1981-1998) are moving into a significant and unique position in the history of the United States; they are beginning to receive the largest amount of inherited wealth in history, calculated at $58.1 trillion (Havens & Schervish 2014). These emerging adults have now surpassed previous generations in becoming the largest adult segment of society in the United States (Fry 2016). The sheer number of Millennials and the windfall of cash coming their way, should point to good days ahead for non-profits that rely on charitable dollars. However, their charitable giving, including giving to religious institutions, is showing signs of not keeping pace with previous generations (Rooney et al. 2018). Although philanthropy to religious organizations is large, as noted earlier, it is not keeping pace with the total giving of the other subsectors receiving charitable dollars, such as education, health, human services, environment/animals; and actually declined in 2018 for the first time in years (Indiana University Lilly Family School of Philanthropy 2019). And that trend is likely to continue as fewer and fewer Millennials are making church a significant part of their lives (Hout & Fischer 2014). Understanding why Millennials do or do not share and invest their unprecedented wealth, in light of their spiritual and institutional religious commitments, will have significant impact upon the future ministry and mission of the global church.

American Millennials – who are they?

The Millennials are more likely to be religiously and politically unaffiliated compared to previous generations, with record low levels of social trust; 29 percent of Millennials identified themselves as religiously unaffiliated, up from previous generations (Pew Research Center 2014). Following the theme of unaffiliated, half of all Millennials identify themselves as politically independent. They also are waiting much longer to 'affiliate' with a spouse in marriage than previous generations. Only 26 percent of Millennials are married, compared to Generation X (born 1965-1980) (36 percent), Baby Boomers (born 1946-1964) (48 percent), and the Silent Generation (1928-1945) (65 percent) at the same age. And, they are the most racially diverse generation in America's history, 43 percent non-white (Pew Research Center 2014). Another distinctive is that they are the first generation to grow up in a world defined and constructed, virtually and otherwise by technology. They have been given the moniker 'digital natives' (Pew Research Center 2014).

Only 19 percent of Millennials say most people can be trusted, compared with 31 percent of Gen Xers, 37 percent of Silents, and 40 percent of Boomers. However, even though they exhibit low levels of social trust, surprisingly they are slightly more optimistic about the future. Their future optimism may also be the reason they are pursuing higher education at a higher rate than previous generations.

Financially, Millennials represent $1.3 trillion in purchasing power, with $430 billion of it discretionary (Barton et al. 2014). Individually, however, Millennials make comparatively less than previous generations, and are increasingly carrying larger levels of debt, including record high levels of student loans (Bialik & Fry 2019). Delayed adolescence has also brought increased financial (and otherwise) dependence on parents well into their 20s, and even 30s. Millennials have grown up in a time of economic instability, both in the United States and globally, resulting in lower job security and a resulting ongoing need for new career training and education, making them the most educated generation in America (Bialik & Fry 2019).

Philanthropically, Millennials are faced with the largest number of non-profits (1.8 million) attempting to make the world a better place. Each of these non-profits is competing for a limited slice of Millennial charitable dollars and attention spans. Their social, political, and economic spheres overlap and blur the traditional lines between private enterprise, government, and non-profit organizations (Saratovsky & Feldmann 2013). Yet, the overarching desire to help others increased Millennial household giving to charity, from 2016 to 2023, 40 percent on average. (Giving USA Foundation 2023).

This type of generation description provokes several questions when thinking about future philanthropy. Given their unaffiliated, distrusting nature, what will the Millennials care about? And, given their increased education level and technological access to information, who do they view as a credible source of information? What is the future for the role of institutions like the church, or large legacy non-profits? Is the world of Christian philanthropy in good hands?

Evangelical Millennials – who are they?

Authors Brian Steensland and Philip Goff point out that there is a new wave of evangelicalism, especially among the younger adults, that appears to be gaining significant traction in the United States. They point out:

> Evangelical Christians, who constitute about one-quarter of the nation's population, are increasingly involved with issues ranging from the environment, urban renewal, and homelessness in the United States to economic development, human trafficking, and HIV/AIDS at the international level. This expansive range of social concerns is part of the 'new' evangelicalism, a label used to distinguish from mainstream evangelicalism's social priorities over the past few decades. Evangelicals themselves are aware that change is afoot. (Steensland & Goff 2014:1)

The change in evangelicalism has come from many directions, including the socio-demographic change among Evangelicals themselves. Michael Lindsay highlighted a change in education level, increased ethnic diversity, and a geographically urban concentration has led many to enter positions of influence in government, politics, and education (Lindsay 2008). Another agent of change has been evangelicalism's engagement with contemporary culture. Steensland and Goff point to evangelical shifts in the younger generation's views on environment, America's participation in international conflict, human rights including sex-trafficking, clean water, and increasing tolerance of homosexuality.

John Schmalzbauer, and David Swartz would argue that much of this change in evangelicalism is coming from the younger generation, or Millennials. Both of these scholars point to campus ministries, like InterVarsity, as a prime example of the shift, as well as a catalyst for that change (Schmalzbauer 2014) (Swartz 2014). 'In the first decade of the twenty-first century, U.S. churches spent more than $3.7 billion a year on overseas ministries, a significant jump, even accounting for inflation, over previous decades' (Swartz 2014:222). However, The Giving USA 2019 report suggests that religious giving overall has declined 3.9 percent when adjusted for inflation, and this comes after several years of remaining flat while overall giving continues to rise (Indiana University Lilly Family School of Philanthropy 2019).[1]

As the new evangelicalism has increased in the last decade, the resulting shift in Evangelical Millennial giving is an area that needs more research. The religiously motivated-giving, especially by Evangelicals, would likely diversify from church or traditional religious-only institutions to NGOs and other faith-based groups that provide humanitarian services. Understanding why Evangelical Millennials give would help shed light on changing attitudes and expose potential areas of connection or engagement by church leaders and faith-based non-profits. Are Evangelical Millennials more or less like the general Millennial population?

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[1] It is important to note The Giving USA report does not include contributions to faith-based organizations offering healthcare, education, or social services, as well as those working internationally in its estimate for giving to religion.

Research Questions

The question animating this research involves an exploration of the motivations for charitable giving by American Evangelical Millennials: *What motivates American Evangelical Millennials to engage in charitable giving?* The study is further broken down into two secondary questions. The first question identifies the hopeful outcomes or goal of giving: *What change(s) do they hope to effect?* The second question looks at what is shaping those hopes, specifically looking at the ubiquitous role of technology and parental/guardian modelling: *What is affecting their hopes for change?*

More than simply looking at religious giving as the resulting action from a quantitative viewpoint, this research will explore why and how Evangelical Millennials give. First, I examine their moral imagination, shaping their hopeful picture of reality. C. Wright Mills's concept of the sociological imagination, as 'enabling us to grasp history and biography and the relations between the two within society', along with Paul Schervish's moral biography, are helpful guides in this area (Mills 2000:6)(Schervish 2006). Second, I look at the change(s) Evangelical Millennials hope to bring about through their giving. In this area, I look especially at evidences of building social capital and the common good, versus more giving directed to individual issues and change (Putnam 2001). Some research has shown Millennials to be quite inward focused, narcissistic (Konrath et al. 2016), and distrusting of institutions (Pew Research Center 2014). The Millennials may have a different idea of social capital, or a different way of giving for the common good than previous generations, or it may be entirely absent. However, if institutions are not trusted, and yet historically institutions have been the predominant recipient of giving, what do Evangelical Millennials believe to be the new carrier of sustainability?

In addition to the moral imagination and the building of social capital, I look for evidences of an expanded range of social concerns influenced by the evangelical faith. Are Evangelical Millennials giving to a wider variety of issues or causes under the label of religious giving, than previous generations? Related, do Evangelical Millennials contemplate two separate categories of religious and non-religious giving, or do they pursue a more comprehensive vision of the Christian Gospel, that in turn has shaped their giving? Several studies suggest that there is a new form of evangelical social engagement, led many times by Millennials, involving philanthropic giving to a wide range of issues, including the environment, homelessness, and human trafficking, reflecting a broadened evangelical agenda (Steensland & Goff 2014).

Second, the research looks at how 1) modes of philanthropic engagement, 2) current peer networks, and 3) past parent/guardian giving modelling has shaped Evangelical Millennial motivations. How does technology affect their religious giving? Millennials are the first generation to grow up in a world defined and constructed (virtually and otherwise) by communication and social-networking technology. Within the area of technology, social networks play an extremely important role. How are Evangelical Millennials influenced by the giving of their peers within their virtual social networks? Beyond the present peer networks, I explore the past influence of parent or guardian giving, and the ongoing impact it has on their giving today.

Researcher Rationale

Working in philanthropy for twenty years has afforded me the privilege of traveling around the world to see both physical and spiritual need and observe various ways of responding. I have observed both helpful and not so helpful forms of assistance, mostly in the form of finances, to address these needs. Missiologically, the role and identity of the American Christian, and collectively the church, is changing (Borthwick 2012:192–

193). The role of financial giving by the American church, when the work is untethered to resident U.S. missionaries and led by Majority World leaders, is in flux with no dominant narrative, as in the past. American churches, still the largest source of funding for global missions, are asking questions of how to be involved locally and globally that is not paternalistic and ultimately harmful. This shift has not gone unnoticed by the younger generation of American Christians who seem to be left in a state of ambivalence. Sociologically, the younger generation in American has responded with a higher level of local volunteerism, but a lower amount of giving. Much of the research in this area looks at *what* questions, but I am seeking the more complex questions of *why*. I am interested in hearing from the Millennials as to their hopes for meeting the physical and spiritual needs of the world. Understanding their hopeful outcomes in response to the physical and spiritual needs will help point to effective ways of communicating and connecting resources to those desires.

Scope

This study is an exploration of the motivations and voluntary giving practices of American Evangelical Millennials. The research utilizes a phased, mixed-methods approach to research within the qualitative research paradigm. The in-depth investigation is premised under a qualitative framework with quantitative data adding breadth to the study. Using insights from several disciplines, I portray the charitable giving of Evangelical Millennials, their motivations, and the cultural influences. To analyse my data, I used content analysis to probe and evaluate the research findings.

Field of Research

This study draws upon several disciplines, including insights from philanthropic studies, psychology, missiology, and philosophy. Scholars from a wide range of disciplines have looked at the area of philanthropy to understand motivations and effects of voluntary giving for the good outside of one's self (Bekkers & Wiepking 2007). I have chosen to locate my research broadly in the field of sociology of religion where much of the research exploring human behaviour arising from religiously based motivations is found. My purpose is to build on what others have done and lay the groundwork for further thought and action on the issue of the voluntary giving of American Evangelical Millennials.

Primary Sources

My primary sources for this research were three separate Christian organizations. Through initial surveys sent to 3,468 alumni of these organizations, semi-structured interviews with 31 individuals, and four triangulation follow-up interviews, I engaged with Evangelicals, non-Evangelicals, Millennials, and non-Millennials to compare and contrast their expectations, motivations, and practices of voluntary financial giving. Secondary source material comes from the disciplines mentioned above.

To protect the confidentiality of each participant, I use the number corresponding to the order of interviews, followed by the first letter of their generation designation (example: 24M). In the case of the four triangulation interviews, I chose to use pseudonyms to assist in character development within a narrative structure.

Review of Secondary Sources

I focused my review of secondary sources in the area of sociology broadly, including Millennial generation research, philanthropic studies, and sociology of religion more specifically. In the area of philanthropic studies, scholars Rene Bekkers and Pamela Wiepking of Vrije University reviewed the literature in this area and provided a helpful distinction or high-level differentiation. They divided the literature into two areas: 1) ‘who gives what’ and 2) ‘why people give’ (Bekkers & Wiepking 2007:5). The first area looks at the characteristics of individuals and households that engage in charitable giving and the amount of money they donate. This area, by far, contains more of the literature in the field of philanthropic studies. The quantitative methodology lends itself well to this type of enquiry using large scale surveys and statistical analysis. This also stands to reason in that practitioners in the area of fundraising look for more causal determinants of end behaviour. This type of research is helpful for those looking for fund-raising strategies and tactics that will elicit giving behaviour, but less instructive in understanding core motivations. The second area looks at reasons why people give, investigating the situations or social contexts in which one donates money. This is the area that most relates to my enquiry.

Within the second area, a seminal work by Patricia Snell Herzog and Heather Price entitled *American Generosity – Who Gives and Why* (2016) insightfully utilizes both qualitative interviews and quantitative survey data across a national population representative sample. Their focus on generosity was quite broad, including multiple forms of pro-social behaviour such as political action, bodily organ and blood donations, and environmental concerns. This research uniquely crossed over into both areas of ‘who and what’ as well as ‘why,’ making it one of the more comprehensive philanthropic research studies. Snell Herzog and Price investigated a deeper level of the ‘why’ question, called ‘Why 2.0’ (2016:212). This was a social psychological view on how one’s self-perception affects his or her level of generosity. They found that someone’s generous self-identity is malleable and can be shaped by a web of intra-personal affiliations, or one’s socio-relational context (2016:215). One of the affiliations they identified was the local faith community. Here, the authors dug deeper into the area of religious service attendance as a giving determinant, and explored the religious leader’s call to give, informed by previous research of Smith, Emerson and Snell (Smith et al. 2008:99–147). Although this level of inquiry is much richer than simple religious attendance, I would have liked to have seen age as an additional demographic factor discussed in more detail. Perhaps more significant than the religious leader's type of call to give, is the density and type of relationships within the local church, including a philanthropic mentor. I uncover more of this in my research.

Most, if not all, of the research from both areas of 'who and what', as well as 'why' affirm religion as one of the most statistically correlated to increased giving (Bekkers & Wiepking 2007:8). Neumayr and Handy research would suggest that solicitation, in this case within religious services, has the highest explanatory power for giving, but not necessarily for amount (2017). Robert Wuthnow is a helpful guide in this area. Whereas much of the research in this area is predicated on simple attendance at religious services, Wuthnow digs deeper to identify distinctives beyond the resulting behaviour of attendance. In this work, *After the Baby Boomers: How Twenty- and Thirty-Somethings Are Shaping the Future of American Religion*, Wuthnow suggests that 'statistical evidence identifies the broad contours of (religious attendance),' but a deeper look 'reveals influences that reinforce religious participation are weaker than they were a generation ago' (Wuthnow 2007:69–70). Uncovering these weaker influences and gaps is central to my research.

Another source looking specifically at the intersection of Millennial and GenX generations and their philanthropy is *Generation Impact: How Next Gen Donors Are Revolutionizing Giving* (Goldseker & Moody 2017). The authors predict these young adults will change, or revolutionize, philanthropy for the better. They describe a developmental journey for the GenX and Millennial generation philanthropists, which is similar to previous generations. However, the difference from prior generations is the desire to see and experience impact or change in the present. The authors suggest this desire will change the status quo of giving from previous generations, but it will be messy. I observed a similar sentiment in my research. The disconnect between a developmental process reality and a desired expectation for more timely change can be problematic for some. The authors describe this tension well, as the target of change for many philanthropic endeavours involves entrenched systemic cultural issues. But the disconnect may be even more profound in the case of faith-based philanthropy, with evangelical donors expecting a more holistic change, including spiritual in addition to physical, emotional, and mental change. The expectation is to solve problems now, and not simply support institutions perpetually.

In addition to a change in expecting and experiencing timely impact, Goldseker and Moody suggest GenX and Millennial givers desire change in how they give. The authors point to impact investing, grant/loan hybrids, collaborative giving and movement building as ways these younger philanthropists will shift, or certainly expand the dominant forms of financial giving. On this point there seems to be quite a difference between my research and Goldseker and Moody's for how giving could change imagination. Goldseker and Moody's study focuses exclusively on high-net worth individuals. It may be that the difference in imagination for how one could change giving pathways is correlated to the difference in the level of one's personal net worth or income. My research does not look into this aspect, but this would certainly be an area for further study. However, related to this inquiry, in Chapter Nine, I point to Schervish's idea of hyper-agency, a form of increased change agency high-net worth givers can achieve, as a condition that non-high-net worth givers can achieve through shared giving (Schervish 2005).

Lastly, the authors admit that as much as they believe these next generation philanthropists will revolutionize the giving landscape for the better, certain organizational shifts will need to occur. For example:

> large organizations, intermediaries, and other organizations that have a harder time showing the direct impact of gifts will struggle to attract next gen donors. The same holds for organizations in which

> opportunities for skills-based engagement by donors are harder to find. (Goldseker & Moody 2017:268)

I agree with the authors and suggest that it will be an even greater challenge to meet Evangelical Millennials' expectations for direct spiritual impact from their giving. Additionally, by giving through churches and layers of intermediaries for global causes, religious organizations will likely struggle to show the direct impact.

Another resource in the area of religion and philanthropy that has sparked continued research is *Passing the Plate: Why American Christians Don't Give Away More Money* written by Christian Smith, Michael O. Emerson and Patricia Snell Herzog (2008). Although Americans like to think of themselves as the most generous nation, this research showed that American Christians could give substantially more, and that only a small percentage are giving anywhere near the perceived Christian tithe amount of ten percent. The research identified nine hypotheses why American Christians do not give more (2008:58). My interviews only revealed two of the hypotheses, privatization and non-routine giving process, as being significant detractors among Millennials. Since their research included a broad age range, I would expect some differences.

The work of Smith, Emerson and Snell Herzog spurred Smith to start the Science of Generosity research initiative at the University of Notre Dame. This research initiative has helped me see how multiple disciplines such as economics and psychology can shed light on different facets of generosity for multiple audiences, thereby guarding against the discipline-specific silos described above. Snell Herzog and Price's concept of affiliations ties quite well with another significant work. Paul Schervish, Professor of Sociology at Boston College utilizes the concept of association to describe an individual's communities of participation (2005:71). I have appreciated Schervish for his more holistic view of the donor, that includes the spiritual aspects of philanthropy. Too often the individual donor is studied as a mechanistic entity that is locked into a behaviour/response biochemical system. In my work within philanthropy, I have found even the most planned out and studied strategic charitable investment has large spaces of unaccounted for elements of personal identity, driven by heart and soul level assessments. Schervish's model of a personal biography of wealth driven by a moral compass (2006) is a compellingly accurate view of the donor's decision-making framework, according to my research.

To understand the statistics of charitable giving in the United States, I have found the Giving USA longitudinal research to be the most accurate and robust in understanding giving trends over time (Indiana University Lilly Family School of Philanthropy 2019). The annual report tracks more than 9,000 individuals' and families' household giving, along with influencing factors. This report, in conjunction with a companion report focusing specifically on giving to religion, confirms that the number of donors within generational cohorts is declining. However, an encouraging finding is the average amount given remains even (Austin 2017). For expanded commentary on religious giving, I have utilized the compilation of essays edited by David H. Smith, Religious Giving (Smith 2010).

A significant resource in understanding the American Millennials from a quantitative broad demographic perspective is the work of the Pew Charitable Trust starting in 2010 (2010; 2014; 2012; 2016). Another viewpoint that has been helpful in understanding the Millennial generation is put forward by Kari Dunn Saratovsky and Derrick Feldmann in their book based on the Millennial Impact Project, a four-year research initiative to understand how Millennials connect, involve and give. Feldmann sums up his view:

> Our research reveals a generation that is energetically trying to transform the world for the better. The mandate is clear: Organizations can't afford to cater only to older donors and volunteers. Younger audiences are demanding that the causes they support change the way they engage with them. We hope these insights can help organizations work with Millennials to unleash this force for good. (Feldmann & Yu 2014a:1)

I have found this to be a dominant view in popular media, but it is far from universal. The vision for cultural change through philanthropy is not consistent, especially among the Evangelical Millennials. This viewpoint has been a good sounding board for me to try to identify common visionary language within my research, but then find what is driving the hoped-for outcomes.

Christian Smith, Kari Christoffersen, Hilary Davidson, and Patricia Snell Herzog's work *Lost in Transition: The Dark Side of Emerging Adulthood*, has been a hallmark for a cultural critique of American Millennials. The authors, unlike Feldmann, Dunn Saratovsky and Yu, caution us that this generation, although perhaps individually pre-disposed to altruistic motives, lacks the reasoning tools and skills to sustain long-term or deep engagement and collective action. Smith et al. state:

> In many cases, a strong sense of fatalism creeps into their (Millennials) attitude about the larger social and political world. So, while they are very optimistic about their own personal futures, they are hardly optimistic about the prospects of helping to make some aspect of the larger socio-political world a better place. (2011:212)

The authors continue:

> If emerging adults do not begin to learn the practices of public giving and participation early enough, at least by the time they are settling down, we do not have good reasons to believe they will learn them any better later. (2011:214)

My interviews have exposed much of what the authors describe in this study. However, I have also found the evangelical faith in many of the interviewees strong enough to counter the fatalism described in this work. Further study of this intersection of the evangelical faith and a struggle to articulate moral reasoning will form a significant part of my inquiry.

The final resource informing my thinking specifically about the Evangelical Millennials is *The New Evangelical Social Engagement*, edited by Brian Steensland and Philip Goff (2014). The authors, especially John Schmalzbauer and Joel Carpenter, describe Millennial Evangelicals as having a more holistic worldview. No longer are they only concerned about the individual soul, they are more socially conscious and concerned about the public good. I affirm this observation, but this shift has ramifications on religious giving. Much of the research done in this area, like Giving USA, only tracks giving to houses of worship and specifically religious organizations. I'm finding that Evangelical Millennials give financially to non-religious charities for religious reasons but have no consistent language or terminology for such an action. This inconsistency heightens the value of interviews in addition to survey-based research only.

Limitations

While utilizing findings from research in philanthropic studies and drawing upon general concepts of sociology to identify motivations, it is outside the scope of this research to measure determinants of the pro-social behaviour of religious giving, or to prove causal relationships. In addition, this study focuses primarily on the monetary form of giving, excluding volunteering, general giving of time, blood or organ donations, or any other form of voluntary giving.

Geographically, I limited my research to a sixty-mile radius of two U.S. metropolitan areas; one representing a cosmopolitan top ten global city (Chicago, Illinois), and a smaller midwestern comparator city (Kansas City, Missouri). This sampling frame was chosen based on the organizations' moderate evangelical theological convictions and an equal valuing of cultural engagement, and convenience for location interviews. This same Chicago sample population was used in a 2014 PhD dissertation examining the transition process as alumni of InterVarsity Christian Fellowship USA sought to find their place in faith communities after they graduated from university (Lederleitner 2014). This research confirmed a form of evangelical thought and expression firmly positioned in the mainstream of the evangelical spectrum. In addition, a 2015 online survey was completed on a national sample of InterVarsity alumni investigating the beliefs, behaviours and perception of InterVarsity with a focus on Millennials (Hanover Research 2015). Findings and conclusions drawn from this sample are likely germane to the larger Evangelical Millennial population.

What appears in this research, are my interpretations of written results and face-to-face dialog with participants. I have dependably followed research standards, and 'attest that methods are systematic, well documented and designed to account for research subjectivities' (O′Leary 2017:68). My interpretation, however, is both partial and imperfect.

My focus on the evangelical stream of Christianity was intentional as being expedient, having contacts with a number of evangelical organizations, and convenient as a member of that faith tradition and extensive knowledge being involved in professional philanthropy largely within this sector. Beyond the four belief statements used to identify as Evangelical for this study (see Chapter Three), there was no further identification of Protestant or Catholic tradition.

Lastly, it is important to note the online survey did not identify race or ethnicity. Additionally, only two of the interviewees were African American. Due to the lack of racial diversity, it would be inadvisable to generalize any findings or characteristics beyond white evangelical culture. Scholar Mark Noll notes:

> In the United States, white evangelical church-goers and black Protestant church-goers affirm just about the same basic convictions concerning religious doctrines and moral practices. But for well-established reasons, black Protestant political behavior and social attitudes are very different from those of white evangelicals. If in terms of both historical descent and religious convictions most black Protestants could also be considered evangelicals. American history has driven a sharp social wedge between them and white evangelicals. That wedge has also affected philanthropy, which operates under somewhat different traditions in black and white churches. (Noll 2007:7)

Significance of Study

Robert Wuthnow stated, 'Financial giving to churches and charitable organizations has been neglected by scholarly researchers and remains poorly understood' (Smith et al. 2008:back cover). Given the Millennials will soon make up one of the largest religious-giving population, this becomes a significant area in need of research.

This Millennial sub-segment represents a disproportionately important group of future philanthropists. Understanding why these individuals voluntarily give would seem to hold significant value.

Whereas there is much scholarly research on Millennials (Anderson & Rainie 2012; Fromm et al. 2011; Howe & Strauss 2009; Pew Research Center 2014; Wuthnow 2007; Smith et al. 2011), religious giving (Bekkers & Wiepking 2011a; Bekkers & Wiepking 2007; Bonk 2006; Berger 2006; Chang & Chang 2006; Chaves 2011; Lincoln et al. 2008; Smith et al. 2008; Eskridge & Noll 2000; Smith & Davidson 2014), and the evangelical tradition (Bebbington 1989; Hunter 2010; Noll 2013; Steensland & Goff 2014; Lindsay 2008), there is relatively little research at the disproportionately influential convergence point of the three. This intersection provides a rich and important area for scholarly research, given the context of the largest transfer of intergenerational wealth in United States history.

Christian Smith stresses that there is quite a lot at stake in this general area of philanthropic inquiry:

> We are talking about tens of billions of dollars per year here – quantities of money that could, if well deployed, make an enormous impact in the world. And – if Christian teaching about money are to be taken seriously at all – we may also be talking about an important part of the soul of American Christianity… Far from being boring and humdrum, understanding people's charitable dealings with money seems rather to open a large window on understanding the workings of the human mind and heart, which itself may hold the potential to help make a real difference in the world. (Smith et al. 2008:10)

One of the main concerns with Millennials, uncovered by Smith et al. in their research (2011), was the struggle to articulate a moral reasoning foundation that limited the Millennial's ability to find philanthropic common ground in the public sphere. After their 230 interviews with Millennials, the research team concluded the 'cultural horizons', or 'what they [Millennials] believe to be the furthest visions of what is believed to be real and therefore what ought to be prized and pursued' was 'disappointingly parochial' (2011:236). In other words, the Millennial's vision was entirely imminent, purely material, and completely mundane. This is instructive because that research suggests their limited cultural horizon has left Millennials with an overall limited moral imagination and associated aspirations. Do Evangelical Millennials follow their age demographic counterparts, or do they stand against it, and if so, why? My research intends to begin to answer that question.

A unique contribution to the body of knowledge at this sociological point of convergence may help stimulate further scholarly reflection on this important subject area. The contribution may ultimately bring a higher level of stewardship and informed generosity from Evangelical Millennials across the United States, potentially making a global difference for the common good.

Organization of Chapters

Chapter One serves as the introduction to my thesis. In this opening chapter I provide a framework for my study of the motivations of giving by Evangelical Millennials. I offer a summary of the Millennial demographic segment of the American society. I describe the problem of a shrinking amount of charitable giving by the Millennials as compared to previous generations at this same stage of life, coupled with a general declining amount given to religious institutions, and a changing environment within the evangelical faith tradition itself. I articulate my specific primary and secondary questions and critically review the landscape of relevant literature related to my research topic. I broadly survey the development in the field of religious philanthropy, as well as the Millennial demographic population, and identify the gap which my research addresses. Once the background and problem are established, I situate myself as a researcher, and identify the limitations to the research.

In Chapter Two, I give a short history of philanthropy in the United States, as well as the history of Evangelicalism and most importantly, the intersection of the two. The chapter provides necessary background information to understand the changing context of the Millennials navigating this time in history.

Chapter Three is a presentation of my research methodology. The chapter sets out the theoretical foundation for this research, including a reflexive look into my guiding epistemology and philosophy of knowledge. I describe my position and understanding of moral motivation, as it is foundational to how I understand moral judgments and resulting pro-social behaviour, such as giving. Also included are a discussion of the methods, primary and secondary sources, descriptions of Millennial and Evangelical designation rationale, thematic analysis, and quantitative/qualitative validity/reliability measures.

In Chapter Four I present the five motivational theme groupings derived from my mixed method research analysis. Two of most dominant groupings form the axes of a framework that illustrates the four motivation archetypes uncovered in the research. The chapter details the position of the archetypes and the effect of the remaining three groupings acting as pathways or limiters to the driving need for the Evangelical Millennial to be connected and make meaning within philanthropy. The chapter concludes with the distinction of the moral imagination as the necessary ingredient that determines whether meaning or connection is every found.

Chapter Five is a presentation of the first archetype the Reluctant Millennial. The chapter describes in detail one of the interviewees who best represents this group of Millennial givers. The chapter reveals the de-motivators of a scarcity mindset and the very real fear of not having enough, along with perceived constraints of a fear of selfishness.

Chapter Six presents the second archetype, the Expressive Responder. This type of giver although frequently finding themselves proximate to need, lacks forms of accountability, a pro-active vision for social good, and a giving framework to bring consistency and fulfilment in their giving.

In Chapter Seven, I describe the Dutiful Evangelical, encompassing many in this study. Although adhering to the tenets of the evangelical faith, the imagination for faith-based giving is stunted by the biblical tithe. Personal expression in giving is rarely found due to a lack of proximity to need.

Chapter Eight showcases the exemplars in giving. The Imaginative Givers are shown to excel in both a telos rooted in faith-based values and a praxis in personal expression. The Imaginative Givers are shown to have the three elements lacking in the other archetypes – community of practice, proximity to need, and active accountability. These mature givers are a study in contrast to the other archetypes.

In Chapter Nine I discuss moral imagination in light of the Imaginative Giver. I draw upon the work of Paul Schverish to describe the gaps in Evangelical Millennial giving, as well as highlighting how this group of exemplars are overcoming those gaps and creating a virtuous and sustainable cycle of giving.

Chapter Ten draws the threads of research together with some implications for the evolving cultural context of Evangelical Millennials and their giving. It includes recommendations for future research and suggests strategies for navigating the changes under way.

Chapter Two: Histories Intersecting: Considering American Philanthropy and Evangelicalism

Introduction

The generous spirit that animates the voluntary giving of time and resources is not original or unique to America. Although this research focuses specifically on the development of philanthropy in the United States, it is important to maintain a broader perspective in setting American history in a global context to avoid a tendency toward exceptionalism (Friedman & McGarvie 2003). Further, the elements that birthed the evangelical religious faith renewal movement did not all originate in America. Yet investigating the parallel development paths of philanthropy and the evangelical faith tradition in the United States may bring certain attributes to light that would help understand the motivations of giving by Evangelical Millennials today.

In this chapter, I intend to explore the development and intersections between American philanthropy and evangelicalism. The academic discipline of philanthropic studies is a relatively new field begun in the United States in the 1980s, and on to much of the developed countries by the 1990s (Katz 1999:74). Robert Payton is credited by many as the father of philanthropic studies. He defined philanthropy as 'voluntary action for the public good' (Payton & Moody 2008:6). I have found Payton helpful in understanding the history and the contours of the independent sector, or as he describes it, third sector of society. Another scholar who has traced philanthropy along the timeline of the founding of America is Robert Bremner. He describes the original models and structures of benevolence as inherited from Europe. Bremner states:

> For many years our philanthropic institutions sought and received support from abroad; and until quite recently those institutions were copies of European models. All we can lay claim to on the score of uniqueness is that philanthropy *in* America took such a firm root and grew so prodigiously that it early assumed a stature and significance all its own. (Bremner 1988:6)

Giving of financial resources to advance the common good was a part of the American ethos as early as the seventeenth century. John Winthrop's famous sermon 'A Model of Christian Charity' was delivered to the Puritans seeking a better life, even before they stepped foot on the new land (Bremner 1988). Payton echoes this thought, 'What makes American philanthropy distinctive is that we rely more extensively on philanthropy than any other society in history' (2008:20). Since that time, Americans have continued to give for religious purposes and many others. Americans now give $471.44 billion to U.S. charities with the religion sub-sector receiving $131 billion, according to annual *Giving USA* report (2021). Within religious giving, authors Sylvia and John Ronsvalle suggest Evangelicals are one of the more generous subsegments, based on the published financial data from the Yearbook of American and Canadian Churches (Ronsvalle & Ronsvalle 2016). Globally, America's charitable giving would make it the thirty-first largest economy (International Monetary Fund 2018). Both Payton and Bremner portray a largely positive and progressive view of philanthropy's history in America and the distinctive manner in which the growth of evangelicalism was part and parcel of the growth.

Not all research follows the generally positive view of American philanthropy being a countervailing force against economic inequality or other negative cultural forces. The idea that rich donors throughout history have voluntarily paid for public goods, is accurate. But using an economic perspective, Duquette suggests the idea that the more unequal the income distribution, the larger the share of income paid by the rich is inaccurate. He states,

> From 1917 to 2012, donations by high-income households in the USA have moved inversely with income inequality…Low payout ratios of foundations and endowed charities, combined with this observed relationship, imply that differences in charitable giving will tend to entrench, not reduce, inequality across places over time. (2018:25)

Even with this critique, Duquette states philanthropy in America has been and will likely continue to be an influential part of the development process.

Unique, but not unified

Notwithstanding the argument of a positive distinctness to American philanthropy, Payton makes the observation that this unique national characteristic came with an inherent tension. He suggests the philanthropic tradition in America has two inherited strands. The first strand is based on the core value of compassion and comes largely from religious teachings of the ancient Christians and Jews. The term charity is connected to this strand as it exemplifies a response or impulse to provide mercy or relieve suffering, helping people beyond one's formal responsibility. The second strand comes from the classical civilizations of Greece and Rome that cultivated an altruistically motivated form of giving which focused on improving the polis or community and enhancing the general quality of life. The term philanthropy is connected to this strand denoting our desire to enhance the quality of life in our social world. Payton sums up the two strands:

> Classical civilization gave us philanthropy, defined as acts to advance welfare of the community; the culture of the ancient Middle East gave us charity, defined as acts of mercy to individuals…we prefer now to use the former term as our umbrella term, but we should remain cognizant of the dual strands in the tradition behind that umbrella term. (2008:140)

This view of history illustrates both an individual-focused and community-focused intention of voluntary giving. Payton specifically labels the individual-focused giving *charity*, and the community-focused giving *philanthropy*. Payton and co-author Michael Moody resolve the tension by simply choosing one term over the other, albeit with a nuanced understanding of history. Author and philanthropic consultant Jeremy Beer in his book describing this same charity/philanthropy dichotomy does not see a resolution to the tension, since the two strands are diametrically opposed:

> From a theoretical standpoint, the most important difference between philanthropy and charity – the truly revolutionary difference – is that the logic of philanthropy invites us to see voluntary giving within a primarily technological and global rather than theological and local framework. (Beer 2015:8)

Rather than a simple choice to use one term over the other, he sees the two branches of the philanthropy family tree as having competing theological presuppositions, and history, especially the Reformation, has left the charity branch irreparably broken. Using almsgiving as a heuristic, Beer describes the evolution from a concept that Jews and Christians viewed as 'salvific' and redemptive to a post-Reformation idea that was abhorrent and scoffed:

> For them, to give generously from one's wealth to the needy was not merely an act of civic piety; it was to "lay up treasures in heaven," and thus it had the deepest and most lasting personal significance possible… No matter how important its acts of charity may have been in winning adherents, the early Christian church did not view these acts first through a utilitarian lens. Charity was not a means, at least not primarily, of solving a social problem, redistributing wealth, or even growing the church. To practice charity was to make a statement about the world and the God who had created and redeemed it. (Beer 2015:26)

But the *sola fide* theology of the Reformation fundamentally and unintentionally changed this concept.

> And *sola fide* – salvation by faith alone – meant that almsgiving no longer played a special role in putting the believer in contact with God…In other words, the person engaged in an act of charity or work of mercy was no longer engaging in a "merit-worthy deed," for he or she could win no merit with God by his or her works…It was far from the Reformer's intention, but the rejection of redemptive almsgiving had frayed one of the primary cords by which charity was tethered to traditional Christian theology. Ultimately, it would be cut loose entirely. (Beer 2015:32–33)

Whether *sola fide* did lose the cord that bound charity to its Christian/Jewish roots is up for debate. But the chief motivations for giving have been mixed and remained an unresolved tension as it made its way to America.

Beer's observation is extremely important in understanding the background the Evangelical Millennials find themselves within today. Payton states 'our knowledge of philanthropy is tacit, experiential, tentative' (2008:11). In the case of Evangelical Millennial philanthropy this is doubly problematic. There is a lack of understanding of how much this historical trajectory is influencing Millennials generally, and what are the unique aspects that may be affecting Evangelical Millennial giving.

As we will see later in this chapter, Evangelicals have historically shown a primary concern for the spiritual well-being of an individual, but a lower priority for addressing the systemic and complex maladies of society. This penchant, to concern themselves primarily (or only) to the individual soul, is a point of contention for most Evangelical Millennials, who see the whole person, and likewise the whole community as important. If there was an inherited charity v. philanthropy (individual v. community) tension, how did evangelicalism interact with it? A look back at the intersections and interplay of evangelicalism and American philanthropy is instructive to see how we got to where we are and if there are opportunities to resolve some of the tension.

History of American Philanthropy

Philanthropy, using Payton's definition, as 'the voluntary giving for public good' has been happening for a very long time.[1] On the American continent, philanthropy was present among the indigenous peoples when the first settlers arrived from Europe. Stephen Warren describes several early philanthropic ventures between a religious group called the Shakers and the American Indians that included a healthy sense of mutuality and appreciation for cultural distinctives of each group. However, that positive philanthropic environment soon changed.

> Unlike the Shakers, most later philanthropists asserted greater controls on the distribution of resources and the ends they desired. Philanthropists reasoned that Indian people had to become mirror images of their benefactors if they were to survive. In the nineteenth century, American Indians entered into social relations with whites despite the fact that donors had little interest in providing resources that addressed Native American concerns about their own needs. (Friedman & McGarvie 2003:110)

Philanthropy on the American continent continued to change and evolve through the seventeenth and eighteenth century with a strong pull toward the efficiency and growth logic of science, industry, and invention. Voluntary associations soon sprang up in America with ambitious goals, surpassing the rather pedestrian and individualistic ideals of the Church. Frenchman Alexis Tocqueville has famously described the entrepreneurial philanthropic spirit he encountered in his travels through the United States:

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[1] Robert Penna notes that 'Philanthropy was actually coined as a term in the late 1600s, and came from the Greek meaning love of mankind' (Penna 2018:47).

> Americans of all ages, all conditions, and all dispositions constantly form associations. The Americans make associations to give entertainments, to found seminaries, to build inns, to construct churches, to diffuse books, to send missionaries to the antipodes; in this manner they found hospitals, prisons, and schools. Wherever at the head of some new undertaking you see the government in France, or a man of rank in England, in the United States you will be sure to find an association. (Tocqueville 1998:215)

Benjamin Franklin, recognized as one of America's founding fathers and key philanthropist, started several associations, as well as the first lending library and a fire-fighting company for the good of the city of Philadelphia. However, scholar Gordon Wood points out, these philanthropic endeavours sprang from Enlightenment thinking that showed a desire to harness the will and drive of man to not simply help the people, but completely eradicate the problems of the polis, leaving the branch of charity and the religious world far behind:

> All of the intellectuals in the age of Enlightenment – from Francis Hutcheson to Claude-Adrien Helvetius – were preoccupied with discovering the moral forces in the human world that were comparable to the physical forces in the natural world uncovered by Newton and other scientists. Franklin was no different. In the 1750s he had revealed the workings of electricity in the natural world, but he had longed to make an equally important contribution to the moral or social sciences, He had been thinking about writing a book the "Art of Virtue" for decades. But now he realized that he might not have time to write it. So instead he decided to describe in his Autobiography his "bold and arduous Project of arriving at moral Perfection". (Wood 2005:204)

Beer, quoting H. Gross:

> To Franklin, traditional charity – alms – was self-defeating; the money would be here today and gone tomorrow, and the poor would be as dependent as ever. By contrast, philanthropy removed the conditions it addressed; in its successful wake, charity would go out of business. (Beer 2015:41)

Bremner adds that Franklin, although indebted to the virtues of the Quakers, like William Penn, had a different moral imagination animating his actions:

> Franklin, however, conceived of a society in which there would be no poor and little need for relief or charity. He sprang from a different class and addressed himself to a different audience than Penn or Mather…He (Franklin) introduced a secular spirit into the do-good gospel and shifted the emphasis from pious works and personal charity to efforts to further the general welfare. (Bremner 1988:15–16)

With the theological-based branch of charity now eclipsed by illusions of poverty eradication in the public's moral imagination, charity was quickly being discredited as weak and ineffective. The scientific and technological advances of the mid-eighteenth and early nineteenth century were left to captivate the hearts and minds, especially of the American industrialists. The moral imaginations of the religious were also captivated by industriousness. The religious organizations were also complicit in the race for effectiveness and eradication of systemic problems, including the conversion of the heathen.

The history of American philanthropy from this period focuses primarily on the efforts of the wealthy and the large-scale efforts to effect change and advance humanity into modernity. The first general hospital was opened by Franklin and Dr. Thomas Bond in 1756; the first prison reform society formed in 1776; the oldest national benevolent society (American Bible Society) started in 1816; the first free school for the deaf in 1817. The societal reform efforts continued through the eighteenth and nineteenth centuries, except for the interruption of the Civil War. Coming out of the Civil War brought a new-found zeal for scientific methods and disciplined process. Many in that time were now hopeful:

> At long last, or so they thought, the charitable impulse was being disciplined, the head was triumphing over the heart, the "machinery of benevolence" was coming to be understood and usefully operated, and "philanthropology," the study of the scientific principles of philanthropy, would soon be as well recognized as any other branch of learning. (Bremner 1988:86)

Efficiency and eradication of poverty, along with any other societal problem plaguing the flourishing of the United States was the goal.

In June 1889, an article titled 'Wealth' written by then-millionaire Andrew Carnegie appeared in the *North American Review*. Bremner calls the article 'The most famous document in the history of American philanthropy' (Bremner 1988:100). In the article Carnegie lays out his manifesto on the need for the rich, not to redistribute the wealth as a means to bring economic equality to the masses, but to concentrate their efforts on the worthy and the able. There was an obvious absence of the broken branch of charity, but more so a brazened assumption of superiority through individual effort and struggle, devoid of a need for divine intervention:

> He (Carnegie) attributed the eminence of the millionaire class to fitness to survive and triumph in the competitive struggle. The trusteeship Carnegie proposed differed from traditional doctrines of stewardship. The millionaire, a product of natural selection, was an agent of God. Trusteeship devolved on the man of wealth because he was the fittest to exercise it. In the exercise of his trust he was responsible only to his own conscience and judgment of what was best for the community. (Bremner 1988:101)

The article was satirically renamed ‘The Gospel of Wealth’ by an English critic, comparing it antonymously to the gospel of Christianity. Gospel, meaning good news, is ‘a genre of literature unique to early Christianity’ (Woodhead 2014:4).

The historians of American philanthropy focus disproportionately on the exceptionally wealthy during this time in history; although it is easy to see why. The Carnegie’s and the Rockefeller’s made incredible and extensive contributions to the civic infrastructure of the day, much is still visible today. In 1907 the first family foundation was established, opening up the way for families to give greater structure to their philanthropy, as well as secure their generational wishes for their wealth. The 1917 federal tax act allowed for individual tax deduction for charitable contributions.

American philanthropy both ebbed during the world wars, and strongly rallied coming out of the wars with a greater hope for the nation and a deeper sense of patriotism. The Red Cross raised $400 million after World War I, and saw membership grow from about a quarter of a million members at the start of 1917, to twenty-one million by 1919. Even with post-war taxes, philanthropy after World War II in 1945, was five times larger than in 1939, according to income tax returns (Bremner 1988).

Philanthropy continued to grow in steady progression from $7.70 billion given in 1955 to $79.84 billion in 1985, to $373.25 billion in 2015. The rate of increases has slowed, with total giving in 2018 of $427.71 only 0.7 percent greater than 2017; and actually showing a decrease of 1.7 percent adjusted for inflation (Indiana University Lilly Family School of Philanthropy 2019).

In addition to how much money is given, how the giving is done has continued to change as well. The intersection of the three sectors of society: government, business, non-profit/philanthropic has been a continual ebb and flow, owing much to the changing administrations and global crises. The siren call of technology continues to pull philanthropy into new territory. A continual refrain in modern philanthropy is the desire for non-profits to run more like businesses, thereby increasing efficiency and impact (Bishop & Green 2008). Much of this sentiment comes from public scandals of unethical leaders and internal corruption. The argument is that non-profits should be held to the same scrutiny as businesses. However, critics argue that is misguided thinking. Business author and consultant Jim Collins points out that the historically mediocre preforming business sector is hardly one to emulate:

> We must reject the idea—well-intentioned, but dead wrong—that the primary path to greatness in the social sectors is to become "more like a business." Most businesses—like most of anything else in life—fall somewhere between mediocre and good. Few are great. When you compare great companies with good ones, many widely practiced business norms turn out to correlate with mediocrity, not greatness. So, then, why would we want to import the practices of mediocrity into the social sectors? (Collins 2005:1)

Phil Buchanan, President of The Center for Effective Philanthropy, writes:

> People invoke that term (business thinking) as a synonym for “well-managed” or “effective.” I worked as a strategy consultant in the business world, and I can tell you this: It’s not. (Buchanan & Walker 2019:3)

The lines between the sectors of profit and non-profit are blurring with the introduction of hybrid social purpose, for-profit companies and philanthropists leveraging their charitable dollars by investing in companies making a social or environmental impact along with a lower-than-market-rate return (Höchstädter & Scheck 2015). The push for increased efficiency, shortened timelines for completion, and the drive for eradication of societal problems occupy much of the imagination of contemporary philanthropists, all without the thread of the historical notion of charity that shaped the moral imagination of giving, prior to reaching the shores of America. The thread of religion, although still a significant area of giving for Americans, has become more and more relegated to private concerns for helping individuals. This reality has been one of the shaping forces of the moral imagination of the Evangelical Millennials. The question remains why have evangelicals so easily adapted or gravitated to the changing American economic realities? Looking more closely at the chronology of the two will shed more light on the subject.

Intersection of American Philanthropy and Evangelical Christianity

The history of American evangelicalism follows three repeating arcs of growth and decline. Each arc spans roughly 100 years of American history with seasons of growth, fuelled in large part by evangelical philanthropy, followed by mid-century cultural events, such as immigration and wars, that brought about decline. It is no surprise that the growth and decline followed the rise and fall of the economy as well. As Mark Noll points out, the evangelical movement is more tied to the economy than most Evangelicals would care to admit (Noll 2007). Noll distinguishes Evangelicals in America along two lines, historical and doctrinal. Historically, Evangelicals can be identified as those:

> Churches and voluntary associations 'descended from the eighteenth-century renewal movements associated with Whitefield, John and Charles Wesley, and Jonathan Edwards…The second important angle for definition is doctrinal. David Bebbington of Stirling University in Scotland, who is one of the key interpreters of evangelicalism in the United Kingdom, has provided a widely adopted four-fold definition of these convictions. (Noll 2007:6)

For this research, I followed a similar path of using Bebbington's interpretation for evangelical. However, since the focus of my research was on young adults, I chose to use an updated and recently tested version of these statements. See Chapter Three for a detailed description.

Triptych of Intersecting Periods of Growth and Decline

1710 – 1789 The Era of Charity and The Great Awakening

Even before reaching the shores of America the ideas and ideals of a charitable and active religion were being advanced by European leaders of the Pietist movement, namely Philipp Jakob Spener and later August Hermann Francke. Both Germans, these individuals proposed a more purposeful form of Protestant Christianity. Their writing and teaching sparked a revival among German Lutherans starting in Leipzig and spreading to other areas of Europe. One of Francke's students who had studied with him at the University of Halle was a wealthy nobleman from Saxony, Nikolaus Ludwig

Count von Zinzendorf. In 1722, Zinzendorf invited a group of Moravian refugees fleeing religious persecution to take up residence on a parcel of his estate that was later called Herrnhut. These Moravians, sympathetic to the pietist ethos, became leaders of a missions-minded community made up of a variety of Protestant denominations. This community, inaugurated and funded by the philanthropy of Zinzendorf, became one of the main influences of first the British Awakening and later the American Great Awakening. Inspired by the keen missions focus and earnestness of the Moravians to see the Christian gospel spread around the globe, John and Charles Wesley and later George Whitfield, all were profoundly influenced by this movement. This change in the status quo of formal Protestantism was the beginning of what we know as evangelicalism.[2]

The Moravians, prompted and funded by Zinzendorf, were not content to see this earnest and true expression of Christianity stay put. The first missionaries were sent to the West Indies in 1732, followed in 1735 by the first efforts to America as part of General Oglethorpe's philanthropic ventures in Georgia.[3] The philanthropy of the early 1700s, like that of Oglethorpe's and even Zinzendorf was one of mutuality. The focus was on the common good of the community, or commonwealth. Because many of the early American colonists were pietist, Quaker and other disgruntled Protestants seeking a better life, their understanding of the common good included both the physical and spiritual welfare of the community. And like the ethos of America, it was one of unbridled expansion. The disestablishment of the church meant a religious type of free

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[2] Noll describes the effect of this change in Protestantism as 'The most overt religious factor in the transformation of Protestantism was spiritual renewal expressed as a multi-faceted protest against ecclesiastical formalism and an urgent appeal for living religion of the heart. The form of Christianity that contemporary Americans recognize as evangelicalism originated in this pietistic revival' (Noll 2001:9).

[3] The rise of evangelical missions owes much to the Moravian community. This community 'commissioned hundreds of foreign missionaries, more than any other Protestant group before them' but also importantly, 'their ambassadors did not represent a Western territorial interest or a Protestant state church. Rather Moravian missionaries were independent, international, and interdenominational' (Sweeney 2005:26).

market economy.[4] Aided by a growing communication network of newspapers, pamphlets, flyers, and prolific letter writing, the growth of evangelicalism rode the wave of large outdoor preaching events. The revival was uniquely inter-denominational and pan geographic:

> By the early 1740, the Great Awakening hit its peak…This was certainly not the first time the church had seen revival, but it was the first time that Protestants worked so well together, transcending their narrower, ethnic, regional, and denominational interests for the sake of cooperation in mission. (Sweeney 2005:48)

This era of unprecedented growth in America and growth in evangelicalism was simultaneously fuelled by philanthropy.[5] Important to note that Evangelicals, although initially uneasy about the loss of secular influence by state-sponsored church leaders, 'embraced the social order these trends produced and exploited it to promote their trans-denominational movement…As secular pundits often point out, Evangelicals have always excelled at marketing their faith'(Sweeney 2005:61). This point is affirmed and furthered by Noll who describes American Evangelicals as having 'adapted readily, easily, and without a second though to the democratic, free market, and entrepreneurial culture of the United States' (Noll 2007:5). The same unconscious accommodation of economic realities that was indicative of the early American Evangelicals continues in today's young adults.

The evangelical messages of this time, often coupled with an appeal for contributions to helping the poor, widows and orphans, captivated the hearts and minds of many people, including those like Franklin who previously had shown little appreciation for the lax and feeble attempts of religion to advance culture. Franklin appreciated the

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[4] This unbridled growth spelled the end for traditional state churches. Sweeney comments,

> the last state churches to be disestablished were the sturdy Congregationalists of Connecticut (1818), New Hampshire (1819), and Massachusetts (1833)' (Sweeney 2005:62). The churches of the day were already becoming a mixture of denominations, representing the first step in moving from formal state churches to evangelical churches. 'In short, a democratization of religion accompanied American independence. (Sweeney 2005:62)

[5] George McCully posits: 'Philanthropy created the United States of America as purportedly a philanthropic nation, and is therefore quintessentially American…It explains why they (the founders) believed this could be both a good and great nation – a truly philanthropic nation, ideally benefiting all mankind in both principle and practice'. (McCully 2008:ii)

vigour and forthrightness, as well as the integrity, of Whitfield and the emotional appeal for money to help those in need. Franklin's autobiography discloses a now famous description of his thought progression while listening to one of Whitefield's sermons:

> I happened soon after to attend one of his sermons, in the course of which I perceived he intended to finish with a collection, and I silently resolved he should get nothing from me. I had in my picket a handful of copper money, three or four silver dollars, and five pistoles in gold. As he proceeded, I began to soften and concluded to give the coppers. Another stroke of oratory made me ashamed of that and determined me to give the silver; and he finished so admirably that I emptied my pocket wholly into the collector's dish, gold and all. (Franklin 2016:214)

However, Franklin, as noted earlier, represented many in society who were already influenced by Enlightenment thinking, and were seeking the abolition of poverty. The above narrative, although illustrative of Whitefield's oratory skills, shown a brighter light on the begrudging nature and the separate category for religious-inspired giving for many leaders of the day.

Even for those Evangelicals who held to a mutuality of charity, the free-market, independent, interdenominational characteristics of evangelicalism that defined this era, were soon challenged by the costs of the Revolutionary War and the general population growth.[6] As the population swelled, the mutuality of philanthropy became more and more tenuous. The concept of caring for one another and caring for the immediate members of the community became inconceivable as towns and cities spilled over their previous boundaries. As noted above, even the idea of charity was becoming corrupted during this time. As communities grew, the idea of 'who is my brother?' was being asked and voluntary financial giving was questioned as perhaps becoming a 'hand-out' rather than a settled matter of mutuality. Relatedly, the role of religion in this changing chaotic context was shifting from a public good to a private good. The taxing for state churches had ended, and towns now predominated by evangelical Protestantism needed further organization and structure to govern and care for the people. Schisms formed within old denominations and new denominations formed. Within the Presbyterians

[6] 'In 1776, the population 2.6 million. By 1860, it had grown to 31.5 million, representing a more than twelvefold rate of increase since the Revolution.' (Sweeney 2005:189)

there arose the New Side and the Old Side; in Congregationalists there arose the New Light and Old Light; and the Calvinists saw lines divide along the Old Calvinists and New Divinity. The time following the Revolution was one of division and spiritual rancour. Much of the division centred around theological beliefs, but also included was the unclear path of what should now be considered the parish, and how is growth sustained. Institutions formed as a way to manage the change. The sense of identity that grew out of the initial evangelical revivals and the commonwealth of American expansion that co-existed so well together was becoming blurred:

> There was concern that the Revolution had bred an unhealthy interest in the most secular forms of Enlightenment rationality (which were often hostile to Christianity). (Sweeney 2005:66)

Another revival was needed.

1790 – 1925 A Republic of Benevolence[7] and The Second Great Awakening

Evangelical leaders such as Timothy Dwight, Lyman Beecher, Asahel Nettleton, and Nathaniel Taylor ushered in a new season of revival starting at Yale and spreading throughout New England. In the Cumberland area, Barton Stone is credited with sparking revival at the Cane Ridge revival of 1801. But considered by many to be the most influential in this time was a New York lawyer, Charles Finney. Finney escalated the need for revivals and the methods required to bring about the most spiritual fervour. He saw them as the only way to counteract the 'deadening effects' of human sin (Sweeney 2005:68). The result of these revivals, coming out of a time of disestablishment, moved evangelical institutions to the centre of society.

> By the 1830s, evangelical churches occupied the "mainline" of American Christianity. Evangelical parachurch groups performed the bulk of the social services offered in the United States…Many refer to the first half of the nineteenth century in America as the age of the evangelical "righteous empire". (Sweeney 2005:74)

[7] Robert Wood Lynn describes the period of 1820-1850 as 'A Republic of Benevolence' in *Financing American Religion.* (Chaves & Miller 1999:56)

Social reforms in the areas of education, care for physical and mental disabilities, abolition of slavery, and temperance of alcohol all resulted from an evangelical desire to do the work of God.

Philanthropy was part and parcel of the social reform efforts. However, the voluntary financial giving landscape within the ‘righteous empire’ had changed. The concept of mutuality that had dominated the previous era was gone; charity had become synonymous with a one-way, transactional, token of support for the needy. The continued immigration and the seemingly endless Westward expansion brought about the shift to benevolence. The more formal societal structures of upper and lower classes were changing and the appeal for funding was reaching all of the Americans:

> There was a discernible shift in this era from a focus on the philanthropy of the upper classes to an appeal to the ordinary American. In the benevolent republic, Christians would become good citizens by learning how to give in a responsible fashion. (Chaves & Miller 1999:57)

The number of new institutions started by eager church leaders to advance the gospel and care for the needy was significant. Representatives from these institutions seeking funds were becoming quite numerous. Scholar Rodney Stark observed that the open competition among early American Protestant churches and religious organizations and the lack of a government endorsed religion during this time, fuelled a sense of unbridled growth in the United States and abroad (2011). One of the main appeals during this time was the global expansion of Christianity. The mysterious and romantic notion of seeing Christianity tame the world, just as America was being tamed, was the rally cry. The expansion by missionaries has been viewed as conquest by ‘cultural imperialists,’ with all of the associated detrimental consequences (Comaroff & Comaroff 1991). American Christianity itself, especially by conversion-focused missionaries, has been called ‘Christian Imperialism’ (Conroy-Krutz 2015:7). Others, like Robert D. Woodberry, while still cognizant of many examples of the harmful wrong done by American evangelical missionaries of this time, suggests that many of these same missionaries were themselves critical of colonialism. Further, Woodberry claims regions of the world where conversion-focused Protestant missionaries had a significant presence in the past, are today comparatively better off economically, educationally, and physically (health) (2012).

However, with the growing number of institutions seeking funds for numerous causes here and abroad, appeals to churches and congregants became a nuisance. Additionally, some representatives resorted to manipulative tactics to secure financial commitments and pledges, leading to a negative reputation for these fund raisers.[8] The situation demanded a shift to a more disciplined and orderly way to solicit funds.

One answer to this situation became systematic benevolence, introduced on the American continent by a pastor from Massachusetts named Samuel Harris. He believed, 'Benevolence, by itself, could evaporate into sentiment. The transforming presence of a system could provide not only order but also endurance and staying power against the temptations of money' (Chaves & Miller 1999:57). This solution, based on 1 Corinthians 16:2, involved setting aside money 'as God had prospered' him. The new habit of contributing on a regular basis, rather than waiting for appeals from fund-raising representatives, brought order, efficiency, consistency, and record keeping. These benefits have influenced much of religious charitable giving up to this current century (Wuthnow & Hodgkinson 1990).

The Christian mission expansion coupled with the geopolitical expansion fed an eschatological desire by many to actually bring about the millennial age described in the Bible:

> Literally thousands of Americans evangelized the nations, funded by millions of dollars of evangelical money. Soon the nineteenth century was known as the great age of Christian expansion. Many hoped that the twentieth century would become "the Christian century" and would witness the eschatological climax of world history. (Sweeney 2005:80)

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[8] 'When there was any hint of apathy on the part of the audience, the agents were often tempted to resort to callous manipulation. The ensuing results were self-defeating, for they strengthened a growing perception of benevolent agents as hucksters.' (Chaves & Miller 1999:57)

Author Rhys H. Williams suggests the expansion was a response of growing fear by many majority Protestants that the number of non-Protestant immigrants was going to change the country from what evangelical Christianity had shaped (Williams 2016). There seemed to be both a fear (immigration) and a conquest (millennial age) drive during this time; both of which motivated the financial giving to support the expansion. It is also important to see the not-so-subtle shift from an abundance mindset within the 'righteous empire', starting with the disestablishment of the church, to the beginning of a scarcity mindset brought on by immigration and war. The appeals spoke to the idea of a closing window of opportunity. And that appeal continues today.

However, similar to the mid-eighteenth-century downturn in momentum, the nineteenth mid-century mark saw a weakening of evangelical unity and progress as denominations began questioning secularization in their ranks. This was especially true in the university setting and among seminaries who were now grappling with the growth of biblical higher criticism. This time was also significant for the effects of Charles Darwin's *On the Origin of Species*, culminating in the much-publicized Scopes Trial, commonly referred to as the Scopes Monkey Trial.[9] Questioning from inside Christian academic institutions around naturalism, modernism, and growing public humiliation from outside the movement not only slowed the movement but began to fracture it leading to a significant evangelical divide.

On one side were modernists who saw the challenges of the world and the advances of science and technology and sought to make accommodations so that their historical form of Protestant Christianity could co-exist in this new modern reality. The

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[9] In July of 1925, John Thomas Scopes, a high school science teacher, went on trial for teaching evolution in violation of Tennessee state law. The trial received national attention as famous attorneys on both sides, William Jennings Bryan and Clarence Darrow were leading the prosecution and defence, respectively. Even though Bryan and the prosecution won the case, he was ridiculed for his literal interpretation of the Bible, and his fundamentalist beliefs. The case was ultimately appealed to the Tennessee Supreme Court and overturned on a technicality. The constitutional issues were finally resolved in 1968 by the U.S. Supreme Court (Moore 2022).

modernists grounded their arguments in the academy through higher criticism and the evolving teachings of science and naturalism. Culturally, they were grappling with the continued growth of urban areas and wanting to see the gospel address the growing social and physical needs of the country.[10] They described the need for a 'social gospel' to address the pressing present problems, rather than more revivals and excessive concern for people's souls above their present needs. Their early leaders were Presbyterian scholar Rev. Charles Briggs, progressive urban pastors Washington Gladden in Ohio and Walter Rauschenbusch of New York, and later Harry Fosdick (Sweeney 2005).

On the other side were fundamentalists who saw mainstream Protestant Christianity, which had been largely evangelically dominated for the last century, losing its theological distinctiveness, especially in holding to the inerrancy of scripture.[11] Their early leaders were Charles Hodge and son A.A. Hodge, B.B. Warfield, D.L. Moody, J. Wilbur Chapman, Billy Sunday. Two other leaders A.C. Dixon and R.A. Torrey published twelve volumes of essays entitled *The Fundamentals: A Testimony to the Truth*.[12] They were concerned about the secular nature of the social gospel, which they felt was only concerned with the social and physical needs and eliminated evangelism. The primacy of personal salvation amidst a no-win apocalyptical situation was best captured by D.L. Moody's phrase 'to rescue men from a drowning ship'. This sentiment was indicative of the eschatological boundaries that had formed during this time. During the last era of the 'righteous empire' many Evangelicals laboured to hasten or usher in the new millennium. Now fundamentalists, overcome with the problems of the world

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[10] In 1790, only 5.1 percent of the population lived in urban areas. In 1870, that number grew to 25.7 percent. In 1920, over half of the nation (51.4%) lived in large urban areas. (Sweeney 2005)

[11] Inerrancy of scripture, according to Fundamentalist B.B. Warfield, was a conviction that the Bible is wholly true in all that it affirms and without error, in its original autographs. This doctrine was of supreme importance to Warfield because the 'trustworthiness of the Scriptures lies at the foundation of trust in the Christian system of doctrine, and is therefore fundamental to the Christian hope and life' (Warfield 1948:121).

[12] This endeavour was funded by two wealthy Presbyterian oilmen Lyman and Milton Stewart. (Sweeney 2005)

and powerless to change things, were less concerned with the social problems of this world and saw the primary need to save the individual soul of people, since nothing man can do will fix the problems that Jesus Christ would come back to do. Author Frances FitzGerald describes a growing fissure between fundamentalists following premillennialist thinking and modern liberal theologians like Shailer Mathews and Jackson Case:

> Liberal theologians engaged in unrelenting polemics against premillennialism in books, pamphlets, and articles…[Jackson] Case wrote that the current upsurge of millennial thinking "strikes at the heart of all democratic ideals" by denying human responsibility for the reform and betterment of society. (FitzGerald 2018:107)

The idea of making things better changed to a view of things falling apart. This can be best identified in an eschatological shift from post-millennialism to pre-millennialism. In this view:

> As this story *usually* goes, the postmillennial hopes of many early evangelicals fanned the flames of social reform in the righteous empire. Because they believed that moral effect could help to usher in the millennium, evangelicals labored diligently for the needy. By the end of the nineteenth century, however, things began to change. Premillennial eschatology, especially dispensationalism, began to win the hearts and minds of evangelical leaders. Soon, most stopped behaving as though the world could be perfected. Dispensationalism taught them that the world was getting worse and that it would keep getting worse until the Lord returned to rescue those who believed in him from the great tribulation – and eventual conflagration – yet to come. They lost their motive for social reform. (Sweeney 2005:163)

The divide was a watershed moment for evangelicalism. The fundamentalists had lost their voice and influence in the academy and espoused a priority for the *personal* salvation over social and physical maladies running rampant in the major population areas.[13] Evangelical philanthropy leader Fred Smith contends:

> There is no way to overemphasize how compelling that was as it gave a clear goal and methodology. Preach the word to every nation. Finish the task. Complete the Great Commission. Of course, the downside was the withering away of the long-time balance of social justice and evangelism. That was the beginning of the Great Divide. The force and momentum of the words of Matthew 24:14 molded thousands of congregations, hundreds of parachurch groups and the earliest evangelical funders: "The Good News about God's kingdom will be preached in all the world to every nation. Then the end will come." As one donor said, "Why dig a well if they are going to hell? This world and everything in it will end in flames and the only thing that matters is preaching the Word until everyone has heard". (Smith 2018:3)

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[13] 'Evangelical cultural influence had, in fact, been declining for several decades' (1890-1920) 'owing to the large-scale immigration of non-Protestants, the growth of cities as multicultural sites, and the secularization of university learning' (Noll 2001:15).

Evangelicals continued their push into foreign missions, but with a lower priority for physical and social concerns. This eschatological drive and the apparent lack of concern for the present-day problems plaguing societies, left them with little to no influence in the cultural, social and political spheres. The modernists remained to influence the historic academic institutions and be the main voice in society for Protestant Christianity.

Another divide began to be seen in philanthropy as a millionaire class emerged.[14] At this time in history (1889), Andrew Carnegie wrote the article entitled 'Wealth' published in the *North American Review*, noted earlier in the chapter. In the article, Carnegie proclaimed a new gospel. Bremner described it this way:

> In assumption of superiority Carnegie went far beyond the charity reformers. His view resembled that of John Winthrop and William Penn, except in one important respect. Carnegie did not say, as those men had, that the great ones owed the distinction to peculiar arrangements ordained by God. He attributed the eminence of the millionaire class to fitness to survive and triumph in the competitive struggle. The trusteeship Carnegie proposed thus differed from traditional doctrines of stewardship. The millionaire, a product of natural selection, was an agent of the public, of the forces of civilization, rather than a servant of God. Trusteeship devolved on the man of wealth because he was fittest to exercise it. In the exercise of his trust he was responsible only to his own conscience and judgment of what was best for the community. An English critic, astounded by the brashness of Carnegie's scheme, named it the gospel of wealth to distinguish it from the gospel of Christianity. (Bremner 1988:101)

Carnegie later admitted that although he understood the unequal distribution of wealth, it would never be eradicated. He saw the state as the answer for caring of the poor and destitute, and the philanthropy of millionaires to advance the able and industrious.[15]

The fundamentalist–modernist divide within evangelicalism and the state–millionaire divide within philanthropy left evangelical philanthropy without a unified identity. No longer was evangelism (preaching the word) and social action inextricably linked as had been the case up to this point. Evangelical Christian philanthropists now had to pick a

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[14] 'Of all the changes that had swept over American society in the fifty odd years since 1835, one of the most striking was the arrival of that race of rich men whose absence Tocqueville had noted' (Bremner 1988:101). 'At the start of the 1890's the New York Tribune figured the number of persons in the millionaire class at 4,047.' (Bremner 1988:103)

[15] 'The uplift he favored was of a different and less direct variety: libraries, parks, concert halls, museums, "swimming baths," and institutions such as Cooper Union and Pratt Institute, both of which he greatly admired. Significantly he called these agencies "ladders upon which the aspiring can rise."' (Bremner 1988:103)

side. The fallout of this evangelical bifurcation, which continued throughout the next era, was the seed of the fruit that evangelical Millennials have unconsciously, and therefore uncritically, consumed as part of the evangelical Church.

<u>1926 – 2000 Era of Stewardship and Millennially Divided Allegiances</u>

Having conceded the academy and general cultural influence, Evangelicals moved into a time of building and/or expanding a subculture of alternative institutions, including colleges and universities, and publishing houses. Their entrepreneurial zeal and associated philanthropy eventually created evangelical liberal arts colleges like Wheaton near Chicago, Taylor in Indiana, Gordon in Massachusetts and Westmont in California.

Religious scholar Robert Wood Lynn notes that during this time 'stewardship' became a popular metaphor among church leaders to elicit their congregations to give financial support. The time of needing to corral rogue fund-raising representatives was long past, congregants needed more of a reason to give. The term was a natural next step from systematic benevolence. It evoked a biblical heritage, effective management, efficiency, and responsibility. The favourite tool to facilitate stewardship was the tithe. Lynn states:

> The tithe had mass appeal because it was simple to understand and because it required the same rate of payment from all people, rich or poor. The impact of this tithing movement prompted stewardship pioneers in the 1920's to advocate tithing in the mainstream denominations. Tithing now became the necessary first step to fulfilling the Christian's duty toward God. (Chaves & Miller 1999:61)

Tithing became one of the most popular tools among evangelical church leaders to encourage their congregations to advance the global mission's efforts. The tithe enjoyed prominence until later in this era when the proliferation of para-church organizations began making their own financial appeals. In evangelical churches especially, the tithe became synonymous with giving to the denominational and local church's needs, and specific evangelistic or missionary efforts began to be seen as a different (and more direct) pathway. The tension continued throughout this era, but as the influence of older denominations decreased and the number of non-denominational churches increased the institutional and coordinated funding appeals decreased. Independent churches began championing their own expansion efforts. Entrepreneurial missionary sending agencies began appealing directly to individuals. Missionaries with organizations like Campus Crusade for Christ were also appealing directly to family and friends. The tithe was soon seen by many to be a relic with its only purpose to pay for the electricity and church staff salaries.

Also, during this time Pentecostalism, with an emphasis on holiness and the direct work of the Holy Spirit which had been on the fringes of evangelicalism, was becoming a multi-racial movement, including the charismatic movement later in the 1940s and 1950s. Today, according to the *World Christianity Encyclopedia*, this form of evangelical Protestant Christianity is the most populous form around the globe, especially in the global south which makes up 67 percent of the world's Christians (Zurlo et al. 2020).

Those on the fundamentalist side of the divide began to sub-divide. Some fundamentalist Evangelicals were content to stay isolated and doctrinally safe in their comfortable sub-culture. However, others sought to re-engage the culture and shed the fundamentalist label, calling themselves Neo-Evangelicals. By the 1940s, leaders such as Rev. Carl F.H. Henry, Rev. Harold John Ockenga, and Rev. J. Elwin Wright were seeking to recapture and promote the evangelicalism before the divide and distance themselves from the separatism and isolationist mentality of fundamentalism, without losing the doctrinal fundamentals. In 1942, this group of leaders helped to create the National Association of Evangelicals (NAE), with Harold Ockenga as its first president. The NAE soon created the National Religious Broadcasters (NRB) to champion the cause of religious broadcasting, and the Evangelical Foreign Missions Association

(EFMA) to address the needs of missionaries and mission agencies. The period after World War II saw significant growth among Neo-Evangelicals, based in part on the unprecedented popularity of Billy Graham.

> After World War II, when Americans poured into churches and synagogues, Billy Graham, then a fundamentalist, attracted enormous crowds to his revivals. In the 1950s he became a celebrity, well known in Washington, and a confidant of important men such as the oil baron Sid Richardson and Richard Nixon. His preaching evolved, and in the hope of bringing all Protestants into his big tent, he broke with the fundamentalists, and called himself an evangelical. (FitzGerald 2018:5)

Graham became the face of Evangelicals and for a time helped provide an appearance of a period of evangelical unity. However, below the surface of televised evangelistic rallies and a renewed level of church attendance, there remained a divide between those who favoured the Luke 19:13 holistic message of the social gospel and evangelism, and those Matthew 24:14 premillennial dispensationalists who favoured the more urgent and pragmatic message of 'Finish the Task'. When comparing the two sides, the urgency and allure of human control and power proved to be a winning combination to drive funding. Those organizations focusing on pre-millennial dispensational evangelism were able to motivate a generous base of Evangelicals at historic levels. However, those organizations intent on bridging the divide by blending the desire to assist with social needs <u>and</u> spiritual needs found a more difficult path in evangelical funding:

> Those who took Luke 19:13 ("Occupy until I come") could hardly muster the enthusiasm and drive of those bringing in the return of Christ. Groups like Evangelicals for Social Action, Christian Community Development Association, World Vision, World Relief and others found themselves struggling and feeling like step-children. (Smith 2018:4)

Christian Smith and Michael Emerson identify this time (1940s – 1950s) in evangelical history as the beginning of the split with fundamentalism. However, the split was not quick and easy, nor was it absolute and total. Rather the authors state:

> What the evangelical movement did accomplish was to open up a "space" between fundamentalism and liberalism in the field of religious collective identity; give that space a name; articulate and promote a resonant vision of faith and practice that players in the religious field came to associate with that name and identity-space; and invite a variety of religious players to move into that space to participate in the "identity-work" and mission being accomplished there…The new identity also enabled its promoters to mobilize, consolidate, and deploy resources in a new direction for a new purpose. (Smith & Emerson 1998:14–15)

Despite the simmering divide below the surface, from 1950 – 2000 evangelicalism enjoyed a resurgence through a growing sub-culture, but also a greater visibility back into the general public mostly through media and the persona of Billy Graham. Radio stations proliferated during this time and a flagship magazine started by Neo-Evangelicals and financed by oil businessman J. Howard Pew became a consistent voice for a broad cross-section of Evangelicals. Evangelicals had reclaimed their presence in the public space and 'had access once again to the levers of power' (Sweeney 2005:176). FitzGerald argues that actually Graham had lost some political power resulting from his association with Nixon and the Watergate scandal. In that void, a more politically minded portion of Evangelicals backed,

> Jerry Falwell and a host of pastors and televangelists [who] took to national politics, forming the Moral Majority, the Christian Voice, and the Religious Roundtable. A talented preacher, Falwell picked up on the grassroots rebellions against "the sixties" in all its forms, from sex education to homosexuality, to the federal government's insistence on the integration of Christian schools…Out of all of this, he constructed a jeremiad that conservative Christians had to get into politics or see the destruction of the nation. (FitzGerald 2018:7–8)

Michael D. Lindsay sees both a populist evangelicalism, represented by pastor and televangelist Jerry Falwell, but also a more 'cosmopolitan evangelicalism' that runs throughout the 'elite strata of society' (2008:218). With this power, Lindsay suggests Evangelicals are influencing the culture at several levels.

> Evangelicals have spent the last thirty years building and strengthening an array of organizations focused on transforming the cultural mainstream. They have generated new ways to talk about the relevance of faith in public life, which has further motivated them to action. Not only has this buttressed the movement's subculture, but it has also allowed evangelicals from different sectors of society to join together and influence major institutions like Congress and the White House. (Lindsay 2008:208)

In the 1970s, partly in response to United States Supreme Court rulings that eliminated school prayer (1962) and legalized abortion (1973), Evangelicals leveraged their new-found public media presence to promote 'family values' as a way to reclaim what Evangelicals perceived as declining morality in America. FitzGerald cites the emergence of the Christian right at this time in the history of American evangelicalism, 'declaring holy war against "secular humanism" and vowing to mobilize Evangelicals to arrest the moral decay of the country' (2018:1). However, not all Evangelicals followed the same response path. The cultural and political events noted above were not all universally condemned. FitzGerald states, 'Surprisingly, only the fundamentalists objected to all of them' (2018:7). It was also during this time Noll notes a political shift, and further philosophical and theological splintering:

> In response, evangelicals of the Billy Graham sort have remained either apolitical or, if politically engaged, unobtrusive. By contrast, other leaders, like the Baptists Jerry Falwell and Timothy LaHaye or the lay psychologist James Dobson, entered politics with a vengeance during the 1970s and 1980s. They, rather than the neo-evangelicals, were the ones who created the New Religious Right and have made conservative evangelical support so important for the Republican Party since the campaigns of Ronald Reagan. Their efforts transformed evangelicals from a political constituency that was more Democratic than Republican and relatively passive politically to one that has become more Republican than, and almost as active as, the American population at large. (Noll 2001:23)

American syndicated columnist Michael Gerson in a 2018 article describing a shift by Evangelicals from cultural confidence to feeling like an anxious minority, points back to this particular time in history to describe their present behaviour:

> The overall political disposition of evangelical politics has remained decidedly conservative, and also decidedly reactive. After shamefully sitting out (or even opposing) the civil-rights movement, white evangelicals became activated on a limited range of issues. They defended Christian schools against regulation during Jimmy Carter's administration. They fought against Supreme Court decisions that put tight restrictions on school prayer and removed many state limits on abortion. The sociologist Nathan Glazer describes such efforts as a "defensive offensive"—a kind of morally indignant pushback against a modern world that, in evangelicals' view, had grown hostile and oppressive. (Gerson 2018)

A change began to occur around 2000 when key evangelical leaders like pastor and author Rick Warren began advocating for AIDS relief in Africa, or Presbyterian Pastor Tim Keller, preaching for a renewed combination of social justice and evangelism, and Gary Haugen founded International Justice Mission, a holistic evangelical response, after witnessing the horrors of the Rwandan genocide (Smith 2018). The divide was beginning to come back together. However, the consequences, especially in evangelical philanthropy, continue to this present generation.

From 2000 to Present – The Beginning of Another Arc?

The rise and fall of the three previous eras show how closely the expansion of evangelicalism, and associated evangelical philanthropy, is tied to the growth and expansion of the American society and economy. Noll points to the writings of influential church historian and theologian, Swiss-born Philip Schaff in 1853 and his observation of the early strong ties between American commerce and American religion. Again, this is instructive because, as Noll points out, ninety percent of the American churches at that time were evangelical Protestant (Noll 2007). The connection was also noted by another outside observer a century later, in 1926, Japanese Christian evangelist, Kanzo Uchimura:

> Americans are great people, there is no doubt about that. They are great in building cities and railroads…Needless to say they are great in money…Americans are great in all these things and much else; but not in Religion…Americans must count religion in order to see or show its value…To them big churches are successful churches…To win the greatest number of converts with the least expense is their constant endeavor. Statistics is their way of showing success or failure in their religion as in their commerce and politics. Numbers, numbers, oh, how they value numbers. (Noll 2013:88–89)

American philanthropy was inextricably linked to American commerce.[16] Since the majority of the American philanthropists were businessmen, the observations of a strong link between American commerce and American Evangelical Christianity by Franklin, Schaff, and Uchimura, also describe a strong link between American philanthropy and Evangelical Christianity. These culture-shaping movements share several attributes, most notably 1) a vision for global expansion driven by entrepreneurial zeal, 2) adaptation marked by pragmatic expediency, and 3) a generous desire to help their fellow man. The expansion of America and the expansion of Christianity, specifically Evangelical Christianity, have continued hand-in-hand since the Great Awakening. The restlessness with the status quo and the vision for enlargement drove both. Evangelical Christianity sought more converts to their faith both here and abroad with an urgency, driven in part by the theological imperative of communicating the scriptures to all who would hear before Jesus Christ returns. The leaders, many younger, have continued the pathway of using public outreaches, now

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[16] As the American economy hit the depression years of 1929-1939, giving did decline, but it was individual financial gifts to those most hard hit that provided bread lines and medical aid from local community chests and the National Red Cross. (Bremner 1988)

digital, to demand fresh invigoration, as well as starting competing movements. The independent and entrepreneurial nature has brought both a strength of agility and nimbleness, and yet a weakness without a unified moral imagination able to sustain institutions of cultural change. A look at each of these three shared attributes and how they are affecting evangelical Millennial philanthropy is in order.

A Vision for Global Expansion Driven by Entrepreneurial Zeal

A vision for global expansion by Evangelical Millennials would be hard to see today. In the previous arcs of expansion, there was a corresponding cultural element. In the first arc (1710-1789), the disestablishment and 'free market' of a new nation provided the vision and pathway for giving that advanced the country and evangelical movement as one and the same thing. Within the second arc (1790-1925), the idea of mutuality and charity was long gone, but the expansion of the 'righteous empire' and social reforms were fuelled by evangelical giving that still came from a single motivation. During the third arc (1926-2000), the economy rebounded from the Great Depression and saw great gains, but the growth in evangelicalism was now coming from a distinctly separate motivation. There was clearly a philanthropy of Rockefeller, Carnegie, Ford, and the Red Cross focused on the physical needs of society, but the philanthropy of Evangelicals focused on furthering global missions to 'Finish the Task' and grow the embattled evangelical sub-culture against a hostile and secular world. The motivation shaping each of these philanthropies was no longer one and the same. Each had their own motivation, and the vision of the evangelical leaders were driving evangelical philanthropy only. Years later, the evangelical leaders and evangelical parents of Millennials who grew up in the third arc, are finding it difficult to cast a vision of global expansion with an entrepreneurial zeal.

One of the main differences between the historical arcs of evangelical growth and now is that the conversion growth is happening almost exclusively elsewhere; led by others, yet still with a preponderance of American evangelical resources. There is explosive growth of evangelicalism, it’s just not led by Americans. The growth is happening in the global South, driven in large part by indigenous Christian leaders or by missionaries from countries other than the United States (Zurlo et al. 2020; Borthwick 2012). This reality of evangelical mission growth is one of the contributing factors negatively affecting American evangelical Millennial giving. Churches in the United States, who have been the main tools for casting vision and collecting/dispersing evangelical philanthropy are struggling to adjust. Many churches no longer advocate for a global missions push or have missionaries coming to share the stories of direct and immediate transformation (mostly individual). The denominational headquarters that used to define, initiate, and administrate missionary sending and resourcing, are much less influential to the individual churches. The churches are more independent with much of the new church growth coming from non-denominational streams. The scarcity mindset that formed the foundation for much of the urgency of the mid-twentieth century, is struggling to accept the abundance of capable indigenous leaders and global resources. The concept of historical American evangelical control is challenged within this new reality.

Adaptation Marked by Pragmatic Expediency

The second shared attribute is both a strength and weakness. The growth side of each arc shows willingness to experiment, then adapt and accelerate when something is shown to work. Unfortunately, the decline side of the arcs show the consequence of pragmatism trumping careful reflection. In the first arc Whitfield, Wesley, and Edwards showed they could adapt and excel in the free market of the United States, utilizing communication networks and the establishment of institutions.[17] But from 1750-1800 religion moved from a public good to a private good and schisms formed within denominational institutions, and the revolution cast a pall of doubt on the stability of the free-market economy and free-market evangelicalism. The second arc, saw post-revolution growth fuelled by what scholar Nathan Hatch describes as the 'non-restrictive environment' of this era where evangelicalism combined with popular sovereignty (Hatch 1989). But eventually the 'righteous empire' could not withstand the public fallout of the Scopes trial. The movement saw decline as it was relegated to the periphery of public influence, culminating in the economic collapse of the Great Depression. The third arc saw growth with neo-evangelicalism and post-war economic gains. However, as noted earlier, the Billy Graham face of a unified movement, belied an eschatological and philosophical (spiritual over physical/ individual over social/ now over later) schism that had not healed. The philanthropy of Evangelicals was divided at this point into the sacred and secular. The giving to and for community betterment was largely championed by mainline denominations and the Catholics. Even within the sacred side of giving, a tension in giving continues. More financial support has shifted to fuel missions growth for indirect services and more complex holistic care, led by nationals or other developing world leaders, all culminating in longer-term outcomes. Many church leaders are struggling to preach evangelical urgency without a corresponding narrative of direct and immediate (especially) spiritual change.

Interestingly, my research shows evangelical Millennials are motivated by spontaneity, but not urgency derived from the historical eschatological dispensational imperative. The high value of spontaneity and immediacy is alive and well for the

[17] Mark Noll describes the adaption, 'American Evangelicals have adapted readily, easily, and without a second thought to the democratic, free market, and entrepreneurial culture of the United States. In the United States this religion took off when evangelicals joined their fortunes to the cause of American independence and when they eagerly exploited the democratic and republic realities of the new nation.' (Noll 2007:13)

evangelical Millennial, but it comes with an understanding of complexity. They are interested in how their philanthropy can help provide physical and emotional care for communities of people now, along with communicating the hopeful message of the Christian gospel. They want to experience or be a part of helping someone now. They seek a comprehensive philanthropy within a framework of experiential mutuality.

A Generous Desire to Help Their Fellow Man

In 1710, Cotton Mather penned *Bonifacius* with the foundational concept that mankind should do good because God is good, inspiring America's founders such as Benjamin Franklin (Lovelace 2007). The Moravians inspired future evangelical leaders such as the Wesley brothers and Edwards with a goal of a charitable common good for all (Sweeney 2005). From the beginning of the evangelical movement there was a compelling ethic to help their fellow man and shed the ideas about 'social mobility and class lines (that) were different from those of its English parent' (Bernhard 1976:255). The desire to help their fellow man was not unique to Americans or the evangelical movement, but it was distinct in the time and manner in which American Evangelicals began an entrepreneurial quest to 'do good' and help all mankind within this new uncharted country and later around the world.

Today, giving to religion as reported by the annual *Giving USA* report, even narrowly defined[18], is the largest sub-sector of giving, receiving 29 percent of total giving at $131 billion, more than double the next largest sub-sector of education (2021). Research from the National Study of American Religious Giving finds that individuals with religious orientations give at a higher rate than non-religious (McKitrick et al. 2013). Yet, the giving of 2020 did not simply progress in scale with the same animating foundation, or moral imagination from 1710. It is strikingly different.

[18] Giving USA defines 'giving to religion' as congregations, religious media, missions organizations, and denominational bodies (Indiana University Lilly Family School of Philanthropy 2019).

Conclusion

The three historical arcs outlined in this chapter show strong linkages between the growth (and decline) of evangelicalism and philanthropy in America. The two were inextricable in the rise of the first arc. Then, with religion moving from a public good to a private good and the loss of mutuality in the late eighteenth century, philanthropy began to change.

Following the second Great Awakening, the philanthropy of the 'righteous empire' helped produce the rise of the second arc. The result was the creation of institutions of higher education, anti-slavery initiatives, and resources for special needs, but the underlying philanthropic structure had changed to one of systematic benevolence. The accompanying evangelistic vision was global expansion and seeing America as a religious force in the world. However, beginning in 1850 with Charles Darwin's influential *Origin of the Species,* and ultimately leading to the 1925 publicly highlighted Scopes Trial, a change was beginning in evangelicalism along with the growth of a personal or individual focus. This change, coupled with the seemingly overwhelming challenges of continued immigration of non-protestants, growth of cities, and the secularization of universities, increased the urgency for the Evangelicals, who followed leaders like Charles Finney, to convert the non-believers to Christianity before America and the world ended.[19] Evangelicals were no longer on the front lines of society and positions of influence. Philanthropy for Evangelicals shifted to creating a sub-culture that could withstand what Evangelicals anticipate as the impending doom. Scarcity,

[19] Author Randall Balmer suggests the cultural events, when viewed through the lens of premillennialism, bring a heightened sense of ultimate urgency.

> This premillennialism, the doctrine that Christ would return to rapture the Church before the millennium, had broad implications for the social ethics of evangelicals. Society, this new rubric insisted, was careening toward judgment; it could never be reclaimed for Christ, short of His return to establish the millennium. (Balmer 2014:35)

instead of abundance, bolstered theologically by premillennialism, won the pragmatic hearts of Evangelicals.

The rise of the third arc following the great depression saw evangelical philanthropy not dead, but thriving, due to mass media and entrepreneurial zeal. Now completely distinct, philanthropy outside of evangelicalism also saw significant growth in national organizations and professionalized giving by Rockefeller, Carnegie, and Morgan, but the two were detached and coming from separate motivations.

The challenge for today's Evangelical Millennial is that the distinctiveness of historical American evangelical charity has suffered divides that have left few models of an integrated praxis for a common good, based on what is viewed as a comprehensive telos of God's goodness. The result is a limited moral imagination for helping their fellow man based on God's goodness, which had been a hallmark of Evangelical Christianity. As Mark Galli, former editor-in-Chief of *Christianity Today*, describes:

> We – the champions of instantaneous conversion brought about by spiritual technique – do our best work, and help the world the most, when we create specific solutions to specific problems that have an unambiguous moral center. (Galli 2006:54)

Mark Noll adds to this thought:

> By implication, Galli suggests that longer-term, complex, and structural problems pose great difficulties for an evangelical foreign policy. The same would be true for philanthropy. (Noll 2007:23)

Further, the mutuality of the eighteenth century is now completely untethered to evangelical philanthropy and American philanthropy as a whole (Chaves & Miller 1999). Evangelical Millennials are left with supporting either government-led and other secular models addressing systemic social and physical realities, or narrower evangelical-led models helping individually and mostly spiritually. The tension of charity vs. philanthropy, noted at the beginning of this chapter is amplified for the Evangelical Millennial. The history of evangelicalism shows the religious foundation which should have served as a compass for moral discernment in philanthropy, has been an impediment for seeing a unified motivation for giving to either physical or spiritual, and individual or societal. Robert M. Penna in his book *Braided Threads* contends that charity:

> had traditionally always been personal, not only primarily springing from a sense of duty or compassion in an individual, but also mostly aimed at individuals, be it one person or family in need. Philanthropy, by contrast, is something altogether different. (Penna 2018:47)

I agree with the author only that there was a historic tension between charity and philanthropy. However, the actual split in American history was aided in large part by the zeal of fundamentalism to elevate the saving of the individual soul above the needs of society. Evangelicalism today still carries that historical baggage.

A change underway?

Brian Steensland and Philip Goff point out that there is a new wave of evangelicalism, especially among the younger adults, that appears to be gaining significant traction in the United States. They point out that:

> Evangelical Christians, who constitute about one-quarter of the nation's population, are increasingly involved with issues ranging from the environment, urban renewal, and homelessness in the United States to economic development, human trafficking, and HIV/AIDS at the international level. This expansive range of social concerns is part of the 'new' evangelicalism, a label used to distinguish from mainstream evangelicalism's social priorities over the past few decades. Evangelicals themselves are aware that change is afoot. (Steensland & Goff 2014:1)

The change in evangelicalism has come from many directions, including the socio-demographic change among Evangelicals themselves. Michael Lindsay highlighted a change in education level, increased ethnic diversity, and a geographically urban concentration has led many to enter positions of influence in government, politics, and education (Lindsay 2008).

Another agent of change has been evangelicalism's engagement with contemporary culture. Steensland and Goff point to evangelical shifts in the younger generation's views on environment, America's participation in international conflict, human rights including sex-trafficking, clean water, and increasing tolerance of homosexuality. John Schmalzbauer, and David Swartz would argue that much of this change in evangelism is coming from the younger generation, or Millennials. Both of these authors point to campus ministries, like InterVarsity, as a prime example of the shift, as well as a catalyst for that change (Schmalzbauer 2014)(Swartz 2014).

Philanthropically, Millennials in the United States are faced with a larger number of options for giving, blurring the lines between for-profit and non-profits attempting to make the world a better place. Their social, political, and economic spheres also overlap and blur the traditional lines between private enterprise, government, and non-profit organizations (Saratovsky & Feldmann 2013). According to the interview subjects, the blurring and overlapping has rarely included faith-based organizations, or even included teaching from within the evangelical institutions to consider giving to both philanthropic streams from a common worldview. The Evangelical Millennial is left with at least two types of philanthropy – 1) Secular structuralist and/or 2) Faith-based individualist. My research suggests a minority of Evangelical Millennials have discovered a third way.

As the new evangelicalism has increased in the last decade, the resulting shift in Evangelical Millennial giving is an area that needs more research. The religiously motivated-giving, especially by Evangelicals, is already diversifying from church or traditional religious-only institutions to non-government organizations and other faith-based non-profits that provide humanitarian services. Yet, my research indicates areas of tension as Evangelical Millennials try to activate their faith within their philanthropy, especially in a way that ultimately leads to sustainability and growth. It seems to indicate a weakened moral imagination that thwarts deeper or ongoing giving. Their motivations for giving may also signal how deeply their faith is influencing their spiritual practices, including giving. For example, does the new evangelicalism have a significant theological grounding that can withstand the cultural pull to individual cause campaigns looking only for awareness? Are the ‘problems’ observed by the Evangelical Millennials, only causes that have only individuals in view? Creating the good in society starts from addressing a problem. Payton maintains that ‘philanthropic action itself – the exercise of the moral imagination – is often part of the process of declaring which conditions are defined as problems’ (2008:63). From an evangelical perspective the role of philanthropy exists because humanity is not flourishing as God intended. As long as there are ‘problems’ in society, philanthropy remains one way in which Evangelicals, as well as non-Evangelicals, can carry out their redemptive mission. The unique aspect of evangelical philanthropy, in contrast to philanthropy from a non-Christian point of view, is that the source of moral conviction for an Evangelical is shaped, and one could argue, heightened by the desire to affect not only physical suffering but also what they believe to be spiritual suffering. How this conviction is influencing Evangelical Millennials today is the focus of this research.

Chapter Three: Research Methodology

Introduction

In this chapter I will present my research methodology and the methods used to collect my data. After giving an overview of the research process I will outline my theory of methodology and describe my research methods and the process of collection. I will conclude with reflections on the data collection process related to Millennial Evangelicals.

Overview of the Research Process

This study involves a mixed-methods approach to research within the qualitative research paradigm. The methods I am using are an online survey to identify interview candidates, and semi-structured interviews. First, online surveys were sent to three organizations – InterVarsity Christian Fellowship alumni residing in a sixty-mile radius of metropolitan Chicago and Kansas City, The Fellows Initiative - Kansas City Fellows residing in Kansas City, and European Leadership Forum interns residing in Chicago. Second, respondents to the survey, who agreed to be interviewed, participated in a series of interviews. It is from these interviews that this research analyses and draws its conclusions. The following sections contain a more complete explanation of the research methodology, the data collection process, and the skills needed to finally analyse and present the data.

Theory of Methodology

The choice of methods, when analysing phenomenon within culture, begins with scholar Peter Berger’s advice to have no preference between qualitative or quantitative; rather consider what method is best capable of obtaining evidence being sought in a particular research endeavour (Wuthnow et al. 2009). The preponderance of existing research in the area of Millennial charitable giving was empirically based, with a deterministic paradigm. This existing research framework looked to find a solution to the problem, which was Millennials were not behaving philanthropically similar as compared to previous generations and because they were the largest segment of the population; this could be a significant problem. My knowledge paradigm is much more constructivist and pragmatic, although loosely defined. I affirm Lincoln, Lyman and Guba's contention that the competing paradigms are blurring, drawing upon Geertz's blurring of genres (Denzin & Lincoln 2018). My constructivist epistemological foundation affirms knowledge to be uncovered or socially constructed from various interactions with individuals (Creswell 2003). My initial assumption was this research was less about finding a solution to the problem and more about a discovery of meaning derived from the target population. The learning was less about reducing behaviour statistics to isolate a theory, and more about generating a theory through a subjective web of interrelated reasons why Evangelical Millennials seem to give differently than previous generations. Where my epistemology becomes more eclectic is in the nature of the research being pragmatic, 'focusing attention on the problem, then use pluralistic approaches to derive knowledge about the problem' (Creswell 2003:11). The defining question of this research seeks to discover the motivations (qualitative) animating the practice (quantitative) of financial giving. The evidence I sought was found both in surveying and comparing religious beliefs and philanthropic behaviours, as well as observing and interviewing individuals to understand their underlying motivations; requiring my research to involve both quantitative and qualitative methods (O′Leary 2017:164–166). Therefore, I adhere to a research question perspective within the mixed method tradition that values both the quantitative and qualitative paradigms, but the methodology is driven by the research question itself (O′Leary 2017:167).

My role as researcher is one coloured by my history, experiences, and perception of reality. Reflexively, I understand this lens through which I interpret the research utilizes a certain viewpoint for establishing validity (Creswell & Miller 2000). I come to this inquiry as both an insider and an outsider. As an insider, I have been professionally involved in the field of philanthropy for 17 years, with specific experience as a grant-maker to international evangelical Christian non-profits for a United States-based private family foundation. I was able to utilize my contacts and due diligence research skills in this area. However, my experiences tend to include more positivist philosophical foundations. Most of the time, I am trying to determine if certain project proposals will accurately predict stated quantitative hypotheses. This research is located much more in the phenomenological philosophical family (Merriam 2002). Spiritually, I affirm the four belief statements used in this research survey instrument to determine whether an individual is an Evangelical, and I actively participate in giving to evangelical non-profits and for-profits to impact a more flourishing society. But I am an outsider, demographically, as I am not part of the Millennial generation, and I specifically chose to base my research outside of the United States to add an external review as part of the audit trail (Creswell & Miller 2000). Philanthropy is not unique to the United States, but Americans 'rely more extensively on philanthropy than any other society in history' (Payton & Moody 2008:20). Alexis de Tocqueville, as a true outsider to American philanthropy, noted 'the most democratic country on the face of the earth is that in which men have, in our time, carried to the highest perfection the art of pursuing in common the object of this common desires and have applied this new science to the greatest number of purposes' (Tocqueville 1998:216).

Another way I, as a researcher in this area, remain reflexive, is by following the advice of Robert Payton, pioneer of philanthropic and non-profit studies, who posits that much of the scholarly work in this field is focused on the 'how to' questions rather than the 'why' questions. Payton argues:

> The most common fault among most of those who are professionally engaged in philanthropy is that they are preoccupied with the "How" and neglectful, even ignorant of the "Why."… Much of the scholarly work in the field of philanthropic studies suffers from a similar failing. (Payton & Moody 2008:4–5)

I have focused on the motivations or exploring 'why' the Evangelical Millennials participate in voluntary giving, and not delved into analysing 'how much' and 'to where' which simply analyse resulting behaviours.

With the over-riding focus on motivation, it is important to state my understanding of the philosophical[1] nature of motivation, and specifically moral motivation as it relates to moral judgements and resulting pro-social action, such as voluntary giving. Similar to knowledge paradigms, mentioned above, I hold to certain tenants of the Humean theory of motivation, but not all.[2] In line with motivational externalists, such as Svavarsdottir (1999), I believe that resulting action does not necessarily come from a moral judgement or belief alone. I hold that belief requires the presence of a motivating desire or conative state. However, I do understand there to be different types of moral judgements that may or may not motivate (Smith 1987).[3] Conceptually, I also recognize belief and desire run in opposite directions or what is called direction of fit (Anscombe 2000).[4] Most helpful in identifying my foundational assumption in the theory of motivation comes from the philosophical psychology discipline area. Schroeder, et al.

[1] This foundational stance may also be viewed as coming from purely meta-ethical discipline (Sayre-McCord 1997). Whereas I agree with Sayre-McCord that moral motivation involves metaethics, the broad nature of this research necessitates a wider lens of philosophy and social psychology.

[2] The Humean theory is summarized as 'motivation has its source in the presence of a relevant desire and means-end belief' (Smith 1987:36). However, I find the Humean seemingly distinct concepts of belief and desire as having many overlapping features. Many non-Humean theorists point to the idea that there must be cognitive understanding within a desire to even ascertain its presence and nature, therefore Humean theory is invalid (Platts 1997). I do see the overlapping features, but I do not believe it renders the theory invalid. Rather, when taken together with Anscombe's direction of fit See footnote 4, I find the Humean theory a solid base of understanding.

[3] For example, philosopher Michael Smith describes these different categories of motivating influence as 'normative reasons' and 'motivating reasons'.(Smith 1987:37)

[4] In order for a conceptual idea to become an operating belief there must be some evidence existing in the world that shows it to be true, therefore it fits what exists in the world – mind to world. A desire moves in the opposite direction, meaning something is not as it ought to be, and the desire to change it – world to mind.

summarize the philosophical landscape of moral motivation into four caricatures: 1) the instrumentalist, 2) the cognitivist, 3) the sentimentalist, and 4) the personalist.

Caricature	**Description**
Instrumentalist	Motivated when we form beliefs about how to satisfy pre-existing desires
Cognitivist	Motivation begins with beliefs about what actions would be right
Sentimentalist	Motivation to action is driven by emotion
Personalist	Motivation begins with moral knowledge and leads to occurrent belief that action should be taken

Figure 3.1 Philosophical View of Moral Motivation

I hold to an instrumentalist position that moral motivation generally begins with an intrinsic desire and results in an action when that desire meets with a plausible belief. The intrinsic desire, sometimes latent, alone does not result in action, it must be accompanied by a belief. For this research, many of the subjects described intrinsic desires in spiritual terms, such as wanting to give back to God, or following God's will. However, it was evident from the interviews that not all those holding similar religious beliefs were motivated to act. Schroeder et al., posit that 'motivation on the instrumentalist's view is a matter of having non-intrinsic desires (or intentions, or the like) to do what is believed to be instrumental to (or a realization of) an intrinsic desire' (Schroeder et al. 2010:75). In Chapters Five through Seven, I will explore the various ways the non-intrinsic desires seem to be occurrent in those exhibiting more voluntary giving actions. Many of those non-intrinsic desires were socio-relationally-based. These observations are in line with Herzog and Price's web of affiliation research (Herzog & Price 2016). In Chapter Nine, I also explore the area of moral imagination and its role as a linkage between intrinsic and non-intrinsic desires. Rather than focus on the ongoing debates especially in philosophy about the nature of motivation, or the order of whether desire precedes belief or vice versa, my research looks more narrowly at the motivations that lead to the voluntary action of financial giving from the most populous segment of society, and among the most generous giving sector of religious giving (Sweeney et al. 2018).

The academic study of philanthropy draws from many academic disciplines, with many in the empirical and experimental realm (Bekkers & Wiepking 2007). My research design utilizes my experience in the philanthropy field and focuses on qualitative interviews, rather than empirically based causal experiments.

Methods

Introduction

Exploring the motivations and voluntary giving practices utilizes both qualitative and quantitative elements, with the qualitative model as the primary orientation. The in-depth investigation is premised under a qualitative framework with quantitative data adding breadth to the study.

After researching relevant secondary material, I decided on a research design to operationalize the methodology. I selected the mixed methods sequential explanatory design consisting of three distinct phases: quantitative followed by two qualitative (Creswell & Clark 2011). Creswell et al. describe a specific variation of the sequential explanatory design, that applies to my research, called the participant-selection variant (2011:86). The variant is used when the study is focused on qualitatively examining a phenomenon but needs initial quantitative results to identify participants. My assumption was that collecting diverse types of data will provide more comprehensive knowledge of the research problem. I first surveyed a large number of individuals, then followed up with a convenience, quota sample with semi-structured interviews to uncover specific language, shape, and texture about the topic. The individuals related their subjective knowledge from varied and complex experiences. In this research, the individuals forming the sample, self-identified based on shared demographic, philanthropic, and theological characteristics. In this situation, 'the closed-ended quantitative data and open-ended data proved advantageous to best understand (the) research problem' (Creswell 2003:22). The learnings built sequentially starting with the quantitative survey, followed by the two qualitative interview phases. The three phases connected after the second and third phase during interpretation and analysis. With this design the initial general quantitative data was further explored, and learnings were identified and further verified and refined during the final qualitative phase (Creswell 2003; Creswell & Clark 2011; Tashakkori et al. 2003).

Research Sources

Secondary Source Material

Researching this specific demographic in the area of philanthropy yielded quite a lot of material. However, there was little in the specific confluence of this research. The main areas of concentration were, 1) evangelicalism among young adults within the sociology of religion, 2) philanthropic studies, 3) Millennial focus within generational studies, and 4) moral motivation within psychology and philosophy. As noted earlier, I am an evangelical and a practitioner within the area of philanthropy, yet I had little experience with several of these academic disciplines. The first area of evangelicalism was focused on the younger end of the chronological spectrum of adherents. I found the volume edited by Steensland and Goff helpful in outlining the contours of contemporary evangelicalism, especially noting the types and contexts of engagement, or lack thereof (Steensland & Goff 2014). The second area of philanthropic studies is replete with studies on philanthropic giving, including religious giving as determined by where the giving was directed, and giving by Millennials. However, the overwhelming balance of research was based on the quantitative paradigm. Understandably the type of broad population survey data available, as well as focus on the act of giving, privileges the subject to be seen as a cause-and-effect framework. These narratives focused more on the ‘how’ and ‘what’ of giving and less on the ‘why’.

Within the philanthropic studies Robert Wuthnow and Paul Schervish proved to be helpful in looking more closely at the motivations of young people and the cultural changes they were encountering. For example, the lack of agency noted earlier, as informed by religious conviction, was best engaged by Schervish in his idea of moral biography (Schervish 2006). This understanding of agency within philanthropic giving provided a rich avenue of questions during the interviews to ascertain the presence of capacity and character of the subjects. Also helpful in exploring the motivations for giving within the philanthropic studies area was the work of Sara Konrath and Femida Handy (Konrath & Handy 2017). The authors extended and validated several previous giving motivations studies and developed their own general scale useful in understanding donor behaviour in a broad theoretical context.

Focusing on the Millennial generation was helpful in initial orientation, but throughout the research the most variation of outlook and behaviour was noted within the Millennial generation and less between generations. Finally, the area of motivation and specifically the area of moral motivation was far-ranging within the philosophy and psychology disciplines. This research was not investigating particular theoretical platforms, but rather finding a suitable framework to discuss findings. Again, Schervish crossed many of these seemingly disparate areas of philanthropic studies, moral motivation, and I was able to apply and extend the thinking using the evangelical Millennials population.

Online Identification Surveys

The survey in this research was used primarily as a way to allow respondents to self-identify as having evangelical beliefs, including both Millennials and non-Millennials, and whether or not they would agree to participate in an in-person follow-up interview. Although the survey also provided a potential data set to understand and explore prosocial behaviours and how they relate to opinions and motivations shared in semi-structured interviews, the survey did not provide sufficient response rates to inform quantitative results. Therefore, the survey was used solely to inform the sample frame for the interviews.

1. Sample Frame

After the initial literature review, I began identifying a potential sample frame. I selected an evangelical organization that would serve as a clearinghouse and distributor for an online survey. I chose InterVarsity Christian Fellowship USA, as a representative population known to be moderately evangelical in theological convictions and seeking to be engaged in the broader culture. I was aware of a 2010 study on InterVarsity, indicating that this campus ministry was slightly more moderate in ideology than the general evangelical population (Schmalzbauer 2014). However, the author also argues that InterVarsity embodies a ‘segmented moderatism’ highlighting a more complex picture, which is more indicative of the general evangelical population (2014:65).

To narrow the scope of potential sample participants in the desired demographic sub-group in the American society, I chose Chicago, Illinois because of its location in the central region of the United States and its more cosmopolitan demographic as a metropolitan area of ten million people and one of the world’s top ten global cities (Hales et al. 2016). I also chose to include the Kansas City metropolitan area as a comparator and because of its convenient location for interviews. InterVarsity made their list of 3,451 alumni who were previously active members of their campus ministry, now residing in and around Chicago, Illinois and Kansas City, Missouri, available for purposes of this research. This same Chicago sample population was used in a 2014 PhD dissertation examining the transition process as alumni of InterVarsity sought to find their place in faith communities after they graduated from university (Lederleitner 2014). This research confirmed a form of evangelical thought and expression firmly positioned in the mainstream of the evangelical spectrum. In addition, a 2015 online survey was completed on a national sample of InterVarsity alumni investigating the beliefs, behaviours, and perception of InterVarsity with a focus on Millennials (Hanover Research 2015). The research achieved an 18 percent response rate with a sample population of 11,987, of which 47 percent were Millennials. Both the dissertation and research confirmed this to be a reliable sample for my research.

However, after the InterVarsity survey respondents were contacted for interviews, a need for a larger pool of interviewees was required. I utilized two other evangelical groups from similar theological traditions to expand the convenience sample, The European Leadership Forum, based in the Chicago area, and The Fellows Initiative – Kansas City Fellows, based in the Kansas City area.

Similar to InterVarsity, I have interacted with both organizations over a number of years as part of my professional responsibilities as a philanthropic non-profit evaluator. Both organizations are broadly evangelical in their founding convictions and focus on leadership development for senior college students and recent graduates. The Fellows Initiative (TFI) points to both the historical Nicene and Apostles Creed as representing their organizational founding beliefs. TFI was started in 2006 and now has over 2,500 alumni from 34 regional locations. For this research, I liaised with the Kansas City regional chapter containing 12 current members. The European Leadership Forum (TELF) adheres to the Lausanne Covenant and the Evangelical Affirmations as foundational doctrinal documents.[5] TELF mentors 12 college students each year. Both organizations are non-denominational in their structure and given their moderate position on the evangelical theological spectrum draw their constituents from a number of denominations holding broadly orthodox evangelical theological convictions.

The online survey was sent to each of the 12 college-age interns at The European Leadership Forum working in the Chicago area, and each of the 12 recent college graduates from The Fellows Initiative - Kansas City Fellows working in Kansas City. It is important to note the sample frame is not representative across the three organization populations and is not generalizable beyond these groups.

2. Survey Design

The design of the survey instrument (see Appendix A) was aided by a number of survey question lists from several existing data sets specifically targeted to young adults and/or religious giving (NSYR 2008; Putnam & Campbell 2006; Stetzer 2015). Learnings from Pew Research (Fingerhut 2016) and the National Association of Evangelicals (NAE) research (Stetzer 2015) stressed the dislike and objection to socio-demographic and socio-religious labels by Millennials. The survey instrument was specifically designed without the terms 'Evangelical' or 'Millennial' as a way to avoid bias.

Evangelical is an increasingly amorphous and confusing label in the United States (Stetzer 2016). Evidenced in the 2016 presidential election campaign, candidates attempted to appeal to the evangelical voting bloc, but had difficulty identifying the representative core (Parker 2016). Historically, evangelicals have been identified either by denominational affiliation or self-identification. However, with the increase of non-denominational churches and younger adults not wanting to be defined by historic

[5] The Lausanne Covenant, created in 1974, is a confessional summary of a global congress of nearly 2,300 Evangelicals gathered 'to discuss for furtherance of world evangelism and to bring evangelicals together for a united front of the world evangelization' (Rhee 1975:174). The Lausanne Covenant, since that time, has come to represent a common set of beliefs for many protestant evangelical organizations (Reeves 2022).

religious labels, those methods are becoming less reliable for research purposes (Street et al. 2015). Most important in this process was the learning from the NAE research that convincingly proved the more reliable way to identify the often mis-characterized label of ‘Evangelical’ was to utilize validated belief statements.[6] Allowing a survey respondent to choose a particular denominational category was shown to be especially problematic for both minorities and young adults. The most common ways of identifying survey respondents, self-identification and denominational affiliation, were shown to be quite inaccurate in consistently identifying the American public. The wide range of percentages depicting Evangelicals in formal and informal research alone would call the results into question. Added to that inconsistency is the growing unpopularity within the young adult population to labels of any kind, and perhaps even more so with any religious label (Hargittai & Marwick 2016; Doherty et al. 2015). Therefore, I choose to utilize the four belief statements vetted by the NAE research as the indicator for identifying a respondent as an ‘Evangelical’ in my research design because of its sociological research rigor, NAE acceptance and adoption, and its contemporary relevancy. The final reason for using the core belief statements as an indicator for identifying an Evangelical is my own research bias. ‘Most studies employ one of three methods—or occasionally, a combination thereof—to define the evangelical population…denominational affiliation …respondent’s self-classification…respondent’s declared beliefs’ (Hackett & Lindsay 2008:500). However, much of the past research involving Evangelicals has relied too heavily on self-

[6] The NAE, in conjunction with LifeWay Research developed the evangelical beliefs research definition for common and consistent use among researchers. The definition comes as a result of a two-year, multi-phase research project, utilizing experts in the fields of sociology and theology. This multi-phase research began in 2014 and was adopted by the NAE on October 15, 2015. Several sociologists provided input on the research design including, Rodney Stark, Christian Smith, Penny Marler, Nancy Ammerman, Mark Chaves, Scott Thumma, and Warren Bird. The three-phased research also included input from theologians, prior to and during testing with demographically representative surveys. The research definition has been validated and tested for reliability. Rather than using self-identification or affiliation, this tool seeks to add a third, and more accurate, method of identifying Evangelicals for research purposes.

identification and denominational affiliation. Understandably, given the size and scale of the nationally representative samples, this is the most consistent and available data. However, my specific focus on Millennials as part of this research made those two methods increasingly difficult and suspect for reliability. Previous InterVarsity research has shown a negative attitude or dislike for the label of Evangelical (Hanover Research 2015). Pew research also notes the general disassociation of Millennials from organized religion and identification with fixed religious categories (Pew Research Center 2014). The NAE Lifeway research definition provided a current, statistically valid option, yet corresponding favourably with historical definitions (Bebbington 1989). For purposes of this research a respondent must have answered 'Somewhat Agree' or 'Strongly Agree' to all four belief statements to qualify as an Evangelical.

Similarly, the label of 'Millennial' in this research was problematic both from a wide range of usage and lack of acceptance by young adults. Researching a generational subgroup requires understanding a broader overview of generations, specifically in the United States. Traditionally generations have been understood to simply refer to the span of time from the birth of parents to the birth of their children. However, over time this straightforward demographic distinction has been modified and expanded in complexity. Sociological scholars now recognize at least four distinct uses of the term generation (Kertzer 1983), with the cohort distinction, the collective effect of one's location in the social and historical process, and the shared experiences that create a common cultural heritage, as the most common (Mannheim 1970). Millennials were first identified with this label by researchers Howe and Strauss in 2000 and defined as those born from 1982 – 2004, because they arrived at the turn of the millennium (Howe & Strauss 2009). Millennials, as a generational cohort, fit within the following generational mapping, as defined by Howe and Strauss:

Generational Name	Birth Dates
Baby Boom	1943 – 1960
Generation X	1961 – 1981
Millennial	1982 – 2004
Homeland	2005 – present

Figure 3.2 Howe & Strauss Generation Mapping

Scholars and experts differ on exact age ranges. As an example, Pew Research uses the following generational schema (Fry 2016):

Generational Name	Birth Dates
Baby Boom	1946 – 1964
Generation X	1965 – 1980
Millennial	1981 – 1997
(post-Millennial)	1998 – present

Figure 3.3 Pew Research Generation Mapping

According to Howe and Strauss, a generation is shaped by events or circumstances that occur in specific phases of life, which profoundly affect them as they age. This articulated relationship continues to produce ripples in culture throughout the life cycles of this particular generation. So, a person in his or her 20s shares more in common with that generation, than other 20-year-olds throughout history. Differences across generations in sociological research are generally attributed to either age effects or cohort effects (Wuthnow 2007; Pew Research Center 2010). This research takes the age effect into account, while shining the light of inquiry on the cohort effect of this particular generation. This research is not arguing on the existence of strict definitional lines dependent on biological phases. Instead, this research will highlight the motivations present within Millennials that may or may not line up with generational phases. For purposes of this research, a birth date range of 1981 – 1998 will be employed to stay consistent with the ages of the target demographic.

The final portion of the survey utilised the Konrath and Handy Motives to Donate Scale discussed earlier (2017). The scale consists of 18 statements representing reasons that people may or may not choose to donate money to charitable organizations. These statements were developed using two different studies that were tested for predictable correlations, internal and test-retest reliability, and validity. Factor analysis showed the 18 statements grouped around six factors – altruism, trust, social, tax, constraint, and egoism. Based on my specific population of study, I chose to use these statements and add eight more possible motivation statements that queried the additional areas of faith, community, the poor, and technology.

Four additional motivation statements focused on faith were added in this research to understand if self-reported motivation from faith convictions supported an additional independent factor. The four statements were divided between giving and volunteering to determine if the two pro-social behaviours correlated with one another. The four statements also delineated between religious and non-religious giving/volunteering targets to observe any differences or distinctions. Seven more motivation statements were added from feedback in the survey pre-test phase. One final question was added focusing on technology.

Initially Principal Components Analysis and a visual scree plot were used to determine appropriate secondary testing. Next Principal Axis Factoring with a Promax rotation were utilized that supported seven factors, including the Faith sub-scale. The technology statement and encouraging others to give statement did not correlate strongly enough with any grouping in this test. (On a separate analysis, the technology statement correlated with the egoism sub-scale.) The resulting survey data show the faith statements load up together in the pattern matrix with the following groupings – 1. Altruism, 2. Faith, 3. Tax, 4. Constraint, 5. Social, 6. Trust, 7. Egoism.

3. Survey Testing

Once the survey instrument was designed, it was loaded onto an online survey application (SurveyGizmo.com) that allowed for the gathering of anonymous and mobile responses, as well as exporting of response data. The survey was tested in June 2016 with a random sampling of 25 Millennials working at the InterVarsity Christian Fellowship headquarters in Madison, Wisconsin. The survey was tested for clarity and comprehension. Vague and imprecise questions were edited before the survey was finalized.

4. Survey Results

The survey was released on December 5, 2016. InterVarsity sent an introduction text (see Appendix B) which explained the purpose of the survey and included an online link to the survey form, to 3,451 recipients. The survey was closed after 30 days from the initial release. The survey was released again on April 2016 and May 2016 to the KC Fellows (12 recipients) and European Leadership Forum (12 recipients) samples. From the three different groups, the survey was released to a total of 3,475 recipients. There were a total of 251 responses (228 complete, 40 partial), yielding a 7 percent response rate. Additionally, there were 137 Millennials and 98 non-Millennials. The table below summarizes the survey responses from each of the organizations, as well as the resulting interviews.

Organization	**Sample Size**	**Survey Responses**	**Response Rate**	**Interviewees**
InterVarsity	3,451	211	6%	15
KCF	12	8	67%	8
TELF	12	9	75%	8
Total	**3,475**	**228**	7%	**31**

Figure 3.4 Survey Response Rate

5. Survey Data Quantitative Analysis

The survey results were analysed using IBM SPSS Statistics software version 24. The data was first analysed to identify a subset of respondents that had provided their contact information as indication of their willingness to participate in a follow-up in-person interview. Forty-eight individuals provided contact information. After the interviews took place, the survey data was further analysed to determine if the interview subset was representative of the larger survey respondent sample population. The survey data was also analysed for internal consistency and validity, as well as significant differences between Millennials and other generation groupings, including between Evangelicals and non-Evangelicals. Correlation and multiple factor analyses were used to understand relatedness of motivation statements.

Semi-structured Interviews

I developed an interview protocol for those who responded positively to the online survey with a willingness to meet for an in-person 45-60-minute interview. The interviews were designed to explore the animating motivations for giving intentions, attitudes and presuppositions for charitable giving (see Appendix C). I chose to use an informal, semi-structured format for the interviews. My intent was to put the interviewees into a comfortable setting where they would feel at ease. The semi-structured interviews provided a platform for the participants to construct their understanding of their financial giving. In other words, for participants to 'cast their stories in their own terms' (Charmaz 2000:525). From this data, I uncovered 'specific words and phrases to which participants seem to attribute particular meaning' and thereby uncover recurring patterns which shed light on the phenomenon (Charmaz 2006:21). Before conducting the interviews, I explained the research to the participants and informed them that their identity would be kept confidential and invited them to give informed consent (see Appendix D). To establish rapport and level the power differential as an interviewer (O′Leary 2017:243), I explained my background in the area of philanthropy and the general area of research. Because previous research has shown Millennials to be sensitive to labels (Doherty et al. 2015), I chose not to inform the interviewees that I was specifically researching Millennials. I also chose not to use the term Evangelical, for similar reasons. However, I did let them know I was researching the general area dealing with the intersection of faith and giving. The twenty-five in-person interviews were conducted in public locations in either Chicago or Kansas City. All of the in-person interviews took place in either a public coffee shop or restaurant that were suggested by the interviewee for ease of access to their work or home. I offered to purchase food or drink, but there was no other remuneration given. I intentionally chose to focus on the in-person setting with Millennials to capture more of the non-verbal and physical cues. The five non-Millennial interviews were conducted on the phone. I followed the same interview protocol with each interview but allowed for guided discovery. I utilized a flexible structure of pre-defined questions that maintained a consistent trajectory across pre-defined areas of inquiry, but also allowed for deviation to follow ‘interesting and unexpected data that emerges’ (O′Leary 2017:240). Each interview was recorded and later copied onto my hard drive, with additional online backup. From the 211 completed surveys, 48 respondents agreed to be interviewed and provided their contact information. From March 2017 to June 2017, I completed 32 interviews, each lasting approximately 45-60 minutes.

1. Interview Protocol

Informing the development of the protocol were my initial observations of the survey responses. For example, the survey data showed a consistent and high level of adherence to the evangelical belief statements for many, yet there was a large divergence across the giving spectrum of giving amounts. This observation of belief not consistently informing behaviour became a significant area of inquiry within the protocol. Another area of inquiry that came about after exploring survey data was understanding the role of others, including friends as well as family background. I chose to ask questions that might uncover if friends were significantly influential in current giving decisions. Similarly, I asked several questions about the giving practices that they observed within their family, and how that has shaped or influenced their giving. The survey data also showed a significantly higher likelihood of giving to organizations if they provide a way to give online or through a mobile device. I asked questions related to the ease or intention of giving to see if technology was specifically mentioned. I also chose to prompt the interviewee to explore more imaginative paths of inquiry through metaphor. The hope was to uncover significant motivational areas that were influential in activating giving and how those areas affected belief and desire.

2. Interview Transcription

The interviews were transcribed using a three-step process. First, the recordings were uploaded to an online transcription service, Trint.com. I found the accuracy of the transcription to be around 75 percent accurate. The second step involved correcting text using an online text editor while simultaneously listening to the interviews. During this step I was correcting text, but also highlighting terms or concepts that stood out. The last step was doing a final pass to make sure the transcription had each of the conversation fragments associated with either me as the interviewer, or the interviewee.

3. Thematic Analysis

The transcripts were then analysed as part of a multi-step thematic analysis, using the ATLAS.ti software. After three separate passes through the data, I discovered 141 unique codes and eight different code groupings (see Appendix D). The data analysis followed the qualitative analysis pathway: identify biases/note overall impressions, reduce and code into themes, search for patterns and interconnections, map and build themes, build theories, and draw conclusions (O′Leary 2017).

Triangulation/second phase Interviews

During the thematic analysis, a subset of Millennial respondents stood out as distinct based on several criteria. Overall, they displayed a strong moral imagination informed by the following three common traits, 1) involved in community of practice (local church for most), 2) proximate to need (either physically through permanent geographic proximity, or experientially and awareness-based through community-minded local churches or organizations), and 3) active accountability (marriage and small group membership for most). Through these traits they were able to describe their agency compellingly and emotively in their financial giving and positively self-identify as generous. With this observation, I contacted four of the members of this subset for a second in-person interview. The intent was to further explore and support or invalidate these traits.

Validity

Determining validity in my mixed methods research required several strategies, some of which I have already referenced, and are described below.

Qualitative Validity

Within the qualitative framework, my interpretive lens as researcher is of primary importance to the construal of the inquiry and the inquiry results (Creswell & Miller 2000:129). Being self-reflexive, as noted earlier, I bring biases as being both knowledgeable to the area of philanthropy and the particular evangelical faith tradition, as well as proximate to the geographic locations studied in the interviews. However, I am located outside the Millennial generation and have chosen to locate my research outside the United States for external review. This research marks a personal reorientation from a practitioner within American Evangelical philanthropy to one of an external investigator. As an insider, I have chosen to figuratively and quite literally step outside of this context and look back through an academic research lens at a younger generation describe their thoughts and aims of charitable giving. Basing my research at the Oxford Centre for Mission Studies in the United Kingdom has added more opportunities for external challenge. Part of the research development process at the centre required several peer review sessions. In my cohort, I was the only American with ten different nations represented. All were largely Protestant in their religious beliefs, but only a few Evangelical. Question and answer sessions from my findings allowed me the added benefit of objectivity, that I do not have as an American Evangelical. Clarifying questions from fellow researchers allowed me to refine my analysis and conclusions. Additionally, my ongoing work provided constant contact with the funding needs of both the developing and developed worlds continues to press the urgency to better understand this next generation of globally aware resource allocators.

During the interview data analysis process, I utilized triangulation and member checking. I searched for convergence among the various interviewees, making sure gender and location (Chicago, Kansas City) were represented in each of the summary themes. I also looked for corroborating evidence in related philanthropic studies and my own quantitative survey data. I utilised member checking when I conducted follow-up interviews with the exemplars. Each of them was asked to validate and elaborate on the three identifying exemplar characteristics that I will describe further in Chapter Four.

Quantitative Validity

The quantitative validity started with the survey respondent data. I was able to determine that my respondent data set was demographically representative of the larger sample frame (3,451) with nearly identical Millennial/non-Millennial ratio as the sample frame. There were 251 responses (211 complete, 40 partial), including 113 Millennials and 98 non-Millennials, or 53.6 percent, compared to the InterVarsity Millennial population percentage of 53.5 percent.

Next, I needed to determine if my interview subset was representative of the survey respondent sample. An independent-samples t test was calculated comparing the mean scores of the 27 Evangelical Millennials in the interview subset to the mean scores of the 67 Evangelical Millennials of the overall sample. No significant difference was found. Three different areas of data were evaluated: 1) beliefs, 2) behaviours, and 3) motivations. The data show that the interview subset is representative of the survey respondent sample.

An important part of my research is the characterisation of Evangelical. I noted earlier the increasing difficulty in using this term appropriately and especially in research. I chose to utilise the NAE LifeWay research definition based on respondent beliefs (Stetzer 2015). This multi-phase research began in 2014 and was adopted by the NAE on October 15, 2015. I chose to use the resulting four belief statements as the indicator for 'Evangelical' in my research design because of its appropriate sociological research rigor, NAE acceptance and adoption, and its contemporary relevancy.

The final reason for using the core belief statements as an indicator for identifying an Evangelical is my own research bias. Much of the past research involving Evangelicals has relied too heavily on self-identification and denominational affiliation. Understandably, given the size and scale of the nationally representative samples, this is the most consistent and available data. However, my specific focus on Millennials as part of this research made those two methods increasingly difficult and suspect for reliability. Previous InterVarsity research has shown a negative attitude or dislike for the label of Evangelical (Hanover Research 2015). Pew Research also notes the general disassociation of Millennials from organized religion and identification with fixed religious categories (Pew Research Center 2014). The NAE Lifeway research definition provided a current, statistically valid option, yet corresponding favourably with historical definitions (Bebbington 1989).

My analysis for internal consistency using Cronbach's alpha yielded a 0.930 value. (The original NAE Lifeway Research yielded a 0.910 value). The items show a high inter-correlation and further exploratory factor analysis confirms unidimensionality.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.930	0.932	4

Figure 3.5 Evangelical Belief Statements Reliability

Inter-Item Correlation Matrix

	The Bible is the highest authority for what I believe	It is important for me personally to encourage non-Christians to trust Jesus Christ as their Savior	Jesus Christ's death on the cross is the only sacrifice that could remove the penalty of my sin	Only those who trust in Jesus Christ alone as their Savior receive God's free gift of eternal salvation
The Bible is the highest authority for what I believe	1.000	0.792	0.786	0.736
It is important for me personally to encourage non-Christians to trust Jesus Christ as their Savior	0.792	1.000	0.740	0.725
Jesus Christ's death on the cross is the only sacrifice that could remove the penalty of my sin	0.786	0.740	1.000	0.861
Only those who trust in Jesus Christ alone as their Savior receive God's free gift of eternal salvation	0.736	0.725	0.861	1.000

Figure 3.6 Evangelical Belief Statements Inter-Item Correlation

Conclusion

This research is a mixed-methods study within the qualitative research paradigm of the voluntary financial giving by a particular segment of the United States population. I seek to explore why the Millennial Evangelicals seem to be giving differently than previous generations. While there have been many broad population studies of Millennials, including giving, as well as many deterministic studies of motivations for giving, including religion, I have intentionally located my research at the intersection of the largest segment of the United States adult population (Millennials) and a populous religious faith tradition (Evangelicals) seeking to uncover potentially unknown reasons for giving and lack of giving.

I come at this research with a largely constructivist epistemological lens. I employ a series of interviews, informed by survey data to discover several dominant themes and further describe three common characteristics among a subset of exemplars. This chapter details the methods used, which were survey, interviews, triangulation, and readings of secondary sources.

Chapter Four comprises a framework for the presentation of my research findings. Four archetypes are identified in a 2x2 framework using the axes of two most dominant motivational theme groupings – Values and Personal Expression. The archetype framework shows the relation of the motivational themes discovered in the process of analysis.

Chapter Four: Archetype Framework

Introduction

My research has identified a limited moral imagination for voluntary giving among most of the Evangelical Millennial interviewees, resulting in individualistic, immanent and material aspirations in their giving. Although there was a stated, and in many cases, fervently stated set of values or religious axioms, only a few were able to express or describe the foundation of those values or how their faith-inspired moral imagination has animated their associated aspiration of giving in a consistent or personally satisfying manner.

Qualitative analysis from observation and interaction with Evangelical Millennials revealed over 140 unique themes arising from the 31 semi-structured interviews (Appendix E). Those themes were further analysed and grouped into five distinct motivational areas: 1) Values, 2) Recipient Assessment, 3) Family Background, 4) Personal Expression, and 5) Constraints/Demotivators.

Upon further analysis, the Values and Personal Expression motivational areas proved to be the two defining or key characteristics. They were the two most prevalent themes appearing in the interviews and were observed to be the most highly significant to the interviewees in describing their giving-related decision-making. To further understand the motivational themes, I employed a multi-dimensional conceptual typology using these two key themes (Values and Personal Expression) as foundational dimensions. Using a typology, or classification, started as a means of research to further understand the motivational areas, but soon became an end because of its significance in emphasizing the within-group homogeneity, and the between-group heterogeneity (Bailey 1994). The resulting four-fold typology yielded four constructed types[1]

[1] McKinney's alternative criterion type to Weber's concept of ideal types, called the constructive type, was more closely aligned with my analysis. The constructive type 'is a description of the most commonly

(Reluctant Millennial, Dutiful Evangelical, Expressive Responder, and Imaginative Giver) (McKinney 1969).

Each of the constructed types will be discussed separately in Chapters Five through Eight to illuminate their distinctions. At the beginning of each chapter, to illustrate each constructed type, one of the interviewees will be examined in-depth as an archetype characterizing the qualities and motivational aspects associated with voluntary giving. The archetype provides texture and gives voice to the conceptual classification. The Imaginative Giver is shown to be the exemplar of the types, integrating and exercising both the Values and Personal Expression dimensions, and achieving a self-described actualization and satisfaction with voluntary financial giving.

With the typology in place, I observed the three remaining themes (Family Background, Recipient Assessment, and Constraints/Demotivators) as either pathways or limiters to fuller expression or actualization along the axes of Values and Personal Expression. The presence or lack of these three themes either became an impediment or a necessary ingredient to self-described success in giving. The three themes were observed to act independently, but more than one, or all three, could be present for the interviewees.

Additionally, in Chapter Nine, I explore the moral imagination and its intersection with Evangelical Millennials. To explore the intersection, I introduce two hypothetical examples, Zach and Jenna as a heuristic analytical device to bring further clarity between the Imaginative Giver, as the exemplar type, and the other three types. Jenna represents an Imaginative Giver, and Zach represents a blend of the other three types. It is important for this study to note that the hypothetical examples are not additional constructive types, nor are they actual interviewees. Zach and Jenna are used to

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found characteristics, and is thus analogous to a measure of central tendency such as a mean, rather than to the end point of a continuum, as is the ideal type'. (Bailey 1994:10) illustrate the different use of the moral imagination in a typical giving context between the exemplar type and the other types.

When interacting together, two of the most highly observed and significant themes (Personal Expression, Values) expressed themselves as motivational axes. The two axes took on, to some extent, the expressive (Personal Expression) and instrumental (Values) roles of philanthropy, as described by Frumkin (2006). The axes formed a 2x2 framework with the remaining three themes becoming either pathways or limiters to fuller expression along the axes. Each of the resulting quadrants formed by the 2x2 framework will be discussed in the following chapters to illuminate the findings. This framework, then, will be used to explore the limited moral imagination observed among Evangelical Millennials.

Values – Axis #1

The Values theme consists of those beliefs, priorities, and attitudes that were stated to animate giving behaviour. The values were determined to be strong or weak based on the interview analysis. For some, the values were formed early in life and there was a strong sense of task-oriented accountability to the evangelical religious traditions or customs in which they grew up (Ottoni-Wilhelm et al. 2008; Bekkers & Wiepking 2011a). This orientation came through strongly in the interviews for those who were either raised in the church or who were influenced by their parents or another significant adult (Ottoni-Wilhelm et al. 2014; Adloff 2015). Others expressed very few priorities or beliefs undergirding their financial giving or desire to give. Regardless of a strong or weak set of giving values, emotional language was limited when describing these beliefs. There was a matter-of-factness to their descriptions. For many, the strong resolute language did not match their limited and sporadic current giving habits. The values were observed to be axiomatic; they were understood to be self-evident or without need for a coherent foundation or basis of thought. The values for three of the quadrants were more aspirational and sometimes perceived as financially daunting, but duty-bound (Wiepking & Breeze 2012). The biblical concept of the tithe, defined as the giving of ten percent of one's income, occupied much discussion when inquiring about values and beliefs. Below I highlight three of the more dominant sub-themes from this grouping.

Christian Duty

A primary value for giving by a clear majority of respondents was fulfilling a biblical command as part of their Christian duty (Bekkers & Wiepking 2011b). The theme of duty, obligation, or responsibility was prevalent across all interviewees, Millennials and non-Millennials. For most, the duty was described as a given, part of being an Evangelical Christian. Many described the duty of giving as a high bar to attain, with little positive energy or emotion. However, one married respondent commented, 'We're both especially motivated by duty. I feel like as a Christian, it's my duty to give, and I'm delighted to do so' (15N). Another respondent mentioned that the duty is a foregone conclusion or something they do not even think about.

> I feel like it's just like automatic. It just doesn't occur to me that it's something I have to think about. It's just natural. I guess that's my thinking. Of course, I have to give, that's my thinking. And so, I don't really think of it as like I don't struggle with it. (8M)

The interviewees describing giving as a Christian duty, not their faith convictions as the basis for requiring this adherence. Religious conviction, measured by adherence to doctrine is shown to be a motivator for giving in several studies (Vaidyanathan & Snell 2011; Schervish 1997).

Tithing

Tithing was the second most reported common theme specifically acknowledged by 19 of the interviewees. The biblical concept of tithe, as the giving of one-tenth of the increase of produce or livestock, is described throughout the Old Testament, but most commonly understood as given in the Law to Moses in the books of Leviticus, Numbers, and Deuteronomy. This sub-theme is discussed in greater detail in Chapter 7.

The concept of the tithe for most interviewees occupied a primary position in their moral imagination of faith-inspired giving. But for many, their imagination for what charitable giving looked like actually stopped with the concept of the tithe. They were unable to describe a vision for what giving looked like beyond the tithe. Further, they had no imagination for the impact of the tithe, or what it affected. Rather than being a minimum level benchmark, as taught by many evangelical churches, it seems to have become a roadblock to further giving and an impediment to connecting passion and emotions to giving.

God Owns It All

Closely linked to the theme of tithing, for many of the interviewees, is the issue of who owns their financial resources. Thirteen interviewees, all Millennials, declared that God owned all their resources, which had several implications. Some said God's ownership demanded responsibility and a high level of care and stewardship, 'That it's not ours, it's God's … so we have to, we have to give it away and spend it wisely' (1M). Others described a freedom that comes with this reality:

> Like it's not mine anyway. Like everything that I have is a gift. So, like that's just offering it back to God. And that frees me of like the feeling that I need to provide for myself in every area and have so much control. And I guess it's kind of like people talk about the whole like having open hands. You have open hands to receive also open hands to give. (4M)

One young Millennial interviewee expressed a cognitive incongruity with God's ownership of everything, and the tithe. The ten percent seemed such a small, almost insignificant amount, yet the cultural context surrounding the tithe seemed so rigid, demanding and out of proportion.

In contrast, two older Millennials described an entire shift in perspective with the guiding belief that God is the owner of all things:

> The question is not how much of my stuff does God want me to give away, but since everything is the Lord's, the earth is the Lord's and the fullness thereof, how much of God's stuff am I keeping for myself? So really, how much of God's stuff does He want me to give to someone else, since I'm merely a steward of it? I think from that theological perspective that informs our giving. (6M)

Another described the perspective shift as like an interpersonal relationship:

> But it really is connecting to the fact that everything that you have is a gift anyway, so giving and giving back is just a natural cycle. You know like in any relationship that's successful it's a give and take. You know it's back and forth. It's not one way. (14M)

Another older Millennial described the perspective shift in terms of affecting practical decisions of life:

> I think it changes how we live. So, I think that in terms of being good stewards of what the Lord has given us. Like, the finances that we're given are a huge part of that, in terms of the practical living side. Like where we choose to live and what we choose to buy. (3M)

Summary

The Values theme contains several lofty ideals related to how Millennials understand the evangelical faith and its demands on their financial resources. The ideals, however, for most were axiomatic and largely informed by tradition, rather than either foundational teaching or a compelling mental picture of their impact (Ottoni-Wilhelm et al. 2014). Parents or mentors did not offer explanations or teaching about their giving. When the interviewees described their parent’s giving behaviour it was based solely on their interpretation of the observed event, not a discussion or teaching that occurred at the time of the giving event(s). Several openly speculated on their parent’s motivations, based on recollections of those contexts. The values motivation had more to do with the observed faith of their childhood contexts, more so than their own reasoned or intentioned personal evangelical faith in action.

Therefore, without a personally compelling vision for how their faith informs their giving, the religious values, although strongly expressed, were observed to be tenets of religious tradition, not a strong motivation area that activates charitable giving. For most of the Evangelical Millennials in this study, the values noted in this chapter were readily expressed as being the basis for their giving. But when probed, the giving produced by this motivation was an emotionless ‘Christian Duty’ mediated predominantly through the tithe. There was mental assent to the lofty ideals of God owning it all, and the role of stewardship, but it lacked observable emotion. The values motivational grouping was observed to be connected with the head, but not the heart.

In abstract, the local church is seen as the main recipient of the duty-bound giving from the head, and the needy individual is seen as the main recipient of giving from the heart. There seems to be a lack of a unified motivational framework that is equally significant for the head and the heart. The Christian concept of the tithe was expressed by the interviewees as the foundational concept of their giving, as required by their faith. However, there is no corresponding foundational concept that incorporates their giving from the heart, outside of the local church. Giving outside the mandated biblical tithe remains untethered to a coherent and compelling moral motivational framework.[2] The tithe, intended as a building block in forming a giving framework, was observed to be devoid of meaning and unable to hold any weight of conviction or motivation, as described by the millennials in this study. For most, the tithe seems to have stunted the development of a vision that could galvanize a guiding value for giving that incorporates both the head and the heart.

The scale for the Values axis is most clearly understood with the labels ‘Axiomatic Values’ at the low end and ‘Guiding Principles’ on the high end. Values, located internally, and largely untethered to a comprehensive understanding of reality, siloed and even unexplored typified the low end. Contrasted with principles on the high end, understood to be external to the person and cohering with external reality. For those in

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[2] However, it is giving from the heart, discussed in Chapter Eight, that shows a much stronger motivation.

the upper two quadrants on this scale, their evangelical faith beliefs provided the basis for their principles.[3]

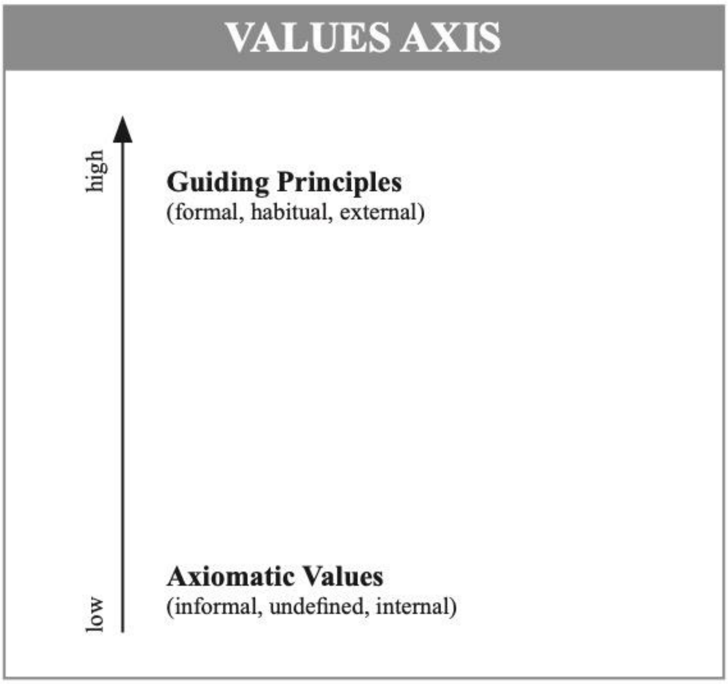

Figure 4.1 Values Axis

Personal Expression – Axis #2

Personal Expression was the most prominent motivational theme grouping coming from the interview analysis. It represented the ability to personally express oneself and receive something in return. My findings align with studies that describe the need for Millennials to express themselves through emotional or interpersonal relationships (Pew Research Center 2010; Saratovsky & Feldmann 2013; Goldseker & Moody 2017). Four of the most dominant sub-themes from this grouping are described below.

[3] However, there is a significant distinction between those on the high end of the Values axis. Those in the upper left quadrant (high values, low personal expression), although describing a set of religious principles as motivational, was largely stunted in expression, normally due to a limiting conception of the biblical tithe. Those in the upper right quadrant (high – values, high – personal expression) represented those with similarly stated Evangelical faith principles but additionally engaged through personal expression. The principles, or external truths, for those in the upper right quadrant became healthy internalized values with a principled biblical foundation, now cohered to lived external reality.

Need to Feel Connected

Evangelical Millennials need to feel connected in their giving. The need manifests itself in two ways. First, there is a need to connect with those who are hurting or perceived to be in need both physically and spiritually. The more direct the effect of the giving, as well as the closer physically to the recipient, the better. A personal relationship with the individual receiving the donation was of highest significance. When the giving involved an organization, it was important that the giver know an individual in the organization, thereby moving it into a more personal connection. The more personal the interaction, the higher the feeling of connection and ultimately the level of trust (Neumayr & Handy 2017). The level of connectedness was expressed in the interviews with emotional language, several using terms like ‘passion’, ‘sacrifice’, and ‘authentic’. Several Millennials described a yearning to be physically near the need (Bekkers & Wiepking 2011a). An important factor in increasing the emotional connection was the opportunity to actually see the need:

> So, I mean I guess sometimes it's kind of a hard thing too because I'm from New York. So especially walking through the city all the time you always see, you always see like homeless people come asking for money. And that's such a sad thing, and I'm not really sure what stops me, but as much as I would love to, I can't give to everyone. (25M)

Associated with seeing the need, was the desire to see the result of the giving:

> I'd say it's much easier to give when you can see the impact. So, for me I love giving to missionary families, because you hear from them on a monthly basis and they give you a news report. This is what's happening in France and like this is happening in the Middle East or something like that. So, then you know you're like whatever you're sending to them is actually helping them with their ministry. So, you can see that. Whereas if you just put it in to an offering on Sunday. I don't know. Like you could check it to go to grief counselling, but you never see the result of it. And it is kind of satisfying to see the result where your money goes. But I feel like I am more inclined to give when I can see the impact. (23M)

An alternative, but much less desired, was a video on social media or some other digital representation:

> Whether it's something I'm passionate about or like want to be able to see grow. So that personal involvement making sure that the mission is being carried out is definitely an important part. (1M)

Second, Evangelical Millennials give to be connected with others of like mind and heart. There is a strong desire to be in synch behaviourally with the norms of a particular group of people (virtual or otherwise), or spouse/significant other. Connecting with others, through giving, allow them to be known by others.

Non-Automated – ‘Analog’

Several Millennial interviewees reported a concern of losing human touch in their giving, mostly due to the automated giving options. They described this as one of several consequences of living in a digital world:

> I mean I think I try and be mindful of giving. Like I definitely don't automate giving to where it's an automatic deduction. I think that's important that you participate in the process of giving…Because I just see it as very destructive to connecting with the act of giving. And I feel like that's how all transactions are moving towards automatic deductions. (14M)

> In such a digital world the human touch is becoming such more needed and more like sort of thing. I love analog. Analog is the way to go…Like I get two newspapers delivered to me every day. Getting to read the physical copies. The arts, being able to talk to people, not kiosks or whatever. Kind of bringing back the idea of connection, like going to coffee shops and chilling, rather than, all the, you can do everything online. So, you can do it, but if you do everything you're just, you're not going to be able to have that human contact which is such a needed thing with being human. (1M)

It is important to note that many of the interviewees who are giving regularly to their church reported using automated options. Also, the results of the survey associated with this research showed 79 percent of the Millennial respondents either somewhat or strongly agreed with being more likely to give to religious charities, causes, or organizations if they provide a way to give online or through a mobile device. Additionally, the survey reported a majority (76 percent) of Millennials preferred to give financially to religious organizations, charities, or causes through an online method as opposed to giving in-person, or at an event.

Receive Something in Return

As Millennials express themselves in giving, they also described receiving something in return. Interviewees described feelings of joy, freedom, and overall affirmation that they would receive as a result of their giving. This observation is similar to the concept of ‘warm glow’ giving, which suggests giving is done not purely out of altruism, but with the expectation of receiving an emotional reward (Andreoni 1990). The motivational aspect of this concept was unclear in the interviews. Some described the resulting feelings as merely a positive consequence of giving. However, others described these resulting feelings as becoming one of the motivations:

> I'd say the biggest motivator is my faith, definitely. And like what it says in the Bible about giving, and how Jesus gave. But then also I guess because it makes me feel good. I mean the biggest the biggest aspect is my faith, but then I guess feeling good about giving is just a...a reality. I don't want to leave that out because it's true. (24M)

Spontaneity

Being spontaneous in giving was described not only as a desired way to give, but a more natural way to give. Spontaneity was reported by many to be the one thing that they wished was different in their giving, as if some negative trait was holding them back. Being spontaneous seemed to represent the highest order of personal expression in giving. Phrases such as 'reckless abandon', 'unconscious', and 'freedom' were used to describe the desired state of giving. This finding corresponds to Barna Group research showing Millennials in the United States not only preferred spontaneity in their giving, 45 percent felt generosity should always be 'spur-of-the-moment' (Barna Group 2017:18). Spontaneity was described as an indication of pure motivation. If they could act (give) before other 'selfish' or reasoned thoughts entered their decision process, it was deemed successful or good.

Summary

Personal expression, as a motivational group, was both described by the interviewees and observed in the interviews to be the most significant theme in this research. High significance was also observed in the thematic analysis through frequency and intensity of language, as well as a heightened level of physical engagement (eye contact and posture).

Admittedly, this was an area in which I, as a researcher, discovered a personal bias. During the interviews when I encountered or observed personal expression by the subject, I initially deemed it to be a negative characteristic of selfishness. This bias was informed by a common Millennial stereotype of narcissism and shallowness, described elsewhere in this paper. However, during the analysis, I began to see, for some, a telos or future vision described outside the Millennial individual. The giving was very much about the giver, but also about the giving recipient. Many of the interviewees described an intense need to see or know the work on the ground. When that seeing or knowing was achieved, two things were described as occurring, 1) a state of desired giving was reached, and 2) a connection was established with the recipient person/individual who was helped. The desire for connection was not devoid of empathy or concern for the recipient individual. It seemed to be a necessary part of the fulfilment of the process for many. In fact, the interviewees described the highest order of giving, when they could participate and epistemologically be a part of the giving process from beginning to end. When personal expression was achieved, a sense of meaning was established.

The scale for the Personal Expression axis is best understood with the low-end as being internally focused and the need to connect is solely based on meeting the needs of the giver. The giver is both conceptually and physically alone in their giving. The high end is represented by an external focus and the dual desire to achieve connectedness for both the giver and giving subject, as well as meeting the needs (physical and spiritual) of an individual in need, thereby achieving meaning.

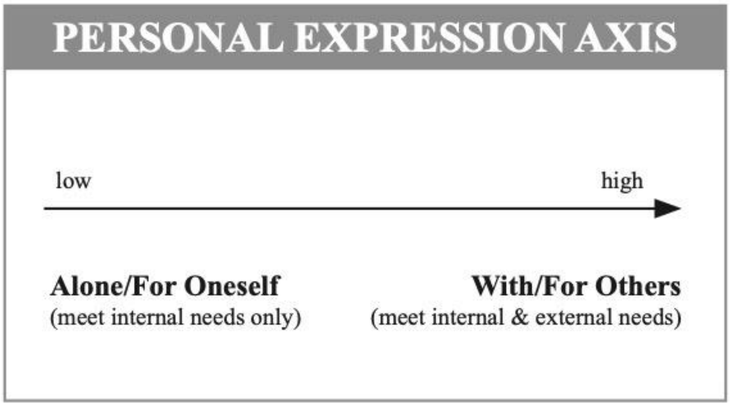

Figure 4.2 Personal Expression Axis

Archetype Framework

Together, the Values Axis (Y) and the Personal Expression Axis (X) form the framework for the motivation archetypes discovered in this research.

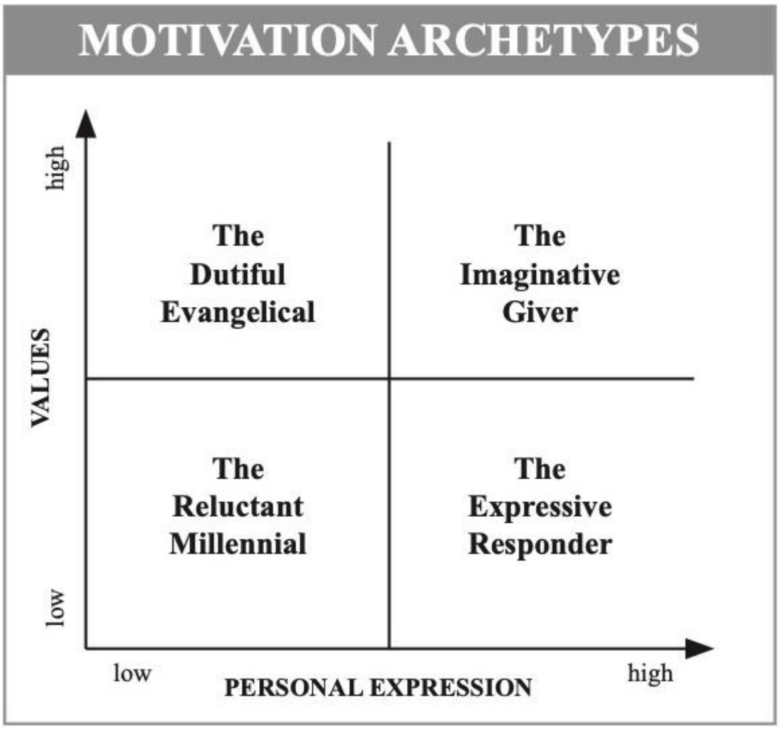

Figure 4.3 Motivation Archetypes

Each of the four archetypes is described further in Chapters Five through Eight.

Axis Pathways and Limiters

The three remaining major theme groupings (1. Recipient Assessment, 2. Family Background, and 3. Constraints/Demotivators) were observed to limit or permit progress along one or both axes. My research revealed The Imaginative Giver archetype (high Values, high Personal Expression) as the only exemplar displaying a healthy moral imagination which activated and sustained their giving. Thereby allowing them a pathway to achieve the high end of both axes. The other three archetypes each encountered problems that blocked their path or limited their ability to progress along one or both axes. Those pathways and limiters are encompassed in the following motivational theme groupings; 1. Recipient Assessment, 2. Family Background, and 3. Constraints/Demotivators. I will briefly describe these final three major themes in this chapter. A fuller discussion of the resulting consequences of the presence or absence of these themes in each of the archetypes can be found in Chapters Five through Eight.

Recipient Assessment - Pathway/Limiter #1

Understanding who or what would be receiving the donation was universally stated as important by all the interviewees. They described knowing 'where the money was going' as a significant determinant of their giving. This assessment theme fell into three main categories: 1) Establishing Trust, 2) Spiritual/Religious Impact, and 3) Institutions vs. Individuals.

First, all the interviewees were seeking to establish a level of trust to make them feel like they could give or freely express themselves as they felt necessary. For those in the Expressive Responder and Imaginative Giver quadrants this theme grouping was a combination of items that they stated as positive determinants of their giving. Those in the Reluctant Millennial and Dutiful Evangelical quadrants, identified similar items as negative determinants to giving. In either case, the actual assessment process was based almost exclusively on reputation through friend/family networks.[4] When asked follow-up clarifying questions related to items in this theme grouping, neither the Expressive Responder or the Reluctant Millennial, actually based their decision to give or not give on the results of their assessment. The Expressive Responder had already determined to give based on an overwhelming desire to feel connected to the need. Conversely, the Reluctant Millennial in most cases had already decided to not give but was looking for evidence to support their decision. The Imaginative Giver, alone, was observed to discern the worthiness of the giving opportunity. Although even in this quadrant, the assessment was determined to be a cursory effort.

Second, the Dutiful Evangelical and the Imaginative Giver described a disproportionate emphasis on wanting to ascertain the level or presence of a spiritual or religious impact. Specifically, they were needing to understand if the intervention funded by their giving was evangelistic, understood to be the communication of the evangelical tenets of belief. If so, the Dutiful Evangelical deemed the intervention to have more impact than another giving opportunity that would meet a physical need alone:

> I guess we believe that the gospel is what really transforms lives. So, if someone is just trying to do good, but leaving out the gospel, in whatever way…it's like, you know, whether it be the one thing that they're doing or whether it be the main component of their ministry, that's what really transforms lives. And so, we don't want to just use our finances to put a band-aid, let's say, on an issue. But we really desire to see people's lives transformed, not just on the outside. So, I feel this is a huge component in where we give. (3M)

One Dutiful Evangelical stated he would not even consider money he donated to 'non-Christian' organizations as giving at all:

> So, I've known people that talk about how they donate regularly to stuff like that [political campaigns]. That kind of stuff just doesn't cross my mind. And even if I did, I wouldn't consider that as giving. (21M)

Others use separate mental categories, similar to the different categories of tithing described in Chapter 7.

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[4] Only one interviewee responded they were aware of an online research tool called Guidestar, but they had not used it.

The Imaginative Givers also assessed the level of evangelistic content in giving opportunities, but it was not understood to be a determinant on whether to give or not at all. Instead, it was only thought to be effective in certain situations. For example, one Imaginative Giver described her assessment for giving to various faith-based cross-cultural ministries as joining with God in his mission in areas where she could not be physically:

> I would say that my faith has informed my giving in that I would like for...like I believe that everyone should hear about Christ and that there are various ways of doing that through ministries. And that I personally like can reflect the character of Christ in the areas that I am in. But there are a lot of areas that I can't personally serve in. And so, it informs my giving in being able to be a part of God's work in other areas as well. (29M)

Third, a significant determinant of giving was whether the giving was going to help an individual or was it going to an institution without a personal or individual connection (Neumayr & Handy 2017). It is well researched that Millennials, in general, are less trusting of institutions (Twenge et al. 2014), but this research shows one of the outcomes is how Millennials determine where to give their money. Millennials were found in this research to value giving to individuals over giving to institutions. One key distinction was observed with the Imaginative Givers who although they also displayed a preference to individuals above institutions, did not base the giving decision on this alone. They employed a more comprehensive window of impact that understood the institution as a necessary vehicle for their giving. The institution or non-profit organization was seen as the indirect recipient of the giving, but the direct effect of the giving was either the individual in need or a personal friend doing pro-social and pro-spiritual work. However, even the Imaginative Giver had reservations with extremely large organizations or institutions that did not communicate effectively on the direct work being done.

Each interviewee was asked if they considered themselves generous. After an initial answer was given, they were asked to give an example of this generosity. Each of the Millennials gave examples based on individuals or people, none spoke of institutions, whereas non-Millennials described only organizations and institutions, not individuals. Curiously, the Dutiful Evangelicals, whose giving was predominantly directed to the church in the form of a tithe, did not describe an assessment process in this form of giving.[5] Millennials further elaborated on the ability to see and hear actual stories of impact as ultimately affecting what they give to:

> Like we don't necessarily like to give when we don't get to hear the stories. I think that's the most exciting thing for us to see how the Lord uses those people who we're giving to. So, I guess it changes our life in that way. And definitely by giving to someone, [crying] Sorry. (3M)

When asked about hoped-for outcomes or transformation as a result of their giving, answers were focused entirely on individuals, rather than changes in systems or institutions. One Imaginative Giver, living in a Latino-dominant area of Chicago, was the rare exception to this thinking. He saw transformation as involving both individuals and institutions/communities:

> There's a Brazilian Bishop who has a statement, you know, when I feed the poor, I'm called a saint, but when I ask why the poor are poor, I'm called a communist. So, I think that individuals together create systems. That's what you call culture it's what you call community. So, there are needs that need to be met individually because there is no system or that person isn't connected to a system that can help it. And sometimes systems is not as efficient. You know there are systems that are more efficient and better at doing something holistically than an individual gift. There are systems that need to be improved and you will care and start attending the meetings and start influencing that organization or system if you are giving your money to it...I think you need both. (6M)

However, for most of the Millennials, their imagination is focused on the individual. When asked to think about giving to impact systemic cultural issues, one young Millennial summed it up best:

> But yeah, I really don't think there's any like one category [of impact] that I kind of think about when I give. I guess it ends up being more of like the people behind the category, rather than the category. (25M)

To summarize, most of the those interviewed in this research used the rhetoric of needing, or wanting, to assess the impact of their giving, but had no consistent method of evaluation. When asked about assessment, it was assumed the inquiry was 1) directed

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[5] In Chapter 7, I describe a general level of distrust proportional to the size of the church. A lack of assessment would seem to be linked to this area of concern, and likely support the distrust.

to an individual, and 2) did not involve giving to the local church. The interviewees were empathetic to the plight of individuals. So, any attempt at helping an individual was deemed as worthy, or good, as long as there was some way of connecting, through seeing or knowing about the person being helped. If there was a public perception that the recipient ministry/non-profit was not good, there was generally no further interest or attempt to substantiate the claims. This lack of further due diligence was mostly due to an overwhelming number of other causes to support and lack of compelling interest. Importantly, Recipient Assessment became a healthy enabler of Personal Expression when there was proximity to need. Absent proximity, this theme grouping was shown to limit giving.

Family Background – Pathway/Limiter #2

A person's background and their family's experience with giving, positive or negative, was significant to many of the interviewees, describing it as a motivator for their giving practice. This observation affirms Ottoni-Wilhelm et. al research that parent's religious giving is positively associated with their children's religious giving, even as strongly correlated as income and wealth (2008). I observed further distinction between the archetypes when the observed parental giving behaviour was accompanied with mentoring or guidance/teaching. For the Dutiful Evangelical and the Imaginative Giver, the motivational theme of Family Background was a positive formational pathway in the development of their giving. For the Reluctant Millennial and the Expressive Responder, this area was limiting. Family Background was observed in two main areas: 1) Parental modelling, and 2) Lack of Parental/Mentor Teaching.

First, those respondents who were brought up attending church with their parents, described observing their parents giving in the weekly offering plate:

> Yeah, it's just something my parents did, and it's something I do… It's just kind of something that I do, which I can attribute to myself but it's just something that God's allowed to be shown through my parents. (14M)

Some mentioned the consistency in how their parents gave as memorable:

> Yeah, I think that, I saw...my Mom is a believer, and my Dad is not, and I saw my mom just like giving. Never in the specifics of it, but just always that she would give in some way. Even when we were struggling financially, like I would still see her giving consistently. (3M)

Others noted variability in giving, suggesting that the duty was more of a suggestion, not a rule to be followed explicitly:

> And it was definitely never my parents were in any position to plan out gifts…and you know tithing was just always throwing something in the collection plate, whatever you could that week, maybe you did, maybe you didn't. (22M)

Second, with each of the parental examples given, none of the respondents mentioned specific teaching to explain or supplement the observed behaviour. No respondent mentioned childhood teaching that was formational or even memorable. Out of the 31 interviews, only two respondents mentioned a mentor or pastor specifically teaching and personally challenging her as a married adult. The first respondent did not recall parental modelling during her formative years, so the teaching, later in life, from the pastor/mentor was significant in her motivation for giving:

> I think one thing for us that really helps us in how we give was that we have a lot of people in our lives who also challenged us. At one point, we were challenged like by our pastor. Why aren't you giving? I think that's really hard to hear. Like we were kind of taken aback at that point. I think that sometimes people fear challenging people especially in finance. Because it's a tough one for many people. Not many people, I feel like talk about it. And it's also like personal. Everyone says it's a personal decision. Finances just aren't talked about much. But we were so blessed by his challenge to us. And also, just hearing from people that we really respected also like the older couple who are our small group leaders. Just like, hearing their stories of giving and how they choose to give. Yeah, we just really respect them and their giving. And we were just really challenged to re-look as how we give. (3M)

The other respondent commented generally, 'Yeah, we enjoy giving. It's just something that we got some teaching on when we were very young in our faith. And it's something that we've enjoyed over the years' (15N). Others mentioned a sermon series on giving in their church, but none could recall specific principles that were orienting their giving or pro-social behaviour in a particular way. Three of the interviewees described a poor or a financially unstable family background. Even in this perhaps more desperate context, the parents did not give instruction or provide intentional dialog/conversation around this area. One Millennial suggested that perhaps because her father was a quiet humble man, not teaching her, or even talking about giving in the home, was a virtuous act:

> So, it was always something like my dad was never boastful in and he was like he's always been a very humble quiet man. So, he's just kind of taught me that with generosity you should be quiet about it and you should be humble about it when it comes to it, because the Lord's given you those resources to be able to give. (23M)

Family Background was described by several of the interviewees to be significant in their formation for giving. The observation from this data is a disproportionate emphasis on recollections of parents or guardians financial giving without a corresponding knowing or understanding of context and guiding principles. Whether their background was perceived as one of want or comfort, or whether they had parents or guardians actively involved in their lives, there were no memorable teachings on giving, only observed behaviour. Further, there were no described attempts to seek out the reasons or understand the motivations and principles years later. There was a nostalgia to remembering the sacrificial acts and then attaching perceived intentions. In the void of a foundation of giving principles, the interviewees had ascribed motivations and principles to their parent's giving practices. Without an intentioned form of teaching corresponding to observed parental giving, the influential weight of this formation is left to the physical observation alone.[6] Ottoni-Wilhelm et. al research affirms both parental role-modeling and conversations about giving are positively associated with adolescent giving. 'An adolescent whose parent role-models giving and talks about giving has a probability of giving that is 33% higher than an adolescent whose parent does neither' (2014:62). In my research, Family Background was described as a motivational pathway for giving for 27 of the 31 interviewees. However, the depth of motivational influence was limited to the importance and specificity the interviewee ascribed to their parents/guardian's giving behaviour. For three of the interviewees, their family

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[6] This could be an increasing problem for future generations as research shows the move to online giving, especially to churches, continues to spike (Blackbaud Institute 2022). This move to online will dramatically change the opportunity for children and youth to observe financial giving by their guardians or parents, leaving them without even a recollection of parental modelling.

background was described as challenging, and giving was not present or not something to inspire their giving.

Constraints/Demotivators – Pathway/Limiter #3

The last grouping is comprised of those themes that only detract, or limit giving or were recognized by the interviewees as de-motivators. The interviewees described concerns and fears about giving and the level of sacrifice required to give at a consistent and significant level approaching the tithe amount. The younger Millennials expressed these concerns more acutely than the older Millennials. Eighty-four percent of the interviewees described constraints in their giving. The major theme groupings are availability of resources, budget, ongoing commitment, cost/sacrifice, and giving alone.

Prominent in the interviews was the concern of having enough financial resources. When asked the question, ‘Do you wish anything was different in your giving?’ forty-two percent wished they could give more but cannot because of a perceived lack of financial resources. Whether or not the actual financial deficit was perceived or real, Wiepking and Breeze suggest the perceived cost of giving will negatively affect giving (Wiepking & Breeze 2012). This perceived lack of abundance mentality helps explain the burden the tithe seems to have for many. When questioned about the observed concern, a few confessed they are not able to tithe regularly at this time, and do not see that possibility for a quite a while until they are making a (unspecified) higher level of income:

> I don't have as much flexible income right now, so that's something I have to think about more. But, for the most part I don't have any process, so I am pretty scared to give more than give more than like $10 on GoFundMe or Facebook. (4M)

One Millennial described her fear more transparently, as a fear of not having enough money, but also a fear of not giving, or guilt:

> I think about the desire to do it. And then, I also think about the fear behind it and just trying to find...trying to be generous out of love and excitement for whatever I'm giving to. But then fear can creep in when I think of those things. And kind of that constant battle of balancing that out. I kind of

> define my security in money. And so I think about generosity the desire to be generous a lot, but my nature...Fear of not having enough. Fear of giving and not having it because I gave it away. (18M)

Beyond fear, another emotion that was described in relation to having enough money was selfishness. One interviewee described the selfishness as a constant battle:

> Yeah, I mean it's just hard like especially with money like when you think of like what you could buy for yourself with the money that your giving it to someone else. And then you like to still consciously be able to like to give them that is hard. But then after you do it like it feels really good. I wish that I could like give more naturally than I do. I mean it is a good thing that I'm like really working at it this year. But it's still like, it's so hard to like give naturally without like thinking of like what I'm giving up. And I wish that I could just like not fight this all the time. (24M)

The fear or concern of available financial resources to give is not unfounded or simply a perception. Pew Research Center reported in just eighteen years (1998-2016), the number of households with student debt has doubled; meaning Millennials are strapped with twice as much debt as Gen Xers when they were that same age (Bialik & Fry 2019).

Closely associated with the constraint of not having enough resources was the fact that most of the Millennials did not have a budget or system of tracking their spending, or even setting goal amounts. However, even those who did not have a budget felt that they should have a budget in place. It did not seem to be a high enough priority to turn it into reality. This theme displayed a strong variation between older and younger Millennials. Older Millennials, especially those that were married, spoke confidently about their budget. One older Imaginative Giver described the budget as a 'moral document' that reflects their 'prior consequential, far-reaching decision-making' that should be shared with others for accountability. The use of a budget was a significant limiter for the Reluctant Millennial to give at all, and the Expressive Responder to give more significantly and consistently.

Interviewees also expressed an angst about giving on a consistent recurring basis for an extended future period of time. The commitment to ongoing giving to an individual, such as monthly missionary support, or regular giving to an institution was seen as constraining or not fitting into their conception of giving, outside of the local church.

There seemed to be a mental and emotional incongruence with this seemingly never-ending financial binding commitment and the complete unknown of the future:

> And especially I find problematic that you have to make regular monthly contributions to an organization if it's outside of church which I do monthly, or these organization I'm already familiar with…I don't like the idea of necessarily making a regular constant contribution. Because I feel like I have to really sustain that. And I have to sort of think this logically. (5M)

Adding to this angst, Millennials have grown up in a time of economic instability, both in the United States and globally, resulting in lower job security and a resulting ongoing need for new career training and education (Pew Research Center 2010). Interestingly, ongoing giving to a local church, through the tithe, was understood as the expected reality. As noted earlier, there was a spectrum of acceptance of this reality. The older Millennials, especially those who were married and utilised a budget, were more accepting of the ongoing commitment. Their acceptance followed a more settled or stable context.

The next Constraint/Demotivator theme group related to the perceived cost or sacrifice required of giving. Thirty-eight percent of the interviewees explained their faith might demand a financial commitment that would be uncomfortable and require giving up some personal comforts. One Reluctant Millennial described sacrifice as a continuum with inconvenience on one end and a resulting lifestyle change on the other. When asked where he thought this sacrifice sentiment came from, he responded that he remembers seeing his parents giving sacrificially and that alone cemented in his mind the possibility of having to live this way. Another interviewee recalled a sermon from the book of 2 Corinthians that described people giving beyond their means, as a biblical standard to which to aspire. He questioned whether or not he was, or could accept, living within that reality. When asked if anything could be different about her giving, a Dutiful Evangelical commented, ‘I wish I could give without it hurting. You know, without needing a lot of sacrifice from me’ (28M). Although not voiced by others, that candid comment is likely an unspoken corollary that goes along with the common sentiment of wishing they could give more but being unwilling or fearful about the cost or sacrifice required. For some it was scary, but yet aspirational, ‘What I've always heard and what I'm interested in trying is giving until it hurts. I don't know, but I think I would like that to be a stretch goal for me’ (14M).

The cost/sacrifice theme was most observed to affect the Reluctant Millennial and the Dutiful Evangelical types.

The last Constraint/Demotivator theme group was the pervasive understanding that the act of giving was a personal and private matter. Given their digitally connected lives, I expected many of the Millennials to describe diverse and technologically creative ways in which they involve one another in their giving. Instead, many noted either spiritual or culturally individualistic upbringing as their reluctance to involve others in their giving:

> I think the way that I grew up is that it doesn't matter what other people are doing, it matters what my responsibilities are and what I am called to do. So, I think that in terms of giving, I don't really think about what I'm doing with them too much. (8M)

However, some of the Millennials described a tension between keeping their giving private and acknowledging that being around generous friends made them more generous. They perceived that if giving was more open or discussed in peer group settings it would inspire more generous giving:

> Yeah, I feel like it's more of a personal thing. But also like when I'm with friends who are very giving, it definitely rubs off on me and it makes me want to give too. And I don't know I feel like it's just kind of a mindset that I get in when I like hang out with the kinds of people that are really giving versus friends that aren't giving. (24M)

Accountability was another area in tension with giving restricted to a private space. Only if giving was shared with others would they be able to hold each other accountable. The exception to giving being a private reality was those interviewees who were married, although not all. Marriage, in general, spurred on the need for communication about giving. An Expressive Responder, who was engaged to be married, looked forward to ‘finally have someone to talk to about giving’ (19M). Since the Millennials are delaying getting married, giving alone becomes a reality that extends much further into adulthood.

Constraints/Demotivators as a theme grouping was acknowledged in some way in every interview. Nationally, the financial picture for Millennials is one of rising student debt and a tight jobs market. Accumulated wealth for Millennials was lower than Gen X or Boomers at the same age ($12,500 vs. $15,100 or $20,700) (Bialik & Fry 2019:5). Compared to previous generations there is reason for concern about what the financial future holds. Surprisingly though, none of the interviewees in this research noted the broader negative-trending financial picture as being the source of their concern or future uncertainty. They did mention a lower earning level at this stage of their careers, but almost universally expressed optimism of future increase in income. When asked what they wished could be different about their giving, no one mentioned a more positive or stable economy. Many said they would like to give more, but the constraint was simply a lower income, not a systemic economic problem.

A large part of the concern was understood to be in their control (Wiepking & Breeze 2012). There was a recognition that a financial budget, consisting of both a savings and giving plan would help bring financial security and stability, but only those in the Imaginative Giver quadrant were utilizing such a tool consistently. Interestingly, of those who were not currently using a budget, none mentioned having plans to set up a financial budget in the near future. However, many expressed the understanding that they would have to take this responsible step once they were married and started a family. In addition to my research, the presence of a system of giving was found to be a significant differentiation characteristic by Herzog and Price. The presence of a giving system formed the x-axis of their 2x2 giving typology (2016:119–120). The conspicuous absence of a giving system within three of the four quadrants was significant, with only seven of the 31 interviewees utilising a budget, and all but one of those being married.

The perceived deficiency in requisite income, the lack of a giving system, the unknown cost/sacrifice required, and wariness of ongoing commitment were cited by the interviewees as causes for their sporadic and less-than-desired levels of giving. But taken in conjunction with broader Millennial behavioural research those traits appear to be symptoms, rather than causes. Not identified by the interviewees but observed to be the more dominant controlling constraint of giving, was the private and personal nature of financial giving, giving alone.

Archetype Framework in Action

The five major theme groupings (Values, Personal Expression, Recipient Assessment, Family Background, Constraints/Demotivators) interact with one another as follows.

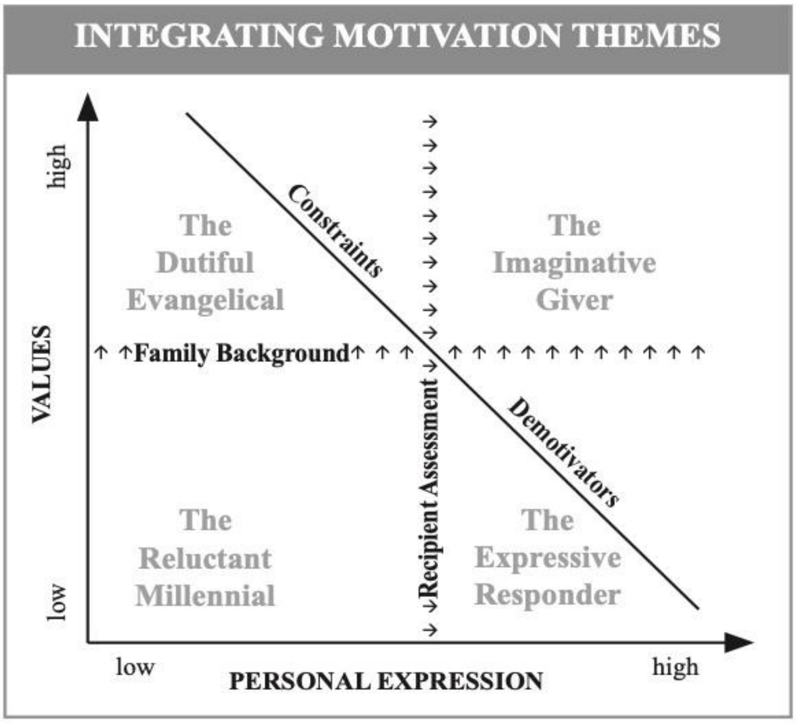

Figure 4.4 Integrating Motivation Themes

Recipient Assessment was observed to be a pathway for the Imaginative Giver and the Expressive Responder to progress along the Personal Expression axis. It was also observed to limit the progress for those in the Reluctant Millennial and the Dutiful Evangelical.

Family Background was observed to be a pathway for the Dutiful Evangelical and the Imaginative Giver along the Values axis, but limit progress for the Reluctant Millennial and the Expressive Responder.

Constraints/Demotivators was observed to limit progress along both axes for each of the quadrants, except the Imaginative Giver.

Summary

The research revealed five major motivational theme groupings. The data show two of the themes (Values, Personal Expression) were dominant and influential in giving behaviour. The remaining three themes (Recipient Assessment, Family Background, Constraints/Demotivators) either assisted or limited progress in achieving strong Values and/or strong Personal Expression. Together these themes formed a 2x2 framework illustrating four distinct populations of givers. Each of the quadrants presented unique characteristics related to giving. One quadrant of exemplars displayed and expressed both strong Values and strong Personal Expression: the Imaginative Giver.

The combination of strong faith-based values put in practice through regular personal expression of giving in community set the Imaginative Giver apart. This unique combination formed a healthy imagination of a hopeful future. With a motivating future vision as the end, the Imaginative Giver employed adaptive strategies for sustained and satisfying giving. The other three quadrants were characterized by a private and personal nature of financial giving, physical isolated context from need, and the absence of active accountability which together limited the development of a sustaining moral imagination for giving.

The archetype framework was developed to explore the relationships between the main motivating themes or groupings. A noted complexity with the archetypes is the overlap or interaction between individual and social group environments, such as religious bodies. However, understanding the social context is required to adequately discern an individual's giving motivations (Schervish & Havens 1997; Wiepking & Maas 2009). My research recognizes significant participation in communities of practice, or as Havens et al. labels 'communities of participation' (2006:545), as a distinguishing feature of the Imaginative Giver archetype. The field of philanthropy suggests there are three social bases or levels of giving – micro, meso and macro (Barman 2017), involving three sources of giving – individual, foundations, and corporations. My research focuses on individual donors from a micro level approach. Emily Barman sums up this perspective,

> In short, a micro-level approach to philanthropy gives attention to individuals as donors but sees their decision to give as shaped by the networks and norms of the local social context in which they are embedded. (2017:278)

The following four chapters will look at each quadrant of the framework in more detail.

Chapter Five: The Reluctant Millennial

Introduction

American Millennials have been told since their earliest days that the future is wide open for discovery. The only thing holding them back is their appetite to grab on to any one of a myriad of opportunities to which they were destined and go make the world a better place, the stuff of graduation speeches. Many Millennials, coming from privileged backgrounds, were guided, protected, curated, or even forced on to the optimal path of unlimited greatness by helicopter or hoverboard parents. Additionally, for Evangelical Millennials, there were church-centred activities and endless faith-based opportunities, carefully planned gatherings intended to solidify their faith as a controlling lens through which to view all of life. Although the intentions may have been honourable, too many choices may have made decision-making more challenging. Psychologist Barry Schwartz calls this the paradox of choice (Schwartz 2004). The decisions could be which person to marry, or in this case, considerations for their participation in prosocial behaviour.

Many in this generation, given such a privileged freedom of choice for unlimited futures, are seemingly reluctant to give. In philanthropic decisions, Millennials are faced with an increasing number of non-profits calling for their limited dollars here and around the world[1]. Financially, they are actually constrained by their precarious situation. Philosophically, most received limited mentoring in the why or how of financial giving (Ottoni-Wilhelm et al. 2014). Culturally, they are pushing against a current of expressive individualism to consider a broader social good (Twenge et al.

[1] According to the Urban Institute, for the ten-year period 2006-2016, religion related non-profits experienced the greatest growth of all non-profit sectors. 'Financially, religion-related organizations had the largest proportional increase in both revenue and expenses, growing from $13.2 billion in revenue in 2006 to $19.4 billion in 2016 after adjusting for inflation (a change of 47 percent).' (NCCS Project Team 2020:3)

2012). This digitally enforced isolated reality has created a tepid imagination for a societal good outside of their individual immanent frame. They remain socially connected, but perhaps more so virtually, than face to face. Prior to the advent of social networking, Putnam noted the decline in civic activity, starting much earlier than the Millennial generation, but still continuing today (2001). Perhaps the increased presence of the digital environment has increased the rate of civic dis-interest, causing another challenge to imagining how, together with others, societal problems could be addressed, including philanthropic modes. Studies on both sides of the argument of whether personal digital technology causes less social interaction, suggest that this is a more nuanced debate, especially when looking through a philanthropic lens. Author Jeffrey A. Hall suggests that a refocus is needed to look less at individual media platforms and services and more on the people using the technology. One of Hall's key observations is that,

> relationships are and have been multimodal, and, as such, much communication through media is an extension of those pre-existing relationships. Although the media choices are vast, people continue to rely on a narrow set of modes of communication with a small number of important others. (2020:3)

Millennials are faced with an increasing number of opportunities to give and serve, but no framework to free them from their frenetic standstill (Rosa & Trejo-Mathys 2013). This multi-dimension context has left many in the Millennial generation, as well as other generations, without a framework of social relationships in which to consider their financial giving.

In this chapter, I will describe the first of four archetypes identified in my research. The Reluctant Millennial represented 31 percent of the Millennial interviewees. The isolation, fear, and indecision of participating in financial giving leave these individuals desiring to help but inhibited to act.

The Reluctant Millennial – Archetype #1

Kelly, a soon to be married 25-year-old graduate of Oklahoma State, grew up attending church with her mom and dad, and occasionally taking part in organized church youth activities. Family was important. In fact, her most vivid recollections of giving involved family members, including times her mom and dad gave to other close family members experiencing tough financial times, or when unexpected needs arose. When asked a rather broad imaginative question about her conception of giving, curiously, Kelly cites tipping at a restaurant. She answered the question of whether or not she would consider herself to be a generous person with the response 'moderately'. But she quickly followed that up with an indecisive, 'maybe moderate to low' (22M).

Her imagination for giving, in general, was surprisingly insipid. When asked if there was a word or metaphor that would describe her giving, she responded, 'Well, this is just not very good of me, but how about "deserved." It's like if the need is great enough. I guess it just depends' (22M). Kelly understood her answer to be inadequate; that there was something missing in this area of her life, but she seemed to be either unwilling or unable to effect a change:

> Yeah, I wish I guess all my life I've never really known...you know people talk about giving, but I guess I don't even know where to start. No, I don't even know where to go to look for the places to go. So, I guess maybe I just wish I were more educated. I wish that I built into my finances some room for giving. (22M)

In this reflection, Kelly shares two other constraints to her giving. Besides a general lack of imagination, she mentions a need for more education, and additional financial capacity, likely resulting from some form of planning or preconceived budgetary plan.

One could imagine that her family, stated as being an important part of her upbringing, could have been one source of influence to instil principles of giving that would form a bedrock or foundation of giving. However, Kelly's response illustrates not only a lack of consideration in this area, but also a heightened value given to spontaneity, almost virtuous:

> Interviewer: During your childhood and growing up years, do you recall or remember your folks giving or talking about giving principles…perhaps other people or family members giving…or grandparents… you know more of the family and even the broader family? Was it something that you recall, and if so, do you think it was formational for you or what kinds of things do you remember in that way?
>
> Kelly: It's funny I hadn't actually drawn that connection before but now it's like I'm thinking about the questions you just asked me. My parents, like my dad's side of the family, they're a large family and some of them are very wealthy and some are very poor, so a gift was very spontaneous. It was in large amounts, it was personal connection, "this is my family and I'm going to take care of you." I think that makes sense. I guess that's the only way I had seen that happen, was between family and friends. And it was a great need, pretty impactful gift. And it was kind of just impulsive, out of the blue. And it was definitely…my parents were never in any position to plan out gifts, so I never even knew that was out there. And you know, tithing was just always throwing something in the collection plate, whatever you could that week, maybe you did, maybe you didn't. (22M)

In the absence of guiding principles or a compelling imagination, spontaneity is retrospectively inserted into the void as being the assumed framework for her parents' giving.

Kelly describes her faith as an important part of her life. She was involved in a campus ministry during college and has attended church fairly regularly since graduation. When asked how her faith is connected to, or informs, her giving, she responded that her faith remains largely separate and distinct:

> I don't know. I think maybe not much in all honesty. You know, just, I guess maybe haven't connected those two, other than hearing about it in church that you should give. I think maybe just the idea that you know in the Bible I think it presents a lot of scenarios where if you don't, no one will. And so, I mean, I think for me that's maybe the only thought that we translate from the Bible to giving, that it's just if you don't, people won't necessarily step up and do that. (22M)

Kelly's stated motivation for giving is centred around her happiness. Faith and family are present in the decision-making matrix, but the guiding and primary impetus for giving is the avoidance of fear and the need to feel happy:

> Well I think any time like I've been like I want to do this, it makes me happy to do this. I think it's been because I'm picturing the feeling that they will get from it, which is something I've experienced before. Where it's like you have that, "oh my God, I don't know how I'm going to make ends meet, God I really just need some huge blessing in life," and suddenly your table tips you really well. And that feels like an answered prayer, it just feels like this miracle in a sense. And I think I like the idea of just kind of being that out of the ordinary blessing for people that really moves them. Not that I've ever been able to do that for someone, but you know the little things are big too. (22M)

In this framework, when that feeling of happiness is experienced both as a giver and receiver in a spontaneous way, the ultimate unconstrained giving context occurs. The highest end is happiness, with the best means being spontaneity.

Kelly represented many of the Millennials interviewed in this study. Their imagination was guided by their individual temporal reality. And the temporal reality, when given the ability to see past fear and anxiety to a state of happiness, is the desired end. Personal or individual happiness was imagined to be on the other side of fear. Past influences of faith or family were mentioned but neither was described or observed to be formational. Individual feelings associated with achieving happiness and avoiding risk or insecurity, including financial, dominated their vision. Any future societal good or impact was largely a vague and financially uncertain domain. Giving, therefore, was largely aspirational and must exist and have its effect in the here and now at an individual level with little consideration of a broader common good.

In this chapter, I will report on the first archetype identified in my research – the Reluctant Millennial. Qualitative analysis revealed over 140 unique themes arising from the 31 semi-structured interviews (Appendix E). Those themes were further analysed and grouped into two dominant motivational areas of 1) Values and 2) Personal Expression. Using a 2x2 grid with Values as the y-axis and Personal Expression as the x-axis, the Reluctant Millennial occupies the low-low or bottom left quadrant position. The average year of birth for the Millennials in this quadrant was 1991, and all but one of them was married. For comparison, this was the same year of birth (1991) for the Expressive Responder, one year younger than the Dutiful Evangelical (1990), and four years younger than the Imaginative Giver (1988). The percentage of married members was similar to the Imaginative Giver, but was double the percentage of Expressive Responder, or Dutiful Evangelical married members. The younger age of the Reluctant Millennial, along with the Expressive Responder could be a variable that needs further investigation. However, it is important to note the marital status and age variables did not follow participation across quadrants or types uniformly.

Several factors were observed to be limiting the Reluctant Millennial's ability to progress along either of the axes. The factors observed to be impacting the Values axis, are Lack of Teaching around Giving, Lack of Habitual Giving Example, Lack of Formalized Intention, Non-binding Faith, and Giving Alone. The factors observed to be impacting the Personal Expression axis are Fear, Recipient Assessment, Lack of Proximity to Need. These factors reveal the lack of a principled conception of giving, and a lack of an embodied expression to others, leading to an inhibited or reluctant giving lifestyle.

Values Axis Factors

Lack of Teaching around Giving

Illustrated in the archetype above, the absence of any discussion or teaching by parents or extended family members was notable in each of the interviews. Kelly's parents may have had a very compelling motivational framework for their giving decisions, but not having communicated this in any significant or memorable way, left Kelly to arbitrarily assign a motivation to their charitable action. The motivation she chose to assign to her parents was one of spontaneity; as an in-the-moment decision.[2] But the constraint, or the reason Kelly ascertains for her parents not having the option to have a more consistent giving practice, was the perceived lack of finances. She uses the phrase, 'my parents were never in any position to plan out gifts' to denote their limited financial situation.

Similar to others in this quadrant, Kelly recalled observing her parents, and other extended adult family members, giving financially in various times and in various ways. However, there was no accompanying teaching around the charitable action, or even a discussion as to what motivational impulse(s) was behind the giving. As noted in Chapter Four, both parent role-modelling and conversation is positively correlated in

[2] Spontaneity, as we will see in other types, is universally highly valued by Evangelical Millennials.

their children’s giving (Ottoni-Wilhelm et al. 2014). Surprisingly, only one interviewee described a memorable discussion with her parents around giving (16M). But even that exchange was shrouded in mystery, with her father citing a New Testament Bible verse, ‘to not let your left hand know what your right hand is doing’ (Matthew 6:3). The understood implication is that giving, when inspired by faith, is both personal and private. This understanding fits well with the contemporary understanding of faith itself being tolerated in a secular culture, as long as it is kept personal and private (Hart 1987). Unfortunately, this understanding misses an opportunity for the Millennial to form a deep transferable guiding principle with her own giving.

It is important to note that nearly all interviewees mentioned observing their parent(s) or adult guardian giving financially at some point. And when the memory was cited, there was both a significant and positive weight attributed to the event. So, the giving by parents was described as being formational, but only as an act that the observer was left to ascertain the impetus or motivation. The ‘why’ behind the giving was left up to the interviewee to determine. The lack of a coherent motivational framework to explain their parents giving left those in this quadrant with doubts and uncertainties about their parents’ giving. The perceived gap between belief and behaviour in parental giving, as described by those in this quadrant, was a notable difference from those in quadrants 3 and 4, with high Guiding Principles, but similar to those in quadrant 2. The lack of an understood connection between belief and behaviour by parents leaves the Millennial inhibited. My research does not show that had the parent(s) explained their motivations for giving, each of the Millennials would have attained strong guiding principles. In fact, Smith et al. would suggest that the baby boomer parents universally, along with social structures writ large did not provide adequate ‘tools for good moral reasoning’ (Smith et al. 2011:238). However, the lack of parental teaching was a missed opportunity to instil a strong guiding principle for giving and observed as different from those in quadrants 3 and 4.

Lack of Habitual Giving Example

Related to the lack of parental teaching, was a lack of an example in consistent giving that could be cited by the interviewees in this quadrant. Even the parents or family members that were cited as observed giving, were not cited as habitual givers. Noted earlier, Kelly described her parents' giving as exceptional, not habitual. Even without accompanying teaching there was a dearth of models of habitual or consistent giving that were mentioned as exemplars or significant by the interviewees. Again, a notable difference between quadrants 3, 4 and quadrant 1 was the lack of a model or example of consistent or habitual giving. Especially in quadrant 3, individuals observed their parents or guardians giving regularly at church as the offering plate was being passed. Even without narrative teaching, the observation of consistent or habitual giving instilled a model to follow. Quadrant 1 interviewees were lacking a model to follow.

Lack of Formalized Intention (Intention/Means)

Putting values or principles into action requires the necessary means. In the area of giving, the interviewees who said they were giving according to their stated principles (quadrant 3 and 4), utilized some form of financial discipline and/or some accountability structure. Quadrant 3 interviewees all described the tithe as a formalized tool used to guide their giving. Although the tithe was mentioned as the main construct for giving, it carried a negative connotation for most. See Chapter Seven for more detail on the tithe. Several quadrant 1 members mentioned the tithe in concept, but not as an action.

Faith as a Non-Binding Concept

When asked if faith informs their giving, all quadrant 1 interviewees answered in the affirmative. However, when asked how their conception of faith worked itself out in their lives, the responses were aspirational, vague, and some having nothing to do with financial giving at all. Below is a chart showing the faith-inspired giving concept, as stated by some of the quadrant 1 interviewees, along with the stated resulting behaviour and their feelings as a result of the behaviour.

Faith informing Giving Concept	Resulting behaviour	Resulting feeling	Interview
'Not my money, it's God's'	'when something comes along, more likely to give'	'Suffering likely'	7
'Bible talks about tithing'	'Give when you can, it's our duty - I should start'	Sacrifice	26
'If we don't give, nobody will'	'wait for a deserving need'	Skeptical of end result	22
'Jesus loved others'	'trying to love my friends as Christ'	'it makes me feel good'	24
'nothing is mine'	'supposed to use it as I see fit - see things as they come along	'completely situational'	17
'brings God joy to see money I make used for good'	'don't support ministries doing harm'	'joy when I get it right'	27

Figure 5.1 Quadrant 1 – Faith Informing Giving

Giving Alone

The Reluctant Millennial is alone in their charitable giving. They did not describe any individual or peer group that is consequential in their giving, starting from becoming aware of opportunities, through the giving decision-framework, and finally to sharing or expressing their experience:

> I'd say it's [giving] more of an independent thing. The only times I'm ever involved with others or when others will ask me, like rope me into their thing. But I usually never ask anyone else to join my thing. Or you know hey we're going to get a mattress for this person. You know it's like that kind of stuff. It's the only time I'm usually involved in a group, otherwise I'd like it to be a lot more personal… Like I said before with the church. I think when the entire group gives something it's less of a... there's less personality to it almost. (17M)

> I think it's [giving] just individually usually. There was one thing at work where a lot of people gave, but I don't normally do that with other people. (22M)

> It's [giving] pretty individual for me. Like I don't tend to talk a lot about giving with other people. Yeah. I don't know. I guess it's mainly just me. My friends like probably do, we just don't discuss it. (26M)

> Yeah, I feel like it's [giving] more of a personal thing. But also like when I'm with friends who are very giving, it definitely rubs off on me and it makes me want to give too. And I don't know, I feel like it's just kind of a mindset that I get in when I like hang out with the kinds of people that are really giving versus friends that aren't giving. (24M)

24M went on to describe her giving as walking upstream alone. Even though she understands that being with others influences her giving, she feels that giving is a personal and private matter. Even for the Reluctant Millennials who are married there is a lack of unity with their spouse:

> And I guess it probably goes back to the fact he's more driven by the story and the emotional connection, and he sees it just as like a big institution and doesn't feel like the emotional attachment, like he went there, but like it's not actually that important to him. Whereas, I give, I love giving to my alma mater and it's very exciting to me. But that decision was, in that...yeah I guess it's like twofold. It's both like which of us is kind of more invested and has a bigger say in the opportunity. And then for him it was just, it just felt cold. And, almost like it was just a drop in the bucket, what we would realistically be able to contribute. And that brought him no joy, no interest. (2M)

> We're not involved in any kind of group giving, at least not on an intentional regular basis. I mean we've definitely done like, our small group has supported a family at Christmas, but that's definitely more the exception than the rule. (2M)

Personal Expression Axis Factors

Fear

The Reluctant Millennial finds herself locked or frozen by fear, thereby restricting a higher level of personal expression. The classic binary human response to perceived fear is one of fight or flight (Asarian et al. 2012). In the case of the Reluctant Millennial the predominant response is one of flight, which I observed as limited, sporadic, or episodic financial giving and a more heightened sense of constraints, as compared to other quadrants.

As described in Chapter Four, the chief constraints and demotivators for Millennials are availability of resources, lack of financial budget, ongoing commitment, cost or sacrifice, and giving alone.

Fear of Not Having Enough Money

A recognized fear for many in the stage of young adulthood is whether or not there will be enough money to achieve their desired lifestyles, or simply have enough money at the end of the month to cover their expenses. All of the interviewees were living above the poverty line and did not have the apparent concern of being homeless or having to skip meals. However, there was a concern, stated by some, as to whether they could afford to give to someone or something outside of themselves and still have enough (Wiepking & Breeze 2012). When asked if financial giving was something they think much about, one Reluctant Millennial answered this way:

> I think about the desire to do it. And then, I also think about the fear behind it and just trying to find...trying to be generous out of love and excitement for whatever I'm giving to. But then fear can creep in when I think of those things. And kind of that constant battle of balancing that out. (18M)

The interviewee was then asked to further describe the idea of fear:

> I kind of define my security in money. And so, I think about generosity the desire to be generous a lot, but my nature...fear of not having enough. Fear of giving and not having it because I gave it away. (18M)

I observed the fear of not having enough money as having two different sources. The first source came from those who described some form of accounting for their monthly expenses using some type of financial budgeting instrument. Those individuals knew roughly how much margin they had between their income and their expenses to consider giving. The concern for them came more from a general scarcity mindset, which said, ‘There may be enough this month, but I’m not sure if I will need that margin amount next month’. The second group lacked any kind of financial planning instrument, and the fear was more fundamentally not knowing if margin existed as all. A budget was utilized by only 12 of the interviewees, and five of them described a hit-or-miss sporadic usage of the tool. So, even though some place their personal security in money, as noted above, 77 percent of the interviewees did not actively budget their expenses.

Fear of Ongoing Financial Commitment

For Reluctant Millennials, the idea of committing to giving beyond a one-time event was scary because they didn't know if they would be able to fulfil the financial obligation in an ongoing fashion:

> You know I have a really close friend who is going to China for a year to work with orphans with disabilities. She's like a physical therapist and has a lot of expertise. She, I mean thankfully she already raised all of her funds for a whole year. But like it really bothers me that I can't commit, like I'm still going to give her something, but I wanted to be like a monthly supporter and that kind of thing. And so, I guess in that way, like I wish that it was different...like I didn't have that tie. (8M)

> Yeah, so you know all of that kind of plays into it. And, again, I think going along with the one time like is this, are we being asked for a long-term commitment or not? Like how does that play into it? Those things those are the things that jump to mind. (2M)

> I wish, I wish I was more like thoughtful about it a little bit, because it's mostly I come up with...I see opportunities and I'm like, oh yeah, I could throw a couple dollars over. But more focused on long term like monthly giving because I don't do very much of like this specific thing over and over and over again each month. It's mostly, "Oh I see an opportunity I can spend some money there." But I also...it's making sure I have enough money to pay the bills and things like that. But getting a better place where I can spend less money on food and then take some of that and like sacrifice some of that type of stuff to be able to make an impact globally on a dedicated monthly basis. I think is something that I'm striving to be able to do more so. (1M)

The theme running through these responses is the fear of committing beyond the immediate or present reality. The immediate action is to flee the giving opportunity and remain in a perceived constrained or inhibited state.

This action has similar behavioural characteristics to Millennials' decreased vocational change. Several Millennial vocation studies[3] including a 2010 Pew Research study concluded:

> Millennials also are job-hoppers, not surprising because most of them will be working at least three more decades. Members of this generation are far more likely than members of others to say they will one day be working for someone other than their current employers. (Pew Research Center 2010)

This conclusion seemed right, at the time, given the popular-level observations about Millennials. However, seven years later, Pew, and others have arrived at a different conclusion and stated:

---

[3] A 2012 meta-analysis of generational differences on three work-related criteria: job satisfaction, organizational commitment, and intent to turnover. The review found 20 studies allowing for 18 generational pairwise comparisons across four generations (Traditionals, Baby Boomers, Generation Xers, and Millennials) on these outcomes using 19,961 total subjects.

> Millennial workers, those ages 18 to 35, are just as likely to stick with their employers as their older counterparts in Generation X were when they were young adults, according to recently released government data. (Fry 2017)

Even though Millennials were understood to be afraid of committing, they were remaining in their jobs at a slighter higher rate than previous generation. The fear of not knowing what lies beyond the present reality appears to be greater than the perceived fear of commitment, or perhaps exposes the Millennial fear of commitment as a myth. The fear of committing to an ongoing financial donation was expressed to be about the unknown future.

<u>Fear of Missing Out on the Next Opportunity</u>

The opportunities, or in some cases the obligation, to give seemed unlimited to many, which heightened their concern about committing to one particular opportunity for a long, or undefined period into the future. This concern is not without merit. As noted earlier, the number of non-profits in the United States in 2019 was over 1.8 million (NCCS Project Team 2020).

<u>Fear of Cost/Sacrifice</u>

The final area of fear focused on the potentially large personal cost involved. In other words, what they would be giving up, or not able to purchase in the future if money was given away instead of used for personal use:

> For my age group and from what I see at my college and just friends in general, we tend to go for non-monetary giving first, because that's something that we know we can sacrifice pretty easily. So, a lot of people volunteer pretty frequently, a lot of people give their services away for free, as opposed to giving away money. So, I think my generation has more of a, I don't know, yeah, I think we tend to look to the non-monetary forms of giving first because it's something we know we can afford. (26M)
>
> I wish that I could give more. Always. I wish I could give without it hurting. You know without needing a lot of sacrifice for me. You know what I mean, like I wish I had a lot more money to give. (28M)

Recipient Assessment

Assessing the individual or organization that would be receiving the charitable contribution was stated as important by all of the Reluctant Millennials. Understanding where the money is going and if the money was being used correctly was a significant determinant of whether to give or not. However, the assessment process was based entirely on general reputation and social networks. Four of the most dominant themes from this grouping are detailed below.

Trust

A common phrase used when describing the criteria for assessing charitable contributions was ‘where does my money go’? When this phrase was further peeled back, it yielded a broad semantic range. Some interviewees actually meant they want to know geographically where the money will have the on-the-ground effect. Others meant they want to know that the organization will use it effectively and efficiently. Overhead costs were mentioned specifically by two interviewees as something they did not want their contributions to be used for. ‘And also, just knowing that my money would be guaranteed to be going into whatever the cause is that they're trying to help for...as opposed to paying for employee lunches or something like that’ (26M). A majority of the interviewees used the phrase when describing their assessment of the trustworthiness of the organization. A few mentioned starting from a position of distrust, ‘I guess it depends on the organization. I tend to kind of approach it with I don't trust it at first. They have to kind of earn that from me in order for me to give something away’ (26M).

According to the Pew research on Millennials, only 19 percent of Millennials say most people can be trusted, compared with 31 percent of Gen Xers, 37 percent of Silents and 40 percent of Boomers (Pew Research Center 2014). However, even though they exhibit low levels of social trust, surprisingly they are slightly more optimistic about the future.

In opposition to the Pew research, the survey used in this research indicates most Millennials and non-Millennials start from either a neutral or positive position of general trust in charitable organizations. Survey data also show little to no significant difference in trust of charitable organizations between Evangelical and non-Evangelical Millennials. However, there was significant difference between Evangelical Millennials and Evangelical non-Millennials. Three of the 30 motivational statements from the survey related to trust were used to determine the overall level of trust. Eighteen of the statements were tested as part of Konrath and Handy Motives to Donate Scale, described in Chapter Three (2017). One young Millennial described the lack of trust or scepticism as something that she learned in college:

> Especially going through university and learning more about non-profit organizations and which ones are perhaps better than others at least in terms of empowering the people or the cause that they're trying to help. It has made me a little more cynical and reticent to support organizations without being able to do more research on them or hear more about what they're actually doing. (27M)

Although assessing the trustworthiness of the organization was stated to be important, none of the interviewees described a formal plan or process of review. The assessment was based on reputation of the organization and if there were any generally known public instances of impropriety. A personal connection to the organization or giving directly to a person was desired by most (Neumayr & Handy 2017). If a personal connection was not available, there was almost no mention of resources to check for financial or organizational health. Only one young Millennial mentioned an online charitable organization evaluator service. However, when questioned about how often she uses it, she admitted that she has not done so yet. The trustworthiness of an organization appears to be left to public opinion or a superficial assessment. ‘I think a lot of it just come from word of mouth, from perspectives that I trust. And people who have had personal experiences with the organization or with the cause of whatever’

(27M). Personal knowledge of the individual receiving the funds or someone working for the recipient organization was held as the highest form of transparency. Several research studies have highlighted the Millennial need for authenticity and transparency (Pew Research Center 2014; Pew Research Center 2010; Fromm et al. 2011; Twenge et al. 2014). Yet, the bar to achieving this trust status seems exceedingly low.

Worthy Endeavour

At a much lower position of importance, some interviewees described a desire to only give to worthy endeavours. Worthy generally included items such as a sound business plan, proven results of impact, and low overhead. A broader item included in this theme was the assessment of the significance of need:

> And like I'm just, it's just so hard to give to things that I don't really see like a need for giving. You know like it would be much easier for it if it was like giving to like missionaries or like rebuilding something or something that like I thought actually really needed what I was giving for, you know. But it's really hard when you don't like see a lot of need. (24M)

Similar to the theme of Trust, there were no methods or formal resources mentioned for how to assess the need or impact of intervention used by the charity or non-profit.

Reluctant Millennials interviewed in this research used the rhetoric of needing, or wanting, to assess the recipients of their giving, but had no consistent method of evaluation. When asked about assessment, it was assumed the inquiry was 1) directed to an individual, and 2) did not involve giving to the local church. The interviewees were seemingly empathetic to the plight of individuals. So, any attempt at helping an individual was deemed as worthy, or good, as long as there was some way of connecting, through seeing or knowing about the person being helped. If there was a public perception that the recipient ministry/non-profit was not good, there was generally no further interest or attempt to substantiate the claims. This lack of further due diligence was mostly due to an overwhelming number of other causes to support and lack of compelling interest.

Lack of Proximity to Need

<u>Need to Feel Connected</u>

In order to express themselves in giving, the Reluctant Millennial described the need to feel connected to the giving opportunity or need. Knowing someone directly associated with the appeal was an important factor in feeling connected with the perceived social or spiritual need. Feeling connected, for many, meant a personal relationship with the individual receiving the funds. Or, in the case of an organization, it meant knowing someone within the organization that could vouch for the integrity of the organization. In order to establish trust, an individual was the best or most desired option. Without that, the general reputation of an organization might suffice, but it was a much lower valued option. The quality or depth of the personal relationship was directly proportional with how connected they felt to the need. ‘So those are things where I had relationship with people involved with it…I actually knew the family very well. So those are the ones that are prioritized giving, like I know where the money is going’ (9N). Another aspect of feeling connected to the need was how emotionally drawn they were to the giving opportunity. All interviewees used emotive language in relation to their giving. However, the Reluctant Millennials described the feeling or emotion as a chief determinant of where and how much to give. The intensity of the emotion was a gauge or barometer of giving participation. The emotive connection was most often referred to as passion. The stronger the passion, likely the more invested and connected the giver feels. Reluctant Millennials described being physically near the need as a necessary condition of giving. But in contrast to other quadrants, especially Expressive Followers and Imaginative Givers, there was a lack of examples of how they might expose themselves to need, or even an imagination for what getting close to need might look like.

This theme initially appeared to be the same as the Trust theme in Recipient Assessment. However, upon further analysis, there was a distinction between the focus being the recipient or being the giver. If the focus was the recipient, the evaluation was more dispassionate and usually started from a position of distrust. Whereas, if the focus was the giver, knowing someone involved in the non-profit, or personally seeing the charity work carried a much higher emotional quotient and started from a learning posture. The question to be answered or the problem to be solved in this area was receiving or satisfying an inner emotional need by the giver, rather than obtaining information to make an informed decision about a potential giving opportunity. The connection itself was the answer, not the pathway to finding the answer. Becoming proximate or connected with the need was essential but ultimately lacking for the Reluctant Millennial.

Ease Guilt

A few Reluctant Millennials reluctantly reported easing their guilty conscience was a part of personal expression in giving. Social desirability bias may have caused this theme to be less pronounced in the interviews. Other research would suggest this is a common motivator in religious giving (Smith et al. 2008; Herzog & Vaidyanathan 2010). ‘I think like maybe 5 percent of time I feel guilty. But other than that, I think that almost always its faith based. So, but yeah, I don't like to give out of guilt because it's more reckless’ (17M).

Summary

The Reluctant Millennial is concerned for the welfare of others but lacks the guidance of compelling values or freedom of personal expression that would lead them to self-described success in their giving. Different from the other quadrants, Reluctant

Millennials never offered a positive impression of what their giving might accomplish or linked it to their motivation. They are isolated in imagining the end state of their prosocial activity.

As noted earlier, they are acting alone in their desire to give. They are certainly not alone as a matter of social isolation. Whether in-person physical reality or online via social media, similar to most Millennials, the Reluctant Millennial is socially connected. The giving isolation is doubly troubling for the Reluctant Millennial. First, being isolated limits their ability to learn about or discuss the opportunity. Therefore, being able to vet or assess the opportunities to give with outside knowledge or opinion is non-existent. They describe the sheer number of opportunities brought to their attention, mostly via social media, are overwhelming, and then soon dismissed. Second, they have neither experience in the practice of applying principles, or the opportunity to put themselves in proximity to need that would potentially move them to give.

This experience for many Millennials in this study was formed as part of a local church. The church became their community of practice (Schervish & Havens 1997; Havens et al. 2006). The Reluctant Millennial, even those professing to be driven by their faith, did not describe the church in this way, or even more broadly, their faith as being directive in the area of giving.

The Reluctant Millennial is best illustrated by one interviewee, whom I asked if there was a metaphor that described her giving:

> Interviewer: Is there a word or a metaphor that you would use to describe your giving?
>
> Hmmm. It's kind of like walking up stream. So, like if you're trying to bring something upstream and you need to like walk through the water and the water is pushing you the other way. But you just like keep walking upstream. It's kind of like that. Because like all that's going for our mind is like you don't want to give this up like you could get so much for yourself with this, and then like No… (27M)
>
> Interviewer: Is the stream an internal reality or is it external? Is it culture? Or is it both? What's coming at you?
>
> I'd say it's probably both. Yeah. Yeah, its internal I guess like selfishness. And then cultural...I don't know just like consumerism in general, like what could I get from this. And like it's all just...like it's my brain is trying to push me back from giving. But I know that if I like to do it anyway it will be worth it in the end. So... (27M)

Chapter Six: The Expressive Responder

Introduction

American Millennials are described by Saratovsky and Feldmann as ‘the next greatest generation’ (2013). This assessment is based on the Millennial Impact Project, a multi-year research initiative designed to understand how Millennials connect, get involved and give (Achieve Agency 2013). Millennials want their contribution to achieve results for a cause. According to this research, the top three factors that motivated Millennials to engage in a cause were, a) feeling passionate about the issue, b) meeting like-minded people, and c) enhancing their expertise. Peer influence was identified as influencing all three of the factors in Millennial giving:

> The vast majority of Millennials prefer to learn about volunteering opportunities from their peers. Even if they can’t give as much as other demographic groups, they’re willing to help raise funds for causes they care about, usually by calling on friends and family. The influence of an individual on his friends is substantial. (Feldmann & Yu 2014b)

The authors sum up their view by suggesting the Millennial generation is trying to transform the world for the better. And, according to their research, I would add, together. A major part of their findings shows the ‘together’ acts as both a motivator and mode.

My research findings agreed in part with these findings. The Evangelical Millennials that I interviewed were aware of, and emotionally concerned for, various causes both geographically near and far. First, feeling passionate about a cause was evident, but the efficacy, durability, and strength of the emotion to produce consistent giving was tied directly to an individual, rather than the cause alone. The trusted individual either represented the cause or was involved in a non-profit that was working in the cause area. Second, peer influence was evident as a motivating source of giving opportunities, similar to the stated research, but it was also observed to be as significant as a de-motivator. Third, I observed very little motivation to enhance their depth of knowledge or expertise. The acquisition of information related to giving had more to do with the personal need to feel good about the giving. Finally, the mode of giving by the majority of Millennials was clearly a solitary activity. Others were involved in some ways, but not necessarily in the culminating process of giving. Whereas the Millennial Impact Project portrayed American Millennials as a large, demographically and otherwise, force for change, I identified a subset of Millennials that initially displayed similar motivational factors as noted above, but ultimately, I arrived at a different conclusion for a significant portion of the interviewees.

In this chapter, I will describe the second archetype identified in my research, the Expressive Responder. This group represented 19 percent of the Millennial interviewees. The desire to personally express themselves leads the way with this group. They give to connect with others in need, and with those who feel similarly. Spontaneity is highly valued as a way to maintain authenticity and produce immediate personal satisfaction, but it also leads to sporadic giving patterns.

The Expressive Responder – Archetype #2

Ashley, a single 24-year-old graduate of Kansas State University, works as a social worker in the Kansas City area. Ashley cherishes her family and spends much of her free time in activities with them. When asked if she considered herself generous, Ashley responded positively, that she is generous, and highlighted hosting others in her home and cooking for them as examples of generosity. Cooking is a favourite hobby. Ashley called it an 'obsession'. When asked to identify a metaphor that describes giving, she quickly offered the act of cooking food:

> I cook a lot, so I tend to think in cooking metaphors. But I think I would probably describe it (giving) as cooking. With baking there's an exact science. You have your ingredients, got to have the perfect measurements. But with cooking, you just kind of maybe start with an outline, a recipe, but you kind of shift and change it how you please. And I think that tends to be how my giving is. I might have an outline in my head, but then I tend to follow my heart in ways that it tugs. And that might look a little different each month or each year or whatever the time period is. But it might taste a little different each time. And sometimes it turns out well and my attitude is good with it, and sometimes it doesn't turn out so great. (18M)

The freedom that Ashley describes is associated with two highly valued concepts, spontaneity and a lack of routine. Responding to what is presented in the moment is not only important but is considered virtuous, and objectively true, because their personal biases are thought to be held in check in the moment. To do otherwise, would be inconsistent and inauthentic. Even the exactness of a recipe in baking, noted above, seems limiting, cold and mechanistic when compared to the free-wheeling, follow-your-heart (and taste buds) of cooking.

When it comes to financial giving, Ashley begins to open up that there is a bit of a tug-of-war going on in her head.

> I think about the desire to do it. And then, I also think about the fear behind it and just trying to find...trying to be generous out of love and excitement for whatever I'm giving to. But then fear can creep in when I think of those things. And kind of that constant battle of balancing that out. (18M)

When I asked further about the fear and for her to describe that in more detail, she responded:

> I would say like the few moments before I give, like it's a big battle in my head, and a big kind of wrestling match. And then like once I kind of really push that, and I actually give and the after effect of it I really enjoy it. But it's kind of a wrestling match that goes on in my head for a while. And the conclusion is normally always to give, but I somehow still have to go through that process each time. (18M)

Similar to the Reluctant Millennial, there is a present reality of uncertainty, which is internally perceived as fear in determining whether to give or not. However, the difference is that this archetype, more often than not, takes some sort of action relying almost exclusively on their feelings. Ashley notes that she is ‘trying to be generous out of love and excitement’. Although Ashley describes the battle taking place in her head, I would suggest, the battle is taking place in her heart. Ashley places a much higher value on her feelings at the moment of decision to give or not, above any guiding principles, habits, or previously defined giving methodology.

The precarious nature of this motivational foundation for giving leads to sporadic giving. When asked if there was anything she wished was different about her giving, Ashley stated, ‘I wish I was more consistent with it. That's been a goal for this year, is to consistently give. Because I wish that that would be different’ (18M).

The Expressive Responder is pre-determined to be a giver. Ashley wants to express herself through giving to others. She has the intention but lacks a compelling and consistent vision. Rather than a hopeful future vision for a particular cause, institution, or group of people, Ashley has general intentions to give more as a way to follow her heart in giving and caring for others. She describes getting more serious about planning for giving:

> So probably several months ago, I got serious about giving. And I would say I planned that the first thing I would do with my paycheck every time I got it was to portion out a part to give. And that that's the first portion of my paycheck would go. And sometimes I still wrestle through the amount. Just because depending...and that can be more impulsive...of like how much. (18M)

Ashley later admits the plan is not going as well as she had hoped.

Giving, for Ashley, is a series of in-the-moment decisions of how to respond authentically to her feelings. This framework for giving often leads to inconsistency in the nature (quantity, frequency, etc.) and effect (future vision) of giving. When asked further about her evaluation process of giving, Ashley responded:

> I think about how this…how it impacts a relationship. I tend to be pretty relational-oriented. An example is my brother is in college and he's been spending a whole year building this car and going to race it in competitions. And they're trying to raise money for it. Now I don't really care about cars, but I do really care about him. And so. The motivation for that would be to support him. So, I tend to always think about…the relationship… And that influences my ability...thinking about homelessness, my ability to get to know them is usually my motivation for it. Like if I can stop and have a conversation with them, talk to them. I'm way more likely to give in that situation than if I'm just like walking by throwing in some money. So, I tend to think about relationships a lot. (18M)

Creating or extending relationships through connecting with others is paramount in determining how to respond in a giving opportunity. Curiously, though, as much as connecting with others is important as recipients in the act of giving, connecting with others as fellow givers, or as co-givers is a different matter:

> I would say in my thought process of it, I don't know if others are so much involved in like talking about money and where my money will go. But I would say others are involved in the sense of like they may influence where I will give. Like my whole goal and desire is that wherever I give would influence others or impact others. (18M)

There is a fine line between talking with friends about needs of various people in person or online, and a more ideological discussion of the efficacy of money and where money is going. The latter lands too close to there being a 'right' or 'better' way to utilize money for good. This would be dangerously close to suggesting there is a right way to give, from which many Millennials tend to shy away.[1]

Ashley's proximity to human need is an important characteristic. She attends church regularly and has chosen to locate herself in an area of the city that necessarily will expose her more consistently to people in need:

> Well, I would think, just with church…being a part of a church and hearing the needs just through Sundays. Like church meetings kind of through those things. I would say another one is I live in a rough neighbourhood. I think just knowing your neighbour in a needy area. Quickly as you dive into conversation and relationship with them you find out needs. Being in relationship with people, needs tend to just arise. And I would say social media too. I feel like I come across a lot of needs there. Some of it impacts me and some doesn't. (18M)

Proximity to need, both physically and organizationally through church, brings her in contact with opportunities to give. When presented with these giving opportunities, as noted above, Ashley makes an in-the-moment decision based almost exclusively on her emotions as a way to be connected relationally with others in need.

In this chapter, I will report on the second archetype identified in my research – the Expressive Responder. Qualitative analysis revealed over 140 unique themes arising from the 31 semi-structured interviews (Appendix E). Those themes were further analysed and grouped into two dominant motivational areas of 1) Values and 2) Personal Expression. Using a 2x2 grid with Values as the y-axis and Personal Expression as the x-axis, the Expressive Responder is low on Values and high on Personal Expression, occupying the bottom right quadrant. The average year of birth for the Millennials in this quadrant was 1991, and 40 percent of them were married. As noted in the previous chapter, this was the same year of birth for the Reluctant

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[1]Although, an example of a movement that has proven attractive to some Millennials is the Effective Altrusim movement. This social and philosophical movement 'applies evidence and reason to determining the most effective ways to improve the world'(Effective Altruism 2022).

Millennial, one year younger than the Dutiful Evangelical (1990), and four years younger than the Imaginative Giver (1988). The percentage of married members was similar to the Dutiful Evangelical, but was half the percentage of Reluctant Millennial, or Imaginative Giver married members.

Several factors were observed to be limiting the Expressive Responder's ability to progress along the Values axis. They lack forms of accountability, a pro-active vision for social good, and a giving framework. Driven by a desire to help individuals in need, the Expressive Responder seeks out ways to connect that is emotionally fulfilling to themselves, but often lacks the strategies to act consistently or in ways that could address larger systemic problems. These factors lead to a giving lifestyle of personal expression but lacking a principled conception of giving that brings sustainability.

Values Axis Factors

Lack of Accountability

Similar to the first archetype, the Expressive Responder did not report having any significant person or organization that served as ongoing encouragement or answerability in giving. The lack of accountability, by a trusted person or institution, leaves giving as an area of life deemed private. The private nature of giving means it is an area that is not open to the advice or opinion of others. Even though expressing themselves is important, giving with others in the act of expressing themselves, is not part of the value structure. They will share with others about their giving, but the act of giving for the Expressive Responder remains personal and private.

Lack of Vision for Social Good and/or Religious End

The Expressive Responder did not communicate a vision or desired end state, either social or religious, that animated their giving. In contrast, the stated motivation for giving was to help others in need, in-the-moment. The need to respond authentically in-the-moment was the decisive indicator of giving, not an over-arching narrative that carried over the ups and downs of individual giving opportunities.

When asked what impact she hopes to effect through her giving, Ashley states:

> Vaguely. I mean like broadly like big vision impact would be like being a good steward of my money would help usher in the Kingdom of God. So big picture broad...but category-wise I think about what's important to me you is, you know, relationships. (18M)

Another interviewee from this quadrant summed up what he wished was different in his giving:

> I wish, I wish I was more like thoughtful about it a little bit, because it's mostly I come up with... I mean I see opportunities and I'm like, oh yeah I could throw a couple dollars over. But more focused on long term like monthly giving because I don't do very much of like this specific thing over and over and over again each month. It's mostly, "Oh I see an opportunity I can spend some money there"’(1M).

Meeting social needs as a durable vision was not evident. Instead, giving was episodic and dependent on the proximity and personal nature of the giving opportunity. Meeting religious goals was vague and seemingly not compelling beyond the rhetoric of stewardship and future Kingdom of God.

Lack of Giving Framework

For the Expressive Responder, the giving framework is a habit or series of repeated actions, perhaps learned from observing parents or mentors that includes practical elements like a budget. The lack of a consistent giving framework was described both as a conscious decision and as a deficit needing correction:

> I think I'm one of those people who kind of doesn't think about budget, because I usually don't come up in the red very often. So, I don't write things down and so sometimes things can trickle through the cracks of like not being as good a steward of my money as I could. So, I think I could be more generous if I was more mindful of where the little things that kind of cut away your finances go to. And putting those towards other things that matter. (14M)

Personal Expression Axis Factors

Proximity

Becoming proximate to human need is paramount for the Expressive Responder. The proximity can occur proactively or reactively (Adloff 2015). Some, like Ashley, proactively choose to live near material poverty, so that they can be close to individuals in need. Others wait to react to need as they encounter it throughout their days. Either way, it is this attribute that distinguishes the Expressive Responder from the Reluctant Millennial and the Dutiful Evangelical quadrant. She takes action based on seeing and perceiving of an individual in need.

Therefore, the focus is on the grassroots, individual level. One interviewee in this quadrant describes his focus on the micro level:

> So, I think there has been a couple of YouTube videos that I've watched. That have been like, yeah, we live in some crazy times right now. But like overall on a global scale there's a lot less people living in poverty. There's a lot less people...there's a lot more people that are graduating high school and graduating college. There's a lot more people doing that kind of stuff. So, like I feel like on a macro level that's all good. And more...the way I sort of look at it as…I look at a lot of things more on a micro level. So, I see this is doing this and this is doing this and that's all part of this macro idea that things are getting better. But it's because of all the things that are going on the micro level. (1M)

Need to Feel Connected

In order to express themselves in giving, the Expressive Responder, extensively described the need to feel connected to the giving opportunity or need. Knowing someone directly associated with the appeal was an important factor in feeling connected with the perceived social or spiritual need. Feeling connected meant a personal relationship with the individual receiving the funds. Or, in the case of an organization, it meant knowing someone within the organization that could vouch for the integrity of the organization. In order to establish trust, an individual was the best or most desired option. Without that, the general reputation of an organization might suffice, but it was a much lower valued option. The quality or depth of the personal relationship was directly proportional with how connected they felt to the need. ‘So those are things where I had relationship with people involved with it…I actually knew the family very well. So those are the ones that are prioritized giving, like I know where the money is going' (9N).

Another aspect of feeling connected to the need was how emotionally drawn they were to the giving opportunity. Many interviewees used emotive language in relation to their giving. However, the Expressive Responder described the feeling or emotion as a chief determinant of where and how much to give. The intensity of the emotion was a critical gauge or barometer of giving participation. Whereas, other interviewees simply used language to describe the presence of emotion, the Expressive Responder most often referred to the emotive connection as passion. The stronger the passion, the more invested and connected the giver feels (Barman 2017).

An important factor in increasing the emotional connection was the opportunity to actually see the need:

> So, I mean I guess sometimes it's kind of a hard thing too because I'm from New York. So especially walking through the city all the time you always see, you always see like homeless people come asking for money. And that's such a sad thing, and I'm not really sure what stops me, but as much as I would love to, I can't give to everyone. (25M)

Associated with seeing the need, was the desire to see the result of the giving:

> I'd say it's much easier to give when you can see the impact. So, for me I love giving to missionary families, because you hear from them on a monthly basis and they give you a news report. This is what's happening in France and like this is happening in the Middle East or something like that. So, then you know you're like whatever you're sending to them is actually helping them with their ministry. So, you can see that. Whereas if you just put it in to an offering on Sunday. I don't know. Like you could check it to go to grief counselling, but you never see the result of it. And it is kind of satisfying to see the result where your money goes. But I feel like I am more inclined to give when I can see the impact. (23M)

An alternative, but much less desired, was a video on social media or some other digital representation. 'Whether it's something I'm passionate about or like want to be able to see grow. So that personal involvement making sure that the mission is being carried out is definitely an important part' (1M). This factor initially appeared to be the same as needing to have trust through assessing the recipient. However, upon further analysis, there was a distinction between the focus being the recipient or being the giver. If the focus was the recipient, the evaluation was more dispassionate and usually started from a position of distrust. Whereas, if the focus was the giver, knowing someone involved in the non-profit, or personally seeing the charity work carried a much higher emotional quotient and started from a learning posture. The question to be answered or the problem to be solved in this area was receiving or satisfying an inner emotional need by the giver, rather than obtaining information to make an informed decision about a potential giving opportunity. The connection itself was the answer, not the pathway to finding the answer.

Share with Others, Act Alone

The Expressive Responder is socially connected to others and will generally share about the work of a non-profit they support (Goldseker & Moody 2017). But there is a line, that in good conscience cannot be crossed, between sharing and obligating someone to also join them in giving:

> I know the pressure that people might feel if they see me writing down money to give, and I don't want them to feel that pressure. And so, less speaking for myself because that was an example where I already do give. But I think when, even if it's just something as easy as $20 I think that when you see others around you being generous...or when you see someone put their money in the offering plate you feel guilt. I don't, I've never given out of that place, but I also think that's...and me being a Millennial I am aware that that's probably a pressure for other Millennial is giving out of guilt. (19M)
>
> I would say in my thought process of it, I don't know if others are so much involved in like talking about money and where my money will go. But I would say others are involved, in the sense of like, they influence where I will give. (18M)

There is a tension between desiring to influence others and not wanting to make them feel guilty. Navigating the balance or not wanting to cross that line is more prominent with those in this quadrant because of their outward facing nature and willingness to take action.

Authentic Connection

How the giving takes place determines its authenticity, which is a hallmark virtue of Millennials (Chatzopoulou & Kiewiet 2021). However, different from many studies focusing on Millennials' evaluation of brands, products, and companies, for Millennials in this quadrant, the determination of authenticity is focused on themselves as the giver, more than the non-profit or recipient. The qualities of authentic giving include the spontaneity and time of response, the personal nature of the giving, and the resulting emotion. As noted earlier, the immediacy of the giving is important. ‘See and do’, would be the mantra of the Expressive Responder. One interviewee, in this quadrant, described the idealized giving behaviour as a reflex response, similar to a sub-conscious behaviour, like breathing.

> I think it's [giving] become kind of like more subconscious…Like there are certain like scenarios where I pray about like OK what should I give. But other than that, it is kind of just like…not just thinking about ummm, not thinking about even how people will repay you or whatever just knowing that as you give you will also be blessed. And like I think it's just kind of like breathing. (1M)

Ashley added that the resulting financial implications from her reflexive giving will be taken care of by providence:

> Put it to use. Get in the hands of people who it can help. So, I guess kind of trusting that God will provide if you don't just hoard it all to yourself. And he'll take care of you. (18M)

For the Expressive Responder the personal or embodied nature of the giving is a key determinant in whether a connection is established and if it is authentic:

> …thinking about homelessness, my ability to get to know them is usually my motivation for it. Like if I can stop and have a conversation with them, talk to them. I'm way more likely to give in that situation than if I'm just like walking by throwing in some money. (18M)

Even when the giving opportunity is directed to the work of an organization, it is a personal relationship that is both the determinant and focus of the giving:

> So sometimes it's like specific to the cause, but a lot of times it's people I know who are in a certain mission or doing a certain thing. But I mean even the stuff that's more cause related, it's because I knew people who were involved in the cause too. So yeah hard to know which one came first. I worked for a Bible translator. So, like that is a cause that I'm interested in, but I've also like found someone through like a friend that worked there. So, it's not necessarily the organization as a whole, it's more individual people in that case. (31M)

Conclusion

Responding to the needs of proximate individuals was observed to be a higher, and more compelling motivation above any stated social or religious principle or value. It is important that the giving action is immediate and perceived to be personal in nature, so as to include the expression of giving as a significant part of the event. The key distinction of the Expressive Responder as distinct from the Reluctant Millennial is reflexive action. The Expressive Responder is actively aware to see people in need. She has eyes to see and ears to hear of people in need. Expressive Responders take action when they perceive human need. Reluctant Millennials on the other hand hesitate, and often do nothing. Even though both Reluctant Millennials and Expressive Responders place a high value in their self-disposition in giving, Expressive Responders have an outward and prosocial orientation that, more often than not, results in responsive giving when confronted with human need. On a micro level, this form of giving depends on 'empathy and identification of, and with, the needs and sufferings of others' (Adloff 2015:59). However, Adloff goes on to suggest that this capacity 'for cognitive and emotional role taking, and the resulting feeling of obligation, develop in interactive contexts, primarily in close-knit social relations of care, family, friendship and community' (2015:59). This type of community role taking which produces a form of obligation was distinctive to the Imaginative Giver. Interestingly, the Expressive Follower desired the emotional identification and connection, but the lack of a more formal socialized relational network, didn't allow the obligation to develop. Therefore, the giving was indiscriminate and haphazard, albeit spontaneous.

The prosocial orientation of the Expressive Responder should not be confused with an animating and durable vision of human flourishing. Their vision was episodic and motivated by a desire to help an individual or individuals in need who was physically in front of them or known to them. Even though each of the Millennial interviewees in this quadrant affirmed evangelical beliefs, their faith did not provide a vision or moral imagination for a hopeful future as motivation for their giving.

It could be argued that the Expressive Responder has integrated their faith to such an extent that it is part of their sub-conscious and thereby animates their giving reflex behaviour. However, there was a clear distinction between a group of exemplars[2] who communicated an unambiguous biblical principle, embedded in a practice, and periodically evaluated with and through a person(s) of accountability. For example, when asked how faith impacts their giving, most of the responses included a vague principle of ownership. ‘Yeah, well I mean I think always what I come back to is just that you know it's God's money’ (14M). ‘I definitely think, I think I'm more inclined to give you because I feel like it's not all mine, it's still God's…which is one thing I feel like a lot of the ultra-rich...it's not theirs, it needs to be shared’ (1M):

> I think probably what I've been thinking about most recently is that whatever I have is not really mine. And I think my tendency is to claim it as mine. Like knowing my nature would probably be to take ownership of it. (18M)

> Faith, I mean faith is in essence the reason that I give. I think even if I weren't a believer, I think I would have a heart that's sensitive. And I think more so to people on the streets. (19M)

> I think it goes back to what I said about like what is mine is not really just for me. Like it should go out and help other people. Especially growing up like so dependent on people who also had that same idea. So. Yeah, I think just helping a wider cause with stuff with the resources that you're given is biblical, and just sharing instead of selfishness. (31M)

The biblical principle of ownership was observed to be an objective contractual, or legal reality. However, that vague and contractual concept mental construct did not integrate with the very personal and heartfelt act of giving. Their faith did not appear to be motivating their giving. A telling comment above, ‘I think even if I weren’t a believer, I think I would have a heart that’s sensitive’, illustrates the motivation comes from the heart and it would be there with or without faith.

The Expressive Responder held many of the same attributes of those described in the Millennial Impact Project (Achieve Agency 2013). This type of giver could be a force for change, as described by the project authors, but they lack an animating moral imagination for a hopeful future, integrated with their evangelical faith. Kasser and Ryan define the hopeful intrinsic desire for positive or helpful change as ‘community feeling’, meaning ‘improving the world through activism or generativity’ (Kasser &

[2] The exemplars, the Imaginative Givers, of quadrant four and will be discussed in Chapter Eight.

Ryan 1996:281). Twenge et al. sum up differing viewpoints on generational changes in community feeling as falling into three areas: 1) Generation We, activist, caring, civically oriented, 2) Generation Me, materialistic and image minded, and 3) no differences exist (Twenge et al. 2012). Overall, Twenge et al. findings ‘primarily supported a “Generation Me” view and are consistent with previous research finding increases in individualistic traits and declines in civic engagement over time’ (2012:1058). The authors did note that Generation We had some support also, which suggested a nuanced finding. Similarly, I found Expressive Responders to be Generation We minded, but in actual sustained giving practice and activism to behave more like Generation Me.

Chapter Seven: The Dutiful Evangelical

Introduction

The American Millennial generation, those born in the 1980s and 90s, are moving into a significant and unique position in the history of the United States; they are beginning to receive the largest amount of inherited wealth in history (Havens & Schervish 2014). These emerging adults have surpassed previous generations in becoming one of the largest segments of society in the United States (Fry 2016), but their charitable giving has not kept pace with previous generations (Pew Research Center 2010)(Austin 2017). According to *Giving USA* longitudinal study, for the last 30 years, the category of religion has received the largest share of voluntary charitable giving in the United States (2021). Although philanthropy to religious organizations is large in relative terms, and the dollar value is increasing every year, it is not keeping pace with the total giving or the other subsectors. In 2019, religious giving grew at 0.5 percent, whereas giving to education organizations, and overall giving grew at 12.1 percent, and 4.2 percent respectively (2021). And that trend is likely to continue as fewer and fewer Millennials are making church a significant part of their lives (Pew Research Center 2014). Understanding why Evangelical Millennials share and invest their wealth, in light of their spiritual and institutional religious commitments, will have significant impact upon the future ministry and mission of the global church.

My research found that among Evangelical Millennials there was a stated, and in many cases, a set of fervent religious axioms or values. However, only a few were able to express or describe how these values were associated with voluntary financial giving, beyond a duty-bound giving to the church. There was an inability, by most, to describe or point to examples of how their faith-inspired moral imagination animated their aspiration of giving in a consistent or significant manner. In order to illustrate this limited moral imagination, I will describe my observation and interaction with one of the interviewees (4M), as the third of four archetypes identified in my research. The Dutiful Evangelical represented 37 percent of the Millennial interviews, the largest and most common of the archetypes.

The Dutiful Evangelical – Archetype #3

Jessica, a single 24-year-old graduate of Northwestern University, grew up attending church, taking part in organized church youth activities, and literally singing in the choir. She describes her faith as a vital part of her life. Her family was active in the local church during her growing up years. She took part in a short-term mission trip that exposed her to economic poverty outside of the United States. She talks positively, but in general terms, about the importance of her upbringing instilling a value of voluntary financial giving. She was active in InterVarsity throughout her college years and is currently working as a volunteer with the same campus ministry post-graduation. When asked to describe how her faith impacted her concept of giving, she described an idealized, multi-faceted vision involving more than just giving of financial resources, but also including time, words, and even love. ‘Generosity for me looks like giving my time, giving of my money. And also, just giving up my words too, freely. And, like my love. I guess which are all...those are all expressions of that’ (4M).

Jessica’s narrative was representative of many of the Evangelical Millennial interviewees. The values and beliefs were spoken about openly and straight-forward, almost incautious. The posture was resolute, matter of fact, with seemingly no hint of the humility that could come with experience and encountering exceptions to the rule. The described values included a strong sense of obligation or Christian duty to give, grounded with the foundational idea that God owns it all. For most, the concept that best embodied this set of values or beliefs was the biblical tithe. The tithe occupied primary position in the interviews. It was the normative object in their moral imagination. I will discuss the nuances of the tithe later in this chapter.

For most, the values or beliefs were spoken of as their pledge or identification as a Christian giver. But where did these critical beliefs that have (seemingly) forged this giving identity come from? For Jessica, the values or beliefs came from her family and church background. She described seeing her mother give financially to the church and in acts of kindness to their neighbours and those in need. She describes observing her mother putting money in the church offering plate as it was passed each week, even when she perceived finances to be tight. However, she could not recall any specific teaching from her mother or from the pulpit related to giving, beyond needing to help those in need, or the annual appeal for the church. Her mother modelled giving, but interestingly did not teach her or even speak about what animated her behaviour. Jessica attached the general biblical principles spoken from the pulpit to her mother’s behaviour, since her mother never discussed or taught what was motivating the behaviour. This lack of teaching or even dialogue about giving was universal among the interviewees. Yet the family background and parental modelling were described by many as extremely formational in their beliefs on giving (Ottoni-Wilhelm et al. 2008).

If values and beliefs were the stated, and perhaps only aspirational, motivators for giving by the Dutiful Evangelical, finding an emotional connection, and being able to personally express themselves in giving, was observed by this researcher to be the unspoken and stronger determinant for giving.[1] However, the difference with the Dutiful Evangelical is the lack of proximity to need. They were much less open to proactively putting themselves in or near known areas of human need, and they were self-described conflicted and less open to responding reactively when a need was presented. The lack of emotion when speaking of values and beliefs, was in stark

[1] This actuality is detailed in Chapter 6 when describing the Expressive Responder.

contrast to the strong display of emotion when interviewees described how giving allowed them to express themselves through connection. Jessica, as did all of the interviewees, became much more animated as she described her role in the giving. Personal expression was observed to be the object of the giving, not merely the agent. Jessica described it this way:

> And this is something that I even struggle with because giving can be sincere. Like you can sincerely just want to give to bless. But like I mean just like altruism type of thing like is anything ever truly done without wanting to get something in return? Like giving and giving a lot of it is just like the satisfaction that I was able to, to do it. Just that notion of like receiving like what you receive in return for your giving, What's the healthy way to receive? Like everything that, that you give is a seed that is sown. You may not get a repayment in the way that you want to or expect. But like do believe that no seed is like going to be unfruitful. And then to also just know that just as quickly as we have something, it can be gone. And so, like to try to hold on to things so tightly is like more exhausting. There's no beauty, or benefit, or like real enjoyment that can come out of that. You expend a lot of energy to hold on to things. Whereas in giving I think that you gain a lot more. (4M)

There was a noted difference in the richness of description, heightened emotional language, specificity of example, and demonstrable physical actions when describing their role as the giver. Rarely was this level of language, example, or emotion observed when describing the hopeful good of others as the subject of the giving. Yet there was a wariness of crossing an imaginary line when interviewees were discussing their personal role in giving. Jessica asks several questions related to her own motivation for giving, wanting to be morally correct, but sensing the problem of making giving more about her than about others.

My coffee shop interview with Jessica was interrupted several times by her friends and acquaintances wanting to say ‘hi’ or confirming upcoming meetings. This, as well as her frequent mention of social media, and church groups are evidences of someone well connected into a dense social fabric. Yet, when asked how others are involved in her giving, she replied, ‘I kind of don't think they are. I could think about that more. If I see an opportunity to give, I just do it on social media. Or if I know someone, or I get an e-mail. I just do it’ (4M). Jessica’s response was typical of the rest of the interviewees in this quadrant. They are socially more connected than ever, but strangely isolated and alone in their giving. And when asked what they would like to change in their giving, none of the Millennials in this quadrant responded that they would like to change the solitary nature of their giving. As the interview completed, Jessica asked if she could receive information about the research. She commented that it is an area in her life where she would like to become more proficient.

Jessica personified the duty-bound Evangelical Millennial giver. She could state evangelical biblical beliefs and values that seemingly motivated giving behaviours, but further discourse revealed only a veneer of belief that was connected to giving to a local church but disconnected from other giving behaviour. However, becoming personally connected to express oneself was observed to be a much more significant determinant of giving outside of the church. And because personal expression was the focus, the entire area of giving was shrouded in a blanket of individuality, within a context of ever-increasing opportunities to give.

The stark difference between the cold values-driven obligation to give, embodied in the tithe, and the emotionally rich personal expression of giving was the recipient. On the obligation side of giving, with its stated foundational biblical mandates, was the local church as the solitary organizational recipient. However, on the other side of giving, the recipients were embodied individuals in need, or friends serving those in need. The non-church side was observed to be immensely compelling to the interviewees, but without any stated value framework or foundation other than to help individuals when encountered with a perceived need. Rarely did anyone mention an institution or a complexity of social systemic problems as their target in giving. Figuratively, on one side stood the church and on the other a homeless immigrant on the streets of downtown Chicago, both with their hands out in need. The religious moral framework described by the Evangelical Millennial seemed to have primary concern with the former, and relatively little to say about the later, other than generically helping those in need. As noted earlier, there was a lack of moral imagination or framework that served to prioritize, or even animate a consistent, coherent giving pattern that could span both sides of this divide.

In this chapter, I will report on the third archetype identified in my research – the Dutiful Evangelical. Qualitative analysis revealed over 140 unique themes arising from the 31 semi-structured interviews (Appendix E). Those themes were further analysed and grouped into two dominant motivational areas of 1) Values and 2) Personal Expression. Using a 2x2 grid with Values as the y-axis and Personal Expression as the x-axis, the Dutiful Evangelical is high on Values and low on Personal Expression, occupying the top left quadrant. The average year of birth for the Millennials in this quadrant was 1990, and 33 percent of them were married. For comparison, this was one year older than the Reluctant Millennial and the Expressive Responder (1991), and three years younger than the Imaginative Giver (1988). The percentage of married members was similar to the Expressive Responder but was less than half the percentage of Reluctant Millennial, or Imaginative Giver married members. This quadrant shows the marital status and age variables behaving independently.

Several factors were observed to be limiting the Dutiful Evangelical's ability to progress along the Personal Expression axis. They lack a community of practice, proximity to need, and a unified vision for social and spiritual health informed by stated biblical beliefs. Motivated by duty to give a requisite amount to their local church, the Dutiful Evangelical is characterized as a giver, but rarely is this giving meeting their need to personally express themselves, or advance a pro-social vision, which is observed in this research to lead to sustained and fulfilling giving. Together these factors lead to a giving lifestyle exemplified by a dutiful tithe but lacking a principled conception of giving that brings personal joy and sustainability.

Values Axis Factors

The Values axis consists of those beliefs, priorities, and attitudes that were stated by the interviewees to animate their giving behaviour. For most, the values were formed early in life and there was a strong sense of task-oriented accountability to the traditions or customs. Emotional language was limited when describing these beliefs. There was a matter-of-factness to their descriptions. For many, the strong resolute language did not match their limited and sporadic current giving habits. The values were more aspirational, and the expected behaviour was sometimes perceived as financially daunting, but duty-bound. The biblical concept of the tithe, defined as the giving of ten percent of one's income, occupied much discussion when inquiring about values and beliefs. Below I highlight three of the more dominant factors.

Christian Duty

A primary value for giving in this quadrant was fulfilling a biblical command as part of their Christian duty. The theme of duty, obligation, or responsibility was prevalent across all interviewees. For most, the duty was described as a given, part of being an Evangelical Christian. Many described the duty of giving as a high bar to attain, with little positive energy or emotion. However, one married respondent commented, 'We're both especially motivated by duty. I feel like as a Christian, it's my duty to give, and I'm delighted to do so' (15N). Another respondent mentioned that the duty is a foregone conclusion or something they do not even think about:

> I feel like it's just like automatic. It just doesn't occur to me that it's something I have to think about. It's just natural. I guess that's my thinking. Of course, I have to give, that's my thinking. And so, I don't really think of it as like I don't struggle with it' (8M).

The interviewees described giving as a Christian duty, noting their faith convictions as the basis for requiring this adherence. Religious conviction, measured by adherence to doctrine is shown to be a motivator for giving in several studies (Vaidyanathan & Snell 2011; Schervish 1997). To determine if the level of adherence to evangelical beliefs of Millennials affected their giving behaviour, I queried the broader survey data. Specifically, I was asking two questions: 1) Do Millennials hold the same level of conviction to belief statements as non-Millennials, and 2) Do Evangelical Millennials who hold stronger beliefs, give differently than someone holding weaker beliefs?

To answer the first question, from the survey data, I ran an independent-samples t test comparing the mean values of the 116 Millennial responses to the mean values of the 96 non-Millennial responses to the four belief statements in survey question #2. There were no statistically significant differences in the four evangelical belief statements.[2]

Bible highest authority = ($t(210) = -0.602$, $p > .05$)

Encourage non-Christians to trust = ($t(210) = -0.829$, $p > .05$)

Only cross sacrifice to remove sin = ($t(210) = -0.005$, $p >.05$)

Only Jesus Christ for salvation = ($t(210) = 0.592$, $p >.05$)

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
The Bible is the highest authority for what I believe	Equal variances assumed	0.580	0.447	-0.602	210	0.548	-0.097	0.161	-0.415	0.221
	Equal variances not assumed			-0.603	204.604	0.547	-0.097	0.161	-0.414	0.220
It is important for me personally to encourage non-Christians to trust Jesus Christ as their Savior	Equal variances assumed	0.762	0.384	-0.829	210	0.408	-0.132	0.159	-0.445	0.182
	Equal variances not assumed			-0.835	207.128	0.405	-0.132	0.158	-0.443	0.180
Jesus Christ's death on the cross is the only sacrifice that could remove the penalty of my sin	Equal variances assumed	0.042	0.838	0.005	210	0.996	0.001	0.145	-0.284	0.286
	Equal variances not assumed			0.005	197.015	0.996	0.001	0.145	-0.286	0.288
Only those who trust in Jesus Christ alone as their Savior receive God's free gift of eternal salvation	Equal variances assumed	0.660	0.418	0.592	210	0.555	0.099	0.167	-0.231	0.429
	Equal variances not assumed			0.589	198.089	0.557	0.099	0.168	-0.233	0.431

Figure 7.1 Belief Statements t test

Using the belief statements from the survey data as an indicator for strength of beliefs or values would suggest that there is no significant difference between Millennials and non-Millennials. Of note, the Millennial mean was slightly higher on the fourth belief

[2] My research analysis for internal consistency using Cronbach's alpha yielded a 0.930 value. (The original NAE Lifeway Research yielded a 0.910 value). The items show a high inter-correlation and further exploratory factor analysis confirms unidimensionality.

statement, related to the exclusivity of trust in Jesus Christ as the only way to receive eternal salvation. This finding would appear to be in contrast to other research, that would show Millennials, in general, to be opposed to religious exclusivity. However, it is in line with the General Social Survey data showing for those Millennials who are affiliated with a religion, the intensity of their beliefs to be as strong as previous generations (Pew Research Center 2010).

To answer the second question of whether Evangelical Millennials who hold strong beliefs give at higher amounts, I performed a correlation analysis using self-reported religious giving and total giving as a percent of income, against a group value for the four evangelical belief statements. The analysis showed evangelical belief was only weakly positively correlated with religious giving ($r=.201$, $p < .05$), while total giving was statistically insignificant. The positive correlation, although weak, affirms other studies (Herzog et al. 2020; Austin 2017), but further findings described in Chapter Eight will show that certain individuals, called Imaginative Givers, who hold strong evangelical beliefs, also display three defining characteristics.

Correlations[a]

		Belief_Sum	Rel Giving as % Income	Total_Giving_Percent_Income
Pearson Correlation	Belief_Sum	1.000	0.201	0.088
	Rel Giving as % Income	0.201	1.000	0.816
	Total_Giving_Percent_Income	0.088	0.816	1.000
Sig. (1-tailed)	Belief_Sum		0.029	0.203
	Rel Giving as % Income	0.029		0.000
	Total_Giving_Percent_Income	0.203	0.000	
N	Belief_Sum	90	90	90
	Rel Giving as % Income	90	90	90
	Total_Giving_Percent_Income	90	90	90

a. Selecting only cases for which GenFaith Combination - Survey edit response = Evangelical Millennial

Figure 7.2 Belief to Giving Correlation

Tithing

Tithing was the second most reported common theme specifically acknowledged by 19 of the interviewees. The biblical concept of tithe, as the giving of one-tenth of the increase of produce or livestock, is described throughout the Old Testament, but most commonly understood as given in the Law to Moses in the books of Leviticus, Numbers, and Deuteronomy.[3] However, none of the interviewees shared a specific biblical reference or noted the Bible verse(s) that they were using as a foundation for their belief. As with many other traditions mentioned during the interview, the tithe was for many a learned or observed ritual (Pickering 2009).

Even though the tithe was mentioned readily, further information shared, along with survey data, would show that few of the interviewees were achieving their tithe goal.[4] Other research would confirm this observation, along with the likely presence of a social desirability bias (Smith et al. 2008). An interesting observation was all interviewees who mentioned tithe or tithing, did so within the first five minutes of the interview. It seemed to be a short-hand way for some of the interviewees to orient or locate our discussion in a familiar or known conceptual area, as well as signalling to me, the interviewer, their understood orientation for this line of questions. As noted, the term tithe, although not particularly well-documented, was an evangelical culturally approved marker. The concept of tithe, for those in this quadrant, occupied a central and encompassing position in their imagination. It represented more than simply a behaviour or a means to give; the tithe was spoken of as a symbol of righteousness or right living.

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[3] Although tithe (*ma' aser*) is more commonly understood to be introduced in the Mosaic Law, the term is first observed in Genesis 14:20 as being a form of worship.

[4] Survey data showed Evangelical Millennials gave 5.59%, Evangelical GenX gave 6.11%, and Evangelical Boomers gave 6.66%. It should be noted the survey used salary and giving ranges, with an abnormal distribution at the top end of the ranges, causing a lower reliability on actual percentages.

Yet there was a wide semantic range of what was being communicated with the singular word. Three very clear distinctions appeared: 1) those who believed tithing was synonymous with giving to their local church only, 2) those who felt tithing involved all giving to specific religious purposes, and 3) those who felt tithing equated to all giving, since all money was given with a heart of Christian compassion.

Tithe = Church Only

The majority of all interviewees (n=22) who used the term *tithe*, recognized tithing as equating only to giving to their local church and specifically used the term *giving* for all other financial donations outside the church. Tithing, especially in this context, was described as an obligation and automatic, almost without thinking, and with little or even negative emotion. Whereas many described giving outside the church expressively with feeling and purpose. One Millennial commented:

> I mean, like I think for us, like tithing is just an automatic, so of course we're going do that, like give ten percent to our home church. But on top of that, for me it's like things I have a heart for…so I have a heart for missions in Japan. (8M)

Automated tithing with a digital or online tool utilized at their church seemed to further the cold or unfeeling attitude, 'I don't really put a lot of thought behind it because it's an automated thing for me. The first ten percent is just required, and anything beyond that is actual giving' (21M).

Several interviewees (n=5) in this quadrant recalled learning about tithing in a strict church context as a child and associated a negative feeling to this area. Many of these individuals were also the ones who had questions or concerns as to exactly how the ten percent is to be calculated; whether it is calculated using the net income or gross income. The concept of giving as a separate stand-alone category from tithing was found in both Millennials and non-Millennials but most interestingly decreased with age.

Tithe = Religious Giving

A smaller number of respondents (n=6) overall described their tithe as ‘giving to God’ including giving outside the church to other faith-based organizations. One interviewee described his internal dialogue:

> When it comes to tithing does it all have to go to the church? Can a para-church organization count as part of that? Yes. Is that supposed to be separate? No. I know we're not legalistic, but like when you pass away and you're like before God and he says, "You didn't give a full ten percent of that and that, you gave 5 percent to that and 5 percent to me. Like because of that, like you’re going to Hell." No, it's not quite that, it's not that way at all. But the idea of, you know like that's one of the things I have to struggle with. Is giving to all these other organizations OK on top of the church or should I be giving it all to church and those other organizations are kind of like outside of that? Or that should be coming from another fund for that kind of thing. (7M)

However, giving to non-religious groups or for non-religious purposes, described as humanitarian aid, was not considered or calculated in the requisite ten percent tithe. Also, only the younger Millennials mentioned volunteering and the giving of time as possibly counting toward the tithe.

Tithe = All Giving

Only one older Millennial respondent, who was not identified as part of this quadrant, but included in this chapter for comparative purposes, specifically identified the tithe as including all charitable giving:

> I mean my wife and I are giving a tithe, ten percent of our gross. When we got married and we said we want to keep giving at least one percent a year more in addition to that until we can't anymore. And because, you know, we own a three-unit building paying with affordable rents that aren't always consistent, sometimes we've had to scale back just because the funds aren't there. When we have to do a repair or something like that…but we at one time I think we're tithing about 20 percent of our gross income, and for us that's like that's not enough. You know, it's like what more can we do. I’m not even sure what percent we’re giving now. (6M)

It is important to note that this individual had the most coherent and thick description and compelling overall understanding of giving and was observed to be the most satisfied in his current level of giving.

This varied conceptualization of what the tithe is may be occurring in older generations as well, but the increased cultural engagement and expanded range of social concerns by younger Evangelicals points to the tithe as an area of concern for surveys or other instruments designed to measure religious giving, that assume a common understanding of tithing, and religious giving (Steensland & Goff 2014; Austin 2017). There is also a varied understanding of whether the tithe is mandatory or optional. Tithing was specifically described as optional by three younger Millennials:

> You know different people have different standards. But I think it is a good goal to have, and a good you know sort of standard baseline for giving. I don't see it as like a specific command in the scripture, but I think it is heavily encouraged…when I'm sitting in church and the collection plate goes around and I think, should I give today? I grew up in a family that believe strongly in tithing. So, I have not always tithed, but it's always been in the back of my mind. Like am I in a position where I should be tithing right now? That sort of thing. (30M)

In contrast, others described the tithe as not only not optional, but it was also always required, even if you did not have the means. The thinking behind this mantra was that this level of obedience shows your adherence to duty:

> I feel more like they deserve this (the tithe) and this is something that is allotted to them by God. I'm kind of required to do it. (17M)

> Shows that you're trusting God basically with your income and with your livelihood, and it is just the best way to show your trust in God…And an expected reward for this kind of faith, when you are tithing generously, the Lord will provide, you know…that there will be financial rewards. (30M)

For those whose conception was the local church only as the recipient, the concern of the church's actual need of the money was called into question. What if the church does not need the money? Several Millennials who attended a large church (attendance exceeding 1,000 weekly) expressed the feeling that their church does not really need their tithe. This affirms the faith and giving literature review that congregational size is one of the factors having the strongest bearing on religious (Austin 2017; Steensland & Austin 2016). When asked what constituted 'need', one interviewee responded that means the church would not close, or cease to exist, if they did not give. In stark contrast, they would then describe something that they are passionate about outside of the church that does need their money. Even when asked directly about their hopeful outcomes for giving to the church, there was almost no imagination of what that could be:

> Yeah, I don't know, it's more of a command. I mean I know that, you know, churches require a lot of administration, pastor needs a salary for various things, money just needs to happen. So, I don't have any sense of like I want this money to be directed towards this particular thing. Yeah, it's more just

> giving towards, you know I’m a member of this church, therefore I should be giving and participating as a member in that way. (30M)

> I mean it would be different if I was like going to a smaller church. So, if I went to a church that was like a church plant of just a couple hundred people, I'd feel like I should be giving to church more. Yeah. Like if I like went to Willow Creek, a large megachurch, whatever I give it's going to be like pennies to them. In my head it feels like it could be used better elsewhere. (7M)

Where is the tithe learned? When tithing was mentioned as part of the family background, it was more readily described as part of their personal giving. Alternatively, if there was little giving observed or discussed in family upbringing, it was not as frequently mentioned as a part of their giving (Ottoni-Wilhelm et al. 2008; Ottoni-Wilhelm et al. 2014). Several interviewees described learning something about tithing at church, but the more formational aspect was observing tithing in the daily life of the family. However, noteworthy, none of the interviewees described an intentional teaching related to the tithe within the family. Learning was reserved to simply observing a parent giving at church.

What if others are not tithing? It was important for several younger Millennials that people who did not tithe, should not be ‘judged’ or thought of in a negative light by others. This is a prevalent theme among Millennials more broadly (Smith et al. 2011; Twenge et al. 2012). ‘Yeah, and I mean I don’t, I don’t judge any Christian who doesn’t tithe’ (30M). When asked to give some advice to those younger than themselves, many Dutiful Evangelicals would advise them to start tithing early in life, even if it was a small amount. The concern was that it is harder to start later in life, when the amounts are larger. ‘I just knew like well whether I make $217 a month, or you know $2000 a month, if I'm not generous with what I have now, I guarantee I won't be’ (20M). Many had the understanding that the tithe was the first ten percent, or ‘off the top’. This primacy was important for several younger Millennials, as they were worried that they might not have the personal discipline to follow through with giving, if they began allotting their funds for other purposes. ‘Because sometimes I can kind of be a little…I feel like, selfish with my money’ (25M).

The concept of the tithe for most interviewees occupied a primary position in their moral imagination of faith-inspired giving. But for Dutiful Evangelicals, their imagination for what charitable giving, informed by faith, looked like actually stopped at the tithe. They were unable to describe a vision or give concrete examples of what giving looked like beyond the tithe. Further, they had no imagination for the impact of the tithe, or what it affected. Rather than being a minimum level benchmark of giving, as taught by many evangelical churches, it seems to have become a roadblock to further giving and an impediment to connecting passion and emotions to all giving.

God Owns It All

Closely linked to the theme of tithing, for many of the interviewees, is the issue of who owns their financial resources. Each of the interviewees from this quadrant declared that God owned all their resources, which had several implications. Most said God's ownership demanded responsibility and a high level of care and stewardship, 'That it's not ours, it's God's…so we have to, we have to give it away and spend it wisely' (1M). Others voiced the need for courage and constant reminders to carry out the weighty task of wise giving:

> In me, having the courage, the faith to give, that's like number one declaring my dependence on God and like reminding me that like it's not mine anyway. Like everything that I have is a gift. So, like that's just offering it back to God. (4M)

Another somewhat frustrated Dutiful Evangelical thought her millennial counterparts needed to be confronted with this hard message of truth:

> Like it's negative that so many people grow up and think that it's yours. Like that's really bad. I mean in general people think everything is there's. But like your life it's not yours and there is just that mentality that's so self-focused. So, I think I would start with like it's not yours. And then really like, I don't know, dig into like the servant leadership of Jesus in giving of yourself. If you really believe in the church and what they're doing, giving what you have and really tying that back to scripture where we're commanded to give. So, I don't really know why [Millennials don't give]. I mean I think there are a lot of times unfortunately in the Bible that have become optional. But I feel like giving is one of them that's especially optional. And, that's not optional. And it should be, it should be you know along with everything else. (16M)

Although God's ownership of all things was stated as a strongly held conviction by those in this quadrant, one of the Dutiful Evangelicals expressed aloud a cognitive incongruity, perhaps what many likely wondered silently. The concept of God's ownership of everything was all-encompassing, and yet the tithe seemed so small, almost insignificant in comparison. Yet the cultural context surrounding the tithe seemed so rigid, demanding and perhaps out of proportion. An accompanying observed lack of specificity for how this truth worked itself out in reality was conspicuous in its absence.

Personal Expression Axis Factors

The Dutiful Evangelical expresses deeply held, all-encompassing guiding principles, but lacks elements of personal expression that would activate consistent giving outside of the local church, specifically the tithe. Below were the three most consistently observed barriers to personal expression.

Lack of a Community of Practice

Jessica illustrated a person confident in her evangelical beliefs and the resulting duties placed on her life. She attended church and small group Bible studies multiple times a week. She had just become part of the campus ministry staff, which meant numerous encounters with students throughout the week. It would seem she experienced community, more than most. Yet, as noted above, when asked how others were involved in her giving, she admitted that they are not. Even though Jessica met regularly with others, giving was not the reason nor a significant practice of the community gatherings (Schervish & Havens 1997). The individual nature of their beliefs was reflected in the individual nature of their giving.

The act of giving was a personal and private matter. Given their digitally connected lives, I expected many of the Millennials to describe diverse and technologically creative ways in which they involve one another in their giving (Pew Research Center

2010). Instead, many noted either spiritual or family backgrounds, or a lack of desire to know as their reluctance to involve others in their giving:

> I think the way that I grew up is that it doesn't matter what other people are doing, it matters what my responsibilities and what I am called to do. So, I think that in terms of giving, I don't really think about what I'm doing with them too much. (8M)

> I guess, and this goes back to some other questions, part of the reason I don't really talk to people about it [giving] is I don't really know...like I said earlier I don't really know. I mean I think that most of my friends, or some of them, at least, are tithing to the church ten percent. I mean I think that people give a lot my age when things come up. Like you know I'm at this and they want..., like a silent auction or whatever event. I don't really know that I have a whole lot of friends that give, like above the tithe intentionally. And so, I guess that's why I don't talk about it with others. (16M)

However, some of the Millennials described a tension between keeping their giving private and acknowledging that being around generous friends made them more generous. They perceived that if giving was more open or discussed in peer group settings it would inspire more generous giving:

> Yeah, I feel like it's more of a personal thing. But also like when I'm with friends who are very giving, it definitely rubs off on me and it makes me want to give to. And I don't know, I feel like it's just kind of a mindset that I get in when I like hang out with the kinds of people that are really giving versus friends that aren't giving. (24M)

Accountability was another area in tension with giving being private. Only if giving was shared with others would they be able to hold each other accountable. The exception to giving being a private reality was those interviewees who were married. Marriage spurred on the need for communication about giving. One Millennial who was engaged to be married, looked forward to ‘finally have someone to talk to about giving’ (19M). Since the Millennials are delaying getting married, giving alone becomes a reality that extends much further into adulthood.

Unknown Future

Dutiful Evangelicals expressed an angst about giving on a more consistent timeframe for an extended period of time. The commitment to ongoing support was seen as constraining or not fitting into their conception of giving, outside of the local church. There seemed to be a mental and emotional incongruence with this seemingly never-ending financial binding commitment and the complete unknown of the future:

> And especially I find problematic that you have to make regular monthly contributions to an organization if it's outside of church which I do monthly, or these organization I'm already familiar with…I don't like the idea of necessarily making a regular constant contribution. Because I feel like I have to really sustain that. And I have to sort of think this logically. (5M)

Adding to this angst, Millennials have grown up in a time of economic instability, both in the United States and globally, resulting in lower job security and a resulting ongoing need for new career training and education (Pew Research Center 2010). Interestingly, ongoing giving to a local church, through the tithe, was understood as the expected reality. As noted earlier, there was a spectrum of acceptance of this reality. The older Millennials, especially those who were married – and utilised a budget, were more accepting of the ongoing commitment. Their acceptance followed a more settled or stable context.

Lack of Proximity to Need

Similar to the Reluctant Millennial, the Dutiful Evangelical describes encountering need on a passive or reactive basis. None of the interviewees in this quadrant, although strong consistent attenders of their church, described their local church as a source for presenting compelling needs outside of the church. When asked directly about giving opportunities outside of the local church, there were limited examples and always episodic, with the focus being on the right conditions for giving:

> I think there is a good feeling I get with giving [outside the church]. And I guess it kind of varies because sometimes if I'm like short of cash in my wallet and someone is begging me for money on the sidewalk, I feel funny about having to inconvenience myself to have to then go somewhere to get more cash like the ATM or whatever it may be. But when it comes to like giving to certain organizations, I usually have a good feeling especially when it's a situation where the organization hasn't approached me for money and I'm sort of giving because I feel like giving to this organization, sort of my own volition rather than sort of being asked to do that. And then it's like that sense of satisfaction that comes from giving of myself not say anything back because I'm sort of more freely giving myself rather than be asked. Well it doesn't seem as free even though the person may not be forcing me to get money. I still feel more free when I'm choosing to do it myself. And that's part of why I like giving to organizations that don't constantly ask me for money. (5M)

Their imagination for giving associated with the church was fully occupied with the tithe and understood to be used primarily for internal organizational purposes. It seems the concept of tithing at their church inoculated them against seeing their church as a way to bring needs, local or global, proximate to them. And their imaginations for giving outside the church was limited by their lack of proximity to need.

Summary

The Dutiful Evangelical holds several lofty ideals related to how she understands the evangelical faith and its demands on her financial resources. The ideals, however, were mostly axiomatic and largely informed by tradition, rather than either foundational teaching, drawn from biblical study or emanating from a mental picture or imagination of their future impact. Parents or mentors did not offer explanations or teaching about their giving. When the interviewees described their parent's giving behaviour it was based solely on their interpretation of the observed event, not a discussion or teaching that occurred at the time of the giving event(s). Several openly speculated on their parent's motivations, based on recollections of those contexts. The values motivation had more to do with dutifully following the observed faith of their childhood contexts, more so than being compelled by their own reasoned or intentioned personal evangelical faith in action. The following of tradition is wrapped up in the concept of the tithe.

Therefore, without a personally compelling vision for how their faith informs their giving, the religious values, although strongly expressed, were observed to be tenets of religious tradition, not strong motivations to activate charitable giving toward a desired end. For the Dutiful Evangelical, the guiding principles noted in this chapter were readily expressed as being the primary basis for their giving. But when probed, the giving produced by this motivation was an emotionless 'Christian duty' mediated predominantly through the tithe. There was mental assent to the lofty ideals of God owning it all, and the role of stewardship, but it lacked emotion or behavioural expression. The values motivational grouping was observed to be connected with the head, but not the heart.

In abstract, the local church is seen as the main recipient of the duty-bound giving from the head, and the needy individual is seen as the main recipient of giving from the heart. There seems to be a lack of a unified motivational framework that is equally significant for the head and the heart. The Christian concept of the tithe was expressed by the interviewees as the foundational concept of their giving, as understood to be traditionally required by their faith. However, there is no corresponding foundational concept that incorporates giving from the heart. Giving outside the mandated tithe remains untethered to a coherent and compelling moral motivational framework. The tithe, intended as a building block in forming a robust giving framework, was observed in the Dutiful Evangelical to be devoid of meaning and unable to hold any weight of conviction or motivation, as described by the millennials in this study. For most, the tithe seems to have stunted the development of a vision that could galvanize a guiding value for giving that incorporates both the head and the heart. This type of giving was observed in the final quadrant, described in the next chapter.

Chapter Eight: The Imaginative Giver

Introduction

The American Millennial generation to many is an enigma. They are the most educated, yet correspondingly the most in debt, and less likely to live in a family (Barroso et al. 2020). They are earning comparatively less than previous generations, but collectively have $300 billion in direct purchasing power, with $69 billion of it being discretionary (Eisenberg 2019). More than half are not married, and those who did get married, did so later in life, to more racially diverse partners than previous generations. Yet those marriages are more selective than previous generations, to only those with the same level of education (2020).

Millennials have lived the majority of their lives in a post 9/11 world. They have been continually aware of military action in Iraq and Afghanistan as well as Arab Spring uprisings, experienced increasingly intense political polarization, came of age and entered the workforce facing the height of an economic recession, have come to expect and consequently be expected to be constantly connected, with all of the accompanying pathologies, and are more likely to identify as having no religious affiliation (Bialik & Fry 2019). Yet, through the last decade, the American Millennials remained more hopeful for the future than each of the previous generations (Pew Research Center 2010; Taylor et al. 2012).[1]

An important distinction to make for the Millennials is the locus of their optimism for a hopeful future. The Millennial hopefulness is rooted in the self; their individual ability to attain their desired measure of happiness. They remain distrustful of culture, the institution of government, and the overall direction of the country (Stokes 2015).

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[1] However, the COVID-19 pandemic has dampened their views of the future along with other generational groupings (American Psychological Association 2020).

Scholars suggest that part of the reason for the lack of hopefulness outside of themselves, is a limited moral imagination. In their book *Lost in Transition*, Smith et al. caution us that this Millennial generation, although perhaps individually pre-disposed to altruistic motives, lacks reasoning tools and skills for proper discernment. Without this shared ability to seek a common good, ministries and not-for-profits are left to compete in a marketing war to become the cause-of-choice for as many individuals as possible:

> In many cases, a strong sense of fatalism creeps into their [Millennials] attitude about the larger social and political world. So, while they are very optimistic about their own personal futures, they are hardly optimistic about the prospects of helping to make some aspect of the larger socio-political world a better place. (Smith et al. 2011:212)

A moral confusion, or as Smith et al. label it a limited moral imagination, has left this generation in a state of disorientation. The authors describe this phenomenon:

> Engaging the public world entails working out with others the ideals that are ultimately normative and moral. … very many emerging adults today lack the basic intellectual tools for deciding what is genuinely morally right and wrong or what is really good for individuals and society. Almost none have been taught how both to hold real moral convictions and to live peaceably in a world of moral pluralism…Any notion of the shared responsibilities of a common humanity, a transcendent call to protect the life and dignity of one's neighbor, or a moral responsibility to seek the common good – which might motivate civic involvement, political engagement, volunteering, or even financial giving – was almost entirely absent among emerging adults. (Smith et al. 2011:215,223)

Smith et al. stress that there are several examples of Millennials 'doing good', but they caution that these cases may have created a wrong perception of this generation in total:

> One version of this tendency is to claim that "young adults today" are deeply committed to social justice, passionately engaged in political activism, actively volunteering in their local communities, devoting themselves to building a greener, more peaceful and just world. Almost nothing could be further from the truth, at least when it comes to 18-to-23-year-olds considered at a national level as a group. (Smith et al. 2011:228)

My findings have shown a limited moral imagination to accurately describe 88 percent of the Evangelical Millennials interviewed. However, there was a small group that displayed a moral imagination significant enough to motivate and sustain their financial giving, thereby becoming part of their identity.

In order to provide a thicker description of this exemplar moral imagination, I will describe my observation and interaction with one of the interviewees (6M), as the fourth and final archetype identified in my research. The Imaginative Giver represented 12 percent of the Millennial interviews, the smallest and least common of the archetypes.

The Imaginative Giver – Archetype #4

Grant, age 29, studied at a large upper mid-western university and met his wife during those college years. Both were active in an on-campus evangelical organization. Grant came from a self-described 'nominal or semi-nominal' midwestern Christian home with parents that divorced during his childhood. Grant describes his faith as becoming his own especially during college. During his growing up years, he observed his Mom giving, but no memorable teaching accompanied the giving. He attended church sporadically, and recalled church offerings as an observed ritual, but could not recall any specific biblical teaching around financial giving.

We met on a cold day in March at an El Salvadoran restaurant near their house. They live in a minority-led, economically challenged neighbourhood on Chicago's west side. This was not by accident. Grant and his wife chose to live proximate to those in financial need. When asked if giving is something he thinks about a lot, Grant responded:

> Yes, I would say it's something we think about at minimum weekly if not daily because we see our budget as a moral document, and we are somewhat intentionally in a place where there is a lot of need. So, there's always a consideration of what can we give to…deciding if this is a need where we need to give up something, or do we reallocate something temporarily, how do we address the situations. (6M)

It is important to note in Grant's response that when asked if giving was something he personally thought about, he responded with 'we' referring to his wife, Angela. This inclusive language continued throughout the interview. It became obvious that giving was a joint activity from conception to the act of giving. Second, Grant, unprompted, brought up the idea of the budget as having prime importance, both extrinsically in decision-making and intrinsically as an ethical weight of being considered a moral document. Their giving decisions were not dependent on whether or not they encountered a financial need. They assumed need and were attuned to their budget for guidance on how and how much they could creatively address the situations. The heart was nearly constantly engaged, and the head was actively determining how to meet the need regulated by the budget. The budget was utilized as a way to facilitate giving in a sustainable fashion, not simply as a limiting factor.

Caught by surprise with Grant's response, I followed up with a question about the resulting emotional state from this high level of intentionality. To the question of 'Do you enjoy giving?', Grant responded:

> Yes. We love meeting people's needs. We love being used by God. When someone saying "gosh, I don't know where this is going to come from." We're the ones who provide it. We love being part of that network. We love, as Christians, we love speaking to the powers and principalities that Jesus is King, and this is what it looks like in His Kingdom. (6M)

Again, Grant corrects my limiting, individually focused question with inclusive language describing his wife. And as I will find out later, also includes their church. Also unprompted, Grant grounds their financial giving in a biblical conception of Kingdom. He further connects being a part of a physical human network working in coordination with a larger spiritual reality. Grant was describing their identity, as Christians, necessarily means that the human act of giving was simultaneously based on and having effect in the spiritual realm. Thereby connecting his/their guiding principles with personal expression. Their identity as a member of the Christian realm meant the role came with responsibilities and benefits. Their beliefs were more than mental assent.

Curious to know if their giving was headed in a particular direction, I asked if Grant wished anything was different about his giving:

> I wish I was giving more. I mean my wife and I were giving a tithe, ten percent of our gross, when we got married and we said we want to keep giving at least one percent a year more in addition to that until we can't anymore. And because, you know, we own a three-unit building paying with affordable rents that aren't always consistent, sometimes we've had to scale back just because the funds aren't there. We have to do a repair or something like that but we at one time I think we're giving about 20 percent of our gross income, and for us that's like that's not enough. You know it's like what more can we do. (6M)

Grant used the term tithe but described it only as a baseline starting point. Later, in the interview Grant mentioned he had not really stopped to think about what they are giving in total, because it takes so many different forms. He and his wife continue to increase their direct financial giving, but the total of all forms of giving, including gifts in kind, or subsidies, is not something they track on a continual basis:

> We give ten percent as a starting point to the church. It orients us to the local church. Thinking about tithe as the totality of what we need to do, would be kind of like middle school youth group questions on sex. Asking questions of basically how far can we go? Instead of completely re-orienting and thinking that it would be an offense to our neighbours and God if we were going to limit ourselves to a tithe. For us, that's where it starts and then to other organizations and individuals. (6M)

One of the more distinguishing aspects of this archetype's makeup, compared to the other interviewees, was the overall consideration of others in giving. In answer to the question of how others are involved in their giving, Grant shared:

> 'Yeah, so we've said over time with our church community that because a budget is a moral document...in the Bible it doesn't say be aware of all kinds of adultery. Like, you kind of know if you're committing it. It says be aware of all kinds of greed. So, you should share your finances with someone else. Now my wife and I, at least, as married couple have that inter-personally. We come from different perspectives so there is some accountability there. Even ourselves, we need to share that. So we've had, in our small groups in two different churches, we had a series on finances and one of the days was you have to bring your credit card statements and your bank statement and your budget, and we're going to share it with somebody, just so someone else sees it. We want others to be involved in our decisions. I think others are involved in the sense that people know that we give. And so, they'll say hey you have a problem, let me see if Grant and Angela can give to that. And so, I think others know that we give this, how we do it, and we have the resources that we do so that needs can come to our attention and we can meet them' (6M).

As we were closing our interview, I asked Grant how he thinks about the impact of their giving and if he has any regrets:

> Yes, I think "is our giving a one-time impact thing or is this providing a foundation or a network for other things"? So, one thing we've invested a lot in is the InterVarsity campus ministry, because we know that the InterVarsity workers are influencing other college students, so there's a cumulative effect by us funding them and you know kind of does other things. And I think anything that we can do if we can put kind of a stake in the ground where someone is in a situation where they're destitute and they are no longer destitute and never will be again. You know like this is you're good now. You know like that provides a foundation for you know there's no going back. (6M)
>
> I have zero regrets about anything I've ever given. And, so I mean that you know people say you know, well, I don't know how this will end up. People say I'm not going to give that homeless guy in the street any money because he can just use it on drugs or alcohol. And I can say to myself well is what I'm going to spend it on really that much better than what this person's going to spend it on? Or am I making judgments without knowing homeless people and the homeless community, and organizations that support them, to know really how the best way is to give to them. Or can I give a subway gift card instead of cash? But that requires me to go to Subway and stand in line for 20 minutes while they make the gift cards on my way home from work when I'm busy, so that I'm prepared in advance to be able to do that. (6M)

Throughout the interview I noted a seamlessness between a faith-informed motivating foundation and the personal expressive nature of helping an individual in need amongst a complex societal structure. The framework for conceiving of giving and assessing giving opportunities seemed like a well-worn path that he and his wife had walked many times with their proximate neighbours and others from their church. Discernment over time had not seemed to give way to cynicism. Grant described the desire for creating a foundation for ongoing good. This type of future hope is indicative of an active moral imagination. Distinct from other interviews, this archetype displayed a moral imagination or framework that served to prioritize, and animate a consistent, coherent giving pattern.

In this chapter, I will report on the fourth and final archetype identified in my research – the Imaginative Giver. Qualitative analysis revealed over 140 unique themes arising from the 31 semi-structured interviews (Appendix E). Those themes were further analysed and grouped into two dominant motivational areas of 1) Values and 2) Personal Expression. Using a 2x2 grid with Values as the y-axis and Personal Expression as the x-axis, the Imaginative Giver scores high on Values and equally high on Personal Expression, occupying the top right quadrant. The average year of birth for the Millennials in this quadrant was 1988, and all but one of them was married. For comparison, this quadrant’s average year of birth (1988) was three years older than the Dutiful Evangelical (1990) and four years older than the Expressive Responder, and the Reluctant Millennial (1991). The percentage of married members was similar to the Reluctant Millennial, but was double the percentage of the Expressive Responder, or the Dutiful Evangelical married members. The older age, although only four years, could be a factor, when coupled with marriage, that influences giving motivations. That factor was not considered as part of this research but would be a useful area of exploration for further research.

Several factors were observed to be enhancing the Imaginative Giver’s ability to progress along the Personal Expression axis. They regularly participated in a community of practice, intentionally located themselves in proximity to need, and frequently referenced a unified vision for social and spiritual health informed by stated biblical beliefs. Most telling is the self-description of their giving as sustained and fulfilling, bringing a personal joy and freedom.

Values Axis Factors

The Values axis consists of those beliefs, priorities, and attitudes that were stated by the interviewees to animate their giving behaviour. Interestingly, for those in this quadrant, the principles were formed, more significantly, later in life, mediated through a mentor and specific modelled instruction (Ottoni-Wilhelm et al. 2014). There was a strong sense of otherness, most notably associated with an orientation toward a societal common good. Guiding principles, when spoken of, were specific, distinct, biblical in origin, and yet grounded in societal reality, with all of its messiness. Similar to the Dutiful Evangelical, the values were aspirational, however not defeatist or without hope. They were not looking back or looking inward and wondering if their financial resources would be enough, or if they had done enough to fulfil the tithe, as did the Dutiful Evangelicals. The Imaginative Givers were looking forward and outward to the next opportunity to participate in making meaning outside of themselves. Below I highlight three of the most dominant factors.

Mentoring

Each of the Imaginative Givers, described a mentoring relationship in their lives that helped them visualize what giving looked like. The mentoring was not specifically for the purpose of giving, but more around the general lifestyle, which included giving:

> There was an older couple who mentored us, they are our small group leaders at our church. Yeah, they're very generous. Generous, like they see a lot of money come through, but it doesn't appear like it, because of how generous they are. Yeah, just seeing it modelled well for us. (3M)

Mentoring connected past events and gave expression for the giving behaviour they had observed earlier in their lives, in this case by their parents:

We had a mentor who worked in a poorer neighbourhood and said we will live on the median income of this neighbourhood and give the rest away. We said, we want to do that. What's stopping us from trying…So we also saw it [giving] happening in different ways from our parents. But I think it wasn't until we came into our faith personally that my wife and I realized that this is actually a [biblical] kingdom value and it is not separate from the Gospel, it's an outworking of it. I think we took it beyond what our parents were able to do and/or thought to do given the knowledge we have, and the mentoring we were given. (6M)

Applied Teaching

The teaching element described by the Imaginative Givers was different from the other quadrants in its character-forming application. For example, if the teaching was a sermon given at their church, specific details around the content were expressed, and how it was practically incorporated into their daily lives. Further, the teaching was closely tied to its application to their broader lifestyle, and ultimately identity. They described aspects of both being and doing:

> I was listening to a sermon series that really spoke to that [giving] in a different way that made it a lot clearer to me that that is what we are called. That is one of the things that we are called to do not only as Christians, but I believe as humans to other humans. That all humans have warts and that I want to do anything I can to show them that they have worth. And so that's probably the biggest one. The second one would just be you know when you see people that need things, people typically want to help them, and I want to help them or aid them or assist them. Because of my personality, because of my job, who I am I don't know that makes sense to me that way. Yeah, yeah, that's the best way to feel, like I'm just wired that way. So, to me not doing that would be like against what I would want to do. (3M)

> There's a passage in 1 Thessalonians, and it talks about they gave beyond their means. And I actually still remember specific, actually maybe it was a couple sermons, that's why I remember it so well. It's like if you're if you're giving is comfortable, are you really being generous. And we are called to be generous people. So that's always kind of stuck. And the question the question becomes you know should I tithe how much from my gross or net. If we're asking those questions, we have the wrong mindset. That's not what it's about. (20M)

> We were taught Jesus came preaching good news and implementing the effects of that good news and he and the church in terms of addressing poverty and you know addressing people who are on the margins; clothing, food, you know kind of all that teaching together. So, my wife and I look at this how is this giving meeting a need. So how is this meeting a need? And then looking holistically at our budget how are we meeting various needs? So, are we only supporting InterVarsity staff workers, or are we only supporting, you know, overseas missions? Are we only supporting food stuff for the poor and nothing...you know only compassion ministries with nothing more justice oriented? How do we do all of that effectively? And then also what, this came up recently, one of the organizations we give to has a very significant endowment. And another organization just recently had to fire staff because of some of the political changes. So, OK let's see if we can reallocate giving over there, because there's a greater need or more urgency. (6M)

My research quantitatively showed that *Faith* was a significantly distinct motivation factor sub-scale, but the qualitative interviews further showed a distinction between those who described faith as motivational, and those, in this quadrant, who applied the teachings and beliefs in their everyday lives.

The motivation statement factor analysis data in this research agreed with Konrath and Handy in similar sub-scale findings (Konrath & Handy 2017). However, an additional factor of *Faith* was identified and determined to be significant. Eighteen of the 30 motivation statements used in the initial survey were based on the *Motives to Donate Scale* developed by Konrath and Handy (Konrath & Handy 2017). This self-report scale of why people make contributions was developed from a general population online survey. Konrath and Handy devised a two-part study including an exploratory factor analysis that supported six of the seven factor sub-scales listed above. Four additional motivation statements focused on faith were added in this research to understand if self-reported motivation from faith convictions supported an additional independent factor. The four statements were divided between giving and volunteering to determine if the two pro-social behaviours correlated with one another. The four statements also delineated between religious and non-religious giving/volunteering targets to observe any differences or distinctions. Seven more motivation statements were added from feedback in the survey pre-test phase, and one final question was added focusing on technology.

Initially, Principal Components Analysis and a visual scree plot were used to determine appropriate secondary testing. Next Principal Axis Factoring with a Promax rotation was utilized that supported seven factors, including the Faith sub-scale. The technology statement and encouraging others to give statement did not correlate strongly enough with any grouping in this test. On a subsequent correlation analysis, the technology statement correlated with the egoism sub-scale. Figure 13 shows the Pattern Matrix with the following groupings – 1. Altruism, 2. Faith, 3. Tax, 4. Constraint, 5. Social, 6. Trust, 7. Egoism.

Pattern Matrix[a]

	Factor						
	1	2	3	4	5	6	7
I give because I am concerned about those less fortunate than myself	0.789						
I give to meet the basic needs of the poor	0.742						
It is my responsibility to help those with less	0.690						
I give to make the world a better place	0.672						
I give to make the community better	0.638						
I donate because I feel compassion toward people in need	0.571						
People should be willing to help others who are less fortunate	0.517						
I donate to charities because I was taught that giving money to those in need is important	0.429						
Giving to the poor is about helping them help themselves	0.369						
My faith motivates my volunteer work for non-religious causes, charities, or organizations		0.894					
My faith motivates my volunteer work for religious causes, charities, or organizations		0.802					
My faith motivates my giving to non-religious causes, charities, or organizations		0.720					
My faith motivates my giving to religious causes, charities, or organizations		0.719					
Giving money to charities enables me to reduce my income taxes			0.963				
Donating to charity helps me save on my income taxes			0.890				
I donate because I receive a tax credit for charitable contributions			0.625				
Donating money to charities provides too much of a financial strain on me				0.913			
Donating money to charities would interfere with me meeting my own financial obligations				0.774			
Even if I wanted to donate money to charities, I could not financially afford it				0.611			
Others with whom I am close place a high value on donating to charities					0.807		
People I know share an interest in financially supporting charitable organizations					0.796		
My friends donate to charities					0.675		
Much of the money donated to charities is wasted						0.824	
Many charitable organizations are dishonest						0.689	
My image of charitable organizations is positive						-0.403	
I donate money to charities because it makes me feel needed							0.742
Contributing money to charities enables me to obtain recognition							0.690
Giving to charities makes me feel powerful							0.548

Extraction Method: Principal Axis Factoring.
Rotation Method: Promax with Kaiser Normalization.[a]
a. Rotation converged in 7 iterations.

Figure 8.1 Motivation Statement Pattern Matrix

Framework of Giving

The Imaginative Givers uniquely described a framework for giving that included both the element of accountability, a habit or series of repeated actions done in knowledge and relationship with a significant other(s), as well as a monthly financial tool, a budget. The combination of a person, or persons, and a financial tool provided both a metaphorical carrot and a stick for giving. The accountability partner provided encouragement and awareness, and consequently made the giving frequency more permanent. The budget, instead of a limiter of giving, was welcomed and utilised as a concrete way of knowing how much is available for variable giving, defined as over and above ongoing or recurring giving. The budget freed up giving, rather than simply limiting giving:

> Yes, I would say it [giving] is something we think about at minimum weekly if not daily because we see our budget as a moral document. (6M)

> Yeah, I think, because of our jobs and our background and training, in engineering I think we're very structured there. So, we're very intentional about what we give to in our budget. Specifically setting aside funds at the beginning. I would say we do it with a lot of intentionality and thought and consideration, while still leaving opportunities for other things. (3M)

> Yeah. I like to know where my money's going to budget. I'm a saver instinctively. OK. So, to give is typically something I try to be pretty intentional about it. Sometimes giving is, you know, buying my friend lunch when they're having a rough week or it's between pay checks or something. Or sometimes it's making the more substantial donation to something or my church or a cause. And so, I would say the little ones are more spontaneous. I don't really plan those out. But the big ones are definitely more planned, and I do some thorough research and background before I do that. (10M)

> I think that's just because I'm always trying to keep a close watch on my budget…Any time a friend of mine whom I'm supporting is asking for more from others or to spread the word or when I'm re-budgeting or just double checking the budget, seeing where I am, and where I want to be. That's when those questions come to mind. And also, whether it's a pay raise or just extra income tax return stuff like that so that's where the budget will come to mind for sure. Yes, so when there's when there's new money that comes in it's time to re-allocate. (20M)

Enjoyment as Identity

When asked if the interviewees considered themselves a generous person, the Imaginative Givers responded quickly and unwaveringly positive. The excerpts below show the very important distinction with this quadrant of givers as distinct from the others. They each described and modelled giving out of enjoyment as a generous person, not in order to feel generous or gain enjoyment and satisfaction. The enjoyment was an activating motivation, not only a resulting derivative. They are generous givers who enjoy giving, not those seeking to become generous and thereby experience enjoyment:

> I think generous would be a good word. Yeah, or maybe willing would be another good term…Yeah, I think that, at this point, like we love, like we love to give. It's really a joy for both of us. It gets

> easier, I think, the more that we give. It seems to continue to get easier. Even the start of our marriage it was a little harder for us to struggle with and wrestle through. But then as we continue to give more it became easier and more of a joy. (3M)

> I would say that yes, I speak when I say me, I speak for my wife and I because we give everything together. I would say we are very generous with the intent on the project. My wife and I would say we are very generous with the hilariously obnoxious giving status…We love meeting people's needs. We love being used by God. When someone saying “gosh, I don't know where this is going to come from.” We're the ones who provide it. We love being part of that network. We love, as Christians, we love speaking to the powers and principalities that Jesus is King, and this is what it looks like in His Kingdom. (6M)

> I would say I am a generous person, but not always financially…time and skills also. (10M)

> Yeah, I'd say yes, I’m generous, with also the parentheses always room to give more, Ha! Yeah, I'm thankful I was back in college, you know, I was making very little a month through a call centre. I just remember like I'm not practicing tithing. And I know I should and was super-convicted, like where do I start. I just knew like well whether I make $217 a month, or you know $2000 a month if I'm not generous with what I have now, I guarantee I won't be. So that's kind of this how it started it became an enjoyment of just kind of letting it go. Having that mindset of OK whose is it really, it's the Lord's. So, you know it just changes the perspective. I'm thankful that God worked in my heart to start that practice then, when I didn't have much. I mean it was literally like 20 bucks, but I'm like well, I'm still putting it away for someone else or something else. (20M)

Personal Expression Axis Factors

The Imaginative Giver expressed deeply held evangelical beliefs as the basis of their guiding principles similar to the Dutiful Evangelical. However, the Imaginative Giver put them into practice with and through others, resulting in a consistency and depth of giving, not observed in any of the other quadrants. Below were the three most consistently observed factors in personal expression.

Mutuality

Noted earlier, personal expression was the dominant overall motivational grouping, which is why it became an axis in my research. An interesting finding from the interviewees in this quadrant was the existence of a foundation of mutuality that gave a healthy context for their personal expression of giving:

> Perhaps giving to someone or something to learn. Invest in someone. In the same way you don’t forgive to make the other person repent. Forgiveness is for you also. In the same way, giving is not just for the person receiving, it’s for you also. (6M)

Giving included the idea of both giving and receiving. The Expressive Responder was also high on the personal expression axis, but their giving being sporadic and episodic, lacked an intentionality observed with those in the Imaginative Giver quadrant.

Long-Term Perspective

The time horizon of giving is extremely significant to Evangelical Millennials generally in two ways. First, the giving event for most, in order to be authentic, should occur in close time proximity to being made aware of a need. And for most, that need is more acutely and persuasively represented through an individual, rather than an institution. Moved primarily by an emotional appeal of an individual in need, the spontaneous response is deemed reliable as unselfish, if given from the heart. Second, being able to observe the direct and tangible effect of the giving is most satisfying, especially when the entirety of an expected or planned outcome occurs in close time proximity to the giving.

In contrast, the Imaginative Giver described a universal long-term view both in how and when they give, as well as in the expected time horizon of seeing the effects of their giving. I observed the personal expression motivations were both moderated and bolstered over time by a healthy set of guiding principles, which was embodied in their evangelical-based faith beliefs:

> I'm not sure if it is a motivation but being able to see God's work through me giving. So, seeing God's working through my friend’s ministry because I'm giving to that. It's really that personal connection of seeing where it goes and what impact it's making. And I think that's why people have a lot of difficulty with the tithing or giving to church, because it's broad. But I was attracted, especially to my generation, is very personal, you see the impact, which has a lot of downfalls to it. Because it's usually not how it works, which we're very...we want to be satisfied in what we see now instead of oh this is a huge investment that might take decades for you to see the fruit...or maybe you never see the fruit. With that what comes to mind is, so you have two people, two Millennials. One goes and paints a house for a widow. Sees it, and its white with a nice trim. Goes and takes pictures, shows people, puts that in their Instagram, it's there. You have a different person, same age, goes to a Boys and Girls club, and gets cussed at by third graders, yelled at, disrespected. Plays with some kids, help teach them to read, and colours with them. Goes out exhausted and no pictures, nothing to say look at the impact on them. But that could be their only male adult interaction that is positive. The rest, he's getting beaten by his father and his Uncles or they're not even existing. So, the impact you have in that sense is even more significant than painting that house. But we don't see that because it's very consumeristic, very quickly gratified, quick tech. You know the whole, like, everything we have is at our fingertips is very quick, very fast. I think that's the biggest weakness we have that I'm trying to

steer away from that as much as possible because that's not what it's about. But it's in a sense, it's understandable, but it becomes more about us, because we want to see it instead of trusting or entrust the Lord with it and those who we give it to. So yeah just trying to stay from that mindset. (20M)

You know, my brother-in-law when he was in medical school, he was working two jobs while in medical school, which is no easy feat. And they were taking care of his wife's grandparents at the time. They are living in their home making sure they're taking care of them, taking their meds and stuff like that when they are with them until they've passed away. And you know my wife asked him what you know if that was affecting his academics. And he said you know yeah probably. But you know I wonder if God is going to ask me when we face him some day did you have a perfect score in medical school, or did you care for the orphan or the poor the widow. You know in that situation, so I think what when you think about giving, what in your life is worth more than when you look back to say I did that. I invested in that person's life. I invested in their education. You know I transformed their life experience, and all it took was money. So, what can you do to have no regrets eighty years from now? (6M)

Probably one of the bigger things for me is what is the long-term effect of my money or my time or my skills whatever it is. Like is this...I'm in social work, so I don't always like to just act in reactive ways. I like to work in pre-emptive ways that might try to cut off a problem long before it was ever to potentially become a big problem a larger problem. So, if you know my money is going to fund something long term that could really be sustainable, not only environmentally but sustainable like in a community. Or to the people that need it in their community or in a certain way. I would say I'm definitely more willing to give it to those things. Also, the agencies that have been around a long time and have like a practice set up, just things that they know work, but are also willing to change when the people that they serve need to change as well or need an approach to change. So maybe a willingness to be flexible and have new ideas but then also have long term effects like positive sustained effects. (10M)

An observed outcome of this long-term view was a lack of a debilitating concern for an unknown future, expressed by other interviewees as a reason for not being able to commit or look past the present time horizon. The personal expression factors of the Reluctant Millennial, fear of not having enough money, fear of ongoing financial commitment, fear of missing out on the next opportunity, and the fear of cost/sacrifice, were absent in my interviews with the Imaginative Givers. I observed the long-term perspective, although not expressed as prescience, more firmly established by their evangelical beliefs as a foundation upon which they placed the why, what, and how of their giving, both now and in the future. In a word, they expressed and displayed a grounded hope. And although the Dutiful Evangelical expressed similar evangelical beliefs, they lacked this grounded vision of a hopeful future.

Community of Practice

Another consistent factor of personal expression was the ongoing participation as a member of a community of practice for giving (Schervish & Havens 1997; Havens et al.

2006). Each of the interviewees in this quadrant was an active member of a local church. More than simply regularly attending weekly worship services, they described non-consumer related personal behaviour, such as volunteering, organizing, leading efforts on behalf of the church, or gathering with other church members outside of formal services for friendship and support. Further, they described particular church-related attributes. They described the church serving three roles: 1. Source of giving opportunities, 2. Aggregator and dispenser of funds, and 3. camaraderie and accountability around financial giving to meet a need with common holistic motivations.

As a source of giving opportunities, the local church allowed the interviewee to be proximate to the need. The individual was not physically proximate to the need. Rather, the need was brought to the members of the congregation, as a worthy opportunity for giving corporately, as well as individually. Trust was brought up as a necessary ingredient for dispensing funds appropriately to worthy recipients, and for relationships between giving members:

> So we've had, in our small groups in two different churches, we had a series on finances and one of the days was you have to bring your credit card statements and your bank statement and your budget, and we're going to share it with somebody, just so someone else sees it. We want others to be involved in our decisions. I think others are involved in the sense that people know that we give. And so, they'll say hey you have a problem, let me see if Grant and Angela can give to that. And so, I think others know that we give this much, how we do, and we have the resources that we do so that needs can come to our attention, and we can meet them. (6M)

Although all viewed the local church as a place to share in giving with others, there was a difference in the amount of detail to disclose. ‘The local church allows folks to see generosity as a response to a generous God…We can share ideas and principles about giving, but not the specifics, so there isn’t comparing’ (20M). In order to have accountability the interviewees expressed the need for a requisite level of relational trust:

> It has to be a close relationship, that you trust. The local church has to create an environment of accountability, and model it well. I honestly think everybody desires it, but there’s a fear of it. Like anything, well, like sin, there is a fear of exposing it, but a desire to get rid of it… In terms of giving to the local church, we were challenged by our pastor in our giving. He came and sat down with us

> and walked us through the biblical basis for giving. Initially, I felt it (the pastor's email asking for a meeting) was convicting, but in a good way. It was needed…a little extra push or accountability to give. We felt like all of these other people are giving, so why do we need to give. We didn't feel as much of a need in the church, compared to friends raising money to be a missionary. We were reminded and confronted with how much it gives to the community and to the body of believers. We now find joy in giving to all the places we give, including the local church. We really don't consider it tithe…The local church is a constant in our giving. We can affect our local neighbourhood, and globally to see lives transformed. Like the salary for the pastor, allows teaching and preaching, not a salary number. We see it more as being able to see the whole truth preached, versus giving for them to pay their mortgage. But we see it as a whole. (3M)

The Imaginative Giver's imagination for giving associated with the church was in service to other ends. Those ends were geographically disparate (local and global) and unbound to time. The Dutiful Evangelical, in contrast, was inoculated from imagining other ends. Their imagination was myopically focused on the means of the tithe as the end, for the functioning of the church.

Summary

The Imaginative Giver expresses themselves through giving in response to their identity as a hopeful giver. The hopeful demeanour comes from a healthy imagination of seeing themselves as successfully fulfilling their biblically mandated role of giving what has been given to them; described by many as stewardship. In addition, they also imagine their personal connection to the recipient(s) of giving and anticipated future impact. Their imaginations have been honed by mentors and spurred on through accountability relationships, such as spouses, or fellow local church members. Giving, when done in this context, provides a way for the Imaginative Giver to make meaning outside of themselves.

Although, similar to the Dutiful Evangelical in adherence to guiding principles of evangelical faith, the Imaginative Giver utilises a community of practice as a place to connect their faith with giving behaviour. Religious faith is part of the motivational foundation for giving, rather than simply tenets of religious tradition. The community of practice is a necessary component to exercise and develop their faith. Noted earlier, the community of practice for most was a smaller group of individuals within a local church congregation. The community of practice is a means for giving, as well as an end (Neumayr & Handy 2017). Each of the interviewees in this quadrant regularly give financially to their local church. Rather than fulfilling a biblical tithe mandate, giving as an end to the local church was understood to be furthering its mission. The community of practice was also a means to become aware of needs in the local community as well as globally through faith-based non-profit partners. In this way, the community of practice established a proximity to need. Finally, the community of practice provided an accountability to follow through on giving and create greater regularity. This level of accountability in addition to a financial budget provided a framework for giving. The Imaginative Giver, rather than giving only mental assent to an abstract set of theological evangelical beliefs, put those beliefs into consistent practice, creating a unified motivational foundation engaging both the head and the heart.

The next chapter will discuss the distinctions of the exemplars in this quadrant, notably the moral imagination.

Chapter Nine: Examining Exemplar Moral Imagination

Introduction

The exemplar of Millennial giving from this research, called the Imaginative Giver, articulated a hopeful and self-satisfying vision that animated their giving. The vision was co-developed and continues to be shaped by a unique combination of faith-based values and a praxis of personal expression. The space that gives birth to this experiential vision is the moral imagination. The foundation for their moral imagination was observed to be established by a moral knowledge, largely informed by their stated evangelical beliefs. This sense of right and wrong was observed in interviewees from each of the other quadrants, but the unique activation of comprehensive and ongoing giving by the Imaginative Giver stemmed from a growing and developing imagination of a hopeful future brought about through the agency of their giving.

As noted in the last chapter, the development or maturation process of moral knowledge leading to an expanding moral imagination was learned and cultivated from mentors and smaller gatherings of like-minded individuals, mostly through a local congregation and a consistent proximity to need. The ongoing development process provided reasoning tools and practical skills for proper discernment, ultimately yielding a sense of satisfaction and in turn a positive sense of identity as a giver. The other interviewees, although desiring personal expression, were devoid of the developing moral imagination needed to connect their sense of right and wrong with a fulfilling act of benevolence. This chapter will explore moral imagination from several angles and conclude by illustrating the effects of a healthy moral imagination to close the gaps between agency and association.

Moral Imagination

After 230 interviews of Millennials, authors Christian Smith, Kari Christoffersen, Hilary Davidson, & Patricia Snell Herzog concluded the ‘cultural horizons’ or ‘what they (Millennials) believe to be the furthest visions of what is believed to be real and therefore what ought to be prized and pursued’ was ‘disappointingly parochial’ (2011:236). The longitudinal study of emerging adults focused on the question of morality, moral beliefs, and moral reasoning. The researchers asked the questions: How do they think about morality? How do they know what is moral? What is the source or basis of morality? In listening to the answers to these types of questions during the interviews, the researchers determined this generation lacked a sufficient moral reasoning foundation from which to determine good and bad. They surmised the inadequate reasoning came from many factors, but moral individualism and moral relativism were quite apparent in the study. And without a functional ability to reason morally, the capacity to conceive of the good life for the individual or for society, was quite limited. The limited moral imagination for this generation led the authors to conclude:

> It is not that emerging adults are a morally corrupt lot (although some of them are). The problem is more that many of them are simply lost. They do not know the moral landscape of the real world that they inhabit. And they do not adequately understand where they themselves stand in that real moral world. They need some better moral maps and better-equipped guides to show them the way around. (2011:69)

This is instructive. Smith et al. think the Millennials’ limited cultural horizon has left them with an overall limited moral imagination and corresponding aspirations. Similarly, I conclude that the limited capacity to envision a good or morally positive social future has left many of the Millennials in this study, even those with a robust evangelical faith, uneasy or unsure of where they stand in the moral world. In this quandary the questions of why, where, and how to enlist philanthropy in pursuit of a better world are blurry at best. For example, they see the resulting effects of injustice in individual people’s circumstances, but their ability and ongoing interest to understand the root causes, seek out social solution providers, and give accordingly as part of a comprehensive giving approach manifested by their evangelical faith, are rare. Further, their ability to narrate a story of this moral context, including their role in the story, in the public square becomes untenable. They have neither the language, nor the will to posit such a story. 'You do you' is a prevalent catch phrase among this generation, but it is indicative of the moral individualism along with the accompanying moral relativism found in emerging adults (Smith et al. 2011). As a result, the Evangelical Millennial giving remains sporadic, lacking the ongoing influence of their faith. In contrast, the Imaginative Giver benefits from mentoring and guides to activate their beliefs into a more comprehensive lifestyle of giving.

To illustrate moral imagination in the giving context, I will describe two fictitious Evangelical Millennials with similar backgrounds and financial resources. The first individual, Zach, portrays an amalgamation of characteristics from three of the giving quadrants (Reluctant Millennial, Expressive Follower, and Dutiful Evangelical). The second individual, Jenna, represents one of the Imaginative Givers from the study.

Zach grew up in the church. The particular strain of Protestant upbringing, Evangelical, meant that he had heard countless sermons on the salvific work of Jesus Christ, the authority of the Bible, the need to convert, and his responsibility to share his faith; the tenets of the evangelical faith. His upbringing allowed him to unconsciously nod in understanding whenever any of these evangelical tenets were brought up. Sermons largely consisted of appeals to right behaviour in response to these axioms. The behaviours seemed to follow a binary pattern. Some behaviours were focused outside the church, and some were focused inside the church. One of those understood right behaviours focused inside the church was tithing. The tithe was generally understood to be loosely ten percent of income and it was to go to the church for its ongoing mission, which was commonly understood to be synonymous with everyone's mission or purpose. Zach could not recall specific teaching on this subject, but it was a generally familiar concept and it was always a part of his church experience. It was not a controversial subject in the church, like human sexuality, but it also was not given primacy like ‘being saved’, a term reserved for initial conversion to the evangelical faith. As such, it was understood to be a largely personal, but also private issue. In the management of the personal behaviours to do and not do, tithing was clearly one to make a good effort to do. But it was not of such significant consequence, like conversion, otherwise it would be given more prominence and spoken about in more public settings.

With those church traditions serving as his context for faith-informed giving, Zach had set up a recurring payment on the church’s electronic giving platform. Every two weeks a certain amount is automatically drawn out of his checking account. It is close to the ten percent amount, but he would try to work toward that goal over time as his income increased. The important part is that he was trying. He wondered at times what the church did with those funds and how much his small part was needed. But it was his duty, and he did not have anyone to ask those questions of.

Zach is also made aware of other opportunities to help friends and family taking part in charitable activities. Much different than tithing, the governing context for this type of giving is social responsibility. Who he would help, and with how much, was determined by unspoken interpersonal social conventions. How close are the friends? Is there an understood expectation to help these particular family members? Is this a way to pay them back for something?

He has also become concerned about modern day slavery. He and some friends heard about it when they attended a musical event last year. A video was shown at one of the intermissions depicting a young girl that had been abused and eventually trafficked in the sex industry. As the video closed, there was an opportunity to text $38 to help a rescued girl for one day of post-trauma care. After the concert, he searched the internet and became even more concerned about it. But his friends did not mention it later and he found no encouragement to pursue the problem. Zach texted $38 to the cause at the concert, but since then he has not been presented with an opportunity to give towards this cause. He continually encounters other causes and non-profits seeking contributions on social media. These giving opportunities are evaluated on a one-off basis. How compelling was 'the ask'? How clearly could he imagine someone being helped by his contribution? Was he feeling guilty for not being in that situation of need? And most importantly, was he feeling a pinch financially that month?

Jenna grew up in the church. Her parents attended a Catholic church during her elementary school years, and then moved to a non-denominational evangelical church in her teenage years. The change in church context sparked some questions about why the services were structured differently. One of those changes was a more visible passing of an offering plate at each Sunday morning service. Jenna observed her parents putting in money, but not every time. She wanted to know more about the process and asked her mother to explain why the church did the offering this way and why they only gave at certain times. Jenna's mom walked her through the historical background and the purpose of the offering, and how they decided to give monthly in correspondence with when she and her father were paid. To help Jenna begin to understand and personalize giving, Jenna was given an allowance and encouraged to save some, spend some, and give a certain amount to the church and to other people in need. As the years went on Jenna's parents observed and coached her giving.

Jenna is now married in her late twenties and has set up a recurring payment to her church through an online portal at her church. Jenna arrived at the initial amount to give in conversation with her husband and input from a slightly older couple at church, who has become a helpful source of information and encouragement. The couple is only eight years older, which means they are in the next chronological phase of life, but not too far removed to offer helpful advice from within the same general cultural context. Jenna and her husband meet with this couple every six months to ask questions about child-rearing and life goals. They openly share their finances and seek input. This six-month rhythm has helped Jenna and her husband keep their budget up to date and in line with their goals. The older couple does not offer specific advice on how to spend or save their money, but the semi-annual process has caused Jenna and her husband to consistently evaluate their giving and make necessary changes, including where and why they give. They started with ten percent as a giving goal when they first set up their giving plan. Their plan takes into account giving to the church and other charitable giving outside the church. The older couple has also encouraged them to build in a discretionary amount each month for unplanned giving opportunities. Jenna and her husband recently attended a musical event that highlighted the problem of human trafficking. Their hearts were broken as they watched the story of a young girl's life ruined by oppressors. They decided to give $38 that night from their monthly discretionary funds and to look into this needy cause later. Jenna and her husband talked about the problem of human trafficking and the way it devalues a human being, and mars the inherent dignity given by God. In conversation with another couple of friends, Jenna learned a disproportionately high percentage of girls that are trafficked from their area have recently aged out of the foster care system. A quick call to the foster care ministry that Jenna and her husband already financially support monthly, confirmed the information. They decided to increase their monthly support to the foster care ministry at the next semi-annual review to address the foster care problem and in turn the trafficking problem. They also encouraged their friends to do the same.

Zach and Jenna are equally altruistic, and each hold a high value of giving. They both understand their evangelical faith to be important in their life and desire their faith to impact their giving. The difference lies in their moral imagination and the ways that Jenna's imagination has led her to see herself and the broader giving context differently. In turn, she continually makes giving decisions in discussion with others. She focuses on the giving context, as an integral and ongoing part of her life. Her evangelical faith over time has become the lens through which she views herself and the entire moral giving context. Jenna is learning more about herself and the moral world. Her giving is changing as an overflow of her changing individual narrative.

Zach responds to each isolated giving event as to how it affects him personally, and therefore has less interest or opportunity to involve others in those decisions, which makes giving personal as well as private. The responsive posture requires him to make momentary assessments of his motivations to either fulfil or pass on the giving event or opportunity. How is he connecting with this giving opportunity? If he gives, will it be authentic, or manipulated by guilt? In the moment he must also determine his immediate capacity to give. The passive stance leaves Zach feeling like he is standing still, and life is rushing at him. His faith, in this giving context, follows the binary format of his upbringing. It is not the lens he looks through to see himself and the moral context, but simply another way of labelling the object of the giving. His biography does not change. He is going nowhere.

To continue, it is illustrative to see the history of moral imagination and its connection with philanthropy and Millennials in general.

History of Moral Imagination

The phrase moral imagination, according to scholar David Bromwich, was first used in writing in 1790 by the English philosopher Edmund Burke in his *Reflections on the Revolution in France* (Bromwich 2008). In this work, Burke uses the phrase to describe what customarily should be a noble response to a disgraceful attack on the queen of

France. A chivalrous response would have been historically common, but Burke fears the Enlightenment, which deified intellectual reason, has now stripped bare the capacity to clothe ones' self from 'the wardrobe of moral imagination' in gentle, but powerful, action for good and left 'the naked defects of [our] shivering nature' exposed (Burke 2003:66). By joining the two dissimilar terms, moral and imagination, together, Burke begins a shift in usage and literary understanding. Bromwich observes:

> From the seventeenth century onward, morals denotes the realm of duties and obligations, of compulsory and optional approvals and regrets, the rewards and sanctions properly affixed to human action. Imagination applies to things or people as they are not now, or are not yet, or are not any more, or to a state of the world as it never could have been but is interesting to reflect on. (2008:3)

Bromwich describes the two terms of morality and imagination on their face as 'a strange yoking of contraries' (2008:5). He notes a shift or movement from this tension, along with a general distrust of imagination, happening sometime in the later eighteenth century. From that time until now Bromwich suggests, through looking at the life and work of President Abraham Lincoln and present-day social media, that moral imagination is the necessary compass to navigate life, properly understanding right and wrong. Importantly, he states that the cultivation and activation of moral imagination is personal and directly connected to 'the human power of sympathy' (2008:4). Especially, looking at Burke and Lincoln, Bromwich states:

> The pressure for reform comes from a redefinition of self-respect or sympathy with myself. Some contrast between what I am and what I ought to be startles me and leads to self-discontent, which then issues in remedy or redress. (2008:17)

Perceiving oneself in relation to the moral landscape of life has not changed over time. However, I observed this type of moral imagination that motivated Millennials to remedy and redress through philanthropic giving in the Imaginative Givers, like Jenna from the example above, but lacking in others, like Zach. The awareness came from the outside, especially through proximity to need, but the corresponding conviction to action came from within. From the fictitious example earlier, both Jenna and Zach became aware of a moral injustice at the concert they attended. And they both responded to the immediate appeal. Zach and Jenna both desired to know more, but

Jenna had a network of other people who helped her bring that isolated giving event into her context. As a result, she changed her own biography in relation to human trafficking. She is giving quantitatively more on a continual basis as part of her overall giving context. And qualitatively, her concern for the moral landscape became a meaningful part of her life through the activation of her ongoing giving. This type of moral imagination was observed to be limited to a few exemplars in this research, but is it core to philanthropy?

Moral Imagination in Philanthropy

Robert Payton and Michael Moody suggest philanthropy is 'the primary vehicle people use to implement their moral imagination' (2008:8). One can walk into a museum, cathedral, stadium, school, or public library and appreciate the visible artefacts of philanthropy, given over time, by individuals that have caused these physical structures to come into being and effect. In a very real sense, they embody the moral desires or virtues of those who gave of their own volition to positively affect others. In this way, philanthropy not only sheds light on society, but also reveals the moral imagination of those who helped shape it.

Payton et al. borrow from anthropologist Clifford Geertz and suggest 'the course of philanthropic history in any civilization can be thought of as the social history of the moral imagination' (2008:132). Payton et al. are borrowing Geertz's idea of 'translating' by anthropologists who observe and engage with other cultures (Geertz 1977). Here, Payton et al. are suggesting two uses of the term. One is the ability to look back in history and observe the philanthropy of the time to understand (or translate) their social culture. The second usage is more straightforward, understanding the moral imagination as our way of 'translating' the world and its accompanying problems, and responding philanthropically. They summarize:

> In philanthropy, as in anthropology, the moral imagination helps us understand other people's lives, but in philanthropy it helps us also to respond creatively to human needs and to see the possible public good. When humans want to put into action the vision of their public good, they engage in the social practice of philanthropy. So the history of philanthropy in any society is the social history of the moral imagination. (2008:233)

It is important to note that the larger, more public artefacts are easier to identify and therefore trace a more observable social history. However, they are no more or less indicative of moral imagination from smaller, less observable artefacts. In fact, the more public displays of philanthropy necessarily carry the increased potential risk of seeking personal attention above moral good for society. Again, Bromwich is instructive here. He persuasively connects sympathy with moral imagination using Burke and Lincoln as historical examples. Bromwich suggests sympathy must be regulated by a regard for oneself, rather than simply a view to the victim(s) of injustice. Such regulation comes from an active and healthy moral imagination in connection with others. The temptation to make the giving only about oneself seems to 1) come in isolation, and 2) when objectifying the giving recipient. When this happens, the personal biography remains unchanged in relation to the moral good accomplished. The answer is not to think less of oneself, but to think of oneself in relation to others and the moral landscape. When one tries to think less of herself, she tends to remove herself from the giving context, and in effect stand above it. I would see philanthropy in the same broad vein as Bromwich is using the term sympathy. In this case, philanthropy flowing from sympathy, as shown by Bromwich highlighting Burke:

> Burke seems to say that the motive for sympathetic action must come from learning the work of truth and constancy that is becoming to one's own dignity. It is not a question of what I owe to the sufferer but of what I owe to myself. A usual mistake of imagination – especially when heated by ambition – is to think of other people as moral objects while regarding oneself as a moral actor. (2008:16)

Burke suggests that standing afar and viewing those who are recipients of injustice is not the proper viewpoint. Rather, the focus should be one's self and one's moral commitments. The moral landscape of giving must be inclusive of oneself as the giver. From the earlier example, Zach and Jenna each responded immediately in sympathy to the context of the sufferer as presented at the concert. But Jenna further evaluated her role in the broader moral context and determined to see how she could learn 'the work of truth and constancy' that was becoming to her own dignity. The suffering trafficked girl was not just an object; a wrong to be righted (and it definitely was). If so, philanthropy would have likely stopped there; like it did for Zach. However, Jenna resolved (was motivated) to dignify her existing biography, shaped by her faith-inspired moral commitments and the network of trusted relationships, with the moral realities she encounters.

Moral Imagination in Millennials

From Payton et al. and Bromwich we see that the moral imagination is strongly linked to philanthropy. With the Smith et al. viewpoint in mind, Millennials appear to have inherited an inadequate moral reasoning framework that has led to a weakened moral imagination, which ultimately impacts their philanthropy now and likely in the future. Millennials may desire to consistently and coherently seek the good of others through philanthropy, but there are several forces pushing against the development of their moral imagination. The findings from the Millennial interviews of this research suggest the forces or difficulties come from at least three areas.

First, for many Millennials, especially the Reluctant Millennial and the Dutiful Evangelical, the difficulty comes from not being able to simply imagine a world or conceive what a shared, or common good would look like. Common good, from a Millennial perspective, tends to be an individualistic lowest common denominator of doing whatever you want, as long as you do not hurt anyone. This mindset comes from a pervasive moral individualism present in the American culture, but especially among younger generations:

> Six out of ten (60 percent) of the emerging adults we interviewed expressed a highly individualistic approach to morality. They said that morality is a personal choice, entirely a matter of individual decision. Moral rights and wrongs are essentially matters of individual opinion, in their view. (Smith et al. 2011:21)

Most, not wanting to appear absolutist, or judging of others, avoid any thought of arguing for societal public good based on a moral absolute:

> One reason some emerging adults appeal to the individual determination of morality seems to be the difficulty, and even impossibility, it appears to them, of trying to sort out difficult moral issues. It is hard enough, it seems, for one person to figure morality out for themselves. The idea of coming up with a moral system that will apply to everyone feels hopeless. (Smith et al. 2011:22)

For example, the Reluctant Millennial may hold moral convictions, but how to argue persuasively for social good, based on those moral convictions, in the public square without being coercive or 'cancelled' is a daunting question. The Dutiful Evangelical holds strong moral convictions informed by their evangelical faith, but how their more personally focused faith intersects with intractable social ills is unexplored at best. And for both, the idea of mixing their own moral convictions with those of other religions or no religion to advance a societal good is not something they have observed or been taught. Therefore, giving for the Evangelical Millennials, especially the Dutiful Evangelical becomes bifurcated into private giving to the church, where they do not have to justify or explain their moral reasonings, and public giving where they follow a more individualized sympathetic appeal pathway. Both types of Millennials exhibit an inability to hold individual convictions while seeking common ground in the public square.

Smith et al. note that moral individualism does not necessarily lead to moral relativism, but that the former has 'strong intellectual affinities' with the latter (2011:27). Most of the subjects in this study would hold that there is objective right and wrong but positing the moral reasoning in a public setting to defend or invite fellow supporters is difficult.[1] One reason for this difficulty is the increased moral pluralism:

> Committing oneself to participate in civic life, community affairs, political activism, or even charitable giving requires some vision for what is good in life…very many emerging adults today lack

[1] The exception is the seemingly universal appeal of advocating against individual rights violations. However, in this category, rather than appealing to a comprehensive societal moral framework, each individual is allowed to follow their identity. The justification is that no one should be restricted from being who they are. This logic, of course, becomes problematic when one individual's rights comes in direct conflict with another's.

> the basic intellectual and ethical tools for deciding what is genuinely morally right and wrong or what is really good for individuals and society. Almost none have been taught how both to hold real moral convictions and to live peaceably in a world of moral pluralism. (Smith et al. 2011:215)

Pluralism is especially difficult for the Evangelical Millennial, whose particular brand of religion is intensely personal, stemming from dramatic personal conversions in the 1730s. Mark Noll citing Mark Galli, editor of *Christianity Today*,

> "We – champions of instantaneous conversion brought about by spiritual technique – do our best work, and help the world the most, when we create specific solutions to specific problems that have an unambiguous moral center." By implication, Galli suggests that longer term, complex, and structural problems pose great difficulties for an evangelical foreign policy. The same would be true for philanthropy. (Noll 2007:23)

Evangelicals while drawn to the moral dimensions of societal problems, are poorly equipped to argue a moral reason foundation for a societal good, without seeming to be proselytizing for their brand of religion. Evangelical Millennials wanting to shed some of the more fundamentalist history are especially reticent to suggest societal changes based on moral grounds. And the more pluralistic the American society becomes the harder it becomes for Evangelicals to do good without a comprehensive, and understandable base of moral reason. So, if Evangelical Millennials lack the ethical tools for holding their own moral convictions, building out a world that is good for all in an increasingly pluralistic context is limiting at best, leaving little beyond individual safety and disaster relief for philanthropic focus.

Second, the difficulty comes from a general lack of trust (Barman 2017). Trust is an essential element in public philanthropy and the formation of voluntary associations. Payton et al. state,

> It [trust] is also an essential element of morality, for morality requires the persistence and predictability that accompany trust. Morality also reaches beyond self-interest to conscious and deliberate concern about the rights and well-being of others, a concern that is manifested in the voluntary association. The voluntary association is one of the most effective instruments for enabling people to develop trust in one another and in the larger society. (2008:164)

If Payton is right, then not only are Millennial philanthropists in deficit of trust, but they also lack access to vital catalysts of trust, namely voluntary associations and institutions.

Back to our example of Jenna and Zach, Jenna had established a trust relationship with the foster care ministry and her personal friends. Trust allowed Jenna to learn more about the broader systemic need and graft her newly found concern for human trafficking with her existing relationships. Both Jenna and Zach were moved by the individual in need, but Jenna had a trust network to incorporate her learning and then in response exercise giving in a way that was complementary and consistent with her existing giving. Zach's giving remained inhibited and isolated.

Third, technology is complicit in the extreme privatization or 'siloing' of Millennials, and users of all ages. However, because usage of technology is a defining characteristic of this generation, it becomes increasingly apparent. Technology allows a young adult to find and inhabit a very small or narrow special interest group or network. Finding the specialized network in which they find commonality many times becomes the end, rather than the means to deeper connection or moral action. Technology also becomes at best a filter, at worst, a barrier to establishing common ground with other related ideas (Couldry & Hepp 2018). Deeper action necessary to define and ultimately address systemic problems or issues in society is hampered by the thinness of virtual engagement. Geertz might say that the thicker descriptions of complex issues in society are missed due to the inoculation of technology. Zach's step of research on the internet may actually have inoculated him against a richer and ongoing path to giving.

Evangelical Millennials – Moral Imagination Findings

In line with Smith et al. my research found Evangelical Millennials' moral imagination to be challenged by forces pushing against a healthy development. The three causes noted earlier for a lack of moral imagination in the general Millennial population, 1) inability to hold individual convictions in the public square, 2) lack of trust, and 3) extreme privatization, were also found to be present in the Evangelical Millennials I interviewed. The exception was a small number of exemplars, who provided a clear contrast to the other Millennials. The Imaginative Givers described a compelling vision that animated their giving. In other words, they possessed a belief or vision that was self-understood and self-described to be animating their giving behaviour (Adloff 2015). They displayed a coherence in describing how their religious faith informs their giving. They described a moral imagination for themselves as a faith-informed giver and the potential effects of their giving. There was an observed seamlessness in their discussion of giving to their local church (rarely described as tithing) and their giving to societal needs outside of the church. Rather than a binary conception, they understood their giving to be a unified whole. As a result, they displayed a consistency in emotion when describing their giving, both to the church and outside the church. The quantitative survey data confirmed a positive connection between the rhetoric of their beliefs and their actual giving behaviour. Collectively, these exemplars, with a robust moral imagination, set themselves apart from the others in three areas.

First, the exemplars described a proximity to need. They were in regular contact with societal needs within their community, either through their specific vocation, residing in inner-city areas, or their church proactively educating and creating awareness of global concerns of social and spiritual nature. Second, they were active participants in a community of practice (Schervish & Havens 1997). For most, a small group of local church members were their community of fellow givers. The community provided accountability and a reservoir of inspiration for ongoing giving. Third, a budget or financial tool allowed their moral imagination to find consistent fulfilment. The telos or animating vision of themselves and the future created by their faith-inspired moral imagination, was actualized in praxis by intentionally utilising a giving framework. Additionally, the proximity to need fuelled an ongoing learning environment. Giving did not remain fixed or sedentary.

In the previous example, Jenna altered her giving pattern to include new information about human trafficking that expanded her existing giving and understanding of foster care. These were not two isolated causes. Her plan to continually review her giving in light of new learnings was significant. But it was her proximity to need that allowed her to act on her learning. She changed, and in turn her giving changed. Proximity to need keeps one in a posture of learning. Her connections with her friends, her community of practice, was a critical link to exploring her newly found concern about human trafficking. Jenna and her husband learned from their friends and they likely in turn influenced their friends. Lastly, their budget allowed for spontaneous giving at the concert, but the structure of the periodic review allowed a way for them to build in a responsive giving that will endure.

Each of the Imaginative Givers described giving as a response to something that had been given to them by God. There was an emotional balance in their language. They used terms that conveyed joy and satisfaction related to giving, but also terms like stewardship and responsibility, that evoked the idea of weightiness and gravity. The exemplars spoke from an experiential perspective. Their prior experiences of helping others, serving, and volunteering informed their descriptions of giving. Giving financially, for them, was seen as simply another act of serving those in need. When I asked what came to mind with the term giving, each of them described a scene from a past experience of helping others. Their moral imagination had been shaped by the experiences of serving as well as hearing and seeing from those who had served. Their moral imagination had also been shaped by a biblical imperative to give, as defined by their faith, but uniquely, they did not use the term tithe as a duty concept, with the focus being on them. They, instead, spoke of the joy and responsibility with the focus being on those who need help.

As a representative example of the moral imagination from this research, the table below shows responses to an interview question. I asked each interviewee for a word, phrase, or metaphor that describes their giving.

The Reluctant Millennial	The Expressive Responder	The Dutiful Evangelical	The Imaginative Giver
turmoil	sub-conscious	Jesus	easy love / refining
impulsive	breathing	planned	no poor among you
deserved	spontaneous	not mine	relational
not enough	passion	conservative	sustainable (healthy, wise)
meaningful results	water flowing	obedient	sowing seed
walking upstream	cooking vs. baking	routine	giving back

Figure 9.1 Giving Metaphors by Type

A compelling vision of giving by these exemplars operationalized their faith. A dense description of giving comes from their identity, starting as a recipient first, then (as a response) a giver. For example, many Dutiful Evangelicals used the phrase 'God owns it all', which is captured in Figure 9.1 as 'not mine'. However, this idea was isolated from their conception of giving. They did not refer back to this concept when later asked about associated giving behaviours. Nor did they describe other concepts that would naturally build on this foundational thought. Instead, it seemed to be the right thing an Evangelical should say in the area of giving. Notice that each of the metaphors would fit neatly into "the right thing an Evangelical should say" category. In contrast, the exemplar metaphors show action, like sowing and refining. Further, these actions have a biblical context, and illustrate behaviour resulting from foundational biblical beliefs.

The exemplar vision also showed a lack of differentiation between giving to sacred things and giving to secular things (Neumayr & Handy 2017). Their giving came from a single faith-informed moral foundation that saw needs outside the church and inside the church as similar. The exemplars desired a personal connection to their giving, similar to the rest of the Millennial respondents, however, the difference was the communal context, along with active accountability. They were connected through association, but within a context of a community of practice and active accountability. With this deeper connection, a cycle was completed, where the exemplars actualised their moral imagination, and were challenged to grow it further.

Moral Imagination in the Exemplar Giving Context

We are narrative-formed people. When I asked the Millennial interviewees what describes their giving, I was asking them to tell me a story about themselves, specifically in the area of giving. Scottish-American moral philosopher Alasdair MacIntyre says, ‘Man is ... essentially a story-telling animal. That means I can only answer the question “what am I to do?” if I can answer the prior question of “what story or stories do I find myself a part of”’ (1984:216)? We tend to want to perform, instead of being formed (Levin 2020). Forming requires thinking about our context as MacIntyre notes above. We must first step back and evaluate our ourselves and our environment and consider if we have unknowingly adopted false stories or incomplete stories. In moral philosophy, is where MacIntyre departs from Locke or Hume, who view personal identity in terms of psychological states or event:

> According to MacIntryre, “personal identity is just that identity presupposed by the unity of the character which the unity of the narrative requires.” Accounts of personal identity must always utilize concepts of narrative, intelligibility, and accountability. Any attempt to deal with personal identity without utilizing these concepts will fail (Di Leo 2006:333).

The Imaginative Giver sees her personal identity with intelligibility and accountability. The other Millennials can point to the actions of giving and evangelical beliefs, but without accountabilities, giving does not intelligibly become part of their personal identity. Without a personal identity intelligibly involving faith-inspired giving, most interviewees have forced giving into a false story, including what Charles Taylor would call closed world structures, all residing underneath the immanent frame, a world devoid of the transcendent (Taylor 2009). Giving is tacked on to generally accepted ideas about identity – you have to be true to yourself, or freedom – as long as you are not hurting anyone, you are free to do what you want, or morality – all morality is socially constructed. These foundational ideas help form the story they tell about themselves and, in turn, giving. The ideas become axiomatic, as there is no intelligible argument for how they grow and learn in this narrative. They, in essence, become false narratives because they give a vision of the good life, but it doesn't ever get there, instead it seems to be a dead end.

A healthy moral imagination insists on an understanding of our context. The stories we are seeking to inhabit and tell come from first understanding our context. In describing C. Wright Mills, scholar Todd Gitlin states:

> In a vigorous, instantly recognizable prose, he (Mills) hammered home again and again the notion that people lived lives that were not only bounded by social circumstance but deeply shaped by social forces not of their own making, and that this irreducible fact had two consequences: it lent most human life a tragic aspect with a social root, and also created the potential – if only people saw a way forward – of improving life in a big way by concerted action…Mills insisted that a sociologist's proper subject was the intersection of biography and history. (2000:230)

Our context is a social one, which is doubly difficult for American Evangelicals who tend toward personal piety rather than navigating social circumstances. To illustrate this concept in the exemplar giving context, I will focus on one aspect observed as part of their moral imagination. The exemplars commonly focused on the broader giving context, rather than the act or giving event itself. With this focus, they were able to grow, adapt, and maintain an intelligible narrative. The focus on the act of giving is consistent with the ontology of American Millennials in three respects, but with associated challenges: 1) The act is immediate, but episodic, 2) The act is most valued as instrumentalizing a connection between people, but giving in most modern contexts is mediated by organizations, and 3) The act fulfils a personal need, but remains mostly private.

1. <u>Immediate, but episodic</u> – Millennials desire authenticity. Chapter Six described the proclivity of some Millennials to elevate immediacy to the status of virtue, such that their giving was deemed more authentic if they responded to need immediately, without taking time to be swayed by competing values or self-interest. Responding to a

perceived need immediately represented the most virtuous or pure motivation. The challenge becomes how to give in this fashion when most Millennials are not regularly in proximity to need, or always able to functionally respond to need in a productive or fully satisfying way.

2. Desire proactive change, but mostly reactive – Millennials want to effect change. Chapter One described this generational cohort's desire to make positive cultural shifts for people in need. Focusing on the giving event, for many, is a way to exhibit power to effect the desired change. The challenge is that without a larger complementary conception of giving, each giving opportunity becomes a reactive one-off event, minimizing the influence of giving power.

3. Desire person-to-person connection, but mostly mediated – The desire to connect with another person, especially a person in need, through personal expression was an overriding motivating theme for many Millennials in this research. The in-person experience trumped all other forms of distanced alternatives in giving. When the giving act is 'lived' and deemed a thick form of giving, in contrast to a thin, disembodied alternative, the act is most highly valued. The challenge is that most opportunities to help or effect change, especially in society's most intractable problems, rarely occur in a one-on-one giving environment. Therefore, giving mediated through organizations, non-profits, or churches rarely rise to a motivating status in the lives of Millennials.

4. Desire personal, but becomes private – Millennials are more connected with others through social media and other technological tools, but this study revealed giving for the Evangelical Millennials is generally a private activity. The act of giving is an isolated event.

With these challenges to a primary focus on the event, it is instructive to see the contrasting focus from the exemplars. The exemplar focus is primarily on the giving context, including the gift and its effect, rather than only the giving event. For the exemplar, focusing on the gift allows for thoughtful reflection to provide a meaningful response to various giving opportunities.

Meeting the Episodic Challenge

The exemplars were able to effectively separate authenticity with immediacy, and structure regularity in their giving, that didn't become routinized. Their questions revolved around the gift and its effect: How will the gift be received? In what ways will the gift meet the need? With this mental/spiritual construct, the individual event or act of giving carries much less importance. It becomes secondary, instead of primary. The larger focus keeps the episodic challenge at bay. One solitary giving event is not expected to win the struggle on a metaphysical level. It is, however, also important to note that the larger focus does not negate the individual needs as they arise:

> And because we are somewhat intentionally in a place where there is a lot of need and…so there's always a consideration of can we give to this as a need, when we need to give up something we reallocate something temporarily to address the situations. (6M)

A moral imagination that considers the gift and its effect, rather than only the giving event requires intentionality and planning. This exemplar explained a typical giving event dilemma:

> People say I'm not going to give to that homeless guy in the street any money because he can just use it on drugs or alcohol. And I can say to myself, "Well, is what I'm going to spend it on really that much better than what this person's going to spend it on?" Or, am I making judgments without knowing homeless people and the homeless community, and organizations that support them, to know really how is the best way to give to them? Or, can I give a subway gift card instead of cash? But that requires me to go to Subway and stand in line for 20 minutes while they make the gift cards on my way home from work when I'm busy, so that I'm prepared in advance to be able to do that. So, I think give, give like ridiculously. But plan ahead, plan for the unplanned and an expected whatever. (6M)

The exemplar is acknowledging that there is a decision to make in the moment. But the authenticity of giving, as part of a larger imagined context, is not proved by the immediate caring response. Authenticity is proved by the intentioned preparation and discernment, so that there can be heart-felt giving in the moment, but it is coming from a larger conception of personal giving. He goes on to comment that 80 percent of he and his wife's giving is coming from an on-going or planned perspective and 20 percent is used in the unplanned fashion. This type of moral imagination makes space for the unknown.

Meeting the Proactive vs. Reactive Challenge

Effecting change happens one giving act at a time. However, without a larger conception of where this gift and its effect fits into a larger desire for change, the Millennial giver is bouncing reactively from one disconnected opportunity to another. This pattern typically misses the impact of proactively considering the full influence of the gift and its effect. What does this altered imagination look like? One of the exemplars explained that the gift is a physical manifestation of spiritual power:

> We love meeting people's needs. We love being used by God. When someone saying "gosh, I don't know where this is going to come from." We're the ones who provide it. We love being part of that network. We love, as Christians, we love speaking to the powers and principalities that Jesus is King, and this is what it looks like in His Kingdom. (6M)

The idea of power has a revolutionary aspect, meaning fighting against or pushing back. However, it is not focused on the perceived wrongdoers, their systems, or even in the human realm. It has its ultimate focus on a supernatural plane. This conception (moral imagination) is rooted in the exemplar's evangelical guiding principles.

Meeting the Mediated Challenge

The larger focus does not negate the personal aspect of giving. For example, this exemplar when asked how he and his wife evaluate giving opportunities as they arise, responded with a description showing a strategic thought process, but not devoid of personal relationships:

> We think of it from, what needs is this meeting? And so from a Christian perspective there's, you know, Jesus came preaching good news and implementing the effects of that good news and he and

> the church in terms of addressing poverty and you know addressing people who are on the margins; clothing, food, you know kind of all that teaching together. So, we look at this how is this giving meeting a need. So how is this meeting a need? And then looking holistically at our budget how are we meeting various needs? So, are we only supporting InterVarsity staff workers, or are we only supporting, you know, overseas missions? Are we only supporting food stuff for the poor and nothing...you know only compassion ministries with nothing more justice oriented? How do we do all of that effectively? And this came up recently, one of the organizations we give to has a very significant endowment. And another organization just recently had to fire staff because of some of the political changes. So, OK let's see if we can reallocate getting over there, because there's a greater need or more urgency. (6M)

The active thought process is considering personal urgency, but not to the exclusion of mediated responses. The InterVarsity staff workers he references are friends and acquaintances, but this personal connection, does not exclude the valuable work accomplished through other organizations. Also, the staff who were being laid off, were not known individually to the exemplar, but personally identifying with their situation was important enough to shift resources to help meet their needs through the organization. Conceiving of the personal aspects of organizations meeting needs in the world keeps people a part of the moral imagination.

<u>Meeting the Private Challenge</u>

When the focus is on the giving event, rather than the gift and its effect, it is considerably less persuasive to appeal to a single event, rather than the cumulated effect of the gift from a larger focus. The larger focus allows the giving to be brought out of the shadows of private concern and shared with others as an opportunity for combined action. Embarrassment or fear of pushing against the ‘you do you’ cultural sentiment, is overcome with a larger imagined future state based on a moral foundation of guiding principles. In this case, the evangelical faith provides the foundation:

> In the Bible it doesn't say be aware of all kinds of adultery. Like, you kind of know if you're committing it. Ha! It does say be aware of all kinds of greed. So, you should share your finances with someone else. Now my wife and I, at least, as married couple have that inter-personally. We come from different perspectives so there is some accountability there. Even ourselves, we need to share that. So we've had, in our small groups in two different churches, we had a series on finances and one of the days was you have to bring your credit card statements and your bank statement and your budget, and we're going to share it with somebody, just so someone else sees it. We want others to be involved in our decisions. I think others are involved in the sense that people know that we give… I also think of the organization we are a part of we do crowd-sourcing campaigns to say "hey, we need money for an after-school program.” So, every day for the next 30 days you're going to get an

> announcement from me on Facebook and Twitter and sometimes personal ask via e-mail and stuff like that because there's a need. And we want others to partner with us. (6M)

A healthy moral imagination in the giving context allowed the exemplar to be continually formed. When asked about giving, the Imaginative Givers were able to narrate their personal story, evidenced by the values of their evangelical faith informing the personal expression in their giving.

Overcoming the Gaps in Virtuous Giving

In the final section of this chapter, we will return to the five theme groupings to see how a healthy moral imagination allows the exemplars to navigate the nexus of their values and personal expression in giving. In Chapter Four, I introduced the five major theme groupings of Values, Recipient Assessment, Family Background, Personal Expression, and Constraints/Demotivators. Each was distinct in its essence, but during the interviews, the relationship or lack of relationship between the major themes stood out, especially in observation of the exemplars. The majority of the interviewees, described as the Reluctant Millennial, the Expressive Follower, and the Dutiful Evangelical, exhibited the absence of an animating vision of benevolence. In contrast, a minority of the interviewees, the Imaginative Givers, expressed an animating vision, but further disclosed an interoperability between motivation groupings that birthed and grew their unified reason for virtuous giving. Why were some Evangelical Millennials able to hold an integrated motivation for giving and others unable to overcome the apparent gaps?

Theme Pairs

The Imaginative Givers exposed two important relationships within the theme groupings discussed in this volume. There was a seamless and adaptive relationship or continuity between Values and Personal Expression, and between Family Background and Recipient Assessment. These two theme pairs stood in stark contrast to the lack of continuity within the two theme pairs displayed by the rest of the Millennials. The remaining theme of Constraints/Demotivators was observed to be an ongoing contributor to the gaps or weak continuity within the rest of the interviewees.

Missing Link between Values and Personal Expression

The two theme groupings of Values and Personal Expression were discussed measurably more than the other themes, as well as more ardently than others. However, the two dominant themes had little connecting them to one another for the majority of the Millennials, excepting the Imaginative Givers. As described earlier, when values were communicated, they were rarely described in a learning or growing context of personal expression. For example, tithing was described by the interviewees primarily as a custom or tradition initially formed by observation during childhood without any accompanying teaching within the church to provide a context for meaning. A tradition devoid of a compelling narrative becomes a weak formational scaffolding or schema upon which to support the everyday life of personal expression. Tithing was therefore expressed as an emotionless act of Christian duty, without an adequate moral imagination to make sense of changing cultural contexts. Giving through the tithe was more an act of identifying as a Christian, and an active member of the church. Tithing did not fit into a satisfying comprehensive Millennial personal narrative. Therefore, the possibility of growing and learning (being formed) in the social context, and the potential giving that could occur as a meaningful resulting action was stunted. Giving remained bifurcated as inside the church and outside the church. Putting their evangelical faith into action in a social context through giving rarely materialized. Personal expression in a social context remained isolated from the guiding values of the evangelical faith.

Initially, I hypothesized Values and Personal Expression to be in conflict. Whenever Personal Expression appeared more dominant than Values in an interview, I imagined this identified an immature or narcissistic giver that thought too much of themselves, and not enough of others. If that theory was correct, then those who displayed little or low traits of Personal Expression should be the more mature, consistent, or satisfied givers; but further analysis did not confirm that hypothesis when compared to the Imaginative Givers. So, rather than displaying less Personal Expression themes, the Imaginative Givers actually showed a link or healthy relationship between Values and Personal Expression that the rest of the Millennials did not display. The link or nexus of these two important themes was a distinctive part of the exemplar's personal narrative. Their moral imagination allowed them to fully express themselves through giving, irrespective of inside the church or outside the church. Their values were animating their personal expression in all of life, such that they could narrate a story about themselves and their giving.

To further illustrate the difference between the Imaginative Givers and the rest of the interviewees, I employ a conceptual philanthropic motivation typology developed by Paul G. Schervish, called the identification model of charitable giving (Schervish 1997; Schervish 2005).[2] Schervish's identification model suggests 'that charitable giving derives from forging an associational and psychological connection between donors and recipients' (Schervish 2005:71). The identification model is contrasted with the altruism model of motivation to giving (thinking less of ourselves) by focusing on the presence of the self and connecting it with the needs of others, rather than the absence of the self. The Imaginative Givers described personal expression themes of connecting with others, spontaneity, and receiving something in return, but in contrast to other

[2] I chose the typology after interrogation of my qualitative motivational themes showed strong alignment with this model and provided a suitable vehicle for elaboration and discussion of the unique distinction of the mature giver subset and the other interviewees.

quadrants, this expression was described as being informed by a robust Christian belief structure. Schervish uses the terms *identification* and *association* as giving determinants. Identification includes both inward-facing and outward-facing motivations, including beliefs, goals, and values that animate behaviour. Association is the public and communal way identification is expressed or worked out or practicing communities of giving. Viewing my findings through this model, I see the motivational theme of Values fitting into Schervish's rubric of identification, and the local church and proximity to the need as fitting association.[3] All of the interviewees attend church on a regular basis, but only the mature giver subset described the church as a vital part of working out their giving. Schervish's model portrays the connection between identification and association as vital to giving and generosity:

> Our empirical research demonstrates that the forces of identification are generated, nurtured, and manifested through the associational relations of individuals. Generosity of time and money derives not from one's level of income or wealth but from the physical and moral density of one's associational life and horizons of identification. (Schervish 2005:61)

My research indicates a connection between identification (Values) and association (local church) only in the Imaginative Givers. The remainder of Millennial givers did not acknowledge their church, or any other public group or social setting, as a significant formational part of their overall giving mindset. Giving by Millennials in this research was portrayed as a completely private matter as noted earlier in Chapter Four. Schervish's model suggests that without others or any public environment to work out your giving, the disposition of identification does not grow, and individuals are unable to personally express themselves through giving. Only the Imaginative Givers described their church as active in the local community or internationally addressing the needs of society, both spiritually and physically. Through the agency of the church, they identified their tithing to be part of this effort. They did not understand their tithing as a

[3] As noted earlier, those who were married had a more developed understanding of their giving, necessitated by needing to give in coordination and agreement with their spouse. However, marriage does not meet Schervish's definition of a public community of practice.

separate minimum requirement; it was part of connecting to and addressing societal needs through the church. The Imaginative Givers also described other giving in addition to the church, but the tithe was not imagined to be a maximum threshold of their giving. Understanding giving through the agency of the local church, including, but not focusing on tithing, seems to unlock giving from a duty-bound box, and actually allows the giver to imagine further giving through their identity. Schervish uses the term 'hyper-agency' to describe the increased capacity of wealthy donors to allocate substantial resources to charity. Each donor to charity becomes an agent in their charitable giving within a given framework of society. Wealthy donors become hyper-agents because of their unique ability not just to donate within a framework, but actually change or establish new frameworks. I see the same phenomenon happening with the mature givers as part of their local church congregation. They noted a communal giving capacity that was different than their own personal giving agency. Further understanding the church as a collective of agents, makes the spiritual and emotional connection to the need through the hyper-agency of the church. Individually, especially younger Millennials, feel a guilt or weight to meet a minimum requirement of the tithe before they can feel like they are affecting change, or connecting at all with the needs of others. Using the perspective of hyper-agency, Evangelical Millennials, can understand their giving to the church, including the tithe, as a vital and significant connection to the spiritual and physical needs of society, and even create social capital.

Of substantial importance, in the online environment, virtual affinity groups did not prove to be a proper surrogate or context for association. None of the Millennial interviewees described a virtual group as constituting hyper-agency. The highly privatized and consumptive nature of the online environment pushes against a charitable group identity. The Evangelical Millennial problem appears to be a lack of a practicing community of giving, or association. Virtual affinity groups stop short of becoming a practicing community of giving in this research. The online grouping mechanisms that create virtual affinity groups grow mostly around ideology. Ideology alone can further tribal instincts to create the sense of an in-group or *other* designation. However, connecting the ideology to ongoing shared positive action by young adults is rare.[4] The missing or impoverished element of association by Evangelical Millennial givers leaves them fulfilling a lowest common denominator of tithing simply as a Christian duty, not as a fulfilling aspect of self-identification and personal expression. Without any association or a practicing community of giving, the Evangelical Millennial is unable to connect their Values with Personal Expression.

In contrast, the Imaginative Givers displayed a significant connection between Values and Personal Expression through association. This connection led to a growing moral imagination and several examples of the creation of social capital, which in turn reinforces and enriches Values. This can be thought of as a virtuous cycle of giving.

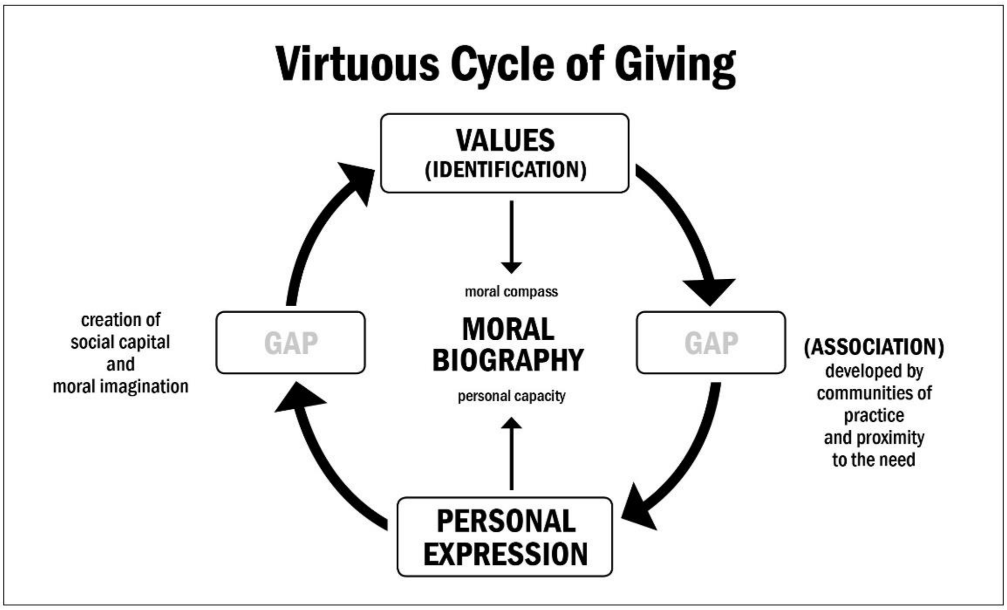

Figure 9.2 Virtuous Cycle of Giving

The missing link between Values and Personal Expression is association. Without a community of practice and a close proximity to the needs of society individual

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[4] In some extreme negative manipulative cases radicalization can occur (Thompson 2011).

Evangelical Millennials will be unable to successfully express themselves and feel connected to the needs around them, which will never enhance the moral imagination or spur creation of social and moral capital.

Missing Link between Family Background and Recipient Assessment

A second gap was also discovered. In the same way the previous two themes of Values and Personal Expression were connected by the Imaginative Givers, the two theme groupings of Family Background and Recipient Assessment were observed to be connected within this mature giving subset through the interaction with peers and mentors both within and outside the church. When the modelling of giving by parents during childhood was enhanced with the addition of ongoing interactions with peers and/or mentors it led to healthy assessments of potential giving recipients and proper giving decisions (Ottoni-Wilhelm et al. 2014). The Family Background alone, described in many of the interviews, was inadequate by itself to lead to healthy giving decisions. Church-specific giving modelled by parents left Millennials focused on the tithe and unable to make proper assessments of giving opportunities never encountered by their parents. See Figure 9.3 for an illustration of adaptive giving assessment.

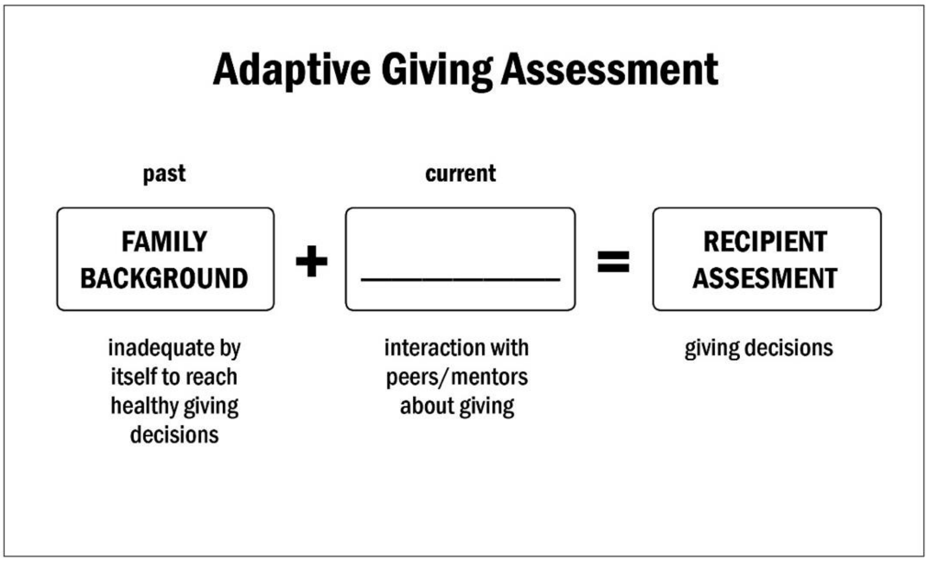

Figure 9.3 Adaptive Giving Assessment

Conclusion

The main question animating this research is what are the philanthropic motivations of American Evangelical Millennials? The motivational theme groupings identified through the qualitative semi-structured interviews were: 1) Values, 2) Recipient Assessment, 3) Family Background, 4) Personal Expression, and 5) Constraints/Demotivators. Of these groupings Values and Personal Expression were described by the interviewees as the most significant in motivating their giving. However, the areas of Values and Personal Expression were disconnected, and the practice of tithing to the local church was observed to be a duty that acted as an inoculation against true association or the ability to work out the Values in a community of practice. The interviewees described the majority of their religious giving as the tithe to the local church. This duty-bound act yielded little fulfilment or even connection to the perceived need of resourcing their community or spreading the gospel of Christianity. Several interviewees even refused to identify their tithe to the church as giving at all. The family background of giving was important to initiate the act of tithing, but there was no significant teaching by the parents or guardians that provided a compelling narrative for how this faith-inspired act connects to other giving, ultimately leading to good stewardship. Smith, Winner, Jacobs, and Snell Herzog see the moral reasoning framework or foundation as tragically underdeveloped in this generation (Smith et al. 2011). My research qualitative findings concur that Evangelical Millennials lack a moral reasoning framework, similar to the general Millennial population. There is a missing link between the values and beliefs, and the ability to express oneself through giving, which yields advances for the common good and the creation of social capital (Hunter 2010; Putnam 2001).

Using Schervish's model of identification and association, my research shows missing links in a virtuous circle of giving by the American Evangelical Millennials.

Without the necessary links, Evangelical Millennials' religious giving will likely remain truncated, unable to create or ultimately sustain moral and social capital, and isolated from their moral imaginations. The interviewees portrayed a cultural awareness and desire to engage in a wide range of social concerns, in line with other research (Steensland & Goff 2014). However, the missing link of association among the Evangelical Millennials did not allow the desire to activate fulfilling or sustained giving behaviour and the development of healthy giving decisions.

Exploring the philosophical and moral foundations of giving is what Schervish calls the moral biography of wealth. 'Moral biography refers to the way all individuals conscientiously combine two elements in daily life: personal capacity and moral compass' (Schervish 2006:477). Schervish builds on Aristotle's philosophy of the good life, using the ideas of genesis (starting condition) and telesis (destiny of outcomes). People move from genesis to telesis through agency informed by capacity (choice, freedom, effectiveness, energy, capital, material wherewithal) and character (wisdom, purpose, significance, virtue, value, spiritual wherewithal). Schervish argues that greater wealth requires greater moral biography. My research indicates Evangelical Millennials do not make choices or exercise practical judgement in line with proximate and ultimate ends. The agency of the local church is not perceived as compelling for most Evangelical Millennials as a way to effect change. They do not imagine a way to move from genesis to telesis through the local church. And since the church is one of very few public communities of practice, Evangelical Millennials are left only hoping for change in a virtually connected, but solitary giving environment, thus fulfilling the stereotype of inward focused and narcissistic (Konrath et al. 2010).

As I started this research, I was looking for evidence of unintended change that technology was bringing to Millennial religious giving. The interview subjects did not reveal that technology, or the virtual environment, was detracting from giving.

However, it is likely that these digital natives of the Millennial generation might not possess this insight, much like a fish understanding the water they swim in. They are encountering more non-profits in need of funding than previous generations. Further study would be needed to understand if it is technology proper that is affecting giving, or attributes such as the number of non-profits. But perhaps more surprising was the untapped potential by local churches or faith-based organizations to help connect the values and beliefs to personal expression. The tithe was observed in the interviews to be a more pernicious impediment than technology itself.

One Reluctant Millennial likened her giving to walking upstream against a relentless current. The metaphorical stream was described as both an internal and external reality. Internally, she felt the pull of selfishness and talked about the constant struggle to forego giving the money away so that she could purchase things for herself. Externally, the stream represented the materialistic culture pulling her in the opposite direction from which she feels her evangelical faith requires her to go:

> It's kind of like walking upstream. So, like if you're trying to bring something upstream and you need to like walk through the water and the water keeps pushing you the other way. But you just like keep walking upstream. It's kind of like that. Because like all that's going through our mind is like you don't want to give this up. Like you could get so much for yourself with this, and then like no, just, you just push through it and then it feels good. Yeah, it's internal I guess like selfishness. And then external like cultural...I don't know just like consumerism in general, like what could I get from this. And like it's all just...like it's my brain is trying to push me back from giving. But I know that if I like do it anyway it will be worth it in the end. (24M)

Many of the Evangelical Millennials in this research appear to be walking upstream, displaying a high regard for their faith tradition of giving, and wanting to connect to the needs around them, but unfortunately, fighting against the current privately, all alone. Only the Imaginative Givers when asked ‘how are others involved in your giving?’, could articulate a response. Most would simply say they do not share their giving with others. They will share their concern for a cause, but not the giving aspect. Some said disclosing that they gave or how much would appear coercive or judging them if others did not give. Two of the Dutiful Evangelicals stated they do not share financial giving information because of the biblical admonition in Matthew 6:3 to not let the left hand know what the right hand is doing. The private conception of giving, the lack of a compelling community of practice (Havens et al. 2006), and an ever-increasing number of giving opportunities without modelling of a developed assessment framework, leave a gap between their values/beliefs and the ability to learn and work out what it means to express those beliefs through giving within a community of practice (Fingerhut 2016). Without this moral reasoning framework, most are unable to bridge the gaps to affect change externally and develop their moral imagination internally.

Chapter Ten: Conclusion

Introduction

This study has identified a limited moral imagination for voluntary financial giving among Evangelical Millennials. The findings affirm previous research pointing to a general limited moral imagination among Millennials (Smith et al. 2011), and still other research showing the reduced financial giving among Millennials is not limited to Evangelicals (Rooney et al. 2018). However, it is important to focus our attention on this group and ask them what their motivations are for giving; why they give. Rather than asking ‘why don’t they give?’, this research set about to ask how they themselves understand giving and how it exists in their lives.

The five motivational theme groupings categorized Evangelical Millennial stated motivations for giving, and the archetype framework illustrated the interactions of those themes, leading to four distinct archetypes. The exemplar archetype, the Imaginative Givers, proved a study in contrast. Those exemplar Millennials exhibited a healthy moral imagination that led to a self-described fulfilling life of faith-based giving. Their giving was marked by a proximity to need, a community of practice (Schervish & Havens 1997; Havens et al. 2006), and active accountability. Giving in this context became a way of meaning-making.

It is important to again address here my positionality as an Evangelical and American, similar to the mention in Chapter Three. First as an American, there is certainly the potential, and likelihood, of being unable to clearly view giving in America. One common distortion is viewing philanthropy with an American exceptionalism bias (Friedman & McGarvie 2003). To that end, I chose to base my research outside the United States, utilizing a team of international peer reviewers throughout the research process. Additionally, my 17 years in international philanthropy have allowed me to see the positive impact of American giving, but also many unintended negative consequences. Many of those negative consequences stemmed from unhelpful or even harmful motivations. One of the reasons for choosing this topic was the desire to help identify healthy motivations for giving among younger faith-based givers.

Regarding my position as an evangelical believer, I viewed it as both a potential liability from a bias standpoint, but also a potential benefit. As a way to counteract bias, I first looked at the history of evangelicalism to better locate and understand the current place of this stream of Protestant belief within our present-day culture. Next, I chose to look at giving primarily through a sociological lens, as opposed to a theological lens. The interview protocol was designed and reviewed to be religiously neutral, and I never revealed my personal beliefs during the interviews. When the subjects used religious terminology to describe their intents or actions, I routinely asked for further clarification. However, it is in this situation that I was able to better interpret their answers and ask more clarifying follow-up questions.

Now, it is helpful to pull the focus back to see six culminating observations that answer, ‘why do they give’? and then place those in historical context. The answers give both pause and hope for the philanthropic future.

Why Do Evangelical Millennials Give?

Evangelical Millennials give to connect with those who are hurting or in need

The interviews revealed a group of young people who are tenderly aware of the world they inhabit and the needs of people both near and far away. Even though most of the interviewees would be considered privileged by any standard measures, they exhibited concern for those who they perceived to be in need. Most perceive the physical needs and the spiritual needs independent of one another. Others perceive them together, many times in tension with one another. The giving is principally meant to help, not change. Change would involve a broader (beyond personal) conception of what is good or originally intended (Barman 2017). Helping an individual is more important than affecting a system for good. The connection established through giving, for many, is the end, not simply the means, hence the low need for desiring to know the result or effect of their giving. This idea runs counter to the broader Millennial generation characterization as advocacy-minded and intent on changing culture (Goldseker & Moody 2017). Many are unaware and seemingly unconcerned with knowing if or how their giving ultimately changes anything symptomatically or systemically. Nor do they take action to monitor or evaluate change, as a result of their giving. The giving decisions are more imminent and reactionary. Individual need, including physical, psychological, emotional, and especially spiritual, is considered as chiefly important. Anything beyond the individual, whether social groups or societal issues, is acknowledged, but seen as too remote and complex for their personal giving to effect change. In order for the giving to become durable, they demand and seek trust in the giving context (Neumayr & Handy 2017). But the possibility of gaining trust is strained when mediated by a large entity or organization. Trust is best achieved directly with an individual. Some cited examples of their ongoing giving, such as a child sponsorship. But further questioning revealed a neutral trust position for the child sponsorship organization. The automatic monthly withdrawal for the sponsorship became an out of sight, out of mind situation. Trust was not necessarily increasing or defining that giving context. Nor was the sponsorship helping make meaning or creating a context of identity or altering the narrative of their giving.

The pursuit of a connection is in service to fulfilling an identity as a spontaneous authentic giver. Most Evangelicals bifurcate their giving as first tithing to the church to fulfil a biblical and tradition-based obligation, and second to address perceived individual needs in the world. The first is manifested by duty, the second out of love and concern. Connection is rarely understood in relation to giving to or through the local church, but most tangibly outside the church.

When most Evangelical Millennials give, they are responding to an individual's perceived deficiency, predominately physical, but also spiritual. Their response is primarily self-assessed as successful or significant by their sense of purity in participation. If the giving is spontaneous and direct, the internal desire to achieve an identity as a giver is achieved. Most Evangelical Millennials are not motivated in their giving by the alleviation of more complex future social realities. The more immediate suffering or deficiency, even if presenting as a symptom of a larger social structure problem, remains of primary importance. The element of time seems to guide their focal vision. The higher valuing of the present remains the primary animating vision lacking a moral imagination of a future defining vision. Evangelical Millennials, as with the broader Millennial population, are generally hopeful for the future. But that future is not understood to be directly tied to, or come as a result of, their voluntary financial giving today. A general hopeful future can reside alongside a perceived reality of increasing concern, as long as their giving can be understood to be helping at least one individual now.

The immediacy of the act of giving is equally about the giver and recipient, but less about future broader societal realities. The farther the perceived locus of giving impact from the giver's personal association and the individual need addressed, the less motivational force is felt. The change they are hoping to effect is of a personal nature, both for themselves and the hurting individual. And the more immediate the effect for both them and the needy individual, the better. A future animating vision brought about in some part to their financial giving, and in concert with their religious beliefs is desired, but remote for most Evangelical Millennials.

Running counter to this dominant flow, three alternate strands were observed to bridge the animating vision of the future with the desire for immediate connection to need in service to themselves and others. Those aspects are, 1) community of practice, 2) proximity to need, and 3) active accountability. The three-strand bridge to actualized giving among Imaginative Givers brings religious beliefs in line with personal expression. Together, the fervency of evangelical religious beliefs finds its needed expression in giving. The twin result of connecting to the need for themselves and the needy is achieved, which brings meaning and identity fulfilment.

Evangelical Millennials give to be connected with others of like mind and heart

There is a strong desire to be in synch behaviourally with the norms of a particular group of like-minded people (virtual or physical), or spouse/significant other (Schervish & Havens 1997). Connecting with others allows them to be known by others. The term "community" carries a particular weight of positive meaning related to this idea. Understanding themselves to be part of a community is a positive aspiration. Yet the idea of giving with others, even for the purpose of the community runs counter to their privatized understanding of giving. There is little imagination for what giving in community looks like.

Easily customized, technology-aided isolation pushes strongly against their stated desire for community. Even within communal spaces, such as the local church, technology has only aided the ability to remain individualistic and unaccountable to peers. Giving in accordance with the collective reality of the local church is a motivating factor when the giving is understood to be helping individuals in need, both near and far. However, if the church is perceived to be more concerned with the ongoing operations of the church, to the exclusion or detriment of people in need (both near and far), the motivation no longer exists, and quickly becomes a dubious duty or obligation. The Evangelical Millennial assessment framework for impact is a binary of *inside church*, or *outside church*. When done right, giving as part of the local church, constituting like-minded and like-hearted individuals, fulfils Paul Schervish's concept of hyper-agency (2005). Unfortunately, most churches are unable to progress past the Evangelical Millennial binary assessment, leaving most Evangelical Millennials isolated in their giving.

Evangelical Millennials give in hopes of helping the whole person

Every aspect of an individual's life, including the meta-physical aspects are of concern. Different from earlier generations, the various spheres of need are blurred (Steensland & Goff 2014). On one hand, the historic evangelical gnostic division and prioritization of the spiritual need of the 'soul' and the less important physical needs of the 'body' is eschewed as reductionistic and inauthentic by the Evangelical Millennial. On the other hand, there is a perceived tension with joining the two realms together in a holistic union. Historic giving structures and systems, especially in the evangelical realm, do not facilitate or reinforce the concept of helping the whole person (Balmer 2014). In the practical task of giving, Millennials are still left to pick physical or spiritual as the defining effect in their giving. Without an acknowledgement of the tension and a healthy evaluation framework posited, especially by the church, Millennials pull back in a constrained manner, and their giving likewise. The ability to evaluate and assess the efficacy of more holistic interventions, especially within the local church, is missing, leaving Evangelical Millennials unsure of the long-term effects of their giving to help the whole person.

Evangelical Millennials give to meet a faith-based, tradition-laden imperative

In the minds of Evangelical Millennials, the lowest common denominator of evangelical giving is the biblical tithe. For many, the vision of faith-based giving stops there. For others, giving happens beyond the church, but it is culturally driven, rather than faith-driven, sporadic, and vision-less. For a minority of exemplars, the vision of giving is comprehensive, including giving to, through, and outside the local church, as well as being culturally attuned.

For most, however, tithing is understood to be an obligation of Christians, whether church members or regular attenders. The tithe is understood to be used by the church, mostly to allow for the continuation of church operations, *inside church*. Evangelical Millennials give, primarily to their church, out of a sense of duty to meet this obligation. However, the larger the church, the greater the tension of the 'true need' for their relatively smaller individual tithe. Additionally, giving in a larger church context, is perceived to be even more remote from the reality of helping and connecting with individuals in need, who exist outside of the church, which is deemed of highest value. Absent an animating context of moral knowledge, Evangelical Millennials somewhat blindly, and certainly without joyous pursuit, grasp onto a church tradition that has been modelled for them within the church context during their formative years. Others have only observed this as part of a ceremonial tradition of church membership (Ottoni-Wilhelm et al. 2008).

It is important to note, the tithe seems to hold less and less sway on the hearts and minds of these Millennials. The tithe has not proved to be a strong enough branch for the Evangelical Millennials to stand on to shape motivation for all giving. The younger Millennials suggest it is only a traditional artifact, not a steppingstone to a lifestyle of faith-based generosity. In fact, the tithe is less than a strong branch, in that a fall from that branch actually hinders further desire to find a faith-based branch on the tree that can support the questions of their own faith and the public scepticism of a moral foundation that can be good for all.

Evangelical Millennials give to emulate prosocial behaviour they observed by their parents

Seeing parents/guardians give in church and other places significantly shaped how to behave benevolently as a mature adult, especially as part of, and within a church congregation (Ottoni-Wilhelm et al. 2014). However, the observed giving was generally not accompanied with teaching or mentoring that provided context for the giving, including motivational, philosophical, and theological considerations leading to a solid foundational framework. Without this framework, Millennials understand they should behave benevolently, but do not possess a foundation of moral reasoning strong enough to process why their parents acted as they did. The lack of mentoring did not allow for an adequate vision of giving, uniquely shaped by their evangelical four-fold beliefs. Their vision was not resilient enough or convincing enough for themselves, yet alone a sceptical public, to allow them to stand firmly and point to a civic moral telos. Giving remains private and personal, looking eerily similar to Millennials of no faith.

Evangelical Millennials give to acquire an identity of generosity

In addition to historical parental practices and common expectations of the tithe, they understand the basic tenants of their religion call for giving of time and money to those in need. Culturally, the Millennial generational cohort is altruistically pre-disposed to helping those in need (Howe & Strauss 2009). Their imagination of virtuous giving is narrowly focused on the giving act. In order for the generosity to be pure and virtuous, the giving must be spontaneous, without reservation or hindrances.

Paradoxically, their desire for giving to be more meaningful and authentic in the moment, actually makes the giving more transactional and isolated, lacking relational qualities. Reflection either before or after giving is not only not valued, but seen as problematic, as this allows time for the selfish and consumeristic personal nature to undo their morally pure motivation, ultimately undermining the giving opportunity. The precariousness of the giving decision-making causes the acquisition of an identity of generosity equally precarious and fleeting. The identity is more momentary and situation-based, rather than comprehensive and durable. There is no conception of the giving identity being formed over time. The validation of the identity, normally occurring in group interaction, is left to narrative-impaired photographic images shared virtually on social media platforms. The formation of a giving identity over time rarely occurs because each giving act is seen as an isolated event. The bifurcated evangelical giving of inside-church or outside-church only adds to the siloing effect.

Implications of American Evangelical history on Evangelical Millennial giving

With these presenting generalizations in mind, it's helpful to place this generational cohort in an historical context. Mark Noll, in a 2007 address to the Lake Institute on Faith & Giving, noted four generalizations of American Evangelical history: 1) Evangelicals are generous; 2) American Evangelicals have adapted readily, easily, and without a second thought to the democratic, free market, and entrepreneurial culture of the United States; 3) American Evangelicals have always shied away from principial, systematic, or intentional discussion of wealth, money, and economic affairs in general; and 4) Both the strengths and weaknesses of evangelical philanthropy are explained by the intensely personal focus of evangelical religion (Noll 2007:5).

Understanding these historical generalizations to describe the soil in which Evangelical Millennials are planted, Noll gives four injunctions for contemporary

Evangelicals to grow specifically in the area of philanthropy; 1) Go beyond Bible verses as signposts for economic life to biblical themes and theological reflection, but without giving up Bible verses; 2) Go beyond the personal and the immediate to the cultural and the institutional, but without losing the personal and immediate; 3) Go beyond the parachurch to the denominational and interdenominational, but without losing the parachurch; 4) Go beyond altruism without calculation to altruism with calculation, but without losing the altruistic impulse (Noll 2007:25–26).

Generalizations of Evangelical Millennials

The Millennial cohort of Evangelicals from this research certainly carry the hereditary DNA of their forefathers, as described by Noll, but with some unique differences. Based on the research findings in this study, I would amend Noll's generalizations specifically for Evangelical Millennials as follows:

1) <u>Evangelical Millennials desire to be generous in spirit</u>.

The desire to be generous is very apparent, but for most, the desire remains largely unfulfilled, as they simply try harder, rather than train better through proximity, community, and accountability. The motivation to be generous is in service to acquiring a feeling of being personally connected to someone in need and in solidarity with others who give, yet without exposing their giving. The historical records of giving by previous generations of Evangelicals proves Noll's first point. However, the giving records of the Millennial generation of Evangelicals so far indicate an inhibited population.

2) <u>Evangelical Millennials have accommodated the giving traditions of their parents, built for a prior era.</u>

At first glance, this may seem positive since significant evangelical activity has been fueled by giving to and through the local church over the years. However, the inherited traditions, shaped by the economic realities noted by Noll, with significant historical results, are no longer adequate to inspire or facilitate Millennial generation giving. The historic entrepreneurial zeal of the growing evangelical church, especially as part of the third arc of evangelical growth[1], is now structurally inadequate and culturally disconnected from the American evangelical church. Internationally, the predominant goal of local church missions, to save spiritually lost individuals through centralized denominational giving structures to individual missionaries, has changed. The goal remained the same, but the Western missionary model was supplanted by the 'missions from everywhere to everywhere' reality (Borthwick 2012). In the United States, the large-scale events and public evangelical appeals orchestrated by non-profits, starting in the 1950s, had begun a process of siphoning money away from the local church with the zeal of global scale. However, these large-scale public events began having less evangelistic effect in a pluralistic society and seemed culturally out of touch. So, giving to the local church (which was now split between local church and non-profits) for the purpose of evangelistic growth had become tenuous, both locally and globally. As a result, Evangelical Millennials who grew up in the church, observed their parents participating in the ritual of giving, but without a coherent methodology or compelling ideology that speaks to their cultural realities.

[1] The three arcs of evangelical growth are described in detail in Chapter 2.

3) Evangelical Millennials distrust principial, systematic, or intentional discussions of wealth, money, and economic affairs in general, understanding them to be incompatible with spontaneous authentic giving.

Noll critiques generations of Evangelicals, prior to the Millennials, in the United States for their unwavering 'appeal to Scripture on some matters of personal economic behavior', on one hand, yet their unwitting tendency 'to drift with the nation's economic culture' on the other (Noll 2007:20). He adds, 'The revivalistic instincts of disestablishmentarian evangelicals predisposed them to seek first the transformation of individuals' rather than focusing on the structures of society (2007:17). This led to a pattern of focusing on scriptural admonitions related to individual economic realities that were simple, direct, and largely person-to-person. Thereby leaving the exploration of 'main themes of Scripture' to 'challenge the structures of American economic life or guide believers in shaping economic behavior' untouched (2007:19). The pragmatic exception to this pattern first showed up in the practice of systematic benevolence in the early 1800s. Even though this was a distrusted economic system, it was adopted by the church because it brought 'principles of regularity, efficiency, and maximum profit' for the church (2007:19). In this case, the end justified the means. The pragmatic appeal for the growth in resources, which ultimately meant evangelistic growth in the Kingdom, fueled the third arc of evangelical history. However, this accommodation was largely unexplored. Today, the popularity of entrepreneurialism and the enabling ability of technology has only increased the accommodation of an economic mindset. Unwittingly, the evangelical church has adopted the tenets of economic theory: 1) scarcity, 2) profit maximization, 3) competition, 4) consumption, and 5) uber-rationality. In many ways these run counter to biblical tenets: 1) abundance, 2) gift, 3) relationship, 4) care, and 5) circulation.

The modern economic mindset undergirding these tenets demands ethic neutrality, which necessarily removes a moral end (Leshem 2016). In the vacuum of a moral or virtuous end, economic growth or more economy has become the end. Money has, in many ways, become about making more money. Money has become the end, not just the means. Philanthropy becomes an impoverished afterthought in this environment. For the Evangelical, giving to expand the Christian Kingdom, this becomes problematic. In order to maintain a moral or religious end, the evangelical church has held economic realities at a distance yet sought to maximize financial profit for its good. This distance has meant a hesitancy to discuss broad economic policies and the monetary system in line with a healthy moral imagination.

With this as a foundation for the consideration of money and economic realities in the context of the church, it is understandable why Evangelical Millennials are hesitant or unsure of how their faith intersects philanthropy. Seeing the incoherent and weak foundation maintained by the church, Evangelical Millennials have reverted to a desire for the authenticity of simple, direct, person-to-person giving.

4) <u>Evangelical Millennials maintain the intensely personal focus in their religion, but it comes increasingly in tension with a 24/7 awareness of global societal problems – observed most acutely through individuals in need</u>.

The personal focus of the evangelical faith tradition narrows the focus to the individual, necessarily away from the collective society. When giving to help personally, the Evangelical Millennial desires to authentically see and experience the remedy. Immediacy and proximity make the experience understood and known. Media and technology have brought needs from around the world to the Evangelical Millennial's attention with immediacy and proximity, through digital images. However, desiring to see the remedy to these systemically entrenched situations in immediate and proximate ways becomes a problem that is further compounded as the church continues to utilize historic giving structures.

Evangelical Millennial Injunctions

Similar to Noll's injunctions for wiser evangelical philanthropy, I would posit the following interpretations of exemplary Evangelical Millennial giving, as observed through the archetypal Imaginative Giver.

<u>1) Imaginative Givers give to fulfil their identity, not as a duty.</u>

Even though all Evangelical Millennials would say it is a biblical duty to give financially, it is only the Imaginative Givers who are motivated to give because of something more than duty. Although the biblical injunction is important, giving for the Imaginative Giver is rooted in their identity. Beyond something they believe to be true and important, they give because they identify as a giver. It is who they are, and therefore what they do. Their identity was formed in community through the experiences they have had and the convictions they have developed. Their giving is a way to express who they are and to, in turn, be continually formed.

<u>2) Imaginative Givers go beyond the private, virtual, and immediate to the personal, embodied, and lasting.</u>

Rather than keeping giving a private practice, giving for the Imaginative Giver is worked out within a community of practice. They utilize the efficiencies of the online environment for facilitating giving, but formation and continuing inspiration happens through embodied experiences over time.

3) Imaginative Givers go beyond only seeing individuals in need to seeing institutions (including the church) as durable means to help individuals, without losing the motivating focus of the individual in need.

Imaginative Givers understand institutions to be the necessary conduits for giving. In many instances, giving through organizations is the most effective and sustainable way to give (Frumkin 2006). Globally, this is almost always the case; but even locally, giving through organizations allows the recipient to maintain a healthy amount of donor relationships (Buchanan & Walker 2019). For the giver, institutions, including churches, who facilitate proximity to the need, whether global or local, throughout the giving process are the most successful at keeping the moral imagination alive. The Imaginative Givers utilize a portfolio approach to their giving that includes giving to people and non-profits they know personally, as well as non-profits that work in the area of need in which they have no personal connection. Proximity is achieved in various ways. In those giving situations where the need is located geographically near, proximity is actualized in their physical presence and building relationships with those working for the non-profits and those being served. In geographically distant situations, proximity is achieved through videos, impact reports, and first-hand testimonies of recipients and staff. Imaginative Givers utilize the various forms of connection to fulfil the proximity to need, but all without losing the motivating desire to help the individual.

4) Imaginative Givers go beyond spontaneous and sporadic giving to intentioned, accountable, and sustainable giving, while still leaving room for spontaneity.

Imaginative Givers understand that tools like a giving plan and a budget normalize their financial capacity to give consistently month after month. Additionally, the giving plan provides a placeholder in their monthly financial budget for unknown giving opportunities. The giving plan is put together and regularly evaluated with either a spouse or small group of friends, normally considered a part of their community of practice. The feedback loop from others reinforces both their identity as a giver and a trust within the community of practice. Imaginative Givers know they are givers and know they have something to give.

Summary

Noll suggests the evangelical faith tradition has been both a strength and weakness for the philanthropic context of past generations, largely stemming from the personal nature of the evangelical religion:

> Both the strengths and weaknesses of evangelical philanthropy are explained by the intensely personal focus of evangelical religion. Evangelical history began in the 1730s with dramatic moments of personal conversion. From the hundreds converted under the preaching of Jonathan Edwards at Northampton, Massachusetts, in the paradigmatic revival of early evangelicalism, the experience of John Wesley at Aldergate when he felt his heart strangely warmed, and the personal journey of George Whitefield to the New Birth that sparked his own riveting preaching of the New Birth – right to the leading evangelical spokespeople of the present day, evangelical religion has been intensely personal religion. (2007:21)

I suggest the paradox has only increased for the Evangelical Millennial. Likely in reaction to the third arc of evangelical growth, which resulted in the overuse of social/political power and triumphalist hubris of conversion of the Baby Boomer generation, the Evangelical Millennial eschews large institutional-based initiatives and seeks the needy individual. Coupled with the personal nature of evangelical faith, their heart is naturally, strongly attuned to the needs of the individual. Their heart desire is to see individuals helped. In this case, the helping is facilitated through giving of financial resources. However, in their minds, giving to or through the local church institution becomes an impediment, rather than a pathway. The pendulum swing away from large mass movement-mindedness to the personal connection with a hurting individual, has left the Evangelical Millennial looking for their own way to help through charity. They no longer feel a shared identity as a fellow giver within a local church context. Their isolation is made more dire as they have been given little help in forming a moral reasoning foundation to build their own imagination for giving. Noll points out that throughout the history of the evangelical movement, money and the admonition to give have been significant areas of attention (Noll 2004). However, today when faced with inadequate historic giving structures in the local church to address inward-looking purposes and outside needs, a lack of family formation, and an incoherent faith-based understanding of money and economic systems, giving from an evangelical perspective is weak at best. The local church, which in the past has been the catalytic centre of evangelical faith-based giving is no longer serving as that resource for the Evangelical Millennial. They are left to figure out their identity as a religious-influenced charitable giver alone, without others. With ever-increasing global needs and corresponding opportunities to give, Evangelical Millennials are desiring to help, but unsure of their role and effective ways to facilitate their giving.

Lacking in the four Evangelical Millennial generalizations and inherent in the accompanying four interpretations for exemplary giving are the three hallmarks of exemplary giving: proximity to need, community of practice, and active accountability. These three attributes characterize the Imaginative Giver, and, by contrast, were absent in the remaining subjects.

Evangelical Millennial (Moral Biography) Giving Identity

A study like this one, looking primarily at a single age demographic, especially of young adulthood, could attribute all of the findings of deficiency to be simply a matter of development. Giving studies have long shown that age is one of the most reliable predictors of giving, correlating with increased income (Bekkers & Wiepking 2011b). Likely, many of the interviewees in this study will give more in the future than they are currently giving. However, within the Evangelical Millennial demographic the differences or distinctions between the exemplars and the majority of research subjects involve elements that are extrinsic to normal personal development. For instance, a mentor or local congregation that is focused on modelling the integration of religious beliefs with all areas of life, including financial giving, would not be a normal occurrence in the course of human development. Further, the argument of a struggle to form and articulate a personally compelling moral reasoning foundation could easily stunt the normal course of human development in the area of giving, rather than aid it in any way. I contend that further human development will occur, but without the three presenting elements (proximity to need, community of practice, active accountability) it is highly unlikely they will reach a similar level of maturity as the exemplars over time.

In Chapter Nine, I introduced Schervish's conception of moral biography. I suggest the Imaginative Givers are making meaning and creating their moral biographies through giving using their moral imagination. Payton and Moody reinforce this idea:

> The sociologists Paul Schervish and Robert Wuthnow have both presented extensive evidence from interviews with donors and volunteers. They find that philanthropic action is a meaningful and specifically moral-oriented activity for these people. Through philanthropy, donors and volunteers express their moral (and sometimes spiritual) values and make public their moral opinions on how the world can be made better. Schervish says givers craft what he calls a "moral biography," and they do so by drawing on what Wuthnow identifies as culturally available meanings and vocabularies to make sense of their charitable action as moral action. (2008:98)

Meaning making is at the heart of what Evangelical Millennials (as well as everyone) are working through with their giving. Developmental psychologist Robert Kegan calls this type of study 'constructive-developmental (it attends to the development of the activity of meaning-constructing' (1982:4).[2] Kegan, using Piaget's foundational concept of accommodation and assimilation, describes an ongoing tension in human development of wanting to be connected, grounded, and part of something vital, yet at the same time independent and unique. The overall amount of religious giving by Millennials is lower than the previous two generations were giving at the same time in their lives. So, one might surmise it is simply a lagging developmental process that could explain the lower amount. Yet, Rooney et. al. show that the actual average dollar amounts Millennials are giving is the same or even slightly higher than the two previous

[2] Kegan gives credit to the origins of this tradition to the work of Jean Piaget (1936).

generations (2018). Their research clarifies it is the number of Millennials that are giving that is the difference. If we take this to be correct, one would expect the amount of giving to increase according to Kegan's developmental process and move in line with previous generations. However, if the number of givers is lower to begin with, and decreasing, will the number of non-givers ever become givers?

My findings describe a similar tension in Evangelical Millennial giving, but the added complexities of technology-induced isolation and independence, along with an increased amount of giving options without a trustworthy decision framework, and finally, increased personal debt has left these young people not just behind on the development process, but potentially stunted in their ability to progress on Kegan's development pathway at all, in the area of giving. The Imaginative Givers show that some Evangelical Millennials do give in a significant and sustaining way with the expectation that they would continue on a developmental continuum. However, as previously noted, the intentioned aspects that were unique to these exemplars were, 1) a proximity to need, 2) community of practice, and 3) active accountability. The unifying aspect or institution behind these unique intentions was a connection and participation in a local church congregation, including a mentoring relationship. The research does not conclude that significant and ongoing giving for an Evangelical Millennial will only occur as part of the local church, but the unique characteristics for the Imaginative Givers correlate with participation in a local church affecting these three intentions.

Were the Imaginative Givers just more spiritually mature? Perhaps, but absent a precise measure for spiritual maturity, I looked at the strength of spiritual belief (using the four belief statements) and the spiritual practices (prayer, bible reading, church attendance) and compared them with the non-exemplars and found no statistically significant differences. The Imaginative Givers communicated a more developed cognitive, emotional, and behavioural aspect to their giving, but rather than the enhanced development being a matter of chronological human development (which would simply point to a delay in development for the Millennials), the difference was a way of holding the beliefs and practices together. I suggest that this framework or schema is a robust spiritual perspective, that correlates with the three intentions (proximity to need, community of practice, active accountability). More than simply having a faith perspective, as all interviewees had, this perspective viewed faith as the coordinating aspect in creating their moral biography. An area for further research is to determine if these three factors, or any combination, are the cause of a robust spiritual perspective, leading to a more intentioned giving, as well as other faith-informed behaviours.

From Giving Alone to Virtuous Giving

The five thematic groupings (Values, Recipient Assessment, Family Background, Personal Expression, and Constraints/Demotivators) find their outworking in the three exemplar intentions. The three strands become a bridge connecting the disparate motivations to form a virtuous giving cycle:

Proximity to Need – (Recipient Assessment, Personal Expression)

Active Accountability – (Constraints/Demotivators)

Community of Practice – (Values, Family Background)

The question remains, if only a minority of Evangelical Millennials are able to utilize the three-strand bridge, what is the future of Evangelical Millennial giving? As noted earlier, those Millennials who are giving, are giving at or slightly above the giving rates of the previous two generations. The problem is that a large number of Millennials are not giving (Rooney et al. 2018). This study suggests the local church is both the problem and the potential solution. The traditional tithe as taught historically to the parents of Evangelical Millennials and observed directly today, is an impediment to a moral imagination of religious giving. The sum of all that could generate a hopeful future of giving toward the eradication of human suffering, both physical and spiritual, is reduced to a single tradition-based imperative. The intention to give becomes one of present duty, and guilt alleviation that quickly dissociates with a grand future reality. Giving, through the tithe is deemed not only disconnected, but incompatible with a hopeful morally imagined future.

The local church, however, could be part of the solution, as evidenced by the Imaginative Givers. The church, institutionally, can provide the community of practice, resulting in proximity to need and active accountability. Similar to giving circles, the Imaginative Givers showed that church-based communities of practice have the ability to take giving out of the private and individual reality and point it toward shared social realities (Eikenberry 2009). With this view in mind, giving has a possible future focus on larger systemic needs in addition to largely individual symptomatic need. All of this can happen and still maintain the personal nature of both the Millennial generation and the religious evangelical imperatives. Shared giving broadens the conception of giving away from private, without losing the personal. In this way, the church can provide a durable base of continual value formation and personal expression.

In order to imagine what a church-based community of practice looks like, we return to Grant, the Imaginative Giver archetype in Chapter Eight. Grant and his wife are an active part of their local church. Their church recognizes both the needs of those within the church and outside the church. Giving is a constant consideration. Grant described the church's mindset as an ongoing set of reallocating decisions, based on their pre-determined giving paths, and new needs that arise each week. Grant and his wife describe their participation in the church as part of 'a network' (6M). Immediately following this reference to his participation in the local church as being a part of a network, he further elaborates, 'We love, as Christians, we love speaking to the powers and principalities that Jesus is King, and this is what it looks like in His Kingdom' (6M). In Grant's imagination, their church is a connected group of individuals embodying a collective source of power and influence. He connects the metaphysical reality of the Kingdom of God in the context of physical need and financial giving – all within the context of the local church. This mindset or disposition is distinct from the other interviewees who appear to be attending a church as a consumer, or even as a paying club member. Grant and his wife have become part of the church network. Their identity is shaped by this belonging. The larger collective reality brings a sense of meaning and purpose when they give to their church. They understand their giving to be *to* the church, but also *through* the church.

Grant's church also puts a high value on participating in smaller groups in addition to the larger Sunday services. The small group is a source of encouragement and accountability through depth of relationship. It is in this context that Grant and his wife learn about additional needs and even share their family financial information. Each of the small groups in their church is encouraged to function as a small giving group. In this way, their church has a collective giving strategy tied in with a small group giving strategy. Church-wide, small group, and individual family giving is the portfolio structure their church endorses. In this reality, Grant and his wife continually learn about opportunities to practice a virtuous giving lifestyle. When considering a giving opportunity Grant says:

> Ok, so I think what other networks or opportunities does this request have to be provided with it? That's not grammatically correct, but what if someone says, hey I'm trying to raise money for X.. what do we know about them, do they have networks, do they have other people, do they come from a wealthy family, a wealthy church? What can they do?...I think is this a one-time impact thing or is this providing a foundation or a network for other things. (6M)

The idea of network and connectivity is part of their thinking and evaluating, both on the giving side and the receiving side. Lastly, their church does not set aside one time a year to preach on giving or tithing. The expectation is that belonging to this church forms the giver through praxis. In this local church Grant and his wife are becoming lifelong virtuous givers through the weaving of their evangelical faith and proximate connectedness.

The church-based community of practice has the potential to produce a type of hyper-agency as discussed by Schervish in Chapter Nine (2005). Together, Evangelical Millennials could not only achieve the desired identity of a giver agent, but they could take on a shared identity of hyper-agency. With a hyper-agent identity, perhaps Evangelical Millennials would be drawn to the historic conception of a common good and the building of social capital using imaginative solutions within a pluralistic society. Again, further study is needed on the causal linkages between communities of practice as part of a local church and exhibited characteristics of hyper-agency.

The church-based community of practice also has the potential to provide a way forward for the Evangelical Millennials and the stagnant historically based concept of mission:

> The dilemma of the young person once recruited into mission, the current millennial, remains. If the substantial numbers of those who go on annual short-term trips and engage in home-square movements suggest a pool of socially "awakened" young people, the question is how to socialize new generations to find their place in the world by solving its problems, not exacerbating them. That conversation properly belongs with the rethinking of mission. But while the rethinking does not exclude the reworking of terminology we use to describe or frame mission, the key is not in the language as communication. Rather the key is with the theology. (Gitau 2018)

I agree with Gitau, that the key is a reimagined theology to more effectively motivate giving among Millennials. But, rather than theology alone, or stated as Values from this study, theology must be worked out in praxis, or Personal Expression. When connected, a virtuous cycle of giving occurs. When this virtuous cycle of giving is done in community within a church, the potential for a new and effective form of giving for missions is significant. This study noted a limited imagination for the local church as an actor in directly furthering Christianity around the globe to areas of need. Again, the tithe was largely seen as financing the operations of the church for the benefit of its members. The desire to connect to need through giving was a non-starter in this setting.

But giving as part of a church-based community of practice, has the potential to provide additional exposure and proximity to need through the institution of the local church.

The evolution of mankind, for the Christian, has as its teleological end, the beatific vision. Traditionally, that has meant the beholding of Jesus Christ face-to-face. Some branches of Christianity, namely Evangelicals among others, would further suggest that this end is not simply chosen among other potential options, but that it is intrinsic (Boersma 2018). Without this vision to spark our imagination, Boersma, drawing on Peter Berger's work, maintains the plausibility structure for engaging in the life of a practicing Christian that solves social and spiritual problems remains unassailable. I observed the Imaginative Giver to instinctively rely upon this future hopeful beatific vision to inform how she acts in the present. Boersma suggests that two different historical church figures, John Calvin and Irenaeus, both point to the accommodation of God in the pedagogy of mankind. I would suggest that the Imaginative Giver in a Piagetian fashion both accommodates and assimilates values and personal expression to put them in the position of learner. While simultaneously God accommodates us where we are as learners evolving along a continuum of maturation, I contend that the Imaginative Giver has the tools and effective posture to continue along this pedagogical journey with a sustained vision.

A healthy moral imagination is the key to sustained and effective giving for the Evangelical Millennial. The health of the imagination is dependent upon overcoming the gaps between belief and behaviour. The three observed themes of community of practice, proximity to need, and active accountability bridged that gap. The local church has the opportunity to grow and sustain the ongoing development of the moral imagination for the Evangelical Millennial cohort if it embraces its role as a community of practice, moving the Evangelical Millennial from giving alone, to giving with others to change the world.

Future Research

This research explored the motivations for giving among American Evangelical Millennials. The research questions that animated the study were What change(s) do they hope to effect? and What is affecting their hopes for change? Earlier in this chapter, I noted six generalizations of Evangelical Millennial giving based on my observations and interactions with several Millennial givers. In answer to the first question, for the majority of subjects I observed limited specific 'hoped for' changes beyond a general desire to see hurting individuals' situations ameliorated. However, the minority of exemplars expressed several specific changes, based on their guiding principles, they hoped to effect, encompassing emotional, physical, and spiritual aspects. In response to the second question, I had expected the role of technology to be a significant determinant affecting their hopes for change, but it had little effect according to the interviewees. Much more significant was observing the prosocial behaviour and giving by parents/guardians which positively affected hopes, as well as a general limited moral imagination that negatively affected hope. Further analysis of the exemplars showed three components, proximity to need, active accountability, and a community of practice, were positively affecting their moral imagination and ultimately their hope for change.

Based on these observations, further study is needed around the three exemplar components. How they interact with one another, and their presence (or lack) across a broader age range is necessary. Additionally, most of the Imaginative Givers were married. This aspect was observed to have some effect across several of the pathways and delimiters, and is potentially a confounding variable, useful for further exploration. Related to the community of practice, further research is needed within local evangelical congregations and their small groups, to understand the similarities and contrasts to giving circles. In addition, understanding how the micro-, meso- and macro-levels of philanthropy are experienced by the Millennial congregants through the lens of the exemplar components, would be an important place to start (Adloff 2015; Barman 2017). As noted in Chapter Three, since the study utilized a limited sample frame, any generalization outside these groups is not possible. Future research should expand the sample frame to include a more geographically representative frame, as well as add comparative religions for a more robust view of Evangelical Millennial giving within the broader religious giving landscape.

APPENDICES

Appendix A: Survey Instrument

Steve Steddom, a PhD candidate, is conducting the following survey focused on the motivations for voluntary financial giving of InterVarsity alumni in the Chicago area as part of his dissertation research. Following the survey, Steve will be selecting several respondents to hear your thoughts, feelings, and impressions about your giving through follow-up interviews. If you are interested in taking part in an interview, simply check the final question, and include your contact information.

Thank you for taking part in this valuable research.

1. In what year were you born? ____

2. What is your gender?
   Male ___   Female ___

3. What is your marital status?
   Single ___ Married ___

4. Please indicate with an “X” each of the years in college/university you were involved with InterVarsity Christian Fellowship?
   ____ Freshman

   ____ Sophomore

   ____ Junior

   ____ Senior

   ____ Graduate

5. Please indicate your level of agreement with the following statements:

5 = Strongly Agree   4 =Somewhat Agree   3 =In-between   2 =Somewhat Disagree   1 =Strongly Disagree

   ____ The Bible is the highest authority for what I believe.

   ____ It is very important for me personally to encourage non-Christians to trust Jesus Christ as their Savior.

   ____ Only those who trust in Jesus Christ alone as their Savior receive God’s free gift of eternal salvation.

   ____ Jesus Christ’s death on the cross is the only sacrifice that could remove the penalty of my sin.

6. Regarding your beliefs/faith, over the past couple of years, do you think you’ve become (check one):

______ more devoted to your beliefs/faith

______ less devoted to your beliefs/faith

______ stayed about the same

7. How often do you attend religious services, including religious-oriented small group gatherings (check one)?

_____ More than once a week

_____ Once a week

_____ A few times a month

_____ Once a month

_____ At least two or three times in the past year

_____ Once in the past year

_____ Not at all in the past year

_____ Don't know

8. How often do you pray (check one)?

_____ More than once a week

_____ Once a week

_____ A few times a month

_____ Once a month

_____ At least two or three times in the past year

_____ Once in the past year

_____ Not at all in the past year

_____ Don't know

9. How often do you read the Bible (check one)?

_____ More than once a week

_____ Once a week

_____ A few times a month

_____ Once a month

_____ Once a quarter

_____ At least two or three times in the past year

_____ Once in the past year

_____ Not at all in the past year

____ Don't know

10. Please indicate your level of agreement with the following statements:
5 =Strongly Agree 4 =Somewhat Agree 3 =In-between 2 =Somewhat Disagree 1 =Strongly Disagree

____ My faith is a part of my everyday life.

____ My faith is the basis for how I live my life.

11. What was your total household income before taxes during the past 12 months? (check one)

____ Less than $25,000

____ $25,000 to $34,999

____ $35,000 to $49,999

____ $50,000 to $74,999

____ $75,000 to $99,999

____ $100,000 to $149,999

____ $150,000 or more

12. Which categories below, if any, represent areas you have voluntarily given money or financial resources in the last 12 months? (check one)

____ health care or disease cure/prevention

____ school or youth programs

____ organizations to help the poor or elderly

____ arts or cultural organizations

____ churches or religious organizations promoting the Christian faith

____ neighborhood or civic group

____ political organization or candidate

13. If you checked any categories in Question 12, approximately how much money, if any, did you contribute to all of the categories checked above in the last 12 months? (check one)

____ Less than $100

____ $100 to less than $500

____ $500 to less than $1000

____ $1000 to less than $2500

____ $2500 to less than $5000

____ $5000 or more

____ Don't know

14. Approximately how much money did you contribute to all religious congregations (such as churches, synagogues, mosques, and temples) and groups or causes whose primary purpose is religious activity or spiritual development, in the past 12 months? (check one)

____ Less than $100

____ $100 to less than $500

____ $500 to less than $1000

____ $1000 to less than $2500

____ $2500 to less than $5000

____ $5000 or more

____ Don't know

15. How much money, if any, did you contribute to all non-religious charities, organizations, or causes in the past 12 months? (check one)

____ Less than $100

____ $100 to less than $500

____ $500 to less than $1000

____ $1000 to less than $2500

____ $2500 to less than $5000

____ $5000 or more

____ Don't know

16. In what settings do you most prefer to give financially to religious charities, organizations, or causes? (check one)

____ Online (website, mobile app, automated tithing, social media, etc.)

____ In person (at religious service, at fund-raising event, etc.)

____ Other

17. Please indicate your level of agreement with the following statements:
5 =Strongly Agree 4 =Somewhat Agree 3 =In-between 2 =Somewhat Disagree 1 =Strongly Disagree

____ I am more likely to give to religious causes, charities, or organizations if they provide a way to give online or through a mobile device.

____ I am more likely to give more, if there is a way to give online.

18. Please indicate your level of agreement with the following statements:
5 =Strongly Agree 4 =Somewhat Agree 3 =In-between 2 =Somewhat Disagree 1 =Strongly Disagree

____ My faith motivates my giving to religious causes, charities, organizations.

____ My faith motivates my giving to non-religious causes, charities, organizations.

19. During the past 12 months, how often, if at all, have you done unpaid volunteer work for a charity or non-profit organization (including both religious and non-religious)?

____ Not at all in the past year

____ Once in the past year

____ At least two or three times in the past year

____ Once a month

____ Once a week

____ More than once a week

____ Don't know

[IF Q.19 is at least "Once in the past year" or more]

Q 19.1 What percentage, if any, of this volunteer work or community service was organized by a religious organization or congregation? ______

Q 19.2 Please indicate your level of agreement with the following statements:

5 =Strongly Agree 4=Somewhat Agree 3 =In-between 2 =Somewhat Disagree 1 =Strongly Disagree

____ My faith motivates my volunteer work for religious causes, charities, and organizations.

____ My faith motivates my volunteer work for non-religious causes, charities, and organizations.

20. Please indicate your level of agreement with the following statements:
5 =Strongly Agree 4 =Somewhat Agree 3 = In-between 2 =Somewhat Disagree 1 =Strongly Disagree

____ If you never give anything, you will never get anything.

____ I consider it morally important to give.

____ Giving to a good cause gives me a better feeling than if I buy something for myself.

____ I give because my donations are tax-deductible.

____ I talk with my friends before I decide to give to a particular cause

____ I give now because I was taught that giving is important.

____ People in need are no different than me.

____ Giving to a good cause gives me a positive feeling.

____ It is my duty to give.

____ I give because I feel an affinity with others.

____ I encourage others to join me in giving.

____ I give now because I am no longer in debt.

____ I will give more once I am in a better financial position.

____ Giving is a responsibility that goes with my economic position.

____ I give because the causes appeal to my sense of wrongs that need to be righted.

____ I try to imagine myself in the situation of others, when deciding to give.

____ I give to those things that make it easy to give through easy-to-use technology.

____ I would rather give to an individual than an organization or institution.

____ Giving to a good cause makes me happier.

____ I give to make the community better.

____ I give to meet the basic needs of the poor.

____ Giving to the poor is about helping them help themselves.

____ I give to make the world better.

____ It is my responsibility to help those with less.

21. If you would like to help even further, the researcher will be looking for several respondents to conduct a follow-up interview. The interviews can either be in-person or online (Skype) and should take no more than 75 minutes. The in-person interviews will be held in Chicago at a time and location convenient to you. Your name and the names of any people or places you mention will be changed to ensure anonymity.

___ Yes, I would be willing to participate in a follow-up interview. I can be contacted at the following phone number ___________________

___ No, I am not interested.

Thank you for completing this survey. The results of this survey will be immensely helpful in further understanding the role of faith in Christian philanthropy, ultimately benefiting the Church.

Appendix B: Survey Introduction Text

INTERVARSITY

INTERVARSITY CHRISTIAN FELLOWSHIP/USA

Dear << Test First Name >>,

We are reaching out to you with an opportunity to help advance a research project focused on better understanding the motivations for giving. As with many things, your generosity and underlying motivations change over time. It is this change that will be evaluated as part of the research.

The research is not affiliated in any way with InterVarsity. Please be assured that any responses associated with this research will be handled outside of our organization, and therefore your responses will remain anonymous. We (InterVarsity) are simply hoping to encourage a deeper understanding in this area. We will be VERY careful to send very few opportunities like this one to alumni. We do not want to burden you with more email than you already receive.

Participating in the survey should only take you around 7 to 10 minutes and will be a valuable contribution. Please follow this link to begin: http://www.surveygizmo.com/s3/2955748/Giving-Survey

Thank you in advance for your consideration.

Sincerely,

Andrew Ginsberg
Vice President
InterVarsity Christian Fellowship/USA

Appendix C: Interview Protocol

INTERVIEW PROTOCOL

Background Information

1. Purpose of research - The purpose of this study is to investigate the motivations for voluntary financial giving, looking particularly and how faith and technology shape those motivations.
2. Background of Researcher – Introduction and personal context
3. Consent Form – Explain, sign and provide copy

Core Interview Questions

1. In general, do you consider yourself a generous person? If not, what alternative word would you use to describe yourself?
2. Is your monetary/financial giving something you think about much?
3. Do you enjoy giving, or is it easy for you to give?
4. Do you wish anything was different regarding how you give?
5. Think about your voluntary financial giving. Do you tend to be more planned or impulsive?
6. Could you describe your typical thought process when deciding what or who to give to?
7. During your childhood, was giving a memorable part of your family? Did you observe your parents or significant adults giving? Do you think that has shaped your giving in any way?
8. How are others involved in your giving? Do consult with others, or participate with others?
9. Is it important for you to give? If so, why?
10. What words or metaphor would you use to describe your giving? Would you explain why those words or metaphor capture your experience?
11. How do you most often become aware of needs or potential giving opportunities?
12. What criteria or qualities do evaluate before you give? What do you look for?
13. How do you think your faith has informed or shaped your giving?

Appendix D: Consent Form

CONSENT FORM

The research in which you are about to participate is designed to investigate the motivations for financial voluntary giving. The research will look specifically at the contributing roles of faith and technology in the giving process. The research is being conducted by Steve Steddom, a Ph.D. student at Middlesex University in London, U.K. with coordination through the Oxford Centre for Mission Studies. In this research you will be asked to reflect upon your voluntary financial giving and what motivates you in that process. Please be assured that the researcher will take extensive measures to protect your anonymity and honor confidentiality. At no time will your name be reported along with your responses, nor the names of friends, family members, pastors, or churches be reported along with your responses. This research will be used as the foundation for the researcher's dissertation as well as in other potential venues or publications designed to equip stakeholders to better understand the motivations and aspirations for financial giving. Your participation in this research is totally voluntary and you are free to withdraw at any time during this study.

"I acknowledge that I have been informed of, and understand, the nature and purpose of this study, and I freely consent to participate."

Name ____

Signed ____ Date _________________

Appendix E: Thematic Code Groupings

1. **Values** – (45 Codes)

Advice
Bigger means less need
Cost or sacrifice required
Criteria - greater impact with smaller number of people
Criteria - help vulnerable
Criteria - local church or outside church
Criteria - local?
Criteria - Lord moving in area or need
Criteria - not political
Criteria - size (bigger means less need)
Criteria - spiritual leading giver?
Faith informs giving
Individual vs. Institution generosity
It's not mine, but God's
Metaphor/Word - Jesus Christ on cross
Metaphor/Word - conservative
Metaphor/Word - exponential
Metaphor/Word - natural (part of community)
Metaphor/Word - primary trait of God
Metaphor/Word - rational or calculated
Metaphor/Word - routine
Metaphor/Word - sowing seeds
Metaphor/Word - sustainable
Metaphor/Word - there should be no poor among you
Motivation - answer calling to be generous steward resources
Motivation - biblically commanded (act of obedience)
Motivation - break spiritual/emotional/mental bonds or habits
Motivation - Christian duty (obligation, responsibility)
Motivation - further own ideology
Motivation - get money to less funded orgs
Motivation - give outside myself (not about me)
Motivation - give what God has given in abundance to me
Motivation - if we all do our part we can do it (hope)
Motivation - invest in what God is doing
Motivation - join a movement (accomplish something)
Motivation - keep things in perspective (value eternal)
Motivation - model to children
Motivation - moral civic duty
Motivation - push bounds of giving (hilarious, obnoxious)
Motivation - redistribute wealth
Motivation - respond to what I see around me
Motivation - serve others to show human worth
Motivation - to connect to need
Technology giving disconnect
Tithe

2. **Recipient Assessment** – (26 codes)

Analysing or researching ministries
Criteria - a worthy endeavour
Criteria - already receiving funds from other sources
Criteria - broad effect geographically (positive)
Criteria - business plan makes sense
Criteria - can't go there
Criteria - diversity
Criteria - efficient with funds
Criteria - endowment (negative)
Criteria - eternal or spiritual impact
Criteria - grow not status quo
Criteria - long term effect
Criteria - not funding entire amount (reliant)
Criteria - one time or ongoing
Criteria - overhead amount
Criteria - proven model
Criteria - quality reputation
Criteria - reputation of using money well
Criteria - respect for local culture & dignity of people
Criteria - significant or urgent need
Criteria - Trust or Authenticity (start from non-trust)
Criteria - urgent need?
Criteria - where funds go
Criteria - willingness to change
Ongoing vs. one time
Trust - authenticity

3. **Family Background** – (3 codes):

Family background/orientation
Motivation - saw parents do it, so I do it
Tithe - parents understanding/not taught

4. **Personal Expression** – (60 codes):

Accountability
Analog - need for human touch
Criteria - bring joy to giver
Criteria - connected (what relationship)
Criteria - direct involvement (see impact)
Criteria - know people (personal relationship)
Criteria - mailer or print (negative)
Criteria - no criteria - just say thanks
Criteria - passionate about it
Criteria – previously benefited from group (give back)
Criteria - time commitment involved
Different?
Feeling associated with giving

Generous?
Giving because of personal relationship
Marriage
Mentorship
Metaphor/Word - breathing (give out, blessing back)
Metaphor/Word - calculated
Metaphor/Word - cooking (recipe, but more art - baking -science)
Metaphor/Word - easier as you grow - like marriage
Metaphor/Word - freeing (I won't blow it on random things)
Metaphor/Word - freely generous, expecting nothing back
Metaphor/Word - giving back
Metaphor/Word - impulsive
Metaphor/Word - inconsistent
Metaphor/Word - intentional
Metaphor/Word - lifestyle
Metaphor/Word - meaningful
Metaphor/Word - motivated
Metaphor/Word - not enough (holding back)
Metaphor/Word - obedient
Metaphor/Word - pain and joy
Metaphor/Word - passion
Metaphor/Word - personal
Metaphor/Word - planned
Metaphor/Word - refining
Metaphor/Word - relational
Metaphor/Word - spontaneous
Metaphor/Word - subconscious
Metaphor/Word - thoughtful
Metaphor/Word - walking upstream
Metaphor/Word - water flowing
Motivation - better than buying more stuff or eating out
Motivation - ease guilt
Motivation - feel connected at heart level (passive)
Motivation - feels like building something lasting
Motivation - hedge against unhappiness
Motivation - just do the right thing
Motivation - not let doubts or overthinking take over (spontaneously)
Motivation - peer pressure
Motivation - receive something in return
Motivation - repay debt of generosity
Motivation - safeguard against greed
Motivation - wouldn't happen w/o my giving (last resort)
Motivation- better to spend on myself?
Others?
Private or personal
Putting previous training in practice
Spontaneity

5. **Constraints/Demotivators** – (9 codes):

Lack of budget
Constrained by variable or unknown finances
Criteria - already giving to similar group
Criteria - cash on hand
Life changes - time for re-evaluation
Time commitment involved
Can't see it or go there
Political
Private

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