

Don't Mail To The Masses:

Generational Differences in Giving

By J. Clif Christopher

The other day I got two letters in my mailbox, both of them soliciting funds. One of them came from my college and the other one came from my church. I opened and read them both because I care about both institutions. The college one grabbed me right away and made me want to know more. The church one turned me off after two sentences and made me angry. What had happened?

The letter from my college was well done and specifically written for those of us who had completed our degrees about thirty years before. It had some references in it to things I could remember and relate to. It invited me to a special event for those of my generation with some of the faculty many of us remembered present. At the event they would have music that they knew fifty year old folks would like and we would be introduced to a new project the college wanted us to know about (so we would give money to it, of course).

The letter from the church was



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addressed "Dear member," and asked me to please consider giving more next year than I was giving this year.

Later that day I visited my father, a man of the "Builder" generation (the one

before the Baby Boomers), who graduated from the same college as me and also attends the same church. He also had received two letters. As I examined the two letters that he received, I noticed that the letter he got from the college did not look like mine, but the letter from the church was exactly the same. I asked him what he thought and he commented that he thought both were fine and he would look into helping both.

I asked my father about the church letter that basically just said "give more" and he replied, "What more did you need to know? The church needs more money. I will see what I can do." I replied, "To do what? Why? When? How will more money make them more effective?" He looked at me and said, "Oh, son, it's the church!"

A Generational Giving Gap

The Chronicle of Philanthropy reported in March 2005 that 80% of Builders gave away at least \$125 the previous year, while only 75% of the Boomers and 53% of

GenXers did so. Lest we think the difference in giving is simply a matter of life stage, research shows that today's seniors gave more even when they were young. In a study reported in *Advancing Philanthropy* (April 2008 issue), Russell James found that those of the Builder generation, when they were between the ages of thirty-five to forty-nine, gave away on average \$1,615 a year (in current dollars). Boomers, on the other hand, only gave away \$1,371 when they were that age—15 percent less! Most of that gap was in giving to religious organizations, James noted.

Younger people have less of a natural inclination to give to the church. Persons under sixty prefer giving to local interest groups (as opposed to the church) nearly 2-1 compared to those over fifty. Those over sixty prefer giving to the church by nearly 2-1 compared to those under sixty. Persons of my father's generation feel more loyalty and obligation to institutions than Baby Boomers and GenXers do. They have an innate trust of places like the church that younger generations do not have. Our communications must address that difference, or we will lose the gift.

A Builder will often give just by hearing that a need exists without any serious follow-up questions. A Baby Boomer, on the other hand, will want accountability and involvement in meeting the need. A GenXer will DEMAND it.

Colleges and other non-profits have long been aware that generations look at giving differently and have structured their appeals accordingly. The church, by and large, still sends out the same finance letter to everyone, even though it will be effective with only a few. If we hope to increase the participation of this generation we must learn how to communicate with them. They will not give on obligation alone. I am convinced they will give, and give to the church, if we will learn how to ask them in more effective ways.

Tell Them Why

The younger the audience, the more it will demand accountability for where the money is going and will want to see exactly how it is used. Younger generations must feel connected to your organization and see concretely how the gift will change lives. To appeal to them, we must work harder to prove our worthiness of the gift. They are frankly turned

off by an appeal that just says, "Give for Jesus sake!" The difference lies in their motivation to give.

Investment is the key word for younger generations. Seldom do I hear someone my father's age talk to me about "investing" when it comes to decisions about giving. He does not consider his check to the church an investment because he is not necessarily expecting a certain return with performance targets. He is simply fulfilling his obligation.

On the other hand, quite often I will hear a Boomer say to me that they choose to make a gift just like they choose a stock or a particular piece of property, specifying a certain outcome they expect to see from the gift. "I want it to be used to help more young people come to know Christ as their Lord and Savior," for example. Or, "I want my gift to go toward relief efforts in Africa." Any appeal for a gift that does not address this desire to see concrete results will be ineffective with this type of donor.

I am constantly amazed at how careful non-profits are to craft their communications to persons by generation, knowing that is how they will have the greatest chance for success. Like all successful businesses, they have learned to target market. On the other hand, in one church after another I see the same old letter addressed to "Dear Member," going to each and everyone whether they are nineteen or ninety-nine. What a waste of paper!

The next time you write that ONE letter or prepare that ONE talk, give some thought to the demographics of your audience and then try and channel it just to them. Sit down and prepare two more communiqués, giving thought to how two other generations might respond. It will cost you about an hour's worth of time, but has the potential to produce significantly greater results. □



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