Let's Talk About Money

How Breaking Money Silence In The American Church Unlocks Greater Christian Financial Generosity

by

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ABSTRACT

The aim of this project thesis is to advance the research in the field of Christian charitable giving to the church in America. Prior studies in the field identify that American Christians have the capacity to give more, but choose to spend the majority of their discretionary income on consumer goods. Virtually absent from the research, however, are measured interventions that address this reality. This project thesis makes a connection between the cultural aversion to discussing money (money taboo) and the continuation of the consumer mindset. To that end, the thesis asks, does the simple act of examining one's own relationship to money, spending, and generosity, in conversation with others in church, lead to greater intentionality with, and capacity for, charitable giving? The purpose is to provide research based evidence for the theological and practical importance of discussing money in church. Using a Christian Formation approach in which eighteen individuals come together to engage in honest money conversations, this thesis uncovers a positive causal relationship between discussing money in the context of a faith community, and increased financial generosity to the church. The project also shows that discussing money in this way lessens the perceived distance between money and spirituality, decreases personal financial stress, and leads to greater awareness with money and spending. The significance of this study is that it informs our theological and sociological understanding of the importance of human connection to the development of greater financial maturity and generosity.

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INTRODUCTION

Many churches in America today struggle to make ends meet financially. While some can trace these hardships to a decline in membership, other churches struggle financially in spite of steady, and even growing, numbers. Lacking creative alternatives, church leaders typically respond to these challenges by simply working harder at the same ineffective solution of trying to “convince” parishioners to pledge more through annual appeals. National statistics, however, show that charitable giving to religious institutions in America continues to steadily decline. This doctoral thesis takes a different approach to the problem by addressing the deeper reasons behind why many American Christians are reluctant, or unable, to give more to their church in the first place.

There are two significant cultural forces in America that contribute to the lack of Christian charitable giving. These forces are the disease of consumerism and the money taboo. The first is an epidemic that monopolizes most of America’s discretionary spending, and the second is a social barrier that prevents Americans from acknowledging and addressing the epidemic.

This project brings eighteen individuals together to engage in honest, guided conversations about money, spending, and financial generosity in a safe church setting. Breaking the silence around money in this way is meant to introduce the healing and restorative element of human connection to the isolation that the money taboo creates. It supplants the disease of consumerism by deepening the individuals’ comprehension of their own conscious and subconscious attitudes toward money, as well as enhancing their sense of awareness regarding how and why they choose to spend the way they do. The theoretical underpinnings of this approach is that until American Christians begin to develop an awareness of their relationship to money and spending, their true potential for charitable giving cannot be consciously attained.

Starting with a theology of radical generosity, this thesis aims at expanding the Christian's capacity for greater giving. The project, therefore, seeks to establish the existence of a direct, causal relationship between money conversations and charitable giving. In other words, does the simple act of examining one's relationships to money, spending, and generosity, in conversation with others in church, lead to greater intentionality with, and capacity for, charitable giving? The results of this project suggest yes. Below is my thesis statement followed by a brief sketch of how I will structure my argument

Thesis

In a highly consumeristic culture in which individuals are private about their spending habits, American Christians who actively explore their relationship to money and generosity with others in their faith community are more inclined to increase their charitable giving to their church.

Chapter one is an introduction to my ministry context, St. John's Norwood. I will provide pertinent information related to charitable giving at St. John's as a way of setting the stage for introducing the problem that led to my doctoral thesis. The majority of the chapter is devoted to introducing and explaining the core issues of consumerism and the money taboo which stand at the heart of the lack of Christian charitable giving in our nation.

In chapter two, I will present my thesis, and explain its genesis and defensibility from the perspective of social-behavioral sciences. I will also answer the question, "Do the subjects of money and consumerism belong in church?" as a way of addressing this basic assumption in my thesis. The chapter concludes with a succinct summary of the building blocks of my argument.

Because charitable giving is ultimately about generosity, I devote the entirety of chapter three to this subject. Here I present the idea of radical generosity from a biblical and theological perspective, arguing that any discussion of Christian financial charitable giving must first be understood in the broader context of radical generosity as a Christian way of life. I then move beyond the general to consider the specific subject of money vis-à-vis radical generosity. Here I introduce a new biblical framework for how to measure true generosity in giving.

Chapters four and five provide a detailed description of my project thesis and an analysis of the quantitative and qualitative results of my study. In chapter six, I evaluate these results, and draw final conclusions regarding the success of my project as a potential remedy to the generosity problem in our churches. I conclude my paper by looking to the future of charitable giving among American Christians, and how we might begin to implement a different strategy to help expand the generosity potential in our churches.

CHAPTER 1

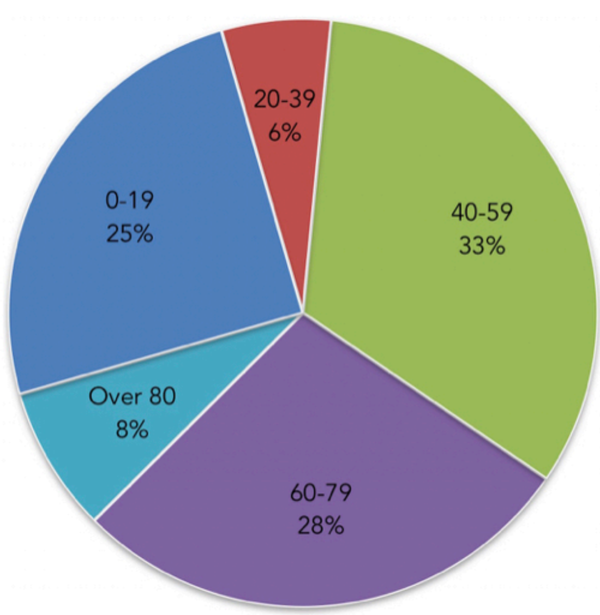
CONTEXT AND PROBLEM

Ministry Context: St. John's Episcopal Church, Norwood parish

St. John's Norwood is a progressive Episcopal Church in Chevy Chase, MD with a strong commitment to excellence in the the areas of worship, education, community building, and outreach to the local community. Our church community is comprised of 373 households representing 855 communicants in good standing. Since, however, 88 of these parishioners are college age students who only attend periodically when home from school, the actual number of parishioners with potential for weekly Sunday attendance is 767. Of these, only half (roughly 380 individuals) attend church on any given Sunday across all four services.

In terms of demographics, our congregation is multigenerational with over twice as many parishioners below the age of sixty as there are sixty and older (see Figure 1 below). Ethnically, St. John's is a relatively accurate representation of the broader demographics of our local community with

Figure 1: St. John's Norwood Age Demographics 2019



* These percentages are based solely on the number of parishioners who have the potential for weekly church attendance, and do not include 88 high-school graduates who are currently away at school.

the majority of our congregants being Caucasian. There is, however, a growing number of African and African American parishioners.

St. John's has an annual operating budget of just over $1.4 million, 68% of which is funded by pledge income, and the remainder through rental payments received from the use of our space as well as through the judicious use of our endowment, gift, and reserve funds. Currently, 288 out of our 373 households (or 77%) make an annual financial pledge to St. John's, with an average pledge of $3,400.

Looking to the broader community in which St. John's is situated, Bethesda-Chevy Chase (BCC) is home to some of the most educated and affluent in the country. It has been described as a "Golden Bubble" in the midst of an ethnically and economically diverse County (Montgomery County, MD). Based on a "Ministry Area Profile" conducted for St. John's in 2013, BCC's population is primarily white (77%), young (68% under the age of 55 with the fastest growing demographic being those born after 2002), wealthy (average household income of $177,127), and very educated (54% of the population of BCC has Graduate Degrees, as compared to the national average of 10.3%). The fact that St. John's is situated in one of the wealthiest and most educated parts of the nation, as well as the fact that 78% of our congregants live in zip codes represented by the above demographics, is relevant to the church's financial struggles since studies show that higher levels of income and education among American Christians leads to less (proportionate) charitable giving.[1]

Identifying the problem

In 2015, the vestry of St. John's became soberly aware of the church's financial realities during their summer budget workday. The level at which parishioners were supporting the church was no longer sufficient to sustain St. John's' ministry. The church was already running a bare-bones budget,

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[1] Smith, Emerson, and Snell, *Passing the Plate*, chap. 2.

and still, expenses had mushroomed due to both external and internal factors. Short of letting church employees go, or reducing the diocesan pledge, the vestry had done its absolute best to pare down the church's expenses without much success. It was clear that more operating income was needed if a balanced budget was to be presented to the congregation in the new year.

That day marked a turning point for me as a church leader. The vestry's dilemma impressed upon me the need for St. John's to take a definitive step toward greater maturity in Christian charitable giving - not through a more rigorous pledge campaign, but rather through spiritual formation. I had recently come across a small book by Timothy Dombek & Michael Durall entitled, Making the Annual Pledge Drive Obsolete,[2] which provided me with an initial roadmap toward greater financial sustainability. Key to this sustainability was educating the congregation on the practice of proportionate giving, a big transition from the "average pledge" language to which the congregation had grown accustomed.

Since the fall of 2015 there has been a gradual and encouraging increase in pledge commitments by St. John's parishioners because of an intentional effort from the pulpit to address the subjects of Christian generosity and proportionate giving, in tandem with a revitalized pledge team effort. This incremental growth in pledge income, however, has not entirely alleviated the church's financial difficulties, and the church's hard working vestry still struggles annually to balance the budget.

Because St. John's is a relatively large, committed, and well-to-do congregation, the general assumption by the vestry is that the shortfall in pledge dollars every year is a result of poor planning and execution of the pledge campaign, or a reflection of parishioner dissatisfaction. This assumption, however, stems from an ignorance of broader trends in the American Church. Studies show that the vast majority of American Christians give very little money away in charitable giving. Statistically, nearly

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[2] Timothy Dombek, and Michael Durall, *Making the Annual Pledge Drive Obsolete: How Churches Can Get Out of This Business Once and For All* (Golden, CO: Commonwealth Consulting Group, 2014).

half of American Christians give less then two percent of their income, while 20 percent give nothing. Furthermore, just under ten percent of American Christians give away ten percent of their income or more, which means that a disproportionately small number of American Christians account for the majority of Charitable dollars given.[3] While it is difficult to ascertain what percentage of St. John's parishioners practice the biblical tithe, it is safe to say that the above national statistics paint a fairly accurate picture of charitable giving at St. John's. A disproportionately small number of St. John's parishioners account for the majority of charitable dollars given. Based on 2019 statistics, 35% of St. John's pledging households account for 70% of total pledge dollars given.

St. John's, therefore, is not unique in its struggle to garner sufficient financial support from its constituents, nor is the problem strictly a parochial one. While a congregation's individual culture, mission, and approach to financial stewardship are certainly not inconsequential to pledges, the core issues related to the lack of charitable giving among American Christians stem from the broader American culture, and extend beyond the ethos of the individual parish. These core issues are, 1) the disease of consumerism, and 2) the money taboo. It is crucial that churches in America address these core issues in their financial stewardship strategies for the sake of their own financial health, as well as the individual health and spiritual maturity of their congregation members.

Understanding the the core issues behind the lack of charitable giving in American Churches

Core issue #1: Consumerism in America

The term "consumerism" is used to describe two different concepts: an *economic theory* and *a social-behavioral phenomenon*. While these two concepts are not unrelated,[4] there is certainly a

[3]Christian Smith, Michael Emerson, and Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008), Kindle, chap. 2.

[4] An economy designed to encourage greater consumption naturally results in a culture in which consumption and consumerism are of primary importance.

distinction between them. As an economic theory, consumerism, according to the online Business Dictionary, is the "doctrine that ever-increasing consumption of goods and services forms the basis of a sound economy."[5] As a socio-behavioral phenomenon, however, consumerism can be understood as "a preoccupation with, and an inclination toward, the buying of consumer goods."[6] I use the term consumerism in the latter sense. It is precisely the habitual social preoccupation with spending money on consumer goods that negatively impacts charitable giving.

Studies reveal that the vast majority of American Christians give very little money away in charitable giving. A primary reason cited by American Christians for not being more generous with their money is that they don't have enough.[7] In their book, *Passing the Plate: Why American Christians Don't Give Away More Money,* researchers Christian Smith, Patricia Snell, and Michael Emerson take a closer look at American spending habits in an effort to understand the sociological reasons for the lack of charitable giving among American Christians today. One of their main findings is that a major obstacle to Christian charitable giving in America is consumerism. Their studies reveal that American Christians, like the rest of society, spend large sums of money on all sorts of discretionary and luxury goods, after which little is left over for charitable giving.[8] In the conclusion section of their book, the authors explain their findings:

> "Contemporary American life in the spheres of production, consumption, household living, recreation, entertainment, and mass communication is dominated by the ethos and practices of mass consumerism. Materialistic consumption has become a nearly inescapable way of life in the United States. In fact, American religion itself seems to be increasingly drawn into this consumerist mentality. Therefore, every Christian impulse to generously give money away inevitably runs up

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[5] "Consumerism," Business Dictionary, accessed April 5, 2019, http://www.businessdictionary.com/definition/consumerism.html

[6] "Consumerism," Merriam Webster, accessed April 5, 2019, https://www.merriam-webster.com/dictionary/consumerism

[7] Smith, Emerson, and Snell, *Passing the Plate*, chap. 2.

[8] ibid.

> against potent counter-impulses driven by mass consumerism to instead perpetually spend, borrow, acquire, consume, discard, and then spend more on oneself and family.[9]

Consumerism as a Social Disease

Writing in the early 1800's, the French political philosopher and historian Alexis de Tocqueville (1805–1859) made the following astute observation about Americans in their pursuit of immediate material possessions:

> [Americans] are extremely eager in the pursuit of immediate material pleasures and are always discontented with the position that they occupy. . . . They think about nothing but ways of changing their lot and bettering it. For people in this frame of mind every new way of getting wealth more quickly, every machine which lessens work, every means of diminishing the cost of production, every invention which makes pleasures easier or greater, seems the most magnificent accomplishment of the human mind. . . . One usually finds that the love of money is either the chief or a secondary motive at the bottom of everything the Americans do. This gives a family likeness to all their passions and soon makes them wearisome to contemplate.[10]

Though this was written 200 years ago, its applicability to America today is striking. It highlights a fundamental truth about American Society: that the pursuit of "the good life" and the betterment of one's own economic standing are powerful social forces with a long history in this land of great opportunity.

To live in a country that affords such opportunity is indeed a gift - one for which we can be grateful. But is there a point at which the pursuit of more becomes problematic? Amitai Etzioni, professor of Sociology at George Washington University, says yes. Etzioni identifies the exact point at which basic consumption morphs into what he calls the "social disease" of consumerism:

> It is useful to draw on Abraham Maslow's hierarchy of human needs. At the bottom of this hierarchy are basic creature comforts; once these are sated, more satisfaction is drawn from affection, self-

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[9] Smith, Emerson, and Snell, *Passing the Plate*, conclusion.

[10] Adam Hamilton, *Enough: Discovering Joy Through Simplicity and Generosity.* Nashville: Abington Press, 2018, Kindle (Alexis de Tocqueville, Democracy in America and Two Essays on America (London: Penguin, 2003), 534, 713.

> esteem and, finally, self-actualization. As long as consumption is focused on satisfying basic human needs - Safety, shelter, food, clothing, health care, education - it is not consumerism. But when one attempts to satisfy these higher needs through the simple acquisition of goods and services, consumption turns into consumerism - and consumerism becomes a social disease."[11]

Etzioni goes on to argue that the social disease of consumerism is not limited to a select few in America, but rather, "the obsession with acquisition has become the organizing principle of American life" affecting not just the upper class, but every strata of American society.[12] Perhaps one of the clearest and most poignant demonstrations of the disease of consumerism in America is the Great Recession of the mid to late 2000's.

Stemming from the collapse of the U.S. real-estate market in the mid 2000's, the Great Recession resulted in the most severe global economic downturn since the Great Depression of the 1930's. The recession is generally blamed on financial institutions (and the corresponding lack of financial regulations and supervision) for granting an unprecedented level of subprime housing loans to credit-unworthy households that could not afford their mortgage payments.[13] While the transgression of these institutions is not to be minimized, it is the other side of the supply-demand equation, namely the role that consumerism played in triggering the Great Recession, that is of interest in this paper.

One of the main symptoms of consumerism as a social disease is the accumulation of debt, and specifically when the household debt-to-income ratio (DTI) becomes off-balance.[14] In the years leading up to the Great Recession (between 2000-2007) there was a dramatic spike in household DTI to

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[11] Amitai Etzioni, "The Crisis of American Consumerism," Huffington Post, last modified Dec. 6, 2017, accessed May 18, 2018, https://www.huffingtonpost.com/amitai-etzioni/the-crisis-of-american-co_b_1855390.html

[12] Etzioni, "Crisis of American Consumerism."

[13] "Financial Crisis of 2007-2008," Wikipedia, accessed March 20, 2019, https://en.m.wikipedia.org/wiki/Financial_crisis_of_2007–2008

[14] Carlos Garriga, Bryan J. Noeth, and Don Schlagenhauf, "Household Debt and the Great Recession," Federal Reserve Bank of St. Louis *Review*, Second Quarter 2017, pp. 183-205. https://doi.org/10.20955/r.2017.183-205

the point where the average household owed more in debt than it earned in income. The total amount of U.S. household debt doubled during these years from $7 trillion to $14 Trillion.[15] In their book, *House of Debt*, Atif Mian and Amir Sufi describe the devastating impact of such debt on the economy:

> The initial piece of evidence is that severe economic downturns are almost always preceded by a sharp run-up in household debt. This was true of the Great Recession and the Great Depression in the United States. It was also true of many of the worst economic contractions in Europe in the last decade. Even back in 1994, scholars recognized the strong relation between the severity of recessions and the increase in household debt that preceded them.[16]

The Financial Crisis Inquiry Commission (FCIC), tasked by the U.S. Congress to investigate the causes of the 2007-2010 financial crisis, revealed in its final report that by mid-2005, "nearly one quarter of all borrowers nationwide were taking out interest-only loans that allowed them to defer the payment of principal."[17] Why would such a stark number of American households expose themselves to such compromising financial situations? According to the the FCIC, one of the main reasons for this has to do with the tendency "to live beyond [one's] means."[18]

The financial crisis of the mid 2000's was a wake up call to the dangers of unchecked consumerism. While household debt went down in the years immediately following the Great Recession, it is once again on a steady climb. Federal Reserve statistics indicate that household DTI today stands higher than it ever did prior to the mid 2000's spike, with debt obligations exceeding

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[15] Atif Mian and Amir Sufi, *House of Debt: How They (and You) Caused the Great Recession, and How We Can Prevent It From Happening Again* (Chicago: University of Chicago Press, 2015), Kindle, 4.

[16] Mian and Sufi, *House of Debt*, 44.

[17] "Financial Crisis Inquiry Commission Report," accessed April 7, 2019, https://fcic.law.stanford.edu/report, 7.

[18] ibid.

income.[19] These statistics reveal the sobering truth that, while tempered in the immediate years following the Great Recession, American consumerism is indeed a social disease that has reached epidemic levels.

Not only does unchecked consumerism pose a threat to individual and societal economic stability, but it is also a major obstacle to financial generosity. Any initiative designed to increase charitable giving to the church must first address the problem of consumerism in the lives of Christians. The two go hand in hand.

Core Issue #2: The Money Taboo

It is not surprising that the subject of money is considered a social taboo in American society. Studies reveal that talking about personal finances with others is considered distasteful by most Americans, and is the number one least comfortable topic of conversation.

The Taboo in America

In April of 2018, the Capital Group - one of the world's largest investment managers - conducted a survey of 1,202 Americans across three generations (Millennials, Gen Xers, and Baby boomers) to better understand the extent of the money taboo in America. The results show that Americans are more comfortable discussing any subject, including marriage problems, mental illness, drug addiction, race, sex, politics and religion, than they are discussing money.[20] Household income topped the taboo list with 39 percent of respondents classifying it as a socially distasteful subject of

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[19] Michael Ahn, Mike Batty, and Ralf R. Meisenzahl, "Household Debt-to-Income Ratios in the Enhanced Financial Accounts," FEDS Notes, last modified January 11, 2018, accessed March 25, 2019, https://www.federalreserve.gov/econres/notes/feds-notes/household-debt-to-income-ratios-in-the-enhanced-financial-accounts-20180109.htm

[20] "Confronting The Money Taboo," The Capital Group, December 2018, https://www.capitalgroup.com/content/dam/cgc/shared-content/documents/reports/MFGEWP-062-1218O.pdf

conversation. Conversations about retirement savings came in second (38%) followed by the amount of household debt (32%). By contrast, conversations regarding marital problems received a 20 percent unfavorable rate, followed by political views (17%), drug use or addiction (14%), and sexual harassment or assault (11%).[21] When asked who they would turn to if faced with a major financial event or decision, respondents across all three generations indicated that they would be significantly more likely to turn to financial advisors, spouses/partners, or online resources than they would their friends.[22]

Similar results can be found from a separate survey conducted by Lexington Law (also in 2018), involving a sample of 3,000 Americans. In this study, respondents were asked how comfortable they would be in bringing up the subject of personal income with friends. Results show that while younger Americans tend to be more comfortable than older Americans in discussing their salaries with their peers, still only 1 in 5 respondents said they would ask their friend about their salary.[23]

The home is another arena that manifests our societal discomfort with talking about money. Perhaps most striking are the results of a survey conducted by Fidelity Investments revealing that 43 percent of Americans do not actually know how much their spouse earns.[24] Beyond this, a 2015 U.S. Bank survey aimed at learning more about student perspectives on money and finances, discovered that out of 1,640 young people between the ages of 18 and 30, only 19 percent reported having parents who taught them how to manage money.[25]

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[21] "Confronting the Money Taboo."

[22] ibid.

[23] "How Comfortable Are Americans Discussing Money," Lexington Law, Poll, August 6, 2018, https://www.lexingtonlaw.com/blog/news/lets-talk-about-money-survey.html

[24] Ben Steverman, "Do You Know What Your Spouse Makes? 43 Percent of Americans Don't," Bloomberg, June 24, 2015, accessed March 15, 2019, https://www.bloomberg.com/news/articles/2015-06-24/do-you-know-what-your-spouse-makes-43-percent-of-americans-don-t

[25] "2015 U.S. Bank Students and Personal Finance Study," U.S. Bank, July 7, 2015, https://financialgenius.usbank.com/dam/documents/pdf/U.S._Bank_Students_and_Personal_Finance_Study.pdf

Why is talking about money taboo in America?

In a Forbes article entitled *The Money Taboo: Why It Exists, Who It Benefits, And How To Navigate It*, the origins of the money taboo is said to trace back to the British, for whom talking about money was considered extremely gauche. The article explains that in British high society, people didn't need to ask how much one earned to know where they fit socially; instead, conclusions could easily be drawn based on one's possessions including land ownerships, number of servants, and vacation destinations.[26] Wealth psychologist Kathleen Burns Kingsbury, offers another possible point of origin for the money taboo in her book *Breaking Money* Silence. She explaining that the custom was potentially started by wealthy families seeking to protect their fortunes from those of lesser means who might be tempted to steal from them.[27] While these theories may explain the origins of the money taboo, they are quite insufficient in addressing its continuation. The following are some of the reasons offered by experts in the field for why people in America tend to be so uncomfortable in talking about money today.

1. **Unprocessed personal relationship to Money:** Most people do not truly understand their own personal relationship to money, making it quite awkward and premature-feeling to discuss money matters with others. Kathleen Kingsbury suggests that every person has a "money mindset," but that most people have not put the time into actively exploring what they believe about money. This subconscious lack of clarity contributes to a lack of self confidence around money conversations.

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[26] Laura Shin, "The Money Taboo: Why It Exists, Who It Benefits, and How To Navigate it," Forbes, April 14, 2015, accessed March 4, 2019, https://www.forbes.com/sites/laurashin/2015/04/14/the-money-taboo-why-it-exists-who-it-benefits-and-how-to-navigate-it/#208b35fb2f62

[27] Kathleen B. Kingsbury, *Breaking Money Silence: How to Shatter Money taboos, Talk More Openly about Finances, and Live a Richer Life*, (Santa Barbara, CA: Praeger, 2017), Kindle, 5.

2. **Conflicting cultural messages about money:** Kingsbury also suggests that the money taboo stems in many instances from the unclear and often conflicting messages that we get from society. She rightly observes that "one minute you are told that buying material goods increases your happiness, sexiness, or social status. The next minute you are scolded for carrying too much credit card debt or not saving enough for retirement."[28]

3. **Perception:** For some, the money taboo stems from a perceptual concern. Those who are financially well-off, or have made good financial decisions, for example, may feel that discussing their personal finances with others could come across as boastful. On the other hand, those who are in compromised financial positions might feel highly self-conscious about coming across as ignorant, or may fear being judged for their failure in a culture that equates money with status.[29]

4. **A lack of metrics for financial health:** According to financial planner Sharon McLay, there is a lack of agreed upon standard in America for measuring financial health, unlike, for example, physical health metrics such as BMI, weight, and clothing size. This lack of societal clarity contributes to individuals feeling shame related to their finances.[30]

5. **A lack of financial literacy:** Since money is such a central commodity, most of us believe that we ought to know how to manage our personal finances. However, there are no official structural systems in place in our culture to help us learn these skills, and most people are unwilling to admit their own ignorance.[31]

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[28] Kingsbury, *Breaking Money Silence*, 4-5

[29] G. E. Miller, "Why Personal Finance is So Taboo," 20 Something Finance, January 27, 2019, accessed June 5, 2019, https://20somethingfinance.com/personal-finance-taboo/

[30] Kristin Wong, "We're All Afraid to Talk About Money. Here's How to Break the Taboo," The New York Times, August 28, 2018, https://www.nytimes.com/2018/08/28/smarter-living/how-to-talk-about-money.html

[31] Wong, "Afraid To Talk."

Based solely on the statistical information presented in this section, it is clear that the money taboo in America is a significant hurdle to overcome when attempting to address the issue of charitable giving among American Christians. Smith, Snell, and Emerson summarize it best when they observe that “money and income are sacred in America.” This conclusion would explain why American Christians are so private about their money, and why they virtually never explore the subject of voluntary financial giving with others.[32]

Conclusion

Any intervention designed to have a positive effect on Christian charitable giving must take into account the reasons why the problem exists in the first place. American Christians are deeply entrenched in a social worldview that idolizes money and possessions, and because of the money taboo, rarely do they ever have the opportunity to reflect critically and mindfully on this worldview, including its effects on the mind, body, and spirit, and its adverse relationship to charitable giving. Given these dynamics, it is no wonder that most of us are blindly swept away by the powerful current of consumerism which runs deep in the veins of our culture. If we don’t talk about money, we may never wake up to the reality that our sense of happiness and well-being are inextricably linked to the measure of our possessions.

[32] Smith, Emerson Snell, *Passing the Plate,* conclusion.

CHAPTER 2

Thesis and Prediction

In a highly consumeristic culture in which individuals are private about their spending habits, American Christians who actively explore their relationship to money and generosity with others in their faith community are more inclined to increase their charitable giving to their church.

This thesis sets forth a remedy to the generosity problem in our churches. It leveraged the power of human connection to counter the isolation created by the money taboo, and aims at weakening the grip of consumerism by introducing greater mindfulness around money and spending. We will now examine the underpinnings of this particular approach, and conclude with a succinct summary of the thesis argument. To begin, let me address my assumption that the church should be talking about consumerism and money.

Do the subjects of money and material possessions belong in church?

"O*ne's life does not consist in the abundance of possessions."* Luke 12:15b

Yes. It is precisely here that the church's prophetic voice is most needed, not only because the church has always been in the business of speaking truth to culture, and offering the God-alternative to the ways of the world, but, more emphatically, because the subjects of money and material possessions are ones that scripture has a lot to say about. In fact, the Bible has more to say about money and possessions, than it does about faith and prayer combined.[33] In *Money and Possessions*, renowned

[33] Randy Alcon, *Money, Possessions, and Eternity* (Carol Stream, IL: Tyndal House Publishers, 2003), Kindle, 3.

biblical Scholar and theologian Walter Brueggemann explains that the Bible's insistence on the spirituality of money and material possessions has to do with its real concern for the whole human:

> The Bible is relentlessly material in its focus and concern....Everywhere the Bible is preoccupied with bodily existence... And because the human person is a body, there is characteristically a concern for security, for food, and for home. This in turn means that the Bible talks relentlessly about economics, about the management and distribution of life resources so that all the neighbors can live an "abundant life." As a result the Bible is inimical to the sentiment heard by so many courageous preachers, "Stick to religion and stay away from politics and economics." This faith is intensely committed to bodily life in the world and so is preoccupied with social goods, social power, and social access.[34]

As Brueggemann rightly observes, politics and economics are indeed subjects that are often missing in church, not because the Bible is agnostic on these issues, but rather because they are viewed by many in our culture as distasteful and controversial. Consequently, money (as with politics) is often granted a "special status" exemption from Christian formation and church discourse. This exemption deprives many Christians of the true depth of wisdom that our faith has to offer on the subject, as well as the sacred opportunity for personal and communal transformation in the realms of money and generosity.

Smith, Emerson, and Snell attribute a significant part of the generosity problem in American Churches to the discomfort that pastors and church leaders have with the subject of money, and their reticence to making it an integral part of the Christian formation curricula.[35] Also, because churches often only talk about money when asking for it, many Christians are naturally skeptical regarding the spirituality of this powerful commodity. This thesis, therefore, is an intentional reclaiming of the church's sacred responsibility to talk openly about money. Against this backdrop, let us now examine

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[34] Walter Brueggemann. *Money and* Possessions, Interpretation: Resources for the Use of Scripture in the Church (Louisville: Westminster John Knox Press, 2016), Kindle, 11.

[35] Christian Smith, Michael Emerson, and Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008), Kindle, conclusion.

why breaking the silence around money in church is the starting point to increased Christian financial generosity.

Breaking the silence around money

"Not everything that is faced can be changed, but nothing can be changed until it is faced."
James Baldwin

At its core, language is a tool for change. The act of externalizing our feelings and experiences with our words bears remarkable potential for human understanding and development, as well as for personal and social transformation. Language is key to the shaping of reality, whether it comes in the form of breaking the silence on insidious social ailments such as sexual harassment or racial prejudice in our culture, or giving concrete form to our individual subconscious processes and emotions in conversation with a friend or therapist. Social taboos are among the many arenas in which language can affect great change.

In a paper entitled *Taboos and Identity* published in the American Economic Journal in May 2011, a team of economists examine the role that taboos play in society starting with the meaning of the word itself:

> The term taboo is of Polynesian origin (the words "tabu" or "tapu" in the Tongan language) and was introduced to the English language only in the eighteenth century. The original Polynesian term has a specific religious association... Taboo is defined as "the prohibition of an action based on the belief that such behaviour is either too sacred and consecrated or too dangerous and accursed for ordinary individuals to undertake."[36]

The authors explain that in every society there are three primary types of incentives that govern the behavior of individuals: legal incentives, social incentives, and private rewards. While legal

[36] Chaim Fershtman, Uri Gneezy , and Moshe Hoffman, "Taboos and Identity: Considering the Unthinkable," American Economic Journal: Microeconomics 3, May 2011, https://rady.ucsd.edu/faculty/directory/gneezy/pub/docs/taboo.pdf, 139.

incentives can be very effective in curbing certain socially-condemned behaviors such as underage sex or the trade of human organs, they do not protect against every kind of behavior that society deems undesirable. In some cases, another mechanism is needed. One such mechanism is a taboo - a potent form of social incentive (or, more appropriately, a social disincentive). The power of a social taboo, is in its ability to keep people in line by instilling an internal (almost moral) sense of wrongness about deviating from the social norm. Thus, because taboos constitute that which is unthinkable, they become a form of "thought police" that ensures people will abide by the norms that society holds sacred.[37] The money taboo in America functions this way. Because the act of talking about money is perceived as a social threat, society manages this threat by means of a taboo in which talking about (or even considering taking about) money is perceived as wrong. Thus, like with any other taboo, it is precisely the *silence* around money that perpetuates the status quo. There are, however, good reasons for breaking the silence around money in our culture. I would like to present three arguments in favor of challenging the money taboo:

The ethical argument

A primary consequence of the money taboo in America is that it prevents us from addressing our societal addiction to consumerism. To make an informed, conscious choice about one's own participation in the consumeristic treadmill, one would need to feel free to openly and critically evaluate the matter. Author of *Money and* Psychotherapy, Richard Trachtman says that it is highly unlikely that anyone can make truly conscious choices related to their finances if they are unable to talk or think clearly about money and their relationship to it. "When we can't talk or think about the source of our money related problems, it is hard to overcome them," he says, explaining that even therapists who have

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[37] Fershtman, Gneezy, and Hoffman, "Taboos and Identity," 140-42.

not actively explored their own relationship to money, will inadvertently practice countertransference with their clients when the subject arises.[38].

It is my argument, therefore, that breaking the silence around money leads to intentional (as opposed to blind) choices in regards to people's participation in the culture's obsessive preoccupation with consumerism. In this sense, challenging the money taboo is an ethical matter. It demands liberation from the cultural censorship around this critical subject, and allows people to take control of their own money choices.

The gender-equality argument

One of the significant issues perpetuated by the money taboo in our nation is gender inequality. Although America has come a long way in addressing the income gap and other financial inequities between men and women through such laws as the Equal Pay Act, the Equal Credit Opportunity Act, and Title IX, women continue to experience discrimination with regard to money. Numerous publications and studies address the negative impact that the money taboo has on women. In America today, women earn on average 80 cents for every dollar earned by their male counterparts.[39] Because of the money taboo, and especially the corporate sector's culture of pay secrecy, women are consistently paid less than men without even knowing it. Kathleen Kingsbury paints a sobering picture of the realities perpetuated by money silence:

> One of the major contributors to the persistent gender wage gap in the United States is that women are less likely to engage in salary negotiations than men. In fact, men are nine times more likely to ask for more money, eight times more likely to negotiate a salary offer, and four times more likely to negotiate their initial salaries. The impact on women's incomes is

[38] Richard Trachtman, "The Money Taboo: It's Effects in Everyday Life and In The Practice of Psychotherapy," Clinical Social Work Journal Vol. 27 No 3, Fall, 1999, http://www.moneyworkandlove.com/pdf/MoneyTaboo, 11.

[39] Deborah J. Vagins, "The Simple Truth about the Gender Pay Gap," The American Association of University Women, accessed May 12, 2019, https://www.aauw.org/research/the-simple-truth-about-the-gender-pay-gap/

> startling. Just one year out of college, a woman working full-time earns 82 percent of what a college-educated man makes at the same point in his career. By the time a woman reaches age 60, the failure to negotiate salary can cost her up to $500,000 over a lifetime. That's a steep penalty for your money silence.[40]

The financial well-being argument

Perhaps the greatest benefit to breaking the silence around money in our culture is personal financial freedom. According to the Financial Health Network, which offers an ongoing snapshot of how Americans manage their finances, only 28% of American households are currently financially healthy with the vast majority of households barely coping. Nearly half of all U.S. Households are spending more than, or equal to, their income,[41] which explains why the vast majority of adults in America (72%) report feeling stressed about money at least some of the time.[42] Considering the statistics from the previous chapter regarding how few Americans engage in financial conversations with others, it is not surprising that many continue to struggle without any real tools to help them achieve financial peace. Breaking the silence around money, therefore, can have tremendous psychological and financial benefits as Trachtman explains:

> The Money taboo is a serious psychological problem because, though we do not talk freely about money, it is of major concern to almost everybody in America. This taboo keeps people from finding money's proper place in their lives. It keeps them from balancing their financial needs with other needs; such as love, family, self expression, self esteem, meaningful work and physical or emotional health. If people can recognize and overcome their irrational or destructive money-related beliefs and behaviors, money can become a valuable, life-enhancing force for them - a tool with which they can shape their lives rather than a cage in which they are confined.[43]

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[40] Kathleen B. Kingsbury, *Breaking Money Silence: How to Shatter Money taboos, Talk More Openly about Finances, and Live a Richer Life* (Santa Barbara, CA: Praeger, 2017), Kindle, 5.

[41] "Groundbreaking Research on the Financial Lives of Americans," Financial Health Network, accessed May 20, 2019, https://finhealthnetwork.org/u-s-financial-health-pulse/

[42] Kingsbury, *Breaking Money Silence*, 16.

[43] Trachtman, "The Money Taboo," 8.

In conclusion, breaking the silence around money in our culture can have multiple benefits ranging from ethical and social justice goods, to enhancing people's personal and psychological well-being. The simple and courageous act of exploring our relationship to money with others not only challenges the status quo perpetuated by the money taboo, but bears remarkable power for personal and social transformation. But there is another essential ingredient to personal and social transformation that goes hand in hand with the use of our language in externalizing our experiences related to money; and that is community.

The healing and restorative power of human connection

The power of human connection is one that is recognized across all disciplines. The human brain is a social organ, and we make sense of the world around us in relationship to others.[44]

In *The Psychology of Groups*, social psychologist and professor of ethical leadership at the University of Richmond, Donelson Forsyth, concludes that the basic human need for belonging and meaningful connection with others makes the process of self examination in the context of small groups particularly effective for behavioral and ideological change. Not only do social interactions in groups help individuals clarify their own beliefs and attitudes, he argues, but they also help with discerning the broader existential question, "Who am I."[45]

Similar to the fundamental role that groups play in the success of recovery programs, the process of exploring our relationship to money in community with others introduces the much needed social element which actively counteracts the isolation that our culture has built around money. By telling our money stories in community we come to realize that we are not alone in our complicated relationship

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[44] Lois Cozolino, *The Neuroscience of Human Relationships: Attachment and the Developing Social Brain* (New York: W.W. Norton, 2006).

[45] D. R. Forsyth, "The psychology of groups," Noba Textbook Series: Psychology, 2019, https://nobaproject.com/modules/the-psychology-of-groups

with money. It is these shared experiences that begins the healing process in our relationship to money, as we move from isolation to community.

Practicing de-isolation around money in the context of a faith community has its own unique benefits. In *The Crisis of American Consumerism*, sociologist Amitai Etzioni argues that because the social disease of consumerism will not simply fade away or disappear on its own, it must be actively supplanted by something else. He suggests two main contenders that he believes can do the job: *Communitarian* and *Transcendental* Pursuits. Communitarianism, Etzioni explains, "refers to investing time and energy in relations with the other, including family, friends and members of one's community," while transcendental pursuits "refer to spiritual activities broadly understood, including religious, contemplative and artistic ones." Both of these, argues Etzioni, can provide the type of deep contentment that consumerism promises but never delivers.[46]

Another way to understand Etzioni's two-fold prescription of communitarianism and transcendentalism as a remedy for the disease of consumerism, is *connection* - namely connection to one another (communitarianism), and connection to God (transcendentalism). It is precisely here that the church has the most to offer in regards to providing strong alternatives to the deceptively empty promises of wealth and consumerism.

Foundational to the concept of Christian Formation, is the communal aspect of the faith journey. It is the conviction that our growth and maturity as Christians does not take place in isolation from others, but is informed, enriched, and supported in every way by our relationships to people in our faith community. This conviction is built into the very definition of Christian Formation in the Episcopal Church, which is described as "a lifelong process of growing in our relationship with God, self, others,

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[46] Amitai Etzioni, "The Crisis of American Consumerism," Huffington Post, last modified Dec. 6, 2017, accessed May 18, 2018, https://www.huffingtonpost.com/amitai-etzioni/the-crisis-of-american-co_b_1855390.html

and all creation,"[47] The church has always been, a source of deep and meaningful connection to self, others, and to God. It is not, however, until the church embraces its calling to break the silence around money, that the full benefits of the faith community can be experienced.

Etzioni's theory that our culture's obsession with money and consumerism can only be broken if supplanted by deeper and more meaningful human and spiritual connections, is a roadmap for the church and for Christian Formation. There is no better setting than a faith community to provide these types of transforming connections, and my project thesis is birthed from this fundamental conviction.

The sacred shift: Unlocking greater generosity

Deeply embedded in our scriptures and faith traditions as American Christians, is a value for making positive contributions in the world. Research confirms that religious involvement in America is statistically linked to higher levels of giving, volunteerism, civic involvement, and generativity.[48] This means that committed American church-going Christians are generally well-meaning in their desire to do good, including being more generous financially, and particularly as it relates to supporting their church and other institutions and causes they believe in. The reason, however, for why most American Christians give away very little money in proportion to their income, is because of competing priorities.[49]

Consumerism in this country is an epidemic that monopolizes most of America's discretionary spending. Also, because of the privacy that enshrouds money, American Christians rarely have the opportunity to actively explore their relationship to money, spending, and charitable giving. Thus, one

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[47] "About Christian Formation," The Episcopal Church, accessed June 20, 2019, https://www.episcopalchurch.org/posts/lifelongformation/about-christian-formation

[48] Dan P. McAdams, *The Redemptive Self: Stories Americans Live By* (New York: Oxford University Press, 2013), Kindle, 136.

[49] Smith, Emerson Snell, *Passing the Plate,* chapter 3.

of the main tragedies of the money isolation, is that it prevents faithful, well-meaning Christians from consciously reaching their giving potential. A logical solution to this problem, therefore, is to de-isolate around the subject of money. My thesis is designed to test the effectiveness of this solution by gauging the impact that an increase of human connection and shared experiences around money has on charitable giving. To that end, the theoretical building blocks of my argument can be summarized as follows:

1. Committed American church-going Christians are well-meaning in their desire to do good, including being more generous financially, particularly as it relates to supporting their church and other institutions and causes they believe in.
2. In spite of these good intentions, American Christians are a product of their culture and the American consumeristic lifestyle - a disease of epidemic proportions, and a direct obstacle to charitable giving.
3. Further complicating this is the fact that money is the number one taboo in America. Not only does this prevent us from addressing the disease of consumerism, but the silence around money inhibits a healthy personal exploration of what is arguably one of the most influential forces in our lives, limiting our ability to make mindful financial choices in keeping with our ideological and spiritual desires.
4. Breaking the silence around money through an intentional, guided, formation process in which Christians have the opportunity to explore their relationship to money with one another in the context of their own faith community, introduces the healing and restorative element of human connection to the isolation that the money taboo creates.
5. This dramatic shift from isolation to connection around money facilitates a mutual and cooperative space of discovery and perspective on its role in our lives, as well as expands the participants' sense of shared experiences with money - its gifts and challenges.

6. Finally, this increase in human connection engendered by the small, brave steps of relational risk taking and greater interpersonal vulnerability in talking about money with others, combined with the opportunity to actively reflect on the role of money and generosity in our lives, leads to greater intentionality with our financial resources for the common good.

My theory also suggests that because this relational process of discovery and formation takes place in the context one's own church community, and since the church provides a natural avenue for charitable giving, then it is fair to presume that the church will benefit in some way from the fruit of this exercise through increased financial giving. The analysis section of my project in chapter 5 includes a substantial quantitative measurement to test this theory.

CHAPTER 3

A Theology of Radical Generosity

This thesis is about so much more than money. Undergirding every word, concept, or data point, is a fundamental belief in radical generosity as a Christian way of life. While I have chosen to focus my thesis on the very specific subjects of money and giving, in the end, however, a financial pledge to the church is only one (albeit significant) part of a much bigger, all-encompassing spiritual orientation to life. This orientation involves every aspect of who we are as Christians - not just our money and possessions, but our time, relationships, emotions, talents, ideologies, and politics as well. It is only in this broader context of radical generosity as a Christian way of life, that talking about financial giving in the church makes any sense at all. Without this broader context, we miss the critical "why" behind our faith's clarion call to share our money in abundance. Therefore, in order to reflect on charitable financial giving as a Christian practice, we must first understand the broader theological concept of radical generosity; and in particular, why Jesus believed it was the key to transforming the world, and why he conceived of it as an all-encompassing attitude and orientation to life.

What is Radical Generosity?

In their book, *The Paradox of Generosity, s*ociologists Christian Smith and Hilary Davidson of the Science of Generosity Initiative at Norte Dame define the term *generosity* as "the virtue of giving good things to others freely and abundantly." They further clarify this simple definition by explaining that generosity should not be confused with random, one-off acts of giving, but rather, in its mature form at least, should be understood as "a basic, personal, moral orientation to life."[50] It is in this deeper,

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[50] Christian Smith and Hilary Davidson. *The Paradox of Generosity: Giving We Receive, Grasping We Lose.* (New York: Oxford University Press, 2014), Kindle,

enduring, all-life-encompassing sense that the term generosity is employed in this paper - not as a momentary impulse, but as a contemplated approach to life as a whole.

More often than not, our culture associates the word generosity with money - or at least that is what most of us are inclined to think of when we hear of someone being characterized as a "generous person." In actuality, however, generosity encompasses much more than material possessions as Smith and Davidson explain:

> What, exactly, generous people give can vary: money, possessions, time, attention, aid, encouragement, emotional availability, and more. Furthermore, in a world of moral contrasts, generosity involves not only the good of love expressed, but also many vices and counterproductive emotions rejected, such as selfishness, greed, fear, and meanness.[51]

Simply put, since generosity is the virtue of giving "good things" to others freely and abundantly, there is no limit to what is the "good" that is given. Hospitality, for example, if practiced regularly and intentionally, is an expression of emotional/relational generosity; it is the giving of something good. Likewise, Jesus says, "be merciful, as your father in heaven is merciful" (Lk 6:36). Here, being merciful can be understood as an intentional act of generosity since it is clearly the giving of something good (mercy). Thus, any active and liberal (in the measurement sense) practice or expression of goodness, whether it be forgiveness, kindness, love, prayer, etc. can be defined as an act of generosity; it is the virtue of giving good things to others freely and abundantly. Similarly, in keeping with Smith and Davidson's operant definition of generosity, avoiding being judgmental of others is a form of emotional generosity as it is also the giving of something good to someone else in the form of actively withholding something negative (judgement).

There is, however, an important difference between the above general understanding of generosity (namely the virtue of giving good things to others freely and abundantly) and the type of generosity that

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[51] Smith, and Davidson, *The Paradox of Generosity,*

Jesus seems to advocate for, and invite his disciples to practice, in the gospels. To illustrate this difference, I would like to revisit a section from Jesus' most famous sermon as recounted in Luke's Gospel:

> *"But I say to you that listen, Love your enemies, do good to those who hate you, bless those who curse you, pray for those who abuse you. If anyone strikes you on the cheek, offer the other also; and from anyone who takes away your coat do not withhold even your shirt. Give to everyone who begs from you; and if anyone takes away your goods, do not ask for them again. Do to others as you would have them do to you. If you love those who love you, what credit is that to you? For even sinners love those who love them. If you do good to those who do good to you, what credit is that to you? For even sinners do the same. If you lend to those from whom you hope to receive, what credit is that to you? Even sinners lend to sinners, to receive as much again. But love your enemies, do good, and lend, expecting nothing in return. Your reward will be great, and you will be children of the Most High; for he is kind to the ungrateful and the wicked. Be merciful, just as your Father is merciful."* Luke 6:27-36

This passage is taken from Luke's version of the Sermon on the Mount found in the Gospel of Matthew which constitutes Jesus' most significant teachings on discipleship. In this passage, Jesus is unmistakably inviting his disciples to practice a form of generosity (i.e. love, bless, pray, give, etc.). However, what sets Jesus' brand of generosity apart is the context into which he invites his followers to be generous.

One will quickly (and uncomfortably) notice that the beneficiaries of the generous acts Jesus calls his disciples to practice, are peculiar in nature:

> Love ***your enemies***
>
> Do good ***to those who hate you***
>
> Bless ***those who curse you***
>
> Pray ***for those who abuse you***.
>
> ***If anyone strikes you on the cheek***, offer the other also;
>
> and ***if someone takes away your coat***, give him your shirt.

Jesus is describing a form of generosity here that goes far beyond what we might consider to be sensible. By nature, the experience of being hated, cursed, abused, struck, or robbed evokes the opposite response than that which Jesus says to do. This teaching, therefore, is not simply uncomfortable; it is counter instinctual, and certainly counter cultural. It is, as one might say, radical.

The word "radical" comes from the Latin *radicalis* meaning "of the root," as in that which relates to the essence or foundation of something.[52] On the one hand, the word radical is used to describe extreme **devotion** in the sense of an uncompromising commitment to *uphold* and adhere to the essence or root of something (e.g. a radical believer). On the other hand, radical refers to **subversion** in the sense of an uncompromising commitment to *change* the essence of something by going after its roots (e.g. a radical reformer). Regardless of the context, however, the word radical is always used to draw a clear distinction from that which is moderate.

Most people would agree that the type of generosity Jesus is describing in the passage above, that is to say, generosity to one's enemy, is not generosity in moderation. No, it is radical generosity. Furthermore, this type of generosity is radical in both senses of the word: devotion <u>and</u> subversion. In the sense of devotion, it is radical in its commitment to the root or essence of what generosity is, namely giving good things to others freely and abundantly *regardless of who they* are, whether a friend or enemy. This is why Jesus explains to his disciples that it is easy to be generous to someone who is generous to you - to only love those who love you, or to do good only to those who do good to you. This is generosity in moderation. Even sinners know how to love those who love them, Jesus says. Instead, Jesus calls his disciples to a radical form of generosity: Love your enemy.

Simultaneously, radical generosity is <u>subversive</u> in that it seeks to change everything. This is the focus of the next section.

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[52] "Radical," Online Etymology Dictionary, accessed June 5, 2019, https://www.etymonline.com/word/radical

Why Radical Generosity?

Jesus was a spiritual and social reformer. He was considered a radical - especially by those who opposed him. He even died a radical's death. Jesus came to start a revolution, and his chosen method was radical generosity. So what is it about radical generosity exactly that Jesus found so compelling and revolutionary?

When we examine Jesus' teachings closely, we begin to notice a trend in his general approach to life - an approach which he promoted using the label "Kingdom of God," or "Kingdom of Heaven." This trend is sometimes alluded to with the descriptive phrase "upside-down kingdom" originally coined by Donald Kraybill in his 1978 book by the same title, or with Allen Verhey's "the great reversal" because of the often counter-instinctual, or reversed nature of Jesus' values and teachings in contrast to how the world generally thinks and operates. The passage from Luke above provides one of many instances in which Jesus displays an alternative worldview (indeed one that is quite upside down), and in which he openly challenges deeply engrained trends in human thought and action. He does this by inviting his followers to engage in prophetic alternative behavior, or "transforming initiatives," as Glen Stassen and David Gushee call them in their book *Kingdom Ethics: Following Jesus In Contemporary Context.* These transforming initiatives, argue Stassen and Gushee, are intended by Jesus to break abusive cycles, and to provide actual alternatives designed to transform relationships and social structures.[53]

There is a distinct pattern in the transforming initiatives which Jesus offers. This pattern is the invitation to give freely. Jesus continually calls his disciples to an open-handed, open-hearted posture toward each other and the world around them. The reason Jesus invited his disciples to devote

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[53] David Gushee and Glen Stassen, *Kingdom Ethics: Following Jesus in Contemporary Context*, (Grand Rapids: Eerdmans, 2016), Kindle.

themselves to transforming initiatives of radical generosity is because **giving** is the only way to counteract the primary human action that causes brokenness, conflict, and suffering in the world: **taking**.

> *Taking* life
> *Taking* land
> *Taking* dignity
> *Taking* freedom
> *Stripping* the environment of its resources
> *Hoarding* wealth
> *Taking* revenge
> *Withholding* justice
> *Denying* access to necessary and life-giving resources.

Jesus prescribes a radical form of generosity - that which goes far beyond the reasonable altruistic practices of a good member of society - because the only prophetic response capable of destabilizing and overturning the destructive and dehumanizing cycles of "taking" in the world, is a stubborn and uncompromising commitment to give generously.

Radical generosity is central to the Jesus message. In describing his return in Matthew 25, Jesus says that the only relevant criteria by which people will be reckoned is the degree to which they were generous:

> *Then the king will say to those at his right hand, 'Come, you that are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world; for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.' Matthew 25:34-36*

Simply put, radical generosity is the way of the Kingdom of God. As Jesus' followers, we are destined to fully embrace this way of life as our own

> If anyone wants to sue you and take your coat, *give* your cloak as well. Mt. 5:40
> If someone strikes you on the right cheek, *give* him your left. Mt. 5:39

Give, and it will be given to you. Lk. 6:38

Be merciful as your father in heaven is merciful. Lk. 6:36

Forgive as you have been forgiven. Lk. 11:4

Give to everyone who begs from you, and do not refuse anyone who wants to borrow from you. Mt. 5:42

Just as I have loved you, you also should *love* one another. Jn. 13:34

Radical Generosity and money

Intrinsic to the concept of generosity is the giving of something which is of value to the giver.[54] Passing along old, unworn clothes, for example, might be better termed a “give-away” rather than generosity - even if they are of use to someone else - because these items are of no value or use to the giver. The reverse is also true; the more valuable something is to the giver, the greater the expression of generosity. Because money holds such a high degree of value in most societies, therefore, financial charitable giving is considered one of the higher forms of generosity.

The question of value is of critical importance in the Gospels when it comes to the subject of money. Jesus addressed the value of money vis-à-vis the value of the kingdom of God on numerous occasions. The most explicit of these teachings is found in Matthew 6 where Jesus speaks to the human tendency to *overvalue* money and possessions in his famous saying, “You cannot serve God and wealth.” It is crucial to note, however, that Jesus was not antithetical to the material, nor did he advocate for a devaluing of money and its social benefits. Rather, the critical issue for Jesus had to do with the *degree* to which money was valued as Stassen and Gushee explain:

> Both by his teachings (cf. Mt 25: 31–46) and by his actions of feeding and healing, Jesus affirmed the need to feed, clothe, and house the human body, especially the poorest human body. Jesus must not be interpreted as a gnostic or dualistic dreamer who cared nothing for the human

[54] Christian B Miller, “Are You Generous? The Three Requirements of True Generosity,” Quartzy, May 8, 2018, https://qz.com/quartzy/1272502/the-three-requirements-of-true-generosity/

> body and its needs. Money and possessions have value as a resource for ourselves and for helping others in need. The spiritual and moral problem develops when people misperceive the value of possessions and ascribe undue significance to them... The issue has to do with treating possessions, as Joel Green puts it, "as an alternative landmark according to which one might define one's life, and thus as a peril to eternal life.[55]

It is not uncommon in the Gospels to find Jesus speaking directly and prophetically whenever he senses that money is being over-valued in the sense of ascribing to it, as Stassen and Gushee say, "undue significance." He does this by going straight to the heart of the matter - sometimes in extreme, hyperbolic fashion to make his point clear. We see this in Jesus' interaction with the rich young ruler when he says, "Sell all that you own and distribute the money to the poor, and you will have treasure in heaven; then come, follow me" (Lk18:22). Or, for example, when asked to arbitrate between a man and his brother over an inheritance, Jesus, without even addressing the man's concern, bluntly says to him, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possession" (Lk 12:15). In fact, the latter story prompts one of Jesus's most jarring parables of the rich man who contemplated building bigger store houses to hoard all his wealth, only to discover that his overvalued possessions could not serve him in the afterlife when he suddenly dies. These and other stories in the Gospels give us the definite impression that Jesus considered the love of money and the overvaluing of material possessions to be spiritually dangerous; a detriment to a person's experience of, and participation in, the Kingdom of God.

There is something particularly (or perhaps even uniquely) enticing about money. So much so, that Jesus presents his followers with the diametrical choice of serving either God or wealth (6:24) French Philosopher and theologian, Jacques Ellul insists that Jesus' use of the word "Mammon" for wealth, is quite significant here:

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[55] Stassen and Gushee, *Kingdom Ethics*, 365

> We absolutely must not minimize the parallel Jesus draws between God and Mammon. He is not using a rhetorical figure but pointing out a reality. God as a person and Mammon as a person find themselves in conflict. Jesus describes the relation between us and one or the other in the same way: it is a relationship between servant and master. Mammon can be a master the same way God is; that is, Mammon can be a personal master … He is speaking of a power which tries to be like God, which makes itself our master and which has specific goals.[56]

Ultimately, argues Ellul, the fact that money/wealth can be a spiritual competitor to God in the hearts of humans, is an indication that we tend to attribute sacred characteristics to money. It is precisely here that the discussion of the money taboo in America is relevant. Earlier we identified the original concept of a social taboo as being that which transgresses against what society holds to be sacred. The fact that money is the number one taboo subject of conversation in America is telling. Because of the allure of money, and our subconscious tendency to elevate it to a position of sacredness in our lives, something must be proactively done in order to return money to its proper place as a commodity. Ellul argues that in order for money to be stripped of its sacred attributes, it must be "profaned" through the act of giving:

> This profanation, then, means uprooting the sacred character, destroying the element of power. We must bring money back to its role as a material instrument. When money is no more than an object, when it has lost it seductiveness, its supreme value, its superhuman splendor, then we can use it like any other of our belongings, like any machine...There is one act par excellence which profanes money by going directly against the law of money, an act for which money is not made. This act is giving. … In the biblical view, this is precisely how giving, which is a consecration to God, is seen. It is, as a matter of fact, the penetration of grace into the world of competition and selling. We have very clear indications that money, in the Christian life, is made in order to be given away.[57]

Ellul's theological argument for financial generosity is powerful. Not only does the act of sharing our money with others fall squarely within the generosity ethic of the Kingdom of God, but it is also a proactive spiritual discipline for profaning money in our own lives. Financial generosity, therefore, is a

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[56] Jacques Ellul, *Money and Power*, (Downers Grove: InterVarsity, 1984), 76.

[57] Ellul, *Money and Power*, 110.

tool for transformation. It produces good in the world, while simultaneously liberating us from the lures of material worship.

So, what does *radical* generosity with our money look like? While for Ellul, the story of the rich young ruler to whom Jesus says "sell *all* that you own and distribute the money to the poor," is to be taken as an invitation of the highest degree to those who have fully consecrated their lives to God, it is important to note that giving away all of one's financial resources is neither a pre-requisite for, nor superior form of, discipleship. We see this, for example in the story of Zacchaeus (just one chapter later in the Gospel of Luke) in which the repentant tax collector proclaims "Look, *half* [italics mine] of my possessions, Lord, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much" (Lk 19:8). Notice that Jesus does <u>not</u> demand of Zacchaes the giving away of all of his money, but instead responds, "Today salvation has come to this house," affirming the sacred shift that took place in Zacchaeus' life: from money-centered to God-centered. Neither is the monetary value of one's gift a superior form of financial giving as we see clearly in the story of the poor widow's offering in Luke 21 in which Jesus proclaims that two copper coins were a greater gift than all the money placed in the treasury by the wealthy.

So, if Jesus' understanding of financial generosity is not measured by the amount of the gift, then to what Gospel story or teaching might we turn in our quest for a theological framework for radical generosity with our money? I would like to propose that the story of the widow's offering in the Gospels of Mark and Luke provides us with such a framework.

The widow's offering: a guide for radical financial generosity

Jesus sat down opposite the treasury in the Temple, and watched the crowd putting money into the treasury. Many rich people put in large sums. A poor widow came and put in two small copper coins, which are worth a penny. Then he called his disciples and said to them, "Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have *contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on."*

Lk 21:1–4

This story takes place in the Temple in Jerusalem. Jesus is sitting in one of the courts of the temple known as the Treasury, and in this court are located thirteen receptacles or chests - each labeled for a different type of temple offering, and each earmarked for a specific purpose. The custom was to bring one's gifts to the Temple - tithes, temple taxes, and offerings for various occasions - and place them into these receptacles. I imagine that one could even hear the sound of the coins - few and many, large and small - being deposited into these chests as they made contact with the mounds of coins deposited by others.

Jesus observed as people (and it specifically says, "wealthy people") placed their offerings in the treasury, until suddenly the cacophony of large coins was interrupted by the muted sound of two, small copper coins barely tapping the surface of the abundance within. A poor widow's offering. The contrast between the offerings of the wealthy and that of this poverty-stricken woman was so deafening that Jesus turned and said to his disciples, "Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury."

How is this possible? How could Jesus say that the poor widow's offering exceeded that of the wealthy who clearly deposited much larger sums of money than her? Jesus' statement is simply mathematically untrue *unless* he was using a completely different measurement system to weigh the value of these gifts. If so, then what is this foreign measurement? Jesus' next words provide us with the answer: "Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance, but she out of her poverty has put in all she had to live on" (Lk 21:4).

A new measurement system: giving out of abundance vs. giving out of poverty

On many occasions in my ministry, I have preached on the difference between a scarcity mindset and a mindset of abundance. A scarcity mindset is the belief that there is not enough; that everything is zero-sum. The scarcity mindset tends to stifle generosity. A mindset of abundance, on the other hand, is one that recognizes the overflow of goodness and blessing in this life. It is a generosity mindset, and Gospel stories like the feeding of the five thousand or the many examples of Jesus' inexhaustible capacity for compassionate healing, speak powerfully to God's abounding provision.

One might find it peculiar, therefore, that in the story of the poor widow's offering, Jesus casts a negative light on giving "out of one's abundance." A closer look at the word "abundance" in this passage, however, speaks volumes to what Jesus was trying to convey when he explained why the widow's offering surpassed that of the rich who came to the treasury that day. The Greek περισσεύω (abundance) used here, is a word that conveys excess in the sense of that which is left over.[58] In other words, Jesus' indictment, "for all of them have contributed out of their abundance" is a statement about the wealthy in the story giving what they could spare, or what they had left over from the abundance of their wealth. By contrast, Jesus says that the poor widow gave out of her poverty (the Greek ὑστέρημα, better translated "deficiency")[59], meaning that she gave what she could not spare. Another way to say this is that giving out of one's abundance is giving what one <u>*can*</u> afford to give, whereas giving out of one's poverty is giving what one <u>*cannot*</u> afford to give.

The distinction Jesus is drawing here between these two types of giving is profound. Giving out of one's abundance (i.e. giving what one *can* afford to give) is giving without really feeling much in terms of the personal cost of the gift. Whereas, giving out of one's poverty (i.e. giving what one *cannot*

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[58] "περισσεύω," *Exegetical Dictionary of the New Testament*, Horst Balz and Gerhard Schneider eds., (Edinburgh: T & T Clark, 1990).

[59] "ὑστέρημα," *Exegetical Dictionary*, Balz, and Schneider eds.

afford to give) means that there is a personal cost to giving away the money. In other words, giving what you cannot afford to give means that you feel the gift. This is the measurement system that Jesus seems to employ here in evaluating who gave more generously - not the sum of money given, but the degree to which the gift was felt by the giver.

While we might be inclined to gauge generosity by dollar amount, in God's economy the measurement system is different. Radical financial generosity according to Jesus is not cheap generosity, or the kind of generosity that comes from what is left over, but rather is the kind of generosity that costs something. It is a beautiful thing that Jesus seeks not our comfort but our growth. We are invited to be moved, and not removed; to feel something; to be actively invested in the good of the world. A faith that costs nothing, or that does not invite us to step outside of our comfort zones is, quite frankly, not worth very much.

CHAPTER 4

Act of Ministry

Thesis: *In a highly consumeristic culture in which individuals are private about their spending habits, American Christians who actively explore their relationship to money and generosity with others in their faith community are more inclined to increase their charitable giving to their church.*

Introduction - Project Overview

The primary objective of my project is to determine if the experience of actively exploring our relationship to money and generosity with others in a faith-based setting has a positive measurable impact on our charitable giving - particularly to the church - through higher pledging.

To test this thesis, I designed a project that allowed participants to engage in meaningful, in-depth conversations with others on the subject of money and generosity over the course of three separate gatherings. Qualitative and quantitative measures were employed to assess the extent to which the project was effective. For qualitative measures, a pre and post-project survey were taken by the participants to test for any shifts in attitude toward money and generosity. For quantitative measures, the participants' pledge commitments for the following year (2019) were analyzed in comparison with a) their previous year commitments, and b) the commitments of other parishioners who did not participate in the the project.

Determining Project Timing

The project was scheduled to take place during the month immediately prior to the launch of the pledge campaign. This was in consideration of the fact that putting too much distance between the project and the pledge season could potentially compromise the "cure affect" of the experiment. The project was designed to take place over three 1.5 hour sessions on Tuesday evenings starting with the first Tuesday of October. The three sessions took place from 6-7:30pm on 10/2, 10/16, and 10/23, 2018.

Identifying and Inviting Project Participants

The plan for the project was to include 20 participants from the congregation. The participants would be comprised of both pledgers and non-pledgers representing a diversity of age, gender, and household makeup. In those households with more than one decision-maker (e.g. a married couple), both members were included in the project. The reason for this is because one of the measurements for the success of the project was its impact on pledging. In other words, to involve only one member of the decision makers in a household would likely not lead to accurate results since the non-participating member - having not experienced the benefits of the project - may be reluctant to make any dramatic changes to the household pledge. The invitation list was designed to include 4 couples and 12 singles according to the following categories:

Four Couples (8 individuals)

1. Couple with no children
2. Couple with young children
3. Couple with High School-aged children
4. Empty nesters

Twelve Singles

1. Senior Citizen (Male)
2. Senior Citizen (Female)
3. Single Parent (Male)
4. Single Parent (Female)
5. Empty Nester (Male)
6. Empty Nester (Female)
7. Mid-life No children (Male)
8. Mid-life No children (Female)
9. Young person (Male)
10. Young person (Female)
11. Male
12. Female

An e-mail invitation was sent to an initial group of twenty people from St. John's corresponding to the above categories (see appendix A for the invitation letter). Only half of the the respondents from the first invitation group were able to commit. The other half regrettably could not participate primarily because of their inability to commit to all their sessions. Worth noting is that all of the respondents were willing to participate in the project.

Subsequent invitations went out to individuals in the parish representing unfilled categories in the above list. All in all, thirty-five individuals were invited (couples and singles) over the course of the month of September. Of these, only eighteen were able to participate in the project (three couples and twelve singles). The number of project participants, therefore, was adjusted from twenty to eighteen.

Below is the final list of project participants (eighteen individuals - 7 men and 11 women) based on the demographic categories they fall into. To help compare the final list of participants with the original one above, deletions are marked with a strike-through, and additions are underlined.

Three Couples (6 individuals)
1. Couple with no children
2. Couple with young children
   ~~Couple with High School-aged children~~
3. Empty nesters

Twelve Singles
1. Senior citizen (Male)
2. Senior citizen (Female)
3. Single parent (Male)
4. Single parent (Female)
   ~~Empty nester (Male)~~
5. Empty nester (Female)
6. Mid-life no children (Male)
7. Mid-life no children (Female)
8. Young person (Male)
9. Young person (Female)
   ~~Male~~
10. Female
11. <u>Empty nester (Female)</u>
12. <u>Senior citizen (Female)</u>

The Project

The project was conducted over the course of three sessions, each lasting 1.5 hours. The sessions took place from 6-7:30pm in the Parish Hall at St. John's Norwood. Light refreshments were provided every week, for the purpose of hospitality, and in consideration of those coming straight from work.

The room was set up with four round tables with hand-outs and writing utensils at each seat. There was pre-assigned seating to ensure a diversity of age, gender, household make-up, and life-stage. The project participants sat at the same tables with the same people for all three sessions to build familiarity and trust. I, as the project facilitator, sat at the front of the room on a stool.

Each session followed the same general format:

1. **CONNECTING:** To invite a spirit of connection and belonging through a prayer/sacred activity (i.e. a meditation, a prayer, lighting a candle) that opens the heart and engenders a sense of a common journey with others present.
2. **LEARNING:** To offer the participants something concrete to think about through some brief thoughts/lesson (prepared and offered by me) on money and generosity - both from a theological/ scriptural as well as social/behavioral perspective. This lesson functioned in many ways as a prompt for the next step.
3. **REFLECTING:** To give the participants an opportunity to individually reflect on a specific aspect of their relationship to, and use of, money.
4. **SHARING:** To create a space for round table conversation on that week's topic. This is the central part of the project.
5. **DEBRIEFING:** Coming back together as a group for observations and process reflection.
6. **SENDING:** A corporate prayer of benediction to close our time together and send us on our way.

The theme/topic of the sessions were as follows:

- Session #1: Who/what shaped the narrative? (Personal relationship to money and possessions)
- Session #2: How do you spend your money? (A personal reflection on priorities)
- Session #3: What moves you to give your money away? (Personal orientation to charitable giving)

I will now describe each of the three sessions in detail.

Project Session #1

Theme: ***Who/what shaped the narrative? (Personal relationship to money and possessions)***

Because this was the first time that many of the participants had met, it seemed wise to create space up front for some casual socializing. Participants mingled until about 6:10pm.[60]

CONNECTING 6:10pm

We started with a few moments of silence followed by the following prayer chosen for its focus on intentional living:

> ***A prayer to live more fully***
> by Joyce Rupp
>
> *We move so fast, God, and sometimes we see so little in our daily travels. Slow us down. Create in us a desire to pause. Help us to pursue moments of contemplation. Help us to see in a deeper way, to become more aware of what speaks to us in beauty and truth. Our inner eye gets misty, clouded over, dulled. We need to see in a new way, to dust off our heart, to perceive what is truly of value and to find the deeper meaning in our lives. All of our ordinary moments are means of entering into a more significant relationship with you, God. In the midst of those very common happenings, you are ready to speak your word of love to us, if only we will recognize your presence. Teach us how to enjoy being. Encourage us to be present to the gifts that are ours. May we be more fully aware of what we see, taste, touch, hear, and smell. May this awareness of our senses sharpen our perception of our everyday treasures and lead us to greater joy and gratitude. Grant us the courage to be our true selves. Help us to let go of being overly concerned about what others think of us or of how successful we are. May our inner freedom be strengthened and our delight in life abundant. Amen.*[61]

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[60] Most people gravitated to their seating assignments immediately after getting some refreshments from the back table. Those who had showed up earliest (about 15 minutes before the start of the project) engaged in conversation with one another apart from their table assignments, but the rest basically interacted within their assigned small groups

[61] Joyce Rupp, “A Prayer to Live More Fully,” Becky Eldridge, June 16, 2011, https://beckyeldredge.com/a-prayer-to-live-more-fully/

LEARNING 6:15pm

This first session had to be strategically introduced as a way of setting the tone for the rest of the project. I used this time to address the following basic questions about the project: Why did I chose the topic of money and generosity for my thesis? Why does this topic matters in general? Why small-group conversation on money as a project thesis? Why do it in church?

The following is a summary of my talking points:

- Several years ago I became interested in the subject of money and generosity while contemplating a shift in our church culture around pledging.
- I had stumbled upon some research that showed a strong connection between a) generosity and b) a sense of greater personal fulfillment in life.
- This dual benefit of generosity (namely the enhanced personal satisfaction and joy in life while simultaneously making a difference in the lives of others) led me to believe that we were only scratching the surface in terms of understanding and experiencing the transformational power of giving.
- It wasn't until I came across a study by Christian Smith and Michael Emerson pointing to the fact that "nearly no American Christian seems to talk with anyone else about the question of voluntary financial giving" and that "Money and income are sacred in America"[62] that I became interested in exploring the benefits of intentional conversation with others about money and giving.
- I started to wonder, "what would happen if...?"
    - What would happen if we openly and candidly broke the silence on the subject of money and possessions, and began to explore with others (in a safe setting) our individual and corporate relationship to this very important commodity in our lives?

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[62]Christian Smith, Michael Emerson, and Patricia Snell. *Passing the Plate: Why American Christians Don't Give Away More* Money, (New York: Oxford University Press, 2008), Kindle, conclusion.

- What would happen if we asked questions like: What does money mean to me? Who, or what circumstances in my life, shaped that meaning? What does money represent for me? Why do I spend the way I do? What motivates me to give, and to who?

I then shared with the participants the following quotes as a way of conveying why the church is the perfect place for us to be talking about the subject of money and possessions:

- "Economics is a core preoccupation of the biblical tradition." Walter Brueggemann[63]

- "Jesus Christ said more about money than about any other single thing because, when it comes to a person's real nature, money is of first importance. Money is an exact index to a person's true character. All through Scripture there is an intimate correlation between the development of a person's character and how he/she handles money."[64]

- "The Bible is relentlessly material in its focus and concern. It refuses to let its passion be siphoned off into things spiritual...Everywhere the Bible is preoccupied with bodily existence... And because the human person is a body, there is characteristically a concern for security, for food, and for home. This in turn means that the Bible talks relentlessly about economics, about the management and distribution of life resources so that all the neighbors can live an "abundant life." Walter Brueggemann[65]

REFLECTING 6:30pm

In this section, the project participants were invited to take 15 minutes to reflect on a set of questions that were printed on the handout which each of them received at the beginning of the session.

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[63] Walter Brueggemann. *Money and* Possessions, Interpretation: Resources for the Use of Scripture in the Church (Louisville: Westminster John Knox Press, 2016), Kindle, preface.

[64] Richard Halverson quoted in Randy Alcon, *Money, Possessions, and Eternity* (Carol Stream, IL: Tyndal House Publishers, 2003), Kindle, 15.

[65] Brueggemann, *Money and Possessions*, 12.

- Describe your relationship to money growing up? What role did money play in your family of origin? What verbal or non-verbal messages did you receive about money? Were there any particular strong emotions surrounding money?
- When (if at all) do you first remember getting the message that discussing your personal finances with people outside your family was taboo? Is there a story or experience that this question brings to mind?
- Did the amount of money you had growing up affect the way you view money now? In what ways has money facilitated or prevented your sense of belonging and community?

SHARING 6:45pm

The participants then turned to their small groups for conversation. They were encouraged to take roughly 5 minutes each to share their responses to the questions above, including reflecting together on why talking about money in our culture tends to be uncomfortable for many.

DEBRIEFING 7:20pm

Following the round-table discussions, I brought the conversation back to the larger group for a time of debriefing together the experience of talking about money, as well as any insights gained by virtue of participating in this exercise. A portion of the conversation is transcribed below:

> *Me: "How was this experience for you of talking about money with others? What did you notice?"*
>
> *Participant A: "I thought that everyone had good stories and good things to share."*
>
> *Participant B: "There were some similarities in our stories."*

Participant C: "I noticed some similarities between how I grew up, and how my parents grew up."

Participant B: "I noticed that different generations have different orientations to money. Those of us around the table whose parents were a product of the depression, seemed to have a particular orientation toward money that was different from those of us whose parents were a product of later times."

Participant D: "I noticed (at our table, at least), that we were pretty good at analyzing our parents' orientation to money, but not as good at analyzing our own orientation to money."

Me: "I've used the word 'Taboo' to describe how this culture feels about talking about money with others. Does this word resonate with you from your experience? Do you feel that in our culture, talking about money with others outside of your family is considered 'taboo'?"

Participant E: "I think that word is too strong."

Me: "What word would you use, instead?"

Participant D: I would use the word "Gauche". Talking about money is more ill mannered - not refined - than it is taboo.

Me: "That's very interesting. In some ways that is worse than 'taboo' because it has to do with class." (Several people nodded their heads in agreement)

SENDING 7:25pm

We closed our time together by praying in unison the following "Prayer of Self-Dedication" from the Book of Common Prayer:

Almighty and eternal God, so draw our hearts to you, so guide our minds, so fill our imaginations, so control our wills, that we may be wholly yours, utterly dedicated to you; and then use us, we pray, as you would, and always to your glory and the welfare of your people; through our Lord and Savior Jesus Christ. Amen.

A Prayer of Self-Dedication
Book of Common Prayer, p. 832

Project Session #2

Theme: ***How do you spend your money? A personal reflection on priorities.***

The purpose of this session was to begin to introduce mindfulness and awareness into our spending habits.

CONNECTING 6:00pm

I invited one of the project participants to light a candle at the front of the room as we joined together in praying the following in unison:

> ***Gathering Prayer***
> By Diane Karay
>
> *Loving God,*
> *We watch and wait*
> *for the warmth and light of your presence.*
> *As candlelight overcomes the darkness,*
> *so your light radiates within us*
> *and warms the wintry seasons of our lives.*
> *We live with hope*
> *that the good news of your coming*
> *will warm and brighten every heart*
> *and the world will know your love. Amen.*[66]

LEARNING 6:05pm

I introduced the topic of the discussion, and then read the following excerpt from Adam Hamilton's book "Enough," pausing occasionally to seek their reactions to the reading:

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[66] Diane Karay, *All the Seasons of Mercy*, Prayer for Light (Westminster John Knox Press, 1987), 17, adapted, quoted in Arlene M. Mark, ed., *Words for Worship* (Scottsdale, PA: Herald Press, 1996), Kindle, 71

In 2017, large areas of California were ravaged by wildfires. Dozens of people were killed, and tens of thousands were evacuated from their homes. As I watched the tragedy unfold via television news coverage, it struck me that this was a moment in which so many people were being forced to think about their relationship to material possessions. The words of Jesus echoed in my ears every time I saw another picture of the raging fires: “One’s life does not consist in the abundance of possessions” (Luke 12: 15). So many people had very little notice that the fires were coming their direction. Thousands had just minutes to grab everything they could take from their homes and flee.

After a similarly devastating outbreak of wildfires a decade earlier, Time magazine’s online edition asked people who had been moved to emergency shelters: “What did you save from the fire?”

> Andrew saved his pillow.
> Shervi saved her family pictures and books.
> Angel saved the saxophone he had been learning to play.
> Karen saved her two cats and important documents.
> Michelle saved her Bible, purse, shoes, diploma, and cell phone.

What would you save? Imagine a wildfire is headed toward your home and you have ten minutes to grab what you can and flee. What will you take with you?

Natural disasters remind us that everything in this world is temporary. If our stuff is taken away by bankruptcy or plundered by thieves or blown away by a tornado or burned in a wildfire, we must remember that material things are only temporary. When I’m gone, most of my stuff will be outdated, worn out, or simply of no value to anyone else—either hawked in a garage sale or thrown in the trash. This is why I can say with Jesus, “[My] life does not consist in the abundance of possessions.”

I believe that. I believe it, first, because Jesus said it. I also believe it because somehow I intuitively know that it’s true. But there is a problem: Everywhere I turn, the world is telling me that it’s not true. The world continually tells me that my life does consist in the abundance of my possessions. I am bombarded with messages such as, *If you had a little bit more, you’d be happier. If you had this thing that you currently do not have, you’d find more satisfaction in life. If you had a bigger house or a nicer car or more fashionable clothes, you’d be happy—at least happier than you are right now*.

Each of us is bombarded with messages such as these daily. While Jesus is telling us that our lives consist of more than money or things, the culture is shouting that it’s not true. The result is a wrestling in our hearts. Despite the fact that we say we believe Jesus’ words, we still find ourselves devoting a great deal of our time, talents, and resources to the acquisition of more stuff. We say that our lives do not consist in the abundance of our possessions, but we live as if they do.[67]

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[67] Adam Hamilton, *Enough: Discovering Joy through Simplicity and Generosity* (Nashville: Abington Press, 2018), Kindle, chapter 3.

I then engaged the participants on the culture of consumerism in which we live, inviting them to reflect more deeply on how our spending choices reveal something about what matters most to us, or what we might actually be seeking in life on a deeper level - i.e. relevance, security, belonging, etc.

REFLECTING 6:20pm

The participants were then invited to take 15 minutes on their own to reflect on the following questions:

- How do you typically spend your discretionary money? List at least 5 of your top discretionary spending tendencies (i.e., clothes, electronics, travel, etc.)
- What do your spending habits tell you about what you might be searching for in life (i.e. comfort, significance, security, etc.)?
- If how we spend our time and money is the clearest indication of our priorities in life, then what might you say your priorities are based on how you spend your money?

SHARING 6:35pm

Next, the participants spent roughly 45 minutes sharing their responses with each other at their discussion tables, paying close attention to the following questions:

- How did you feel about the above exercise?
- Did anything surprise you in your responses?
- Did you learn anything new about yourself?
- Does this exercise move you to action in any way?
- Are there any commonalities in your groups responses?

DEBRIEFING 7:20pm

Me: "Let's do some process reflection. How was this exercise for you? What insights might you have gained?"

Participant A: "I think that people think about money and happiness much more today than they used to a long time ago because of how bombarded we are by the media these days that tells us that we're not going to be happy unless we have this or that"

Participant B: "It's also very interesting having these conversations in a group where I know one person very well (spouse) and absolutely nothing about the other people in the group, and so you just can't have any assumptions about anybody except for the age that they appear to be."

Me: "Did anyone find this conversation uncomfortable?"

Several participants: "No."

Participant A: "Do you know the thing is that, as you were indicating, we don't know each other, and we often might find it easier to tell someone whom you don't know. If you are with your dear friends, that you've known forever, or even new friends, it's a little weird to talk about this stuff."

Me: "Why do you think that is?"

Participant A: I think it goes back to that we never used to talk about money, it was sort of taboo. And so to bring this up... you start to feel like you're comparing yourself to others."

Me: "Do you think that's because you might feel rejected by others if you share this with them, or, like someone else said last time, that it is Gauche?

Participant A: "Well, I think it's not so much the Gauche part or the taboo part, but I grew up in a family where my parents didn't want anyone knowing about our money. So it feels like you're revealing yourself to others in a vulnerable way. But I feel that it's important to do this, and this exercise makes me want to bring my friends together and just break the ice!"

Participant C: "I've come to know about various people's financial situations over the years, and what's awkward is when I see that they've made horrendous decisions about money, and I can't say anything about it."

Participant D: "I think that in general there is awkwardness around these things, but I don't necessarily detect that there is awkwardness here. I don't know if anyone else feels like this, but I come to a place like this in order to have a safe place where I can be my authentic self and face what it means to be the real me. And so I like to get naked right away: the number one thing I spend my money on is psychotherapy. So, I just suspect that that is going to be ok in this community, but it would be a lot different if you just take 20 random people off the train and say, come to this meeting.

SENDING 7:25pm

Closing Prayer

By Linda Nafziger-Meiser

Bless us tonight, O God. Keep us safe from evil and from danger, within and without, free of all unnecessary fears. May we meet you in our dreams. Wake us in the morning, refreshed and ready for a new day with you and each other. In Christ's name. Amen.[68]

[68] Linda Nafziger-Meiser quoted in Diane Zaer Brenneman, *Words for Worship 2,* "free of Unnecessary Fears" (Scottsdale, PA: Herald Press, 2009)

Project Session #3

Theme: ***What moves you to give your money away? (Personal Orientation to charitable giving)***

CONNECTING 6:00pm

We opened our time together with a few moments of silence followed by the Lord's Prayer in unison.

LEARNING 6:05pm

I shared with the participants an abbreviated version of my theology on "radical generosity" presented in the previous chapter. Jesus advocated for radical generosity (giving), as a prophetic and transformational response to the ways of the world (taking).

REFLECTING 6:20pm

The participants responded to the following questions on their own:

- What are some of your earliest memories of financial charitable giving of any kind (i.e., your family helping someone in need, being helped by others, giving to a religious or secular institution, etc.)? Do you remember any thoughts/feelings you had surrounding those memories? If so, what?
- What particular situations, causes, or communities have inspired you to share your wealth as an adult? In other words, what moves you to give? List a few of the most compelling reasons (for you) that have inspired you to give.
- Take a moment to contemplate the above list. What do you think is particularly moving to you about these causes, situations, or communities? In other words, why do they cause you to want to give?
- How do you typically decide on how much money you will give away?

- Share a personal story of a time when financial generosity made a difference either in your life or someone else'.

SHARING 6:35pm

After roughly 15 minutes of personal reflection on the above questions, the participants turned to their small groups to share and discuss their responses.

DEBRIEFING 6:15pm

Me: "What was this experience like for you guys? What were some of the highlights? What did you get out of this discussion?"

Participant A: "When we were kids, all of us at our table had mite boxes"

Participant B: "All of our giving experiences, growing up, had to do with giving to the church."

Me: "Did anyone here not grow up going to church?"

Nobody raised their hand.

Participant C: "Several of us talked about giving in ways other than money."

Participant D: "We had some similarities too. There were similar causes that people were drawn to, and it was just interesting seeing those similarities"

Me: "Did you hear anything that fascinated you - either something you found yourself saying, or something that someone else said."

Participant E: "I think - we were kind of talking about what inspires us to give - and I realized that one of the reasons I went into public sector law is in many ways because my parents were too stingy, and I wanted a way to give back."

Participant F: "I think what I learned that was different is that there are people here around this table who founded their own charitable organization. I mean, I was very inspired by that!"

Participant G: "I was kind of, frankly, pretty anxious when I read this thing, because I'm not happy with where my financial giving is. But when the conversation started, it wasn't really focused on the money part, but rather more broadly on the time, treasure, talent. And it was sort

> *of good to feel that everyone has something to give. Then we asked specifically the question about how people decide how much to give, and not everyone answer that question, so it didn't make me feel so bad. In the end, I felt that while maybe I'm not hitting all my goals, maybe not everyone is hitting all of their goals either."*

[At this point in the meeting, before the final sending prayer, I gave each of the participants a gift bag which included a bottle of olive oil from the West Bank, Palestine, and a copy of Adam Hamilton's book, *Enough: Discovering Joy Through Simplicity and Generosity*]

SENDING 6:25pm

The participants were invited to open to page 97 of their new book, to a prayer from the United Methodist tradition. I started by reading Adam Hamilton's introduction to the prayer:

> One of the ways we can cultivate spiritual growth, and subsequently grow in generosity, is to realize that our entire lives belong to the Lord. In my own experience, I have found that this simple prayer helps me commit all of my life to Christ... If you will pray this prayer on a regular basis, you will realize that your life is not your own. You will find that you are willing to give more generously and to do things that are a bit risky or that require sacrifice because you know your security is not in your savings account or IRA but in God.
>
> ***Closing prayer***
>
> *I am no longer my own, but thine.*
> *Put me to what thou wilt,*
> *rank me with whom thou wilt;*
> *Put me to doing, put me to suffering;*
> *Let me be employed for thee or laid aside for thee,*
> *Exalted for thee or brought low for thee;*
> *Let me be full, let me be empty;*
> *Let me have all things, let me have nothing;*
> *I freely and heartily yield all things to thy pleasure and disposal. . . . Amen.*[69]

[69] Hamilton, *Enough*, 97.

CHAPTER 5

Methodology and Analysis of Results

The effectiveness of this project was tested using both qualitative and quantitative data collection methods. In this chapter, I will explain the process used for each, as well as analyze their results.

Qualitative Data - The Survey

The challenge with this project, as with most, is managing the variables that might skew the results of the study. For instance, I initially considered interviewing the participants in the study for narrative or phenomenological information. However, private meetings with the rector to discuss such things as one's relationship to money and charitable giving, could easily affect the objectivity of the study depending on the individuals' relationship to me, as well as the level of comfort with the subject matter itself. Direct observation could have a similar affect in that having the rector move from group to group during the course of the evening gatherings in order to observe the participants and listen in on the conversations, would most likely affect the group dynamic, and potentially skew the conversation. I opted, therefore, for a semi-longitudinal survey. This would allow me to compare data on the project participants' relationship to, and beliefs about money before and after the project.

The Pre-Project Survey

The pre-project survey was circulated by e-mail to project participants one week prior to the start of the first session. The survey was created using SurveyMonkey, and was comprised of 18 questions. The estimated time to complete the survey was 5 minutes. Participants were asked to complete and submit the survey prior to attending the first session (See appendix B for the Pre-Project Survey).

This survey was designed using a mix of Likert and Semantic Differential Scales, and was aimed at ascertaining the money beliefs & practices of the participants prior to intervention. This information would then form the basis for determining any differential in the participants' responses to the same questions in the post-project survey as a way of testing for the impact of the project itself on attitudes toward money and generosity. In creating the survey, special care was given to avoiding both leading questions as well as phrasing them in such a way that might unintentionally induce feelings of guilt or obligation related to money and financial giving.

The following is an broad-sketch overview of the survey, including an abbreviated version of each question:

Questions 1-3: ***Basic beliefs about money including the intersection of faith & money***

Q1. How private is money?

Q2. Should money be discussed in church?

Q3. What is the role of spirituality and prayer in your financial decisions?

Questions 4-7: ***Relationship to money, i.e. financial contentment, money management, stress/conflict around money***

Q4. How content are you financially?

Q5. How much stress do you have related to money?

Q6. To what extent do you live within your means?

Q7. To what extent is money a source of conflict with your domestic partner?

Questions 8-9: ***Comfort/practice with talking about money with others***

Q8. How often do you talk about money with others outside of your home?

Q9. How comfortable are you with talking about money?

Questions 10-12: O*rientation toward and motivation for charitable giving*

Q10. How do you perceive yourself in terms of financial generosity?

Q11. What priority does financial generosity have in your life?

Q12. How motivated are you to re-examine charitable giving in your life?

Questions 13-14 *Current practices of charitable giving and financial management*

Q13. What percentage of your income do you give away?

Q14. How closely do you manage your money?

Questions 15-17: *Demographic information - i.e. gender, level of education, income bracket*

Q15. Gender?

Q16. Level of education completed?

Q17. Income bracket?

Question 18: *Participants' date of birth as the survey identifier to link the pre & post surveys*

Q18. Date of birth?

The Post-Project Survey

As stated above, the primary purpose of the pre & post project surveys is to determine any shift in attitude toward money and generosity as a result of participation in the project. To that end, all the questions in the second survey (see Appendix C for the Post-Project Survey) correspond to those in the first, with the exception of the following:

Questions omitted:[70]

- Questions 15-17 (age, education, and level of income)
- Question 13 (What percentage of your income do you give away?)
- Question 14 (how closely do you manage your finances?

Questions added (narrative):

- What did you find most beneficial about participating in this exercise?
- Was there anything that you found particularly challenging or uncomfortable about participating in this exercise?
- What suggestions would you offer that might help improve this exercise in the future?

Analysis of Qualitative Survey Results

While 18 individuals took part in the project, only 16 matching pre and post surveys were collected. Two of the participants completed only one of the two surveys (either by choice, or because of a technical error with the online collection method), and so their survey data is not accounted for in this study. All 18 participants, however, are accounted for in the quantitative results of the study which are analyzed later in this chapter. Another important note is that the majority of the participants opted not to answer questions 10-12 in both surveys. I will offer a comment on this later on in this chapter.

In the next few pages, I will present the results of each of the survey questions using the following format:

1. Survey Question
2. Pre-project collective responses - displayed as a bar graph
3. Post-project collective responses - displayed as a bar graph
4. Pre & post survey comparison of individual responses - displayed as a bar graph

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[70]These questions were not repeated in the second survey since the limited timeframe between both surveys (4 weeks) was not likely to yield different responses.

5. Analysis of results

Only those questions which were identical in both surveys (i.e. questions 1-12) are analyzed. The results of questions 13-18 (which elicited demographic information on the individual participants) are presented immediately below as a reference point, and correspond to the individual number of each participant (P1, P2, etc.) displayed in the bar graphs entitled "Pre & Post Project Survey Comparison (Individual)." Finally, conclusions will be drawn in the last section of this chapter following the examination of both the qualitative and quantitative results.

<u>Project Participants Demographic Information</u> *(P1, P2, refers to Participants 1, 2, etc.)*

<u>P1</u>
Age: **60** Gender: **Male** Education: **Doctorate**
Annual Household Income: **$100-149k**
Charitable giving as % of income: **1-2%**
How closely do you manage your home finances?
Answer: **Somewhat closely**

<u>P2</u>
Age: **65** Gender: **Male** Education: **Masters**
Annual Household Income: **$50-75k**
Charitable giving as % of income: **Less than 1%**
How closely do you manage your home finances?
Answer: **Not very closely**

<u>P3</u>
Age: **58** Gender: **Female** Education: **Doctorate**
Annual Household Income: **$150k+**
Charitable giving as % of income: **3-5%**
How closely do you manage your home finances?
Answer: **Somewhat closely**

<u>P4</u>
Age: **33** Gender: **Female** Education: **Bachelor**
Annual Household Income: **$150k+**
Charitable giving as % of income: **1-2%**
How closely do you manage your home finances?
Answer: **Somewhat closely**

<u>P5</u>
Age: **36** Gender: **Female** Education: **Masters**
Annual Household Income: **$150k+**
Charitable giving as % of income: **3-5%**
How closely do you manage your home finances?
Answer: **Somewhat closely**

<u>P6</u>
Age: **42** Gender: **Female** Education: **Masters**
Annual Household Income: **$100-149k**
Charitable giving as % of income: **10% or more**
How closely do you manage your home finances?
Answer: **Very closely**

<u>P7</u>
Age: **85** Gender: **Female** Education: **Bachelor**
Annual Household Income: **$150+**
Charitable giving as % of income: **6-9%**
How closely do you manage your home finances?
Answer: **Somewhat closely**

<u>P8</u>
Age: **76** Gender: **Female** Education: **Bachelor**
Annual Household Income: **$75-100k**
Charitable giving as % of income: **6-9%**
How closely do you manage your home finances?
Answer: **Not very closely**

<u>P9</u>
Age: **57** Gender: **Female** Education: **Masters**
Annual Household Income: **$150+**
Charitable giving as % of income: **1-2%**
How closely do you manage your home finances?
Answer: **Very closely**

<u>P10</u>
Age: **37** Gender: **Male** Education: **Masters**
Annual Household Income: **$150k+**
Charitable giving as % of income: **3-5%**
How closely do you manage your home finances?
Answer: **Somewhat closely**

<u>P11</u>
Age: **58** Gender: **Male** Education: **Doctorate**
Annual Household Income: **$150k+**
Charitable giving as % of income: **1-2%**
How closely do you manage your home finances?
Answer: **Not very closely**

<u>P12</u>
Age: **68** Gender: **Female** Education: **Masters**
Annual Household Income: **$100-149k**
Charitable giving as % of income: **6-9%**
How closely do you manage your home finances?
Answer: **Somewhat closely**

<u>P13</u>
Age: **34** Gender: **Male** Education: **Masters**
Annual Household Income: **$100-149k**
Charitable giving as % of income: **Less than 1%**
How closely do you manage your home finances?
Answer: **Very closely**

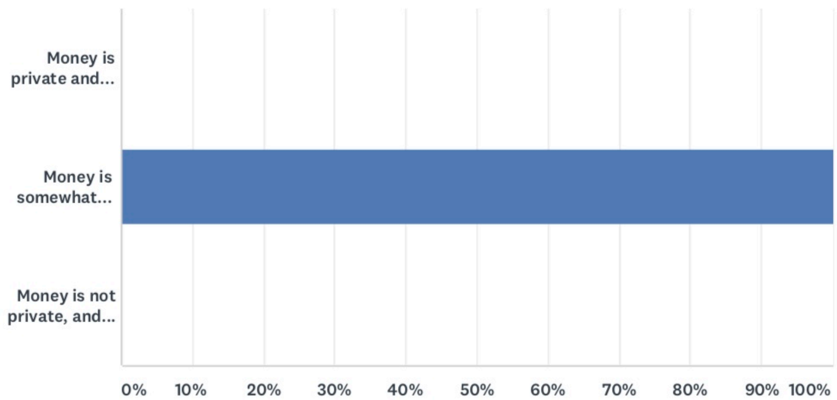
<u>P14</u>
Age: **51** Gender: **Female** Education: **Masters**
Annual Household Income: **$150+**
Charitable giving as % of income: **3-5%**
How closely do you manage your home finances?
Answer: **Somewhat closely**

<u>P15</u>
Age: **70** Gender: **Male** Education: **Masters**
Annual Household Income: **$150+**
Charitable giving as % of income: **6-9%**
How closely do you manage your home finances?
Answer: **Not very closely**

<u>P16</u>
Age: **81** Gender: **Female** Education: **Masters**
Annual Household Income: **$75-100k**
Charitable giving as % of income: **10%+**
How closely do you manage your home finances?
Answer: **Very closely**

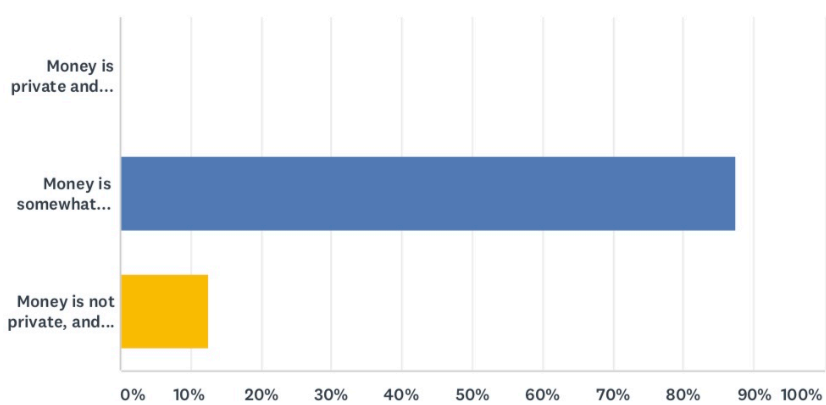
Question 1: Please indicate which of the following phrases aligns most closely with your personal beliefs about money.

Pre-project survey (collective responses)



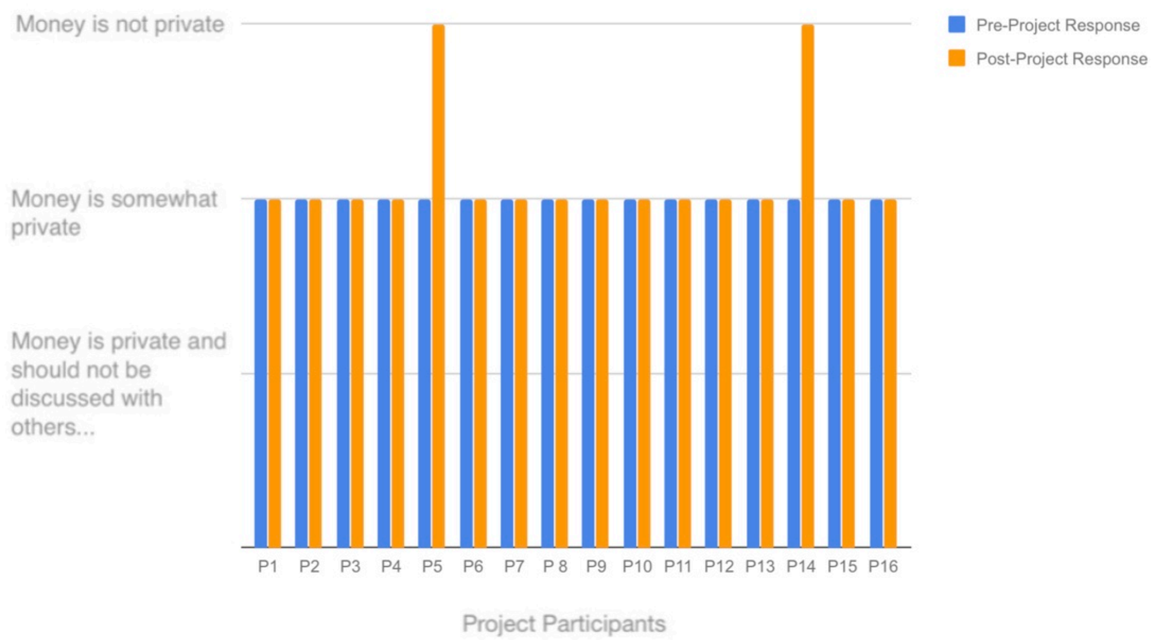
ANSWER CHOICES	RESPONSES	
Money is private and should not be discussed with others outside of the immediate household and/or financial advisor.	0.00%	0
Money is somewhat private, but its ok to talk with others about it under the right circumstances.	100.00%	16
Money is not private, and talking about it with others is like talking about any other subject.	0.00%	0
TOTAL		16

Post-project survey (collective responses)



ANSWER CHOICES	RESPONSES	
Money is private and should not be discussed with others outside of the immediate household and/or financial advisor.	0.00%	0
Money is somewhat private, but its ok to talk with others about it under the right circumstances.	87.50%	14
Money is not private, and talking about it with others is like talking about any other subject.	12.50%	2
TOTAL		16

Survey comparison (individual responses)

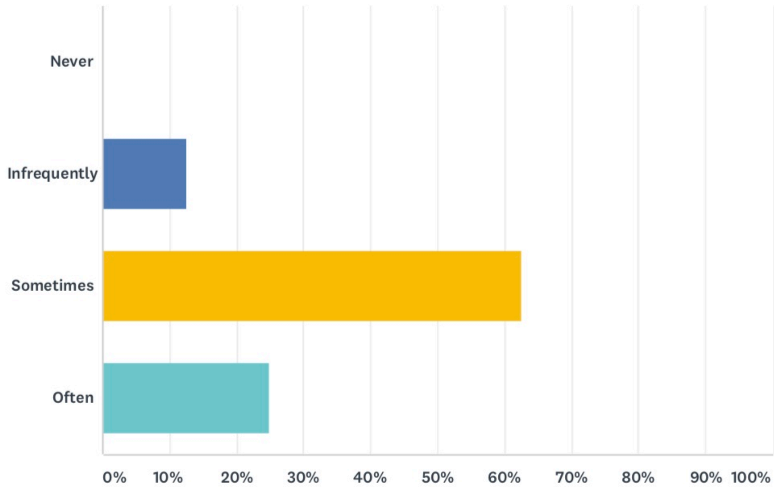


Analysis of Responses to Question 1

1. In the first survey, 100% of the respondents indicated an attitude toward money as being "somewhat private."
2. 2 out of 16 respondents shifted their opinion about the privacy of money from money as being "somewhat private" to the response: "money is not private, and talking about money with others is like talking about any other subject."
3. While 2 out of 16 is hardly an overwhelming statistic in terms of measuring a shift in attitude, it is noteworthy that at least some of the participants' experience of the project itself resulted in a "normalization" of money and financial generosity as a subject of conversation with others.
4. The two participants who changed their response (P5 & P14) are, with the exception of age, demographically similar in terms of gender, income level, % of charitable giving, and money management style.

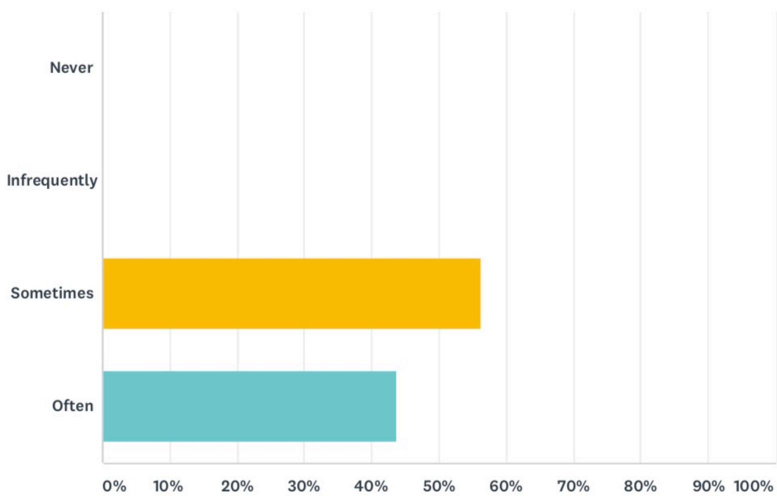
Question 2: How often do you think the subject of money should be discussed in church?

Pre-project survey (collective responses)



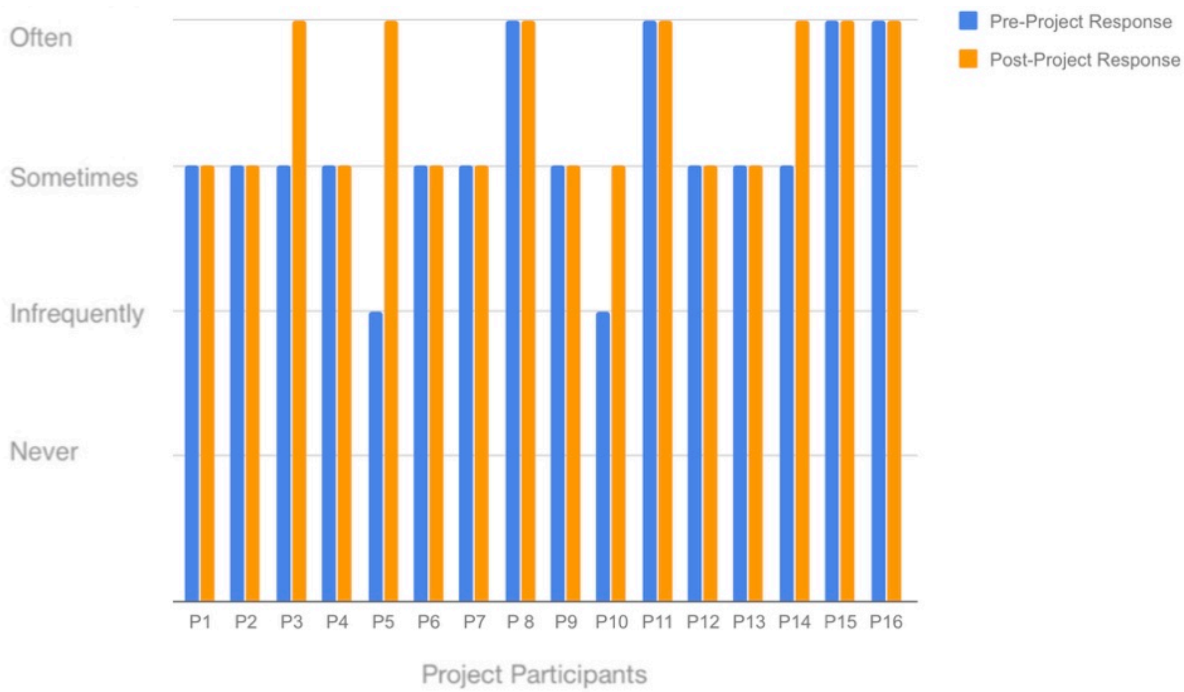
ANSWER CHOICES	RESPONSES	
Never	0.00%	0
Infrequently	12.50%	2
Sometimes	62.50%	10
Often	25.00%	4
TOTAL		16

Post-project survey (collective responses)



ANSWER CHOICES	RESPONSES	
Never	0.00%	0
Infrequently	0.00%	0
Sometimes	56.25%	9
Often	43.75%	7
TOTAL		16

Survey comparison (individual responses)



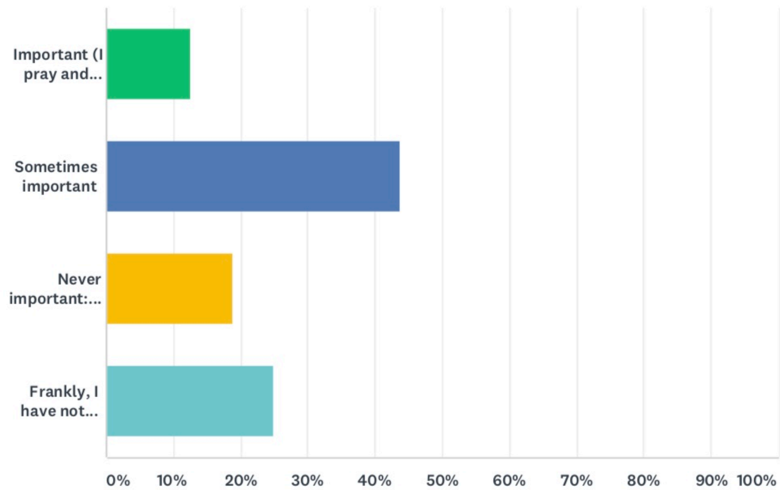
Analysis of Responses to Question 2

1. There was an overall positive shift in opinion regarding how often the subject of money should be discussed in church.
2. While prior to participation the project, some respondents indicated that the subject of money should only infrequently be discussed in church, following the project none of the respondents were of this opinion.
3. The two respondents who initially expressed the belief that money should only *infrequently* be discussed in church, both changed their responses to a more favorable opinion. One of these dramatically shifted their position saying that the subject of money should be discussed in church *often*.
4. The number of participants who expressed the opinion that the subject of money should be talked about in church "often" almost doubled in the second survey (from 4 to 7).

5. 4 out of 16 participants changed their responses from a less-favorable to more-favorable view, while the majority maintained the opinion that the subject of money should be discussed in church sometimes.
6. All four individuals who changed their responses have household incomes of $150 or more, and give away 3-5% of their income annually.

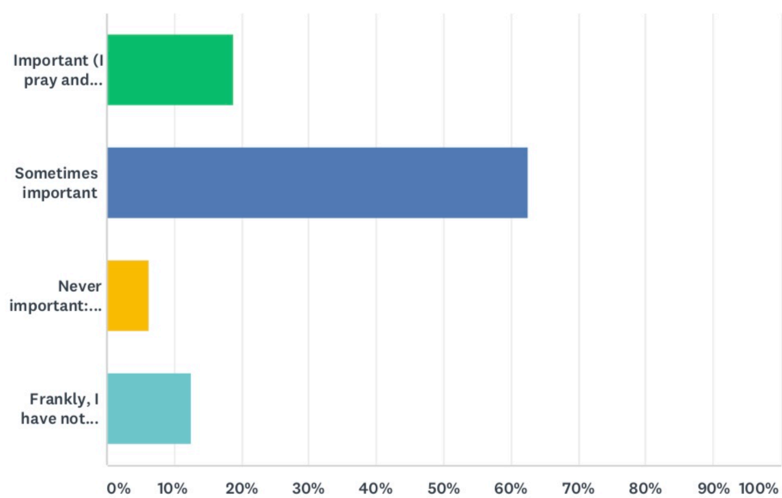
Question 3: In general, how important a role do spirituality and prayer play in your financial decisions?

<u>Pre-project survey (collective responses)</u>



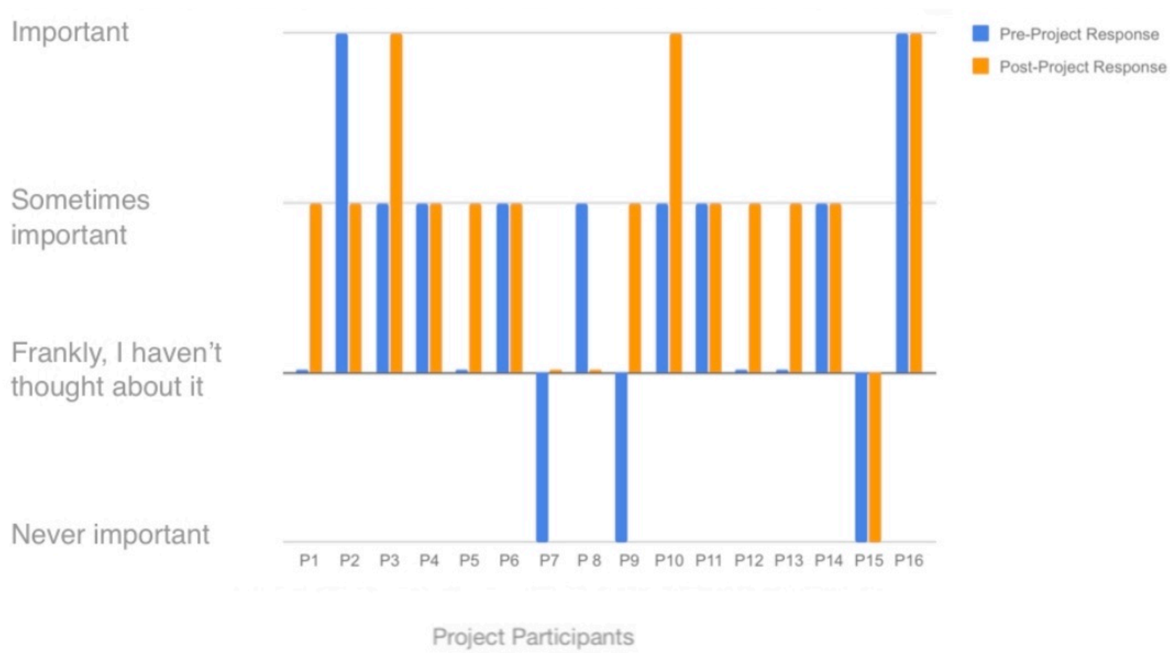
ANSWER CHOICES	RESPONSES	
Important (I pray and reflect about big decisions involving money)	12.50%	2
Sometimes important	43.75%	7
Never important: Money and spirituality belong to different areas of life	18.75%	3
Frankly, I have not thought much about this question	25.00%	4
TOTAL		16

<u>Post-project survey (collective responses)</u>



ANSWER CHOICES	RESPONSES	
Important (I pray and reflect about big decisions involving money)	18.75%	3
Sometimes important	62.50%	10
Never important: Money and spirituality belong to different areas of life	6.25%	1
Frankly, I have not thought much about this question	12.50%	2
TOTAL		16

Survey comparison (individual responses)



Analysis of Responses to Question 3

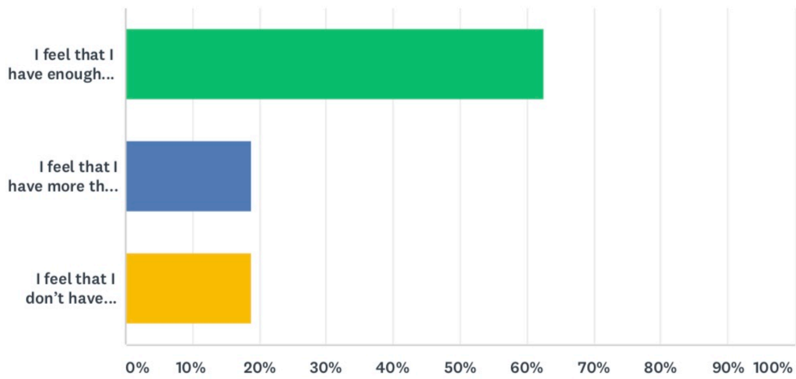
1. In general, there was a positive shift toward spirituality and prayer playing a more important role in the project participants' financial decisions.
2. 10 out of 16 respondents changed their answers following their participation in the project.
    - 7 took a definitive step toward spirituality and prayer playing a more important role in their financial decisions.
    - 1 person shifted their response from a confident "never important" to the softer position "I haven't thought much about this question."
    - 2 people shifted their responses downward from a confident "important" and "sometimes important, to a more sober "sometimes important" and "I have not thought much about this question" respectively.
3. Four respondents admitted in the first survey that they had not given much thought to the connection between spirituality, prayer and their financial decisions. After the project, however, all four of

these respondents said that spirituality & prayer sometimes play an important role in their financial decisions.

4. The number of respondents who indicated that spiritually and prayer are never important in their financial decisions decreased from 3 to 1 in the second survey.

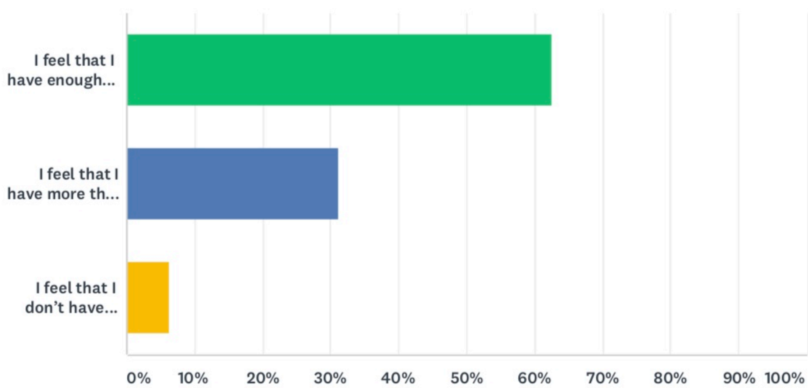
Question 4: Which of the following personal statement feels most true to you in general?

Pre-project survey (collective responses)



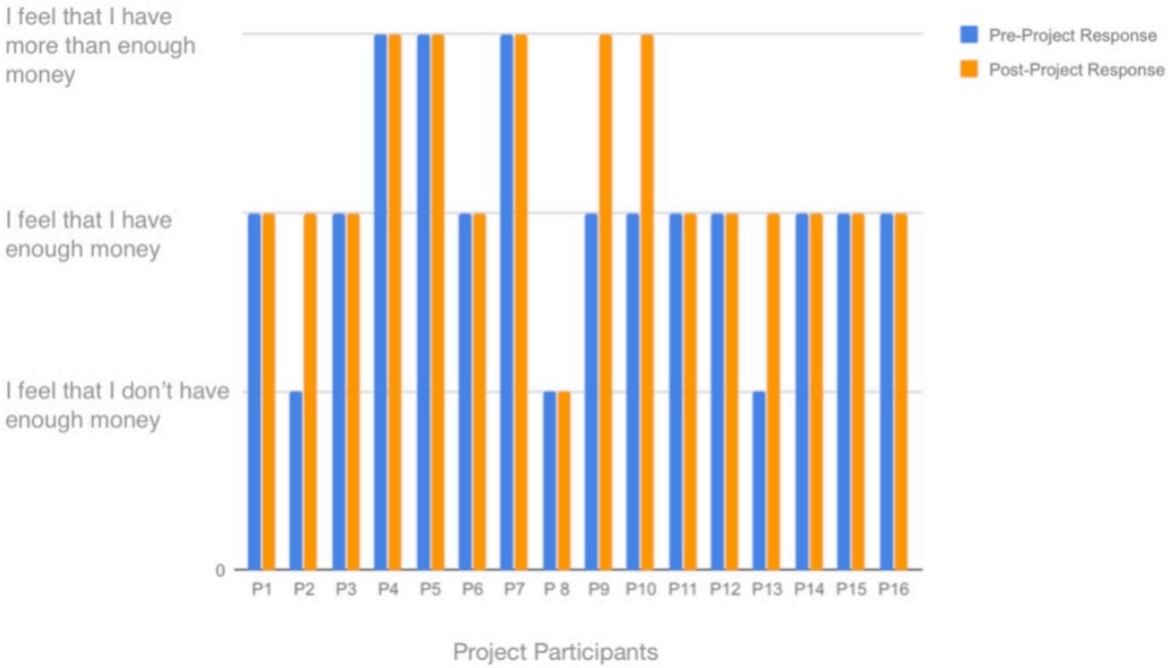
ANSWER CHOICES	RESPONSES	
I feel that I have enough money	62.50%	10
I feel that I have more than enough money	18.75%	3
I feel that I don't have enough money	18.75%	3
TOTAL		16

Post-project survey (collective responses)



ANSWER CHOICES	RESPONSES	
I feel that I have enough money	62.50%	10
I feel that I have more than enough money	31.25%	5
I feel that I don't have enough money	6.25%	1
TOTAL		16

Survey comparison (individual responses)



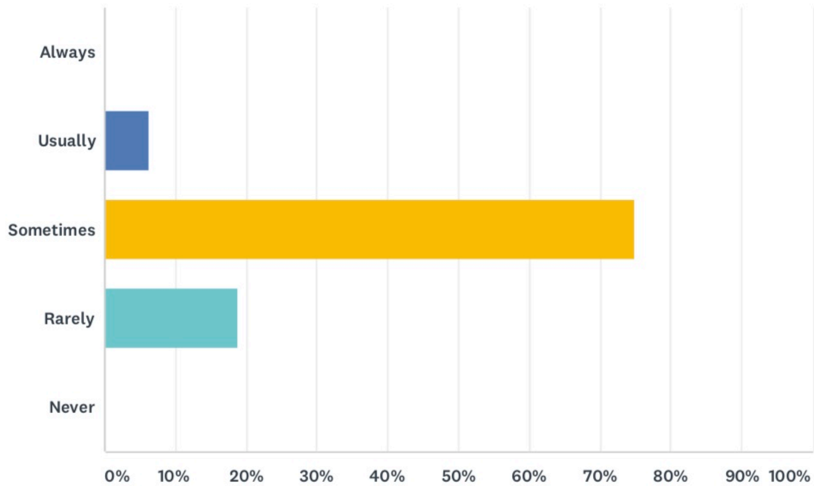
Analysis of Responses to Question 4

1. Overall, the project resulted in a positive shift in perception toward a greater sense of abundance.[71]
2. 4 individuals changed their responses following their participation in the project, all taking a more abundant view of their financial position. Two of these, who initially said they didn't have enough money, changed their view to indicate that they now felt they had enough. The other two initially said that they had "enough money," now responded saying that they felt they had "more than enough."
3. While initially, 3 out of 16 felt that they had "more than enough money," after the project, this number increased to 5.
4. Initially, 3 out of 16 said that they didn't have enough money. After the project, however, only one person felt this way.

[71] Given that the two surveys were administered less than one month apart in October (not a peak hiring season), chances are low that this positive change in perception is tied to any substantial increase in actual income.

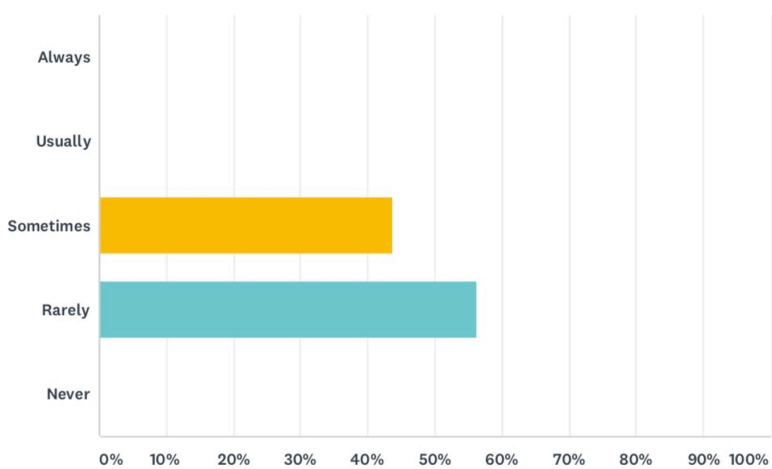
Question 5: How often do you feel stress with regard to your personal finances?

Pre-project survey (collective responses)



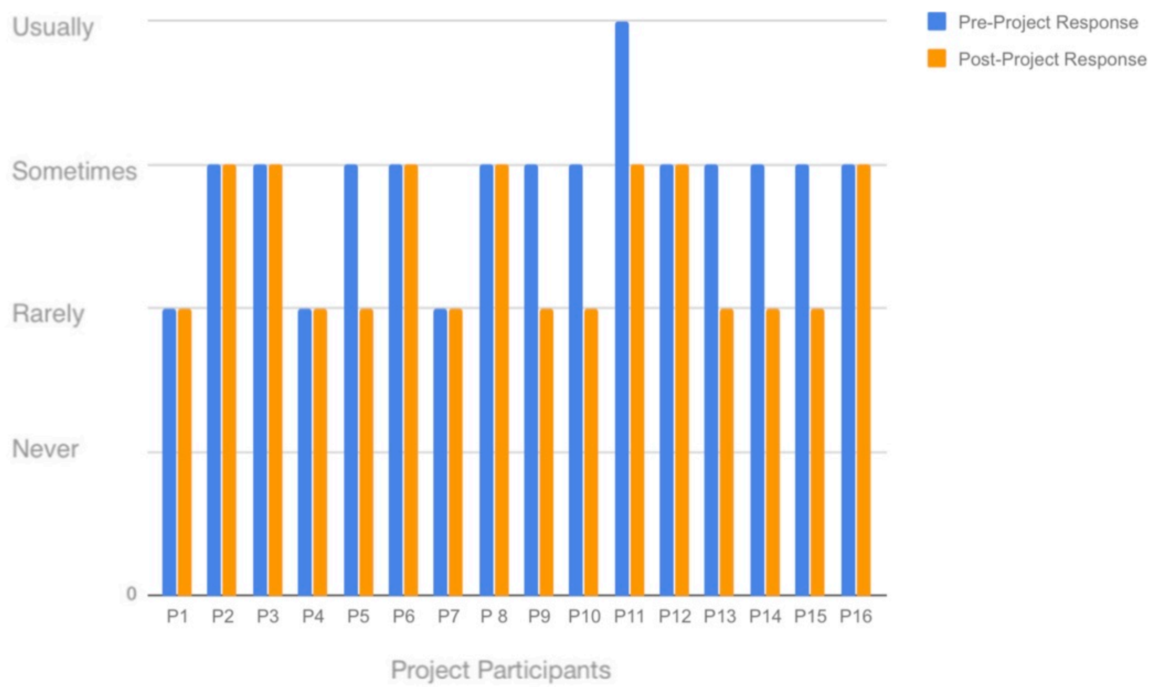
ANSWER CHOICES	RESPONSES	
Always	0.00%	0
Usually	6.25%	1
Sometimes	75.00%	12
Rarely	18.75%	3
Never	0.00%	0
TOTAL		16

Post-project survey (collective responses)



ANSWER CHOICES	RESPONSES	
Always	0.00%	0
Usually	0.00%	0
Sometimes	43.75%	7
Rarely	56.25%	9
Never	0.00%	0
TOTAL		16

Survey comparison (individual responses)

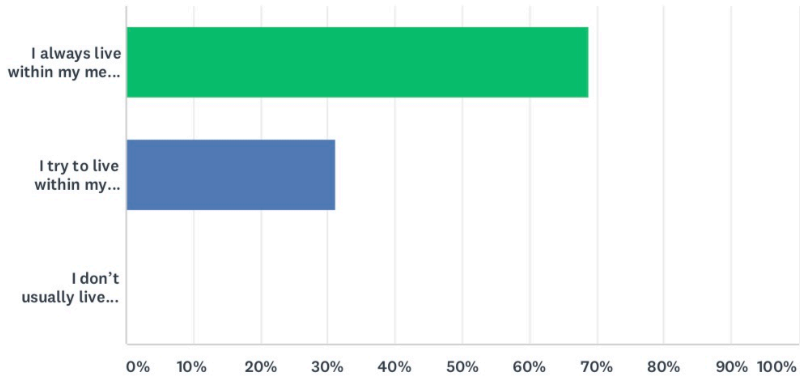


Analysis of Responses to Question 5

1. In this question, which asks how often the respondents experience stress related to their personal finances, the general movement of responses from the first survey to the second survey is toward less stress.
2. All seven who responded differently in the second survey indicated that they now felt less stress related to money. Six of these shifted their response from "sometimes" to "rarely" experiencing financial stress, while one respondent shifted from "usually" to "sometimes."
3. None of the respondents indicated (in either survey) that they <u>never</u> feel stress in regards to their personal finances. Similarly, none of the respondents indicated that they <u>always</u> feel financial stress.
4. Prior to participating in the project, the majority (12 out of 16) said that they "sometimes" feel stress in regard to money, after the project, the majority (9 out of 16) said that they rarely feel stress around their personal finances.

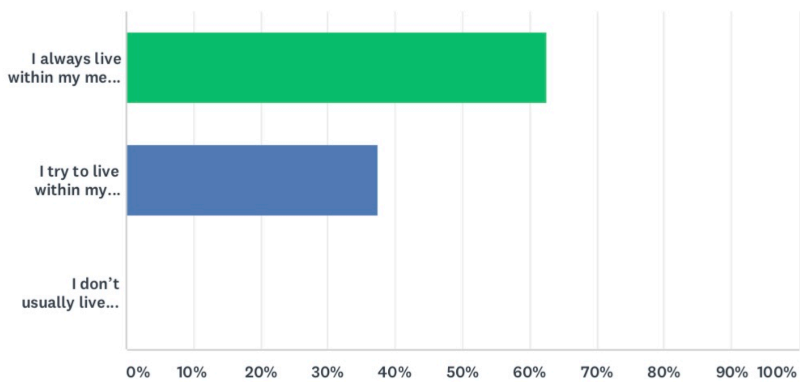
Question 6: Which of the following statements best applies to you?

<u>Pre-project survey (collective responses)</u>



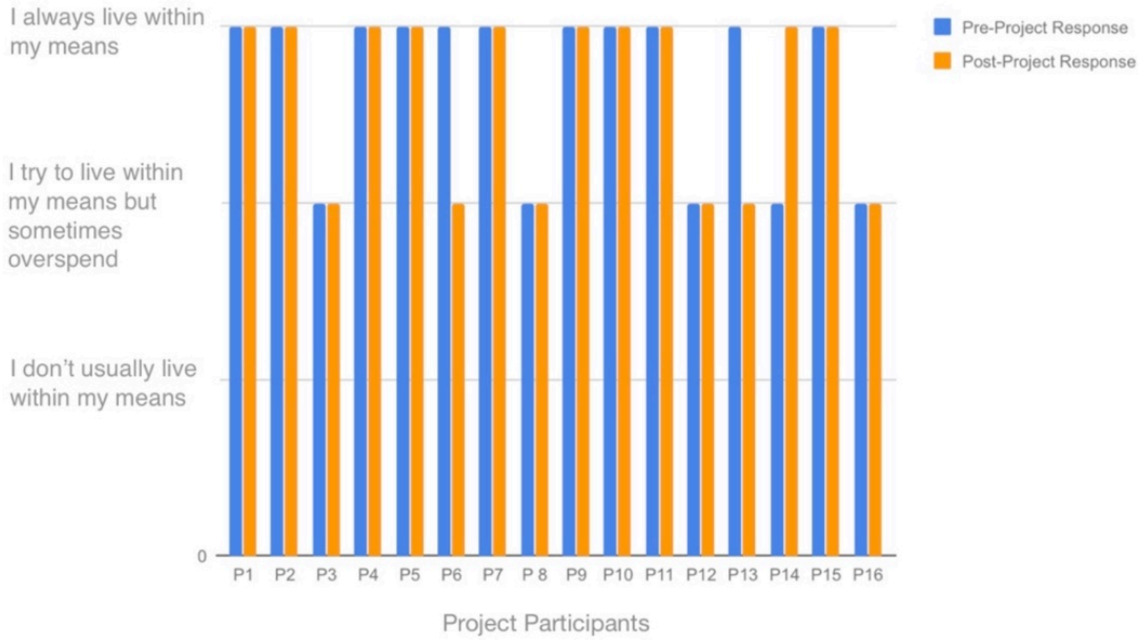
ANSWER CHOICES	RESPONSES	
I always live within my means and never spend beyond what I have.	68.75%	11
I try to live within my means, but sometimes overspend.	31.25%	5
I don't usually live within my means.	0.00%	0
TOTAL		16

<u>Post-project survey (collective responses)</u>



ANSWER CHOICES	RESPONSES	
I always live within my means and never spend beyond what I have.	62.50%	10
I try to live within my means, but sometimes overspend.	37.50%	6
I don't usually live within my means.	0.00%	0
TOTAL		16

Survey comparison (individual responses)

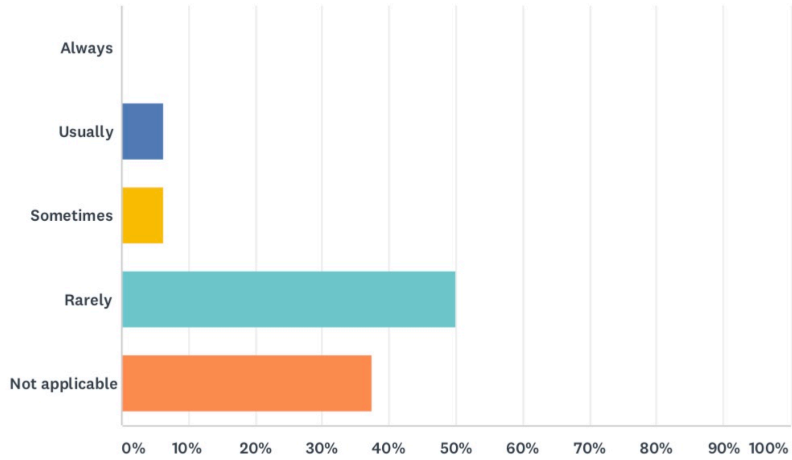


Analysis of Responses to Question 6

1. Prior to their participation in the project, the majority of respondents (11 out of 16) indicated that they always live within their means, while the remaining five said that they "try to live within their mans but sometimes overspend."
2. After the project, the responses over all shifted only slightly with 10 out of 16 now indicating that they "always" live within their means and 6 out of 16 saying that they "try" to live within their means.
3. The distribution of this change in overall responses, is due to three respondents shifting their answers in the second survey. Two respondents (P6 & P13) chose a more sober view of their financial management dropping from "I always live within my means" to "I try to live within my means but sometimes overspend." One respondent (P14), on the other hand, shifted upward on the bar graph from "I try to live within my means," to "I always live within my means."
4. None of the respondents in either survey admitted to always living beyond their means.

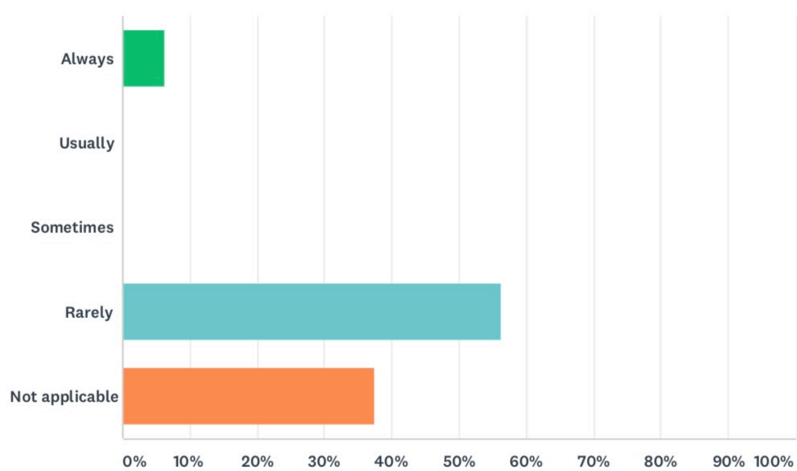
Question 7: How often is money a source of conflict between you and your spouse or domestic partner?

Pre-project survey (collective responses)



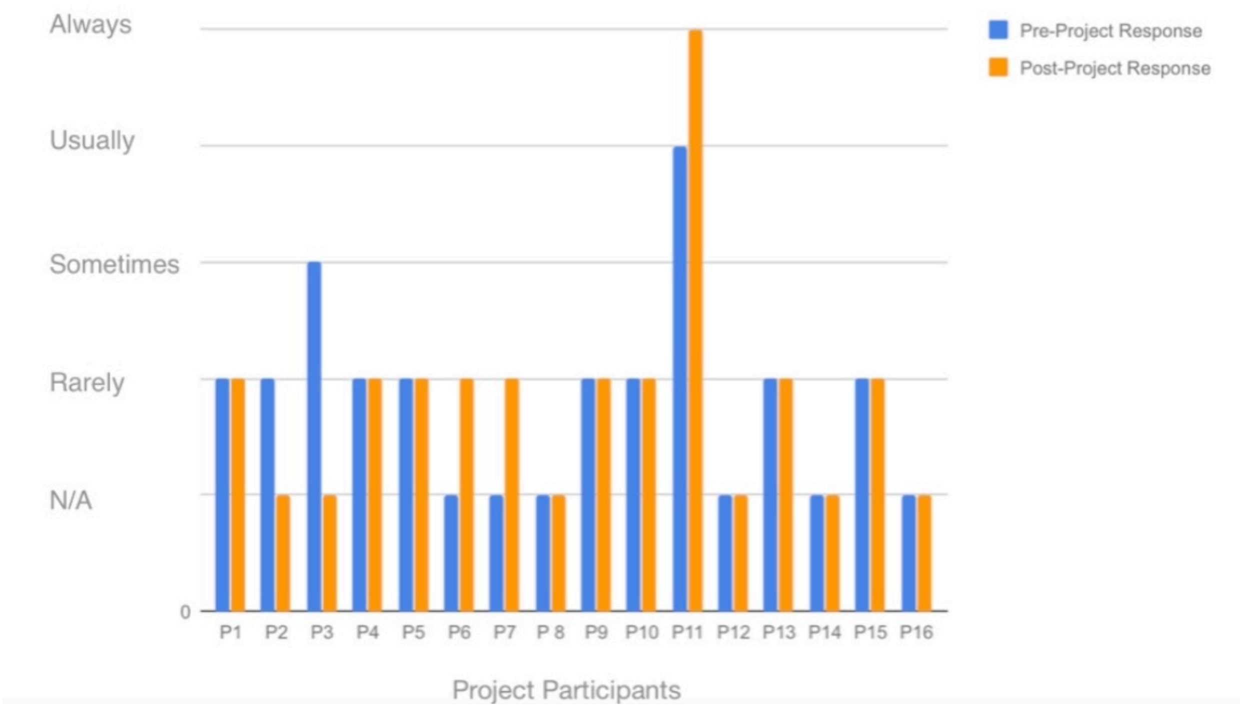
ANSWER CHOICES	RESPONSES	
Always	0.00%	0
Usually	6.25%	1
Sometimes	6.25%	1
Rarely	50.00%	8
Not applicable	37.50%	6
TOTAL		16

Post-project survey (collective responses)



ANSWER CHOICES	RESPONSES	
Always	6.25%	1
Usually	0.00%	0
Sometimes	0.00%	0
Rarely	56.25%	9
Not applicable	37.50%	6
TOTAL		16

Survey comparison (individual responses)



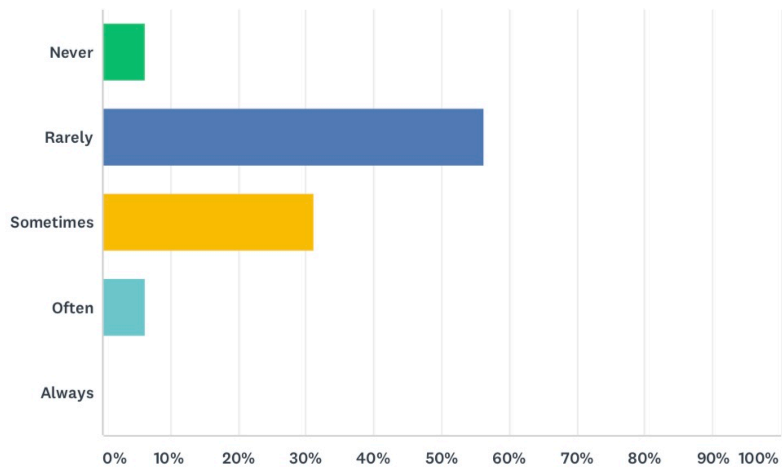
Analysis of Responses to Question 7

1. In regards to this question about how often money is a source of conflict between the participant and his/her spouse or domestic partner, only five of the respondents answered differently following their participation in the project:
    - One respondent (P11) shifted their answer from saying that money is "usually" a source of conflict, to "always" a source of conflict. (Interestingly, P11's age and gender does not relate to any of the 6 coupled individuals who participated in the study. This suggests that P11's domestic partner or spouse was not involved in the project).
    - The response option "N/A" is problematic. I included this option in consideration of those participants who might not be married nor have a domestic partner. Four individuals, however, changed their answers after the project in such a way so as to indicate either that a) they had gained (or lost) domestic partners during the course of the study, or b) that they simply

misunderstood the intention of the response option “N/A.” Specifically, P2 and P3 shifted their response respectively from “rarely” and “sometimes” having conflict over money with their significant other to “N/A.” P6 and P7 shifted their response from “N/A” to “rarely” having conflict over money with their significant other.

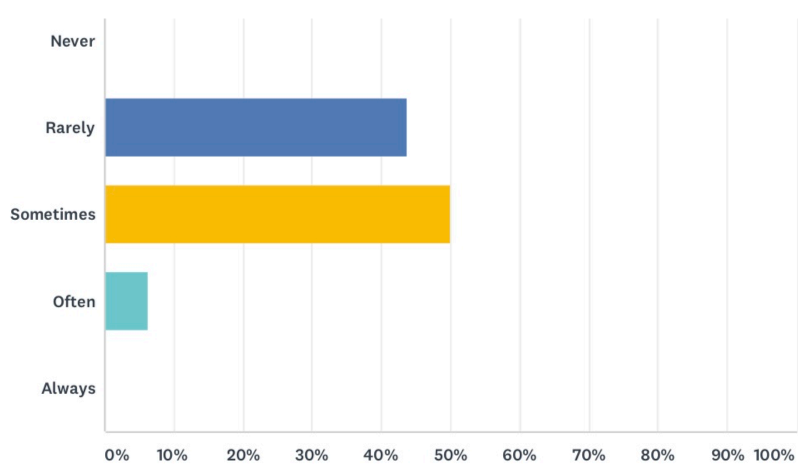
Question 8: How often do you discuss your personal charitable giving habits with others outside of your household or financial advisor? (Charitable giving can be any charitable financial contribution to a non-profit organization, charity, or private foundation).

<u>Pre-project survey (collective responses)</u>



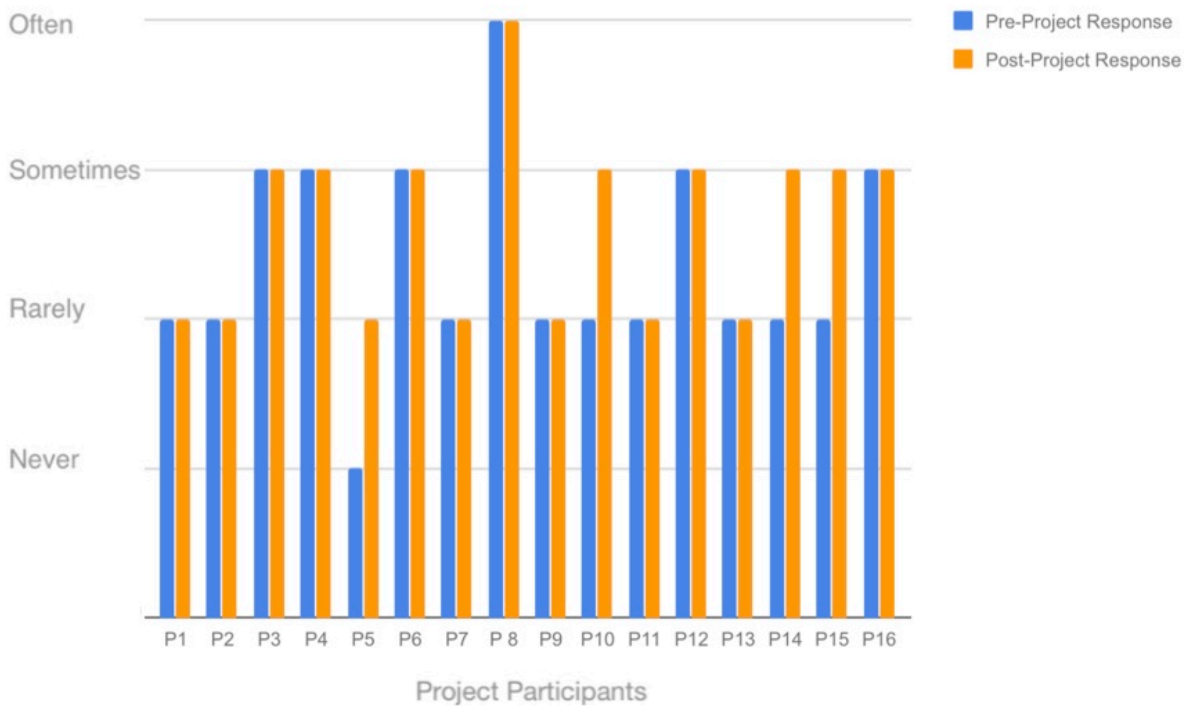
ANSWER CHOICES	RESPONSES	
Never	6.25%	1
Rarely	56.25%	9
Sometimes	31.25%	5
Often	6.25%	1
Always	0.00%	0
TOTAL		16

<u>Post-project survey (collective responses)</u>



ANSWER CHOICES	RESPONSES	
Never	0.00%	0
Rarely	43.75%	7
Sometimes	50.00%	8
Often	6.25%	1
Always	0.00%	0
TOTAL		16

Survey comparison (individual responses)

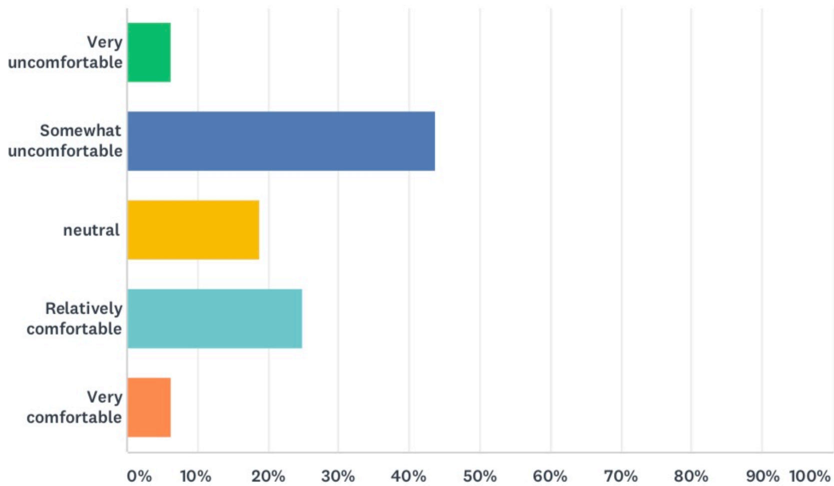


Analysis of Responses to Question 8

1. In the first survey, when asked how often they discuss their charitable giving habits with others outside their household or financial advisor, the majority of the respondents (10 out of 16) indicated that they either rarely or never discuss this subject with others (rarely = 9 respondents, never = 1 respondent).
2. Following their participation in the project, however, the respondents shifted their answers over all with the majority now (9 out of 16) saying that they sometimes or often discuss their charitable giving habits with others (sometimes = 8 respondents, often = 1 respondent).

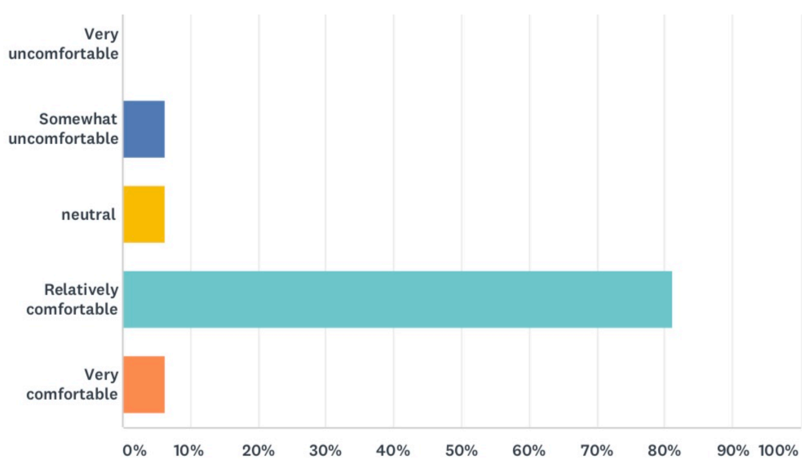
Question 9: How comfortable are you in discussing your personal finances with others beyond your immediate household or financial advisor?

Pre-project survey (collective responses)



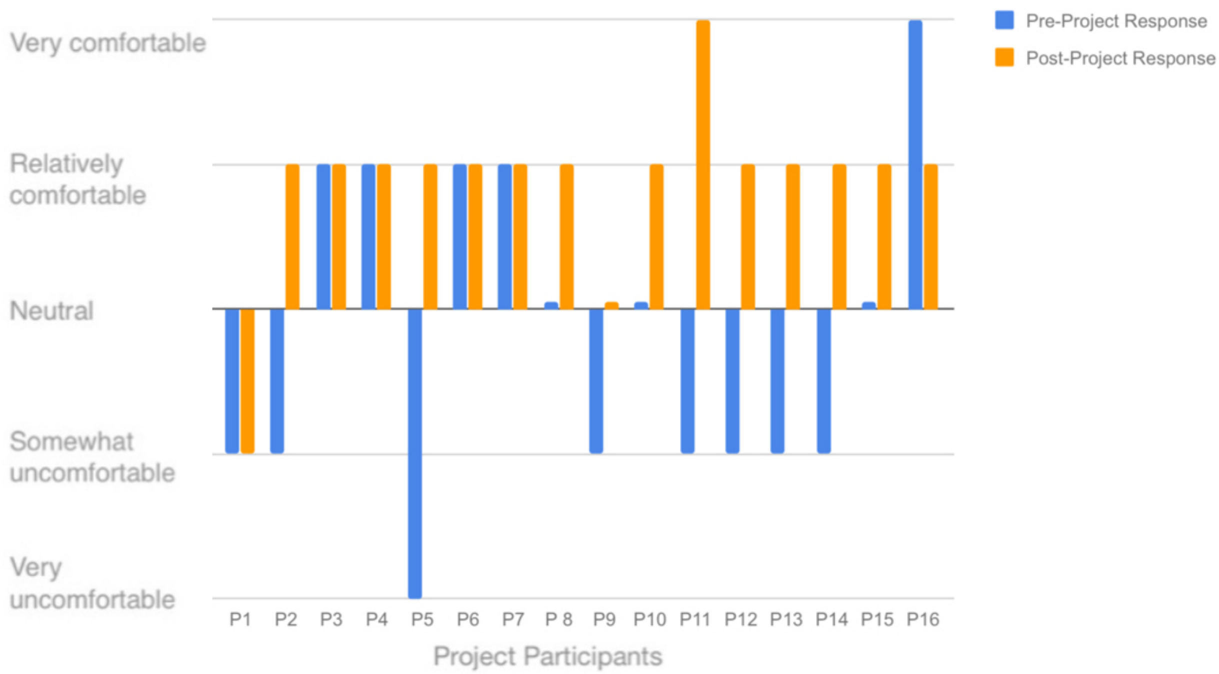
ANSWER CHOICES	RESPONSES	
Very uncomfortable	6.25%	1
Somewhat uncomfortable	43.75%	7
neutral	18.75%	3
Relatively comfortable	25.00%	4
Very comfortable	6.25%	1
TOTAL		16

Post-project survey (collective responses)



ANSWER CHOICES	RESPONSES	
Very uncomfortable	0.00%	0
Somewhat uncomfortable	6.25%	1
neutral	6.25%	1
Relatively comfortable	81.25%	13
Very comfortable	6.25%	1
TOTAL		16

Survey comparison (individual responses)



Analysis of Responses to Question 9

1. This question is a supplement to question 8, and is meant to gauge the respondents' level of comfort with discussing their personal finances with others outside of their household or financial advisor. In this question 11 out of 16 respondents changed their answers in the post-project survey.
2. The only respondent (P5) who initially said she was "very uncomfortable" with discussing money matters with others, changed her response significantly in the second survey to indicate that she was now relatively comfortable with doing so.
3. The number of individuals who said they felt "relatively uncomfortable" with talking about money with others outside their family dropped from 7 in the first survey to 1 in the second.
4. The number of individuals who said that they felt "neutral" about discussing their finances with others dropped from 3 to 1.

5. The number of individuals who said that they felt "relatively comfortable" with talking about money with others increased from 4 to 13.
6. The majority of those who shifted their responses in the second survey to indicate that they felt relatively comfortable in talking about money with others, initially felt either "somewhat uncomfortable" (6 respondents) or "neutral" (3 respondents).
7. One respondent (P11) made the shift from "relatively uncomfortable" to "very comfortable" (the highest answer choice).
8. Only one respondent (P1) remained unchanged in feeling "relatively uncomfortable" about talking about money with others outside their family.
9. Finally, one respondent (P16) who had started off believing that they felt "very comfortable" in talking about money with others changed her response to a more sober "relatively comfortable" following her participation in the project, perhaps indicating that the practice of actually engaging with others on the subject may not have been quite as comfortable as anticipated.

Question 10: Please rate how you view yourself in terms of financial generosity

(Very Generous • Somewhat Generous • Neutral • Somewhat Ungenerous • Ungenerous)

Insufficient data were collected for this question. While questions 1-9 received a response rate of 100%, questions 10-12 received a very poor response rate. Only 2 out of 16 individuals responded to question 10 which asked individuals to rate themselves in terms of their level of generosity. The fact that most respondents chose not to answer this question suggests a flaw in the question itself. It is possible that the respondents consciously objected to the fundamental idea of rating themselves in such a way.

Question 11: How would you describe your current attention to charitable giving in your own life?

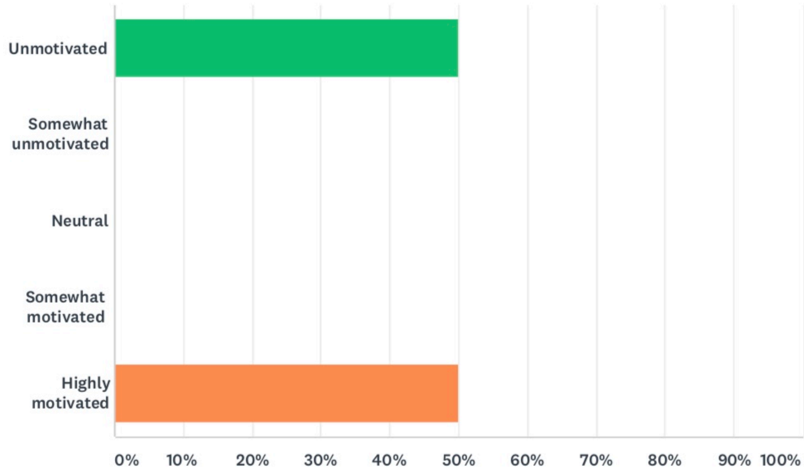
(High Priority • Somewhat High Priority • Neutral • Somewhat Low Priority • Low Priority)

Insufficient Data Collected

Question 12: How motivated do you feel to re-examine the role of charitable giving in your life?

Pre-project survey (collective responses)

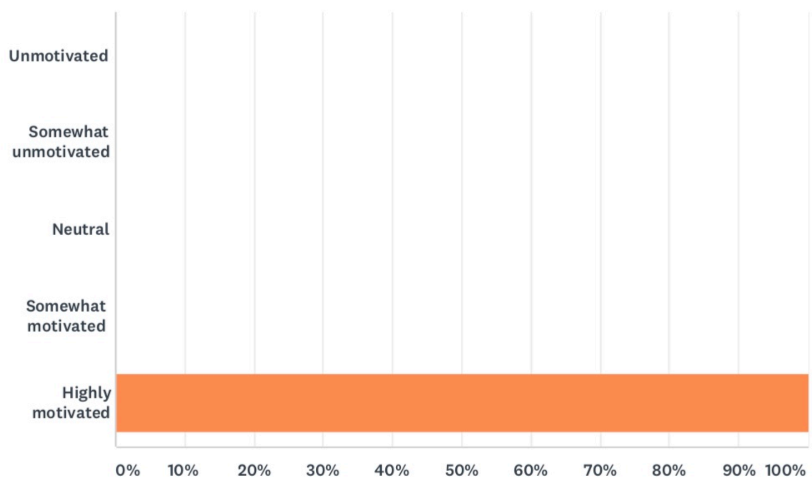
Answered: 2 Skipped: 14



ANSWER CHOICES	RESPONSES	
Unmotivated	50.00%	1
Somewhat unmotivated	0.00%	0
Neutral	0.00%	0
Somewhat motivated	0.00%	0
Highly motivated	50.00%	1
TOTAL		2

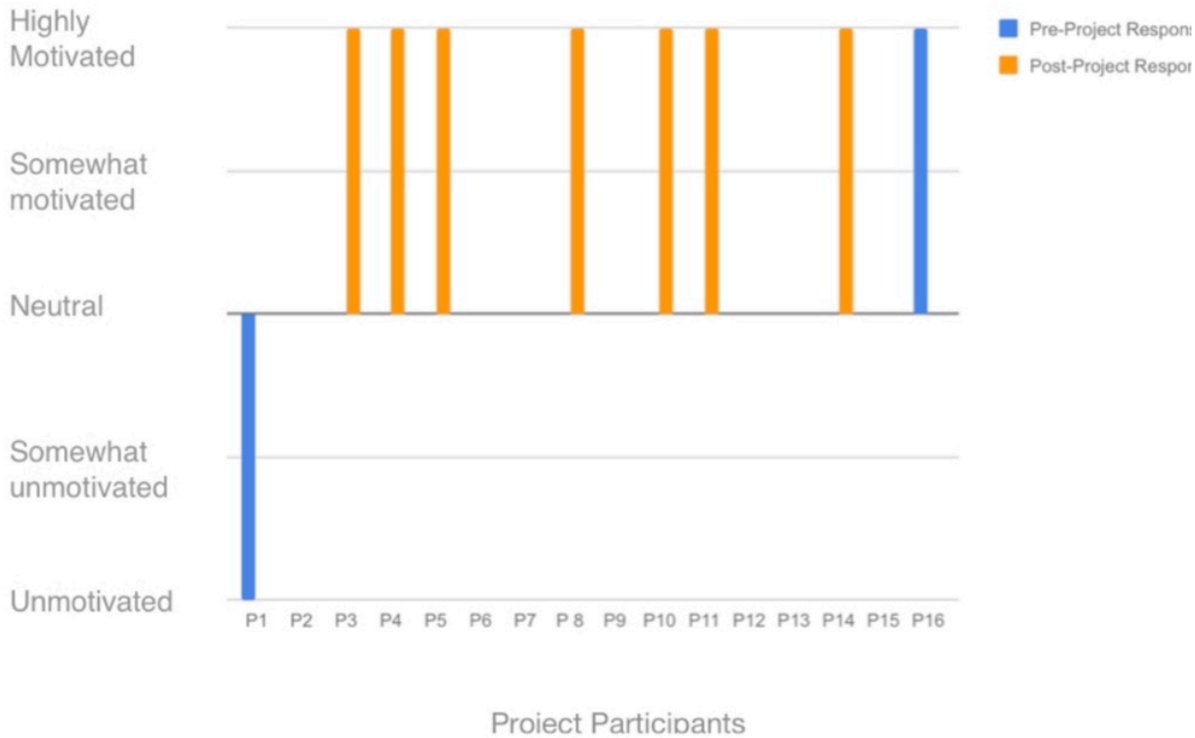
Post-project survey (collective responses)

Answered: 7 Skipped: 9



ANSWER CHOICES	RESPONSES	
Unmotivated	0.00%	0
Somewhat unmotivated	0.00%	0
Neutral	0.00%	0
Somewhat motivated	0.00%	0
Highly motivated	100.00%	7
TOTAL		7

Survey Comparison (Individual Responses)



Analysis of responses to question 12

1. This question was intended to gauge the participants level of motivation (from Low to High) in re-examining the role of charitable giving in their lives. Of the three questions (Q10-12) that received very low responses, this one provided some insight into the effect that the project had on the participants.
2. While only 2 out of 16 individuals chose to respond to this question in the pre-project survey, 7 individuals responded to it in the second survey.
3. Neither of the two (P1 and P16) who responded to the question in the first survey, responded in the second survey.
4. All seven individuals, however, who responded in the second survey (none of whom responded to the first survey) indicated that they felt "highly motivated" to re-examine the role of charitable giving in their lives.

Narrative Responses in the Post Project Survey

Three additional questions were included in the post-project survey to collect narrative responses from the participants regarding their experience with the group discussions. While a complete version of these narrative responses can be found in the appendix section of this paper (Appendix D), some of the key insights gained from them will be presented in the next chapter in which I attempt to draw some conclusions and evaluate the success of the project vis-a-vis my thesis statement.

Quantitative Data - Pledge Statistics

Since one of the main objectives of my thesis is to measure whether or not the project has an actual impact on pledging, quantitative data was gathered by observing notable changes to the project participants' pledge statistics as a result of their taking part in the project. As mentioned earlier, the project took place just prior to the start of the 2018 pledge season, a time when the entire congregation (including the project participants) would be considering their pledge for the 2019 fiscal year. The plan, therefore, was to utilize the rest of the congregation as my control group (those who didn't participate in the project) in order to evaluate the impact of the project on the project participants (i.e. Study Group).

In the following section, I will explain my process of determining an accurate control group before displaying and analyzing the quantitative results of my study.

Determining an Accurate Control Group

For this analysis, I have considered three years worth of pledge statistics: 2017-2019. The following spreadsheet shows the pledge statistics of the Study Group for these three years, including the percentage change in their pledge commitments each year. A few basic facts should be noted here (facts that will be integral to determining an accurate Control Group):

- All the project participants were attending St. John's prior to the 2017 fiscal year, and therefore had the opportunity to make a pledge for 2017.
- All the project participants either increased their pledge or kept their pledge flat from 2017 to 2018 (see green column in Table 1 below). *Note: None of the participants decreased their pledge between 2017-2018*

Table 1: Study Group Pledge Statistics 2017-2019*

Study Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
1	$0	0%	$0	100%	$1648
2	$0	0%	$0	0%	$0
3	$0	0%	$0	100%	$1,200
4	$2,400	0%	$2,400	4%	$2,500
(Couple) 5	$3,000	10%	$3,300	6%	$3,500
6	$1,300	15%	$1,500	100%	$3,000
7	$3,600	7%	$4,200	29%	$5,400
(Couple) 8	$5,200	20%	$6,240	21%	$7,540
9	$1,200	25%	$1,500	47%	$2,200
10	$3,000	33%	$4,000	-10%	$3,600
(Couple) 11	$360	33%	$480	150%	$1,200
12	$1,000	50%	$1,500	0%	$1,500
13	$1,200	67%	$2,000	0%	$2,000
14	$0	100%	$600	0%	$600
15	$0	100%	$520	10%	$572
Average Increase/ Decrease over previous year		**31.36%**		**37%**	

** Households that increased their pledge from $0 to any amount the following year were given a 100% increase.*

In determining an accurate control group from among the rest of the congregation, therefore, the following criteria must be present:

1) They must have attended St. John's since 2016 and have had the opportunity to make a pledge in 2017.
2) They must have either increased their pledge or kept it flat from 2017 to 2018. In other words, those households who decreased their pledge between those years will not be considered in the Control Group since none of the households in my Study Group decreased their pledge between 2017-2018.
3) They must still be active members in our church community as are all the members of the Study Group.

Applying the above criteria to all pledging households in our congregation (excluding the Study Group) yields 232 households that can be considered a fairly accurate Control Group. A complete spreadsheet of the Control Group pledge statistics from 2017-2019 can be found in the appendix section of this paper (See Appendix E). Table 2 below presents an executive summary of both group statistics displayed side-by-side.

Table 2: Pledge Statistics 2017-2019 Comparison

	Control Group	Study Group
Number of Households	232	15
Average Household Pledge Increase 2017-18	**37%**	**31%**
Average Household Pledge Increase 2018-19	**4%**	**37%**

While the study group's average pledge increase[72] between the years 2017-18 is six percent less than that of the control group (31% vs. 37%), after participating in the project, the study group's average pledge increase between the years 2018-2019 is 33 percent more than the Control Group (37% vs. 4%). For a more specific analysis of these results, we might consider comparing the study group with the control group by brackets. In the following Table (Table 3), both groups are broken down into categories based on the percentage increase from the previous year. Note: The top of the chart displays the pledge years being considered, and the green column represents the difference between the Control and Study Groups' percentage increase for each year.

TABLE 3: 2017-2019 Pledge Statistics Comparison by Brackets

		2017-18			2018-19		
	% increase by Brackets	**Control Group***	**Study Group**	**Dif.**	**Control Group**	**Study Group**	**Dif.**
1	Those whose pledge remained flat to the previous year (0% increase)	48%	**27%**	-21%	47%	**27%**	-20%
2	Those who increased their pledge by up to **50%**	39%	**53%**	14%	26%	**40%**	14%
3	Those who increased their pledge by **51-100%**	10%	**27%**	17%	8%	**20%**	12%
4	Those who increased **more than 100%**	3%	**0%**	-3%	<1%	**7%**	6%
5	Those who **decreased** their pledge from the previous year ***(only between 2018 and 2019)***	**N/A** Since neither group includes decreases between 2017-18		0%	18%	**7%**	11%
	Total difference expressed as %			7%			23%

* *Expressed as % of total number of households in that group*

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[72] calculated based on pledge commitments not actual dollars pledged.

Taking into consideration that the Study Group is significantly smaller than the Control Group (15 households vs. 232), and that a larger Study Group would surely provide more accurate data for our consideration, the following information can be summarized from Table 3 above:

1. In general, both groups increased their pledge less on average between 2018-19, than they did between 2017-18. While this does not mean that they pledged less dollars, it does mean that the level at which they *increased their pledge* for 2019 was not as high as for the previous year.
2. Between 2017-18 (one year before my project), households in the Study Group already stood at a slightly higher level of increase in their pledges (7%) as compared with households in the Control Group (see 2017-2018 total difference in Table 3).[73]
3. The average number of households in the Study Group who kept their pledge flat to the previous year (Row 1) remained the same (27%), while the Control Group in this same category shows a slight drop (from 48% to 47%). In other words the study does not seem to have affected the overall average number of households (4 out of 15) who did not increase their pledge at all.
4. The average number of households in the Control Group who increased their pledge by more than 100% dropped from 3 percent in the previous year to less than one percent in 2019. Households in the Study Group, however, show an increase in this category from zero percent in the previous year, to seven percent in 2019.
5. The rate of decreased pledges among the Control Group between 2018-19 is more than half of that in the Study Group (18% vs. 7%). In other words, those who participated in the project were statistically less likely to decrease their pledges.

[73] That households in my study group had a higher percentage of pledge increase than the control group the previous year is completely coincidental, as no attention was given to pledge statistics when invitations to participate in the study were made.

CHAPTER 6

Thesis Evaluation

Having described in detail the project that I conducted with 18 members of my congregation, as well as presenting the qualitative and quantitative results of the study, I will now attempt to draw some conclusions by providing a narrative analysis of these results and evaluating the project's success in support of my thesis. It would be useful at this juncture, however, for me to clearly state the criteria upon which I will evaluate the success of my project.

Based on the arguments that I've made in this paper, I believe there are three goals that my project would need to adequately meet in order to qualify as successful in addressing the ultimate problem of the lack of charitable giving at St. John's:

1. Did the practice of de-isolating around money throughout the course of the project address the money taboo obstacle in the lives of the project participants?

2. Did the process of replacing isolation with connection around money lead to a greater sense of awareness around, and desired intentionality with money, spending, and financial generosity?

3. Did the project lead to increased charitable giving to St. John's from among the project participants?

Based on the results of the study, the short answer to all three questions above is yes. Over the next several pages, I hope to support this conclusion. Also, interspersed throughout the rest of this chapter are some of the personal testimonies of the project participants themselves. My hope in doing so, is to move beyond simply the numbers and statistics which dominated the previous chapter, to a more organic and personal picture of the impact that the project had on people's lives.

1. **Did the practice of de-isolating around money throughout the course of the project address the money taboo obstacle in the lives of the project participants?**

"I can learn from others about finances and the different attitudes about giving that I can emulate."

One of the primary objectives of the study was to experiment with de-isolating around money in a cultural context in which the money taboo is strong. As we have already established, a taboo is a mechanism by which a culture manages socially undesirable behavior through the instilling of a subconscious fear-of-sorts regarding transgressing against the taboo itself. It is safe to say that most of the participants came into the project with at least some level of discomfort around discussing their relationship to money with others. The responses to question nine in the first survey confirm this discomfort.

Prior to the project, only five out of eighteen individuals indicated that they were somewhat comfortable with talking about their personal finances with others beyond their immediate household or financial advisor. The other eleven participants (70% of the group) said that they were uncomfortable in doing so. There was a dramatic, polar shift in these statistics, however, in that after their participation in the project, just under 90 percent of the group (14 out of 16) said that they now felt relatively comfortable talking about money with others. In other words, any latent concerns or fears about transgressing the money taboo were substantially diminished as a result of practicing talking about money with others in a safe, structured environment. In fact, the majority of the participants indicated in the second survey that the opportunity to talk about money with others was surprisingly the most beneficial part of the project.

Finding similarities with other people (such as we are all influenced by the way our grandparents managed money) and also finding new strategies and ideas to consider (unique methods for charitable giving)."

"Finding out others are in the same position as I am."

Another beautiful testimony to the positive effect that de-isolating around money had on the project participants was the sense of common-journey and shared experience with money - its struggles and benefits. The money taboo, as we have already discussed, is often perpetuated by our own insecurities around our financial struggles. The fact that several of the participants in my study expressed a sense of deep gratitude for the opportunity to learn that they are not alone in their experiences with money further supports the benefits of being authentic about money in church.

2. **Did the process of replacing isolation with connection around money lead to a greater sense of awareness around, and desired intentionality with, money, spending, and financial generosity?**

"Even though I don't consider myself a very financially-motivated person, it was interesting to identify different ways in which money (or its derivatives) factor into my sense of identity."

Community plays a crucial role in the process of healing from the disease of consumerism in our culture. One of the tragedies of the money taboo is that it keeps us from fully exploring and naming the underlying individual and collective reasons for why we chose to spend our money the way we do. This lack of awareness around money and the powerful role it plays in our lives, inhibits true intentionality with our spending, especially as it relates to charitable giving.

My choice of intervention (i.e. building community around money conversations) was in every way intended to harness the power of community in helping to illuminate - through the process of mutual exploration - the role that money plays in our lives. The goal was to support greater mindfulness with our spending. My project thesis proved successful on this front as well in that participants expressed an enhanced sense of awareness around how money factors into their lives by virtue of the small group conversations.

"Tying practice to values, thinking more deeply about the reasons I spend and give, thinking through the balance between time and financial contributions, sharing the discussion."

The results of survey questions 4 and 5 also show that the simple act of talking about money with others decreasing levels of personal stress around finances, as well creating greater sense of abundance in the lives of many of the participants. This is significant for the desired outcome of greater generosity since the perception of scarcity can have a devastating affect on charitable giving.

3. **Did the project lead to increased charitable giving to St. John's from among the project participants?**

"Allowed me to explore my underlying emotions towards money and my motivations for charitable giving."

Our final task is to evaluate the project's success from the standpoint of actual financial giving. Did the project lead to increased charitable giving to St. John's from among the project participants? For a definitive answer to this question, let us analyze the results presented in the previous chapter from a few different angles. We will do this by comparing the Study and Control Groups in the following ways:

1) A simple comparison of overall average pledge increase/decrease

2) Comparison of the traditional non-pledgers in both groups

3) Comparison by rate of pledge decrease in 2019

4) Comparison by rate of pledge increase in 2019

1) A comparison of the total average pledge increase/decrease

The most straightforward way to evaluate the success of the project from a giving perspective is to compare the rate at which the Study and Control Groups increased their giving from one year to the next. The initial results of the project, as displayed in the following table from chapter five, are quite encouraging.

Table 2: Pledge Statistics 2017-2019 Comparison-1

	Control Group	Study Group
Number of Households	232	15
Average Household Pledge Increase 2017-18	**37%**	**31%**
Average Household Pledge Increase 2018-19	**4%**	**37%**

Before the Project: The Study Group's average pledge increase between the years 2017-18 is *6% less* than that of the control group (31% vs. 37%).

After the project: The Study Group's average pledge increase between the years 2018-2019 is *33% more* than that of the Control Group (37% vs. 4%). Furthermore, the percentages of both these groups seem to be going in opposite directions. For the Control Group, the rate of pledge increase dropped dramatically between 2018 and 2019, from 37 percent to 4 percent. Households in the Study Group, on the other hand, went from a 31 percent average pledge increase in 2018 to 37 percent in 2019.

Did the project lead to increased charitable giving to St. John's from among the project participants? The answer, based on this initial comparison of the Study and Control Groups, is yes. The statistical variance between both groups following the project, as compared with pre-project data, provides for a safe first conclusion that the project was indeed successful in cultivating greater financial generosity among the project participants. This is validated not only by the fact that the average percentage of pledge increase per household went up, but, perhaps even more significantly, that the Study Group did not mirror the rest of the congregation's giving pattern, which was marked by a significant slow-down from the prior year.

"*It compelled me to think about my financial priorities, as well as how and why I give.*"

2) A comparison of traditional non-pledgers

Let us now consider other data points to further substantiate our initial conclusion of the success of this project from a quantitative standpoint. One important measurement for an experiment such as this one is whether or not it has the capacity to create new pledgers from traditional non-pledgers. In other words, does engaging in meaningful money conversations with others in the context of one's faith community provide a jump-start to sustained financial giving to one's church? To answer this question, we will now compare only those households in the Control and Study Groups that had not previously pledged to St. John's.[74]

[74]For the purposes of this study, "traditional non-pledgers" are those who did not pledge in 2017 or 2018.

Control Group: Of those households in the Control Group that did not pledge in either 2017 or 2018 (36 households), 39 percent (or 14 households) pledged for the first time in 2019.[75]

Study Group: Of those households in the Study Group that did not pledge in either 2017 or 2018 (a total of 3 households), 67 percent (or 2 out of 3) pledged for the first time in 2019.

This means that the project resulted in a fairly higher rate (nearly 30% more) of first-time financial commitments to St. John's than did other stewardship methods that year. This further confirms our unfolding conclusion that the project had a positive impact on financial giving to the church.

Meeting others. Refocusing on my life style & role money or finances play as part of it. Need for planning and budget - set priorities."

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3) A comparison of those who decreased their pledge in 2019

Two more comparisons between the Study and Control Groups are needed. The reason for further isolating the data is to determine whether the true success of the project (from a giving standpoint) was in its ability to inspire greater giving, or curtail diminished giving. The answer is both. Table 3 in the previous chapter shows that 18 percent of households (42 out of 232) in the Control Group decreased the dollar amount of their pledge to St. John's in 2019 over the previous year. This, as compared with seven percent of households in the Study Group (1 out of 15 households) who decreased

[75] A complete spreadsheet of the Control Group pledge statistics from 2017-2019 can be found in the appendix section of this paper (See Appendix E).

their pledge in 2019. In other words, the rate of pledge decreases among households in the Control Group was two-and-a-half times higher than that of the Study Group.

To further investigate these results, let us consider in isolation only those households who decreased their pledge in 2019. Table 4 below, which provides a comparison of both groups, shows that households in the Control Group decreased their pledge on average by 40 percent in 2019, whereas for the Study Group the drop was a less drastic ten percent. These results indicate that the project was instrumental in keeping pledge dollars from dropping. A larger sample group, however, would certainty provide more concrete data here since a comparison of 1 to 42 households is rather thin.

Table 4: Comparison of households that decreased their pledge in 2019

	Control Group	Study Group
Number of Households	42 (out of 232)	1 (out of 15)
2017-2018 Average Household Pledge Increase/decrease	**24%**	**33%**
2018 - 2019 Average Household Pledge decrease	**-40%**	**-10%**

"Talking about different views on giving and how giving evolves as you are in different stages in life."

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4) A comparison of those who increased their pledge in 2019

Finally, as we saw in chapter five, both the Study and Control Groups seem to have increased their pledge less on average between 2018-19, than they did between 2017-18. Again, while this does not mean that they pledged fewer dollars (as, indeed, they did not), it does mean, however, that the level at which they *increased their pledge* for 2019 was not as high as for the previous year. Having said this, let us conclude our comparison of both groups by looking now at only those households who increased their pledge in 2019. Table 5 below shows that 34 percent of households in the Control Group (or 80 out of 232) increased their pledge over the previous year by an average of 33 percent. On the other hand, 67 percent of households in the Study Group (10 out of 15) increased their pledge in 2019 over the previous year at an average rate of 57 percent. Perhaps a more significant indication of the success of the project is the fact that households in the Study Group raised their giving level by 35 percent in a single year (from 22% to 57%), whereas households in the Control Group only raised their giving by 2 percent.

Table 5: Comparison of households that increased their pledge in 2019-1

	Control Group	Study Group
Number of Households	80 (out of 232)	10 (out of 15)
Average Household Pledge Increase/decrease 2017-18	**31%**	**22%**
Average Household Pledge increase 2018-19	**33%**	**57%**

"Hearing other people's approaches to decision making and their views on the value of money in their lives."

In this section, we evaluated the success of the project in terms of its impact on increased financial giving by analyzing the data four different ways. All the results point to the encouraging conclusion that the project was in fact successful from a quantitative standpoint. As we observed in chapter five, a good number of the individuals in the study indicated in the post-project survey that they were highly motivated to re-evaluate the role of charitable giving in their lives as a result of their participation in the project. While it is certainly possible that these individuals may have also increased their charitable giving to other organizations, what is clear is that the St. John's pledge statistics for this group reflect a conscious intention to give more generously.

"It was very worthwhile to be able to focus on what money means to me, share my perception with parishioners of different ages/stages of life and receive their input about their thoughts about money and stages of life. I loved the subject being framed within a spiritual context"

CONCLUSION

To recap our journey, the presenting problem which led to my doctoral thesis is that St. John's, like many other churches in America, has more than enough member households in order to thrive financially (people who love, and are strongly committed to their church), and yet, continues to struggle each year to make ends meet. In most churches (including St. John's), the primary stewardship strategy is to try and "convince" parishioners to pledge more. My project, however, aimed at experimenting with a different strategy - one that gets at the heart of some of the deeper reasons for the lack of charitable giving among American Christians.

I have argued in this paper for the existence of two significant cultural obstacles to Christian charitable giving in America which must be acknowledged and addressed by the church for both spiritual and practical reasons. These two obstacles are 1) the disease of consumerism, and 2) the money taboo. The approach I have chosen, therefore, is a formational one in which both of these cultural obstacles are brought forward to the individual and collective consciousness of our parishioners through the act of talking about money with others in a safe, structured environment. This approach aims at supplanting the disease of consumerism with the power of community as we begin to de-isolate around money. My approach also aimed at deepening individuals' comprehension of their own conscious and subconscious attitudes toward money and generosity, as well as enhancing their sense of awareness regarding how and why they choose to spend the way they do. The anticipated outcome of the project was that participants would experience a liberation of sorts from the grip of consumerism (even in the most incremental of ways) creating greater potential for financial generosity.

The results of my thesis experiment at St. John's tell the story of a group of people who found significant personal and communal value in the project, and whose basic attitudes toward money and charitable giving were influenced by their participation. Overall, the discomfort and anticipated challenges of talking about money with others were decreased, the perceived distance between money and spirituality was lessened, the personal sense of abundance was enhanced, stress around money went down, while individual motivation to re-evaluate charitable giving went up. For these reasons alone, I would argue that the project was a success from a formational standpoint. The fact, however, that there was also a significant, discernible increase in charitable giving to St. John's from among the project participants, is concrete evidence that the project also succeeded in addressing the presenting problem.

Looking to the future of American Christian charitable giving

My project thesis was designed with the broader church in mind. Practically every religious leader whom I have spoken to on the subject of money and church over the course of my thirteen years as a priest, has expressed some level of difficulty related to inspiring greater giving from among their parishioners. Also, my personal experience in the Episcopal Church in regards to the general method by which we solicit greater giving from among our members, is that we seem to be stuck between a traditional stewardship strategy that no longer appears to be very effective on the one hand, and parishioners who do not seem to regard the church as a high priority for their charitable dollars on the other. What intrigued me, therefore, about *Passing the Plate*, and the research conducted by Christian Smith, Michael Emerson, and Patricia Snell is the connection between the culture of consumerism in America and the lack of charitable giving among American Christians. If, in fact, consumerism - as a financial priority - is a primary reason for why we don't give away more money, then simply changing up how we ask for money during the pledge season each year is not going to address the underlying issues. While I believe that a direct appeal for financial pledging *is* essential to raising the awareness around the importance of giving to the church, I don't think that simply asking for more money is enough to do the job. Nor is it enough to assume that if American Christians are sufficiently inspired by a good cause, or if they were to better comprehend the biblical guidelines for giving, then this would lead to a substantial increase in their charitable giving.[76] While this may sound cynical, my personal conviction is actually quite the opposite.

I believe that American Christians want to do good, and genuinely desire to be a part of something bigger than themselves. Statistics show that Americans account for more charitable dollars than any other nation.[77] The problem is that while generosity with one's wealth is a central Christian teaching, American Christians seem to give away very little money in proportion to their income. The reason for this, as Smith, Emerson, and Snell explain, is "less people's financial capacities and more people's financial priorities."[78] This is why I believe that a formational approach to money and giving makes sense for the church. I hope that in this paper I have demonstrated the immense spiritual and practical rewards of facilitating money conversations at church in a safe structured setting. I also hope that it has been made sufficiently clear that once the conversations get going, the money taboo does not prove to be as much of a roadblock as anticipated. In fact, the one consistent suggestion offered by the participants for how to improve on the project for the future is to extend it beyond three sessions as it felt like they were just beginning to scratch the surface on this important topic.

It is, however, the <u>perceived</u> discomfort of money conversations that might prove most challenging for church leaders in attempting to recruit people to voluntarily participate in such an offering. I am highly aware that the experimental nature of my doctoral project, and the personal invitation from me, is what got people over the initial hump of saying yes to participate. I also realize that other rectors and church leaders may not have this benefit when encouraging their parishioners to take part in money conversations. My suggestion, therefore, for future implementations of similar gatherings, is that until enough momentum is gained through multiple offerings of this program and through personal testimony, the initial base of participants should be personally invited by the rector on an individual basis. Furthermore, these invitations should be made in the context of an intentional effort of discipleship aimed at bringing the subject of money back into church where it belongs. In this way,

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[76] Christian Smith, Michael Emerson, and Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008), Kindle, chap. 3.

[77] Smith, Emerson, and Snell, *Passing the Plate*, Introduction.

[78] ibid., chapter 3.

the rector's invitation would not be too dissimilar from mine in that it leverages his/her moral leadership in such a way that makes invitees feel like they are taking part in something novel and revolutionary.

Finally, the structured format of the discussions was key to the success of my project in that it provided a safe container for a subject of conversation with which most people have little experience. I could see great benefit, therefore, in the development of a 4-6 week curriculum (expanding on the one I created for my project, and in consideration of some of the feedback received from the project participants), to help guide the sessions. Such a curriculum, which would also include specific instructions for facilitators, would be greatly instrumental in mitigating any discomforts that the facilitator themself may have as they broach the subject of money with others.

"It made me feel vulnerable but the setting was key to knowing that there wouldn't be judgment and I could be honest with my group."

Appendix A

Invitation Letter to Project Participants

Subject: Invitation to my doctoral project

Dear __________________,

As you may know, I am currently in a doctoral program at Virginia Theological Seminary. The degree I am working toward is called a Doctorate in Ministry - a practical degree designed for people like me who are in full-time church work.

Now that I'm finished with all my course work, I'll be focusing for the next 1-2 years on my doctoral thesis which will be based on a project that I've designed and implemented at St. John's. The purpose of the project is to give special focus to a particular area in the life of St. John's in which growth or change is desired, using an experimental method or act of ministry that can then be measured for its effectiveness. I've decided to focus my thesis on the subject of money, generosity, and Christian charitable giving - a subject that I am becoming increasingly passionate about.

As you are well aware, money is a touchy subject for most Americans, and we usually try to avoid talking about money with others. And yet the subject of money and possessions appears in the Bible twice as many times as the subjects of prayer and faith combined. What this tells me is that there is a deep connection between our spirituality and our possessions. I believe (and this is my thesis) that if we can break the silence around money - which is arguably the most influential force in our lives - then this will lead to something unexpected and beautiful as it relates to our relationship to money, God, one another, and to our practices of generosity.

So, for my doctoral project, I will be testing this thesis by hosting a gathering of 20 individuals from St. John's for four sessions over the course of a month, in which I facilitate a conversation on the subject of money & our relationship to it, in a safe and intimate setting.

I am writing to ask if you would be willing and able to help me with my doctoral project thesis by participating in this study. I know that talking about money is not a comfortable thing for most of us, but if you would be willing to take a risk with me, I have every confidence that you will find our time together to be rewarding and spiritually deepening.

The gatherings will take place on 3 Tuesdays starting on October 2nd from 6-7:30pm in the lounge. For the integrity of the project, participants would need to attend all four sessions. Before and after the 3 week gathering, I'll be inviting participants to take an anonymous survey to help me measure any qualitative differences that the exercise might produce in our attitudes toward money and generosity.

It would mean a lot to me if you would participate in my doctoral project, and I thank you in advance for you consideration. If you could let me know by this Monday, September 10, that would be great! Please don't hesitate to call my cellphone at 626-354-1583, or email me if you have any questions.

Grace and Peace,
Sari+

Appendix B

Project Pre-Survey

1. Please indicate which of the following phrases most closely aligns with your personal beliefs about money

- ◯ Money is private and should not be discussed with others outside of the immediate household and/or financial advisor.
- ◯ Money is somewhat private, but its ok to talk with others about it under the right circumstances.
- ◯ Money is not private, and talking about it with others is like talking about any other subject.

2. How often do you believe that the subject of money should be discussed in church?

- ◯ Never
- ◯ Infrequently
- ◯ Sometimes
- ◯ Often

3. In general, how important a role do spirituality & prayer play in your financial decisions?

- ◯ Important (I pray and reflect about big decisions involving money)
- ◯ Sometimes important
- ◯ Never important: Money and spirituality belong to different areas of life
- ◯ Frankly, I have not thought much about this question

4. Which of the following personal statements feels most true to you in general

- ◯ I feel that I have enough money
- ◯ I feel that I have more than enough money
- ◯ I feel that I don't have enough money

5. How often do you feel stress with regard to your personal finances?

- ◯ Always
- ◯ Usually
- ◯ Sometimes
- ◯ Rarely
- ◯ Never

6. Which of the following statements best applies to you?

- I always live within my means and never spend beyond what I have.
- I try to live within my means, but sometimes overspend.
- I don't usually live within my means.

7. How often is money a source of conflict between you and your spouse ordomestic partner?

- Always
- Usually
- Sometimes
- Rarely
- Not applicable

8. How often do you discuss your personal charitable giving habits with others outside of your household or financial advisor? (charitable giving can be any charitable financial contribution to a non-profit organization, charity, or private foundation)

- Never
- Rarely
- Sometimes
- Often
- Always

9. How comfortable are you in discussing your personal finances with others beyond your immediate household or financial advisor?

- Very uncomfortable
- Somewhat uncomfortable
- neutral
- Relatively comfortable
- Very comfortable

10. On a scale of 1-5, please rate how you view yourself in terms of financial generosity?

- Ungenerous
- Somewhat ungenrous
- Neutral
- Somewhat generous
- Very Generous

11. How would you describe your current attention to charitable giving in your own life?

- Low priority
- Somewhat low priority
- Neutral
- Somewhat high priority
- High priority

12. How motivated do you feel to re-examine the role of charitable giving in your life?

- ◯ Unmotivated
- ◯ Somewhat unmotivated
- ◯ Neutral
- ◯ Somewhat motivated
- ◯ Highly motivated

13. What percentage of your gross household income do you estimate you contribute in combined charitable giving?

- ◯ Less than 1%
- ◯ 1-2%
- ◯ 3-5%
- ◯ 6-9%
- ◯ 10% or more

14. How closely do you manage your household income and expenses?

- ◯ Very closely (I have a budget and I always stick to it)
- ◯ Somewhat closely (I have a budget, and am generally good at staying with it)
- ◯ Not very closely (I keep track but sometimes feel out of control)
- ◯ Not at all (I do not have a plan for my spending).

15. Please indicate your gender

- ☐ Male
- ☐ Female

16. What is your highest level of education completed?

- ◯ Less than high school
- ◯ High school or equivalent (e.g., GED)
- ◯ Bachelor
- ◯ Masters
- ◯ Doctoral

17. What is your total annual household income?

- ◯ Less than $50,000
- ◯ $50,000 to $74,999
- ◯ $75,000 to $99,999
- ◯ $100,000 to $149,999
- ◯ $150,000 or More

18. In what year were you born? (enter 4-digit birth year; for example, 1976)

19. In what month were you born?

Appendix C

Project Post-Survey

1. Please indicate which of the following phrases most closely aligns with your personal beliefs about money

- ◯ Money is private and should not be discussed with others outside of the immediate household and/or financial advisor.
- ◯ Money is somewhat private, but its ok to talk with others about it under the right circumstances.
- ◯ Money is not private, and talking about it with others is like talking about any other subject.

2. How often do you believe that the subject of money should be discussed in church?

- ◯ Never
- ◯ Infrequently
- ◯ Sometimes
- ◯ Often

3. In general, how important a role do spirituality & prayer play in your financial decisions?

- ◯ Important (I pray and reflect about big decisions involving money)
- ◯ Sometimes important
- ◯ Never important: Money and spirituality belong to different areas of life
- ◯ Frankly, I have not thought much about this question

4. Which of the following personal statements feels most true to you in general

- ◯ I feel that I have enough money
- ◯ I feel that I have more than enough money
- ◯ I feel that I don't have enough money

5. How often do you feel stress with regard to your personal finances?

- ◯ Always
- ◯ Usually
- ◯ Sometimes
- ◯ Rarely
- ◯ Never

6. Which of the following statements best applies to you?

- ◯ I always live within my means and never spend beyond what I have.
- ◯ I try to live within my means, but sometimes overspend.
- ◯ I don't usually live within my means.

7. How often is money a source of conflict between you and your spouse ordomestic partner?

- ◯ Always
- ◯ Usually
- ◯ Sometimes
- ◯ Rarely
- ◯ Not applicable

8. How often do you discuss your personal charitable giving habits with others outside of your household or financial advisor? (charitable giving can be any charitable financial contribution to a non-profit organization, charity, or private foundation)

- ◯ Never
- ◯ Rarely
- ◯ Sometimes
- ◯ Often
- ◯ Always

9. How comfortable are you in discussing your personal finances with others beyond your immediate household or financial advisor?

- ◯ Very uncomfortable
- ◯ Somewhat uncomfortable
- ◯ neutral
- ◯ Relatively comfortable
- ◯ Very comfortable

10. On a scale of 1-5, please rate how you view yourself in terms of financial generosity?

- ◯ Ungenerous
- ◯ Somewhat ungenrous
- ◯ Neutral
- ◯ Somewhat generous
- ◯ Very Generous

11. How would you describe your current attention to charitable giving in your own life?

- ◯ Low priority
- ◯ Somewhat low priority
- ◯ Neutral
- ◯ Somewhat high priority
- ◯ High priority

12. How motivated do you feel to re-examine the role of charitable giving in your life?

- Unmotivated
- Somewhat unmotivated
- Neutral
- Somewhat motivated
- Highly motivated

13. What did you find most beneficial about participating in this exercise?

14. Was there anything that you found particularly challenging or uncomfortable about participating in this exercise?

15. What suggestions would you offer that might help improve this exercise in the future?

16. In what year were you born? (enter 4-digit birth year; for example, 1976)

17. In what month were you born?

Appendix D

Post-Project Survey Narrative Responses

Q13. What did you find most beneficial about participating in this exercise?

P1: "*It compelled me to think about my financial priorities, as well as how and why I give, which includes a lot of non-financial giving (my time and energy).*"

P2: *"Meeting others. Refocusing on my life style & role money or finances play as part of it. Need for planning and budget - set priorities."*

P3: *"I can learn from others about finances and the different attitudes about giving that I can emulate*."

P4: *"Talking about different views on giving and how giving evolves as you are in different stages in life."*

P5: *"Finding similarities with other people (such as we are all influenced by the way our grandparents managed money) and also finding new strategies and ideas to consider (unique methods for charitable giving)."*

P6: *"Even though I don't consider myself a very financially-motivated person, it was interesting to identify different ways in which money (or its derivatives) factor into my sense of identity."*

P7: *"Getting to sort of know the people at my table and also discussing many different life happenings. I think the group through out seemed interesting and friendly."*

P8: *"It was very worthwhile to be able to focus on what money means to me, share my perception with parishioners of different ages/stages of life and receive their input about their thoughts about money. and stages of life. I loved the subject being framed within a spiritual context and the opening and closing prayers. And of course, you, as our leader!"*

P9: *"Talking about money."*

P10: *"Allowed me to explore my underlying emotions towards money and my motivations for charitable giving."*

P11: *"Just getting to focus on the topic and talk about it in a safe way, with dialog from diverse viewpoints."*

P12: *"Tying practice to values, thinking more deeply about the reasons I spend and give, thinking through the balance between time and financial contributions, sharing the discussion."*

P13: "*Finding out others are in the same position that I am."*

P14: *"Hearing other people's approaches to decision making and their views on the value of money in their lives."*

P15: *"Hearing other's point of view and charitable practices."*

P16: *"The opportunity to reflect intentionally on money, giving and the spirituality of generosity. Also sharing with others our experiences and ideas."*

Q14. Was there anything that you found particularly challenging or uncomfortable about participating in this exercise?

P1: *"Acknowledging that my charitable giving is not a high priority (financially)."*

P2: *"No."*

P3: *"Verbalizing how money has influenced me. Something I had not really thought about*."

P4: *"No, it was informative."*

P5: *"It made me feel vulnerable but the setting was key to knowing that there wouldn't be judgment and I could be honest with my group*."

P6: *"Didn't know the participants, and that can be awkward to get into good conversations. That can be a plus too though*."

P7: *"Not really. I felt I had sort of had a perfect and happy life whereas everyone at my table had been separated and all divorced except one who is thinking of it. At first I felt a bit uncomfortable but then it became very comfortable there because everyone was very open and friendly."*

P8: *"Nothing. I have been talking about my money (fixed income at this point) and the challenge to make it last since I have longevity in my family. My mother is 102."*

P9: *"No."*

P10: *"The second discussion on spending presumed that folks focused on spending vs. saving. For me, I am fairly frugal and am very focused on saving money (because I view money more in terms of the security it provides!)"*

P11: *"I am an introvert and my table had a big talker who took over every conversation*."

P12: *"It focused me more on the subject, in a good way."*

P13: *"Feeling like I gave a lot less than others, but that was diminished as time went on in the project."*

P14: *"We had one participant in our group who had done a lot of soul searching about money and she tended to dominate the conversation. She was open to hearing other points of view, but after she set the stage on her own situation, she tended to over explain."*

P15: *"No."*

P16: *"If anything not enough time*."

Q15. What suggestions would you offer that might help improve this exercise in the future?

P1: *"I was late a couple times so I lacked some of them perspective on why we were undertaking this particular course of action in the our exercise. (Certainly not something for the moderator to fix)."*

P2: *"No improvements. It was nice being involved with the same group of people during sessions."*

P3: *"Receiving the questions ahead of time so I have a chance to think about it with more time*."

P4: *"Have the personal reflection questions and then separate group discussion questions based on the personal reflection."*

P5: *"I think a facilitated discussion format with a slightly larger group would be helpful. A facilitator could ask questions for the group and it would be interesting to get a variety of perspectives*."

P6: *"Not sure."*

P7: *"I think it worked well and people seemed very open. At first I had thought it would have been nice to have a brief auto biography about each person but I now think it worked well to gradually learn about each of us at our table. I think it quite good to have us all at the same table each time*."

P8: *"Would it be helpful to you for your thesis if we had submitted the question/answer sheets that we completed for each session? They can be anonymous. Kirk Campbell mentioned this to the group. One aspect I forgot to mention about the benefit of the exercise is that I met new people who are part of our church community whom I might not have met on such a personal basis without this gathering. I think this exercise could be replicated to include other groups of parishioners at certain times of the year. You could identify, recruit and train volunteer leaders as your busy schedule may not allow you to conduct all the sessions. Do you believe that there should be 4 sessions as originally planned or is 3 sufficient?"*

P9: *"I think 4-6 sessions would be good. Mix groups up each time."*

P10: *"N/A."*

P11: *"I wish there had been more time for whole-group sharing."*

P12: *"I think questions might be cast in terms also of time contributions. In fact, this was included but questions were often cast in terms of finances. The balance between these 2 can vary substantially over the course of lives."*

P13: *"Unsure."*

P14: *"It was useful to be in a group of people who were of the same general age as myself. but i think it would have been interesting to mix the groups up by age/life stage a bit more."*

P15: *"As a beginning, i think it is fine; but could be a longer program designed to offer more options and ideas for charitable giving*."

P16: *"Maybe have one or two more sessions. We were just getting to know one another. Look at scripture to see how that has impacted our understanding of money."*

Appendix E

Control Group Pledge Statistics 2017-2019

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
1	$480	0%	$480	0%	$480
2	$10000	20%	$12000	17%	$14000
3	$200	0%	$200	0%	$200
4	$0	0%	$0	0%	$0
5	$1,800	11%	$2,000	15%	$2,300
6	$4,200	5%	$4,400	14%	$5000
7	$8400	7%	$9000	4%	$9360
8	$1,500	0%	$1,500	-67%	$500
9	$780	0%	$780	0%	$780
10	$0	0%	$0	0%	$0
11	$3,000	0%	$3,000	20%	$3600
12	$960	25%	$1,200	0%	$1,200
13	$600	0%	$600	67%	$1,000
14	$1200	0%	$1200	-35%	$780
15	$6,000	50%	$9,000	-50%	$4,500
16	$2,400	50%	$3,600	0%	$3,600
17	$540	0%	$540	-7%	$500
18	$8,000	0%	$8,000	-35%	$5,200
19	$0	0%	$0	0%	$0
20	$2600	0%	$2,600	0%	$2,600
21	$3500	43%	$5000	-20%	$4000
22	$3,500	37%	$4,800	-38%	$3,000
23	$2600	0%	$2600	0%	$2600

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
24	$0	100%	$3,000	0%	$3,000
25	$0	0%	$0	100%	$600
26	$1,210	16%	$1,400	-14%	$1,200
27	$650	15%	$750	13%	$850
28	$2,860	9%	$3,120	17%	$3,640
29	$4020	0%	$4,020	-13%	$3,500
30	$1,200	30%	$1,560	0%	$1,560
31	$7540	9%	$8,216	-21%	$6,500
32	$0	0%	$0	0%	$0
33	$1,000	20%	$1,200	0%	$1,200
34	$0	100%	$2,000	0%	$2,000
35	$2,600	20%	$3,120	29%	$4,030
36	$500	300%	$2,000	125%	$4,500
37	$1,200	108%	$2,500	20%	$3,000
38	$8,000	25%	$10,000	20%	$12,000
39	$4,500	16%	$5,200	0%	$5,200
40	$1,500	33%	$2,000	0%	$2,000
41	$4,680	6%	$4,940	5%	$5,200
42	$4,800	0%	$4,800	0%	$4800
43	$2,560	12%	$2,860	0%	$2,860
44	$2,600	131%	$6,000	0%	$6,000
45	$5200	0%	$5200	0%	$5200
46	$3000	20%	$3600	17%	$4200
47	$2,000	0%	$2,000	-100%	$0
48	$0	0%	$0	0%	$0
49	$2,500	0%	$2,500	0%	$2,500
50	$5400	11%	$6,000	0%	$6,000

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
51	$500	0%	$500	0%	$500
52	$500	0%	$500	0%	$500
53	$3,120	33%	$4,160	25%	$5,200
54	$1,000	20%	$1,200	-50%	$600
55	$4,000	0%	$4,000	0%	$4,000
56	$0	100%	$2,500	0%	$2,500
57	$2,600	100%	$5,200	10%	$5720
58	$1000	20%	$1200	0%	$1200
59	$1,200	67%	$2,000	-40%	$1,200
60	$7500	0%	$7500	0%	$7500
61	$2080	0%	$2080	0%	$2,080
62	$0	0%	$0	0%	$0
63	$1,200	0%	$1,200	0%	$1,200
64	$2,000	0%	$2,000	-100%	$0
65	$750	0%	$750	0%	$750
66	$2,500	100%	$5,000	2%	$5,100
67	$260	100%	$520	0%	$520
68	$600	33%	$800	50%	$1,200
69	$8,000	25%	$10,000	0%	$10000
70	$3,000	17%	$3,500	0%	$3,500
71	$1,200	15%	$1,380	-13%	$1,200
72	$1800	33%	$2400	0%	$2400
73	$0	0%	$0	0%	$0
74	$3640	0%	$3640	0%	$3640
75	$3,000	0%	$3,000	0%	$3,000
76	$2,000	20%	$2,400	-8%	$2,200
77	$1,000	0%	$1,000	-100%	$0

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
78	$15600	0%	$15600	-4%	$15000
79	$2,080	25%	$2,600	0%	$2,600
80	$0	100%	$240	-100%	$0
81	$8,400	0%	$8,400	0%	$8,400
82	$400	0%	$400	0%	$400
83	$1,500	0%	$1,500	7%	$1,600
84	$1040	25%	$1300	-12%	$1144
85	$3000	17%	$3500	10%	$3850
86	$260	0%	$260	0%	$260
87	$5200	25%	$6500	0%	$6500
88	$20,000	25%	$25,000	0%	$25,000
89	$8000	6%	$8,500	6%	$9,000
90	$0	100%	$250	20%	$300
91	$3500	14%	$4,000	0%	$4,000
92	$0	0%	$0	100%	$400
93	$0	100%	$500	-20%	$400
94	$7500	0%	$7500	0%	$7500
95	$0	0%	$0	0%	$0
96	$600	0%	$600	0%	$600
97	$3000	33%	$4000	0%	$4,000
98	$0	0%	$0	0%	$0
99	$520	246%	$1800	0%	$1,800
100	$6540	4%	$6786	6%	$7,210
101	$0	100%	$2000	25%	$2500
102	$4,500	7%	$4,800	13%	$5,400
103	$1,500	20%	$1,800	-20%	$1,440
104	$0	0%	$0	100%	$520

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
105	$800	50%	$1,200	-33%	$800
106	$5,000	10%	$5,500	9%	$6,000
107	$0	100%	$750	33%	$1000
108	$3,000	0%	$3,000	0%	$3,000
109	$0	0%	$0	100%	$1,000
110	$0	0%	$0	100%	$1500
111	$400	13%	$450	0%	$450
112	$1,500	0%	$1,500	-20%	$1,200
113	$12,000	20%	$14,400	0%	$14,400
114	$200	3400%	$7,000	0%	$7,000
115	$2,000	75%	$3,500	14%	$4,000
116	$4000	25%	$5000	-40%	$3000
117	$600	0%	$600	-60%	$240
118	$0	0%	$0	0%	$0
119	$1,800	100%	$3,600	17%	$4,200
120	$0	0%	$0	100%	$5,000
121	$0	0%	$0	100%	$500
122	$240	150%	$600	0%	$600
123	$1,500	20%	$1,800	6%	$1,900
124	$0	0%	$0	0%	$0
125	$1200	0%	$1200	10%	$1320
126	$6000	0%	$6000	0%	$6,000
127	$6,500	0%	$6,500	0%	$6,500
128	$500	0%	$500	-30%	$350
129	$1200	0%	$1200	-58%	$500
130	$5,000	0%	$5,000	0%	$5,000
131	$1,200	0%	$1,200	0%	$1,200

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
132	$1,040	44%	$1,500	-13%	$1,300
133	$960	25%	$1,200	0%	$1,200
134	$1,500	25%	$1,875	-100%	$0
135	$7000	0%	$7000	0%	$7,000
136	$1,000	0%	$1,000	0%	$1,000
137	$700	11%	$780	9%	$850
138	$0	0%	$0	100%	$1,200
139	$4,400	6%	$4,680	6%	$4,980
140	$10,000	20%	$12,000	-17%	$10,000
141	$0	0%	$0	100%	$500
142	$5500	27%	$7000	10%	$7,700
143	$2,000	25%	$2,500	0%	$2,500
144	$1,040	0%	$1,040	0%	$1,040
145	$10,400	0%	$10,400	0%	$10,400
146	$0	0%	$0	0%	$0
147	$9600	19%	$11400	5%	$12000
148	$700	29%	$900	11%	$1,000
149	$2,600	0%	$2,600	0%	$2,600
150	$1,020	29%	$1,320	-9%	$1,200
151	$12,000	0%	$12,000	0%	$12,000
152	$5,200	25%	$6,500	0%	$6,500
153	$4,000	8%	$4,300	74%	$7,500
154	$1,500	20%	$1,800	6%	$1,900
155	$0	0%	$0	0%	$0
156	$0	0%	$0	100%	$1,000
157	$17,000	18%	$20,000	0%	$20,000
158	$5,200	0%	$5,200	6%	$5500

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
159	$2,860	9%	$3,120	0%	$3,120
160	$5,000	0%	$5,000	0%	$5,000
161	$780	0%	$780	0%	$780
162	$10,400	0%	$10,400	-4%	$10,000
163	$1,300	0%	$1,300	0%	$1,300
164	$1,000	0%	$1,000	50%	$1,500
165	$5000	0%	$5,000	0%	$5,000
166	$2700	37%	$3,700	0%	$3,700
167	$3700	19%	$4,420	6%	$4,680
168	$2,080	13%	$2,340	0%	$2,340
169	$2,990	1%	$3,016	3%	$3,120
170	$2600	0%	$2600	0%	$2600
171	$1,000	0%	$1,000	10%	$1,100
172	$2,400	0%	$2,400	-100%	$0
173	$1,200	25%	$1,500	7%	$1,600
174	$4,200	0%	$4,200	7%	$4,500
175	$8,000	0%	$8,000	0%	$8,000
176	$11,000	0%	$11,000	0%	$11,000
177	$4,000	13%	$4,500	20%	$5,400
178	$0	0%	$0	0%	$0
179	$0	0%	$0	0%	$0
180	$2000	25%	$2,500	0%	$2,500
181	$0	100%	$1,200	25%	$1,500
182	$0	100%	$3,000	20%	$3,600
183	$0	100%	$4,200	2%	$4300
184	$5700	5%	$6000	0%	$6,000
185	$1200	0%	$1200	0%	$1200

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
186	$0	0%	$0	100%	$300
187	$1,040	0%	$1,040	0%	$1,040
188	$2,100	86%	$3,900	54%	$6,000
189	$0	0%	$0	0%	$0
190	$1,350	11%	$1,500	17%	$1,750
191	$1,300	15%	$1,500	4%	$1,560
192	$1,440	0%	$1,440	0%	$1,440
193	$23,000	22%	$28,000	7%	$30,000
194	$4000	5%	$4,200	5%	$4,400
195	$3,370	0%	$3,380	15%	$3900
196	$1,820	0%	$1,820	-14%	$1,560
197	$600	67%	$1000	20%	$1,200
198	$1000	50%	$1500	20%	$1,800
199	$2,004	0%	$2,004	10%	$2200
200	$1,200	100%	$2,400	-60%	$960
201	$0	0%	$0	100%	$1,000
202	$250	20%	$300	67%	$500
203	$1,800	7%	$1,920	4%	$2,004
204	$8,320	13%	$9,360	-17%	$7,800
205	$1,380	67%	$2,310	-13%	$2,000
206	$1200	0%	$1,200	25%	$1,500
207	$4,200	7%	$4,500	7%	$4,800
208	$2,080	0%	$2,080	0%	$2,080
209	$2,400	5%	$2,520	-5%	$2,400
210	$4160	**0%**	$4160	**0%**	$4160
211	$960.00	13%	$1,080.00	0%	$1,080.00
212	$1,040.00	0%	$1,040.00	-50%	$520.00

Control Group Households	2017 Pledge	Increase/ Decrease 2017-18	2018 Pledge	Increase/ Decrease 2018-19	2019 Pledge
213	$4,160.00	13%	$4,680.00	6%	$4,940.00
214	$0.00	0%	$0.00	0%	$0.00
215	$0.00	0%	$0.00	100%	$4,800.00
216	$0.00	0%	$0.00	100%	$1,000.00
217	$2,000.00	25%	$2,500.00	-100%	$0.00
218	$0.00	0%	$0.00	0%	$0.00
219	$0.00	0%	$0.00	0%	$0.00
220	$2,500.00	0%	$2,500.00	0%	$2,500.00
221	$4,000.00	10%	$4,400.00	14%	$5,000.00
222	$0.00	100%	$7,800.00	-49%	$4,000.00
223	$9,120.00	0%	$9,120.00	0%	$9,120.00
224	$6,000.00	25%	$7,500.00	0%	$7,500.00
225	$14,400.00	25%	$18,000.00	0%	$18,000.00
226	$840.00	333%	$3,640.00	10%	$4,000.00
227	$2,200.00	0%	$2,200.00	14%	$2,500.00
228	$0.00	0%	$0.00	0%	$0.00
229	$7,200.00	15%	$8,250.00	0%	$8,250.00
230	$2,000.00	0%	$2,000.00	0%	$2,000.00
231	$0.00	0%	$0.00	0%	$0.00
232	$0.00	0%	$0.00	0%	$0.00
Average Increase/ Decrease over previous year	**$645,914**	**37%**	**$774,367**	**4%**	**$785,208**

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