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Generous Leaders, Generous Congregations: A Study of the Relationship between the Financial Generosity of Congregational Leaders and the Financial Generosity of Their Congregations

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GENEROUS LEADERS, GENEROUS CONGREGATIONS:
A STUDY OF THE RELATIONSHIP BETWEEN THE FINANCIAL GENEROSITY
OF CONGREGATIONAL LEADERS AND THE FINANCIAL GENEROSITY
OF THEIR CONGREGATIONS

by
REV. RYAN D. BRODIN

A Thesis Submitted to the Faculty of
Luther Seminary
In Partial Fulfillment of
The Requirements for the Degree of
DOCTOR OF MINISTRY

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2017

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ABSTRACT

*Generous Leaders, Generous Congregations:
A Study of the Relationship between the Financial Generosity of Congregational Leaders
and the Financial Generosity of Their Congregations*

by

Rev. Ryan D. Brodin

This sequential explanatory mixed methods comparative case study research project explores personal financial generosity in pastors and Congregational Council members of five suburban mainline congregations to discover what influence their generosity has on the congregations they lead. This research involved a survey of all the leaders, interviews with each pastor, focus groups with Congregational Council members, and financial statistics for each congregation. Although there are many insights in this research project regarding financial generosity in leaders and congregations, the results do not show a direct influence of the personal financial generosity of the leaders on the financial generosity of the congregations they lead.

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LIST OF ABBREVIATIONS

NLCA	National Lutheran Church in America
D.Min.	Doctorate of Ministry
SPSS	Statistical Package for the Social Sciences

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CHAPTER 1

INTRODUCTION TO THESIS

Introduction

Healthy, Spirit-led leaders are able to help congregations understand the importance of practicing stewardship and facing their fiscal challenges. ...We've discovered that this is the key that is often missing as congregational leaders look to move a congregation forward on its missional journey. Practicing stewardship toward building financial viability is an issue that, if not taken seriously, can become a huge obstacle to a congregation seeking to implement a missional plan¹

Financial generosity is essential for keeping a congregation going. Finances are essential for paying light bills and salaries and for capital improvements and even Sunday school materials. Finances are also needed to fund outreach ministries into the community to carry out the mission of God outside the walls of the congregation. In short, financial resources are a necessity if the church is to maintain a building, nurture faith in adults and children, care for the sick, feed the hungry, provide quality worship services, and retain trained and professional clergy and staff.

All of these day-to-day functions of the church are sometimes referred to as the mission of the church. But any mission of the church really and truly belongs to God and not to the church. This mission of God is called *missio Dei*. David Bosch, in his groundbreaking book *Transforming Mission*, defines *missio Dei* as, "God's self-revelation as the One who loves the world, God's involvement in and with the world, the

¹ Richard W. Rouse and Craig Van Gelder, *A Field Guide for the Missional Congregation: Embarking on a Journey of Transformation* (Minneapolis: Augsburg Fortress, 2008), 110.

nature and activity of God, which embraces both the church and the world, and in which the church is privileged to participate.”²

Craig Van Gelder expands on Bosch’s definition by adding, “In understanding the *missio Dei*, we find that God as a creating God also creates the church through the Spirit, who calls, gathers, and sends the church into the world to participate in God’s mission.”³ The role of the church, the church’s mission, is to join in God’s mission in the world. God has given the church more than enough financial resources to participate in this mission. However, our own sinfulness, selfishness, indifference, greed, and sometimes our ignorance get in the way of effectively carrying out the mission of God done in and through the church. Strong practices of financial generosity by both leaders and congregations are critical parts of the church successfully engaging in the *missio Dei*.

Congregations that have poor financial stewardship practices often have trouble taking care of the ongoing day-to-day expenses of ministry. They regularly spend a lot of time and energy worrying about money, and frequently create an environment of scarcity instead of participating actively in God’s mission. This study explored the connection between the personal financial generosity of leaders within a congregation and the financial generosity of the congregation.

The area of financial generosity and stewardship has long been of interest to me. This interest was one that came to fruition when I was a young pastor standing in front of a congregation asking the people to support the congregation financially. Being put into

² David Jacobus Bosch, *Transforming Mission: Paradigm Shifts in Theology of Mission*, American Society of Missiology Series no 16, (Maryknoll, NY: Orbis Books, 2011), 10.

³ Craig Van Gelder, *The Ministry of the Missional Church: A Community Led by the Spirit* (Grand Rapids: Baker Books, 2007), 18.

this position forced me to think deeply about my own financial generosity. How could I ask people to give generously if I myself was not being generous? Asking people to share their finances when you yourself are not sharing your finances seems to fit the definition of what it means to be a hypocrite. Roxburgh and Romanuk write, “Leaders who have not plumbed the depths of their own self-awareness have neither the resources nor security to cultivate an environment of awareness within the congregation... if they have not taken the inner time to understand and find language for the narrative of their own lives, they will never be able to cultivate this kind of narrative life within a congregation.”⁴

This question of personal stewardship prompted me to want to learn more about financial generosity and stewardship so that I could grow my own stewardship practices. I found there was no course to take in seminary on personal stewardship and financial generosity and little or no continuing education offered on growing personal financial generosity. I continued to dig deeper into the area of financial stewardship over many years and learned more about myself and my relationship with money. The more I explored financial generosity, the more I learned that my relationship with money is directly linked to my relationship with Jesus. Financial generosity went much deeper than simply feeling guilty about not sharing, it became a battle for my heart. Jesus says in Matthew 6:21, “For where your treasure is, there your heart will be also.”⁵

⁴ Alan J. Roxburgh and Fred Romanuk, *The Missional Leader: Equipping Your Church to Reach a Changing World*, Leadership Network Series (San Francisco: Jossey-Bass, 2006), 132.

⁵ All biblical references are from the NRSV translation.

Research Question

I saw that my fellow colleagues in parish ministry, as well as lay leaders in congregations, were not adequately prepared to be leaders in the area of financial stewardship. The church suffers due to a lack of understanding of the connection between faith and finances. Not only are we pulled away from God by the love of money, we are also hindered in our attempts to reach our full potential to bear witness to the kingdom of God. I studied the personal financial generosity and stewardship of church leaders in this thesis to discover if their personal practices were reflected in the practices of their congregations. My research question for this thesis was as follows:

*To what extent does the personal financial generosity of both lay and clergy leaders within suburban congregations of the Local Synod of the National Lutheran Church of America (NLCA) influence the financial generosity of the congregations they lead?*⁶

It is important to further clarify the rationale for this research question. I know there are both excellent, and not so excellent, stewardship leaders and practices in rural and inner-city congregations as well as in suburban congregations. I chose to focus on suburban congregations in the Local Synod of the NLCA to narrow the focus of this thesis. I currently serve in the suburbs of the Local Synod and it made sense for me to study my own context and my own experience, even if I did not study my current congregation. I chose also to focus only on financial generosity. I realize there are other ways to be generous and good stewards, but I felt I had to narrow the focus. There was more quantitative financial data available in the area of financial generosity as opposed to

⁶ Pseudonyms are used in this thesis for all proper names of institutions or persons.

other areas of generosity such as volunteering. These additional data helped to make this study more complete.

Dependent and Independent Variable

The independent variable in this study was the personal financial generosity and stewardship practices of the lay and clergy leaders of the congregations. I discovered through my research the level of financial giving for each leader. This included their financial generosity to the congregations they serve, as well as to other non-profit organizations outside of the congregation. I discovered the givers' level of satisfaction and contentment with their financial giving and why they feel that way through a questionnaire, focus groups, and interviews. This provided a good baseline for understanding their financial generosity so that it could be compared to the financial generosity of the congregations they lead.

The dependent variable was the financial generosity of the congregations the leaders served. I looked for any relationship, or lack thereof, between the independent variable of the financial generosity of the leaders and the dependent variable of financial generosity of the congregations they serve. This study assumed that the independent and dependent variables were inter-related because within most congregations the clergy and the leaders are the ones who teach and lead on issues of financial generosity. It was my belief entering into this study that the better the personal financial generosity of the lay and clergy leaders of a congregation, the better the overall financial generosity of the entire congregation.

Intervening Variables

There were a number of intervening variables in this study. One intervening variable was the effectiveness of the leaders at communicating and teaching financial generosity. Another was the trust levels within the congregation, especially trust of the clergy and lay leaders. The amount of time that a pastor has served at a congregation was another intervening variable. They will not have had a chance to use their stewardship skills to teach the congregation financial generosity if they have served only for a short time. Pastors also can have served too long in a congregation and their stewardship teachings are not effective any longer. These intervening variables can affect the financial generosity of a congregation regardless of the personal financial generosity of the leaders of that congregation.

Other intervening variables that were addressed in my research are median income of the communities in which the churches I studied are located, the education level of those participating in this research, the age of the congregations being studied, and whether or not the congregation has had a recent capital campaign or other financial programmatic emphasis. Finally, the personal level of debt for the pastors involved in this study was considered. Information regarding these intervening variables was gathered from census information, trend reports showing statistical analysis of each congregation available on the NLCA website, and from the survey, focus groups, and interviews conducted as a part of this study.

Importance of Study

There is deep importance for the future of the larger church gathered from the results of this study. I believe that the personal practices of financial generosity of clergy

and lay leaders directly influences the practices of financial generosity in their congregations. If true, this shows that change is necessary and that significant efforts must be made by the larger church, its seminaries and colleges, and its synods to encourage current leaders and future leaders to wrestle with their own relationship with money and their personal stewardship practices. I believe that healthy financial stewardship practices in leaders contribute to healthy financial stewardship practices in congregations. The church must realize that nurturing healthy stewardship leaders will lead to more resources available to carry out God's mission in the world.

Pastors and lay leaders are less able to help others who also are wrestling to grow in their own financial generosity if they are not wrestling with their own relationship with money and its possible interference with their relationship with God. I believe the personal financial generosity of leaders affects the financial generosity of the congregation and that congregations that are living up to their potential make a significant investment in the development of healthy financial leaders. The future of God's church rests in part on overcoming the love of money, and strong financial stewardship leaders are needed to make this future a reality.

This study is important also to synods that rely on support from congregations in order to carry out their own ministries and initiatives. They have a vested interest in developing generous leaders who develop generous congregations. These generous congregations will in turn, support new mission starts, mission renewal, and help to provide for synod staff and resources to help congregations going through turmoil or transitions. Healthy financial stewardship among leaders will help to provide resources necessary for the synod and denomination to do their work.

The average giving per baptized member in the Local Synod of the NLCA for 2011 was \$621.39.⁷ There are 129,238 baptized members in the Local Synod and the total given in 2011 was \$80,307,200. It is amazing to think what the church could do if that number were increased by even one percentage point. That would literally mean over \$800,000 more available for churches to use to live out their calling from God in their congregations, communities, and the world. How exciting to think of the ways God would use the congregations of the Local Synod of the NLCA with those added resources or more.

I believe there is a lack of financial stewardship knowledge among clergy members in the Local Synod of the NLCA. If true, the results of this study can be used to spur conversations about how we can better prepare our clergy and lay leaders to live out financial generosity in their lives and to teach and be examples of that financial generosity in the congregations they serve. Congregations struggle to focus on where God is calling them if they are focused on their lack of resources. They close windows of opportunity because they struggle to see how to make them happen without financial resources. If the financial resources are in place, then the congregation can focus less on finances and more on their mission and the new ways God is calling them out into the world to spread good news and love.

This study was important to me because I am passionate about developing good stewardship leaders who help the congregations they serve, either as pastors or as lay leaders, develop healthy practices around financial generosity. I have observed far too

⁷ These statistics were taken from the website of the NLCA for the Local Synod. For purposes of confidentiality the exact URL is not listed.

often the crippling effects of a lack of financial resources on a congregation as part of my work as a pastor and as a leader within my synod. More often than not the congregation suffers because they focus so much attention on money that they do not have the time or energy to develop new and creative ministries. They often say “no” to new initiatives that God is calling them to explore because they do not believe they have the resources and they do not believe they can raise the resources necessary for those initiatives. This can cause churches to miss opportunities to participate in the mission of God in the world.

Dwight Zscheile in “A Missional Theology of Spiritual Formation” writes, “By ‘missional church’ I mean a church whose identity lies in its participation in the triune God’s mission in all of creation. In the view of missional ecclesiology, it is God’s mission that has a church, not the church that has a mission.”⁸ It is absolutely critical that the church participates in what God is doing in the world. This participation requires generosity that produces financial resources available for the church to join in carrying out God’s mission.

Alan Roxburgh in his book, *Missional: Joining God in the Neighborhood*, believes that as a church we are not asking the right questions and our focus is not in the right place. Instead of asking about budgets or attendance numbers, Roxburgh says we should be asking, “What is God up to in our neighborhoods and communities? What is the nature of our engagement between the biblical imagination and this place where we find ourselves, at this time, among these people? What, then, will a local church look like

⁸ Dwight J. Zscheile, “A Missional Theology of Spiritual Formation,” in *Cultivating Sent Communities: Missional Spiritual Formation*, ed. Dwight J. Zscheile, Missional Church Series (Grand Rapids: W.B. Eerdmans Pub. Co., 2012), 6.

when it responds to such questions?”⁹ The local church struggles to respond to these questions, or even begin to ask them, if they are only focusing on the financial resources needed to pay the light bill or to make payroll.

The congregation is better able to focus on participating in the mission of God if there are strong financial stewardship practices in place in that congregation. Those practices would help make sure the financial resources were available to say “yes” to new ministries. The congregation would use much less time and energy asking for more money, worrying about a lack of funding, and arguing about how to use the limited resources available to them. Instead, they would be ready and willing to say “yes” to God when God calls them into new initiatives and ministries with the resources necessary to support not only their congregation, but the work of the synod, the greater church, and most importantly, the mission of God in the world.

Theoretical Lenses

Conspicuous Consumption

One theoretical lens that I explored in this study was the theory of conspicuous consumption. Conspicuous consumption is the buying of material things that are not necessary for survival in order to show off wealth and prestige. Conspicuous consumption was first proposed by Thorstein Veblen in 1899 in his work, *Theory of the Leisure Class: An Economic Study in the Evolution of Institutions*.¹⁰ Veblen’s theory

⁹ Alan J. Roxburgh, *Missional: Joining God in the Neighborhood*, Allelon Missional Series (Grand Rapids: Baker Books, 2011), 44.

¹⁰ Thorstein Veblen, *The Theory of the Leisure Class: An Economic Study in the Evolution of Institutions* (New York: The Macmillan Company, 1899).

lives on in the authors I used for this study including Roger Mason and his book *Conspicuous Consumption*, and Christine Page and her article, “A History of Conspicuous Consumption.”¹¹

Thorstein Veblen suggests that conspicuous consumption crosses all economic classes and Christine Page writes about the concept of conspicuous consumption moving beyond only an upper class phenomenon, but reaching far into the middle class as well.¹² Since the suburban cities in which the congregations in this study are located tend to be middle class, they also are struggling with conspicuous consumption.

Theory of Philanthropy

A second theoretical lens I explored in this study was philanthropy. Philanthropy is the sharing of one’s resources purely for the good of another. There is no direct or indirect benefit to the giver except the pure joy and satisfaction of having made the world a better place when it comes to philanthropy. Opportunities to be philanthropic are increased when those in a position to give, such as the leaders of the congregations in this study, are able to build relationships with those who are in need. This happens when a congregation or individual looks past their personal needs, or the needs of the congregation, to discover and then work to meet the needs of others in the world.

¹¹ Roger S. Mason, *Conspicuous Consumption: A Study of Exceptional Consumer Behavior* (New York: St. Martin's Press, 1981); Christine Page, “A History of Conspicuous Consumption,” accessed December 29, 2015, <http://www.acrwebsite.org/search/view-conference-proceedings.aspx?Id=12197>.

¹² Veblen, *The Theory of the Leisure Class*, 85; Page, “A History of Conspicuous Consumption.”

For this study, I drew upon the writings of many authors, especially Arnaud C. Marts, in his book *Philanthropy's Role in Civilization*.¹³ I also drew upon Paul G. Schervish, and his article entitled “Philanthropy” found in *The Encyclopedia of Politics and Religion*, Laurence Friedman, and his chapter, “Philanthropy in America: Historicism and Its Discontents,” David Bell, and his book *The Economy of Desire: Christianity and Capitalism in a Postmodern World*, John McKnight and Peter Block, and their book *The Abundant Community: Awakening the Power of Families and Neighborhoods*, and Virginia Ann Hodgkinson, Murray S. Weitzman, and Arthur D. Kirsch, and their chapter entitled, “From Commitment to Action: How Religious Involvement Affects Giving and Volunteering.”¹⁴ These authors not only define philanthropy, but also address how philanthropy is carried out in our society today. Often this philanthropy is influenced by faith and the teachings of generosity learned through the Bible and through churches. Therefore, healthy churches that are living up to their potential are teaching and practicing philanthropy and this study addresses this level of philanthropy.

¹³ Arnaud C. Marts, *Philanthropy's Role in Civilization: Its Contribution to Human Freedom, Philanthropy and Society* (New Brunswick: Transaction Publishers, 1991).

¹⁴ Paul G. Schervish, “Philanthropy,” *Encyclopedia of Politics and Religion* Vol. II (1998); Daniel M. Bell, *The Economy of Desire: Christianity and Capitalism in a Postmodern World*, *The Church and Postmodern Culture* (Grand Rapids: Baker Academic, 2012); John McKnight and Peter Block, *The Abundant Community: Awakening the Power of Families and Neighborhoods*, 1st ed. (San Francisco: Berrett-Koehler Publishers, 2010); Lawrence Jacob Friedman, “Philanthropy in America: Historicism and Its Discontents,” in *Charity, Philanthropy, and Civility in American History*, ed. Lawrence Jacob Friedman and Mark D. McGarvie (Cambridge: Cambridge University Press, 2003); Virginia Ann Hodgkinson, Murray S. Weitzman, and Arthur D. Kirsch, “From Commitment to Action: How Religious Involvement Affects Giving and Volunteering,” in *Faith and Philanthropy in America: Exploring the Role of Religion in America's Voluntary Sector*, ed. Robert Wuthnow, Virginia Ann Hodgkinson, and Independent Sector, *The Jossey-Bass Nonprofit Sector Series*, 1st ed. (San Francisco: Jossey-Bass, 1990).

Social Capital

Another theoretical lens for this thesis is social capital. Social capital is about relationships; about caring about your neighbors and helping them in their time of need. Social capital opens our eyes to see the needs of our neighbors and to truly want to work to meet those needs. This is especially pertinent to my paper as it refers to suburban American culture.

The preeminent book for this concept of social capital is *Bowling Alone: The Collapse and Revival of American Community* by Robert Putnam.¹⁵ I leaned heavily upon this book in my research as well as other authors including Walter Brueggemann, and his book *Journey to the Common Good*; Miroslav Volf, and his book *A Public Faith: How Followers of Christ Should Serve the Common Good*; Shane Claiborne, and his book *The Irresistible Revolution*; Daniel Bell, and his book *The Economy of Desire: Christianity and Capitalism in a Postmodern World*; and Roger Nemeth and Donald Luidens, and their chapter “The Religious Basis of Charitable Giving in America.”¹⁶

All of these sources pointed to the lack of social capital in our society today and the need for organizations, like the church, to be places for building up social capital. This social capital can be built in a church through creating opportunities to be in

¹⁵ Robert D. Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon & Schuster, 2000).

¹⁶ Walter Brueggemann, *Journey to the Common Good* (Louisville: Westminster John Knox Press, 2010); Miroslav Volf, *A Public Faith: How Followers of Christ Should Serve the Common Good* (Grand Rapids: Brazos Press, 2011); Shane Claiborne, *The Irresistible Revolution: Living as an Ordinary Radical* (Grand Rapids: Zondervan, 2006); Bell, *The Economy of Desire*; Roger J. Nemeth and Donald A. Luidens, “The Religious Basis of Charitable Giving in America,” in *Religion as Social Capital: Producing the Common Good*, ed. Corwin E. Smidt (Waco: Baylor University Press, 2003).

relationship both within and outside the walls of the congregation. This study addresses the building of relationships and social capital in the congregations studied.

Biblical Lenses

Macedonians: Second Corinthians 8:1-15

In Second Corinthians, Paul teaches us about financial generosity by relaying the story of the Macedonians. The Macedonians were not wealthy, they did not have many resources, yet they understood financial generosity. They were eager to share with those who had even less than they did so that others may have enough and the gospel can be spread. Paul writes,

We want you to know, brothers and sisters, about the grace of God that has been granted to the churches of Macedonia; for during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of financial generosity on their part. For, as I can testify, they voluntarily gave according to their means, and even beyond their means, begging us earnestly for the privilege of sharing in this ministry to the saints. (II Corinthians 8:1-4)

This biblical lens informs my research because those who participated in this study could see themselves in the story of the Macedonians and the Corinthians. The Corinthians were the ones with wealth to spare, just as the participants in this study and the members of their congregations have wealth to spare. The example of the Macedonians giving so generously of what little they had could be a testimony to these wealthy Christians of faithfulness to be modeled in their own lives. However, just like the Corinthians who are in need of persuading by Paul in order to share, the leaders of the suburban congregations often have to be persuaded to share from their great abundance as well. They do not yet give as freely or joyfully as the Macedonians.

For this study, I drew from several biblical scholars including Mark A. Seifrid, *The Second Letter to the Corinthians*; Mitzi Minor, *2 Corinthians*; Raymond F. Collins, *Second Corinthians*; Paul Barnett, *The Second Epistle to the Corinthians*; and George H. Guthrie, *2 Corinthians*.¹⁷ I also used the book, *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation*, by Charles Lane to discuss this passage as it directly applied to sharing in a congregation.¹⁸

Treasures in Heaven: Matthew 6:19-21

Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matthew 6:19-21)

This teaching of Jesus from Matthew is a text about our priorities in life. It is not just about how we deal with our finances, but what place God has in our lives in relationship to all the other things of this world, including our money. Our treasure is what we value. If our hearts are set on greed, we treasure wealth. If our hearts are set on vanity, we treasure the approval of others. If we treasure God, our hearts are set on doing what is pleasing to God. God is pleased when we have our hearts set on God and we have

¹⁷ Mark A. Seifrid, *The Second Letter to the Corinthians*, The Pillar New Testament Commentary (Nottingham: Apollos, 2014); Mitzi Minor, *2 Corinthians*, Smyth & Helwys Bible Commentary (Macon: Smyth & Helwys Pub., 2009); Raymond F. Collins, *Second Corinthians*, Paideia: Commentaries on the New Testament (Grand Rapids: Baker Academic, 2013); Paul Barnett, *The Second Epistle to the Corinthians*, The New International Commentary on the New Testament, edited by Gordon D. Fee (Grand Rapids: W.B. Eerdmans Pub., 1997); George H. Guthrie, *2 Corinthians*, Baker Exegetical Commentary on the New Testament, edited by Robert Yarborough and Robert Stein (Grand Rapids: Baker, 2015).

¹⁸ Charles R. Lane, *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation* (Minneapolis: Augsburg Fortress, 2006).

a healthy relationship and understanding of wealth in our lives. God is pleased when we share our wealth for the good of others or for the good of God.

This study focuses on churches located in the suburbs. The culture in suburban America places a high value on possessions and the security provided by earthly wealth. These possessions and wealth offer a false sense of security that can lead people's hearts away from trusting in God and instead trusting in wealth. Leaders in suburban congregations, although possessing many resources, often struggle to let go of their trust in wealth and to instead trust more fully in God. The lure of trusting in money is very strong among them. Where this struggle was the greatest, the misplacement of the hearts of the leaders was reflected in the life of their congregations, resulting in less sharing of financial resources.

For this study, I relied upon biblical scholars and leaders in the area of stewardship in congregations. My interest in this passage was first tweaked by Pastor Charles Lane and his writing in *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation*.¹⁹ This interest was further developed through the writings of Mark Allan Powell, in his book, *Giving to God: The Bible's Good News About Living a Generous Life*.²⁰ This teaching of Jesus from Matthew takes place during his famous sermon known as the Sermon on the Mount and many New Testament scholars writing on the Sermon on the Mount were used for my research on this biblical lens. They were Christoph Burchard, and his article, "Sermon on the Mount," in *The Encyclopedia of*

¹⁹ Ibid.

²⁰ Mark Allan Powell, *Giving to God: The Bible's Good News About Living a Generous Life* (Grand Rapids: William B. Eerdmans Pub., 2006).

Christianity, Dale C. Allison, and his book, *The Sermon on the Mount: Inspiring the Moral Imagination*, David Martyn Lloyd-Jones, and his book *Studies in the Sermon on the Mount*, and Arthur Walkington Pink, *An Exposition of the Sermon on the Mount*, as well as the work of Dr. Martin Luther in his, *Commentary on the Sermon on the Mount*.²¹

Theological Lenses

Law Versus Gospel

One theological lens I used for this study was law versus gospel. The law represents the demands of God and the gospel, which means good news, represents the promise of God. This theological lens informs my thesis because it helps to define an understanding of financial generosity done either as law or as gospel. Financial generosity can be something done out of obligation, like following a law, or something done freely and joyfully out of gratitude toward God. This gratitude is based on an understanding of the love of God toward humans and a desire among Christians to do what God asks of them. They do this not because they have to, but because they want to in response to that love of God. My research explored the motivations for giving for the leaders of the congregations I studied.

My research into the theological lens began by looking into the Lutheran Confessions and writings of Martin Luther including *The Formula of Concord* and *The*

²¹ Christoph Burchard, "Sermon on the Mount," in *The Encyclopedia of Christianity*, ed. Geoffrey Bromiley, et. al (Grand Rapids: Wm. B. Eerdmans, 1999); Dale C. Allison, *The Sermon on the Mount: Inspiring the Moral Imagination*, Companions to the New Testament (New York: Crossroad Pub., 1999); David Martyn Lloyd-Jones, *Studies in the Sermon on the Mount*, 1st ed., 2 vols., vol. 2 (Grand Rapids: Eerdmans, 1960); Arthur Walkington Pink, *An Exposition of the Sermon on the Mount*, 1st ed. (Grand Rapids: Baker, 1950); Martin Luther, *Commentary on the Sermon on the Mount*, trans. Charles A. Hay (Philadelphia: Lutheran Publication Society, 1892).

Freedom of a Christian.²² My research included reading the works of Lutheran theologians Gerhard O. Forde, in his book *The Law-Gospel Debate: An Interpretation of Its Historical Development*, and Carl Braaten, and his book *Principles of Lutheran Theology*.²³ For this lens I also read more into the law versus gospel dichotomy through C.F.W. Walther and Walter C. Pieper, in their book *God's No and God's Yes: The Proper Distinction between Law and Gospel*, and George Angus Fulton Knight, and his book *Law and Grace: Must a Christian Keep the Law of Moses?*²⁴ Finally, I researched the concept of tithing to discuss whether or not tithing is to be followed by Christians as a matter of law or as a matter of the gospel. My sources for this tithing discussion were George A.E. Salstrand, *The Tithe: The Minimum Standard for Christian Giving*, Garrette Aycock, *Tithing—Your Questions Answered*, and E.B. Stewart, *The Tithe*.²⁵

Scarcity Versus Abundance

The myth of scarcity is the misguided belief that there is not enough; not enough resources to do what God asks of us in the world and not enough resources in our family to consider giving some away, especially financial resources. The myth of scarcity causes

²² Theodore G. Tappert, *The Book of Concord: The Confessions of the Evangelical Lutheran Church* (Philadelphia: Muhlenberg Press, 1959); Martin Luther, *Martin Luther's Basic Theological Writings*, ed. by Timothy F. Lull (Minneapolis: Fortress Press, 1989).

²³ Gerhard O. Forde, *The Law-Gospel Debate: An Interpretation of Its Historical Development* (Minneapolis: Augsburg, 1968); Carl E. Braaten, *Principles of Lutheran Theology* (Philadelphia: Fortress Press, 1983).

²⁴ C. F. W. Walther and Walter C. Pieper, *God's No and God's Yes: The Proper Distinction between Law and Gospel* (St. Louis: Concordia, 1973); George Angus Fulton Knight, *Law and Grace: Must a Christian Keep the Law of Moses?* (Philadelphia: Westminster Press, 1962).

²⁵ George A. E. Salstrand, *The Tithe: The Minimum Standard for Christian Giving* (Grand Rapids: Baker, 1952); Jarrette Aycock, *Tithing-Your Questions Answered* (Kansas City: Beacon Hill, 1955); E. B. Stewart, *The Tithe* (Chicago: Winona, 1903).

individuals and congregations to withdraw and to live in constant fear of not having enough. It is based on the belief that once the resources currently available are used up, there will be no more. It is a belief that God will not provide more once the resources God has entrusted to us in this world are used up, in congregations, households, and even whole economies. The opposite of this belief is the reality of God's abundance. This reality is based on having faith in the promises of God that God will provide. The congregation needs to trust that God will provide the resources needed for that ministry if God is calling a congregation to new areas of ministry. If a family feels the desire to share their financial resources with their congregation or another organization, they have the opportunity to feel free and emboldened to do so trusting that God will not forsake them, but will bless them with more than enough in their lives.

The primary source for developing the ideas behind the myth of scarcity is Walter Brueggemann, and his article "The Liturgy of Abundance, the Myth of Scarcity: Consumerism and Religious Life."²⁶ I also looked deeper into the myth of scarcity through the writings of John McKnight and Peter Block, in their book, *The Abundant Community: Awakening the Power of Families and Neighborhoods*, Christian Smith and Hilary A. Davidson, in their book *The Paradox of Generosity: Giving We Receive, Grasping We Lose*, and again Walter Brueggemann along with Patrick Miller, in their book, *The Covenanted Self: Explorations in Law and Covenant*.²⁷ For information

²⁶ Walter Brueggemann, "The Liturgy of Abundance, the Myth of Scarcity," *The Christian Century* (1999): 342-347.

²⁷ McKnight and Block, *The Abundant Community: Awakening the Power of Families and Neighborhoods*; Christian Smith and Hilary A. Davidson, *The Paradox of Generosity: Giving We Receive, Grasping We Lose* (New York: Oxford, 2014); Walter Brueggemann and Patrick D. Miller, *The Covenanted Self: Explorations in Law and Covenant* (Minneapolis: Fortress Press, 1999).

pertaining specifically to congregations and their beliefs regarding the myth of scarcity, I relied upon the writings of Charles Lane, and his chapter, “A Well-Formed Stewardship Leader Trusts God's Abundance,”²⁸

Today we often live in fear when it comes to our financial security. We are also bombarded daily with messages of consumerism telling us to buy this product or that product in order to be happy and popular. We can decide in our lives to focus on the consumeristic fear of scarcity in our society or the reality of the abundance of God. When the leaders of a congregation embrace the myth of scarcity, their congregations had a higher risk of also embracing this myth and the opposite to be true as well. Leaders who believe in the abundance of God help to create an attitude of abundance in their congregations. When the leaders believe that God has provided an abundance, that belief is more likely to permeate the ministries and generosity of the congregations they serve.

Gratitude

God created everything that is. All of creation owes a debt of gratitude toward God for that act of creation alone. God did not only create, God also sustains that creation. Everything we call our own today is truly a gift from God and belongs not to us, but to God. We have the opportunity to be grateful to God for all God has entrusted to us and done for us, especially the act of sending Jesus to take away our sins and make us right again with God. Gratitude means to be thankful, to show appreciation and to be ready to return that kindness in acts of love and service. Christians express their gratitude

²⁸ Charles Lane, “A Well-Formed Stewardship Leader Trusts God's Abundance,” in *How Much Is Enough?: A Deeper Look at Stewardship in an Age of Abundance*, ed. Catherine Malotky (St. Paul: Luther Seminary, 2010).

toward God for that gift of grace, that undeserved forgiveness, by the way they live their lives. This is especially true of their financial generosity. Being grateful to God makes sharing of financial resources joyful. A grateful person understands all the blessings God has bestowed on them and, as a result, they want to share abundantly and be a blessing to others.

In this study, I looked into the financial generosity of the leaders of the suburban congregations I studied and into their motivations for giving or not giving. It is my belief that leaders with a strong belief in generosity are better able to create an environment of generosity in their congregations. This sense of gratitude will be reflected in the financial generosity of the congregations they lead. The opposite is true as well for leaders that struggle with their practice and understanding of gratitude. This struggle is reflected in the generosity of their congregations.

I used a number of sources in my work on this theological lens. Those writings came from both religious sources and secular sources. The secular sources I used were David Steindl-Rast, in his chapter, “Gratitude as Thankfulness and Gratefulness,” Peter J. Leithart, in his book, *Gratitude: An Intellectual History*, and Robert A. Emmons, and his chapter, “The Psychology of Gratitude: An Introduction.”²⁹ There are a lot of resources available on the subject of gratitude toward God. The religious sources I used in researching this lens were Craig Nesson, and his chapter “A Well-Formed Stewardship Leader Is Grounded in Biblical and Theological Principles,” Joseph Anthony Amato, and

²⁹ David Steindl-Rast, “Gratitude as Thankfulness and as Gratefulness,” in *The Psychology of Gratitude*, ed. Robert A. Emmons and Michael E. McCullough, Series in Affective Science, edited by Paul Ekman Richard J Davidson, Klaus Scherer (New York: Oxford University Press, 2004); Peter J. Leithart, *Gratitude: An Intellectual History* (Waco: Baylor University Press, 2014); Robert A. Emmons, “The Psychology of Gratitude: An Introduction,” in *The Psychology of Gratitude*, ed. Robert A. Emmons and Michael E. McCullough, Series in Affective Science (Oxford ; New York: Oxford University Press, 2004).

his book, *Guilt and Gratitude: A Study of the Origins of Contemporary Conscience*, Daniel Bell, and his book, *The Economy of Desire: Christianity and Capitalism in a Postmodern World*, Herbert Mather and his book, *That's What My Mother Taught Me: And Other Ways Generous Givers Develop*, Dean R. Hoge and Patrick H. McNamara, in their book, *Plain Talk About Churches and Money*, and Michael O'Hurley-Pitts, in his book, *The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising*.³⁰

Research Methodology

The research method I have chosen for this thesis is sequential explanatory mixed methods comparative case study. Sequential explanatory mixed methods consists of first collecting and analyzing quantitative data from a survey. These quantitative data can then be used as a point of reference as qualitative data are collected through methods such as a focus group or an interview. I chose this method because it fit well with my plan for research. This method cleanly compartmentalized the sources of data used for analysis, which was helpful as I was working alone on this research and thesis and gave me information for each individual congregation as well as for the whole.

I worked with the leaders and pastors of five congregations for this study. These congregations were suggested to me by the Synod Staff of the Local Synod. Three of the

³⁰ Craig Nesson, "A Well-Formed Stewardship Leader Is Grounded in Biblical and Theological Principles," in *How Much Is Enough?: A Deeper Look at Stewardship in an Age of Abundance*, ed. Catherine Malotky (Chicago: ELCA, 2010); Joseph Anthony Amato, *Guilt and Gratitude: A Study of the Origins of Contemporary Conscience*, Contributions in Philosophy no 20 (Westport: Greenwood Press, 1982); Bell, *The Economy of Desire: Christianity and Capitalism in a Postmodern World*; Herbert Mather, *That's What My Mother Taught Me: And Other Ways Generous Givers Develop* (Nashville: Discipleship Resources, 2001); Dean R. Hoge and Patrick H. McNamara, *Plain Talk About Churches and Money* (Bethesda: Alban Institute, 1997); Michael O'Hurley-Pitts, *The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising* (Toronto: St. Brigid Press, 2001).

churches were chosen for their perceived generosity and two were chosen for their perceived lack of generosity. The lay leaders in this study are all members of the Congregational Councils in their respective congregations. In cases where there was more than one pastor serving a congregation, the senior pastor participated in this study. All of the congregations in this study are located in a suburban setting in the Local Synod of the NLCA.

My study began with a questionnaire administered to a census of all clergy and lay leaders participating in this study. This questionnaire was field tested with the Congregational Council of the congregation where I serve as pastor. This questionnaire can be found in appendix A and was administered using Survey Monkey.³¹ After the survey, I gathered focus groups in each of the congregations consisting of Congregational Council members who had participated in the survey. The focus group protocol is found in appendix B. These focus groups were held in the respective church buildings and lasted approximately one hour. I also performed interviews with each of the five pastors in these congregations. The interview protocol can be found in appendix C. The interviews were conducted in the pastor's office in each congregation and also lasted approximately one hour. The focus group protocol was field tested with the Congregational Council in my own congregation. The interview protocol was field tested on another local pastor who was not participating in this study. One final instrument for collection of data were the trend reports of each participating congregation found on the website of the NLCA. These trend reports show statistical information for each congregation including financial income and expenses.

³¹ "Survey Monkey," accessed November 20, 2015, www.surveymonkey.com.

There were sixty-five invitations given to take the questionnaire and fifty-three responses were received. Data collected through the questionnaire included basic demographic information, income levels, motivations for giving, influences on giving, understanding and practice of generosity, attitudes toward giving in their church, and other data pertaining to financial generosity for each individual participant. The data collected in the focus groups helped to give a better understanding of how generosity was taught and practiced within each of the congregations and how the leaders saw themselves as teachers and role models of generosity. The interviews provided data on how the pastors perceived their roles as leaders of financial generosity, their own personal practices of generosity, and how they perceived the general culture of generosity within their congregations. The trend reports of the congregations provided me with the financial data needed to determine the level of generosity for each congregation.

The quantitative data collected through the questionnaire and the data collected in the trend reports were analyzed using the tools available within Survey Monkey and were also downloaded into SPSS for further analysis.³² These data were analyzed both by individual congregation and as a whole. For the data gathered through quantitative instruments, I reported descriptive statistics in total number of the sample (N), frequencies, percentages, and means where appropriate. I calculated the mean of the respondents from each individual congregation when possible to analyze the data for differences between groups.

³² “Statistical Package for the Social Sciences (SPSS),” accessed November 20, 2015, <http://www-01.ibm.com/software/analytics/spss/>.

The qualitative data from the focus groups and interviews were first transcribed. Then the transcripts were coded using the process outlined in *Constructing Grounded Theory: A Practical Guide through Qualitative Analysis*.³³ My final phase of analysis was to take the data collected and analyzed in Survey Monkey and SPSS and compare them to the data collected through coding the qualitative data to interpret themes and concepts from the entire body of data to make my conclusions for each individual congregation and as a whole.

Other Concerns

Definitions

Abundance: The belief that God has given us more than we need and will continue to give us more than we need. Therefore, we can freely share from what God has entrusted to us knowing we will have enough and God will provide even more.

Benevolences: Financial sharing beyond the operating budget of the congregation that benefits someone or something outside of the congregation.

Consumerism: The act of acquiring more and more consumer goods thus using more and more of our income on buying goods, resulting in having less available to share with others.

Discerning: Determining the direction God is calling a person or organization to move in the world. Making decisions based on what we know and feel.

Financial Generosity: The sharing of financial resources by a person, family, or congregation with other organizations or individuals, including congregations.

³³ Kathy Charmaz, *Constructing Grounded Theory* (London: Sage Publications, 2006), 47-66.

Governance Structures: The way that organizations are organized in order to carry out their work, often with committees, teams, staff, and boards.

Gratitude: An understanding that what we have was not gained on our own, but has come to us with the help of someone or something else. Therefore, we show thankfulness and appreciation for what we have. In the case of this thesis, thankfulness and appreciation to God for all that we call our own.

Heart: The metaphorical place where we keep our deepest desires and our most important thoughts and feelings

Law vs. Gospel: The law are all of the rules by which God asks us to live our lives, the most famous of which are the Ten Commandments. The gospel is the good news that although we do not follow the laws of God perfectly, which we call sin, we are forgiven or made right again with God because of Jesus' death on the cross atoning for our sinful behavior. The law points out to us our sinfulness and drives us to the good news and forgiveness of the gospel.

Lay Leaders: People in positions of authority in the church who are not ordained clergy.

Local Synod: A synod of the NLCA consisting of mostly urban and suburban congregations within a major metropolitan area in the United States.

Macedonians: A people that at the time of the Apostle Paul lived in what is modern day Greece. They were early converts to Christianity and were lifted up as an example of financial generosity by Paul.

National Lutheran Church of America (NLCA): A large mainline Lutheran denomination in the United States.

Scarcity: The idea that there are not enough resources given by God and so we must keep what we can for ourselves and that God will not provide more resources if we use what we have.

Stewardship: What we do with what God has entrusted to us, including our time, talents, and financial resources.

Tithing: The act of sharing ten percent of all income with God. Based on Old Testament texts where the first ten percent of the harvest was given back to God (Deuteronomy 12). This is considered to be a mark of financial generosity in a giver.

Ethical Concerns

The research for this thesis project was conducted in a manner compliant with the ethical standards of Luther Seminary, and the guidelines offered by the Institutional Review Board. All participants in this project were treated with respect, including every effort to maintain confidentiality. Participants were not paid or otherwise rewarded for participation in the project, and participation was completely voluntary.

The introduction to the questionnaire informed the participant that their personal responses to this questionnaire were confidential and only summary data would be used for analysis. Also, the introduction conveyed that they gave their implied consent by continuing with the questionnaire. Participants in the interviews and the focus groups received an informed consent letter prior to participating in the project, most often at the time of the focus group or interview. The letters assured participants that their participation was not required, that they could cease participation at any time, and that their relationship with their congregation, their pastor, with Luther Seminary, or with me would not be negatively impacted should they opt out of the project. Because this project

gathered information from congregants and pastors, I ensured that the confidentiality of the results of the questionnaire and the focus group answers given by the lay leaders of the congregation would be maintained with regard to their pastors, and vice-versa. In the focus groups, interviews and questionnaire, I used language that was sensitive to issues of social justice, and sought to diminish the role of power dynamics that are present between those I was interviewing and myself.

Throughout the process, I produced video and audio recordings of the focus groups and audio recordings of the interviews. The recordings are kept in a password-protected file on my personal computer. I have access to the recordings, as did a professional transcriber I hired in the process. The transcriber was required to complete a confidentiality form before accessing any video or audio recordings of the focus group discussions. This confidentiality form can be found in Appendix E. I also used pseudonyms for the organizations, congregations, and individuals who participated in this project. I will destroy all of the data gathered for this project after May 31, 2020.

Overview

Chapter 1 has given an introduction to this thesis and laid out the research question and design. Chapter 2 discusses the theoretical lenses that informed my research including conspicuous consumption, philanthropy, and social capital. Chapter 3 lays out the biblical lenses that informed my research including the generosity of the Macedonians in Second Corinthians and the teaching of Jesus in Matthew 6:19-21 on God being our treasure in this life above all else. The biblical lenses are followed by the theological lenses of law versus gospel, scarcity versus abundance, and gratitude that also informed my research. Chapter 4 explains in detail the research methodology, instruments, and

analysis of data used for this thesis. Chapter 5 discusses the results of my research based on the data collected. Chapter 6 gives the conclusions I was able to draw as my research question and lenses came into conversation with the results of my data collection. The Epilogue explains how I have grown and learned as a missional leader through the process of preparing, researching, and writing this thesis.

CHAPTER 2

THEORETICAL LENSES

Introduction

I used three theoretical lenses for this thesis to help shape my argument. The first is conspicuous consumption where we buy material goods that are not necessary for our survival. The second theoretical lens is philanthropy, the practice of sharing time or money to help make the lives of others better. The final theoretical lens I considered is social capital. Social capital includes the relationships created in society that help to build trustworthiness and reciprocity among neighbors or a community. In this chapter I show how all three of these theoretical lenses impact the potential financial generosity of an individual and a congregation.

Conspicuous Consumption

This study was conducted using congregations that are located in the suburbs of a major city in the United States. Those living in these suburbs have more financial resources available to them than most of the people in the world. The average median household income in 2013 for the zip codes in which these five congregations are located was \$62,308.¹ This was \$10,130 more than the national median household income of

¹ The information for all median local household income statistics taken from the website www.city-data.com and accessed on April 15, 2016. For reasons of confidentiality, the exact URL is not shared.

\$52,250, and \$1,678 more than the median household income in the state in which these congregations are located for 2013 of \$60,702.²

One theoretical lens that I explored was the theory of conspicuous consumption. Conspicuous consumption is the buying of material things that are not necessary for survival, such as food or shelter, in order to show off wealth and prestige. I would consider conspicuous consumption to be our modern day version of “keeping up with the Joneses.” Very few people living in the suburbs of the Local Synod worry about where their next meal will come from or how they will pay for their housing. Those basic needs, and many more, are taken care of because of their income levels. They have a large amount of discretionary money that they can choose to spend, to save, or to share.

I believe that conspicuous consumption is important to my thesis because in our modern American society, especially suburban society, we are often drawn into the consumer society of needing more and more for a variety of reasons. This can become a barrier to our financial generosity in terms of giving to God, even if we have good intentions. I believe the theory of conspicuous consumption influences leaders in the church away from financial generosity and, therefore, leads their churches away from financial generosity as well.

Conspicuous consumption was first proposed by the Norwegian-American economist Thorstein Veblen in *The Theory of the Leisure Class* published in 1899.³ Veblen was writing at the end of what is known as the “Gilded Age” in American history.

² Amanda Noss, “Household Income: 2013,” accessed April 15, 2016, <http://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr13-02.pdf>.

³ Veblen, *The Theory of the Leisure Class*.

After the Civil War, the United States emerged as a powerful industrial economy. The economy more than doubled from 1865 to 1900. One result of this industrialization was that Americans no longer worked for themselves, but for an employer. Those who were lucky enough to be employers and were successful in business gained tremendous wealth and power. The most iconic of these new wealthy businessmen were John D. Rockefeller and Andrew Carnegie.

Veblen saw the rise of an unproductive leisure class that resulted from the economic boom of the Gilded Age. There existed a growing number of people who did not live hand-to-mouth and sometimes did not have to work at all because of their fortunes. This group of unproductive people did not have to worry about housing or about feeding their family but instead were able to use their wealth to buy luxury items not needed for survival. They began to try to outdo one another in their purchase of conspicuous goods. Veblen refers to this very wealthy section of society when he writes, “Unproductive consumption of goods is honorable, primarily as a mark of prowess and a perquisite of human dignity; secondarily it becomes substantially honorable in itself, especially the consumption of the more desirable things.”⁴

Roger Mason, in his book *Conspicuous Consumption*, states that “Conspicuous consumption is concerned with the ostentatious display of wealth. Motivated by a desire to impress others with the ability to pay particularly high prices for prestige products, it is a form of consumption which is inspired by the social rather than by the economic or physiological utility of products.”⁵ There became a market for very expensive goods and

⁴ Ibid., 69.

⁵ Mason, *Conspicuous Consumption*, viii.

services that were not essential or needed, but instead these products were used to impress others and to put on display the wealth of a family. It became a competition of sorts between the members of the upper class of society.

Conspicuous consumption involves a need to secure social status in society. A family secures their status in society through the purchase and subsequent display of conspicuous goods. Failure to consume and display that consumption, despite one's bank account, could mean a loss of social status. Mason summarizes the work of Veblen when he writes, "[Veblen] sees conspicuous consumption as an unavoidable consequence of a pattern of social evolution which gives ever increasing recognition and importance to wealth as the major de facto determinant of social position and prestige."⁶

This means that there is an ever increasing pressure to continue to consume and to secure the social status of your family. Mason writes, "Standards keep rising and what was once an exceptional possession rapidly becomes widely owned."⁷ As standards keep rising, what once was treasured becomes useless or outdated. A modern-day example of this is the continual upgrading of cell phones that occurs in our society. People clamor to get the newest and latest model when a new phone comes out only to cast that model aside a short time later when something newer and even better comes along, even though the old phone works perfectly well. The phone becomes a status symbol. No one would dare be caught using a flip phone in 2017. Expensive phones such as the Samsung S7 or the iPhone 7 are what people want to be seen pressing up against their ear.

⁶ Ibid., 11.

⁷ Ibid., 7.

Conspicuous consumption is seen not only at the level of the very wealthy, but also among the middle class and even the lower class. Veblen observed back in 1899, “No class of society, not even the most abjectly poor, foregoes all customary conspicuous consumption. The last items of this category of consumption are not given up except under stress of the direst necessity.”⁸ Veblen observed that people were willing to endure great hardships before they would give up their unneeded possessions or services in order to keep up appearances.

Conspicuous consumption not only reaches all levels of economic status, it is still persistent today in our modern society. There are many examples of conspicuous consumption that surround us in our day-to-day lives. One example of modern conspicuous consumption comes from my own family. My wife’s grandmother always drove a big Cadillac, a symbol to her of wealth and status. Not only would she drive the Cadillac, she would trade it in for a new one every two years. Toward the end of her life she could no longer drive, but she still traded in her perfectly good two-year old Cadillac for a fancy new one saying, “I may not be able to drive it, but at least I can be seen in it.”

This example from my own family shows that conspicuous consumption is not just a problem among the wealthiest in our society, but among all of us. Christine Page, in her article, “A History of Conspicuous Consumption,” addresses the effect of mass media and advertising on the desire to consume conspicuously. In society, “today, people are influenced by trying to emulate the persons or person they look up to and wish to be like in society. Page writes, “The manifestations of these influences are evidenced in the horizontal and vertical emulation behavior of people consuming in accordance with the

⁸ Veblen, *The Theory of the Leisure Class*, 85.

values of their desired reference group. We euphemistically call this ‘keeping up with the Joneses,’ or the bandwagon effect.”⁹ Those who want to maintain their status or jump up in status must consume at the level they wish to attain. They must protect their social status by using their discretionary, and sometimes non-discretionary, money to maintain the image they wish to portray to others. This status maintenance and desire to keep up with the Joneses occurs at all levels of the socio-economic scale.

We live in an economically stratified society, typically characterized as being divided into lower, middle, and upper classes. Mason writes, “Motivation requires that individuals recognize status as an important element in their lives and lifestyles and believe conspicuous consumption to be a legitimate means of securing status gains or of consolidating existing status levels.”¹⁰ Those in the middle class constitute the majority of the participants in this study.

Conspicuous consumption among the middle class in our modern society is a reality that grew along with the emergence of such a class in our society. Mason observes that as affluent societies like the United States grow in their value and level of education, they no longer consider flamboyance as the only status indicator. Occupational achievement and educational status are valued as well as wealth. Anyone who can secure an education or succeed in business can gain status, forcing those of high economic status to compete with others for societal status.¹¹

⁹ Page, “A History of Conspicuous Consumption.”

¹⁰ Mason, *Conspicuous Consumption*, 31.

¹¹ *Ibid.*, 108.

It is not only the elite in our society today that are consuming to define their social status, but the middle class as well. Page writes, “This broadening of the players has transformed the ownership game into a true middle class phenomenon. Possessions now not only reveal status, but also identify the taste and values of the possessor. Objects of conspicuous display can disclose the ideal self, whether congruent or not with the real self.”¹² Members of the middle-class, not just those of the high-class society, send a social message through the choice of car we drive, our zip code, or the type of hobbies we pursue.

Conspicuous consumption has a real effect on our affluent society here in the United States. This consumption of goods that are not needed for survival drives us to try to buy more and more with what resources are available to us. This is true also of the middle-class communities in which the congregations from this study are located. Leaders in these congregations can struggle with pressure from society to buy more with the limited resources they have available to them so that they can maintain their social status. This pressure to consume has the potential to interfere with their desire to share abundantly from what God has entrusted to them.

Conspicuous consumption has to do with how discretionary income is spent. There are a lot of pressures to buy more in order to maintain a social status or image in our society today. This pressure to buy a bigger house or newer car can cause people to spend most or all of their discretionary money on possessions and not leave enough, if any, for charitable giving. Conspicuous consumption can leave even well intentioned leaders and members of congregations in the Local Synod of the NLCA without the

¹² Page, “A History of Conspicuous Consumption.”

means to share financially as they might wish because they have accumulated debt or spent too much of their income on buying goods and services. Their desire to keep up with the Joneses competes with their desire to share abundantly, and often conspicuous consumption is winning that competition.

Philanthropy

In its simplest definition, philanthropy is the “love of mankind, especially as manifested in deeds of practical beneficence.” It is that kind of “good will to men” which induces people to give voluntarily of their money, property, time, and strength to co-operative causes and institutions which serve the welfare, the health, the character, the mind, the soul, and the advancing culture of the human race.¹³

One assumption of philanthropy is that those who practice it are in a financial position to be able to give away money. Many people who attend suburban congregations in the Local Synod are able to give generously from their abundance. I examined in detail the motivations for giving of the leaders of these congregations because motivation for giving is a key element in the practice of philanthropy.

There are many different ways to define philanthropy, but most definitions make it clear that the intentions of the philanthropist must be purely for the good of others and not self-serving. *The Merriam Webster Dictionary* defines philanthropy as, “the practice of giving money and time to help make life better for other people.”¹⁴ Paul G. Schervish, in his article entitled “Philanthropy” found in *The Encyclopedia of Politics and Religion*, expands on this externally-focused giving as a part of philanthropy. He writes,

¹³ Marts, *Philanthropy's Role in Civilization*, 3.

¹⁴ Merriam-Webster OnLine, s.v. “philanthropy”, accessed July 8, 2015, <http://www.merriam-webster.com/dictionary/philanthropy>.

“Philanthropy is the social relation of care in which individuals (and groups) respond to the moral invitation to expand the horizons of their self-interest to include meeting the needs of others.”¹⁵

Laurence Friedman builds on this definition of philanthropy being for the benefit of others. He believes that the intent of the giver is an acid test to determine whether or not the gift is philanthropic. He writes in “Philanthropy in America: Historicism and Its Discontents” that, “Philanthropists intend to impose their vision of the good society through collective missionary like (religious and secular) ventures. Whereas some of these ventures are self-reflective and deeply attentive to the concerns of the recipients, others are not.”¹⁶

The motivations of the giver for giving are a key part of what shape a sharing philanthropy. Philanthropists do not give out of obligation or reluctantly. They do not give to relieve their guilt. In fact, their motivation for giving is not self-motivated, but focused on the other. Paul Schervish writes that philanthropy is about more than giving away money, it is “...a reciprocal social relation in which the needs of the recipient—and the recipients themselves—present a moral claim to which donors may choose to respond.”¹⁷

This study looks at the motivations behind the financial gifts of the participants. A true philanthropist will give toward an idea; in the case of churches, that is often toward a vision or mission. That is why it is crucial for congregational leaders to not only be

¹⁵ Schervish, “Philanthropy,” 600.

¹⁶ Friedman, “Philanthropy in America,” 2.

¹⁷ Schervish, “Philanthropy,” 601.

generous and to teach generosity, but also to help shape the mission and vision of the congregation in ways that inspire congregation members to be philanthropic in their giving. This means providing a clear message regarding what happens to funds that are shared in and through congregations that benefit more than just the families in attendance at the church. It means telling the stories of how the congregation is touching the lives of others in a way that arouses the congregation to give abundantly and joyfully to the work done in and through their congregation.

This is critically important not only for the benefit of the churches, but also the benefit of the philanthropic efforts of the entire United States. This is because religious motivation is the number one reason that Americans practice philanthropy. Arnaud C. Marts, in his book *Philanthropy's Role in Civilization*, looks into the motivations for philanthropy and places religion at the top of the list. He writes, “If we ask, then, why men give, the best answer is that much of the motivation, probably ninety percent of it, comes from religion—as taught and inspired by our organized churches and as put into action, however imperfectly, by their members and adherents.”¹⁸

It is imperative that the church do a great job emphasizing this unselfish giving which is taught and practiced in the Bible. It is through the church that many people learn the importance of sharing their financial resources for the good of others. Marts emphasizes the importance of churches in teaching the basic principles of giving. The church systematically teaches people to give, starting with the youngest of children. He writes, “It is the Church which almost alone carried the burden of persuading people to

¹⁸ Marts, *Philanthropy's Role in Civilization*, 76.

give unselfishly and systematically to altruistic activities. Religion is truly the mother of philanthropy...”¹⁹

Philanthropy must have its roots in some kind of relationship if the motivation for philanthropy is for the good of the other. That relationship must be more than simply writing a check, but instead must be formed in a life changing way where the one making the gift knows, sees, and wants to meet the needs of another not for their own sake, but for the sake of the other. This requires a back and forth, a conversation, and a relationship of some kind. David Bell writes in *The Economy of Desire: Christianity and Capitalism in a Postmodern World*, that it is important for Christians to not only give money, but to form relationships with those who are different from themselves. He urges Christians to meet and spend time with the poor, “...which is echoed by Latin American liberationists today when they insist that it is not sufficient to do things *for* the poor but that one must befriend the poor, and that the church must be not only *for* the poor, but *of* the poor.”²⁰

Philanthropy can be reduced to charity when it is done without a person really knowing the poor. Charity carries with it the stigma of feeling sorry for someone else. It implies that there is a person of power who can meet a need and a powerless person who is to be pitied for their situation. John McKnight and Peter Block, in their book *The Abundant Community: Awakening the Power of Families and Neighborhoods*, state, “In the system world of philanthropy, generosity is sometimes called ‘charity,’ which is really an unstable and false generosity because it is oriented around the needs and

¹⁹ Ibid., 79.

²⁰ Bell, *The Economy of Desire*, 206.

deficiencies of just one party in the transaction. Charity is demeaning in this way. As if you need me, and you have nothing but gratitude to offer in return.”²¹

This again points to the importance of congregational leaders working to build relationships both inside and outside the walls of the congregation so that financial sharing is not done out of pity, obligation, or guilt, but instead is done out of a joyful desire to help others. It is important for these leaders to encourage engagement with the community as a part of the mission and vision of the congregation. The leadership needs to celebrate those relationships and share the stories with the congregation when the congregation is engaging the community and the world and relationships are being formed. These relationships can then deepen the understanding about the issues facing their community or beyond and how the congregation might work to change those issues for the benefit of others. My research in this study digs into the motivations for giving of the lay and clergy leaders of the five congregations, searching for signs of philanthropic, unselfish giving.

These teachings of local congregations on the importance of sharing can have a direct benefit on the rest of society as well. Virginia Hodgkinson, Murray Weitzman, and Arthur Kirsch found a direct correlation between religious involvement and generosity. They write in “From Commitment to Action: How Religious Involvement Affects Giving and Volunteering” that through giving to religious institutions there are many in the community and beyond who benefit. They write, “One of the major findings was that approximately half (46 percent) of donations to religious institutions were used to support

²¹ McKnight and Block, *The Abundant Community*, 85.

a range of activities other than religious ministry and education, activities ranging from human services to improvement of the environment.”²²

Hodgkinson, Weitzman, and Kirsch also point out the importance of religious institutions like the local congregation to the overall field of philanthropic giving. They feel the congregation is vital in fostering this giving. They go on to state, “The findings also suggest that if membership or church attendance at religious institutions declines, giving and volunteering for all charities will decline.”²³ This puts a lot of pressure on clergy and lay leadership in the local congregation to be creating an environment of giving that not only benefits the congregation, but our entire society, through religiously motivated philanthropic giving.

Philanthropy is sharing, especially of financial resources, for the greater good of the other. It is giving expecting nothing in return but a satisfaction from having helped to make the world a better place. Philanthropy is done not under compulsion or guilt, but freely done to meet the needs of others. It is important that individuals and congregations look beyond themselves in order to fully see and know the needs of others. It is in building relationships that the true needs of others are seen and known and the philanthropist then gives to try to make the world a better place by supporting the church or other organizations that are working to meet those needs. It is important that clergy and lay leaders in congregations are not only modelling financial giving selflessly for the good of others, but also lifting up the work of the congregation done in the community

²² Hodgkinson, Weitzman, and Kirsch, “From Commitment to Action,” 95-96.

²³ Ibid., 112.

and beyond as the congregation builds relationships and makes the community and the world a better place through financial sharing.

Social Capital

I live in the suburbs of a large city in Minnesota and experience the isolation that can occur in my own neighborhood. This is especially true during the long winter months. My neighbors and I all go to work during the day, many of them commuting by themselves for over half an hour to and from their offices in the city. They pull into their driveways and open their garage doors when they return at the end of the day. Once they have pulled their car into the garage, they close the garage door and enter into their home, often not to emerge again until they leave for the office the next morning. There is little or no social interaction between us during the winter months.

It is scary to me when I think about how little social interaction there is in my neighborhood between the people who live physically the closest to one another. If we are not interacting together, then what if any interactions do my neighbors have with others in the greater community and beyond? How can they even begin to listen to and understand their neighbors both near and far who are hurting or in need if they are not interacting with others? It is harder to really care about others or to understand how to help our neighbors and make the community a better place if there is little or no interactions with our neighbors. We become more focused on ourselves and less focused on others when we come home, close our garage doors, and live life in our homes. It has become very easy, living in suburban America, to isolate oneself from others and to not engage with our neighbors.

Isolation from one another diminishes a community's social capital. Social capital is the next theoretical lens utilized in this thesis. Lyda Hanifan is credited with first developing the idea of social capital. She states in *The Community Center*,

In the use of the term *social capital* I make no reference to *capital*, except in the figurative sense. I do not refer to real estate, except in the figurative sense. I do not refer to real estate, or to cold cash, but rather to that in life which tends to make these tangible substances count for most in the daily lives of people, namely goodwill, fellowship, mutual sympathy and social intercourse.²⁴

Social capital is about relationships, it is about caring about your neighbors and helping them in their time of need. Social capital opens our eyes to see the needs of our neighbors and to truly want to work to meet those needs.

A preeminent book for looking into this concept of social capital is *Bowling Alone: The Collapse and Revival of American Community* by Robert Putnam. Putnam describes social capital as, "...connections among individuals-social networks and the norms of reciprocity and trustworthiness that arise from them. ...social capital calls attention to the fact that civic virtue is most powerful when embedded in a dense network of reciprocal social relationships."²⁵

Putnam attempts to answer why we have grown further apart as a community and lost this social capital, although he himself admits it is somewhat of a mystery. He argues that there are four factors that have caused this loss of social capital. The first is the pressures of time and money in our society today, including the pressures of two-career families. The second is suburbanization of society, commuting, and sprawl. The third is the effect of electronic entertainment, especially the television. (Note that he is writing

²⁴ Lyda Judson Hanifan, *The Community Center* (Boston: Silver, 1920), 130.

²⁵ Putnam, *Bowling Alone*, 19.

before the explosion of social media, which I believe also plays a huge role in the loss of social capital). The fourth factor Putnam attributes to the loss of social capital is the replacement of a very civically-minded generation by two generations who are much less civically minded.²⁶

These four factors, as pointed out by Putnam, are all prevalent among those living in the suburbs of the Local Synod. They feel more and more isolated from one another. They are also more and more isolated from the problems of not only their neighbors, but of their communities and even the world. This isolation can lead to an ambivalence toward the neighbor and a lack of desire to see and help meet the needs of others. This lack of relationship and inability to see the needs of others can cause a lack of financial giving as congregation members lose interest in the work of the church done for the good of the neighbor.

Putnam addresses this isolation and lack of both caring and generosity as he concludes that American society began to lose its social capital in the last third of the twentieth century. As a culture we are becoming less and less engaged in the community. He writes, “We are less connected. We remain interested and critical spectators of the public scene... We have invented new ways of expressing our demands that demand less of us... We are less generous with our money and with our time, and we are less likely to give strangers the benefit of the doubt. They, of course, return the favor.”²⁷

Social capital is about building relationships with others. Those relationships enable us to better understand one another, support one another, care for one another in

²⁶ Ibid., 283.

²⁷ Ibid., 183.

times of need, celebrate with one another the celebrations of life, and to begin to look beyond ourselves and our own lives to not only see the needs of others, but to look for ways to address those needs. Robert Putnam also addresses this concept of increasing our awareness of one another and, therefore, seeing that our lives are really connected to one another. Putnam writes, “When people lack connections with others, they are unable to test the veracity of their own views, whether in the give-and-take of casual conversation or in more formal deliberations. Without such an opportunity, people are more likely to be swayed by their worst impulses.”²⁸

It is a part of God’s plan that as Christians we are in relationship with one another, that we are building social capital and not tearing it down. We begin to focus more and more on ourselves and our needs instead of the needs of others when social capital begins to fail. We look more at what is good for the individual person or family instead of looking for the common good. As Walter Brueggemann states in his book *Journey to the Common Good*, “...the journey to the common good is a trek that all serious human beings must make, a growth out beyond private interest and sectarian passion.”²⁹

Miroslav Volf, in his book *A Public Faith: How Followers of Christ Should Serve the Common Good*, contends that as Christians we must focus on what is central to us in our lives—our faith. At the center of our faith is Christ. We must live our lives in relationship and in community with one another reflecting the center of our faith, reflecting Christ, by loving and serving others, which is Christ’s nature. That is how we

²⁸ Ibid. 288.

²⁹ Brueggemann, *Journey to the Common Good*, 2.

bear witness to Christ. Volf writes, “God works through human means to achieve God’s ends...we pray for God...to make us willing and capable, and effective instruments in God’s hand—which is what we were created to be in the first place.”³⁰

Shane Claiborne, in his book *The Irresistible Revolution*, writes about the lack of true conviction in Christians, especially Christians with many financial resources. He believes it is imperative to build relationships with one another, especially between the wealthy and the poor. He writes, “I had come to see that the great tragedy in the church is not that rich Christians do not care about the poor but that rich Christians do not know the poor.”³¹ Those in suburban congregations are the rich Christians and the more isolated they become, the less social capital they have. This in turn causes them to not know or understand the needs of their neighbor, rich or poor, and to become more inwardly focused with their time and their financial resources.

Daniel Bell provides some insights into the why there is a disconnect between suburban congregations and true relationship building and accompaniment. Bell speaks of the need, especially for wealthy Christians, to take risks and to step outside their comfort zones. Bell addresses this issue by speaking about the crosses we all must bear and the risks we must take in life that are not for ourselves, but for others. “Whether it is the risk of the market, of extending hospitality to the stranger, of lending and sharing, or of serving in the blighted and broken spaces of this world, desire that is caught up in the

³⁰ Volf, *A Public Faith*, 27.

³¹ Claiborne, *The Irresistible Revolution*, 113.

divine gift of economy risks for the sake of others, for the sake of extending communion.”³²

Robert Putnam writes about the difference between bridging and bonding social capital. Bonding social capital, such as fraternities, church groups, or country clubs, tend to be inward looking, pulling people of similar background and interest together. These groups can also cause out-group antagonism. Bridging social capital, such as the civil rights movement or ecumenical church movements, generate broader identities and reciprocity whereas bonding social capital bolsters our narrow selves.³³ Putnam writes, “To build bridging social capital requires that we transcend our social and political and professional identities to connect with people unlike ourselves.”³⁴

Putnam has stated that in American Society we are lacking in social capital and not fostering meaningful relationships. Those living in suburban America, like the participants in this study, run the danger of losing more bridging capital while focusing instead on their bonding social capital. As people gather for social activities, even church, they gather more with likeminded people and their lives are not enriched with diversity of race or economic status. Their social network shrinks and does not grow and the world looks smaller as well. The needs of those across the tracks, much less the needs of those around the world, are ignored or glossed over because of a lack of community and a lack of caring that comes from the isolation caused by a loss of social capital. This loss of

³² Bell, *The Economy of Desire*, 185.

³³ Putnam, *Bowling Alone*, 22-23.

³⁴ *Ibid.*, 411.

social capital causes an inward focus where meeting the needs of individuals and their immediate families takes precedence over the needs of the community or the world.

There is hope that social capital can be regained. Churches provide an avenue for social capital to grow. Church participation greatly increases the charitable gifting of an individual. Roger Nemeth and Donald Luidens in “The Religious Basis of Charitable Giving in America” conclude, “From a social capital perspective, active participation in voluntary organizations leads to greater and deeper networks of relationships among members. From these relationships come greater social capital.”³⁵ This greater social capital translates into greater financial generosity on the part of those actively engaged in a religious organization. Through churches and their leaders come opportunities to overcome the isolation of American society and to engage the world with love if congregations are reading, hearing, and reacting to Jesus’ command to love others. This outward engagement requires the building of relationships not only within congregations, but beyond. These increased relationships help the members of the congregation to better understand the world around them and to see and care about the needs of others outside their family, their neighborhood, and their congregation. Not only to see the needs of others, but they work to meet those needs as well.

Increasing social capital improves the individual’s ability to see and meet the needs of others. Seeing and meeting those needs is done best through working together, as in a congregation. Such seeing and meeting of needs often takes a sacrifice of financial giving. This sharing of resources for the need of the neighbor would not happen if not for

³⁵ Nemeth and Luidens, “The Religious Basis of Charitable Giving in America,” 120.

the relationships formed through social capital in and through the community, the congregation, and beyond.

I have examined the personal practices, motivations, and understanding of financial generosity among the leaders of the five congregations participating in this study. It is important that leaders of congregations have a personal understanding of financial generosity as they preach and teach about the sharing of financial resources among some of our society's most wealthy and generous population in the members of suburban congregations.

Social capital is about relationships that are formed in our communities and beyond. We can become isolated from our neighbors and the world without social capital. We struggle to see or care about the needs of others if we are isolated because we are too self-absorbed with our own family and friends and their needs. It is important for congregations to be places where social capital is gained, not lost. This is done through reaching out and intentionally caring about others. This overcoming of isolation and the gaining of social capital is especially difficult in suburban America where the congregations from this study are located. It is important for the lay and clergy leaders of these congregations to help build relationships inside and outside the walls of the congregation to help people see and meet the needs of others. The desire to help meet the needs of others through financial generosity is more likely to occur when the needs of others are seen. There is less caring and less of a desire to meet the needs in the community through financial giving or volunteering in isolation from one another.

Conclusion

The three theoretical lenses I chose to explore for this study were conspicuous consumption, philanthropy, and social capital. Each of these theoretical lenses has a potential impact on the financial generosity of the five congregations that participated in this study and their leaders. Conspicuous consumption can cause Christians to spend more on material goods and services and therefore leave them lacking in financial resources to share as they might wish with the church or other organizations.

Philanthropy is sharing of resources for the good of others expecting nothing in return but the satisfaction of making the world a better place. Those with the greatest means are often not willing to give freely for the good of others, in part because they do not have relationships with people who are in need. The final theoretical lens discussed in this chapter was social capital. Social capital has to do with the network of relationships a person, organization, or society forms. Social capital is lacking in suburban society today. This lack of relationships can cause people to care less about their neighbor and to also give less of their financial resources to help meet the needs of their unknown neighbors. The next chapter in this thesis looks at biblical and theological lenses that help to frame my research.

CHAPTER 3

BIBLICAL AND THEOLOGICAL LENSES

Biblical Lenses

This thesis addresses many issues surrounding financial generosity. Humans have a long history of struggling to be generous with what God has bestowed on them. God does not really need our money, God is after our hearts. The Bible is filled with teachings about the love of money getting in the way of love of God. Humans have long tried to place their trust in the things of this world instead of trusting in God.

In the book of Joshua, we learn about Achan and his lack of ability to resist stealing a beautiful Babylonian garment, two hundred pieces of silver, and an ingot of gold against the will of God. He tried to hide these possessions from God, but when Joshua led the people into battle, they lost because of Achan's disobedience and greed (Joshua 7). The book of Acts tells how Ananias and Sapphira lied about how much of the proceeds from the sale of a piece of land they actually gave to the church. They tried to keep some of the money for themselves, but God knew they were being dishonest and they were severely punished (Acts 5). Jesus taught in Matthew about a rich young man who was unwilling to part with his possessions in order to follow and trust in God. His heart was not in the right place; it belonged to his possessions and not to God (Mt. 19:16-22). These are just some of the many biblical illustration of humans struggling with the love of money interfering with their love of God.

Today we continue to struggle with our love of possessions interfering with our love of God. I examined two biblical lenses for this thesis that teach us about financial stewardship. The first is the example of generosity Paul lifts up in II Corinthians of the Macedonians who shared generously even out of their poverty. The second biblical lens is the teaching of Jesus in Matthew that we will find our hearts set on what we treasure most in life whether that is money, power, possessions, fame, beauty, or God.

The Macedonians: II Corinthians 8:1-7

In the eighth chapter of Paul's Second Letter to the Corinthians, Paul is writing to the church in Corinth to encourage them to make a donation to the collection being taken by Paul for the Christians in the Holy Lands that are suffering a severe famine. We read in Galatians that Paul went to Jerusalem to meet with the church leaders there (Galatians 2). The Jerusalem leaders were Jewish by ethnicity and believed that Gentile Christians had to first become Jewish through circumcision before they could become followers of Jesus. Paul's ministry was taking shape among the Gentiles and he did not believe that circumcision was necessary for Christians. In Jerusalem, Paul and the Jewish Christian leaders were able to put aside this difference to instead focus on one common mission, remembering the poor. Paul writes in Galatians, "...they gave to Barnabas and me the right hand of fellowship, agreeing that we should go to the Gentiles and they to the circumcised. They asked only one thing, that we should remember the poor, which was actually what I was eager to do" (Galatians 2:9b-10).

The collection being taken up in Corinth in Second Corinthians is Paul's attempt to live out this mission of remembering the poor (II Corinthians 8). The relationship between the Jerusalem Christians and Paul continued to be strained after the Jerusalem

Council. Paul believed in the collection as a unification of God's church despite these tensions. Mark Seifried writes, "The gift, by its very nature and intent, constitutes Paul's attempt to bring the Corinthians (along with all other participants) into *koinonia* with all the other churches, and especially, of course, with the church in Jerusalem."¹ Mitzi Minor in her book, *2 Corinthians*, adds, "There is consensus among scholars that Paul's desire to reconcile these groups was likely the greatest impetus for his decision to pursue the collection process."² Therefore, Paul is adamant about the Corinthians participating in this collection. He wants to encourage them to show their solidarity with other Christians and to remember the poor in Jerusalem.

Paul uses the example of the Macedonians in order to encourage the participation of the Corinthians in the collection. Corinth was located in the southern part of what would today be called Greece. This region was much more prosperous than the high plains of the northern part of modern Greece known as Macedonia. Mitzi Minor writes that Macedonia had been "...largely rural, suffered a number of invasions and battles that took many lives, and had an usual economic situation of 'rock bottom poverty.' Rome's presence was heavy in the area to protect the Ignatian Way (one of its main roads) and its northern border."³ The region was very poor economically, yet in this instance, the churches visited there by Paul were also amazingly faithful people trusting in the grace and abundance of God.

¹ Seifrid, *The Second Letter to the Corinthians*, 315.

² Minor, *2 Corinthians*, 154.

³ Ibid., 156.

Paul writes in Second Corinthians,

We want you to know, brothers and sisters, about the grace of God that has been granted to the churches of Macedonia; for during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of financial generosity on their part. For, as I can testify, they voluntarily gave according to their means, and even beyond their means, begging us earnestly for the privilege of sharing in this ministry to the saints. (II Corinthians 8:1-4)

The Macedonians deeply understood financial generosity even though they were not wealthy and did not have many resources. They were eager to share with those who had even less than they did so that others may have enough and so they could participate in the work of God done in the world. Mitzi Minor points out that the Macedonians believed they were in partnership with God and other Christians already. She writes, “We get the sense that that the Macedonians grasped the graciousness of being part of God’s New Creation and begged to be partners in it, even at significant cost to themselves.”⁴

It did not matter to the Macedonians that they were poor. They still wanted to give according to their means and beyond. They did this joyfully as a privilege to be able to share and be a part of the ministry done in God’s name. Raymond Collins writes that although the Macedonians were very poor and afflicted, they still experienced joy in sharing. “Paul says that from the depths of the Macedonians poverty flowed a richness of generosity. Afflictions juxtaposed with joy, poverty with riches.”⁵ They understood the importance of financial generosity and how that financial generosity can lead to ministry in the world. The Macedonians are an example to be lifted up to others as they think about their own sharing.

⁴ Ibid., 157.

⁵ Collins, *Second Corinthians*, 167.

The Macedonians' understanding and practice of generosity springs from their deep understanding of the grace of God. The Apostle Paul writes in Second Corinthians, "We want you to know, brothers and sisters, about the grace of God that has been granted to the churches of Macedonia" (II Cor. 8:1). Grace is the undeserved forgiveness of God. This grace comes through Christ's death on the cross and resurrection from the dead. Macedonians understood their deep indebtedness to God because of that selfless sacrifice done to take away the power of sin and to offer forgiveness and eternal life to all believers. This indebtedness was shown forth in the actions of generosity of the Macedonians. Mark Seifrid writes, "It is 'the grace of God' given in Macedonia that Paul announces. In this context 'grace' signifies not merely God's favor but the concrete expression of that favor in the life of the Macedonian churches."⁶ It is in understanding this grace that the Macedonians turned their gratitude into action by sharing of their meager financial resources for the good of others.

It is interesting to note that in sharing abundantly of their resources, the Macedonians did not give everything they had. Paul tells us that the Macedonians, "...voluntarily gave according to their means, and even beyond their means..." (II Cor. 8:3). The Macedonians did not have to give away their homes, their tools, their farms, or their livelihood in order to be considered generous. Instead we are told that they gave according to their means, they gave a portion of their financial resources. Pastor Charles Lane describes the characteristics of a biblical giver in his book, *Ask, Thank, Tell*. One of the characteristics he describes about a biblical giver is that they give proportionately. Pastor Lane writes, "The Bible always calls us to percentage giving. Nowhere in the

⁶ Seifrid, *The Second Letter to the Corinthians*, 319.

Bible will you find something like, ‘give fifty dollars.’ The language is always, ‘give in proportion to the blessings you have received.’”⁷ Those who had an abundance were to share proportionally from their abundance. Those who had little were to share proportionally from whatever they had.

Churches located in the suburbs of the Local Synod and their members are wealthy by the standards of the world and have more than enough income to provide for their needs. The example of proportional giving by the churches of Macedonia can be used as an example for these churches. George Guthrie writes, “What pastor of a church today would not be thrilled with a congregation, or network of congregations, that gave according to what they had the ability to give?! This contrasts sharply with the kind of giving that merely tosses God the leftovers of one’s resources!”⁸

The example of the generosity of the Macedonians was written to the churches in Corinth to encourage them to be generous in their giving toward the collection Paul was taking up for the Christians in the Holy Lands. It was meant to spur on to generosity the wealthy Corinthians through the example of the impoverished Macedonians. Paul Barnett writes about Paul’s challenge to the Corinthians to complete the collection. Just as the grace of God was poured out upon the Macedonians and they responded with generosity, this same grace is given to the Corinthians as well. Barnett writes, “Now [Paul] addresses the gift-laden church in Corinth, where, however, the ‘grace’ of generosity in the collection was not in evidence, calling on them to ‘overflow’ in the same ‘grace’”⁹

⁷ Lane, *Ask, Thank, Tell*, 51.

⁸ Guthrie, *2 Corinthians*, 397.

⁹ Barnett, *The Second Epistle to the Corinthians*, 402.

God also uses Paul to bring this example of generosity from the Macedonians to Christians today, especially to Christians living in the suburbs of America who have great financial resources. Guthrie writes, “One of the greatest spiritual poverties in the Western church has to do with our wealth of material resources: we are drowning in wealth. It lulls us to depend on that rather than on the Lord.”¹⁰ The example of the Macedonians challenges all Christians, both affluent and those living in poverty, to participate in the collection for the poor and to financially support the work of God done in the world today.

The financial generosity of the Macedonians proves that it is not the size of the gift that matters; what matters when it comes to financial generosity and stewardship is that the heart of the giver is in the right place. According to Mark Seifrid, “The poverty of the Macedonians is outward and visible, their wealth is inward and hidden.”¹¹ The Macedonians were rich in faith and living fully in the grace of God. They gave joyfully according to their means, and even beyond their means, and saw this opportunity for financial generosity as a privilege, not a burden. Paul is encouraging the Corinthians to do the same.

This encouragement of Paul given to the Corinthians through the example of joyful generosity from the churches of Macedonia is an encouragement that is also given to those in suburban congregations like the ones that participated in this study. The Macedonians illustrate giving as a practice of faith done joyfully and sacrificially. There are many messages heard in suburban society today that speak against this practice of

¹⁰ Guthrie, *2 Corinthians*, 393.

¹¹ Seifrid, *The Second Letter to the Corinthians*, 268.

joyful, abundant, and sacrificial giving. The messages heard today call for people to buy more and possess more and to not sacrifice, but to seek instant gratification. The participants in this study, and our entire society today, could learn a lot from the example of generosity Paul put forward from the churches of Macedonia.

Treasures in Heaven: Matthew 6:19-21

Matthew 6:19-21 is found within a section of Matthew known as the Sermon on the Mount. The *Encyclopedia of Christianity* states that the Sermon on the Mount is, “...the long address by Jesus at the beginning of Matthew (chapters 5-7) and hence at the beginning of the New Testament. It has often been regarded as a summary of the preaching or ethics of Jesus.”¹² The sermon emphasizes love for God and neighbor. The Sermon on the Mount is a strong tool for providing a moral compass, but is not all inclusive of Jesus’ teaching. It does not include anything about his death and resurrection, but rather about how to live morally in this life. It is not exhaustive or exclusive. Many teachings brought forward in the Sermon on the Mount are expanded upon further in other sections of Matthew. Dale Allison, in his book, *The Sermon on the Mount: Inspiring the Moral Imagination* writes, “The Sermon on the Mount belongs to a book apart from which it was never intended to be read. ...the reader of all of Matthew knows that Jesus is not just a moral authority but additionally a gracious religious presence whose demand is accompanied by a helping presence.”¹³ The point of the Sermon on the Mount is not to lay down legalistic rules that must be followed, but instead to give a

¹² Burchard, “Sermon on the Mount,” 916.

¹³ Allison, *The Sermon on the Mount*, 9.

moral compass to Jesus' followers of what is right and what is wrong as they live in relationship with one another and God.

Jesus teaches about having a right relationship with money and possessions in this world in Matthew 6:19-21. This is a common theme of Jesus as he also teaches in Matthew 4:18-22, 10:9-11, and 19:6-26 about having proper relationship with money. Jesus lays down a moral teaching in the Sermon on the Mount making it clear to his followers that they should deeply ponder their relationship with money versus their relationship with God. Jesus says,

Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matthew 6:19-21)

This is not only a text about money; it is also a text about our priorities. It begs the question, "What is your treasure?" Jesus tells us that once we define our treasure, that is where we will find our hearts as well. This passage does not teach us that where our heart is, our treasure will be as well; it is just the opposite. Our hearts follow what we treasure. Charles Lane, in his book, *Ask, Thank, Tell*, writes this about Jesus' intention to have us act our way into a new way of thinking instead of the other way around. Lane writes, "I am convinced it is far easier, and far more lasting to act your way into a new way of thinking. ...If I wait until I feel like tithing, I may never get to the action. If, on the other hand, I trust in God's promises and simply start tithing, I will find that my attitudes toward giving will quickly change."¹⁴

¹⁴ Lane, *Ask, Thank, Tell*, 55.

In Matthew 6:19-21, Jesus is talking about the temporary temporal world in which we live compared with the spiritual world of heaven that will always exist. A basic understanding of Christianity is that when we die, we will go to be with God in heaven forever. Jesus is teaching in this passage that in order for us to be eternally with our God, we first have to get our hearts right during this life. Dale Allison writes that as Christians, once we truly believe there is life with God after this life, and what we do in this life does matter, “How can one invest in the temporal and unstable when it is possible to invest in that which is stable and endures? Only an unabashed materialism could annul the logic.”¹⁵

It is this materialism that is in our world today that tugs at our hearts trying to draw us away from our God. Possessions, wealth, power, prestige, clothes, cars, houses, boats, and summer homes can all interfere with our focus on living as children of God. David Martyn Lloyd-Jones in his book *Studies in the Sermon on the Mount* writes, “But you also have to live your life in the world. That world will do its best to get you down, it will do its utmost to ruin your spiritual life. ... It is a fight of faith, and you need the whole armor of God, because if you have not got it, you will be defeated.”¹⁶ Those living in the suburbs of America are, by the world’s standards, very wealthy. They often have many possessions and access to financial resources in their lives. These resources can compete with trying to keep God at the center of their hearts amid messages of buying more and more and temptations of living in fear that God will not provide for them if they share generously of their possessions.

¹⁵ Allison, *The Sermon on the Mount*, 139.

¹⁶ Lloyd-Jones, *Studies in the Sermon on the Mount*, 79.

This passage might cause those living in suburban America with disposable income to think Jesus is requesting too much of them. Where will they live or what will they eat if they renounce all of their possessions? Dale Allison, in his book, *The Sermon on the Mount: Inspiring the Moral Imagination*, writes about an understanding of wealth. He believes that Jesus does not in this passage speak against having any possessions. He writes, “But it is far from clear that voluntary poverty accords with the spirit of Matthew. Matthew 6:19 speaks about ‘treasure,’ not earthly goods in general; and the verb ‘store up’ refers to accumulation, not simple possessions. ... There is also the striking fact that Matthew can call Joseph of Arimathea both ‘a rich man’ and ‘a disciple of Jesus.’ (25:27)¹⁷ This passage is not so much a condemnation of wealth; it is more about the attitude of the believer toward their possessions. It is about the heart of the believer, which is what Jesus is really after. Lloyd-Jones writes, “‘Treasures’ is a very large term and all-inclusive. It includes money, but it is not money only. It means something much more important. Our Lord is concerned here not so much about our possessions as with our attitude towards our possessions.”¹⁸

Our treasure is what we value. If we treasure wealth, our hearts are set on greed. If we treasure the approval of others, our hearts are set on vanity. If we treasure God, our hearts are set on doing what is pleasing to God. Martin Luther advises in his *Commentary on the Sermon on the Mount* that all Christians pay attention to their hearts. He writes, “Beware and test your own heart, and know assuredly that your heart will be where your treasure is; as we are else wont to say, what is dear to a man, that is his God.

¹⁷ Allison, *The Sermon on the Mount*, 140.

¹⁸ Lloyd-Jones, *Studies in the Sermon on the Mount*, 80-81.

...Therefore, observe your own heart, and you will soon find what is sticking in it, and where your treasure is.”¹⁹

We cannot make our hearts fall in love with someone or something that we do not value. Mark Allen Powell in his book *Giving to God* says, “You can’t make your heart feel something it won’t. ...Have you ever felt you *should* love someone or something more than you do? But, if you don’t, what can you do about it? You can’t control your heart, can you?”²⁰ His point is that if our treasure is not God, we struggle to set our hearts on God, we fail to fully love God. Our hearts will be set on God if our treasure is God as well. We will not seek the approval of humans, but the approval of God when this is true.

Arthur Walkington Pink in his book, *An Exposition of the Sermon on the Mount*, sees this passage as a series of statements about how not to behave as Christians. He writes that in this passage Christ forbids various forms of covetousness. These include the excessive seeking after worldly wealth when God has more than provided for their needs, seeking after worldly goods as opposed to true spiritual riches, idolatry of the heart by placing trust in possessions before trust in God, and finally the accumulation of possessions for selfish needs.²¹ In this final admonition of Pink, we see a hint of what Christ is asking of us in this passage as opposed to what Christ is forbidding. Instead of being only a list of things not to do as Christians, we also have a list of things we are called to do as Christians if we do the opposite of this list. Jesus is pointing out to us the reality that we sometimes choose to deny. That reality is that we are here on earth not for

¹⁹ Luther, *Commentary on the Sermon on the Mount*, 303-304.

²⁰ Powell, *Giving to God*, 49.

²¹ Pink, *An Exposition of the Sermon on the Mount*, 187-188.

our own pleasure or to use as many possessions and resources as we can for our own good, but instead we are called by God our creator to live in relationship with God and with others. This relationship requires us to give of ourselves and our possessions.

We must have a right relationship with the things of this world and live accordingly if we want our relationship with God to be right. Lloyd-Jones writes, “But the Christian starts by saying, ‘I am not the possessor of these things; I merely have them on lease, they do not belong to me. I cannot take my wealth with me. I am but a custodian of these things.’”²² To be a steward is to be a caretaker of what is not our own. All that we have really and truly belongs to God. Therefore we must be careful how we use what God has entrusted to us in this life and we must be aware of our attitude toward those possessions. Lloyd-Jones writes that Christians have the opportunity to be asking, “How can I use these things to the glory of God? ...It is to Him that I shall have to render up an account of my stewardship of all the things of which He has blessed me.”²³

I have explored in this thesis the personal giving of the participants, trying to glimpse into their hearts to see what they really treasure in this world. The suburban culture in which these congregations are located places a high value on possessions and the security provided by earthly wealth. I have researched the effects of this pull toward possessions and wealth on the way members of the congregations in this study choose to use their financial resources by either spending or sharing.

²² Lloyd-Jones, *Studies in the Sermon on the Mount*, 84.

²³ Ibid.

Theological Lenses

I used three theological lenses to inform this thesis. The first theological lens is law versus gospel. The law includes all of the rules that God gives us by which we are to live our lives. The gospel is the good news that even though we do not follow all of God's rules perfectly, we are forgiven because of Jesus' death on the cross. The second theological lens is scarcity versus abundance. This theological perspective addresses our attitude toward the blessings of God. The final theological lens looks at our level of gratitude for all that God has entrusted to us and done for us in our lives.

Law Versus Gospel

Law versus gospel is one theological lens that I used in this study. This theological lens informs this study because the sharing of financial resources can be viewed both as a fulfillment of the law of God and as a result of the experience of the gospel of God. Essentially the questions to ask might be: "Do Christians share of their financial resources because they are commanded by God or do they give of their financial resources not under any sense of obligation or fulfillment, but freely and joyfully?" I examined the motivations for giving of the leaders of five suburban congregations through survey results, interviews and focus groups.

It is important to first establish an understanding of the difference between the law and the gospel. Carl Braaten writes in his book *Principles of Lutheran Theology*, "The law terrifies, accuses, condemns, denounces, punishes, and kills. If this is not true, the gospel cannot comfort, strengthen, forgive, liberate, and renew."²⁴ The law represents

²⁴ Braaten, *Principles of Lutheran Theology*, 111.

the demands of God, while the gospel, which means good news, represents the promise of God.

The doctrine of law versus gospel is spelled out in the confessional documents of the Lutheran tradition. One of these documents, “The Formula of Concord,” states, “...the law is a divine doctrine which teaches what is right and God-pleasing and which condemns everything that is sinful and contrary to God’s will.”²⁵ The Formula of Concord goes on to say, “But the Gospel, strictly speaking, is the kind of doctrine that teaches what a man who has not kept the law and is condemned by it should believe, namely, that Christ has satisfied and paid for all guilt and without man’s merit has obtained and won for him forgiveness of sins, the ‘righteousness that avails before God,’ and eternal life.”²⁶

The law points out to us our sin and helps us to realize that we are in need of forgiveness, in need of the good news of the gospel. We encounter the gospel, the good news, most fully in the New Testament. This good news is that through Jesus’ death on the cross and his resurrection, our sins are taken away and we are loved, freed, and forgiven children of God and inheritors of eternal life in heaven with God. We live our lives wanting to please God out of gratitude for the good news of the gospel when we live every day in the understanding of the gospel. George Knight says that Christ removed the obligation of following the law when he states that the law “...was finally set free from

²⁵ “The Formual of Concord,” 478.

²⁶ Ibid.

its legal bonds by Christ to burst forth out of its old wine skins and become the Law of the life of the Kingdom.”²⁷

One of the ways that we can please God is by sharing abundantly of the resources God has entrusted to us. Our perspective on financial generosity can be one of law which implies requirement where we are sharing out of obligation and resentment, almost like paying taxes. Our perspective can also be one of gospel where sharing our resources comes not as a responsibility, but as a joyful response to an understanding of the grace of God in our lives, done not under compulsion, but freely. God asks us to give joyfully and abundantly. When we understand the gospel, we strive to live generous lives sharing with those in need and furthering the work of God done in the world out of gratitude to God.

Christians find themselves living in a dichotomy where they are both under the strictness of the law and under the freedom of the gospel. Martin Luther writes in *The Freedom of a Christian*, “A Christian is a perfectly free lord of all, subject to none.” In the very next sentence, he writes, “A Christian is a perfectly dutiful servant of all, subject to all.”²⁸ Although we are set free from the law and are subject to none, we are also bound by the law to be servants as we live out the calling of God to love our neighbors following the example of our Lord Jesus Christ who came to serve and not to be served.

Gerhard Forde, in his book *The Law Gospel Debate*, speaks of this tension Christians experience of living both under the law and under the gospel. He writes, “One finds oneself, in the church, under the totality of judgement and grace. In the church the believer comes to understand his existence in terms of *two* ontological determinations of

²⁷ Knight, *Law and Grace*, 111.

²⁸ Luther, *Martin Luther's Basic Theological Writings*, 596.

his being, being ‘in Adam’ and being ‘in Christ’”²⁹ This tension of living both under the law and the gospel has a very real impact on Christians in the area of financial generosity. This sharing is seen as fulfillment of the law if sharing is done under a sense of obligation. God commands Christians to share of their resources to support the work of God done in the world. Christians share with their congregations and other organizations in order to fulfill this demand from God. Giving is viewed from the perspective of the gospel if giving is done not out of obligation in order to fulfill the law.

This tension comes to the forefront in the debate surrounding the giving of a tithe. Tithing is a practice that has its roots in the Old Testament. George Salstrand, in his book *The Tithe: The Minimum Standard for Christian Giving*, writes, “The meaning of the Anglo-Saxon word tithe is “the tenth.” It has special reference to the giving of one-tenth of our increase for religious purposes.”³⁰ Tithing, or giving away ten percent of our income, is a practice which has received much debate. Are we obligated under the law to give ten percent or are we free to give as we make up our minds and not out of any obligation? Is tithing a practice that falls under the law or under the gospel?

There are some who believe that tithing is a natural and essential part of living as a Christian. Jarrett Aycock in his book, *Tithing: Your Questions Answered*, takes a hard line on tithing, stating, “The tithe is one-tenth of our earnings. The Scriptures have said, ‘The tithe is the Lord’s.’ That leaves us nine-tenths. Our offerings come from that. A person who pays only his tithe has never given anything to God.”³¹ George Salstrand also

²⁹ Forde, *The Law-Gospel Debate*, 225.

³⁰ Salstrand, *The Tithe*, 15.

³¹ Aycock, *Tithing-Your Questions Answered*, 8.

teaches tithing as a requirement of Christians when he states, “We must remember that Christ said he came not to destroy the law of Moses, but to fulfill it. If He fulfilled other parts of the law of Moses, is it not reasonable to believe that he must have fulfilled the law of the tithe as well?”³² Their argument is that tithing as found in the Old Testament and the law of God is to be taught, preached, and practiced by Christians.

The debate about the law and the gospel is two sided and there are others who do not see tithing as a practice of law, but as a response to the gospel. C. F. W. Walther writes in his book *God's No and God's Yes: The Proper Distinction Between Law and Gospel*, “The attempt to make men godly by means of the Law and to induce even those who are already believers in Christ to do good by holding up the Law and issuing commands to them, is a very gross confounding of Law and Gospel.”³³ A Christian should first have faith and know the gospel and then look to the law as a way of living according to the will of God. The law tells us what is pleasing to God and what God expects from us in this life. But no one can follow the law perfectly, so we rely on forgiveness from God, grace, to make us right again with God.

We also should not take this grace for granted. Layman writes, somewhat cynically, in the introduction to E.B. Stewart's book *The Tithe*, about the lack of understanding among Christians concerning the true debt they owe to God once they understand the power of forgiveness. He writes that sometimes Christians believe, “...we laymen and lay-women owe everything to God in general but nothing in particular, nothing definite; that the time of payment, manner of payment, and even the amount we

³² Salstrand, *The Tithe*, 31.

³³ Walther and Pieper, *God's No and God's Yes*, 109.

owe, ...is left entirely to our natural disposition to benevolence or stinginess or to our moods and caprices...”³⁴ Generosity should not be something that we do whenever we feel like sharing, it must be done regularly as a discipline. I would argue that this regular and disciplined generosity is done as an act of faith in response to the joy felt by the giver from a deep understanding of the gospel.

Knight asks the question of whether or not a Christian must keep the Law of Moses. He answers, “‘No’, if the Christian supposes that by keeping the Law, he is saved thereby. ‘No’, if he supposes that a literal obedience to the Law is required of him...But ‘yes’, if he can see that when he commits himself to Christ, he is putting himself in total obedience under him who is the *end* of the Law. ...”³⁵

Christians must take seriously the call of God to be generous and to give. It is the motivation for that giving which is the question. This theological lens informs my thesis because it helps to define an understanding of financial generosity either as law or as gospel. My research discovers the motivation for giving of those who participate. Do they give joyfully and freely, understanding their gratitude toward God, or do they give out of obligation following the law? Giving is a rule that is followed out of obedience if the giving falls completely under the law. This kind of rule following, even following the rule of tithing, often does not generate any joy and in fact can generate resentment instead. Resentful giving is not what God had in mind for us. Resentful givers are not likely to give more and their lives are not changed by the giving of their gifts. Giving can be both joyful and life-enhancing if giving is done as a response to the good news of the

³⁴ Stewart, *The Tithe*, viii.

³⁵ Knight, *Law and Grace*, 110.

gospel. This joy can spread to others in a congregation if giving is joyfully done as a response to the gospel. This can mean more resources are available for the work of God done in and through that congregation.

Scarcity Versus Abundance

The congregations participating in this study are located in suburban America. Most of the members of these congregations and their clergy and lay leaders are blessed with great financial resources. They have strong potential to continue to earn more financial resources in their lives through work or inheritance, pensions or even Social Security. There are many reasons for this group of people to be generous in sharing from their abundance to meet the needs of others and to carry out the work of God done in the world. Those who have an abundance are often the ones who live in the most fear and who share more sparsely than those who are not as affluent.

The eighth and ninth commandments teach us not to covet what belongs to others. Part of the reason that we are commanded by God not to covet is because if we are always wanting what someone else has, we will never be satisfied with what we ourselves have. We will not remember to give thanks for what we do have in the shadow of coveting what we do not have. Walter Bruggemann points out to us in “The Liturgy of Abundance, the Myth of Scarcity: Consumerism and Religious Life” that even though those living in suburban America have many reasons to share of their vast abundance, they instead are more tempted to focus on what they do not have. He writes,

We who are now the richest nation are today’s main coveters. We never feel that we have enough; we have to have more and more, and this insatiable desire destroys us. Whether we are liberal or conservative Christians, we must confess that the central problem of our lives is that we are torn apart by the conflict

between our attraction to the good news of God's abundance and the power of our belief in scarcity—a belief that makes us greedy, mean and unneighborly.³⁶

The power of scarcity is fed by the consumerism of our society today. Society tells us to buy more and more and to use our financial wealth for our own personal enjoyment. We also are inclined to save our financial resources and to tuck them away just in case there is a shortage in the future so we will be prepared. Brueggemann goes on to speak about our investment in consumer society despite our best intentions. He writes, “We have a love affair with ‘more’—and we will never have enough. Consumerism is not simply a marketing strategy. It has become a demonic spiritual force among us, and the theological question facing us is whether the gospel has the power to help us withstand it.”³⁷

God gives to us an abundance, and even if we part with what we do have, God can and will provide more. We do not have a scarcity, but an abundance. In *The Abundant Community*, John McKnight and Peter Block state that, “Authentic satisfaction holds the belief that what we are and what we have is enough.”³⁸ We struggle to live a satisfied life as God wants us to live if we are always worrying about whether or not we have enough. This is not trusting in God's abundance, but instead living in fear of scarcity.

Walter Brueggemann and Patrick D. Miller, Writing in *The Covenanted Self: Explorations in Law and Covenant*, argue that the myth of scarcity is driven not by the

³⁶ Brueggemann, “The Liturgy of Abundance, the Myth of Scarcity,” 343.

³⁷ Ibid., 342.

³⁸ McKnight and Block, *The Abundant Community*, 35.

promises of God, but by fear and anxiety. They say that when there is a sense of scarcity, a fearful and anxious belief takes over believing that there is not enough to go around, the most common response is for people to keep what they can for themselves, often more than they need, even at the expense of others. “The *myth of scarcity* that can drive the economy is not based on economic analysis, but on anxiety.”³⁹ We live in a society that is filled with fear, especially fear surrounding our financial security. Consumerism leads us to always want more, to never think we have enough, to not be grateful.

The abundance of God, on the other hand, is a part of our story as Christians; it is in our daily lives. It is up to us whether we choose to focus on the consumeristic fear of scarcity in our society or the reality of the abundance of God. Christian Smith and Hilary Davidson, in their book *The Paradox of Generosity*, speak to the idea of scarcity and abundance being a choice we make in life about how we see our situation. They observed that people occupying the same objective situations, chose to understand themselves as having an abundance or a world of scarcity. They write, “The actual facts about the objective worlds they inhabit do not determine those understandings.”⁴⁰ God calls us to live in the reality of abundance and not the myth of scarcity.

Walter Bruggemann speaks of the great blessings God has bestowed on the earth since the very beginning. He writes about the entire story of the Bible, starting with creation itself, as a story of abundance. “The theme that recurs is *generosity and abundance*. There is enough! There is more than enough. There is as much as the

³⁹ Bruggemann and Miller, *The Covenanted Self*, 112.

⁴⁰ Smith and Davidson, *The Paradox of Generosity*, 74.

limitless, self-giving of God can imagine.”⁴¹ God is an abundant God, showering humans and all of creation with many blessings and gifts, including the gift of life. God has sustained the earth since its creation and promises to provide for us still today. God gives and gives, and through this giving we always have enough. Brueggemann points out that “The Bible starts out with a liturgy of abundance. ...In an orgy of fruitfulness, everything in its kind is to multiply the overflowing goodness that pours from God’s creator spirit.”⁴²

God has shown God’s faithfulness to the earth and its inhabitants from that moment of creation through the present moment. Brueggemann and Miller conclude that God is a God of abundance when they look back at God’s faithfulness to God’s people. They write, “And so I propose that the *lyric of abundance* that is evoked by the generosity of the creator, sits deep against the *myth of scarcity*. The lyric of abundance asserts that because the world is held in the hand of the generative, generous God, scarcity is not true.”⁴³

This struggle between the lyric of abundance and the myth of scarcity permeates not only individuals within God’s creation, but the struggle also permeates God’s church. In his writing, “A Well-Formed Stewardship Leader Trusts God’s Abundance,” Pastor Charles Lane writes, “An attitude of scarcity, whether individual or congregational, is characterized by a reluctance to give generously, or to take risks for the sake of the mission of the gospel.”⁴⁴ Congregations can also live more fully into their chosen identity

⁴¹ Brueggemann and Miller, *The Covenanted Self*, 108.

⁴² Brueggemann, “The Liturgy of Abundance, the Myth of Scarcity,” 342.

⁴³ Brueggemann and Miller, *The Covenanted Self*, 113.

⁴⁴ Lane, “A Well-Formed Stewardship Leader Trusts God’s Abundance,” 3.

by refusing the myth of scarcity and embracing the reality of abundance. Pastor Lane writes, “Congregations also become different when God’s abundance is recognized. The life of a congregation can be transformed when a congregation trusts in God’s abundance.”⁴⁵ Congregations are more willing to start new ministries and to follow God’s calling out into the world when they trust in God and God’s promises to provide resources for ministry. The opposite is also true for congregations. Pastor Lane goes on to point out, “One of the greatest dangers facing any congregation is slipping into concern about survival. Scarcity mentality can take over and the congregation’s decisions can be driven by the question, ‘what do we need to survive?’”⁴⁶

It is important that congregations and their leaders approach financial stewardship believing in the truth of God’s abundance and not wallowing in the myth of scarcity. Trusting in God to provide for the ministries of the church or the finances of a household is based on faith and trust. This faith can allow congregations and individuals to say yes to new ministries and opportunities to serve that from which they might otherwise shy away. The leaders then believe in this abundance and belief that God will provide them and their congregation with the financial resources needed to participate in the mission of God in the world. They will be able to faithfully engage their community and world trusting that God will deliver the necessary resources. This lens informs my research in this thesis as I have explored the attitude of the leaders of the congregations I studied to discover if they live with the myth of scarcity or the truth that God provides an abundance.

⁴⁵ Ibid., 6.

⁴⁶ Ibid.

Gratitude

God is the giver of all things, including life itself. Everything we call our own is truly from God. The reality is that everything we call our own actually still belongs to God, we just get to use it while we are here. We have the opportunity to be grateful to God for all God has done for us. Peter Leithart writes in his book *Gratitude: An Intellectual History*, “God is the source of every gift, even gifts mediated through human beings. Thanks is due, but it is due to the ultimate Giver, the Father. Human givers give, but recipients owe thanks and grateful service not to the giver but to God.”⁴⁷

Robert Emmons speaks about gratitude and the characteristics present in a person who is expressing gratitude. He writes, “...gratitude prototypically stems from the perception of a positive personal outcome, not necessarily deserved or earned, that is due to the actions of another person.”⁴⁸ Generosity generally entails an appreciation for someone or something a sense of goodwill toward that person or entity as a desire to act upon those feelings of goodwill and appreciation.

Gratitude fits perfectly with Christians and their understanding of God. The grace, or undeserved forgiveness that we receive from God, is a positive outcome for us that we have done nothing to deserve. This grace, which comes to us in the form of Jesus as well as in all that God has done and does to sustain us in this life, causes us to feel appreciation and goodwill toward God. This appreciation and goodwill pushes us to want to do something in return. That means living our lives as Christians according to the will of God and not according to our own selfish will.

⁴⁷ Leithart, *Gratitude*, 7.

⁴⁸ Emmons, “The Psychology of Gratitude,” 5.

Christians are called to live out this manifestation of gratitude for all God has done through acts of kindness and through sharing with others what God has entrusted to us. Craig Nesson writes, “For the steward, gratitude is not an occasional response but, believing God’s generosity in Jesus, as the basis for a posture of thanksgiving in all things.”⁴⁹ There is a strong relationship between gratitude and grateful service rendered in return. David Steindl-Rast, in “Gratitude as Thankfulness and Gratefulness,” writes, “The more I allow my gratitude to take hold of me, the more I come to understand the gift. The more I understand the gift, the more also the volitional aspect grows: I want to acknowledge my appreciation by giving recognition for the gratuitousness of the gift.”⁵⁰ This concept of gratitude applies to us when we think about all that God has done for us. The more grateful we are, the more out of our own volition we want to reciprocate that gratitude. The way we live out that gratitude is by sharing, loving others, and participating with God to help carry out the mission of God in the world.

True gratitude, especially toward God, causes humans to act in ways that are against their own self-interest. To give away anything is a sign of weakness in a world of commerce and business and to show mercy to others is considered bad business. Joseph Amato, in his book *Guilt and Gratitude*, speaks to this counter-cultural teaching of Christianity, “The Christian is counseled to find it more blessed to give instead of receive, to turn the other cheek, to lay down his life for others, to will God’s will (rather than his own) be done. Gratitude could not be more demanding.”⁵¹

⁴⁹ Nesson, “A Well-Formed Stewardship Leader is Grounded in Biblical and Theological Principles,” 13.

⁵⁰ Steindl-Rast, “Gratitude as Thankfulness and as Gratefulness,” 268.

⁵¹ Amato, *Guilt and Gratitude*, 53-54.

Daniel M. Bell, Jr. contrasts the individualistic self-serving post-modern view of capitalism, which is mostly concerned with satisfying one's own desires and less concerned about others, with a different model of desire that leads to joy and fulfillment in sharing and living according to the desires of God. Bell writes that Jesus was not sacrificed to appease an angry God, but to fulfill God's desire for communion which is lived out through charity. He writes, "For this purpose, this mission, in Christ we are empowered to give ourselves, all that we are and all that we have—in love of God and service of our neighbor. In Christ our life is so ordered economically that we reflect the divine economy of ceaseless generosity, of unending charity."⁵²

Joseph Amato adds to Bell's views on the understanding of gratitude among Christians and the effect this gratitude has on the way we live our lives. Jesus was the perfect gift given for us and this defines our sense of gratitude. Amato writes, "It is the universal gift that astounds and humbles. ... We peer at ourselves, forever asking, yet full well knowing, of our unworthiness before that gift. Our gratitude is ever necessary yet never sufficient."⁵³

The participants in this study attended congregations located in the suburbs of a major city in the United States. The people living in these suburbs are wealthy by the standards of not only the world, but even the standards of the United States. It is easier for people of affluence to believe that they have earned everything that they call their own. This puts them in danger of not feeling gratitude toward God. Herbert Mather in his book *That's What My Mother Taught Me: And Other Ways Generous Givers Develop*,

⁵² Bell, *The Economy of Desire*, 160.

⁵³ Amato, *Guilt and Gratitude*, 52.

writes, “There is no basis for gratitude when we are convinced that we earned everything we have that is worthwhile. Where there is generosity, there is conviction. Where there is generosity, there is enthusiasm. Conviction and enthusiasm emerge from what God has done and is doing in the life of the giver.”⁵⁴ Gratitude causes people to react in passionate ways to the blessings they have received, and one of the main ways this gratitude is expressed is through acts of generosity.

Dean Hoge and Patrick McNamara, in their book, *Plain Talk About Churches and Money*, understand the importance of teaching gratitude in congregations. Stewardship can be taught as sharing out of gratitude for all God has done. They write about their study of churches stating, “We heard pastors in mainline churches preach about giving out of gratitude. Those pastors strove to sharpen people’s vision of the gifts God has given them because this vision is important in spiritual growth and it strengthens a person’s desire to return time, talent, and treasure in gratitude.”⁵⁵

Michael O’Hurley-Pitts, in his book *The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising*, also addresses the importance of gratitude in congregations. He believes that all of the other ministries of the church carried out by its members starts with gratitude. He writes, “A good steward is mindful of time, talent, and treasure and uses all three to engage in prayer, worship, acts of charity, mercy, kindness, humility, and love, sustaining them all by embracing stewardship.”⁵⁶

⁵⁴ Mather, *That’s What My Mother Taught Me*, 38.

⁵⁵ Hoge and McNamara, *Plain Talk About Churches and Money*, 47.

⁵⁶ O’Hurley-Pitts, *The Passionate Steward*, 13.

Gratitude toward God for that gift of grace flows into all parts of their lives once grace is experienced by Christians. This is especially true of their financial generosity. Possessing true feelings of gratitude toward God makes sharing of financial resources not only easy, but joyful as well. God has done everything for Christians, the least that can be expected is that Christians will in turn live their lives according to God's will, including sharing from the blessings God has bestowed on them.

This lens of gratitude informs my research as I looked into the financial giving of the leaders of the five congregations I studied. I looked into their motivations for giving or their reasons for not giving to determine if they have a sense of gratitude toward God for all that they call their own and how this gratitude was reflected in the financial generosity of the congregations they lead.

Conclusion

Humans have long struggled with their love of money and possessions interfering with their love for God. The temptations of worldly goods and wealth are very real and growing in our society today. The biblical and theological lenses in this thesis seek to inform the modern day suburban Christian perspective on financial stewardship.

The Apostle Paul writes to the churches in Corinth in Second Corinthians 8:1-7 lifting up the great generosity of the Macedonians. The Macedonians gave out of their deep poverty and they did so joyfully. They are an example to the rich Corinthians as well as suburban American Christians today of trusting in God and sharing. They were able to give out of their perceived poverty; how much more could wealthy suburban Christians today be giving from their abundance? Jesus teaches us during the Sermon on the Mount in Matthew 6:19-21 about the importance of keeping God as the priority in our

lives. What matters are not the things of this world that moth and rust consume, but the things of the spiritual world.

Law versus gospel looks deeper at the motivations for giving. The Law consists of all the rules of God and the gospel is an understanding of the grace or the promises of God. Giving is an obligation if giving is seen as falling under the law. Giving is done freely and joyfully and more abundantly if giving is seen as a response to the good news or gospel. Gratitude also gets at the motivations behind giving. Gratitude also begins with a deep understanding of God's love for God's people. This love was so deep that even Jesus was not too high a price to pay for the forgiveness of God's people. Christians cannot help but to express gratitude to God once they understand this love of God. One of the common ways gratitude is shown is through the making of financial gifts to the church or other organizations.

The myth of scarcity is the misbelief that once the resources God has entrusted to us in this world are used up, in congregations, households, and whole economies, that God will not provide more. The opposite of this belief is the reality of God's abundance which has always been given to God's people and all of creation. Christians are not living in a fear of scarcity if they believe in the abundance of God. They can then feel free to give abundantly, trusting that God will continue to provide. This is also true of congregations. They are able to say yes to new ministries and new ways of reaching people with God's love because they trust that God will provide them with the resources needed to carry out God's work in the world.

This chapter focused on many ways Christians have the opportunity to keep their focus on living according to God's will, including God's call to share abundantly of what

God has entrusted to individuals and the church here on earth. The next chapter discusses the research methodology used for this thesis.

CHAPTER FOUR

RESEARCH METHODOLOGY

Introduction

This chapter details my research methodology and the design of my research project. It begins with a fuller definition of sequential explanatory mixed methods comparative case study research methodology. The chapter also frames this research in a biblical and theological understanding. The design of my research is detailed in this chapter including the instruments used and a brief explanation of the participants in this study. The chapter concludes with a section detailing how the data collected in this study were analyzed. The research question for this thesis is as follows:

To what extent does the personal financial generosity of both lay and clergy leaders within suburban congregations of the Local Synod of the National Lutheran Church of America (NLCA) influence the financial generosity of the congregations they lead?

Research Methodology

I have chosen to use a mixed methods design for this study. Mixed methods research is a relatively new method of research that is gaining acceptance. According to John Creswell, mixed methods research, "...employs strategies of inquiry that involve collecting data either simultaneously or sequentially to best understand research problems. The data collection also involves gathering both numeric information (e.g., on

instruments) as well as text information (e.g., interviews) so that the final database represents both quantitative and qualitative information.”¹

Mixed methods research is grounded in the ideas of pragmatism. Teddlie and Tashakkori define pragmatism as, “a deconstructive paradigm that debunks concepts as ‘truth’ and ‘reality’ and focuses instead on ‘what works’ as the truth regarding the research question under investigation.”² The idea of pragmatism acknowledges that the researcher’s beliefs can play a strong role in their interpretation and that the researcher avoids either/or choices in their conclusions.

This study was completed using a mixed methods research methodology called sequential mixed methods. According to Teddlie and Tashakkori, “Sequential mixed designs are designs in which at least two strands occur chronologically (QUAN→QUAL or QUAL→QUAN). The conclusions based on the results of the first strand lead to the formulation of design components for the next strand. The final inferences are based on the results of both strands.”³

The mixed methods research method I have chosen for this thesis is sequential explanatory mixed method. According to John W. Creswell, a sequential explanatory design is “...characterized by the collection and analysis of quantitative data followed by the collection and analysis of qualitative data.”⁴ Creswell goes on to add, “The purpose of

¹ John W. Creswell, *Research Design: Qualitative, Quantitative, and Mixed Method Approaches*, 2nd ed. (Thousand Oaks, CA: Sage Publications, 2003), 18, 20.

² Charles Teddlie and Abbas Tashakkori, *Foundations of Mixed Methods Research: Integrating Quantitative and Qualitative Approaches in the Social and Behavioral Sciences* (Los Angeles: SAGE, 2009), 7-8.

³ Ibid., 153.

⁴ John W. Creswell, *Research Design*, 215.

the sequential explanatory design typically is to use qualitative results to assist in explaining and interpreting the findings of a primarily quantitative study.”⁵ This study was completed sequentially with quantitative data collection and analysis conducted first. Priority was given to the quantitative portion of the study, with the qualitative portion being used to dig deeper into the discoveries of the quantitative research. Integration of both the quantitative and qualitative data occurred at data interpretation after both the qualitative and quantitative data had been analyzed in separate phases.

Finally, this research method also incorporated the use of comparative case study methodology for studying each of the five congregations that participated in this study and then engaging in a comparative case study analysis of the results to help answer my research question. Robert Yin, in his book, *Case Study Research*, defines a case study as, “...an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident.”⁶ Yin also explains that case studies are the preferred strategy when “how” or “why” questions are being asked as well as when the researcher has little or no control over events in the study.⁷ My research question for this thesis fits the definition of a “how” or “why” question. Although I use the words, “To what extent...” in my research question, this is another way of asking how the faith of the leaders influences the faith of the congregations they lead. My presence as a researcher also had little or no effect on the responses of those who participated in this study. I came in to take an explanatory look at

⁵ Ibid., 215.

⁶ Robert K. Yin, *Case Study Research: Design and Methods*, Applied Social Research Methods Series 5, 2nd ed. (Thousand Oaks: Sage Publications, 1994), 13.

⁷ Ibid., 1.

financial generosity in the leaders and their congregation at that particular moment in time.

I chose this research method in part because it fit into my plan of how to get at the data needed to answer my research question in a manageable and reasonable manner. Teddlie and Tashakkori write, “Sequential mixed designs answer exploratory and confirmatory questions chronologically in a prescribed order. Though still challenging, these designs are less complicated to conduct by the solo investigator...because it is easier to keep the strands separate and the studies typically unfold in a slower, more predictable manner.”⁸ Working alone on this research and thesis, this method cleanly compartmentalized the sources of data used for analysis. This research design also allowed me to get out into several different churches and to bring back data from these churches for analysis. This analysis did not need to include before and after results, but instead a snapshot of financial stewardship practices at a given time in the life of a congregation. This research design also allowed me to analyze the quantitative information from the questionnaire before the qualitative interviews and focus groups were conducted. The interview and focus group protocol questions were adjusted as needed to address variables related to my research question.

Biblical and Theological Frame of Research: Listening to God and Others

The church and all Christians belong to God. God is at work in the world in and through both individuals and the church. This work of God in the world is called *missio Dei*, or the mission of God. David Bosch defines *missio Dei* as, “God’s self-revelation as

⁸ Teddlie and Tashakkori, *Foundations of Mixed Methods Research*, 153.

the One who loves the world, God's involvement in and with the world, the nature and activity of God, which embraces both the church and the world, and in which the church is privileged to participate."⁹ It is essential for the church and its members to be actively seeking ways to be involved in God's mission in the world by discerning the will of God in their lives and their community. One of the ways this discernment takes place is through listening to and for God speaking in and through one another.

This listening is essential for discerning God's will for a community or an individual. This is especially true of leaders in congregations. Craig Van Gelder writes,

An essential dimension that Christian leaders must attend to in the midst of a discernment and decision-making process is how to keep God in the conversation. ...This is especially true when this dimension seeks to incorporate God's perspective into the discussion. This is done both through accessing the teaching of Scripture and theologically reflecting on it as well as in allowing God to function as an acting subject through the presence of the Spirit of God working in the midst of the community.¹⁰

It is an essential function of church leaders, both lay and clergy, to be able to discern what God is up to in the world, the *missio Dei*, and how their church and the members of that church can be a part of this mission. This requires the ability to be able to listen deeply to God and to others. The research design for this thesis was deeply rooted in listening. I engaged in deep listening to both the participants involved and to the voice of God leading my research as a part of this study.

Listening not only has a part in missional discernment, but is also a biblical framing for this research design. The prologue to Proverbs says:

For learning about wisdom and instruction,
for understanding words of insight,

⁹ Bosch, *Transforming Mission*, 10.

¹⁰ Van Gelder, *The Ministry of the Missional Church*, 99.

for gaining instruction in wise dealing,
 righteousness, justice, and equity;
 to teach shrewdness to the simple,
 knowledge and prudence to the young—
 let the wise also hear and gain in learning,
 and the discerning acquire skill,
 to understand a proverb and a figure. (Proverbs 1:2-6)

As the Proverb says, we gain in learning and engage in discernment to acquire skills through the act of hearing or listening. Listening to God also translates into listening for God in and through our conversations with one another. We grow in our knowledge and understanding of God as individuals and as a discerning community of faith by listening.

Listening for God is also a theme of First Kings chapter nineteen. In this passage Elijah meets God at Horeb and is instructed by the word of the Lord:

He said, “Go out and stand on the mountain before the LORD, for the LORD is about to pass by.” Now there was a great wind, so strong that it was splitting mountains and breaking rocks in pieces before the LORD, but the LORD was not in the wind; and after the wind an earthquake, but the LORD was not in the earthquake; and after the earthquake a fire, but the LORD was not in the fire; and after the fire a sound of sheer silence. When Elijah heard it, he wrapped his face in his mantle and went out and stood at the entrance of the cave. Then there came a voice to him that said, “What are you doing here, Elijah?” (I Kings 19:11-13)

This lesson from First Kings teaches us that we need to be listening for God to speak to us not just in the storm or the wind or the earthquake, but in the stillness. We need to be open to hearing God speak to us through others, through conversations, in everyday life. God can and does speak to us when we are at the edge of the cave ready to listen as well as when we are in the midst of the storms and earthquakes of life.

Dr. Nóirín Ní Riain speaks about this understanding of listening being key to all religions. She writes,

Religions are primarily transmitted aurally and orally. The source of all creation is sound and its associate silence. The human ear is the heart of human being; this membrane which allows access to all that is beyond ourselves is therefore one of the most privileged inlets to God. Christianity is a religion of the Word and a

religion of mouth-to-ear. Christianity is so deeply rooted in the aural that a very listening and response is so powerful, moving and critically important in God's self-disclosure to us. ...God taught and continues to teach the universe to listen. Any listening is, in itself, the voice of God in the transcendental ear of the listener.¹¹

The research design I chose to use required me to listen and discern. Not only did I conduct interviews and focus groups which required active and engaging listening practices, but also the analysis of numbers and questionnaire results required me to listen and discern what God was saying to me through my research. This listening helped me to see how God was leading and speaking to the leaders and congregations that participated in this study.

I heard God speaking as I listened to others through their words both at the time they were spoken, and again later as their words were processed and analyzed in my research. God speaks in and through others and we hear God speaking when we listen and comprehend. My research in this thesis involved deep listening. Listening helped me to better comprehend and discern God's mission for these congregations and their leaders.

Design of the Study and Instruments

I first conducted a census survey of the participants as part of this sequential explanatory mixed methods comparative case study research design. The questionnaire is available in appendix A of this thesis. This questionnaire was administered to the members of the Congregational Council of the five churches I studied and also to the pastors of those congregations involved in this study. I received fifty-three completed

¹¹ Níóirín Ní Riain, *Towards a Theology of Listening*, accessed July 9, 2015, <http://www.theosony.com/noirin-ni-riain/theosony/>.

surveys out of sixty-four invitations to take the survey, for an 83% completion rate. This survey operationalized the independent variable of this study by establishing a wide understanding of the financial generosity of the lay leaders. The survey also addressed how the leaders of the congregation see their role in teaching and providing examples of financial generosity as leaders in their congregation. Finally, the survey addressed the culture of generosity within the congregation itself.

This questionnaire took approximately fifteen minutes to complete and was administered using Survey Monkey. In the instructions to the questionnaire it was explained to the participants that by completing the survey, they were giving their implied consent for the study. The questionnaire was available to participants at least a month in advance of their focus group. Because of the rolling schedule for the focus group meetings, the survey was left open from February 29, 2016, through May 23, 2016. The dates for dissemination of this survey to the participants varied by congregation. Participants were e-mailed an invitation to take the survey once they agreed that they, and their congregation, would like to participate. In this e-mail was a link to the survey. Reminders were sent via email through Survey Monkey. The questionnaire was field tested using the Congregational Council of Abiding Savior Lutheran Church in December 2015. Abiding Savior Lutheran Church was not a part of this study. The participants had very little feedback for me about the survey and felt it was appropriately worded and was the appropriate length, having thirty-nine total questions. I entered the data collected from the survey into SPSS for analysis.

I also accessed the website of the NLCA to look at trend reports for each congregation. These trend reports showed the total receipts for each of the past five years

as well as the total benevolences given by the congregation. I used these data to show a five-year average of the percent of total receipts for the congregation given in benevolences. This percent was used to measure the financial generosity of the congregation. These trend reports also provided information on the age of the congregation and the amount of debt incurred by the congregation.

The qualitative portion of my sequential explanatory mixed methods comparative case study research consisted of individual interviews with the five pastors of the congregations participating in this study and five focus groups in each individual congregation consisting of Congregational Council members from that congregation. Each of the focus groups consisted of a convenience nonprobability sample of three to ten volunteers from the same Congregational Council. I had two criteria for selecting these volunteers: they had to be a members of their Congregational Council and they had to have completed the survey. Participants for each focus group were asked to sign an informed consent form before we began the focus group. This informed consent form can be found in appendix D. Each focus group was asked the same set of protocol questions found in appendix B. The focus group protocol questions for congregational councils were field tested during a Congregational Council meeting at Abiding Savior Lutheran Church on December 21, 2015. I discovered from this field test some of the questions were not clear and others did not get at my research question. I eliminated some questions, added others, and tweaked others to help clarify the question and its relation to my research question.

I also conducted five individual interviews with the five pastors of the congregations participating in this study. Participants for each interview were asked to

sign an informed consent form before we began the interview. This informed consent form can be found in appendix D. Each pastor was asked the same set of protocol questions found in appendix C. After review by my professors and further revisions, the interview protocol questions for the pastors were field tested on Rev. John Hierlinger on February 4, 2016. I discovered three different questions to ask through field testing that better addressed my research question and I eliminated three questions that were less helpful to my research question.

These focus groups and pastoral interviews were conducted at separate times, but as close as possible to one another in the process between April 12, 2016, and May 31, 2016. The interviews were audio recorded and the focus groups were both video and audio recorded. Communication and follow up for the interviews and focus groups was conducted via e-mail and phone call with the pastors. Each focus group discussion and pastoral interview lasted no longer than one hour.

The purpose of the focus group discussions was to dig deeper into operationalizing the variables in my research question, especially to address any intervening variables that were not fully addressed in the questionnaire data results or the congregation selection process. These focus groups helped me dig deeper into understanding the independent variable of the financial generosity of the lay leaders of the congregation. The focus groups helped me to discover more about the lay leaders' understanding of financial generosity beyond just their financial giving numbers. I gained a better understanding of how the lay leaders of the congregation view their role as leaders in teaching and modeling financial generosity through the focus groups. I could then use both the quantitative data collected in the questionnaire and the qualitative

understanding of leadership in the area of financial stewardship collected in the focus groups to compare to the quantitative data of the financial generosity of the congregations they lead. This helped to form some of the conclusions of this study. These focus groups helped me to gain insight on the relationship between the level and understanding of financial generosity on the part of the lay leaders and the level and understanding of the congregation in the area of financial generosity.

The purpose of the pastor interviews was similar to the purpose of the focus groups. I used these interviews to dig deeper into operationalizing the variables in my research question, especially to address any intervening variables that were not fully addressed in the survey data results and to examine more closely the independent variable of the financial generosity of the pastor of the congregation. Through these interviews, I learned about not only the personal financial generosity of the pastors, but also the way the pastors teach or discuss financial generosity in their congregations. I was also able to dig deeper into the pastors' understanding of what financial generosity looks like in their lives as well as within their congregation and how they see themselves influencing and leading the financial generosity of the congregation as pastor.

Finally, I was able to use the survey, trend reports, focus group and pastoral interviews from each individual congregation to complete information for a comparative case study. I made conclusions for each individual congregation as reported in chapter five of this thesis. I was then able to use the findings from these individual congregations to draw conclusions across all of the participants in this study.

Participants

For this study, I used a non-probability purposive/informed sampling of leaders in five different congregations in the Local Synod of the NLCA. The congregations studied were selected based on recommendations from the Local Synod Office. The Synod recommended three congregations known to be financially generous based on their benevolence to the Local Synod and their current congregational operating budget. The Synod also recommended two congregations who were struggling with their financial generosity based on the same criteria. All five congregations were located in a suburban setting.

Another criteria for the selection of the churches for this study was the length of service of the pastor. Churches were only chosen if the pastor served there at least five, but not more than fifteen years. This controlled the intervening variable of length of service of the pastor affecting the financial generosity of the congregation in this study. Another factor for choosing each congregation was to eliminate as best as possible any congregation that experienced severe conflict in the past three years. This helped control the intervening variable of conflict having an effect on the financial generosity of the congregation. Table 4.1 represents a brief description of each of the participating congregations in this study and their pastor:

Table 4.1. Congregations Participating in this Study

Congregation	Membership	Worship Attendance	Pastor
Pinewood Lutheran	177	83	Pastor Peterson
Oak Tree Lutheran	516	134	Pastor Smith
Garden Lutheran	290	120	Pastor Benjamin
Bear Lutheran	644	209	Pastor Simonson
Victoria Lutheran	985	211	Pastor Johnson

I worked with the solo pastor or Senior Pastor within these congregations and the Congregational Council of each congregation. The Congregational Council represented the lay leadership in the congregation. I chose to study the Congregational Council because within most governance structures of churches, the Congregational Council has the most influence across many areas of ministry within the congregation, including financial generosity. By working with an already existing group within the congregation, it was easier to attend a meeting and to define clearly who was a part of this study. All members of the Congregational Councils of the churches involved in this study were invited to participate in the questionnaire. For the focus groups, I met with a group of three-to-ten volunteers who were also members of the Congregational Council in their congregation and had completed the survey. The final participants in this study were the congregations themselves, although the entire congregation was not surveyed in my research, just the pastors and Congregational Council members.

Analysis

I analyzed the data in three different phases as a part of this sequential explanatory mixed methods comparative case study research. The first was a data analysis of the quantitative data collected in the questionnaire given to all lay leaders and clergy leaders in the congregations studied. For the data gathered through this quantitative instrument, I reported descriptive statistics in total number of the sample (N), frequencies, percentages, and means where appropriate. I calculated the mean of the respondents from each individual congregation.

This second phase of my study was the qualitative phase consisting of interviews with the pastors of the congregations studied and focus groups made up of the Congregational Councils of these same congregations. In this phase, I took the data consisting of transcripts from the interviews and focus groups and I coded the data using the process outlined in *Constructing Grounded Theory: A Practical Guide through Qualitative Analysis*.¹² I used initial coding beginning with word-by-word, then line-by-line, and finally, incident-by-incident to generate the *in vivo* codes. This initial coding then provided me with a foundation that allowed me to cluster *in vivo* codes into focused codes and then further cluster these focused codes into axial codes. Finally, I engaged in theoretical coding to try to establish the interrelationships between axial codes. My final phase of analysis was the integration of the qualitative and quantitative data. I took the data collected in Survey Monkey and analyzed in SPSS and laid them beside the data collected through coding the quantitative data to interpret themes and concepts first for

¹² Charmaz, *Constructing Grounded Theory*, 47-66.

each individual congregation and then from the entire body of data to help make my conclusions.

Conclusion

I have shared an overview of my sequential explanatory mixed methods comparative case study research methodology used in this study as a part of this chapter. This chapter provided information about the instruments used in this study, the participating churches and their pastors, and how the design of the research was conducted and the data were collected. It also laid out how the data, once collected, were analyzed. This chapter also discussed how this research methodology is grounded in the biblical and theological frame of listening to God and listening to one another. The next chapter shares the results of this study and the interpretation of those results.

CHAPTER 5
RESULTS OF STUDY AND INTERPRETATION

Introduction

I identified five congregations located in a suburban setting within the Local Synod of the NLCA for the research portion of this study. I identified the leadership as being the pastor, or Senior Pastor if there was more than one pastor, and the Congregational Council in each one of these congregations. I formulated a questionnaire and administered it in each congregation to the leaders. All together there were fifty-three respondents to the questionnaire. Table 5.1 represents a brief description of each of the participating congregations in this study and their pastor:

Table 5.1. Congregations Participating in this Study

Congregation	Membership	Worship Attendance	Pastor
Pinewood Lutheran	177	83	Pastor Peterson
Oak Tree Lutheran	516	134	Pastor Smith
Garden Lutheran	290	120	Pastor Benjamin
Bear Lutheran	644	209	Pastor Simonson
Victoria Lutheran	985	211	Pastor Johnson

I invited the Congregational Council members of each congregation in this study to participate in a focus group. I had between three and eight members participate in each of the focus groups. Everyone who participated in a focus group had already completed the questionnaire. I developed a focus group protocol for these focus groups and used the same protocol for each of the congregations. The focus group protocol can be found in appendix B. The focus groups were audio recorded and I had the five focus groups transcribed. I coded these focus groups using the process outlined in *Constructing Grounded Theory: A Practical Guide through Qualitative Analysis*.¹ I used initial coding beginning with word-by-word, then line-by-line, and finally incident-to-incident to generate the *in vivo* codes. This initial coding then provided me with a foundation that allowed me to cluster *in vivo* codes into focused codes and then further cluster these focused codes into axial codes. Finally, I engaged in theoretical coding to try to establish the interrelationships between axial codes.

I also conducted five interviews with each of the pastors participating in this study from each of the five congregations. I developed an interview protocol and used that same protocol to conduct all five interviews. The interview protocol can be found in appendix C. I audio recorded each interview and had them transcribed. I then coded each interview into axial codes using the same process I used to code the focus groups as described above. After coding the interviews and focus groups, I compared the coding of each individual congregation's focus group and pastoral interview to create theoretical coding to see the influence of the leaders on the generosity of the congregation. Those axial codes and diagrams can be found in this chapter.

¹ Ibid.

Finally, I used financial giving statistics from each congregation found in the trend reports of the congregation on their denominational website. From these statistics, I was able to determine a five-year average of total giving compared to giving done outside of the congregation including mission support and benevolences. I then reported this dollar amount of giving as a percentage of the total receipts of the congregation to report the percent of their total receipts that the congregation is giving beyond their walls.

I created twenty separate sets of data in doing the research for this thesis, four sets for each congregation. These data sets are the results of the questionnaire for each congregation, the focus groups from each congregation, the pastoral interviews from each congregation, and the five-year averages of giving compiled from the trend reports of each congregation. In this chapter, I compare these twenty sets of data against one another to discover trends that show the influence of the understanding and practice of financial generosity of the leaders of the congregation on the understanding and practice of the financial generosity of the congregation.

Quantitative Data Results

Reported in this section are the quantitative data collected from the administration of a questionnaire on financial generosity. This questionnaire can be found in appendix A. I reported the mean and the number of respondents for each congregation for each question in each table. These tables are referred to later in this chapter as the quantitative results are applied to each individual congregation compared to the other congregations in this study.

Table 5.2. Mean Answers for Question: What is Your Yearly HOUSEHOLD Gross Income (Before Taxes)?

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	5.36	5.50	4.67	5.43	6.00	5.42
N	11	8	9	14	11	53

1-\$0-\$9,999

2-\$10,000 to \$24,999

3-\$25,000 to \$49,999

4-\$50,000 to \$74,999

5-\$75,000 to \$99,999

6-\$100,000 to \$149,000

7-\$150,000 to \$199,999

8-\$200,000 and up

Table 5.3. Mean Answers for Question: What Percentage of Your Household Income do You Share with Church or Other Organizations?

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	4.00	3.57	4.00	4.33	4.50	4.12
N	11	7	9	12	10	49

1-less than 1%

2-1% to 1.99%

3-2% to 4.99%

4-5% to 7.99%

5-8% to 10%

6-10%+

Table 5.4. Mean Answers for Question: Over the Past Five Years, My Financial Giving to My Congregation Has:

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	3.36	3.38	4.43	3.57	3.00	3.50
N	11	8	7	14	10	50

1-Decreased

2-Stayed the same

3-Increased slightly (less than 1% of household income)

4-Increased (over 1% but less than 5% of household income)

5-Increased greatly (5% or more of household income)

Table 5.5. A Look at Your Financial Generosity

Mean answers for the following questions:

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. I believe everything I have belongs to God	4.36	11	4.25	8	4.56	9	3.71	14	4.36	11	4.21	53
2. My gratitude for God's blessings in my life continues to grow	4.73	11	4.75	8	4.78	9	4.08	13	4.18	11	4.46	52
3. My faith influences how I use my resources	4.64	11	3.63	8	4.22	9	4.29	14	4.09	11	4.21	53
4. As a leader in my congregation I believe it is important for me to be a role model in financial generosity	4.00	11	4.57	7	3.78	9	4.23	13	3.70	10	4.04	50
5. Sharing my financial resources with church brings me joy	4.45	11	4.29	7	4.76	9	4.00	13	4.15	11	4.31	51
6. I feel guilty because of my level of financial generosity	3.36	11	2.88	8	3.67	9	2.64	14	2.73	11	3.02	53
7. When I make decisions about household finances, charitable giving is a part of the decision process	4.18	11	3.75	8	4.33	9	4.14	14	3.55	11	4.00	53
8. My giving is a priority above all other expenditures	3.27	11	2.62	8	3.22	9	2.64	14	2.73	11	2.89	53
9. I am striving toward tithing (sharing 10% of my income) or beyond	3.55	11	3.63	8	3.67	9	3.36	14	3.09	11	3.43	53
10. I am comfortable talking with others about financial generosity	3.00	11	3.13	8	3.33	9	3.43	14	2.90	10	3.17	52
11. I am comfortable talking with others about my own generosity	2.45	11	2.86	7	3.11	9	2.50	14	2.82	11	2.71	52
12. I am a generous person	3.91	11	3.50	8	4.11	9	3.85	13	3.64	11	3.81	52

1-Strongly Disagree

2-Disagree

3-Both Agree and Disagree

4-Agree

5-Strongly Agree

Table 5.6. A Look at Financial Generosity in Your Congregation

Mean answers for the following questions:

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. My congregation speaks openly and freely about financial generosity	4.00	11	3.00	8	3.76	9	2.86	14	3.45	11	3.40	53
2. My congregation is always asking for money	2.45	11	2.25	8	2.22	9	2.29	14	1.91	11	2.23	53
3. My congregation has trust in us as leaders to make decisions on their behalf	4.10	10	3.75	8	4.00	9	4.23	13	4.18	11	4.08	51
4. Financial generosity is mentioned in sermons in my congregation	3.27	11	2.25	8	2.33	9	2.14	14	2.18	11	2.43	53
5. My congregation focuses on my need to give and not the church's need to receive	3.73	11	2.13	8	2.88	8	3.09	11	2.73	11	2.96	49
6. Overall, my congregation does a good job of teaching financial generosity	4.00	11	2.87	8	3.67	9	3.50	14	3.70	10	3.58	52

1-Strongly Disagree

2-Disagree

3-Both Agree and Disagree

4-Agree

5-Strongly Agree

Table 5.7. Your Views on Your Congregation

Mean answers for the following questions:

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. It is important for me to know how much my pastor is giving	1.64	11	2.13	8	1.67	9	1.71	14	1.45	11	1.70	53
2. I can connect financial giving to the mission of my congregation	4.36	11	3.87	8	4.56	9	4.21	14	4.18	11	4.25	53
3. I see a spirit of gratitude and financial generosity in my congregation	4.91	11	3.75	8	4.11	9	4.00	14	4.64	11	4.30	53

1-Strongly Disagree

2-Disagree

3-Both Agree and Disagree

4-Agree

5-Strongly Agree

Table 5.8. Reasons for Sharing in Your Congregation

Mean answers for the following question: How strongly do the following describe your reasons for sharing your resources with your congregation?

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. Guilt	4.55	11	4.38	8	5.00	9	4.21	14	4.91	11	4.58	53
2. Pleasing God	2.45	11	2.63	8	1.67	9	3.43	14	3.91	11	2.91	53
3. Congregation shares God's love outside our walls	1.73	11	2.13	8	1.67	9	2.07	14	1.64	11	1.85	53

1-Very Strong

2-Strong

3-Moderate

4-Some

5-Little/none

Table 5.9. Views on Sharing in Your Congregation

Mean answers for the following question: How strongly do the following describe your views on sharing your financial resources with your congregation?

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. Congregation has a clearly defined mission	2.00	11	1.63	8	2.00	9	2.50	14	2.00	11	2.08	53
2. Cheerful	2.09	11	2.00	8	1.58	9	2.42	12	1.82	11	2.00	51
3. Obligatory	3.45	11	3.25	8	3.22	9	2.77	13	3.36	11	3.19	52
4. Guilty	4.27	11	4.13	8	4.89	9	4.38	13	4.82	11	4.50	52
5. Joyful	2.18	11	2.38	8	1.67	9	2.58	12	2.27	11	2.24	51

1-Very Strong

2-Strong

3-Moderate

4-Some

5-Little/none

Pinewood Lutheran Church

Pinewood Lutheran Church is located in a northern working class suburb of the Local Synod of the National Lutheran Church in America. Pinewood is pastored by Pastor Peterson. The median income for the area surrounding Pinewood Lutheran Church was \$65,491 in 2013.² This was \$13,241 more than the national median household income of \$52,250, and \$4,789 more than the median household income of \$60,702 in

² The information for all local median household income statistics taken from the website www.city-data.com and accessed on April 15, 2016. For reasons of confidentiality, the exact URL is not shared.

the state in which the church is located for 2013.³ Pinewood Lutheran Church has the smallest membership and the smallest weekly worship attendance of the five congregations in this study as shown in table 5.1. They also had the smallest total receipts for 2015 with \$183,346 as shown in table 5.10 below.

Quantitative Results of Interest for Pinewood Lutheran Church

Seven members of the Congregational Council of Pinewood Lutheran Church and Pastor Peterson completed the questionnaire. The results of that questionnaire show that of the five congregations that participated in the research for this thesis, Pinewood was the youngest of all of the congregations with an average age of 46.13 years as reported in appendix P, table AP.1. They also were the congregation that gave the least percentage of their household income to their congregation or other organizations as found in table 5.3.

The Congregational Council members of Pinewood and Pastor Peterson, when talking about their own personal financial generosity, also scored lower than the other four congregations in many areas. Faith had the least influence on how they made decisions about their financial generosity according to question number three in table 5.5. Question number eight in table 5.5 shows that giving is less of a priority for Pinewood leaders than it is for the other four congregations.

In looking at financial generosity within their congregation, the leaders from Pinewood Lutheran Church feel that the church has less trust in them as leaders to make decisions on their behalf according to question three in table 5.6. They also believe that their congregation focuses more on the church's need to receive than on the members'

³ Noss, "Household Income: 2013."

need to give than the other congregations according to question number five in table 5.6. They also are the least satisfied when compared with other congregations in this study with how their congregation teaches financial generosity as shown in question six of table 5.6.

Pinewood Lutheran Church scored the lowest compared to the other congregations in being able to connect their financial giving to the mission of their congregation as seen in question two of table 5.7 and they were least able to see a spirit of gratitude and financial generosity in their congregation as shown in question three of table 5.7. Pinewood Lutheran Church also responded higher than the other congregations in wanting to know what their pastor is giving as shown in question one of table 5.7.

When the Congregational Council members and Pastor Peterson were asked how strongly guilt factored into their views of sharing in their congregation, they answered that guilt was more influential than it was in the other four congregations as shown in question four of table 5.9. They describe the fact that their congregation shares outside its walls as less of a reason for giving than do the other four congregations as is shown in question three of table 5.8.

Table 5.10. Five-year Average of Benevolences as a Percent of Total Receipts for Pinewood Lutheran Church⁴

	2011	2012	2013	2014	2015	Total
Total Receipts	\$188,942	\$191,895	\$179,710	\$179,715	\$183,346	\$923,608
Benevolences	\$7,852	\$8,106	\$8,362	\$2,400	\$5,661	\$32,381
Benevolences as Percent of Total Receipts	4.16%	4.22%	4.65%	1.34%	3.03%	3.51%

Pinewood Lutheran Church Focus Group Coding

Three members of the Congregational Council of Pinewood Lutheran Church participated in the focus group. The focus group was audio and video recorded and transcribed. From this transcription I coded forty-six *in vivo* codes, seven focused codes, and four axial codes. The focused codes and axial codes are shown in table 5.11 below. All of the *in vivo*, focused, and axial codes for the focus group at Pinewood Lutheran Church can be found in appendix F

Table 5.11. Pinewood Lutheran Church Focused and Axial Codes

Axial Codes		Focused Codes
Sharing to Keep the Doors Open		Defining Generosity Reasons for Generosity Inspiration for Giving Trust in Giving
Hindering Generosity		Barriers to Generosity
Avoiding Generosity Leadership		Leadership of Giving
Sharing as Obligation		Attitudes Toward Generosity

⁴ The financial numbers for all the congregation were taken from the trend report for each individual congregation available on the NLCA website. The numbers are self-reported by the congregations according to the guidelines set up by the NLCA. These guidelines can be found in appendix Q.

Pinewood Lutheran Church Axial Codes

Sharing to Keep the Doors Open

The members of the focus group at Pinewood Lutheran Church were inspiring to me as a pastor concerned about financial generosity in congregations. Although the congregation statistically is not doing well in the area of financial generosity, they still understand the importance of generosity. They also are wanting and willing to learn more about financial generosity. Their comments such as, “We’re giving back part of what God’s given us,” and, “God will provide for us if we up our giving.” are great building blocks toward living financial generosity.

However, they are not quite there yet. They have work to do in understanding generosity beyond simply keeping the doors open in the church. Comments like, “I’ll give this extra because we really need this,” and, “Part of the ministry is making sure that the lights are on, and the pastor’s salary is paid,” are internally focused approaches to generosity that are prevalent in this congregation.

Hindering Generosity

Pinewood Lutheran Church has many factors that are hindering generosity in their lives or in their congregation. One person in the focus group summed up Pinewood and their attitudes toward financial generosity when she said, “Can I spare this with all the things I have to do?” They admitted that they do not even know what it means to be generous. They did wonder how powerful it could be if they spent as much time at their Congregational Council meetings talking about financial generosity as they do talking about finances today.

Avoiding Generosity Leadership

The members of the focus group admitted that they did not see themselves as leaders of financial generosity in their congregation. One member of the focus group was not sure if she had ever heard the term financial generosity before. Another member stated, “My personal financial generosity has no role in my stewardship leadership.” But they also shared an interest in learning how to be leaders and to talk about generosity.

Sharing as Obligation

The members of the focus group shared with me that the attitude they felt in the congregation about sharing financial resources was not one of joy, but one of obligation. According to one focus group member, “I’ve never sensed offering as financial generosity. I think of it as my obligation.” The congregation sets its budget every year knowing it does not have the pledges to cover that budget. Instead of being able to look outside themselves, one focus group member summed up their financial sharing stating, “We’re just doing what we need to do to get by.”

Pastor Peterson Interview Coding

I interviewed Pastor Peterson from Pinewood Lutheran Church. The interview was audio recorded and transcribed. From this transcription I coded fifty-nine *in vivo* codes, twelve focused codes, and five axial codes. The focused codes and axial codes are shown in table 5.12 below. All of the *in vivo*, focused, and axial codes for the interview with Pastor Peterson from Pinewood Lutheran Church can be found in appendix G.

Table 5.12. Pastor Peterson Interview Focused and Axial Codes

Axial Codes		Focused Codes
Navigating Spouse		Spouse
Sharing to Meet Budget		Giving in Your Congregation Congregational Traits
Believing in an Abundant God		Defining Generosity Abundance Motivation for giving
Desiring to Lead Generosity		Calling of God Leadership in giving Relationships
Struggling to Survive		Barriers to Giving Scarcity Roots of Generosity

Peterson Interview Axial Codes

Navigating Spouse

Pastor Peterson struggles with his own personal generosity and feels sheepish about his own giving. The major reason for this is because of his wife's attitude toward sharing. Her view is that since her husband is not paid on synod guidelines for a pastor of his experience, that the difference between synod guidelines and what he is actually paid is really their giving. Pastor Peterson does not see it that way, but struggles to convince his wife to be more generous. This struggle with his wife becomes a deep moral dilemma for him that causes him to not be as strong a voice for financial generosity in his own congregation as he would like to be.

Sharing to Meet Budget

Pastor Peterson sees Pinewood Lutheran Church as responding well to identified needs. In his words, "People are being very generous and giving what they can." He takes

pride in the fact that the people in his church continue to find ways to meet the budget, even if the budget is not growing. He senses a lack of excitement in the area of financial generosity because they are always looking to just make ends meet.

Believing in an Abundant God

Pastor Peterson has a strong biblical understanding of financial generosity. He believes in a God of abundance who has, “given to us generously and lavishly.” He believes what is important is that we do the best we can with what we have been entrusted with by God in this life. Pastor Peterson believes by sharing his financial resources with the church and others that he, “feels more aligned with what God wills for me.” However, this personal attitude toward financial generosity has not translated well into his leadership of financial generosity or his own personal financial generosity.

Desiring to Lead Generosity

Pastor Peterson believes that it is his role as Pastor to lead the congregation in the area of financial generosity. He wants to be asking the question in his congregation of, “What is God calling us to do with what He has entrusted to us?” He admits that things are not going well in the area of financial generosity in his congregation. Pastor Peterson is quick to blame this on the Congregational Council and their continued response of, “You can’t do that,” whenever Pastor Peterson pushes the congregation in the area of financial stewardship. Pastor Peterson also struggles with his leadership in the area of financial generosity. He himself admits that when it comes to talking about and leading financial generosity in the church, “Because of my own sheepishness, I don’t push the agenda more than I should.” He finds it hard to lead by example and to not be a

hypocrite, and he feels this also hinders his authority and his ability to lead on financial generosity issues.

Struggling to Survive

Pastor Peterson spoke of a mentality of scarcity and fear that is prevalent in his congregation. In his own words, they are “Just struggling to get by.” Most of their fundraising efforts go into maintaining salary, mortgage, utilities, office equipment, and property. Pastor Peterson notes that as they continue to run short in the budget year to year and need to catch up, it perpetuates the narrative that there is not enough or at best, they are just barely getting by.

Theoretical Coding for Pinewood Lutheran Church

I took the axial codes for both the interview with Pastor Peterson and the focus group of Congregational Council members at Pinewood Lutheran Church and began to search for theoretical hypotheses on how the understanding of financial generosity of the leaders of the congregation influences the generosity of the congregation as a whole. This process involved examining relationships among axial codes and doing theoretical sampling to the point of saturation. I formed two diagrams below. The first is figure 5.1 showing the theoretical coding of the focus group at Pinewood Lutheran Church. The second is figure 5.2 which shows the theoretical coding for the interview with Pastor Peterson at Pinewood Lutheran Church. These diagrams show an explanation of how the understanding and practice of financial generosity among the leaders of the congregation influence the generosity of the congregation.

Pastor Peterson has a strong struggle in his personal life surrounding financial generosity. Although he would like to be a stronger leader in financial generosity, his

wife is not on board with his desires to share. He does not feel confident teaching and preaching financial generosity because he is not practicing it himself even though both he and the members of the Congregational Council see him as the primary teacher of financial generosity and the primary person in charge of fundraising.

This lack of leadership on the issue of generosity has influenced the financial generosity of the congregation. The Congregational Council members who took part in the focus groups were not working as leaders to address the lack of financial generosity in the congregation. They were passive recipients of the same narrative of scarcity that has caused the congregation to be stuck in a mode of barely getting by. Therefore, almost all of their income goes toward the functioning of the church and very little is shared outside the walls of the congregation.

There is not a sense of hopelessness in the congregation. Pastor Peterson is aware of his shortcomings in the area of leading, teaching, and practicing financial generosity. He is working with his spouse to try to change their family giving so that he feels more credentialed to address finances and faith. The members of the Congregational Council that participated in the focus group were eager to learn more about financial generosity and how to change the culture within their congregation. They were hopeful that they could begin new conversations about financial generosity that would lead to having more resources available to both meet their budget and to reach out to the community.

Figure 5.1 and figure 5.2 below are designed to show the influence of the leaders of the congregation, the pastor and the Congregational Council, on the culture of financial generosity in the congregation and how that culture translates into sharing of financial resources with those outside the congregation. In the case of Pinewood Lutheran

Church, neither Pastor Peterson nor the Congregational Council are leaders of financial generosity. The Congregational Council does not understand what it means to be financially generous or to be leaders in that area. Pastor Peterson is not living generously in his life as he struggles with his wife about financial sharing. This hinders greatly the culture of generosity in the congregation. Pinewood Lutheran Church struggles year to year to make their budget and the members are aware of that constant struggle and are weary of that struggle. This sharing with the congregation is symbolized by the slow sign in the diagrams below. As a result of feeling they do not have enough, the congregation shares little beyond its walls as the financial sharing in which it does participate goes toward the day to day running of the church.

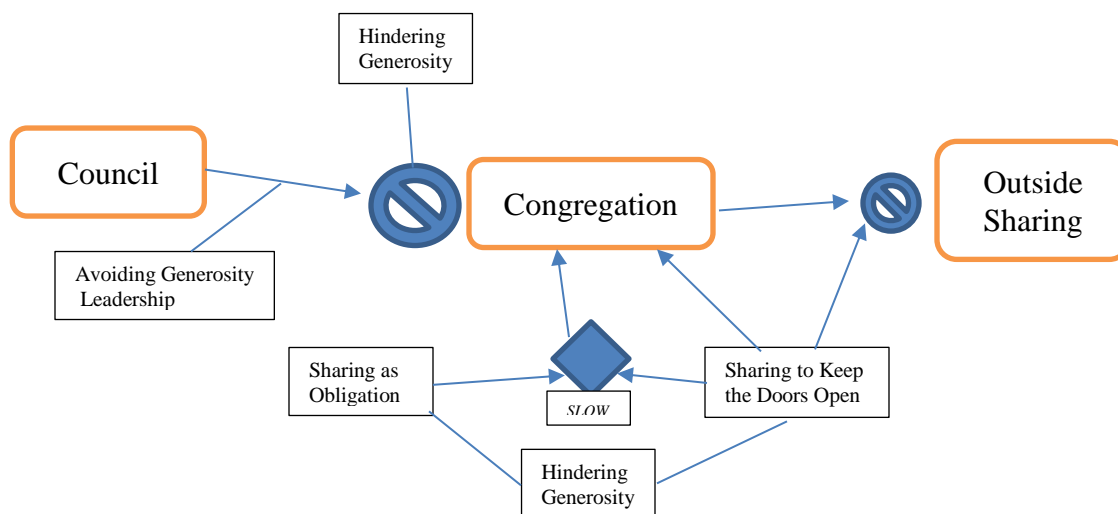


Figure 5.1. Diagram of Theoretical Coding for Pinewood Lutheran Church Congregational Council Focus Group

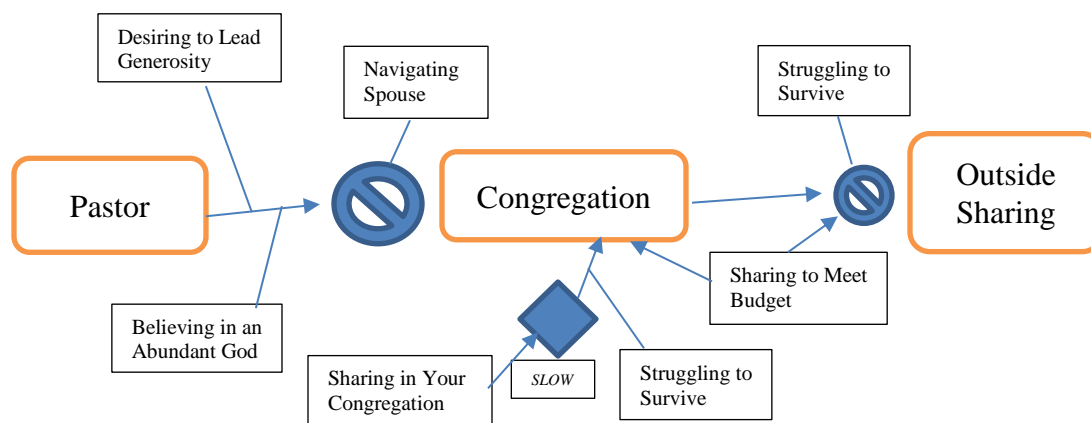


Figure 5.2. Diagram of Theoretical Coding for Pastor Peterson at Pinewood Lutheran Church

Summary of Findings for Pinewood Lutheran Church

The information gained from the questionnaire and other quantitative data was supported by the qualitative data from the interview with Pastor Peterson and the focus group with members of the Congregational Council at Pinewood Lutheran Church. Pinewood Lutheran Church shares outside their walls the least percentage of their total receipts over a five-year period at 3.51% as is shown in table 5.10. The questionnaire answers also showed that Pinewood gives the lowest percentage of their household income to their congregation as shown in table 5.3. The leaders of Pinewood are sharing less of their personal financial resources and the congregation they are leading is also sharing less when compared to the other congregations in this study. The quantitative data from the questionnaire were supported and confirmed in the qualitative data, and

both reflected that there are some issues surrounding financial generosity in the congregation.

Pinewood scored lower than the other four churches in the area of making giving a priority over other expenditures as shown in question eight in table 5.5. Pastor Peterson mentioned in his interview that having kids is expensive and that he and the members of his congregation have their own bills to pay. The focus group participants referenced student loan debt as a priority and one participant simply stated, “Kid’s aren’t cheap.” Another focus group participant noted that some people feel they do not give money, but give their time instead.

Pinewood Lutheran Church also scored lowest in the area of the congregation having trust in them as leaders in the area of financial generosity as shown in question three in table 5.6. Through the focus group it was clear that the Congregational Council members do not consider themselves to be leaders of financial generosity. One member said, “My personal financial generosity has no role in my stewardship leadership.” Pastor Peterson gets frustrated with the Congregational Council’s lack of leadership in financial generosity sharing that when he tries to bring up a plan for generating generosity, the Congregational Council replies, “You can’t do that.”

Pinewood Lutheran Church respondents to the questionnaire believed their church, more than the other churches in this study, focused on the church’s need to receive and less on the givers’ need to give as shown in question five of table 5.6. This implies that the congregation is focused on survival and its own needs. The members of the Congregational Council reflected this attitude in the focus group conversations. One member said it felt as if they were “just doing what [they could] to get by,” and another

member believed they were “just playing catch up” all the time. That meant that they were always seeking funds to keep the church going without encouraging the congregation to give faithfully.

The members of the Congregational Council of Pinewood Lutheran Church scored lower than the other congregations in this study when asked if their congregation does a good job of teaching financial generosity as shown in question six of table 5.6. This was reflected in the answers of the focus group. The focus group members admitted they knew little about financial generosity. One stated, “I don’t think I have ever heard of financial generosity.” Another was not even sure what it meant to be generous and she didn’t know what she and others should be giving.

More than in any other congregation, knowing what their pastor is giving was important to Pinewood as reported in question one of table 5.7. This suspicion of their pastor was reflected in the interview with Pastor Peterson. Pastor Peterson is not confident in his own financial generosity. He disagrees with his wife about how much they could be sharing. His wife considers the fact that he is paid less than what guidelines would dictate for a pastor with his experience. Therefore, she considers the difference to where guidelines would be a part of their generosity. Pastor Peterson admits that he does not teach or preach often enough on the issue of financial generosity because of his “sheepishness” due to his own personal financial sharing.

Participants in this study from Pinewood Lutheran Church saw less of a spirit of gratitude and financial generosity in their congregation in other congregations as shown in question three of table 5.7. Pastor Peterson noted in his interview that the budgets of Pinewood Lutheran Church do not grow and neither do their estimates of giving. One

member of the focus group stated that sharing financial resources in their congregation felt more like obligation than something joyful or cheerful.

Oak Tree Lutheran Church

Oak Tree Lutheran Church is located in an eastern suburb of the Local Synod of the National Lutheran Church in America. Oak Tree is pastored by Pastor Smith. The median income for the area surrounding Oak Tree Lutheran Church was \$67,095 in 2013.⁵ This was \$14,895 more than the national median household income of \$52,250, and \$6,393 more than the median household income of \$60,702 in the state in which the church is located for 2013.⁶ Oak Tree Lutheran Church has the third largest membership and the third largest weekly worship attendance of the five congregations in this study as shown in table 5.1. Total receipts for Oak Tree Lutheran Church for 2015 were \$334,524 as shown in table 5.13.

Quantitative Results of Interest for Oak Tree Lutheran Church

Eight Congregational Council members and Pastor Smith were administered a questionnaire about financial generosity as a part of the research for this thesis. Oak Tree Lutheran Church had the oldest participants in this study with an average age of 64.33 years as reported in table AP.2 in appendix P. They also had the lowest level of education compared with the other congregations as shown in table AP.2 in appendix P. The results of the questionnaire also showed that the respondents from Oak Tree Lutheran Church

⁵ The information for all local median household income statistics taken from the website www.city-data.com and accessed on April 15, 2016. For reasons of confidentiality, the exact URL is not shared.

⁶ Noss, "Household Income: 2013."

have the lowest household income of all participating congregations as shown in table 5.2. The Congregational Council members and Pastor Johnson show that they have increased their financial giving to their congregation by the largest percentage over the past five years as reported in table 5.4.

In looking at their own financial generosity, the Congregational Council members and Pastor Smith feel more guilty because of their level of financial generosity than the other congregations in this study as shown in question six of table 5.5. However, they also are more likely to consider charitable giving when making decisions about their household finances as shown in question seven of table 5.5. They are also the most comfortable among the respondents at the five churches when talking with others about their own financial generosity as shown in question eleven in table 5.5. The Congregational Council of Oak Tree Lutheran Church and Pastor Smith are most able to connect their financial giving to the mission of their congregation among the five congregations in this study, as shown in question two of table 5.7.

The Congregational Council members and Pastor Smith have the least amount of guilt associated with their giving as shown in question one of table 5.8 compared with the other congregations. It is interesting to note that they feel guilty about their own financial generosity, but they do not feel like guilt is a motivating factor for giving to their congregation. They also answered that pleasing God was a reason for sharing with their congregation more than the respondents in the other congregations as shown in question two of table 5.8. They answered that cheerful and joyful represent their views on sharing in their congregation more than cheerful and joyful represented the views of the other four congregations as reported in questions two and five respectively in table 5.9.

Table 5.13. Five-year Average of Benevolences as a Percent of Total Receipts for Oak Tree Lutheran Church

	2011	2012	2013	2014	2015	Total
Total Receipts	\$248,118	\$278,746	\$279,524	\$427,576	\$334,524	\$1,568,488
Benevolences	\$36,910	\$38,166	\$36,010	\$42,412	\$36,922	\$190,420
Benevolences as Percent of Total Receipts	14.88%	13.69%	12.88%	9.92%	11.06%	12.14%

Oak Tree Lutheran Church Focus Group Coding

Eight members of the Congregational Council of Oak Tree Lutheran Church participated in the focus group. The focus group was audio and video recorded and transcribed. From this transcription I coded forty-nine *in vivo* codes, eight focused codes, and four axial codes. The focused codes and axial codes are shown in table 5.14 below. All of the *in vivo*, focused, and axial codes for the focus group at Oak Tree Lutheran Church can be found in appendix H.

Table 5.14. Oak Tree Lutheran Church Focused and Axial Codes

Axial Codes		Focused Codes
Hindering Generosity		Barriers to Giving
Denying Role as Leader of Generosity		Leadership of Generosity
Sharing Cautiously to Meet Needs		Reasons for Giving Trust in Giving Learning Generosity Decision Making About Giving
Sharing Outside the Congregation		Practice of Giving Communicating Needs

Oak Tree Lutheran Church Axial Codes

Hindering Generosity

The members of the Congregational Council I met with at Oak Tree Lutheran Church were able to name many reasons why it is difficult for people to share generously. Some people mentioned that a lot of the congregation members are on fixed incomes and people simply cannot afford to be financially generous. One member voiced his frustration that some people in the congregation just are not very generous.

Denying Role as Leader of Generosity

The Congregational Council members at Oak Tree Lutheran Church do not see themselves as leaders in the area of financial generosity. One member said, “It’s not my job,” while another said, “I’m just a member, a plain old member.” One member of the Congregational Council suggested that if they were to be leaders, then everyone in the congregation would have to know what they were personally giving. As leaders in the congregation, most of the members did not see themselves as being responsible for or leading the congregation in the area of financial generosity. There was one bright spot in this area of leadership as a member of the Congregational Council did see their role as leaders was to generate enthusiasm toward whatever goals the congregation was trying to achieve.

Sharing Cautiously to Meet Needs

The Congregational Council members in the focus group at Oak Tree Lutheran Church shared what they saw as generous living in the congregation. They believed that the congregation did an excellent job of rising up to meet a need when identified needs

are lifted up to them. This is especially true for needs that arise outside of their congregation walls. The Congregational Council members shared that they are likely to give when there is an attachment to the person or organization that is being helped. This giving is done with some caution, but also with much faith. The caution comes from giving “whatever your budget is,” or “what you can afford.” The faith is seen in knowing that “God is watching over us,” as one member shared.

Sharing Outside the Congregation

Sharing financial resources at Oak Tree Lutheran Church to fund the general budget is a challenge. One Congregational Council member stated that, “Every year they seem to catch up and make up.” Another said, “It seems we always wait until the twelfth month and the thirteenth hour before we catch up on our giving.” However, when the Congregational Council has taken the initiative to lift up a need within the congregation or outside the walls, the congregation responds. One Congregational Council member stated, “When there is a need, we make an appeal. People seem to step forward.” Another stated, “If we have a problem, we bring it towards the congregation and good things happen.” Oak Tree Lutheran Church more eagerly practices financial generosity when presented with a need or a challenge.

Pastor Smith Interview Coding

I interviewed Pastor Smith from Oak Tree Lutheran Church. The interview was audio recorded and transcribed. From this transcription, I coded twenty-nine *in vivo* codes, eight focused codes, and four axial codes. The focused codes and axial codes are shown in table 5.15 below. All of the *in vivo*, focused, and axial codes for the interview with Pastor Smith from Oak Tree Lutheran Church can be found in appendix I.

Table 5.15. Pastor Smith Interview Focused and Axial Codes

Axial Codes		Focused Codes
Learning to Live Generously		Defining Generous Reasons for Giving Learning Generosity
Hindering Generosity		Barriers to Giving
Sharing in Relationship		Attitudes Toward Giving Leadership of Generosity
Living in Scarcity and Abundance		Faithful Giving Scarcity and Abundance

Pastor Smith Interview Axial Codes

Learning to Live Generously

Pastor Smith believes that generosity is giving “whenever is needed.” Pastor Smith not only was taught generosity growing up, but through travelling in countries where the people have very little, he learned the power of generosity. He observed that sometimes those who have the least really are the most generous. He saw the generosity of those living in poverty and realized his own abundance and need to share. He also believes that every generous act is rewarded in some way by God.

Hindering Generosity

Pastor Smith watches his congregation struggle every year to make their budget. They have a mentality that what they have earned is theirs to keep. He also sees the many choices for sharing financially that are presented both in the church and out in society. Pastor Smith shared his frustration with teaching generosity as he feels the people do not give from a place of joy, but more out of a sense of obligation.

Sharing in Relationship

Pastor Smith shared that Oak Tree Lutheran Church talked about their financial generosity in terms of “who they have helped.” The people of the congregation like to give toward the places where they see the most need and are the most familiar. Pastor Smith sees his role as a leader to tell the stories of God’s impact in and through Oak Tree Lutheran Church.

Living in Scarcity and Abundance

Pastor Smith likes to remind people that God is a generous God, a God of abundance. He states that, “Scarcity is an earthly thing, not a heavenly thing.” He works to combat the belief of many in his congregation that there is not enough to go around. Instead, he invites them to keep doing what God calls them to do, trusting that God will take care of the rest.

Theoretical Coding for Oak Tree Lutheran Church

I took the axial codes for both the interview with Pastor Smith and the focus group of Congregational Council members at Oak Tree Lutheran Church and began to search for theoretical hypotheses on how the understanding of financial generosity of the leaders of the congregation influences the generosity of the congregation as a whole. This process involved examining relationships among axial codes and doing theoretical sampling to the point of saturation. I formed two diagrams, one diagram for the pastor and one diagram for the Congregational Council, to show the interrelationships of the influence of the leaders on the culture of generosity in their congregation.

The Congregational Council members of Oak Tree Lutheran Church that participated in the focus group did not consider themselves to be leaders in the area of

financial generosity. They rejected the notion that they were anything more than members of the church and did not see themselves providing any leadership in the area of financial generosity. That left all of the burden of lifting up financial generosity to Pastor Smith. Pastor Smith spoke of abundance and trust in sharing financial resources. The Congregational Council members spoke of obligation, not faith or joy, when it came to financial generosity. They work very hard every year to make their budget and feel like they are always behind and having to ask for money.

Oak Tree Lutheran Church is a generous congregation when it comes to giving outside their walls despite the attitude of obligation in sharing finances expressed by the members of the focus group and the annual shortfalls in the general operating budget. They have given away an average of 12.14% of their total income over the past five years as shown in table 5.13. They are inspired to share when they see a need in their community or out in the world and are moved to share their resources to help meet that need. They are less enthusiastic about supporting the general operating budget of their congregation.

Figures 5.3 and 5.4 below are diagrams of the theoretical coding for both the interview with Pastor Smith and the focus group of Congregational Council members at Oak Tree Lutheran Church. This diagram is designed to show the influence of the leaders of the congregation, the pastor and the Congregational Council, on the culture of financial generosity in the congregation and how that culture translates into sharing of financial resources with those outside the congregation. In the case of Oak Tree Lutheran Church, Pastor Smith is working hard to teach and to lead financial generosity in the congregation. The Congregational Council members do not see themselves as leaders or

role models of generosity. This hinders generosity within the congregation as the burden is almost solely on Pastor Smith who is feeling that when he is trying to lead financial generosity he is working against not only the congregation, but the Congregational Council as well. The culture of the congregation is one of generosity beyond their walls. However, making budget for the ministries of the church is a challenge every year for Oak Tree Lutheran Church. This challenge is symbolized by the slow sign in the diagrams below as sharing with the congregation is slow at Oak Tree Lutheran Church.

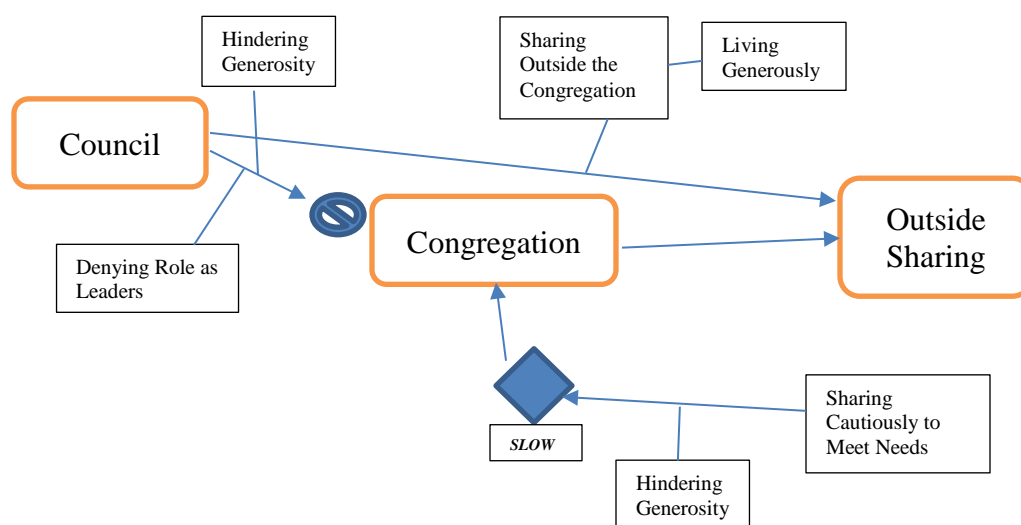


Figure 5.3. Diagram of Theoretical Coding for Congregational Council Focus Group at Oak Tree Lutheran Church

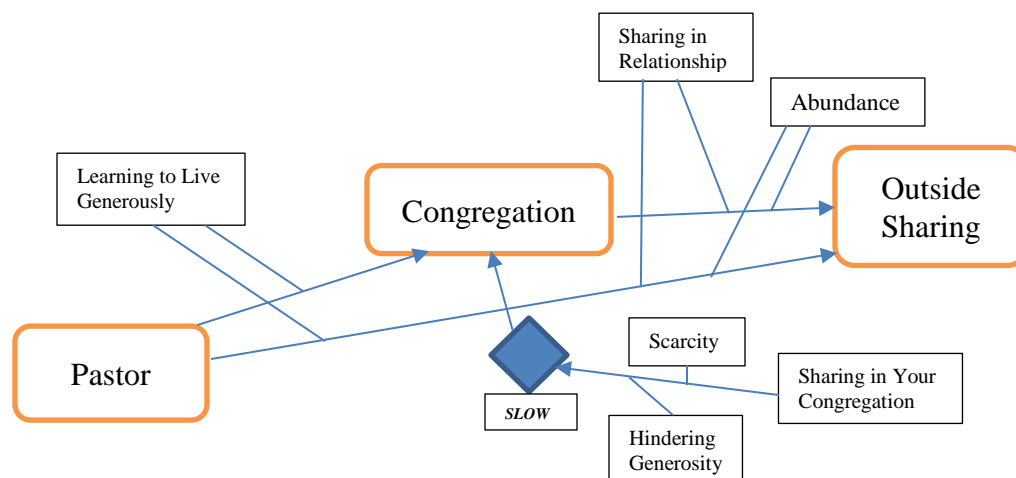


Figure 5.4. Diagram of Theoretical Coding for Pastor Smith at Oak Tree Lutheran Church

Summary of Findings for Oak Tree Lutheran Church

In looking at just the quantitative data for Oak Tree Lutheran Church they show a congregation that is very generous. They give 12.14% of their total receipts in benevolences on average over five years as shown in table 5.13. They are the most likely to consider charitable giving when they make decisions about household finances as shown in question seven of table 5.5. They also have increased their giving the most over the past five years as shown in table 5.4. They are striving toward tithing more than any of the other congregations in this study according to question nine of table 5.5. They have the least amount of guilt when sharing their financial resources as shown in question one of table 5.8 and question four of table 5.9 and they indicate they are cheerful and joyful in their giving as shown in questions two and five of table 5.9 respectively. They also state strongly that they do this giving because it is pleasing to God as shown in question two of table 5.8.

The qualitative interview with Pastor Smith and the focus group of Congregational Council members did not always resemble the generosity of the

quantitative data. The leadership of Pastor Smith is reflected in the data. He makes it known to the congregation that he is a tither, and they are striving toward tithing. He teaches about an abundant God and pushes the congregation to share abundantly. The congregation does share abundantly from their total receipts every year.

The focus group of Congregational Council members from Oak Tree Lutheran Church was where the qualitative data did not seem to back up the quantitative data. On the questionnaire the Congregational Council members and Pastor Smith answered higher than the other four congregations that they see themselves as role models of financial generosity and that they were comfortable talking with others about their own financial generosity as shown in questions four and eleven respectively of table 5.5. However, in their focus group, when asked about their role as leaders of financial generosity in their congregation, the Congregational Council answered, “It’s not my job,” and, “I’m just a member, a plain old member.” They did not see themselves as leaders of financial generosity. They also were very guarded in sharing with others what they themselves were giving. They could not understand how they could be leaders of financial generosity unless others knew what they gave.

Oak Tree Lutheran Church struggles to create an environment of generosity despite sharing a generous amount of their total receipts for benevolences. For their general budget, one Congregational Council member said they seem to always “catch up and make up,” and another said they always wait until the “twelfth month or the thirteenth hour,” before they catch up. Pastor Smith also observed that the congregation has struggled to make their budget.

Garden Lutheran Church

Garden Lutheran Church is located in an inner ring suburb of the Local Synod of the National Lutheran Church in America. Garden Lutheran Church is pastored by Pastor Benjamin. The median income for the area surrounding Garden Lutheran Church was \$65,211 in 2013.⁷ This was \$12,691 more than the national median household income of \$52,250, and \$4,509 more than the median household income of \$60,702 in the state in which the church is located for 2013.⁸ Garden Lutheran Church has the fourth largest membership and the fourth largest weekly worship attendance of the five congregations in this study as shown in table 5.1. Garden Lutheran Church had total receipts for 2015 of \$447,645 as shown in table 5.16 below.

Quantitative Results of Interest for Garden Lutheran Church

Ten Congregational Council members of Garden Lutheran Church and Pastor Benjamin completed a questionnaire on financial generosity. Garden Lutheran Church is shown to be the wealthiest of the participating congregations as shown in table 5.2. They also shared the largest percentage of their household income with their congregation or other organizations as shown in table 5.3. They also have increased their giving the by the least percentage over the past five years when compared with the other four congregations as shown in table 5.4.

The respondents from Garden Lutheran Church, when compared to the other congregations, thought of themselves the least as role models of financial generosity as

⁷ The information for all local median household income statistics taken from the website www.city-data.com and accessed on April 15, 2016. For reasons of confidentiality, the exact URL is not shared.

⁸ Noss, "Household Income: 2013."

shown in question four of table 5.5. Garden Lutheran Church answered that charitable giving is less a part of the decision process when making decisions about household finances when compared to the other congregations as shown in question seven of table 5.5. They are also the least likely to be striving toward tithing or beyond in the financial generosity as shown in question nine of table 5.5. Likewise, they are the least comfortable talking with others about the importance of financial generosity as shown in question ten of table 5.5. They also answered that their congregation is the least likely to be perceived as always asking for money as shown in question two of table 5.6.

Table 5.16. Five-year Average of Benevolences as a Percent of Total Receipts for Garden Lutheran Church

	2011	2012	2013	2014	2015	Total
Total Receipts	\$385,497	\$394,666	\$410,035	\$424,713	\$447,645	\$2,062,556
Benevolences	\$53,003	\$59,767	\$70,495	\$68,525	\$66,803	\$318,593
Benevolences as Percent of Total Receipts	13.74%	15.14%	17.19%	16.13%	14.92%	15.45%

Garden Lutheran Church Focus Group Coding

Five members of the Congregational Council of Garden Lutheran Church participated in the focus group. The focus group was audio and video recorded and transcribed. From this transcription I coded fifty five *in vivo* codes, nine focused codes, and four axial codes. The focused codes and axial codes are shown in table 5.17 below. All of the *in vivo*, focused, and axial codes for the focus group at Garden Lutheran Church can be found in appendix J.

Table 5.17. Garden Lutheran Church Focused and Axial Codes

Axial Codes		Focused Codes
Stewarding Responsibly		Definition of Generosity Reasons to Give Learning Generosity
Hindering Generosity		Barriers to Giving Scarcity
Lacking Challenge in Sharing		Giving in this Congregation Attitude Toward Giving Shortcomings
Not Needing to Lead Generosity		Leadership of Giving

Garden Lutheran Church Axial Codes

Stewarding Responsibly

The Congregational Council Members that participated in the focus group at Garden Lutheran Church had many reasons that they practiced financial generosity. Several members mentioned the importance of good church management. This ties into their sharing because they want to know the congregation has good leadership that will use the resources wisely. They also want to know the organization has a well-planned mission and purpose. Many of the members of the Congregational Council mentioned that they give more when they have a higher level of involvement. This involvement might be within the congregation and the giving to support the programs of the congregation or to “keep our house in good order.” Most of the comments made by the Congregational Council members were business-like and practical, but one comment mentioned, “How good it felt to help someone else and to see the joy in their face.”

Hindering Generosity

The Congregational Council members commented that the biggest barriers to financial generosity for them were personal and family issues. Some mentioned saving for college or paying for kids, another mentioned the busyness of life. Fear was also a hindrance to giving. There was fear that they would not have enough for themselves or their family. There was fear that once they retired, they might outlive their money. There was fear that comes from the overwhelming needs of the world that seem so big that one person could not possibly begin to help.

Lacking Challenge in Sharing

The members of the Congregational Council of Garden Lutheran Church see their congregation as a generous congregation. Several comments were made about the many generous families in the congregation. One member said this generosity has been “developed, built, and nurtured over time.” They budget a ten percent gift to the Local Synod of the NLCA every year. They do not have to stretch to reach their budget. One member commented, “This congregation just kind of knows where the budget is at the end of the year, it kind of magically appears.”

The Congregational Council members know they could be doing better. They admit they are not very challenged in their giving. One member said, “We have the potential to do more than we have done.” Another commented, “If this congregation came back and had a really decent opportunity, we could then give it back through the congregation.” They also did not feel they do a good enough job as a congregation sharing success stories of how their financial giving made a difference. They also

commented that the congregation does not stop often enough to thank the members for their financial sharing.

Not Needing to Lead Generosity

The Congregational Council members of Garden Lutheran Church that participated in the focus group are strong leaders. According to one member, they, make sure the resources we've been entrusted with are used properly and thoughtfully. They also feel that they are to bring an awareness of the activities of the congregation. But they do not lead in the area of financial generosity. One member said, "We really don't spend a lot of time talking about it [financial generosity]." Another member mentioned that it is not that they are against being leaders in financial generosity, but the topic does not come up because they meet their budgets and do not have to ask for more money.

Pastor Benjamin Interview Coding

I interviewed Pastor Benjamin from Garden Lutheran Church. The interview was audio recorded and transcribed. From this transcription I coded forty-seven *in vivo* codes, eight focused codes, and four axial codes. The focused codes and axial codes are shown in table 5.18 below. All of the *in vivo*, focused, and axial codes for the interview with Pastor Benjamin from Garden Lutheran Church can be found in appendix K.

Table 5.18. Pastor Benjamin Interview Focused and Axial Codes

Axial Codes		Focused Codes
Leading Generosity		Definition of Generosity Leadership in Sharing
Lacking in Financial Need		Barriers to Giving
Sharing without Planning		Congregation and Giving Shortcomings
Living Gratefully		Reasons for Generosity Inspiration for Giving Abundance

Pastor Benjamin Interview Axial Codes

Leading Generosity

Pastor Benjamin spoke of his desire and understanding to lead Garden Lutheran Church in the area of financial generosity. He connects generosity with scripture and he is not afraid to address it and preach on it. Pastor Benjamin and his wife practice strong financial generosity and this helps him to speak with authenticity when it comes to financial generosity. He believes that God is a God of abundance and that generosity should be sacrificial, challenging, and done freely. He has no problem asking for money when there is a need.

Lacking in Financial Need

Pastor Benjamin sees the biggest hindrance to generosity in his congregation as the lack of a pressing need. They are too comfortable and have a surplus in the bank and meeting the budget is “too easy” for the congregation. He also sees the growing demands of time and finances that face the members of Garden Lutheran Church. Also, Garden

Lutheran Church does not allow announcements in church and does not like to use worship time as a fundraising opportunity.

Sharing without Planning

Pastor Benjamin shared that his congregation is very generous, giving away ten percent of their annual receipts in the budget. The congregation pulls together to respond when there is an identified need in the congregation or the community. He worries that the congregation is becoming just another social service agency, not building relationships with the community, just providing relief. He is also concerned about the lack of a sustained conversation about generosity in the congregation. They have no plan for their benevolences.

Living Gratefully

Pastor Benjamin believes in a God of abundance, a generous God. He believes that faith is a verb and requires action, including sharing generously with others in the community and beyond the walls of the congregation. He sees everything they have in life as a gift from God. This belief compels him to want to share and be generous and to lead the congregation to be generous as well, especially when it comes to the needs of the wider community and the world.

Theoretical Coding for Garden Lutheran Church

I took the axial codes for both the interview with Pastor Benjamin and the focus group of Congregational Council members at Garden Lutheran Church and began to search for theoretical hypotheses on how the understanding of financial generosity of the leaders of the congregation influences the generosity of the congregation as a whole. This

process involved examining relationships among axial codes and doing theoretical sampling to the point of saturation. I formed two diagrams below to offer an explanation of how the understanding and practice of financial generosity among the leaders of the congregation influence the generosity of the congregation.

Financial generosity is abundant at Garden Lutheran Church. The budget is met easily every year and special appeals are not necessary in order to catch up. They rarely have a need to discuss financial generosity as a congregation. Although they are in an enviable position financially, they also have become complacent in their giving. There is no urgency, no urging to do more or to give more in order to meet the needs of others. Therefore, financial generosity becomes a practical part of the business of the church and less about faith and sacrifice.

The Congregational Council members that participated in this focus group showed their leadership in financial generosity most clearly by budgeting ten percent of the church's budget to benevolence. This showed a powerful commitment to being generous. However, it might not have been sacrificial giving. The members of the focus group acknowledged that meeting the budget year to year was too easy, there was no challenge. They are matter-of-fact givers and not emotional givers.

Pastor Benjamin also practices financial generosity in his life along with the members of the Congregational Council. He understands the sacrifice of sharing finances and knows that more could be done in the area of financial generosity at Garden Lutheran Church. The lay leadership of the congregation does not want him to talk often about financial generosity. Therefore, the congregation, although generous, is not pushed to give sacrificially as they might if a need were presented.

Figure 5.5 below is a diagram of the theoretical coding for the focus group at Garden Lutheran Church. Figure 5.6 is a diagram of the theoretical coding for the interview with Pastor Benjamin of Garden Lutheran Church. These diagrams are designed to show the influence of the leaders of the congregation, the pastor and the Congregational Council, on the culture of financial generosity in the congregation and how that culture translates into sharing of financial resources with those outside the congregation.

In the case of Garden Lutheran Church, the leaders of the congregation are not leading up to their potential in the area of financial generosity. That is because meeting the financial needs of the congregation has been too easy the past few years. There was always enough to keep the church going and to meet the budget. As a result the leaders of Garden Lutheran Church have not been challenging the members of the congregation to share their resources to meet needs beyond the walls of the congregation. The culture of generosity within the congregation is very good and Pastor Benjamin and the Congregational Council are themselves living generously. Garden Lutheran Church and its leaders share generously beyond the walls of their congregation. This sharing could be greater if the congregation were challenged to learn more about financial generosity and to practice financial generosity in their lives and their congregation.

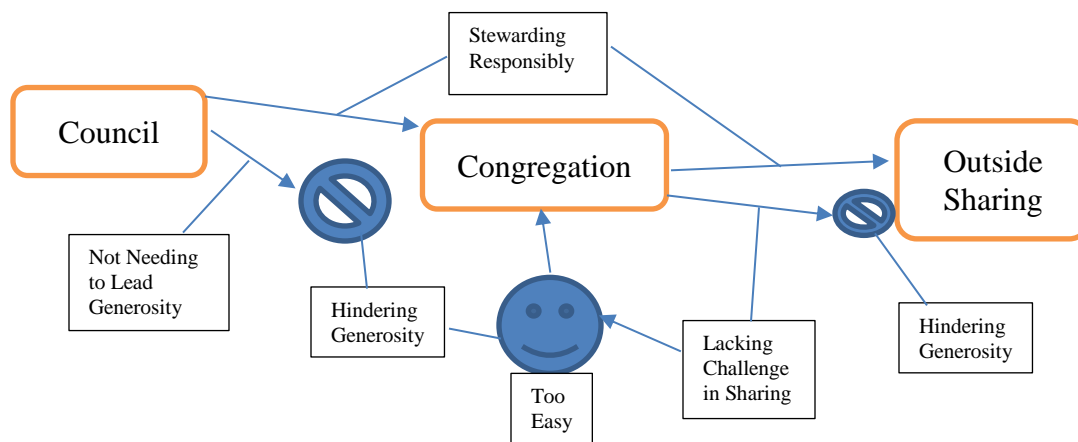


Figure 5.5. Diagram of Theoretical Coding for Garden Lutheran Church Focus Group

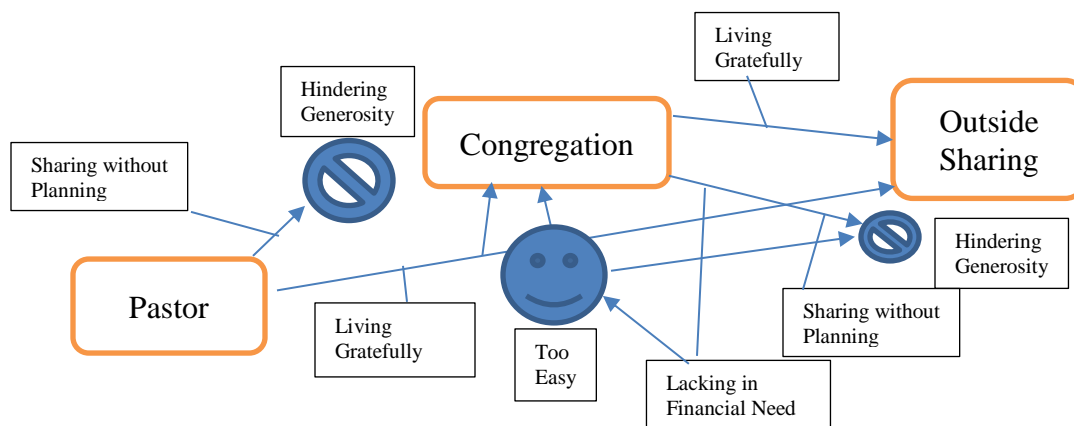


Figure 5.6. Diagram of Theoretical Coding for Pastor Benjamin at Garden Lutheran Church

Summary of Findings for Garden Lutheran Church

The quantitative data for Garden Lutheran Church show that it is the wealthiest all of the congregations participating in this study as shown in table 5.2. They also are very generous, sharing an average of 15.45% of their total receipts over five years as shown in table 5.16. They also give a higher percentage of their household income to their congregation or other organizations as reported in table 5.3. Finances are rarely a

problem for them, especially when it comes to making their budget. Both the quantitative and the qualitative data for Garden Lutheran Church show that they are not currently challenged to give as generously as they might be able to give.

Pastor Benjamin and the Congregational Council members saw themselves less as role models in their congregation for financial sharing than the leaders of the other congregations as shown in question four of table 5.5. They also are the least comfortable of the leaders in all the congregations talking to others about financial generosity as reported in question ten of table 5.5. When they make decisions about household finances, they are the least likely to consider charitable giving in the decision as shown in question seven of table 5.5.

These quantitative data are supported by the qualitative data taken from the interview with Pastor Benjamin and the focus group consisting of members of the Congregational Council. Pastor Benjamin admits that when it comes to financial generosity, they are “comfortable” and it is “too easy.” One Congregational Council member mentioned that they “Have the potential to do more” but have not tapped into that potential. Another Congregational Council member mentioned that it is not like they ever have to stretch to make their budget. The Congregational Council members admit that they really don’t spend a lot of time talking about financial generosity because it just doesn’t come up. It is not surprising they believe the least that their congregation is always asking for money when compared to the other congregations in this study as shown in question two of table 5.6.

Bear Lutheran Church

Bear Lutheran Church is located in a northeast suburb of the Local Synod of the National Lutheran Church in America. Bear Lutheran Church is pastored by Pastor Simonson. The median income for the area surrounding Bear Lutheran Church was \$63,307 in 2013.⁹ This was \$11,057 more than the national median household income of \$52,250, and \$2,605 more than the median household income of \$60,702 in the state in which the church is located for 2013.¹⁰ Bear Lutheran Church has the second largest membership and the second largest weekly worship attendance of the five congregations in this study as shown in table 5.1. Bear Lutheran Church had total receipts for 2015 of \$555,011 as shown in table 5.19.

Quantitative Results of Interest for Bear Lutheran Church

Ten members of the Congregational Council of Bear Lutheran Church and Pastor Simonson were administered a questionnaire about financial generosity. The respondents from Bear Lutheran Church attend worship less often than the respondents from the other four congregations as is shown in table AP.4 in appendix P. Congregational Council members of Bear Lutheran Church and Pastor Simonson were most likely, when looking at their own personal financial generosity, to put giving as a priority above all other expenses as shown in question eight on table 5.5. They also were the least comfortable talking with others about their own financial generosity as is shown in question eleven of table 5.5.

⁹ The information for all local median household income statistics taken from the website www.city-data.com and accessed on April 15, 2016. For reasons of confidentiality, the exact URL is not shared.

¹⁰ Noss, "Household Income: 2013."

The respondents from Bear Lutheran Church answered that their congregation speaks more openly and freely about financial generosity than the other four congregations as is shown in question one of table 5.6. Financial generosity is also mentioned in their sermons more often than the other congregations as reported in question four of table 5.6. They feel the most confident that their congregation is doing a good job of teaching financial generosity overall and that their congregation focuses on the giver's need to give and not the church's need to receive as is shown in questions six and five of table 5.6 respectively. The respondents for Bear Lutheran Church see a spirit of gratitude and financial generosity in their congregation more than the other four congregations as shown in question three of table 5.7.

Table 5.19. Five-year Average of Benevolences as a Percent of Total Receipts for Bear Lutheran Church

	2011	2012	2013	2014	2015	Total
Total Receipts	\$628,473	\$749,697	\$564,209	\$564,785	\$555,011	\$3,062,175
Benevolences	\$15,700	\$15,980	\$21,682	\$18,050	\$32,170	\$108,582
Benevolences as Percent of Total Receipts	2.5%	2.13%	3.84%	3.2%	6.7%	3.55%

Bear Lutheran Church Focus Group Coding

Seven members of the Congregational Council of Bear Lutheran Church participated in the Focus Group. The focus group was audio and video recorded and transcribed. From this transcription I coded thirty-seven *in vivo* codes, seven focused codes, and four axial codes. The focused codes and axial codes are shown in table 5.20

below. All of the *in vivo*, focused, and axial codes for the focus group at Bear Lutheran Church can be found in appendix L.

Table 5.20. Bear Lutheran Church Focus Group Focused and Axial Codes

Axial Codes		Focused Codes
Sharing through Inspiration		Defining Generosity Reasons for Giving Inspiration for Giving
Hindering Generosity		Barriers to Giving Fear
Positive Sharing		Giving in Your Church
Leading Generosity Responsibly		Leadership for Giving

Bear Lutheran Church Focus Group Axial Codes

Sharing through Inspiration

Bear Lutheran Church has a healthy understanding of sharing their financial resources. One Congregational Council member stated, “It just feels good to give,” and another said “Giving is love.” Many members believed that generosity was what was given outside the walls of the congregation. This was especially true when there was a relationship established with individuals or an organization. The Congregational Council members were inspired by hearing the stories of how individuals or organizations benefitted from the generosity of their congregation. They also were inspired to hear stories from members of the church about the difference their church makes to them in their lives.

Hindering Generosity

Members of the Congregational Council at Bear Lutheran Church mentioned many barriers to their giving including the cost of raising kids and paying mortgages. They also mentioned the competing demands for money that are out there as they are bombarded with requests from so many organizations as well as the church. They spoke about how they did not like feeling they were being sold something when it came to their generosity. They also spoke of their own sense of fear that they will not have enough as they get older. They appreciated that their congregation did not use fear or negativity when discussing financial generosity.

Positive Sharing

The Congregational Council members of Bear Lutheran Church believe their congregation is a generous congregation. One member mentioned what a good feeling they had about their congregation and how powerful that feeling was when it came to sharing financially. This good feeling is, “Infectious in a good way.” One member spoke about how the pastor teaches and preaches on financial generosity in a positive way without any guilt involved. They appreciated not having had big budget deficits the past few years and as a result, they do not feel that their congregation is always asking for money. One member spoke about the congregations’ desire to make giving outside the congregation a priority.

Leading Generosity Responsibly

The Congregational Council members of Bear Lutheran Church embrace their role as leaders of the congregation. They believe they are to be good stewards of what is entrusted to them as leaders and to be transparent and honest in their leadership and

communication. They believe this helps to build trust and a good feeling about the congregation which goes hand-in-hand with generosity. They also believe it is their role to lift up opportunities to share financially and to provide examples of what has happened because of the generosity of the congregation.

Pastor Simonson Interview Coding

I interviewed Pastor Simonson from Bear Lutheran Church. The interview was audio recorded and transcribed. From this transcription I coded thirty-six *in vivo* codes, seven focused codes, and three axial codes. The focused codes and axial codes are shown in table 5.21 below. All of the *in vivo*, focused, and axial codes for the interview with Pastor Simonson at Bear Lutheran Church can be found in appendix M.

Table 5.21. Pastor Simonson Interview Focused and Axial Codes

Axial Codes		Focused Codes
Living Generously		Defining Generosity Reasons for Giving Learning Generosity
Leading Generosity		Leadership in Giving Scarcity and Abundance
Inviting Others to Generosity		Attitude Toward Giving Giving in Your Congregation

Pastor Simonson Interview Axial Codes

Living Generously

Pastor Simonson believes generosity is, “Making a difference in the world and getting a huge charge out of it.” Generosity is, “freedom and fun.” She believes that people want to support God’s work and are inspired by the stories of other people. For her, it feels great to be generous. She is inspired to share when there is a challenge and

when she values the work of the organization to which she is sharing. She believes that generosity is “caught” from the people around us and stories of generosity need to be shared in order to shape generosity in others.

Leading Generosity

Pastor Simonson sees herself as a leader in the area of generosity. She believes in managing the finances of the church in an above-board, transparent, and responsible way. She sees her role in leading financial generosity to be asking, believing that, “The more you ask, the more opportunity you give people to be generous.” She sees herself as the chief storyteller when it comes to generosity in the congregation. This gives people a chance to, “celebrate and applaud and feel great,” about their financial generosity and the difference it makes in the lives of others. She views herself as a leader by example and strives to live “blindly generous” in her own life. She believes that living generously is infectious in a good way. She encourages her congregation to live out of an understanding of an abundance from God which she believes is much more fun than, “nervousness and scarcity and a lack of abundance.”

Inviting Others to Generosity

Pastor Simonson believes that her congregation is “wildly generous.” She sees their generosity as seemingly endless. She believes they enjoy supporting the good work that is done in and through her congregation. She sees generosity as a part of being a disciple of Christ and discipleship takes, “committedness and dedication and devotion and stick-to-itiveness.” According to her, stewardship is something that the congregation “leaned into” over time, partly out of necessity as they were short of funding in the past,

but also by invitation. Now she believes the attitude of generosity in the congregation just feels right. She sees her role as a leader to invite people into a life of generosity.

Theoretical Coding for Bear Lutheran Church

I took the axial codes for both the interview with Pastor Simonson and the focus group of Congregational Council members at Bear Lutheran Church and began to search for theoretical hypotheses on how the understanding of financial generosity of the leaders of the congregation influences the generosity of the congregation as a whole. This process involved examining relationships among axial codes and doing theoretical sampling to the point of saturation. I formed two diagrams offering an explanation of how the understanding and practice of financial generosity among the Congregational Council and the pastor of the congregation influence the generosity of the congregation.

The leaders of Bear Lutheran Church have a very joyful attitude toward financial generosity. This attitude starts with Pastor Simonson. She is very focused on the wonderful abundance of God and sharing with others with a spirit of joy. She is not afraid to address financial generosity when needed in Bear Lutheran Church. This includes lifting up needs in the church and the community that can be addressed by the congregation. She is also a transparent and good manager of the funds received and this builds trust in her leadership in the area of financial generosity. She herself lives a generous life as she is able to lead by example.

The joyfulness of financial generosity of Pastor Simonson is reflected in the members of the Congregational Council that attended the focus group. Although they struggle to be generous in their own lives, they also live their lives understanding the joy of sharing. They believe that as leaders they are to be good stewards of the resources of

the church and honest about financial issues that might arise. They see themselves as leaders of financial generosity. The leaders of Bear Lutheran Church bring their attitude of joyfulness to the congregation. They believe the congregation is very generous, especially for special appeals, identified needs, and to address needs in their community and beyond.

Figure 5.7 shows a diagram of the theoretical coding for the focus group at Bear Lutheran Church and Figure 5.8 shows a diagram of the theoretical coding for the interview with Pastor Simonson. These diagrams are designed to show the influence of the leaders of the congregation, the pastor and the Congregational Council, on the culture of financial generosity in the congregation and how that culture translates into sharing of financial resources with those outside the congregation.

In the case of Bear Lutheran Church, both the Congregational Council and Pastor Simonson are providing good leadership in the area of financial generosity. They are themselves living generously when it comes to sharing within their congregation. The culture within their congregation is also one of sharing generously with a generally positive attitude toward financial generosity.

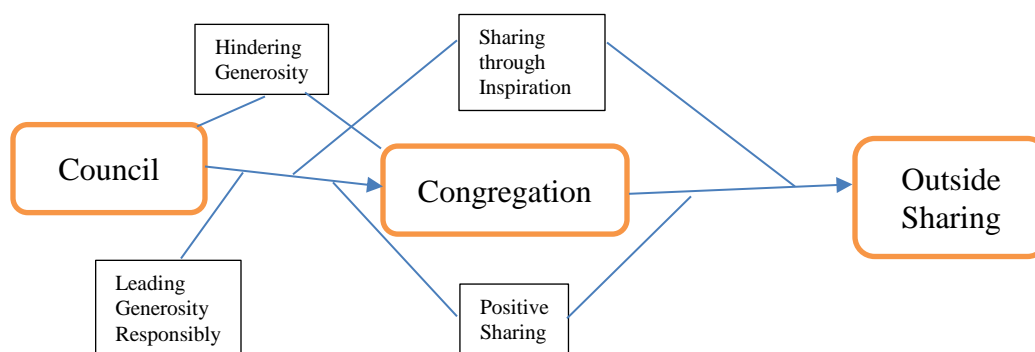


Figure 5.7. Diagram of Theoretical Coding for Bear Lutheran Church Focus Group

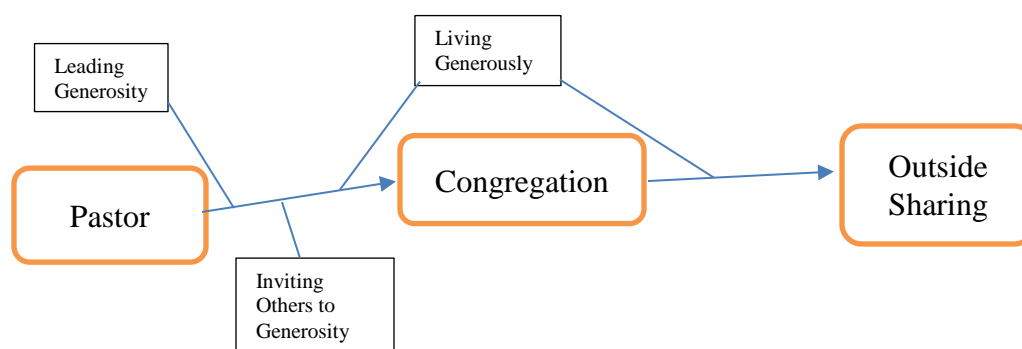


Figure 5.8. Diagram of Theoretical Coding for Pastor Simonson at Bear Lutheran Church

Summary of Findings for Bear Lutheran Church

Bear Lutheran Church is not sharing abundantly as is shown in benevolence as a percentage of their total receipts at only 3.55% on average over five years as shown in table 5.19. This is much lower than three of the four other congregations in this study. Yet the quantitative data from the questionnaire and the qualitative data collected in the interview with Pastor Simonson and the focus group of Congregational Council members would seem to tell a different story of a healthy and vibrant culture of generosity at Bear Lutheran Church.

Those who answered the questionnaire from Bear Lutheran Church gave a higher priority to giving above all other expenditures compared to the other congregations in this study as shown in question eight of table 5.5. They believe their congregation speaks more open and freely about financial generosity, does a better job of teaching about generosity, mentions generosity more often in sermons, and has a stronger spirit of gratitude and financial generosity than the other congregations as shown in questions one, six and four of table 5.6 and question three of table 5.7 respectively.

The qualitative data from the interview with Pastor Simonson and the focus group with Congregational Council members at Bear Lutheran Church affirmed the quantitative data found in the questionnaire, but conflicts with the percentage of giving as a percent of total receipts for Bear Lutheran Church over the past five years. The members of the Congregational Council shared that their congregation was a generous congregation. They made a priority of giving “outside their walls.” They see themselves as leaders of generosity and feel that their congregation and pastor talk about generosity in a positive way.

Pastor Simonson is highly regarded by the Congregational Council members. She believes in asking people to give when there is a need, stating, “The more you ask, the more you give people the opportunity to be generous.” She sees herself as leading by example in the congregation and sees her congregation as “wildly generous” and their generosity just “seems to be endless.”

Victoria Lutheran Church

Victoria Lutheran Church is the only congregation in this study not located in a suburb, but instead in a far northern neighborhood of a large city in the Local Synod of the National Lutheran Church in America. They draw members from the city neighborhood in their area, but also a large number of their members live in the suburbs that are located within a mile of the congregation. They function much more like a suburban congregation than they do an urban congregation. Victoria is pastored by Pastor Johnson. The median income for the area surrounding Victoria Lutheran Church is harder to measure because of the multiple suburbs and the city in which they are located. The median household income for the city in which the church is located was \$50,799 in

2013.¹¹ This was \$1,451 less than the national median household income of \$52,250, and \$8,452 less than the median household income of \$60,702 in the state in which the church is located for 2013.¹² Victoria Lutheran Church has the largest membership and the largest weekly worship attendance of the five congregations in this study as shown in table 5.1. Victoria Lutheran Church had total receipts for 2015 of \$519,731 as shown in table 5.22.

Quantitative Results of Interest for Victoria Lutheran Church

Thirteen members of the Congregational Council of Victoria Lutheran Church and Pastor Johnson completed a questionnaire on financial generosity. The results showed that the respondents to the questionnaire, when compared to the respondents of the other four churches in this study, had the longest length of membership in their congregations as shown in table AP.3 in appendix P.

The Congregational Council members and Pastor Johnson showed the lowest level of agreement among the churches in this study with the statement that everything they have belongs to God as shown in question one of table 5.5. They also showed that they had the lowest level of agreement among the other four churches that their gratitude for God's blessings in life continued to grow as shown in question two of table 5.5. The respondents from Victoria Lutheran Church also answered that they were less likely to experience joy when sharing their financial resources with their congregation as shown in question five of table 5.5. They did answer that they were the most comfortable of all the

¹¹ The information for all local median household income statistics taken from the website www.city-data.com and accessed on April 15, 2016. For reasons of confidentiality, the exact URL is not shared.

¹² Noss, "Household Income: 2013."

congregations in talking with others about financial generosity as shown in question ten of table 5.5.

When asked about financial generosity at Victoria Lutheran Church, the Congregational Council members and Pastor Johnson answered that, compared to the other churches in this study, Victoria Lutheran Church speaks the least open and freely about financial generosity as shown in question one of table 5.6. They also answered that financial generosity is mentioned the least in their sermons compared to the other congregations as reported in question four of table 5.6.

The members of the Congregational Council and Pastor Johnson answered that they viewed a clearly defined mission of the congregation as less important to them in their sharing compared with the other congregations in this study as shown in question one of table 5.9. They also showed that they viewed their sharing with Victoria Lutheran Church as the least joyful, the least cheerful, and the most obligatory of all the congregations in this study as shown in questions five, two and three respectively of table 5.9.

Table 5.22. Five-Year Average of Benevolences as a Percent of Total Receipts for Victoria Lutheran Church

	2011	2012	2013	2014	2015	Total
Total Receipts	\$485,868	\$468,978	\$477,480	\$482,173	\$519,731	\$2,434,230
Benevolences	\$74,012	\$61,108	\$72,644	\$57,024	\$75,463	\$340,251
Benevolences as Percent of Total Receipts	15.23%	13.03%	15.21%	11.84%	14.52%	13.98%

Victoria Lutheran Church Focus Group Coding

Eight members of the Congregational Council of Victoria Lutheran Church participated in the focus group. The focus group was audio and video recorded and transcribed. From this transcription I coded sixty-nine *in vivo* codes, five focused codes, and four axial codes. The focused codes and axial codes are shown in table 5.23 below. All of the *in vivo*, focused, and axial codes for the focus group at Victoria Lutheran Church can be found in appendix N.

Table 5.23. Victoria Lutheran Church Focused and Axial Codes

Axial Codes		Focused Codes
Living Generously		Definition of Generosity Motivation for Giving
Not Presenting Opportunities to Share		Leadership in Sharing
Hindering Generosity		Barriers to Giving
Sharing as Status Quo		Giving in your congregation

Victoria Lutheran Church Focus Group Axial Codes

Living Generously

Members of the Congregational Council at Victoria Lutheran Church feel that generosity is giving beyond themselves, outside of the congregation. They feel that it is important for there to be an established need in order to inspire generosity. They also believe the more the congregation members are invested in volunteering or relationship with an organization, the more willing they will be to share their financial resources. Many members of the Congregational Council shared their understanding of generosity as their duty as a member of the congregation and from the value they get from being a

part of Victoria Lutheran Church. They wanted to know that their giving was going toward important work and needed ministries. They also spoke about their feeling of holding back in giving at the current time. They are looking for something out there that needs their financial resources and time that they can get behind. One member called this the “cash on the sidelines” looking to meet the needs. The Congregational Council members also shared their trust that God has given them an abundance as well as the inspiration they receive from others in the congregation who share their own stories of generosity.

Not Presenting Opportunities to Share

The Congregational Council members that participated in the focus group at Victoria Lutheran Church did not believe they were doing a very good job of being leaders in the area of financial generosity. One member stated that their “Greatest limitation is that we do not ask.” They do not believe they talk about giving more than once a year. They do not feel the issue is addressed enough from the pulpit. They do not feel they are sharing often enough the stories of success that come from financial generosity. They also do not feel qualified to be teachers of financial giving as they themselves do not know enough about generosity. They do have a desire to be better at lifting up needs, discovering passions, and inviting the congregation to be more generous. They also see their role as being good stewards of the church’s finances and the ones who should be asking where it is that God is leading them as a congregation. They believe that if a need presented itself to them, the congregation would readily respond with financial generosity to meet that need.

Hindering Generosity

The Congregational Council members of Victoria Lutheran Church were very aware of their shortcomings in the area of financial generosity. One member wondered if people in the congregation knew how much they were expected to be giving. A few of the members wondered if the congregation felt like the church had lost its direction. There were so many programs and ministries that the church no longer can define its mission. There were concerns shared about the changing demographics of their neighborhood as well as concerns about the way society and members were spending more and more on themselves, leaving less left over to share with others. They also shared concerns about student loan debt and unexpected expenses that dip into household income.

Sharing as Status Quo

The Congregational Council members of Victoria Lutheran Church shared that the messages of financial generosity at Victoria Lutheran Church often emphasized the status quo. One member stated, “The goal is not aspirational, the goal is traditional and status quo.” Members mentioned that they do not remember significant budget shortfalls and that somehow, they always are able to make the budget. They do not believe they have talked enough about financial generosity in their congregation. The good news about that is they know they have not reached their potential in financial generosity. They shared how in the past, when a need arises, the congregation is quick to respond and respond generously.

Pastor Johnson Interview Coding

I interviewed Pastor Johnson from Victoria Lutheran Church. The interview was audio recorded and transcribed. From this transcription I coded forty-one *in vivo* codes, eight focused codes, and five axial codes. The focused codes and axial codes are shown in table 5.24 below. All of the *in vivo*, focused, and axial codes for the interview with Pastor Johnson from Victoria Lutheran Church can be found in appendix O.

Table 5.24. Pastor Johnson Interview Focused and Axial Codes

Axial Codes		Focused Codes
Building Relationships		Relationships
Getting by Financially		Barriers to Giving
Sharing out of Joy		Inspiration for Sharing Sharing in Your Congregation
Lifting up Needs and Opportunities for Generosity		Defining Generosity Reasons to Share
Leading Generosity		Communicating About Giving Role as Leader

Pastor Johnson Interview Axial Codes

Building Relationships

Pastor Johnson believes that generosity is at its best when connected to relationships. Simply caring about someone else is a sign of love. This love often leads to a willingness to share when there is a need. People want to be connected to others and generosity is a way for those connections to take place. Through relationships it is easier to see and identify real needs, to hear stories, and this helps move people toward sharing.

Getting by Financially

Pastor Johnson feels Victoria Lutheran Church is tired of fights over finances, making them afraid to talk about financial generosity because if they do, then people think there is a problem. However, they also do not like to brag and telling the amazing stories of generosity that happen in and through their congregation might be perceived as bragging. Pastor Johnson believes they are trying the best they can, but there is only so much time and energy in the day. When it comes to financial generosity, they are getting by, but not thriving.

Lifting up Abundance and Joy

Pastor Johnson believes that joy and community work together at Victoria Lutheran Church to bring about financial generosity. However, they still struggle to give joyfully. Pastor Johnson believes just lifting up the struggles with financial generosity are helpful in keeping the conversation going. He likes to focus on one message that works for the whole congregation and discuss with them their abundance, especially when compared to most of the rest of the world instead of compared to the top one percent of Americans.

Sharing out of Joy

Pastor Johnson believes that, “People who have joy share out of that joy.” He believes people in his congregation share out of this joy to meet the needs of others and also because they feel a part of a community at Victoria Lutheran Church. The congregation is inspired by clear needs and sharing of stories of how their financial generosity has made an impact. Pastor Johnson believes generosity is about choices and the choices reflect what is on our hearts.

Lifting up Needs and Opportunities for Generosity

Pastor Johnson sees himself as a leader in the area of financial generosity in his congregation. He does not think he should have to apologize for talking about financial generosity or that if he does, it means there is a problem. Instead, he feels he should lift up to the congregation needs and opportunities for sharing and the successes that result from past financial generosity in the congregation. He wants people to be very consistent in their regular giving and then to dream about what happens when they are generous beyond that.

Theoretical Coding for Victoria Lutheran Church

I took the axial codes for both the interview with Pastor Johnson and the focus group of Congregational Council members at Victoria Lutheran Church and began to search for theoretical hypotheses on how the understanding of financial generosity of the leaders of the congregation influences the generosity of the congregation as a whole. This process involved examining relationships among axial codes and doing theoretical sampling to the point of saturation. I formed two diagrams to offer an explanation of how the understanding and practice of financial generosity among the leaders of the congregation influences the generosity of the congregation.

Victoria Lutheran Church has a strong foundation of financial generosity. The members of the congregation are loyal and dedicated. They are willing to step forward to support needs in the congregation or community when they arise. However, they are weary of the push to meet the budget and beyond. The leaders of the congregation and Pastor Johnson are not eager to bring financial generosity to the forefront of the congregation. They are afraid that by bringing up the topic, people will think there is

something wrong, so they do not do enough asking for financial resources as leaders. They are happy to continue the status quo of simply getting by year-to-year. The church is not in any danger of being in financial ruin, but it is also not reaching its full potential. This status quo causes there to be a lack of energy within the congregation. This is a reality that both Pastor Johnson and the Congregational Council members acknowledge and want to address moving forward. The Congregational Council members also know that they themselves and the congregation would respond positively and generously to needs as they arise both inside and outside of the congregation.

Figure 5.9 below is a diagram of the theoretical coding for the focus group at Victoria Lutheran Church. Figure 5.10 is a diagram for the theoretical coding of the interview with Pastor Johnson at Victoria Lutheran Church. These diagrams are designed to show the influence of the leaders of the congregation, the pastor and the Congregational Council, on the culture of financial generosity in the congregation and how that culture translates into sharing of financial resources with those outside the congregation.

In the case of Victoria Lutheran Church, Pastor Johnson and the Congregational Council are not being effective leaders of generosity. They hesitate to address the issue of financial generosity or draw attention to the need to expand their giving. This hinders financial generosity within their congregation. The culture of sharing within Victoria Lutheran Church is one of status quo. The curved arrows in the diagrams below show that the congregation is spinning in circles going nowhere in the area of growing financial generosity. Although they are not challenging themselves in the area of financial generosity, the culture of the congregation is one of being generous outside their walls.

Pastor Johnson, the Congregational Council members, and the congregation are all living generously when it comes to sharing financially in their community and beyond, but they are wondering how God might be calling them to challenge the congregation and themselves to share their resources more joyfully, cheerfully, and freely.

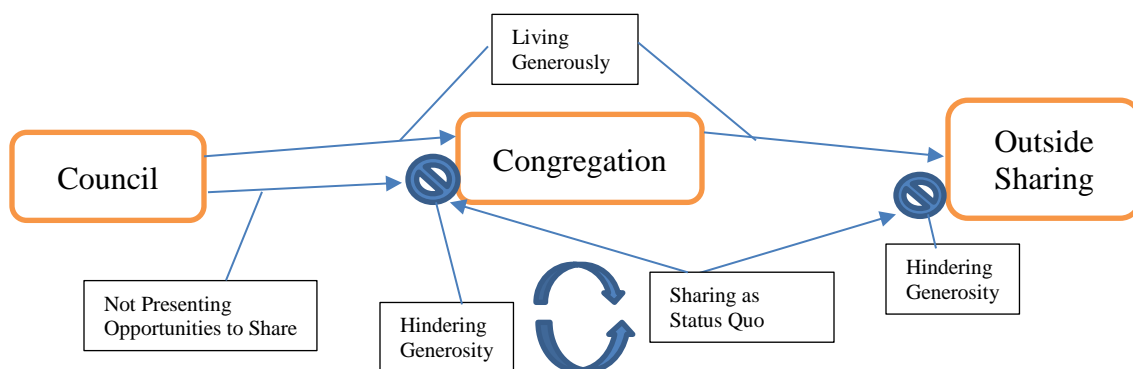


Figure 5.9. Diagram of Theoretical Coding for Victoria Lutheran Church Focus Group

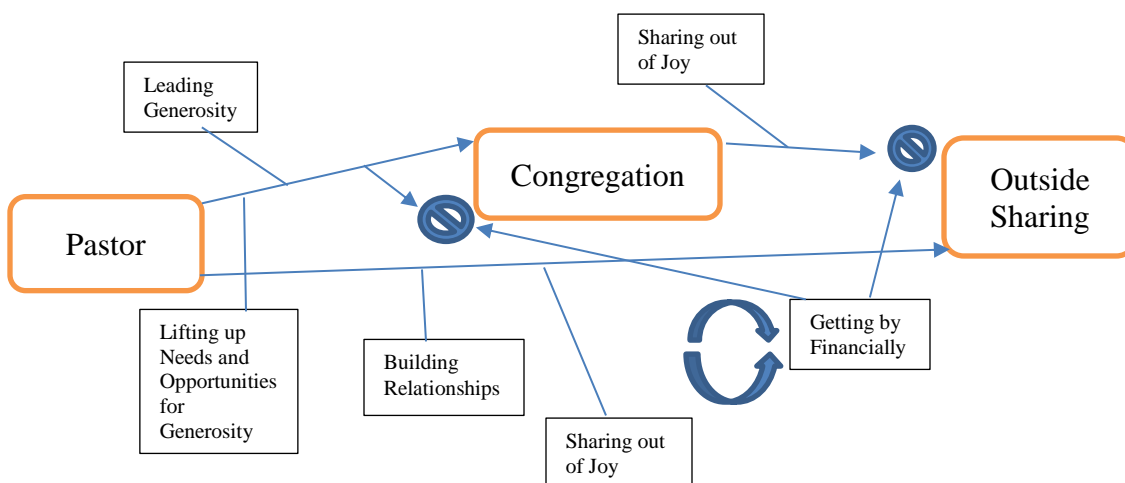


Figure 5.10. Diagram of Theoretical Coding for Pastor Johnson at Victoria Lutheran Church

Summary of Results for Victoria Lutheran Church

The quantitative data from table 5.22 show that Victoria Lutheran Church is a generous congregation, sharing 13.98% of their total receipts on average over a five-year

period. However, the qualitative data from the interview with Pastor Johnson and the focus group of Congregational Council members from Victoria Lutheran Church show that the congregation is struggling to keep financial generosity as a priority.

Victoria Lutheran Church has the lowest level of agreement that everything they have belongs to God and their gratitude for God's blessings is growing at a lower rate when compared with the other congregations in this study as shown in questions one and two respectively in table 5.5. Within their congregation, the respondents to the questionnaire noted that their congregation does not speak as freely and openly about financial generosity as the other congregations and that financial generosity is not mentioned as often in sermons at Victoria Lutheran Church as in other congregations as shown in questions one and four respectively of table 5.6. They also shared that in their sharing of financial resources with their congregation they are the least cheerful, the least joyful, and give out of obligation more when compared to other congregations as shown in questions two, five, and three of table 5.9.

The results of the quantitative data from the questionnaire were echoed in the results of the interview with Pastor Johnson and the focus group with the members of the Congregational Council at Victoria Lutheran Church. Pastor Johnson sees the problem of people getting tired in their enthusiasm for giving and the fights over raising funds. He fights against the congregation's belief that if we talk about financial generosity there must be a problem. He says that he feels he should not have to apologize for asking for money to do great things.

The members of the Congregational Council at Victoria want to be leaders of generosity, but they admit they do not do enough asking. One member mentioned that

their biggest limitation is that they don't ask and another added that they only talk about financial generosity once a year. They don't believe that generosity is talked about enough from the pulpit and that they do not push the congregation enough to share. They also feel that their congregation is trying to do too much and has lost its sense of purpose.

Brief Interpretation of Data

This section addresses the broad commonalities that emerged across all sections of this study regarding financial generosity in the lay leaders and pastors of the five congregations. The factors are broken down by the common themes discovered in the collection of qualitative data done through interviews and focus groups. These common themes include hindering generosity, living generously, sharing in your congregation, and leading generosity.

Hindering Generosity

There were many factors that the lay leaders and pastors spoke about that hindered financial generosity in their lives. These hindrances in their own lives affect their role as leaders of generosity in their congregations. Most of these hindrances to generosity exist not only in the leaders participating in this study, but also in the members of the congregations they serve. Many of those factors had to do with living in our society today and the demands on a household. The lay leaders and pastors saw in their own families, or the families in their congregations, that there were competing demands for their time and money. They mentioned specifically the cost of raising kids, too many other things to spend money on in life, and big unplanned expenses. They also mentioned student loans and mortgages as financial stressors on family finances.

They mentioned spending habits in our society as another hindrance to generosity. We tend to spend more and more on ourselves and less on others. We want to keep up with the Joneses in our lives. We like to compare ourselves to people who have more than us instead of seeing our blessings when we look at those who have less. There was also the concern that their congregations were aging and many people were living on fixed incomes and this hindered their ability to be generous.

Many of the participants mentioned they are not sure if they know what generosity looks like. They are not sure what they should be sharing financially with their church and other organizations and the people in their congregations are not sure either. Finally, some of the congregations mentioned that making their budget was just too easy and this hindered their generosity because they did not have to challenge themselves or their congregation to give sacrificially.

There was a strong feeling of scarcity and fear that entered into the conversations in this study. There was fear that there will not be enough for retirement or for tomorrow. This fear caused many to be reticent in their sharing. This fear also came up in the leaders not wanting to address financial issues because they worried people would think something was wrong. They feared that asking for money, even as leaders, would rock the boat. Fear of changing demographics in the neighborhoods where their churches are located also came up in the discussions. They worried that their church would not have the finances needed if it did not adjust to those new demographics.

Living Generously

The participants in the focus groups and the pastors interviewed for this study shared many commonalities in their desire to live generously. When the leaders were

bold enough to live out this generosity, it had an effect on the congregations they serve. A common theme when talking about financial generosity was the theme of joy.

Participants shared that it feels good to share with others and it is fun. Many of the participants spoke about sharing financial resources as an act of trust and faith. They spoke of an abundance from God and sharing from that abundance. They knew that God was watching over them and would take care of them and that all they have is a gift from God. Through the act of sharing, these leaders are putting their faith into action through trust in God.

When sharing financial resources, a common reason to share was relationships. Many of those who participated in the study were more likely to share when they had a relationship with an individual or organization. They wanted to make a personal connection to their giving whether that was inside or outside of the congregation. The more involved they were the more invested they became in their church or other organization. Another common theme for sharing was establishing a clear need. When there was an identified need, almost all of the participants agreed that their church would strive to meet that need through financial generosity.

The participants in this study mentioned often that they were inspired by the generosity of others. They wanted to hear stories of generosity to know that their giving made a difference, and this inspired more generosity. They wanted to celebrate what their church was able to do together. They also felt that their churches were a community or a family and they wanted to do their fair share to contribute to the community and not allow others to carry the load alone.

Leading Generosity

In being leaders of generosity, the pastors and Congregational Council members participating in this study showed a lot of commonalities. Most understood their role as leaders of financial generosity in the congregation. The more they embraced this role and acted as leaders in their congregation, the more the congregation responded with financial generosity. These leaders saw their role as continuing to present opportunities for the congregation to share, raising awareness of living generously, and celebrating what God is up to and what the congregation accomplishes through their sharing of financial resources. They shared that their role as leaders is to identify needs and lift them up to the congregation.

Some of the participants embraced their role as leaders, especially the pastors. Most of the pastors were not afraid to address financial generosity and to preach on it. They were not afraid to ask for what was needed because this provided the opportunity for people to share. They knew it was important to stay positive and to keep asking where God was leading their congregation. Some of the participants were not as eager to embrace their role as leaders. They were content to do nothing or maintain the status quo. Many lay leaders looked to their pastors to be the leaders and did not feel qualified themselves to lead in the area of financial generosity.

Many of the leaders spoke not only of their responsibility to teach generosity, but their responsibility to create a church environment that was conducive to generosity. This meant caring for the resources of the church wisely through good fiscal management and by setting a clear mission and direction for the congregation. They spoke often about

transparent and honest communication in order to build trust in the congregation so they felt confident that when they shared their sharing would be put to good use.

Sharing in Your Congregation

Each congregation in this study has a unique approach and attitude toward financial generosity. The leaders of the congregation have a large influence on creating an environment of sharing in the congregation. There were some commonalities in the ways sharing financial resources happened in their congregation. Some of the congregations shared ten percent of their income immediately through their budget. Other congregations struggled to even make their budget, leaving little to share outside their walls.

All of the congregations shared that they feel they could and probably should be doing more in the area of financial generosity. Many shared that their congregations are always playing catch-up and are just getting by in the area of financial generosity. Their budgets do not grow, and as leaders they are not challenging the congregations to share more generously. In all of the congregations, the leaders and pastors shared how much their congregations liked to give beyond their walls. Even if they struggled to make their budget, they were ready to share in order to meet a need in the community.

Conclusion

This chapter shared the results of the research done for this thesis. This research included quantitative data from a questionnaire and trend reports from congregations. It also included interviews with the pastors of the five congregations in this study and five focus groups of Congregational Council members in each congregation. Conclusions

about the influence of the personal financial generosity of these leaders on the financial generosity of their congregations is explored in the next chapter.

CHAPTER SIX

CONCLUSIONS WITH THEORETICAL, BIBLICAL AND THEOLOGICAL REFLECTION

Introduction

I presented the results in chapter 5 of both my quantitative and qualitative research from my questionnaire, focus groups, and interviews with the congregational leaders that participated in this study. Chapter 6 discusses how these results were informed by the theological, theoretical, and biblical lenses presented earlier in chapters 2 and 3 of this thesis. This chapter also discusses the limitations of the design findings of this study and further questions that came out of my research for this thesis.

My research question for this thesis was as follows:

To what extent does the personal financial generosity of both lay and clergy leaders within suburban congregations of the Local Synod of the National Lutheran Church of America (NLCA) influence the financial generosity of the congregations they lead?

It became clear to me as I analyzed the quantitative and qualitative data from my research that it was difficult to answer my research question directly. Although there are many findings that touch on areas close to the research question, I was not able to definitively show that there was or was not a direct influence of the personal financial generosity of the lay and clergy leaders in the congregations on the financial generosity of the congregations they lead. This chapter, however, presents the deep conclusions and

learnings I was able to discover through the research for this thesis in the area of financial generosity in the lives of the leaders who participated and their congregations.

Major Themes from Research

There were four major themes that emerged from my research as discussed in chapter 5. Those themes were: hindering generosity, living generously, leading generosity, and sharing in your congregation. The theoretical lenses, biblical lenses, and theological lenses discussed in chapters 2 and 3 of this thesis were seen throughout these four themes.

One theme that emerged was the many factors that hindered generosity among the leaders and congregations participating in this study. Many of those factors had to do with living in our society today and the demands on a household's time and finances. These demands include the cost of raising kids, unplanned expenses, and the lure of trying to keep up with the Joneses by buying more and more consumer goods. Student loans and mortgages are also financial stressors on family. Fear was another factor that hindered generosity among the participants in this study. These fears included out-living their money, the church failing to adjust to changing demographics, fear that sharing would not leave enough for them and their family, and a general fear of talking about money both personally and within their congregations.

Another theme that emerged was living generously. The participants in this study shared many commonalities in their desire to live generously. Within this theme were some common similarities including: a sense of joy when sharing, sharing as an act of faith and trust, the good feeling and fun that comes from sharing, and an overwhelming abundance that God shares with God's people. Participants also spoke of sharing their

resources more fully when they had a relationship with an individual or organization or if they were involved with an organization as a volunteer. They also mentioned that they were inspired by the generosity of others and were proud of what they could accomplish together as a congregation. When the leaders of the congregations in this study were bold enough to live out generosity as individuals and as leaders, it had an effect on the generosity of the congregations they serve.

Another theme that emerged across my research was leading generosity. The more the leaders who participated in this study embraced this role and acted as leaders in their congregation, the more the congregation responded with financial generosity. Some of the actions of leadership mentioned were continuing to present opportunities for the congregation to share, raising awareness of living generously, celebrating what God is up to and what the congregation accomplishes through their sharing of financial resources, and to lift up identified needs. Some leaders did not embrace their role in being leaders of financial generosity. They were content to do nothing or look to their pastors to be the leaders and did not feel qualified themselves to lead in the area of financial generosity. Many of the leaders did see themselves as leaders of financial generosity. Some spoke not only of their responsibility to teach generosity, but their indirect responsibilities that influenced financial sharing in their congregations such as caring for the resources of the church, setting a clear mission and direction for the congregation, and offering transparent and honest communication

Sharing in your congregation was another theme that emerged in my research. Some of the congregations shared ten percent or more of their income while other congregations struggled to even make their budget, leaving little to share outside their

walls. All of the congregations shared that they could, and probably should, be doing more in the area of financial generosity. Many shared that their congregations are always playing catch-up and are just getting by in the area of financial generosity. Across all the congregations in this study the leaders mentioned how eager their congregations were to meet identified needs, regardless of their benevolences beyond their walls. The leaders of the congregation have a large influence on creating an environment of sharing in the congregation.

The findings from my research are quite varied from congregation to congregation. The role and influence of the leaders, both lay and clergy, in the formation and practices of financial generosity in their congregations is very important. Although this research does not draw a definitive conclusion about the influence of the lay and clergy leaders and their personal financial generosity on the generosity of their congregations, it does show the importance of good leadership in the area of financial generosity to the health and faith of the congregation in regards to financial generosity.

Theoretical Perspectives

There are three theoretical lenses that I have put into conversation with the results of my research. Those lenses are conspicuous consumption, philanthropy, and social capital.

Conspicuous Consumption

Conspicuous consumption is the buying of material goods and services that are not necessary for survival in order to show off wealth and prestige. Roger Mason, in his book *Conspicuous Consumption*, states that “Conspicuous consumption is concerned with the ostentatious display of wealth. Motivated by a desire to impress others with the

ability to pay particularly high prices for prestige products, it is a form of consumption which is inspired by the social rather than by the economic or physiological utility of products.”¹ I chose conspicuous consumption as one of my lenses because I believed that those living in suburban America, like the congregational leaders that participated in this study, were susceptible to conspicuous consumption. Many people living in the suburbs have a large amount of disposable income that they can choose to save, share, or spend. It was my belief that they were choosing to spend more on goods and services that were not necessary for survival to the point that this spending impeded their desire to share.

Through my research, I found that conspicuous consumption was a hindrance to generosity among the leaders of the congregations I studied. The participants saw that their families, and families in their congregations, faced many challenges to giving that came from financial choices. There were many competing demands for their time and money, and their congregation was seen as one of those demands. They mentioned specifically the cost of raising kids, too many other things to spend money on in life, and big unplanned expenses in their households. They also mentioned student loans and mortgages as financial stressors on family finances.

Although a house is a necessity, many choose to buy a house that causes them to use a large percentage of their income on their mortgage payment when they could have bought a less expensive house and had more income left for sharing. This is true also of car payments. Even student loans are something that we chose to take on in life. Having student loans is a reality for many younger families, however, student loan payments should not be an excuse for not sharing. Certainly it does cost money to raise children.

¹ Mason, *Conspicuous Consumption*, viii.

Raising children also should not be an excuse not to be giving. Choices are made when raising children about the goods and services consumed by the family. The family can choose to buy expensive clothes, toys, vacations, or food or they can choose to use their money in different ways. These purchases are often not done out of necessity, but instead out of a desire to keep up with their neighbors.

Participants in this study mentioned spending habits in our society as another hindrance to generosity. They saw our society moving toward spending more and more on ourselves and less on others. When we spend the disposable income we have on clothes, cars, houses, vacations, and other consumer products, we do not have as much left to be financially generous to our congregations or other organizations. It was also mentioned that we like to compare ourselves to people who have more than us instead of seeing our blessings when we look at those who have less. When we look at others who have more, we have a tendency to want to buy more in order to be like them, again falling prey to conspicuous consumption and the practice of spending most of our disposable income leaving less to share with others.

This lens was helpful to me in better understanding the results of my research. It gave me a framework to better interpret a major hindrance to generosity in the leaders who participated in this study. The participants showed that the many other demands on their finances did cause a strain on their ability to share as they desired.

This understanding of the power of conspicuous consumption in their lives gave me a reference point to address my research question. Conspicuous consumption was a hindrance to generosity among the leaders. It is difficult to say if the tendency of the congregational leaders to practice conspicuous consumption has an influence on the

generosity of their congregations. The leaders could see where the members of the church also practiced conspicuous consumption and this led to less financial generosity for their congregations. It is difficult to draw a conclusion that the conspicuous consumption of the leaders led to the church being less generous as a whole. Conspicuous consumption might be a factor as the church makes decisions about spending. Wanting something nicer, something more like another church, a new program, or most often, a renovation or addition to the building could be seen as conspicuous consumption, as this is a choice by the congregation on how to spend their money. Every dollar they do not spend, they have the ability to share or save. However, my research does not draw a definite connection between the conspicuous consumption of the leaders and how their congregations choose to use their financial resources.

Philanthropy

There are many different ways to define philanthropy, but most definitions make it clear that the intentions of the philanthropist must be purely for the good of others and not self-serving. The motivations of the giver for giving are a key part of what shape a sharing philanthropy. Philanthropists do not give out of obligation or reluctantly. They do not give to relieve their guilt. In fact, their motivation for giving is not self-motivated, but focused on the other. Paul G. Schervish, in his article entitled “Philanthropy” found in *The Encyclopedia of Politics and Religion*, expands on this externally-focused giving as a part of philanthropy. He writes, “Philanthropy is the social relation of care in which individuals (and groups) respond to the moral invitation to expand the horizons of their

self-interest to include meeting the needs of others.”² I chose this lens because it addresses the motivation behind the financial generosity of the leaders in the congregations studied.

The research in this study looked into the motivations for giving to try to discover if the leaders of the congregations had a truly philanthropic motivation for their sharing. There were a number of factors working against a sense of sharing resources purely for the benefit of others and not for the self. One of the largest of these factors was almost the opposite of sharing for the good of others, instead it was sharing because of the way it made the giver feel. The participants in this study spoke about how sharing their financial resources made them feel good, brought them joy, or relieved their guilt in some way. They gave to causes that they believed in or that lined up with their values. They shared that their financial sharing with their congregation was often tied to how well the congregation was stewarding those resources and how things *felt* in the congregation. This self-gratification as a motivation for giving is discussed further in this chapter when the lens of gratitude is examined.

Another motivation for giving that surfaced that was not purely philanthropic was guilt. This is seen in their response on the questionnaire to the question, “How strongly do the following describe your reasons for sharing your resources with your congregation?” When asked this questions, the answer of guilt was overwhelmingly the least strong reason for sharing. Interestingly, the answer that was the strongest reason for sharing was that their congregation was sharing God’s love outside the walls of the

² Schervish, “Philanthropy,” 600.

congregation. These results can be found in appendix P, table AP.11, question numbers two and six.

In conducting the focus groups and interviews with leaders in these congregations, I also found them to be motivated by philanthropic motives in their sharing. Many of the leaders mentioned that for themselves, and their congregation, giving toward an identified need was the easiest and fastest way to raise funds or decide to give financial resources. Sometimes the identified needs were within the congregation such as a new organ or a building project, but many of these identified needs were for the benefit of an organization or individuals outside the congregation.

I also asked the leaders to share stories of financial generosity in their congregations. Sometimes those stories were about capital campaigns or drives for new equipment in the building, but mostly these stories were about how the congregation was making a difference in the community. This included stories of sharing that benefitted children at the local elementary school through Garden Lutheran Church, the work of Bear Lutheran Church with women in a battered women's shelter, Pinewood Lutheran Church starting a community pantry to help feed those in their neighborhood that did not have enough, or Oak Tree Lutheran Church partnering with a congregation in Africa. All of this sharing happened for philanthropic reasons and this sharing brought joy and excitement to the leaders and to their congregations.

This lens helped me to understand my research question by showing the importance of the leaders lifting up opportunities for the congregation to be giving beyond themselves purely for the good of others. Although not directly tied to their personal financial practices, in my conversations with the leaders and the pastors in this

study, many of them lifted up their role as being the ones to put before the congregation the identified needs of the community so that the congregation had the opportunity to respond in a philanthropic manner. There were some of the churches where the leaders did not lift up the opportunities to share beyond the walls of the congregation. As a result, the leaders of the congregation were not providing opportunities for the members to be philanthropic and to share their financial resources. The leaders were, therefore, influencing the generosity of the congregation through their actions.

I saw philanthropy play a role in almost all of the congregations in my research. In some of the congregations, philanthropy was clearly present in the motivations for giving of the leaders in the congregation. They were able to see the needs of their community and provide opportunities for the congregation to respond to those needs with philanthropic financial generosity. In some congregations, those outside needs were not being presented. This was often because the leaders did not see their role as being the ones to provide leadership in the area of financial generosity. This was true in congregations that were giving very little outside their walls, but also true in congregations that might be considered more generous. In the more generous congregations that were not lifting up opportunities to practice philanthropic giving, the congregations were sharing out of established practices and not necessarily for the joy of giving and helping others.

Social Capital

Social capital is about relationships. It is about caring for your neighbors and helping them in their time of need. Social capital opens our eyes to see the needs of our neighbors and to truly want to work to meet those needs. Robert Putnam, in his book,

Bowling Alone: The Collapse and Revival of American Community, describes social capital as, "...connections among individuals-social networks and the norms of reciprocity and trustworthiness that arise from them...social capital calls attention to the fact that civic virtue is most powerful when embedded in a dense network of reciprocal social relationships."³

I chose this lens because I believed there was a deficiency of social capital among members of suburban congregations. This lack of social capital caused these members to not be aware of the needs of others in their own community and beyond. My hope was where social capital was established through relationships and conversations inside, and especially outside, the congregation, members of the congregations would respond with financial generosity to try to address the issues facing their neighbors.

Social capital was evident in several places throughout my research. In my focus groups, many of the leaders lifted up the importance of relationships when it came to their decisions involving financial generosity. They said they were more likely to give to individuals or organizations with which they had a relationship. They valued the relationship and were more willing to help out those in need if they knew the people involved in either providing that aid or receiving the aid.

Through my research, I also discovered the importance of the community created through the congregations. The leaders I spoke with highly valued the relationships formed in and through their congregations. Often they would refer to the congregation as their "family" as the caring relationships formed in the congregations fulfilled that role of nurturing and social contact. When the congregation is doing a good job of meeting their

³ Putnam, *Bowling Alone*, 19.

needs, both socially and spiritually, then the leaders stated they were more likely to share their financial resources with the congregation. They valued the community that was formed in their congregations. In some of the congregations, this level of satisfaction was not as high. Although the congregation was valued, the problems or issues in the congregation were a barrier to their sharing. This lack of sharing was often caused by a low level of trust between the congregation and the leadership.

I saw social capital affecting financial generosity in some of the congregations, both inside the congregation and out toward the community and others. If the leaders' needs for social relationship were being met in the congregation, they were more likely to share abundantly with the congregation. They had a *good feeling* about their church, a feeling that came in part from their social interactions with others in their congregation. I also saw the influence of social capital on financial generosity. As I mentioned, many of the leaders involved in this study brought up the importance of relationships. When they were able to meet someone face to face, hear and exchange stories, they were more likely to share their own resources in support of that person or their cause. There was not the same desire to share when there was not a relationship. The lack of relationship made the cause seem more abstract, no matter the merit of the cause. Many of the leaders in these congregations spoke of their desire to share where they had established relationships, both locally and internationally. Lack of relationship led to a lack of financial generosity as well.

The lens of social capital was helpful to me in addressing my research question as I looked into the leaders of the congregations and their inspirations for giving. When the leaders understood the importance of relationships and trust being built both inside and

outside of the congregation, they were better able to fulfill their role as leaders of financial generosity by putting before the congregation opportunities to build relationships with each other and the community and to share their financial resources. The higher the awareness of the need for social capital among the leaders, the more likely their congregations were to be sharing resources outside their walls with those in their community and beyond.

This lens has helped me to realize the importance of being missional, of going out into the world as a congregation to discern what God might be doing and to be a part of God's work. When congregations are actively looking to form more relationships, to grow their social capital, then they begin to see new opportunities for sharing. The social capital of the members of the congregation and the congregation itself start to grow as stories are shared in the community and lives become more intertwined. It becomes harder for people to ignore the needs of others once they are aware of those needs and the real life effect they can make through their sharing. The congregations in this study that are sharing abundantly outside the walls of their congregation are working to establish relationships in their communities and beyond. Those relationships work to pull people closer together and grow social capital. This increase in social capital builds financial generosity.

Biblical Perspectives

There were two biblical lenses that I put into conversation with the results of my study. The first was II Corinthians 8:1-7 in which Paul implores the Christians in Corinth to share generously by lifting up the example of extreme generosity provided by the Macedonians. The second biblical perspectives I put into conversation with results was

Matthew 6:19-21. In this passage Jesus warns not to store up earthly treasures that will one day be gone, but instead to store up heavenly treasures that will last forever. He also teaches us that where our heart is, there our treasure will be also.

The Macedonians: II Corinthians 8:1-7

In the eighth chapter of Second Corinthians, the Apostle Paul is writing to the church in Corinth to encourage them to share their financial resources with their Christian brothers and sisters in the Holy Lands who are suffering from a famine. The people of Corinth are wealthy by the standards of the day. They have more financial resources available to them compared with the rest of the world. However, they have been slow to share their resources for the collection Paul is taking up.

Paul lifts up the example of the Macedonians in order to encourage generosity among the wealthy Corinthians. The Macedonians live on the edge of poverty. Despite their lack of financial resources, they responded joyfully and overwhelmingly to Paul's collection efforts, sharing even beyond their means. Paul hopes that the example of the Macedonians and their extreme generosity despite their poverty will inspire the Corinthians to contribute to the collection joyfully and abundantly.

I chose this lens because I believed that the participants in this study are wealthy by the world's standards, even the standards of our society today. They have a large amount of financial resources available to them beyond just what they need to survive. I do not think they share those resources with their congregation or other organizations as much as they could be sharing.

There were many places where this biblical theme came to light in my research. I found the situation of Garden Lutheran Church to be very similar to the situation of the

Corinthians in this biblical passage. They are a wealthy and well educated congregation. They are generous in sharing with their congregation and beyond their walls as a congregation. But they do not feel their sharing is sacrificial. They make budget as a matter of fact. They are not giving according to their means or beyond their means.

In the focus groups and interviews, the participants mentioned many different ways that their own generosity was inspired. Pastor Simonson at Bear Lutheran Church stated, “The more we share those stories of generosity, the more we are shaped to be generous.” One consistent way was through hearing the stories and examples of others who were generous. Often this example of generosity came from a parent or other relative. The stories of others in their congregations who shared their reasons for generosity moved them to consider their own generosity just as Paul lifted up the example of the Macedonians to inspire the Corinthians to share abundantly.

Pastor Smith at Oak Tree Lutheran Church shared an observation of his that came from his travels in third world countries. He saw that those who would be considered to have very little material wealth by most Americans, were actually extremely generous in sharing what little they did have. He saw the generosity of those with so little and compared that with the struggles to part with financial resources he saw in his own congregation.

The participants in this study know there are many barriers that cause them to hold back in their financial generosity. Like the Corinthians they are not yet giving according to their means and certainly not giving beyond their means. Instead many of the leaders and the members of their congregations are sharing only a small percentage of their income with their congregations and other organizations. For the participants in this

study, that percentage is just over 5% based on their answers to the questionnaire as found in appendix P, table AP.6. This percentage is taken from the leaders of the congregations, including the pastors. It might be assumed that the rest of the congregation is giving less of a percentage of their income to their congregations and other organizations than the leaders are sharing due to their involvement. There is room for growth in their giving if the inspiration is there.

As George Guthrie points out, “What pastor of a church today would not be thrilled with a congregation, or network of congregations, that gave according to what they had the ability to give?!⁴” In some of the congregations in this study, the pastors are frustrated with the lack of progress in their congregations in the area of financial stewardship. They see that they could be sharing more and doing more. In the case of Bear Lutheran Church, Pastor Simonson sees the generous hearts of her congregation, but they have not translated that generosity beyond the walls of their congregation. Pastor Benjamin at Garden Lutheran Church and Pastor Johnson at Victoria Lutheran Church both see their congregations as resting on their laurels and not challenging themselves to really make a difference. Pastor Smith at Oak Tree Lutheran Church is frustrated by his congregation’s resistance to live out and experience the joy of abundant sharing. Just as Paul wanted to wake up the Corinthians and invite them to join in sharing, these pastors look to grow generosity in their congregations for the good of God’s mission in the world.

This lens helped me to understand my research question by showing how those who have much, like the participants in this study, are often the ones who need to be

⁴ Guthrie, *2 Corinthians*, 397.

reminded the most about financial generosity. They struggle in their generosity because they have so many other demands on their finances that are of their own choosing such as mortgages, retirement, cars, college tuition, student loans, and the expenses of children. These commitments work against their desires to be financially generous, especially when they allow fear to overcome faith and trust in God. Just like Paul was a good leader who taught generosity and lifted up examples, good leaders today do the same. When leaders speak plainly about generosity and they teach and live out good stewardship practices, their congregations are more likely to respond with good financial stewardship practices as well.

Treasures in Heaven: Matthew 6:19-21

Matthew 6:19-21 is found within a section of Matthew known as the Sermon on the Mount. This is not only a text about money; it is also a text about our priorities. It begs the question, “What is your treasure?” Jesus tells us that once we define our treasure, our hearts will follow. Our treasure is what we value. If we treasure wealth, our hearts are set on greed and if we treasure God, our hearts are set on doing what is pleasing to God. This passage is not so much a condemnation of wealth; it is more about the attitude of the believer toward their possessions. It is about the heart of the believer, which is what Jesus is really after. I chose this biblical lens because I wanted to explore more the struggle that occurs within the leaders of these congregations between the many consumer-driven options for using their financial resources and their desire to share more of those resources with their congregations and other organizations.

This study tried to see into the hearts of those who participated to define what was truly their treasure. It is important to note that God is most certainly treasured by all of

the participants in this study. They all truly do love God and feel the presence of God in their lives. God has a place in their hearts. The real question is how treasured are some other factors in their world that try to compete with God for the hearts of these leaders?

The participants in my research shared with me many of the other factors that they treasure in life and how these factors can compete with God for their hearts and their financial resources. One participant in this study stated that the problem was not the size of the pie, but how the pie is sliced up. God is generous and gives abundantly, the issue becomes what we do with what God has entrusted to us. Most of the factors that interfere with generosity and compete with God are factors facing many suburban families such as student loan debt, looming college tuition for their kids, the costs of raising children, retirement savings, and high mortgages.

Another competitor for the hearts of the participants in this study was consumer society. Many participants admitted to purchasing items with their disposable income that are not needed, thus leaving less to share. One participant shamefully admitted she has asked herself in the past if she can really afford to share with her church because she has so many other expenses she needs to take care of in her life. Another factor working against generosity was an inward focus instead of an outward focus. Participants mentioned that they fought against an understanding that they had earned what they have and it is theirs, thus denying the reality that everything belongs to God. They mentioned putting the needs of their family before the need to share with others. Thus they spend more on themselves and less on others in their community or beyond. One participant mentioned that as our individualism increases, she feels there is a growing lack of understanding that we are all brothers and sisters. This instinct to keep to ourselves

interferes with God's desire for us to share abundantly, a desire we cannot help but to live out when God is at the center of our hearts.

This teaching of Jesus about living out what is in our hearts is also a passage about faith and trust. What or who do we trust in this life? When we trust in God, we are able to share cheerfully, having faith that God will continue to provide. When we allow fear to enter into our hearts, we are no longer trusting in God, but instead we are sharing reluctantly. The participants in this study spoke about the many fears that enter into their hearts when it came to sharing financial resources: fear that there will not be enough for them or their families if they share; fear that they will not be able to pay for college; fear that they will not have enough savings for retirement; fear that they will be looked down upon because they do not have a nice home or a nice car. God casts out all fear, and when God is at the center of our hearts, then we are better able to overcome our fears and share abundantly and cheerfully with our congregation and others.

This lens helped me to better understand my research question by bringing up some of the factors in the lives of these leaders that interfere with their desire to be generous. These barriers to generosity that compete with God are not only present in the leaders of the congregations, but in the members as well. These competing factors also caused the leaders to be hesitant in their leadership of generosity because they themselves did not feel they were being good examples of generosity and therefore had no right to tell others they needed to share. Therefore, they would shy away from talking about financial generosity with others.

This lens helps me to better understand what is happening in the congregations in this study as it highlights the many competing demands that exist on the financial

resources of families in the suburbs. These demands are very difficult to overcome as the allure of consumer goods and societal image are strong attractants and families and individuals are bombarded with messages that tempt them to spend their financial resources instead of sharing with others. The leaders that participated in this study shared their own struggles with these demands and their desire to share more. There really is a battle happening for the hearts of believers in these congregations, a battle that God does not intend to lose.

Theological Perspectives

There are three theological perspectives that I put into conversation with the results of my research. The three lenses are law versus gospel, scarcity versus abundance, and gratitude.

Law Versus Gospel

The law represents the demands of God, while the gospel, which means good news, represents the promise of God. Carl Braaten writes in his book *Principles of Lutheran Theology*, “The law terrifies, accuses, condemns, denounces, punishes, and kills. If this is not true, the gospel cannot comfort, strengthen, forgive, liberate, and renew.”⁵ For this study I examined the role of the law, the command of God to share, weighed against an understanding of the gospel, the grace and forgiveness of God, as motivation for sharing financial resources. I chose this lens because I wanted to see if the approach to sharing financial resources of the leadership had an influence on the financial

⁵ Braaten, *Principles of Lutheran Theology*, 111.

sharing of the congregation. Were the leaders sharing out of an obligation to follow the law or out of an understanding and gratitude for the grace and forgiveness of the gospel?

One area where financial generosity and law come together is through the idea of tithing. Traditionally it is believed that God asks of us to share ten percent of our income with the church or other charities as a tithe. George Salstrand, in his book *The Tithe: The Minimum Standard for Christian Giving*, writes, “The meaning of the Anglo-Saxon word tithe is ‘the tenth.’ It has special reference to the giving of one-tenth of our increase for religious purposes.”⁶ In this study, the concept of law was seen in the sharing practices of some of the congregations. This was especially true in congregations that made a practice of sharing ten percent of their income with the Local Synod or other outside organizations.

The churches that practiced tithing as a part of their budget were carrying out what they felt God expected of them. They were being generous, but more as a matter of fact. Their sharing was done more out of a feeling of obligation, as if they were paying a bill or fulfilling a requirement for a class and less out of joy and gratitude toward God. Their gift did not have an effect on their hearts. Although the congregations were being generous in their sharing, their sharing had little to do with their faith or their daily lives. I am curious how that generosity of sharing ten percent was set in motion in the past. What happened in the life of the congregation that caused this imbedded generosity? Was it always there or was it set in motion years ago by a separate set of leaders? In those congregations today this tithing was done as a practice, a rule, or a law. It was done as a matter of fact. There was not a sense of joy or gratitude in the tithing.

⁶ Salstrand, *The Tithe*, 15.

No doubt this extreme generosity of sharing ten percent, or tithing, is a good thing. You could not say that these congregations were not generous. This generosity, however, does not lead to a resolution of all issues surrounding sharing in their congregations. All three congregations in this study that practice tithing still have significant issues surrounding sharing of financial resources in their congregations. Oak Tree Lutheran Church struggles to meet their operating budget and feels they are always trying to make ends meet. Victoria Lutheran Church feels like they are stuck in their sharing, not really moving forward, but instead maintaining and looking for ways to reignite the joy of sharing. Garden Lutheran Church has lost the sense of challenge as meeting their budget has become too easy. There is a lack of sacrifice and challenge to their sharing and they know they can and probably should be doing more.

There is not an established practice of sharing ten percent of their income outside the walls of the congregation in Bear Lutheran Church. The history of the congregation was one that struggled to make ends meet financially for many years. They have been able to curb their financial troubles and make budget in recent years. Their leadership understands generosity and knows how to speak about generosity, especially their pastor. But they do not have a concept of tithing, or following the law, in their budgeting or sharing. They feel they are being generous and their hearts are joyful in their sharing even though they are sharing only 3.55% of their income outside their walls. Their giving is not done to try to reach a certain number, but out of sacrifice and joy that once was not there.

Tithing is certainly a worthy goal for Christians when it comes to sharing. In the questionnaire for this study, the leaders were asked if they were striving toward tithing or

beyond in their lives as seen in appendix P, table AP.8, question ten. The majority of the respondents answered that they were striving toward tithing in their lives. It is a helpful measure, but not necessarily a measure of understanding the intent of the sharing. Sharing to meet a goal is very different from sharing out of gratitude, faith, trust, or hope. To meet a goal is a measure of the law, a rule. To give joyfully and freely, regardless of the amount, is a measure of faith.

This lens helped me to understand my research question by examining some of the motivations behind the decision to share financially for leaders in this study. Some of the leaders were sharing joyfully and sacrificially. They shared out of an understanding of faith regardless of how much they shared. Others gave generously or even tithed, but did not always do so out of faith, but more out of obligation or to fulfill a requirement. When the leaders were giving toward fulfilling a requirement, their congregations were sharing out of obligation as well, regardless of the amount. When congregation leaders were sharing joyfully, they were helping their congregations to do the same, even if they were not tithing.

Scarcity Versus Abundance

God is an abundant God, showering humans and all of creation with many blessings and gifts, including the gift of life. God has sustained the earth since its creation and promises to provide for us still today. God gives and gives, and through this giving we always have enough. Walter Bruggemann speaks of the great blessings God has bestowed on the earth since the very beginning. He writes about the entire story of the Bible, starting with creation itself, as a story of abundance. “The theme that recurs is

generosity and abundance. There is enough! There is more than enough. There is as much as the limitless, self-giving of God can imagine.”⁷

The opposite of this understanding of the reality of the abundance God bestows is the myth of scarcity. Under the myth of scarcity, individuals and congregations begin to believe that there is not enough to go around, that they cannot afford to give generously and freely. Pastor Charles Lane writes, “One of the greatest dangers facing any congregation is slipping into concern about survival. Scarcity mentality can take over and the congregation’s decisions can be driven by the question, ‘what do we need to survive?’”⁸

I chose this lens of scarcity versus abundance because I sensed that there is a real fear standing in the way of generosity. That fear is that there will not be enough to go around. There was a fear that if one shares, then they will go hungry or their own family will suffer. That fear then causes individuals and congregations to pull back instead of opening up to new possibilities for ministry and generosity that God provides. They are not able to engage in the mission of God happening in the world around them because of this fear. They are not able to share to meet the needs of others.

Scarcity versus abundance was reflected in many places in my research. Some congregations I studied were caught in a cycle of scarcity. They were doing all they could just to get by and to keep the doors open. They were constantly lamenting the fact that they did not have the funding they needed to thrive as a congregation. This attitude of scarcity caused the congregations to pull back and to stop looking for ways to share with

⁷ Brueggemann and Miller, *The Covenanted Self*, 108.

⁸ Lane, “A Well-Formed Stewardship Leader Trusts God's Abundance,” 6.

the community around them or the world. They were closed off to the call of God and they were lacking a missional imagination. Instead they were focused almost entirely on paying their bills and making their budget. As Pastor Lane pointed out, they were asking, “What do we need to survive?” Surprisingly, this attitude was found not only in congregations that were struggling to give away more than three or four percent of their income, but also in some congregations that were giving away over thirteen percent of their income. In both cases, they lived with a constant fear and anxiety of not making their budget and keeping their church going for another year.

This attitude of scarcity was also prevalent among the individual leaders I spoke with in the focus groups and interviews. They admitted their own fears of not having enough. That included fearing they would not have enough for college for their kids, retirement, or that they would outlive their money. The many demands of society and the costs of raising a family hindered their ability to share their financial resources as abundantly as they desired to share in their lives. Therefore, they were not sharing their resources as freely as they could with their congregation and other organizations because their fear was holding them back.

Just as there was an undercurrent of fear that pervaded the congregations and their leaders, there was also a deep understanding of the abundance of God that tried to contradict that fear of scarcity. Many of the leaders in this study spoke about lifting up the abundance of God and living lives of faith trusting that God will continue to provide more than enough. I found, however, that this desire to live faithfully and abundantly was often overshadowed by the realities of other demands on the discretionary income of the

leaders in their lives. Some of them did talk about abundance and faith, but knew in their own lives they were not living out faith in that abundance.

This lens was contradictory in its ability to help me answer my research questions of showing the influence of the leaders and their financial generosity practices on the financial generosity of the congregation. The practices of the leaders of the congregations sometimes have an influence on the congregations themselves, and sometimes seem to have no impact. In one congregation, the pastor can speak eloquently about the abundance of God, but his own stewardship practices do not reflect that faith in abundance. The congregation this pastor serves also does not demonstrate faith in an abundant God, but lives in constant fear of scarcity. This was true of another pastor who shared that his family was holding back because of the costs of raising children and paying bills. This pastor spoke about the abundance of God, but in his own life admitted he did not live out that faithfulness as he would like. This was reflected in his congregation. They were very generous in their sharing, but they did not do so with faith in the abundance of God, but instead worried about finances as a congregation. In one congregation, the pastor both spoke of and lived generosity in his life. This was also reflected in the congregation he served. They lived out generosity and were in a position to begin doing even more in God's name partly due to their belief in the abundance of God.

In two of the other churches, the pastors' own belief in the abundance of God was strong. They not only spoke of God's abundance, but lived their lives abundantly as well. The congregations these pastors serve, however, did not live out this same faith in the

abundance of God. They too often were worried about finances and feared that if they were generous, they would not have enough for their own needs.

This lens helps me to understand what is happening in these congregations and others as well. It shows that even though there is a desire to live life trusting in the abundance of God, the myth of scarcity often still pervades. This fear of not having enough influences even the most faithful of givers in this study. For some, it causes them to share much less than they desire to share of their resources. This lens tells me that there is a lot of work to be done in the church teaching and showing that the abundance of God always overcomes the myth of scarcity.

Gratitude

Robert Emmons writes, "...gratitude prototypically stems from the perception of a positive personal outcome, not necessarily deserved or earned, that is due to the actions of another person."⁹ In the case of Christians that would mean showing gratitude to God for all God has done including creating all living things, sustaining humans in their lives by providing what they need in abundance, and ultimately humans can show gratitude to God for the grace and salvation that comes through the life and death of Jesus. I chose this lens because I wanted to explore the motivations for giving among the leaders in this study. My hope was that most of the leaders were sharing their financial resources with their congregation or other organization out of a sense of gratitude for all that God had entrusted to them as opposed to doing so out of guilt or obligation.

⁹ Emmons, "The Psychology of Gratitude," 5.

The leaders who participated in this study were grateful to God, regardless of how much that gratitude influenced their actions of sharing financial resources. On the questionnaire they were asked two questions that showed the sense of gratitude of the participants across the board. These two questions can be found in appendix P, table AP.8, questions two and three. The participants were asked to answer these two questions using a scale of one to five, one being strongly disagree and five being strongly agree. The first question was “I believe everything I have belongs to God.” The participants answered that question very positively (mean=4.21) showing that they understood that all they have is really and truly from God. They understand that they are not the owners, but God is the owner and they are called to steward, or care for, what God has entrusted to them. The second question asked was, “My gratitude for God’s blessings in my life continues to grow.” Participants overwhelmingly expressed their ongoing understanding of gratitude toward God (mean=4.46). Of all of the questions asked in this section of the survey, this question had the highest mean answer. This shows that across the board, despite their actual sharing of financial resources, the participants in this study understood gratitude toward God.

It was interesting to me that despite the answers given to the questionnaire concerning the high sense of gratitude toward God, in the focus groups and interviews I conducted for this research, gratitude did not come through as a major reason for sharing. The word grateful only came up once during the interviews and focus groups. In fact, many other themes emerged as reasons for sharing that conflicted with grateful giving.

A common theme that surfaced for sharing financial resources that conflicted with gratitude was sharing out of a sense of obligation. Although the participants in this study

did not answer that obligation was a motivation for giving on the questionnaire, this theme did come out in their focus groups and interviews. Some of the leaders saw their sharing as an obligation to their church. They thought of giving as something they had to do as members of a congregation and as a Christian. They saw their giving as what kept the doors open and paid the salaries.

Another motivation that surfaced for sharing financial resources was the desire to be stewards of the resources of both the congregation and their personal lives. A sense of gratitude is replaced with a sense of responsibility. A good leader is responsible with the finances of the church and their lives. The leaders shared their resources almost in a business like fashion with God as the shareholder to whom they were beholden. They shared less out of gratitude for what they received in their lives and more out of a desire to please God with their responsible actions.

More than any other theme that contradicted an attitude of gratitude in sharing financial resources was sharing for reasons of self-gratification. Although gratitude might still be one of many motivations for sharing, the leaders in this study often spoke of their motivation for sharing being the feeling they received in return for that sharing. Often it made them feel good, brought them joy, or relieved their guilt in some way. They gave to causes that they believed in or that lined up with their values. They shared that their financial sharing with their congregation was often tied to how well the congregation was stewarding those resources and how things “felt” in the congregation.

This lens was not the most helpful to me in answering my research question. I was hoping to see that the leaders who showed the most gratitude to God as a reason for their generosity would influence a culture of gratitude in their own congregations. This

connection was not explicitly made. However, I do believe that gratitude was implicitly there as a reason for generosity in many of the leaders based on their answers in the questionnaire. Examining this lens has helped me to see other motivators for generosity within the congregations. The most striking is the motivation of giving that results in self-gratification. It would be interesting to study this further to see if this self-gratification is a real motive for sharing or a side effect that is caused by sharing in the first place. It seems regardless of the motivation for giving, be it guilt, obligation, responsibility, or gratitude, a common result of that sharing is a good personal feeling for having made the gift.

Generalizability and Limitations of This Study

This thesis had a number of limitations to its design and findings. One limitation was geographical. This is not a study of congregations across the country or even the state, but instead focuses only on congregations in one synod of the denomination. Another limitation was the focus of this study on congregations in a suburban setting and did not look into the financial generosity of leaders and congregations in rural or urban settings. Another limitation to this study was the amount of time available to complete the study. Because of time constraints and the volume of qualitative data, the scope of the study was limited to what could be accomplished in the time allowed. This study was limited also to only congregations within one denomination, the NLCA.

This study also was limited in the amount of access I had to the participants. Because they were all volunteers and graciously agreed to participate, I was not able to have a lot of facetime or ask for a lot of time from the participants. The participants were asked to take the questionnaire which was designed to take only fifteen minutes. This

questionnaire was followed by either a one-hour interview with the pastor or a one-hour focus group with members of the Congregational Council of each congregation. This gave me only one hour and fifteen minutes of time for each participant if the participant participated in both the survey and the focus group or interview.

Because of this limited exposure, I was not able to dig deeply into each participant's individual motives and practices for financial generosity. Also, because this study did not take place in my own congregation, the participants were unknown to me by name. I did not have their histories or a relationship with the focus group participants in this study. This lack of knowledge caused me to have to generalize my findings for each group of lay leaders as I could not name each participant in the focus groups by name or follow up with the participants if I so desired. I did have a relationship with each of the pastors, and this helped me to gain access to the church and the focus group participants.

The results of this study cannot be generalized beyond churches in a suburban setting of the Local Synod of the NLCA because of these limitations. However, the information from this study does provide insights into the motivations and practices for financial generosity of the leaders of the congregations and the financial generosity of the congregations they serve. These insights can be explored in other suburban churches in mainline denominations as the motivations for financial generosity and practices of financial generosity of both the leaders and congregations in this study and the leaders and congregations in similar settings would be parallel.

Questions for Future Research

The most pressing unexplored question in my research involves digging deeper into the culture of generosity in each of these congregations to discover why their generosity practices are the way they are today. For example, what events happened in the history of three of the congregations that causes them to always budget at least ten percent of their income for synod benevolence or ministries outside their walls? Was there an influential leader in the past that taught generosity and led the congregation to make generosity a part of their culture? What effect do decisions made in the past about congregational financial generosity have on the culture of generosity in those congregations still today? What could be done in their congregation to rekindle and tap into that spirit of joyful giving that shapes their budget and benevolence still today?

Similarly, it would be helpful to research why some congregations in this study are not sharing nearly as much outside their walls. What happened in the history of that congregation to cause them to focus more inwardly on making budget and to focus less on sharing their financial resources outside their walls? Was there a crisis in leadership? Was there a failed capital campaign? Was there an issue that divided the congregation and caused members to leave and therefore take their financial gifts to another congregation? Why was the culture of generosity in their congregation less outwardly focused? Finally, what could be done in their congregation to kindle a spirit of generosity that would grow their giving both inside and outside of their congregation?

Specifically among the participants in this study, I am inspired by the understanding and language of Bear Lutheran Church around the issue of financial generosity. They speak clearly about financial generosity and they feel the joy of sharing.

However, they are not yet sharing generously through their congregation to others.

Perhaps they have begun a movement of growth in understanding of financial generosity that will reap benefits years from now as they continue to grow in generosity.

Conversely, Oak Tree Lutheran Church is sharing generously today, but they are not sharing joyfully or meeting their general operating budget without a struggle. They might be on the edge of making one budget decision at the council level where they pull back their outside giving in order to more easily meet their operating budget needs. This decision could lead them on a path of decrease in their benevolent sharing that they might not be able to replace for decades to come. In both of these examples, there are decisions being made that could change the course of generosity in the congregations for years to come. Those same kinds of decisions were made sometime in the past of all of the congregations in this study. Those decisions influenced the congregations financial generosity beyond the walls of their congregations today. It would be fascinating to explore the history of those decisions and the leaders that made those decisions in each of the congregation.

Another question that I would have liked to explore more deeply involved the motivations behind giving for the leaders involved in their study and their congregation. This thesis did touch on this subject in both the quantitative and qualitative research, but looking back I would like to know more and dig deeper into why the leaders gave to their congregations and other organizations. Were they motivated by guilt? Was the self-gratification they felt a motivation for giving in and of itself or a natural and unintended result of their having shared? Were they following the call of God in their sharing? Was their giving a response to the generosity of God they had experienced in their own lives?

Was their giving done out of obligation or duty or did they share out of gratitude and thankfulness?

I believe digging deeper into these questions would help to better understand how the teaching of financial generosity is being lived out in the lives of the people in the congregation. There is a wealth of deeper knowledge to be learned about the effect of teaching and preaching on the people in the congregation. Are they being effectively reached and taught about true biblical sharing of resources? Is their sharing based on trust and faith and gratitude? Do they experience the joy of giving? If the people are not being reached and living out that sense of financial generosity in their lives, church leader have an opportunity to discover why and to change their approach to stewardship education. In congregations where the people are experiencing the joy of giving, then the best practices in those congregations surrounding financial generosity can be studied and duplicated. This would be a fascinating and helpful area for future study.

Conclusion

Chapter 1 of this thesis gave an introduction and laid out the research question and design of this study. Chapter 2 discussed the theoretical lenses of conspicuous consumption, philanthropy, and social capital which informed my research. Chapter 3 laid out the biblical lenses that informed my research including the generosity of the Macedonians in Second Corinthians and the teaching of Jesus in Matthew 6:19-21 on God being our treasure in this life above all else. The biblical lenses found in chapter 3 were followed in this same chapter by the theological lenses of law versus gospel, scarcity versus abundance, and gratitude that also informed my research. Chapter 4 explained in detail the research methodology, instruments, and analysis of data used for

this thesis. In chapter 5, I presented the results of both the quantitative and qualitative research from the questionnaire, focus groups and interviews with the congregational leaders that participated in this study. Chapter 6 discussed how these results were informed by the theological, theoretical, and biblical lenses presented earlier in Chapters 2 and 3 of this thesis. Chapter 6 also discussed the limitations of the design and findings of this study and further questions that came out of my research for this thesis. Following this final chapter is the Epilogue which explains how I have grown and learned as a missional leader through the process of preparing, researching, and writing this thesis.

This thesis is rich with insight regarding the financial sharing of individual leaders, both lay and clergy, and the financial sharing of the congregations they serve. It shows that these leaders struggle deeply with their desire to share abundantly being overshadowed by many factors in our society working against this financial generosity. Some of these factors are the purchase of goods that are not needed, the cost of raising children, college tuition saving, student loan payments, mortgages and car payments, and a deep fear that there will not be enough left for their retirement or other needs if they share from their resources. The leaders in this study shared that these factors that hinder generosity are often in competition with other factors that foster generosity. These factors that foster generosity include self-gratification, joy, a feeling of satisfaction in knowing their sharing is pleasing to God, seeing others benefit from their generosity and gratitude for all that God has done for them in their life. Most of these leaders have great faith and trust in God, they just struggle to let that faith and trust shine through in their financial generosity.

The congregations that are served by the leaders in this study all struggle on some level with their financial generosity. This was true in congregations that were sharing abundantly outside their walls and in congregations that were struggling to share with others. There was always a desire to share more, but often conversations about financial sharing were difficult and painful for the congregation to have together. Most of the congregations regularly struggled to meet their budgets. For some congregations, their sharing was done without sacrifice or challenge. Sometimes the congregations became resentful instead of joyful about their financial sharing regardless of the level of their outside generosity.

This thesis shows that there is a real need to continue to teach and preach about financial generosity in congregations. Although the five congregations and their leaders that participated in this study are very different, they all saw room for improvement in their personal and congregational financial generosity. They welcomed being challenged to share and to more deeply understand and practice generosity based in their faith and trust in God. Sometimes the pastors of the congregations were providing these opportunities to grow and learn, and other times, those opportunities were few and far between. I was inspired by the desire of the participants in this study to want to grow in their sharing and to trust God more with their financial resources in this life.

EPILOGUE

This Doctor of Ministry program has shaped me as a person and influenced my approach to ministry in many ways. The most profound way I have been shaped is by gaining a new understanding and appreciation for the mission of God in the world, the *missio Dei*. I have begun to pay more attention to the world outside the walls of the church through paying attention to ways God is at work through the Holy Spirit in the community where my congregation is located and beyond. As I have paid more attention to the *missio Dei* for my congregation, I have also changed my approach to ministry by trying to focus the attention of the congregation outside the walls of the church. My attention in ministry changed from one of budgets and maintenance and programming to a focus that includes looking for the ways God is calling our congregation to share love outside our walls in our community and beyond.

Through this Doctor of Ministry program, I have also changed my own understanding of the work of God in my life and my own leadership style. I have become more aware of the work of the Holy Spirit calling me to fulfill my different vocations in my life as pastor, father, husband, and friend. As I have begun looking outside the walls of the congregation, I have also begun to see the needs in the community surrounding my congregation and have engaged in ways to meet those needs along with other local leaders. These relationships have led to partnerships with local schools, the local police

department, other churches across denominations, and partnering with other local non-profits working with at-risk children and youth.

This program has also influenced my leadership style. I used to think I was the one who needed to discern where God was calling our congregation. I put all of the pressure on myself to figure out what new programs to start and new outreach to discover that would energize our congregation. I thought this energy would come from one big project or ministry that would really get everyone's attention and bring us all together behind one cause. Through this program, I have learned to share the task of discernment realizing that it does not make sense that the Holy Spirit is only speaking to the pastor or any other one person in the congregation. God is at work in and through all of us. I began to ask the congregation where they saw God calling our congregation to make a difference in the community and beyond? From this approach came many wonderful connections that were grown from grassroots within the congregation and owned by the congregation. There was not one big thing God was calling us to do, but instead there were many smaller ministries that were started and through these ministries God was at work changing lives both inside and outside of the congregation.

This thesis helped to inform my approach to ministry as well. It helped me to gain a new understanding of the work it takes to lead effective and life-changing stewardship ministries and a culture of generosity in congregations. Making changes in the culture of generosity in a congregation takes time, even for the most effective leaders of generosity. It is important to keep teaching and preaching financial generosity, even if the results are not immediate. A leader could be setting a new course that reaps benefits years from now. Generosity is something that has to be taught and practiced over time. It is equally

important to keep leading in the area of generosity in congregations where generosity is ingrained into the budget and life of the congregation so that the people are challenged and do not become complacent in their sharing.

Stewardship is really a struggle for the hearts of the people, and that struggle takes time to overcome. There are many factors working against generosity in the lives of the leaders and the lives of the congregations in this study. I found in this study that people have the best of intentions to be generous in their lives, but regret that they often fail to live up to their intentions. These factors that work against their generosity pull them away from their generous intentions over and over again. These factors include the financial pressures and temptations of living in suburban America such as high housing costs, activities and college for kids, a desire to keep up with their neighbors in regards to consumer goods, and saving for retirement. These are some of the factors facing the leaders in this study that conflict with their desire to be generous.

This competition for financial resources that faces those who participated in this study coupled with their true desire to be more generous informs my approach to ministry by encouraging me to continue to teach and preach about financial generosity instead of backing away from the subject. This teaching and preaching needs to be done in a positive way without shame or guilt as the people are already feeling guilty about their level of generosity. This desire to share more freely of their financial resources is an opportunity to help people grow in their faith and trust in God and God's abundance. When they do trust in the goodness and generosity of God and are truly grateful for the blessings God bestows, then people will share generously themselves and change their

feelings of guilt and shame that come from not sharing their financial resources into a feeling of joy that comes through generosity.

APPENDIX A

FINANCIAL GENEROSITY QUESTIONNAIRE

Financial Generosity Questionnaire

Your congregation is one of six¹ chosen to participate in this study of financial generosity. As a leader in your congregation, you are invited to be a part of this questionnaire. This questionnaire is being done as a part of the Doctorate in Ministry in Congregational Mission and Leadership at Luther Seminary by Pastor Ryan Brodin. The results of this questionnaire will be used by Pastor Brodin in the writing of his doctoral thesis. Personal responses in this questionnaire will be confidential and only summary data will be used for analysis. Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will not be disclosed.

If you decide to participate, please complete the enclosed questionnaire. Your return of this questionnaire is implied consent. The questionnaire is designed to examine your personal financial generosity and the financial generosity of your congregation. The questionnaire will take about approximately 15 minutes to complete. No benefits accrue to you for answering the questionnaire, but your responses will be used to help leaders of congregations to better connect their understanding and practice of financial stewardship to the practices of financial stewardship in their congregations. Any discomfort or inconvenience to you derives only from the amount of time taken to complete the questionnaire.

Your decision whether or not to participate will not prejudice your future relationships with your congregation, your pastor, Luther Seminary or Pastor Ryan Brodin. If you decide to participate, you are free to discontinue participation at any time without prejudice.

¹ When the survey was made live on the Survey Monkey website on February 29, 2016, there were still six participating congregations. One congregation decided against participating after February 29, 2016.

Please answer the following questions to the best of your ability and as honestly as possible. If you have any questions about the questionnaire, please contact Pastor Ryan Brodin at xxxxxxxx@luthersem.edu or at (555) 555-5555 or my advisor, Dr. Craig Van Gelder at xxxxxxxx@luthersem.edu or (555) 555-5555.

Thank you in advance for your participation.

Background Information

1. Are you:

 __Male __Female

2. What year were you born: _____

3. What is the highest level of education you have completed?

 __Did not attend school

 __Some high school

 __Graduated from high school

 __Some college

 __Associates degree

 __Bachelors Degree

 __Some graduate school

 __Completed graduate school

 __other

4. How many years have you been a member of your congregation?

 __less than a year

 __1-5

 __6-10

 __11-20

 __21-30

 __31+

5. How often do you attend worship at your congregation on average?

 __weekly

 __several times a month

 __once a month

 __several times per year

 __twice a year or less

 __other _____

6. Who has been most influential in teaching you about financial generosity? (Please mark your top three in rank order of influence)

☐ Parent
☐ Grandparent
☐ Pastor
☐ Spouse
☐ Friend
☐ Teacher
☐ Sibling
☐ other _____

7. I am a member of the following congregation:

☐ Bear Lutheran Church
☐ Pinewood Lutheran Church
☐ Oak Tree Lutheran Church
☐ Victoria Lutheran Church
☐ Garden Lutheran Church

A Look at Your Financial Generosity

Please indicate your level of agreement or disagreement with each of the following statements:

Financial Generosity and Faith

8. In my family of origin, sharing financial resources with the church or other organizations was discussed openly.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
9. I believe everything I have belongs to God that I need to steward according to God's purposes.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
10. My gratitude for God's blessings in my life continues to grow.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

11. My faith influences my decisions on how I use my financial resources.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
12. As a leader in my congregation, I believe it is important for me to be a role model in financial generosity.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

My Financial Generosity

13. Sharing my financial resources with church brings me joy.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
14. I feel guilty because of my level of financial generosity.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
15. When I make decisions about household finances, charitable giving is a part of the decision process.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
16. My giving is a priority and comes first before all other expenditures.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
17. I am striving toward tithing (sharing 10% of my income) or beyond.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
18. I am comfortable talking with others about the importance of financial generosity.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

19. I am comfortable talking with others about my own financial generosity.

☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

20. I am a generous person.

☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

A Look at Financial Generosity in Your Congregation:

Please indicate your level of agreement or disagreement with each of the following statements:

My Congregation in General:

21. My congregations speaks often and freely about financial generosity.

☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

22. My congregation is always asking for money.

☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

23. My congregation has trust in us as Council members to make decisions on their behalf.

☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

24. Financial generosity is mentioned often in sermons in my congregation.

☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

25. My congregation focuses on my need to give and not the church's need to receive.

☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

26. Overall, my congregation does a good job of teaching financial generosity.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

Your Views on Your Congregation:

27. It is important for me to know how much my pastor is giving.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
28. I understand where my offerings go in the congregation.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
29. I am able to see how my financial giving to my church is directly connected to the mission of my congregation.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know
30. I see a spirit of gratitude and financial generosity in my congregation.
- ☐ Strongly Disagree ☐ Disagree ☐ Both Agree and Disagree ☐ Agree
☐ Strongly Agree ☐ Don't Know

Sharing Financial Resources

32. How strongly do the following describe your reasons for sharing your resources with your congregation? .

Obligation

___very strong ___strong ___moderate ___some ___little/none ___don't know

Guilt

___very strong ___strong ___moderate ___some ___little/none ___don't know

Pleasing God

___very strong ___strong ___moderate ___some ___little/none ___don't know

Makes me feel better

___very strong ___strong ___moderate ___some ___little/none ___don't know

Meets my or my family's needs

___very strong ___strong ___moderate ___some ___little/none ___don't know

Support youth and children

___very strong ___strong ___moderate ___some ___little/none ___don't know

Other_____

32. How strongly do the following describe your views on sharing your financial resources? (Please mark your top three)

Cheerful

___very strong ___strong ___moderate ___some ___little/none ___don't know

Obligatory

___very strong ___strong ___moderate ___some ___little/none ___don't know

Guilty

___very strong ___strong ___moderate ___some ___little/none ___don't know

Free From Worry

___very strong ___strong ___moderate ___some ___little/none ___don't know

Resentful

___very strong ___strong ___moderate ___some ___little/none ___don't know

Other_____

33. What is your yearly gross HOUSEHOLD income (before taxes)?
- ☐ \$0-\$29,999
 - ☐ \$30,000-\$49,999
 - ☐ \$50,000-\$74,999
 - ☐ \$75,000-\$99,999
 - ☐ \$100,000-\$149,999
 - ☐ \$150,000-\$199,000
 - ☐ \$200,000 and up
34. What percentage of your household income do you share with church or other organizations?
- ☐ less than 1%
 - ☐ 1% to 1.99%
 - ☐ 2% to 4.99%
 - ☐ 5% to 7.99%
 - ☐ 8%-10%
 - ☐ 10%+
 - ☐ not sure
35. Over the past five years, my financial giving to my congregation has:
- ☐ Decreased
 - ☐ Stayed the same
 - ☐ Increased slightly (less than 1% of household income)
 - ☐ Increased (over 1% to 5% of household income)
 - ☐ Increased greatly (5% or more of household income)
 - ☐ Other _____
36. Would you be willing to participate in a one hour focus group with others from your congregation to discuss financial generosity further with Pastor Brodin?
- ☐ Yes
 - ☐ No
 - ☐ Would like more information

Please answer the following questions to the best of your ability in the space provided.

- 37. Besides your congregation, what other organizations do you support?
- 38. What are the primary reasons you share your financial resources with your congregation?
- 39. Are there any other thoughts about financial generosity would like to share?

Thank you for taking this questionnaire. Your participation is greatly valued!

APPENDIX B

FOCUS GROUP PROTOCOL FOR LAY LEADERS

1. In your own experience, what is the first thing you think of when you hear the words “financial generosity”?
2. Tell me a story about financial generosity in your congregation.
 - a. What helped to make this story a success?
3. In your own words, what does it mean to be a generous congregation?
4. How would you assess the level of financial generosity in your congregation?
 - a. How do you feel about this?
5. What hinders financial generosity in your congregation?
6. What inspires financial generosity in your congregation?
7. How does your congregation talk about financial generosity?
 - a. How can this conversation be enhanced?
8. How did you personally come to learn about financial generosity?
 - a. What did you learn from this person, resource, or ministry about financial generosity?
9. What hinders your personal financial generosity?
10. What inspires your personal financial generosity?
11. As leaders in this congregation, how do you understand your role in inviting the congregation to experience financial generosity?
 - a. What affect, if any, does your personal financial generosity have on your role in stewardship leadership?
12. Would you welcome opportunities to learn more about financial generosity?
 - a. If so, what kind of opportunities and in what areas?
13. What have we not talked about concerning financial generosity that would be helpful for us to discuss?

APPENDIX C

INTERVIEW PROTOCOL FOR CLERGY

1. In your own experience, what is the first thing you think of when you hear the words “financial generosity”?
2. In your own words, what does it mean to be a generous congregation?
3. Tell me a story about financial generosity in your congregation.
 - a. What helped to make this story a success?
4. How would you assess the level of financial generosity in your congregation?
 - a. How do you feel about this?
5. What hinders financial generosity in your congregation?
6. What inspires financial generosity in your congregation?
7. How did you come to learn about financial generosity?
 - a. What did you learn from this person, resource, or ministry about financial generosity?
8. What hinders your personal financial generosity?
9. What inspires your personal financial generosity?
10. As the pastor of this congregation, how do you understand your role in inviting the congregation to experience financial generosity?
 - a. How well do you believe you are carrying out that role?
11. How does your congregation talk about financial generosity?
 - a. How can this conversation be enhanced?
12. When was your congregation’s last capital campaign or special appeal?
 - a. What, if any, effect did this campaign have on financial generosity?
13. If you feel comfortable doing so, please share with me what effect, if any, your own personal debt load has on your personal financial generosity?
14. In what ways have you actively sought to improve your personal stewardship practices and your skills as a stewardship leader?
15. What have we not talked about concerning financial generosity that would be helpful for us to discuss?

APPENDIX D

INFORMED CONSENT FORM

**Generous Leaders, Generous Congregations:
A Study of the Relationship between the Financial Generosity of Congregational Leaders
and the Financial Generosity of Their Congregations**

You are invited to be in a research study of the personal financial generosity of lay and clergy leaders in congregations of the Local Synod of the NLCA and what influence their personal financial stewardship has on the overall financial stewardship of their congregation. You were selected as a possible participant because you are a leader in your congregation and your congregation was recommended for this study by the Synod Office of the Local Synod. We ask that you read this form and ask any questions you may have before agreeing to be in the study.

This study is being conducted by Rev. Ryan D. Brodin as part of the requirements for the Doctor of Ministry program at Luther Seminary in St. Paul, Minnesota. My advisor is Dr. Craig Van Gelder, Ph.D., Emeritus Professor of Congregational Mission at Luther Seminary.

Background Information:

The purpose of this study is to discover if there is a connection between the personal financial stewardship of the lay and clergy leaders of a congregation and the financial stewardship of the congregations they serve.

Procedures:

If you agree to be in this study, we would ask you to do the following things:

- Complete a questionnaire asking questions about your personal financial stewardship and the financial stewardship of your congregation. This questionnaire is designed to take approximately fifteen minutes.
- Participate in an hour long focus group along with the other leaders in your congregation.

Risks and Benefits of Being in the Study:

There are no psychological or physical risks involved in this study.

There are no direct benefits of participation in this study.

Indirect benefits to yourself/or the general public of participation are helping the church to improve training in the area of financial stewardship and helping congregations to be better at securing the financial resources needed to carry out the mission of God.

Confidentiality:

The records of this study will be kept confidential. If I publish any type of report, I will not include any information that will make it possible to identify you. All data will be

kept in a locked file in my office; only my advisor, Dr. Craig Van Gelder, and I will have access to the data and, if applicable, any tape or video recording. If the research is terminated for any reason, all data and recordings will be destroyed. While I will make every effort to ensure confidentiality, anonymity cannot be guaranteed.

All tape recordings or video recordings will be secured in a password protected file and only I will have access to those documents. If someone is contracted to transcribe any audio or video recordings, they will sign a confidentiality agreement. Any audio or video recording will only be used for educational purposes and they will be destroyed by May 31, 2020.

Voluntary Nature of the Study:

Your decision whether or not to participate will not affect your current or future relations with Luther Seminary and/or with your pastor, your Synod or your congregation. If you decide to participate, you are free to withdraw at any time without affecting those relationships.

Contacts and Questions:

The researcher conducting this study is Rev. Ryan D. Brodin. You will be given a copy of this form to keep for your records. You may ask any questions you have now. If you have questions later, you may contact me at:

Rev. Ryan D. Brodin
Street address here
 (555) 555-5555
 xxxxxxxxxx@luthersem.edu.

Or contact my advisor:

Dr. Craig Van Gelder
 (555) 555-5555
 xxxxxxxxxx@luthersem.edu

Statement of Consent:

I have read the above information or have had it read to me. I have received answers to questions asked. I consent to participate in the study.

Signature _____ Date _____

Signature of investigator _____ Date _____

I consent to be audiotaped and/or videotaped:

Signature _____ Date _____

APPENDIX E

CONFIDENTIALITY AGREEMENT FOR PROFESSIONAL TRANSCRIBER

June 10, 2016

I, _____, understand that all documents and files shared with me for transcription by Rev. Ryan Brodin are strictly confidential. I will not share the files or any of their content with anyone except for Pastor Brodin. Once the files have been transcribed and the project is complete, I will delete all content from my computers or any other devices. I will not, verbally, electronically, or in any other manner share the contents of the files for this project.

I understand that the files are being used for an academic thesis at Luther Seminary in St. Paul Minnesota and that Pastor Brodin has promised confidentiality to all those participating in this study.

If I have any questions or concerns about confidentiality I should contact Pastor Brodin directly at xxxxxxxxxxxx@luthersem.edu.

I understand and will comply with the confidentiality agreement described above.

Signed

Date

APPENDIX F

PINEWOOD LUTHERAN CHURCH FOCUS GROUP CODING

I. Sharing to Keep the Doors Open²

1. Defining Generosity
 - a. Giving willingly and joyfully
 - b. Joyfully give it without jeopardizing your mortgage or whatever
 - c. Generous congregation can be one that can support itself and not be in the red
 - d. Giving up what you have
 - e. We're giving back part of what God's given us
2. Reasons for Generosity
 - a. People can see it's a need that they can identify with
 - b. The more involved you are, I think the more you'll grow in understanding of, "You know, I could give some more."
 - c. Such a strong sense of community and I know that my kids are enjoying it, and we just feel like family
 - d. Being grateful for the gifts I have
 - e. So many blessings in my life that can inspire me to be more generous
3. Inspiration for Giving
 - a. Seeing other people do it
 - b. I'll give this extra because we really need this
 - c. Music's so important that they're going to be joyful givers for that
 - d. Where you are in your faith journey
 - e. Part of the ministry is making sure that the lights are on, and the pastor's salary is paid
4. Trust in Giving
 - a. God will provide for us if we up our giving
 - b. If I've got enough money to do this, that God is giving me the money to feed my own family, I can spare 10 bucks or \$5 to give to someone else

II. Hindering Generosity

1. Barriers to Generosity
 - a. Not understanding the need
 - b. What is considered generous
 - c. Stewardship is all-year round, and that's never been something that's really happened here

² Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

- d. As much time as we spend at council meetings talking about finances, if we could spend that talking about financial generosity
- e. Don't know what they should be giving
- f. I don't have any money to give, therefore I'll give my time
- g. Student loan debt
- h. Kids aren't cheap
- i. And they are always asking for money. Who's they? We're all part of the church family
- j. Can I spare this with all the things I have to do?

III. Avoiding Generosity Leadership

1. Leadership of Giving

- a. I know that we should, and I know we can be, I don't want to say a role model
- b. Has to be leadership to get it going. It's not just going to happen in a vacuum
- c. We need to figure out how to start talking about it
- d. My personal financial generosity has no role in my stewardship, leadership
- e. How can we make this part of the fabric of our congregation?
- f. I don't think I've ever heard financial generosity

IV. Sharing as Obligation

1. Attitudes Toward Generosity

- a. We're just playing catch up. We're not necessarily planning ahead
- b. They don't want the boring stuff
- c. Our pledges don't come near what we need just as operating funds
- d. Feel like people need to feel a little bit of the pressure that we need the money to give more
- e. If you have money to do that, you have money for this
- f. It feels like more obligation
- g. I've never sensed offering as a financial generosity. I think of that as my obligation
- h. Budget is set with a lot of prayer and hope
- i. We're just doing what we need to do to get by
- j. Only when we have to
- k. I wouldn't define it as financial generosity that we're talking about. This is more obligation
- l. Keep it in the generosity tone, and not the obligatory tone
- m. Paying bills, I think there's some reluctance on some level

APPENDIX G

PASTOR PETERSON INTERVIEW CODING

I. Navigating Spouse³

1. Spouse

- a. Living with a spouse, who doesn't come from a faith tradition which financial giving, was part of the fabric
- b. I navigate financial generosity with my spouse
- c. How do I find ways to be more financially generous in a way that is not only amenable to my wife
- d. Because they're not staying at synod guidelines, so really, that's money out of our pocket
- e. What I've done is tried to ask forgiveness rather than permission when it comes to my wife
- f. Trust and hope that the Spirit will help her to see that this is a faithful thing
- g. Ten percent of what I'm getting is still 10%. Ten percent of what I should be getting is still 10%
- h. She will learn to value that for me, as a Christian, that's what I need to do
- i. I need to better learn with my wife, what speaks generosity to her
- j. Lean in and encourage her to give generously in the way that she wants to give and perhaps, align my generosity more towards that

II. Sharing to Meet Budget

1. Giving in Your Congregation

- a. Responds very, very well to identified needs
- b. We've got a Chevrolet budget, and people are aware of that and they're faithful, but that doesn't get them excited sometimes
- c. Identified needs
- d. People respond very quickly, very faithfully, very generously
- e. Well, that's kind of what we got to do
- f. People are being very generous and giving with what they can
- g. We're still sustaining our budget, people who are still there are being very faithful
- h. Out of 75 to 80 giving units, we have upwards of 15 who don't give a dime

2. Congregational Traits

³ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

- a. We squeeze a lot of value out of the dollars
- b. Our budget does not grow. Our estimates of giving do not grow

III. Believing in an Abundant God

1. Defining Generosity

- a. Giving back to God a portion of what God has already given to us
- b. It's not about the amount, it's about the intent. It's about the effort,
- c. It doesn't matter how many you are entrusted with, it's what you do with what you're entrusted

2. Abundance

- a. God has given to us generously, even lavishly
- b. God has already immeasurably blessed us with the financial resources that we have
- c. Let's throw a few coins to the wind and let the Spirit do what the Spirit wants to

3. Motivation for giving

- a. I navigate financial generosity as an individual Christian
- b. God has entrusted it to me to manage faithfully and however many talents he's entrusted to me, that's part of what I get to do
- c. It feels good. It feels faithful
- d. When I am moved to respond and I respond to that move to give
- e. Basis for the sake of something outside of our four walls
- f. I'm doing this because, when I do it, I feel more aligned with what God wills for me

IV. Desiring to Lead Generosity

1. Calling of God

- a. What is God calling us to do with what he has entrusted to us?
- b. What is God calling each of our congregations very specifically to do?
- c. Really looking at what is God calling us to do specifically

2. Leadership in giving

- a. I'm not sure the council has the palette to want to address that with those folks
- b. The immediate response to council is you can't do that
- c. Look them in the eye and you have to ask them to participate
- d. I navigate financial generosity as the pastor of a Christian congregation
- e. I understand my role as being a person who is primarily responsible in ensuring that financial generosity is talked about, that it's planned for
- f. I can end up procrastinating those things

- g. Because of my own sheepishness, I don't push the agenda more and I should
- h. I've not done much professionally
- i. It's not about the amount, it's about the intent and encouraging regular, routine, outside of our four walls type of generosity

3. Relationships

- a. You really have to sit down face-to-face with individuals and share with them the excitement and the narrative of what's going on

V. Struggling to Survive

1. Barriers to Giving

- a. Wrestles with just paying the basics of salary, mortgage, utilities
- b. We've got kids, we've got our own bills to pay
- c. I feel somewhat sheepish about what I wrestle with

2. Scarcity

- a. Narrative of scarcity
- b. We're just struggling to get by
- c. We don't have anything more than salary, mortgage, utilities, office equipment, property, budget for property improvements
- d. We lost some of our bigger giving units to death, moving out of the community
- e. It feeds into that narrative of we've barely got a couple of nickels to rub together
- f. Unfortunately feeds into the narrative of we're kind of getting by

3. Roots of Generosity

- g. Growing up, they never modeled it [generosity], they never taught it
- h. I started learning more about financial generosity when I became a pastor
- i. What I learned was a lot of law
- j. You're a pastor of congregation. You need to give
- k. Where did I learn financial generosity? I guess I didn't. I picked it up. I observed things along the way

APPENDIX H

OAK TREE LUTHERAN CHURCH FOCUS GROUP CODING

I. Hindering Generosity⁴

1. Barriers to Giving

- a. People are on fixed incomes
- b. People who simply can't afford it
- c. Do I put my money in the offering basket or do I buy a bag full of school supplies
- d. It's just that they don't feel in their heart
- e. Do they have it in their heart to give to a need
- f. You're choosing something you don't particularly need as supposed to giving that money to the church
- g. Some people just aren't generous

II. Denying Role as Leader of Generosity

1. Leadership of Generosity

- a. Everything is transparent here. Everybody can see where all the money goes
- b. Not at all
- c. It's not my job
- d. I'm just a member, a plain old member
- e. I don't see it at all
- f. Enthusiasm towards whatever goal we're trying to achieve
- g. It's hard to be that kind of person unless everybody knows what everybody makes and everybody knows what everybody gives

III. Sharing Cautiously to Meet Needs

1. Reasons for Giving

- a. Giving what you can afford
- b. Give those things that move you
- c. You want to give to those that you think are worthier
- d. Giving from what I have
- e. We have a real need
- f. We've got to make those improvements
- g. People are generous people see the need

⁴ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

- h. Enriches other people's lives, helps them out
- i. People see the results
- j. Have some attachment to what we're doing
- k. You give for what you get
- l. If you feel good about a place, I think you're more apt to give
- m. A cause that you can believe in
- n. See where somebody needs help more than you need to keep money

2. Trust in Giving

- a. We always have what we call "faith factor", which means our expenses are budgeted much higher than our income
- b. He always takes care of us. He knows our needs before we do
- c. God is watching over you

3. Learning Generosity

- a. This is for food, this is for clothing, this is for church
- b. Little envelopes for Sunday school and we have a few pennies of each

4. Decision Making About Giving

- a. Do you give a lot or do you give a little? That's a choice
- b. Makes you feel pretty good about giving
- c. Whatever your budget is
- d. You know others are pitching in and helping out however they can

IV. Sharing Outside the Congregation

1. Practice of Giving

- a. We seem to catch up and make up
- b. Giving outside our walls
- c. It seems that we always wait to the 12th month to the 13th hour before we catch up our
- d. If we have problem, we bring it towards the congregation and good things happen

2. Communicating Needs

- a. We got up and talked about the needs for the faith forward and a lot of money came
- b. When there's a need, we make an appeal. People seem to step forward
- c. Just the message in the newsletter
- d. People speak about their own experience with their generosity
- e. Pastor ties that end with generosity you know
- f. Here's the opportunities. Pick them if you want to
- g. Talk about tithing or moving toward tithing, try to increase your giving by whatever percent you can

APPENDIX I

PASTOR SMITH INTERVIEW CODING

I. Learning to Live Generously⁵

1. Defining Generous

- a. Willingness and ability to give whenever it's needed
- b. We are more interested in the need that's around us and focus on it

2. Reasons for Giving

- a. The people who have the least are the most generous and they understand the most about being generous
- b. If you're generous and you believe in things to make a difference, you put your money there
- c. When we are generous that is rewarded
- d. They're all for social service or for Tanzania or for helping others
- e. Personal examples of how and why giving has made a difference in their own lives

3. Learning Generosity

- a. Whenever people were in need, people would go and help
- b. Seeing people in poverty, in absolute poverty

II. Hindering Generosity

1. Barriers to Giving

- a. This congregation has struggled with making budget
- b. Mentality of "I earned it, it's mine."
- c. There's a separation of understanding that we're all brothers and sisters
- d. There's so many choices out there for giving, so many good causes,
- e. Joyful about it on some level

III. Sharing in Relationship

1. Attitudes Toward Giving

- a. People are pretty good about giving
- b. Tried to be conscientious about giving to places that are most in need
- c. Talked about it in terms of who they've helped
- d. When you have the means to give along with that generous heart, it can make a huge difference in any number of things

⁵ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

2. Leadership of Generosity
 - a. I've been very clear with people that I tithe
 - b. We give another 3-5% of our own anyway
 - c. To tell the story
- IV. Living in Scarcity and Abundance
1. Faithful Giving
 - a. That God will make a way and find a way
 - b. We just do the work that He calls us to do and that God will help take care of the rest
 - c. Came back and put \$100 in to pay for that battery himself
 2. Scarcity and Abundance
 - a. That there isn't enough to go around
 - b. The Lord is about abundance
 - c. No one needs to be hungry and yet we just can't find the ways to share
 - d. To remind people of God's generosity and abundance
 - e. To remind people of that scarcity is an earthly thing, not a heavenly thing

APPENDIX J

GARDEN LUTHERAN CHURCH FOCUS GROUP CODING

I. Stewarding Responsibly⁶

1. Definition of Generosity

- a. Using money to help some group or function operate and support
- b. Planned and intentional
- c. You're generous when you're able to actually go much farther than you can even see, feel, or touch

2. Reasons to Give

- a. Enabling an organization to further its mission
- b. Monthly missions
- c. Community
- d. Emphasize giving outside our walls
- e. Good planning
- f. People recognize and support the need to keep our hosts in good order
- g. Feel like they enjoy being part of it
- h. Things that we can, should do outside of our congregation
- i. Strong correlation between the level of involvement and financial generosity
- j. Children that are kind of touching heartstrings and they're hungry
- k. Sense of purpose
- l. Community
- m. Impact
- n. Good leadership
- o. Personal involvement
- p. If there's something that you think is important or something you want to survive and drive, you have to contribute
- q. Results of giving
- r. Things that you involve with yourself

3. Learning Generosity

- a. My parents were serious tithers
- b. People haven't even thought about the possibility of giving a little bit more generously until somebody else did
- c. As a little girl, getting an allowance which probably was a quarter. I don't know. And I have to put 10% aside every week
- d. Learning how good it felt to help someone else and see the joy in their face

⁶ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

II. Hindering Generosity

1. Barriers to Giving

- a. College it's a very large expense from now, and in a suburban congregation
- b. Sometimes you just get so busy
- c. Paying attention to family members
- d. How would I even make the first step because it's just sometimes imposing

2. Scarcity

- a. Fear
- b. We don't have enough yourself that you feel secure
- c. Get very worried because there is a good possibility that you'll live to a hundred

III. Lacking Challenge in Sharing

1. Giving in this Congregation

- a. It's something that's been developed, built, and nurtured over a long time
- b. People just got together and ante' d up and then it was done
- c. As a congregation are generous to the community outside
- d. Good portion of our congregation that is very, very generous financially
- e. I feel very good about financial generosity here
- f. We have the potential to do more than we have
- g. It's not like we're stretched to reach the budget. We just make it
- h. This congregation just kind of knows where the budget is and at the end of the year, it kind of magically appears
- i. Budgeted our 10% for the synod

2. Attitude Toward Giving

- a. You can't take it with you, then why not do something with it before you leave?
- b. Something that people agree is a good thing to do, the money seems to appear
- c. Twice as much money is given elsewhere as one close to this congregation
- d. We're probably thoughtful givers as opposed to emotional givers
- e. If this congregation came back and had a really decent opportunity, we could then give it back within the congregation

3. Shortcomings

- f. We don't have a celebration every year to say thanks for all your hard work, all your generous time, all your contributions

- g. We don't have a lot of after stories where we have someone come in that tells about the wonderful things they did with the gift that they got

IV. Not Needing to Lead Generosity

1. Leadership of Giving

- a. Ways of helping individuals close the gap between their current status and the wealth that we enjoy
- b. We really don't spent a lot of time talking about it
- c. Not because we're against it but it just doesn't come up
- d. Have we ever talked about abundance and generosity? We're probably -- I don't know if we do much of that
- e. We have responsibility to make sure there's an awareness at the congregation of the activities that we're doing
- f. Make sure that the resources we've been entrusted with are properly and thoughtfully cared for

APPENDIX K

PASTOR BENJAMIN INTERVIEW CODING

I. Leading Generosity⁷

1. Definition of Generosity

- a. Freely give
- b. Abundance
- c. Sacrificially
- d. Challenged

2. Leadership in Sharing

- a. Address it and preach on it
- b. How generosity connects with scripture
- c. I've got no problem going to people and asking for money if there's the need
- d. Wise as serpents and as innocent as doves
- e. Lift up the reasons why we're going to be improving this building and how this is a tool for us to do ministry
- f. That's been helpful for me to be a good steward
- g. Good things that can happen from capital campaigns that can help open up people's hearts and mind
- h. A good financial background has been helpful for me

II. Lacking in Financial Need

1. Barriers to Giving

- a. We're comfortable, we've got money in the bank
- b. Not pressing the need
- c. Too easy
- d. Increasing demands on a household
- e. Life situations
- f. Struggle here has been is that there hasn't been a strong need
- g. Some of my classmates were seeing their student loans as a part of their financial giving
- h. Worship format is formal and there are no announcements

III. Sharing without Planning

1. Congregation and Giving

- a. Come together to give

⁷ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

- b. Identifies 12 special ministries
- c. This congregation really responds
- d. Want to know if there's a need
- e. Looks beyond their own doors
- f. Into the community
- g. Finding needs
- h. Pull together and get it done
- i. Have a lot of ownership
- j. Going to utilize their gifts
- k. We give 10%

2. Shortcomings

- a. More could be done
- b. It makes us just into another social service agency
- c. Not a sustained conversation about it
- d. We just go with the flow, what's needed when

IV. Living Gratefully

1. Reasons for Generosity

- a. Something moves within them, stirs within them
- b. Look at what we can do
- c. Opportunities
- d. Needs of the wider community and world
- e. It's all a gift
- f. Just by participating says that we're committed

2. Inspiration for Giving

- a. Permission to dream and to look outside the doors
- b. Faith is a verb, it propels us into action
- c. Rather give money away than to pay a bill

3. Abundance

- a. Abundance of life
- b. We have a generous God

APPENDIX L

BEAR LUTHERAN CHURCH FOCUS GROUP CODING

I. Sharing through Inspiration⁸

1. Defining Generosity
 - a. Freedom to give whatever is needed
 - b. Outside of the church walls
 - c. Giving is love
2. Reasons for Giving
 - a. You know that it's needed
 - b. A real need
 - c. It just feels good to give
 - d. It's a physical, tangible thing
 - e. Realize the need
 - f. There is a relationship
 - g. Think it just feels great to give back to your community
 - h. You need to give back, and help those who are less fortunate
 - i. As you give and how good it feels and we can get back from that, how you're taken care of
3. Inspiration for Giving
 - a. When we bring in groups to talk to the congregation
 - b. Developing a relationship
 - c. What the church meant to them
 - d. There's certain people in this congregation whose faith is just stunning
 - e. You do get taken care of in life in certain ways

II. Hindering Generosity

1. Barriers to Giving
 - a. I don't like people trying to sell me stuff, in general
 - b. Competing demands for money
 - c. It is easier to plan when the kids are growing up and out of the nest and the mortgage is paid for
2. Fear
 - a. Fear that you won't have enough
 - b. Not using fear or negativity
 - c. Not a world of fear involved when there are appeals

⁸ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

III. Positive Sharing

1. Giving in Your Church

- a. Pastor deals with it in a positive way and doesn't lay a guilt trip on you
- b. Priority to outside the church
- c. Kids going on a summer mission trip
- d. Pretty generous congregation
- e. A big budget deficit. It hasn't been a problem
- f. It's like you're being chased we don't have those kind of problems, at least right now
- g. Good feeling like I have about this congregation, which is really powerful
- h. It's infectious in a good way
- i. "Oh, see they're always asking for money." I don't get that sense here at all

IV. Leading Generosity Responsibly

1. Leadership for Giving

- a. Health of a congregation and the generosity go hand in hand
- b. Be good stewards of the congregation's money -- we need to show them
- c. Just to talk about opportunities and just give examples of things that we've heard or seen, how people are generous, are giving
- d. Be transparent
- e. You can't be afraid to be honest about what's going on

APPENDIX M

PASTOR SIMONSON INTERVIEW CODING

I. Living Generously⁹

1. Defining Generosity
 - a. Freedom and fun
 - b. Making a difference in the world and getting a huge charge out of it
 - c. Touching people with the spirit of joy
2. Reasons for Giving
 - a. People want to support good work, God's work
 - b. Stories of other people
 - c. I'm inspired by a challenge
 - d. I'm inspired by things that I value
 - e. Because it does feel great to be generous
3. Learning Generosity
 - a. We catch generosity from the people around us
 - b. Watch my dad write checks and put them in the little offering envelopes every single Sunday
 - c. The more we share those stories of generosity the more we are shaped to be generous

II. Leading Generosity

1. Leadership in Giving
 - a. Living generously is infectious in a good way
 - b. Financial generosity is something that I continually aspire to
 - c. The more you ask the more opportunity you give people to be generous
 - d. Asking and encouraging
 - e. Telling stories of generosity
 - f. Communicating the good that's happening here,
 - g. Managing it well
 - h. Being really above board and clear about how money is managed
 - i. Our stewardship team has a goal to foster generosity not just on behalf of our congregation but to foster generous living
 - j. I want to live blindly generously and it's interesting
 - k. Lift up those stories of generosity
 - l. Give people a chance to celebrate and applaud and feel great
 - m. If we don't ask, people aren't invited

⁹ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

- n. I challenge myself to be generous as often as I can
- o. I see myself as a leader by example in my own congregation

2. Scarcity and Abundance

- a. When you live we out of a sense of abundance, that's way more fun to be around than nervousness and scarcity and a lack of abundance
- b. Living in a sense of freedom around resources and their availability
- c. We catch scarcity from the people around us

III. Inviting Others to Generosity

1. Attitude Toward Giving

- a. They love what they do because they get to give away money
- b. Discipleship takes committedness and dedication and devotion and stick-to-itiveness
- c. An invitation into a life of generosity

2. Giving in Your Congregation

- d. They'll support us to do good work
- e. Our people are wildly generous
- f. The generosity just seems to be endless
- g. I feel like that the stewardship is something that we leaned into, maybe, necessarily but maybe because of invitation It just felt right

APPENDIX N

VICTORIA LUTHERAN CHURCH FOCUS GROUP CODING

I. Living Generously¹⁰

1. Definition of generosity
 - a. Tithing
 - b. Giving outside yourself with any kind of means
 - c. Going above and beyond
 - d. Directing resources outside of the congregation itself
 - e. How much you have to stretch to put whatever in you have
2. Motivation for giving
 - a. Feeling good about it too, is not as much as feeling obligated
 - b. A really energizing, positive thing that everybody can get behind
 - c. We need this
 - d. They were inspired
 - e. Because of the things we do as a whole
 - f. Whatever we're giving is going for needed stuff and the important work
 - g. They're waiting for the cash on the sidelines to meet the word inspires
 - h. We're all aboard with its goals and its mission and everyone is excited
 - i. It's something beyond our walls we're giving others
 - j. Our enough is, way more than other people in Twin City Area, Africa
 - k. When you feel engaged then you have more desire to be financially generous
 - l. The passion of the individuals
 - m. One big thing that everybody could get behind and unify around, wouldn't that be just great?
 - n. A close personal connection, a close personal experience with the thing or the event or the project
 - o. Their legacies inspired me
 - p. Seeing what people gave them, that really did inspire me
 - q. This congregation really does mean something to us
 - r. Carrying your share of that load
 - s. Inspired by the value you obtain from the organization and from the people
 - t. People want to be asked

II. Not Presenting Opportunities to Share

1. Leadership in Sharing

¹⁰ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

- a. Not asking them to do anything that he had not himself
- b. One of our greatest limitations is that we don't ask
- c. We don't talk about giving except once a year
- d. We do tell some successes but not very often
- e. We don't do a very good job of finding out people's passions
- f. We haven't really talked from the pulpit
- g. I don't feel like I have any particular expertise or knowledge or background in fundraising
- h. Inviting more and bigger groups in on some of these designations and decisions and targeting
- i. Adapt a more year-round version of stewardship
- j. Prod them to catch up with their giving, perhaps, if they're falling behind
- k. We don't push people to provide more resources
- l. Accountable for how that money is spent
- m. What does God want us to do?
- n. I'm not one who talks about money or talks to others about money very often
- o. We don't ask because unless you have something to ask people to focus on, it seems counterproductive to ask

III. Hindering Generosity

- 1. Barriers to giving
 - a. Sometimes the way the pie is sliced up is the issue, not the size of the pie
 - b. strife
 - c. We have a limited amount of time and resources to invest in
 - d. I always wondered how much people know how much to give
 - e. We don't know who we are because we're doing so many different things
 - f. It's hard to define this church as what does it really stand for
 - g. We don't know who we are, where we're going, what the next big thing should be
 - h. We haven't latched on to the one big thing yet
 - i. The farther I get away from that connection, probably the less inclined I am to give
 - j. A little concern and trepidation about changing demographics
 - k. Getting through some big expenses
 - l. Unexpected expense
 - m. Student loans
 - n. There isn't the same emphasis on frugality and saving
 - o. We spend more ourselves than we ever use to, and so sometimes we spend less on others

IV. Sharing as Status Quo

- 1. Giving in your congregation
 - a. How generous people are and just an ongoing basis

- b. Somehow, we always seem to meet our budget
- c. I don't recall a time when there's ever been a significant budget short fall
- d. Valued the Church and this congregation and have contributed fantastically to it
- e. When needs have been raised and requests have been made for resources, it always seems to happen
- f. Not having one or two individuals carry this
- g. We think we're fairly frugal
- h. We haven't exhausted the well
- i. Something takes off, and it starts up organically
- j. Emphasis is really on maintaining the status quo
- k. The goal is not aspirational. The goal is traditional and status quo
- l. That we don't talk about money much
- m. We're giving people many choices of things they could share

APPENDIX O

PASTOR JOHNSON INTERVIEW CODING

I. Building Relationships¹¹

1. Relationships

- a. Sharing with something that needs it
- b. Bringing people together
- c. Connected with these others
- d. We're not just about ourselves
- e. Support something that's local
- f. People I care about
- g. Wanting to make a personal connection
- h. Getting into congregations and getting to start meeting people
- i. A sign of love and care
- j. Those personal connections help a great deal

II. Getting by Financially

1. Barriers to Giving

- a. There is only so much time and energy in the day
- b. Scared that if we talked about it, it meant there was a problem
- c. One person who really was looking for something different and out of step and I think it sort of derailed us
- d. They got tired of some of the fights
- e. Striving and trying to do the best they can
- f. If we tell about good things that are happening, we feel like we're bragging
- g. We overcomplicate stewardship

III. Sharing out of Joy

1. Inspiration for Sharing

- a. Treasure is where your heart goes
- b. Joy and community are two real huge parts that work a lot together in tandem here
- c. I think just talking about it and talking about that there is a struggle is helpful

2. Sharing in Your Congregation

- a. We compare up to those who are doing things that we can't

¹¹ Roman numerals are axial codes, numbers are focused codes and lower case letters are *in vivo* codes.

- b. We try to get it down to a single message that works for everybody
- c. We always feel like if we had just a little bit more, we could be more generous

IV. Lifting up Needs and Opportunities for Generosity

1. Defining Generosity
 - a. People who have joy and share out of that joy
 - b. A commitment that they make
2. Reasons to Share
 - a. Help support others
 - b. Be part of a community
 - c. Sense of joy
 - d. We value this gift
 - e. When there are individuals who will share about an impact
 - f. We're able to do things a whole bunch of people aren't able to
 - g. The need that's clear in something that we can respond to is good
 - h. It's a matter of our choices and the choices are what's on our heart

V. Leading Generosity

1. Communicating About Giving
 - a. Talking about money doesn't mean there's a problem
 - b. Being able to focus on a few of the needs
 - c. You don't need to apologize for asking for money to do great things
 - d. How do we just get rid of the word "stewardship"?
 - e. How to be really consistent in regular giving, and then what's above that
2. Role as Leader
 - a. To be able to talk about what ways we make an impact
 - b. Communicating with people both about needs and opportunities and successes
 - c. It helps people to say, "We can do this"

APPENDIX P

QUANTITATIVE DATA RESULTS FROM QUESTIONNAIRE

Table AP.1. Mean of Age of Participants

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean Age	62.91	46.13	64.33	54.86	61.73	58.25
N	11	8	9	14	11	53

Table AP.2. Mean for Question: What is the Highest Level of Education You Have Completed?

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	5.16	4.13	2.78	5.29	5.36	4.68
N	11	8	9	14	11	53

1-high school

2-some college

3-associates degree

4-bachelors degree

5-some graduate school

6-complete graduate school

Table AP.3. Mean Answers for Question: How Many Years Have You Been a Member of Your Congregation?

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	4.45	3.50	3.22	4.71	3.64	4.00
N	11	8	9	14	11	53

1. <1 year

2. 1-5 years

3. 6-10 years

4. 11-20 years

5. 21-30 years

6. 31+ years

Table AP.4. Mean Answers for Question: How Often do You Attend Worship at Your Congregation?

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	2.36	1.50	1.33	1.43	1.18	1.57
N	11	8	9	14	11	53

1-weekly

2-several times a month

3-once a month

4-several times per year

Table AP.5. Mean Answers for Question: What is Your Yearly HOUSEHOLD Gross Income (Before Taxes)?

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	5.36	5.50	4.67	5.43	6.00	5.42
N	11	8	9	14	11	53

1-\$0-\$9,999

2-\$10,000 to \$24,999

3-\$25,000 to \$49,999

4-\$50,000 to \$74,999

5-\$75,000 to \$99,999

6-\$100,000 to \$149,000

7-\$150,000 to \$199,999

8-\$200,000 and up

Table AP.6. Mean Answers for Question: What Percentage of Your Household Income do You Share with Church or Other Organizations?

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	4.00	3.57	4.00	4.33	4.50	4.12
N	11	7	9	12	10	49

1-less than 1%

2-1% to 1.99%

3-2% to 4.99%

4-5% to 7.99%

5-8% to 10%

6-10%+

Table AP.7. Mean Answers for Question: Over the Past Five Years, My Financial Giving to My Congregation Has:

	Bear Lutheran	Pinewood Lutheran	Oak Tree Lutheran	Victoria Lutheran	Garden Lutheran	Total
Mean	3.36	3.38	4.43	3.57	3.00	3.50
N	11	8	7	14	10	50

1-Decreased

2-Stayed the same

3-Increased slightly (less than 1% of household income)

4-Increased (over 1% but less than 5% of household income)

5-Increased greatly (5% or more of household income)

Table AP.8. A Look at Your Financial Generosity

Mean answers for the following questions:

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. In my family of origin, sharing financial resources with the church or other organization was discussed openly	3.27	11	3.00	8	2.67	9	3.14	14	3.27	11	3.09	53
2. I believe everything I have belongs to God	4.36	11	4.25	8	4.56	9	3.71	14	4.36	11	4.21	53
3. My gratitude for God's blessings in my life continues to grow	4.73	11	4.75	8	4.78	9	4.08	13	4.18	11	4.46	52
4. My faith influences how I use my resources	4.64	11	3.63	8	4.22	9	4.29	14	4.09	11	4.21	53
5. As a leader in my congregation I believe it is important for me to be a role model in financial generosity	4.00	11	4.57	7	3.78	9	4.23	13	3.70	10	4.04	50
6. Sharing my financial resources with church brings me joy	4.45	11	4.29	7	4.76	9	4.00	13	4.15	11	4.31	51
7. I feel guilty because of my level of financial generosity	3.36	11	2.88	8	3.67	9	2.64	14	2.73	11	3.02	53
8. When I make decisions about household finances, charitable giving is a part of the decision process	4.18	11	3.75	8	4.33	9	4.14	14	3.55	11	4.00	53
9. My giving is a priority above all other expenditures	3.27	11	2.62	8	3.22	9	2.64	14	2.73	11	2.89	53
10. I am striving toward tithing (sharing 10% of my income) or beyond	3.55	11	3.63	8	3.67	9	3.36	14	3.09	11	3.43	53
11. I am comfortable talking with others about financial generosity	3.00	11	3.13	8	3.33	9	3.43	14	2.90	10	3.17	52
12. I am comfortable talking with others about my own generosity	2.45	11	2.86	7	3.11	9	2.50	14	2.82	11	2.71	52
13. I am a generous person	3.91	11	3.50	8	4.11	9	3.85	13	3.64	11	3.81	52

1-Strongly Disagree
4-Agree2-Disagree
5-Strongly Agree

3-Both Agree and Disagree

Table AP.9. A Look at Financial Generosity in Your Congregation

Mean answers for the following questions:

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. My congregation speaks openly and freely about financial generosity	4.00	11	3.00	8	3.76	9	2.86	14	3.45	11	3.40	53
2. My congregation is always asking for money	2.45	11	2.25	8	2.22	9	2.29	14	1.91	11	2.23	53
3. My congregation has trust in us as leaders to make decisions on their behalf	4.10	10	3.75	8	4.00	9	4.23	13	4.18	11	4.08	51
4. Financial generosity is mentioned in sermons in my congregation	3.27	11	2.25	8	2.33	9	2.14	14	2.18	11	2.43	53
5. My congregation focuses on my need to give and not the church's need to receive	3.73	11	2.13	8	2.88	8	3.09	11	2.73	11	2.96	49
6. Overall, my congregation does a good job of teaching financial generosity	4.00	11	2.87	8	3.67	9	3.50	14	3.70	10	3.58	52

1-Strongly Disagree

2-Disagree

3-Both Agree and Disagree

4-Agree

5-Strongly Agree

Table AP.10. Your Views on Your Congregation

Mean Answers for the Following Questions:

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. It is important for me to know how much my pastor is giving	1.64	11	2.13	8	1.67	9	1.71	14	1.45	11	1.70	53
2. I understand where my offerings go in the congregation	4.64	11	4.13	8	4.44	9	4.36	14	4.45	11	4.42	53
3. I can connect financial giving to the mission of my congregation	4.36	11	3.87	8	4.56	9	4.21	14	4.18	11	4.25	53
4. I see a spirit of gratitude and financial generosity in my congregation	4.91	11	3.75	8	4.11	9	4.00	14	4.64	11	4.30	53

1-Strongly Disagree

2-Disagree

3-Both Agree and Disagree

4-Agree

5-Strongly Agree

Table AP.11. Reasons for Sharing in Your Congregation

Mean answers for the following question: How strongly do the following describe your reasons for sharing your resources with your congregation?

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. Obligation	2.73	11	2.50	8	3.00	9	2.50	14	3.09	11	2.75	53
2. Guilt	4.55	11	4.38	8	5.00	9	4.21	14	4.91	11	4.58	53
3. Pleasing God	2.45	11	2.63	8	1.67	9	3.43	14	3.91	11	2.91	53
4. Giving makes me feel better	2.18	11	2.00	8	2.44	9	2.57	14	2.36	11	2.34	53
5. Congregation meets my needs	2.45	11	2.00	8	2.11	9	2.00	14	2.27	11	2.17	53
6. Congregation shares God's love outside our walls	1.73	11	2.13	8	1.67	9	2.07	14	1.64	11	1.85	53

1-Very Strong

2-Strong

3-Moderate

4-Some

5-Little/none

Table AP.12. Views on Sharing in Your Congregation

Mean answers for the following question: How strongly do the following describe your views on sharing your financial resources with your congregation?

	Bear Lutheran		Pinewood Lutheran		Oak Tree Lutheran		Victoria Lutheran		Garden Lutheran		Total	
	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean	N
1. Congregation has a clearly defined mission	2.00	11	1.63	8	2.00	9	2.50	14	2.00	11	2.08	53
2. Cheerful	2.09	11	2.00	8	1.58	9	2.42	12	1.82	11	2.00	51
3. Obligatory	3.45	11	3.25	8	3.22	9	2.77	13	3.36	11	3.19	52
4. Guilty	4.27	11	4.13	8	4.89	9	4.38	13	4.82	11	4.50	52
5. Joyful	2.18	11	2.38	8	1.67	9	2.58	12	2.27	11	2.24	51
6. Resentful	4.91	11	5.00	8	5.00	9	4.69	13	5.00	11	4.90	52
7. Guarded	4.70	10	3.87	8	4.78	9	4.23	13	4.30	10	4.36	50

1-Very Strong

2-Strong

3-Moderate

4-Some

5-Little/none

APPENDIX Q

DENOMINATIONAL REPORTING FORM AND INSTRUCTIONS FOR
FINANCIALS IN CONGREGATIONAL TREND REPORTS

The following information is taken from the trend report form of the NLCA used to report total receipts and benevolences. These statistics are self-reported by the congregations.

INFORMATION ABOUT THIS CONGREGATION'S FINANCIAL STEWARDSHIP

(Please round all figures to nearest dollar. Omit cents.)

9. Receipts during 2015

a. Regular giving	\$ _____
b. Designated giving	\$ _____
c. Earned income (any source)	\$ _____
d. Grants (any source)	\$ _____
e. All other receipts	\$ _____
f. TOTAL RECEIPTS	\$ _____

10. Total indebtedness as of Dec. 31, 2015.....

\$ _____

11. Disbursements during 2015

a. Current operating expenses	\$ _____
b. Capital improvements	\$ _____
c. Payments on debts	\$ _____
d. Mission Support (regular synod benevolence)	\$ _____
e. Other benevolence sent directly to the synod (for any synod OR churchwide appeal including NLCA World Hunger, Lutheran Disaster Response, Missionary Sponsorship, etc.)	\$ _____
f. Other benevolence sent directly to the churchwide office (for any churchwide appeal including NLCA World Hunger, Disaster Response, Missionary Sponsorship, etc.)	\$ _____
g. Benevolence sent directly to any of the following	
1. an activity in another country including a missionary, a congregation, a companion synod, a hunger program, disaster response, etc.....	\$ _____
2. camps	\$ _____
3. colleges	\$ _____
4. seminaries	\$ _____
5. social service group, agency or institution	\$ _____
6. campus ministry	\$ _____
h. All other benevolence sent directly to the recipient	\$ _____
i. Other expenses and realized losses	\$ _____
j. TOTAL DISBURSEMENTS	\$ _____

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