

# Generosity Unlocked: Teaching & Engaging Every Age

# MortarStone: Empowering Ministry

“To create a culture of generosity in churches through discipleship for community and global impact.”

# Partnering with Churches

- Engage Givers
- Disciple Givers Toward Generosity
- Operate with Excellence
- Lead with Insight, not Intuition



# How do you talk with givers?



**Generalizing  
messaging does not  
connect with anyone.**



# Median Giving & Giving Participation by Generation

Generation	Median Amount Given	Participation
Silent Generation (1928 - 1945)	\$2,525 (+5.2%)	25,855 (-16.0%)
Baby Boomers (1946 - 1964)	\$2,436 (+1.5%)	148,056 (-0.1%)
Generation X (1965 - 1980)	\$1,360 (-9.3%)	167,470 (+8.0%)
Millennials (1981 - 1996)	\$714.10 (-26%)	164,549 (+25.2%)
Generation Z (1997 - 2012)	\$250 (+14.2%)	56,348 (+82.4%)



# Generational Giving

## Generation Summary



	PRIOR MAR 2023 – FEB 2024	RECENT MAR 2024 – FEB 2025	DIFFERENCE
Lost Generation (1883 to 1900)	0 (0%)	0 (0%)	0 <span>● 0.0%</span>
Greatest Generation (1901 to 1927)	\$5,358.75 (0.01%)	\$4,099.00 (0%)	-\$1,259.75 <span>↓ 23.5%</span>
Silent Generation (1928 to 1945)	\$3,348,504.24 (4.59%)	\$3,886,375.02 (4.56%)	\$537,870.78 <span>↑ 16.1%</span>
Baby Boomers (1946 to 1964)	\$21,775,994.25 (29.83%)	\$22,696,988.04 (26.62%)	\$920,993.79 <span>↑ 4.2%</span>
Generation X (1965 to 1980)	\$19,982,038.68 (27.38%)	\$23,253,390.71 (27.27%)	\$3,271,352.03 <span>↑ 16.4%</span>
Millenials (1981 to 1996)	\$11,213,245.57 (15.36%)	\$12,016,637.81 (14.09%)	\$803,392.24 <span>↑ 7.2%</span>
Generation Z (1997 to 2012)	\$1,524,216.95 (2.09%)	\$1,908,720.13 (2.24%)	\$384,503.18 <span>↑ 25.2%</span>
Generation Alpha (2013 to Present)	\$187,556.02 (0.26%)	\$151,233.02 (0.18%)	-\$36,323.00 <span>↓ 19.4%</span>
Unknown	\$14,955,818.57 (20.49%)	\$21,340,689.02 (25.03%)	\$6,384,870.45 <span>↑ 42.7%</span>
Totals	\$72,992,733.03 (100%)	\$85,258,132.75 (100%)	\$12,265,399.72 <span>↑ 16.8%</span>

# Takeaway #1

For the first time in 2024, **Generation X gave more total dollars** than Boomers, although it took more givers to accomplish it.

**\$980 Million**

from 148,056 Boomers

vs.

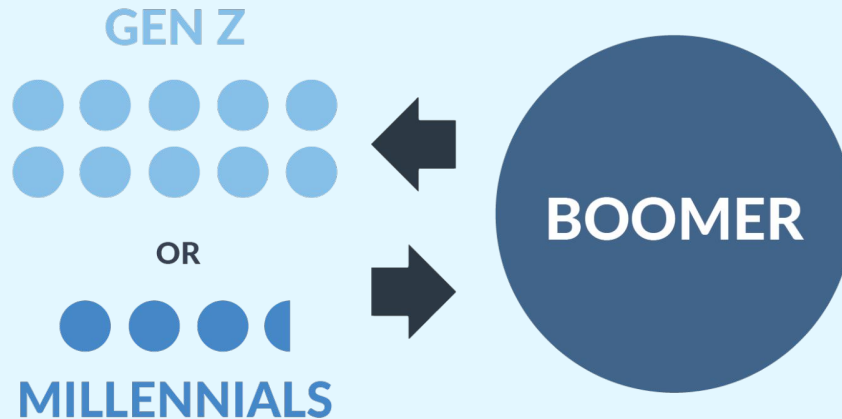
**\$999 Million**

from 167,470 Gen X



# Takeaway #2

It takes **3.4 Millennials** or **10 Generation Z** givers to replace **1 Boomer**.





# Myth #1

Churches can continue to rely on **Baby Boomers** to provide the majority of funding for the Church's financial goals and objectives.



# Myth #2

**Millennials** and **Generation Z** will increase their giving as their income increases and will replace the giving of **Baby Boomers** and **Generation X** .



# Next Gen Generosity

## Next Gen Generosity

Tim Deatrick, D.Min., CAP  
Director of Professional Services and Giver Engagement

### *What we currently know about the "next generation" (Zoomers and Millennials):*

- The next generation still wants to change the world and make the world a better place.
- They are negatively impacted by the economy with record setting personal debt and student loan debt. Because of their debt to income ratio and the impact of inflation, they have less discretionary income which is where giving comes from.
- Across the give scape, the next generation is giving less money and volunteering less time. However, they see their consumer choices, activism, and employment with not for profit organizations as valid ways to contribute.

### *The next generation is undergoing a revolution of "how" to achieve more impact. Some of the characteristics are:*

- Next generation donors are high maintenance and much more hands on. They have skills and are sophisticated thinkers. They want to be a part of planning and the decision making process of the organization.
- They want to see results, not the "big thermometer" that shows progress toward fundraising goals.
- They are turned off by the baton metaphor, because they want to work alongside the older generations. They want the wisdom of the older generation, but believe they also have ideas and perspectives that should be respected.
- To involve them means to take their ideas seriously. "We'll take a look at it" is donor speak for "no." They are innovators, and innovation is important to them.





**237 churches** beat inflation over the four years reported.

# How is Government Funding Downturn Impacting Nonprofits?

What Not for Profits Are Currently Doing...

What Local Churches Should Consider  
Doing...

# Q&A

*Contact Tim Deatruck*

*[tim.deatruck@mortarstone.com](mailto:tim.deatruck@mortarstone.com)*



# Next Webinar

NEW PRODUCT RELEASE

