

# WHY YOUNG ADULTS DONATE



**Though saddled with debt, young adults are eager to support causes that invite participation and create change. They seek a Christian alternative to consumer culture.**

BY CAMERON B. R. HOWARD

When she graduated from high school last year, Christina Lemmerman, 18, had a choice to make. She could take out student loans to move away and have the college experience of her dreams, or she could attend the university in her hometown, which offered her a full scholarship. The hometown school has an excellent reputation, but Lemmerman was not sure it would be a good fit for her. "I was dead set against it from the beginning of my college search," says Lemmerman, a member of First Presbyterian Church in Columbus, Mississippi. "I didn't want to live 20 miles from my parents! I wanted to have a 'real' college experience."

Still, the prospect of graduating with thousands of dollars of debt, even after scholarships and savings, was daunting. Lemmerman decided to follow a debt-free path for college. "I won't owe any money to anyone after I graduate in 2017. I think I made the correct decision to help me in the long run."

Lemmerman's experience of a debt-free education is unusual. Many college students have no choice but to take out loans to pay for the ever-increasing costs of an undergraduate education, which, according to the College Board, averages \$8,893 per year for in-state or \$22,203 for out-of-state public schools and \$30,094 for private colleges.

That debt is at the forefront of young adults' worries today. According to a 2013 survey conducted for Wells Fargo, 54 percent of adults ages 22 to 32 report that debt is "their biggest financial concern," and 42 percent describe their debt as "overwhelming." As reported by the Project on Student Debt, 71 percent of the undergraduate class of 2012 graduated from their four-year college with an average of \$29,400 in student debt.

The student loan crisis affects young adults in all demographics, but low-income and minority students most. African American students are more likely to carry debt, and more of it, than their

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white, Hispanic, or Asian counterparts. The College Board reports that 27 percent of black bachelor's degree recipients have \$30,500 or more in student debt, compared with 16 percent of white students, 14 percent of Latino students, and 9 percent of Asian students.

Consumer debt, particularly credit card debt, also weighs heavily on many young adults. Ryan Baer, 35, pastor at Ridglea Presbyterian Church in Fort Worth, Texas, recalls getting his first credit card as a freshman at the University of Missouri: "They were giving away free T-shirts if you signed up for a credit card. I was 18 years old and walked away with a \$500 limit on a Citibank Visa—and a T-shirt." Later, when Baer and his wife, Amy, got married, they carried a

combined debt of nearly \$30,000. Thanks to the national Credit Card Accountability, Responsibility, and Disclosure Act of 2009, such aggressive marketing to people under 21 has been outlawed, though credit card companies find ways around some of those limitations through social media and other platforms.

#### An image problem

Today's young adults might have a debt problem, but they also have an image problem. Millennials have a reputation for selfishness, narcissism, and insatiable appetites for social media and new technologies. The May 20, 2013, cover of *Time* magazine famously called millennials, those born between 1980 and 2000, the "Me Me Me Generation." Many mainline churches have

bought into this negative image, thinking that young people are unwilling to share their financial resources and generally uninterested in participating in church life.

It is true that many young adults distrust institutions, but they also actively support initiatives through advocacy and fundraising. Millennials are eager to contribute to causes they believe in. Eighty-three percent of young adults who responded to the Millennial Impact Report's online survey made a charitable donation in 2012. The same report explains that millennials are most likely to give to several initiatives in smaller amounts: 40 percent reported that their biggest gift in 2012 was \$50 or less, and another 23 percent reported an upper limit of \$100. Despite gloomy job prospects

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and a troubled economy, millennials want to make a difference in the world, regardless of how much money they make.

Andrew Nam Chul Osborne, 28 and Presbyterian, is codirector and cinematographer for *Daddy Don't Go*, a documentary following the challenges of four young fathers and their struggles with poverty in New York City ([facebook.com/daddydontgothemovie](https://www.facebook.com/daddydontgothemovie)). Osborne and Emily Abt, director of the project, raised money for the film on Kickstarter, a crowdfunding site that allows contributors to give as little as \$5 to support initiatives. In exchange, contributors get "rewards" based on the amount pledged, such as exclusive updates on the project or their name in the film's credits.

The *Daddy Don't Go* campaign raised more than \$83,000. Based on web traffic, Osborne believes a majority of their backers were under 35.

Crowdfunding "allows people who are passionate about a subject or cause to give in any way they can and still feel like they've made a difference," Osborn says. "And they can actually see where their money is going."

The success of programs such as Kickstarter shows that young adults are mission-oriented rather than institution-oriented. They want their time and their money to make a difference in the world, and they hold churches to that standard as well. "I don't want the church to just be there and maintain itself," says Allen Bryan, 32, a medical resident in Boston who identifies as an Episcopalian with Cumberland Presbyterian roots. "I feel like the church is here to do things, to go out in the world and make a difference. Christ did not sit on a stone in Galilee and ask people to come to him. He went down the street and found somebody who was lame, and he healed them. I think the church should do that too."

Robert Hay Jr., 35, a ministry relations officer for the Presbyterian Foundation, encourages congregations to understand that young adults want a year-round sense of belonging to a mission-oriented community: "Young adults give to something they've worked on, something they have sweat equity in. They're going to be involved with their time first." Yet for many congregations, stewardship is confined to seasonal campaigns focused on keeping the church afloat. This annual campaign might be the only time churchgoers discuss giving their time and resources.

#### 'A matter of liberation'

Ryan Baer thinks churches need to talk about money a lot more and that churches should articulate biblical principles for personal finance. "I truly think this is a matter of liberation. We are the most marketed-to generation that has ever lived. We have to teach our kids and the people we pastor how to make good choices so they don't get trapped."

Congregations can challenge the messages of consumerism and indebtedness pushed by the dominant culture. Debt often is presented as a means to an end, part of an unspoken social contract: *Student loans get you to the "right" school so you can get a better job. Debt is only temporary; hard work will lead to a higher salary. More spending will help you and the economy in the long run, even if you cannot afford it now.* These cultural expectations turn out to be misleading for many young adults, who face unemployment levels nearly twice as high as the unemployment rate for the United States population at large, despite their educational attainments. "We can resist the myth that you can't live in the 21st century without a credit card," says Baer. "If we orient ourselves theologically to how we manage everything on God's behalf instead of 'owning' it, it changes our

perspective on how we think about our resources."

In his now classic 1999 *Christian Century* article "The liturgy of abundance, the myth of scarcity," biblical scholar Walter Brueggemann writes: "The market ideology wants us to believe that the world is profane—life consists of buying and selling, weighing, measuring and trading, and then finally sinking down into death and nothingness. But Jesus presents an entirely different kind of economy, one infused with the mystery of abundance and a cruciform kind of generosity." People of all generations hunger to hear the good news of Jesus' abundant alternative to consumer culture. For young adults, this message is all the more urgent, as promises of prosperity have given way to debt and unemployment. By including economic realities in the everyday life of Christian community, churches can help young adults look at personal finance as stewardship, directing attention away from the promises of the world and toward the promises of God.

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## LEARN MORE

See Adam J. Copeland's "Kicking in together" article about Kickstarter in the March 2014 issue of *Presbyterians Today*.

For debt assistance, connect with the Financial Aid for Service office of the Presbyterian Mission Agency: [pcusa.org/financialaid](https://www.pcusa.org/financialaid).

For free stewardship tools, resources, and opportunities, visit the Presbyterian Foundation's resource center: [pcusa.org/stewardship](https://www.pcusa.org/stewardship).