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# Intergenerational Transmission of Religious Giving: Instilling Giving Habits across the Life Course

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**Abstract:** This paper investigates the research question: How do religious youth learn to give? While it is likely that youth learn religious financial giving from a variety of different sources, this investigation focuses primarily on how parents teach giving to their children. Supplementary data are also analyzed on the frequency in which youth hear extra-familial calls to give within their religious congregations. In focusing on parental transmission, the analysis identifies a number of approaches that parents report using to teach their children religious financial giving. It also investigates thoughts and feelings about religious financial giving by the children of these parents as a means of assessing the potential impacts of parental methods. Additionally, congregation member reflections on how they learned to give provide insights on giving as a process that develops across the life course, often instilled in childhood, but not appearing behaviorally until adulthood. As such, this paper contributes to a life course understanding of religious giving and has implications for giving across generations.

**Keywords:** financial giving; prosociality; life course development; youth; parents

## 1. Transmission of Prosociality

Many religious faiths call adherents to serve others [1]. Given the congregational structure of religious institutions in the U.S. [2], transmission of religious giving is central to the continuation of religious organizations across generations. The need to better understand this process is underscored by recent trends indicating declines in religious participation across generations [3–5].

A study of American religious congregants reported that an overwhelming majority of respondents cited their parental upbringing as one of their primary explanations for their current giving, saying that they give to the church because that is what their parents raised them to do [6]. A number of pastors interviewed also reported the important role of parents in cultivating giving. These pastors attributed the dearth of giving in their congregations to parents not teaching their children to give. This research indicates that parents play a central role in cultivating giving, with both givers and pastors citing parental teaching as an important socializing agent that helps to explaining giving. However, it remained unanswered how it is that parents pass on an inclination to prosocial behaviors, especially giving.

Reviewing numerous studies on the transmission of prosociality, giving scholars find that modeling desired behaviors is key in their actualization [7]. In focusing on the transmission of giving time resources across generations, two primary methods that parents used to increase prosocial behavior in their children were identified: Rewarding prosocial behavior in children with parental approval and a process of “value internalization,” whereby children learn to value what they see valued by parents. Providing initial evidence on transmission of prosociality through role modeling of giving time resources, these findings raise questions as to how learning to give financial resources

may be similar to or different from transmission of giving time. In a study specifically examining the transmission of financial giving across generation, researchers find a strong relationship between the religious giving of parents and the religious giving of their children as grown adults [8]. Based on developmental psychology studies, these researchers outline a number of mechanisms by which parents teach financial giving, finding that role modeling is effective in increasing giving in children.

Combined, these studies indicate that parental role modeling is an important part of the transmission of giving across generations. They also indicate remaining questions in need of study. For example, a thorough review of extant studies on parental teaching of prosocial behaviors finds that the majority of investigations are social psychological experiments [9]. They identify and outline a host of different mechanisms in these studies but also note that the experimental nature of this research imposes significant limitations. Experimental research can only measure the effects of these methods within the laboratory setting, which can be limited in its external validity, giving little indication of the actual extent of particular methods. In particular, scholars observe that these experiments did not use the child's actual parents when testing the aforementioned methods. They also observe that this experimental research cannot report on the prevalence with which these methods are used outside the laboratory, noting that laboratory-observed behaviors may not be practiced at home. It also remains unknown whether these methods transmit into adulthood prosocial behaviors.

This study contributes to extant knowledge on transmission of giving by examining data collected in natural settings. Based on calls for needed research in prior studies, this investigation links parental teaching of giving with data collected from the children of those parents. By using an interview format to gather data about religious and charitable giving from both parents and their children, this study reports on the prevalence of various teaching methods and analyzes the thoughts, feelings, and actual giving practices of both adult and youth congregation members. In a third contribution, the data provide a concurrent reflection by adults of how they learned to give, providing some insights into the long-term effects of parental teaching methods after transitioning into adulthood. In so doing, this study contributes a needed balance to experimental methods by providing qualitative, meaningful, relational, and life course data on transmitting religious giving.

## 2. Data and Methods

Data analyzed are from the Northern Indiana Congregation Study (NICS). NICS was a collaborative, mixed-methods research project that collected data in five phases, beginning in 2007 and concluding in 2009. The first phase consisted of phone surveys conducted with all congregations located in three mid-sized contiguous cities with a response rate of 98.9 percent ( $n = 269$ ). Next, U.S. Census data was linked to the congregational survey data by postal codes. Third, in-person interviews were conducted with a stratified quota sample of youth ministers from these congregations ( $n = 42$ ) [10]. The fourth phase entailed a continuation of the project via content analysis and participant observations with four religious congregations selected to represent each of four aggregated Christian denominational categories defined by as mainline Protestant, evangelical Protestant, black Protestant, and Catholic [11]. Religious worship services, youth groups, Bible studies, confirmation classes, Sunday schools, and other congregational meetings were observed throughout the course of a year. A total of 229 discrete events were observed with a total of 724 recorded pages in field notes in each of the congregations (EP: 83 events and 311 pages, MP: 62 events and 162 pages, BP: 13 events and 34 pages, CA: 71 events and 217 pages). Content analysis included online and printed materials.

The fifth phase of the study, upon which this investigation most heavily draws, consisted of additional in-person interviews with congregation members, youth participants, and parents of youth participants ( $n = 233$ ) with a response rate of 87.6 percent. Youth participants were all adolescents and spanned the range between middle school or high school seniors. They were stratified quota sampled across a range of time involved in the youth group, frequency of attendance, perceived race and ethnicities, perceived socioeconomic status, and perceived engagement in youth activities. Parents were selected to match interviews with participating youth who were interviewed for this study.

Congregation members were selected from a list provided by each congregation in which individuals were categorized by their giving and participation levels.

The interviews lasted an average of an hour in length and were recorded and later transcribed for analysis. At the evangelical Protestant church, a total of 84 interviews were completed with an 89.4 percent response rate. Interviews were conducted with one pastor, one youth minister, two financial officers, 35 congregation members, 26 participating youth, and 19 parents of the participating youth. Interviews at the mainline Protestant church were conducted with a total of 70 respondents with a 90.9 percent response rate. The interviews consisted of one with the pastor, one with the youth minister, two with financial officers, 30 with congregation members, 23 with participating youth, and 13 with parents of participating youth. At the black Protestant church, a total of 20 interviews were completed with a 90.9 percent response rate. These interviews consisted of one youth minister, 12 participating youth, and 7 parents of participating youth.<sup>1</sup>

For this analysis, we focus especially on interview questions that asked parents how they taught their children about giving. Responses were organized into a typology of teaching methods and were coded for subsequent analysis. Parents were also coded as teaching children with low, medium, or high intensity, measured in terms of their described frequency for engaging in giving teaching with their children. The children of these parents were asked questions on their thoughts, feelings, and practices regarding religious and charitable financial giving. Their responses are categorized into most noted themes as described below. Congregation members were also asked a set of questions that investigated how they taught their children to give to the church and how the congregation members themselves learned to give. We draw in particular on these retrospective accounts of learning to give as a primary benefit of qualitative interviews that allow a life course perspective on giving as a dynamic process that unfolds over time. While recollection is not perfect, we give credit to their life course assessment.

### 3. Findings from Parent Interviews

In the following sections we report emergent themes from religiously involved adults and youth in-depth interviews on: the methods parents employ for teaching their children to give, youth thoughts and feelings about giving, and adult congregation participant reflections on learning to give. In this first section of results, findings from parent interviews revealed a variety of different methods employed in teaching their children to be givers, which are summarized below. In so doing, this paper offers an exploratory analysis of the meaningful categories that are operative across generations in everyday social settings and without the artificial controls of laboratory settings or with assumptions made across research studies investigating adults or youth but without parent-child links and among different people experiencing the same social context.

#### 3.1. Modeling Giving

One of the prevalent methods for parents teaching their children to give was through modeling giving. Modeling giving was mainly discussed in terms of parental behaviors at Sunday services. As one parent described: "Every week, they see us go to church. They see us write out a check, put it in an envelope, and put it in the [plate]; so [we] model giving." Nearly one-half of all parents interviewed spoke about using this "teach by example" method, a notably high amount considering that modeling was not directly asked about during the interviews.

However, some caveats are important to mention. First, modeling seemed to be mentioned in some cases when parents may not have actually done anything intentional to teach about giving. For example, one parent stated, "They see us put money in the collection plate, but you know what, we are guilty of not really discussing that as they were growing up." Due to the social desirability of

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<sup>1</sup> Catholic parish interviews were also conducted but are not included in this analysis due to a number of differences between the Catholic parish and the three Protestant parishes [12].

wanting to be both a generous person and a good parent who teaches children appropriately, it could be that asking parents directly about giving provoked parents to affirmatively describe themselves as having taught their children about giving and referred to indirect “osmosis” type approaches as their hope that prosocial giving messages were transmitting across generations. In summary, it seemed to us that some parents mentioned modeling through indirect example as an alternative to admitting that they had not done anything explicit to teach their children to give. This possibility is supported by the fact that none of the parent interviewees ever mentioned not teaching their children about giving to religious causes, even those parents who we knew from the congregation records were not actually givers themselves.

In addition, parents who described using modeling techniques for teaching their children about giving also often described not knowing whether their children actually took note of their giving behavior. For example, parents made statements such as, “I think they see me and my wife give;” “I guess [by] seeing examples from us [they may learn to give];” or “It’s just kind of there for her [the chance to learn about giving] because it’s always done.” Statements such as these indicate that this initial modeling category is one that is often done passively and without conscious attention. Hence we separate it from the more specific and explicit approaches to giving described below. However, there were a few exceptional cases of parents who described it as a more intentional method of teaching giving. One parent explained, “They see it [giving]. Because every Sunday, they know we have envelopes,” and this parent continues by saying, “They know this [giving] is an every Sunday thing.”

It seems then that most parents who have not given a great deal of conscious thought to how to teach their children about giving employ an “osmosis” form of modeling, meaning they hope that children learn through absorption by being exposed to the giving behavior of parents. Some parents who took this “osmosis” form of modeling giving described it though as being intentional because they saw the regularity of the modeled behavior as an effective means of communicating its importance to their children. Nevertheless, the implicit aspect of this method distinguishes it from those that follow. In terms of prevalence, modeling occurred evenly across the congregations studied, and there were no noticeable differences in terms of gender or socioeconomic status.

### 3.2. *Providing Money to Children to Give*

The second teaching method identified here involves parents providing their children with money for the explicit purpose of donating it to the church or charity. One parent outlined the rationale behind this method, stating:

I did it early on. This was before they had any of their own money, really. Just because they wanted to put something into the basket. And so I felt like that was a good [thing]. If the physical act of putting something in the basket were to help them understand the importance of providing that support, I thought it was a good exercise [13].

Here, the parent gives each child a dollar bill or loose change, with the aim of creating a habit that the child will eventually sustain with their own money.

A majority of respondents professed to employ this method with their children, though that is perhaps because interviewers asked directly about this method. This may have conveyed to parents that this is a desirable practice and provoked their mentioning something they would have otherwise forgotten or neglected to mention. However, the same would also be true in many forms of survey and experimental research, though the distribution of this method relative to other suggested methods may be different than what is found in this open-ended interview format.

Despite the fact that many parents mentioned this approach, few seemed to rely solely on this method for teaching their children to give. Parents who mentioned it often qualified that this was something they used to do in the past, saying, “When they were really little we did, but after that, no, we didn’t” or “If they don’t have it, we do give it to them.” This provides evidence that parent methods for teaching about giving may be dynamic and changing over time in relation to child development

stages. Parents may begin in early ages with giving their children money to donate and then move toward more explicit verbalized forms of teaching giving as their children develop the cognitive capacity for those discussions.

It is worth noting however that some parents we interviewed specifically mentioned not using this method for teaching about giving. For example, one parent explained, “My husband does that. I think it’s unconscionable [for him to hand money out during church], but last week we were at church. We were at a different church on vacation, and he starts handing out money to them, like ‘here’s \$2.’ I’m like ‘what are you doing!’” Another parent articulated her dissatisfaction with this handout method:

My husband would give each one of them a quarter. He goes, ‘Ok, this is for your offering.’ I’m just ‘Ehhh.’ It grated on me. It was just him giving them a quarter to put in the thing. There was no, there was nothing that they were doing at all [13].

Thus, a handful of parents—notably mothers in this case—specifically mentioned not liking this method for teaching about giving. This seemed to be for a variety of reasons that deserve further exploration, especially considering the gendered nature of the critique coming from wives disliking a behavior of their husbands.

While we only had a few instances of this critique, we explore each of the three critiques for indications of what in particular was seen to be a problematic aspect of the approach. In one case, it seemed to be about the visual attention on money, with the parent worried this would be seen as flaunting their money to others and having to endure embarrassment of showing their money to other congregants, even for the purpose of giving it away. In another case, it seemed that the dismay conveyed was rather that the dollar amounts were too small, that giving quarters was worse than giving nothing because it almost insulted the act of giving in amounts that were expected to be greater. In a third case it seemed that the critiquing parent desired the other parent to teach their child about giving in a way that was more explicit, akin to the approaches below.

Although given the insights from some parents regarding teaching about giving being dynamic over the life course, we wonder if the dismay over the other parent employing this method was more about a developmental mismatch, an embarrassment that one parent was employing a method perhaps more appropriate for early childhood while the other considered their children to be developmentally ready for more advanced methods.

Regardless, it was clear that some parents considered this to be an effective method of teaching giving, at least at developmentally appropriate stages. That a handful of parents critiqued the method, or perhaps the use of the method in isolation, and the gendered aspect of these critiques are areas worth investigating further in future studies. It is also notable that there was a considerable disparity between congregations with parents using this method. All but one parent at the mainline Protestant church mentioned using this method, while parents at the evangelical Protestant and black Protestant church were split evenly between those who did and those who did not provide their children with money for giving. This also indicates that a large proportion of parents across all these congregations employ this method and warrants its further study.

### *3.3. Handing Giving Envelopes to Children*

Another method described in parent interviews seems to attempt to blend the previous two methods. When employing this method, parents hand an envelope that contains their own monetary offering to their children so that they can place it in the plate or basket for the parent. As is the case with the previous form of teaching giving, in this form of teaching the parent also models religious giving by actively bringing the giving act to the child’s attention and gives the child an experience in sharing bodily in the giving act.

At the same time, parents employing this method sometimes described it as distinct from that of giving money directly to children for them to put into a collection (Section 3.2). For example,

one parent's explanation of this method helps to illuminate the distinction from the previous method discussed:

Okay, do we hand them our envelope to set in the plate? Yes. Do I give them money to put in the offering plate upstairs? No, I do not. I think that's a, because that's not the point of giving, if somebody, you need, it's first fruits. It's something that you've worked and you've labored for. So if you hand it to your child to throw in there, that's not teaching them anything [13].

Although parents rarely mentioned using this method, it is important to distinguish it from the one previously discussed because in the former method the children are performing the giving act using money they are directly holding and could perceive to be their own, especially among younger children. In distinction, this method of handing to a child an envelope containing money appeared to still bring the child in on the giving act while also making clearer that the parent was the one who labored for the money given, which appeared to be an important qualitative distinction for a handful of the interviewees as it corrected what they viewed to be problematic about the method described in Section 3.2.

#### 3.4. *Teaching to Give through Conversation*

In distinction from the previous three methods, this method does not involve the giving act by either the parents or youth, and instead teaches giving by conversational means.<sup>2</sup> This category encompasses a wide variety of conversations that parents reported having with their children. Parents in this category may have explained the importance of giving, produced reasons for its practice, or discussed their child's own practice of financial giving. Using this coding scheme, approximately one-half of parent respondents employed this method.

Often this method is used to provide important information about giving that children might not otherwise glean from signals at church services, Sunday school, or youth group. For example, one parent stated, "[Parents] need to explain to [their children] why they are giving tithes so they have a better understanding of it. There are a lot of adults who don't know why you should tithe." Another parent agreed that while modeling may be helpful, oral training is imperative to learning how to give: "Explain to them what it is, yes. And money, period. How to be a good steward."

In a similar vein, parents also use oral communication to remind children of this part of their involvement in church and to keep these ideas at the forefront, especially as coupled with the modeling methods previously described. For example, one parent explained, "Every now and then I'll say, 'Do you realize there's \$4 in this envelope this week?' Or whatever it is and I'll say, 'Doesn't that make you feel good that you're giving back?'" By periodically maintaining an explicit discussion about giving, parents use this method to verbalize lessons about giving that might not be conveyed any other way.

Teaching financial giving through conversation did not vary across denomination. However, of note is that this method appears to be a mostly upper-class phenomenon, as this method tended to be used by high-income households and by high givers. It is also notable that a gender difference was detected, with a majority of fathers reporting using this method and a minority of mothers reporting it, suggesting that fathers are more likely to teach giving orally to their children.

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<sup>2</sup> That distinction being made, it is often the case that parents employing the previous methods also employ this method. The caveat regarding distinction is thus an analytical one and not of differences in lived practices.

### 3.5. Positive Reinforcement of Giving

Parents who used this method sought to solicit their children's continued giving by offering positive reinforcement in the form of praise or recognition on any occasion of their child's generosity. For example, one parent explained how she taught her son to tithe:

It was really a neat moment because we went into the bank, and I showed him how to do the deposit slip, and then he got the \$50 back and I told the teller "See, he is taking his tithe right off the top. And she thought that was so neat. And he didn't like [say] 'Mom would you shut up?' He just kind of smiled and was like 'Yeah that's what I'm doing.' And so he put it in his envelope the next day [13].

Given the simplicity of this method, it is notable that parents rarely reported using this method. However, it is possible that that is a method employed more often but not readily recognized by parents as one of the ways in which they teach their children to give, especially because interviewers did not specifically ask parents about this method. Alternatively, it could have been rarely reported because it requires youth having their own money to be able to give, which could be a later life developmental stage than the one at which many of these youth were in currently. Nevertheless, the fact that it was mentioned without being asked about indicates its importance as a meaningful category for at least some and warrants its investigation in future studies.

### 3.6. Encouraging, Expecting, or Forcing Giving

Another method employed by parents to teach giving involves parents making it known to their children that they would like them to contribute a portion of what money they receive to the church or charity. This is done with varying levels of influence, starting with parents who merely encouraged giving. For example, one parent explained, "We told him it would be nice if he would, and he did. Now is he regular about it? No. And do I sit there every week saying 'Now are you doing this?' I encourage, I don't force." Here, the outcome of whether or not the child gave is less important than the fact that the parent's wishes were explicitly made known.

An example of an elevated level of explicit expectation communication is this: "We have told him that when you get a paycheck, you need to take money out of that and set it aside to put in the church on Sunday, whether in Sunday school. That's part of what you should be doing." At further levels of encouragement, some parents ensure that their wishes are carried to fruition. One parent reported, "He gets an allowance, started an allowance at six or seven or whatever, and a portion of it went to immediate spending and a proportion of it went to the church."

Thus, while some of the parents in this category sought to encourage their children to give, others ensured their children acted upon their wishes. In terms of the proportion of parents employing this method, about half of the parents at the evangelical Protestant and black Protestant churches mentioned this method, while few parents at the mainline Protestant church mentioned using this method. Thus, it appears that strongly encouraging giving may have theological correlations. Additionally notable is this method is more prevalent among low-income parents.

### 3.7. Give-Save-Spend

A similar but more explicated way of teaching giving has analytical distinctions from the previous method, while also overlapping somewhat. Parents describe this method as an organized accounting system for teaching children giving. In this method a proportion of the child's money is given away, a proportion is saved, and the remaining amount is available to spend. Parents who cited this teaching style described it with notable similarity:

They have three envelopes, when I pay them their money for the week, they have a give, a save, and a spend and they have to give ten percent and save ten percent and then they can spend the rest in the spending envelope [13].

When they earn money, or when they receive money, you have certain jars where you have the money that you want to save; you have money that you want to spend and money that you want to give [13].

When the kids were two [years old] they each got a bank that had different sections to it. And we started talking to them early that you give 10 percent to the Lord not because it is a magic number, not because it is a rule, but it is a good standard to live by. That you put, because they have no bills, 80 percent into savings, and they get to live off of 10 percent. We started that early with dollars and a dime goes here and a dime goes here and 80 cents goes here [13].

In terms of the prevalence of this method, there was a smaller proportion of parents utilizing this method than all those previously described. A minority of parents at the evangelical Protestant church mentioned using this method to teach giving to their children. Despite the small quantitative proportion of parents identifying this method, we find it to be substantively important because of the regularity in their descriptions of the method. This could be because of the teachings of a well-known financial advisor named Dave Ramsey, whose courses and teachings are familiar in evangelical Protestant churches. However, a similar proportion of parents at the mainline Protestant church also described using this method. Alternatively, none of the parents at the black Protestant church mentioned this method. Additionally of note in the proportional differences in the employment of this method are that it was most frequent among middle class parents and least frequent among high-income parents.

### 3.8. *Emphasize Giving of Time*

When asked about the avenues by which their children learn to give, some parents reported that they placed a greater importance on their children's giving of their time rather than their money. For example, one parent stated, "Oh, volunteering time, I push that more. Because the lack of financing, you know." One possible explanation of this method may be that some parents characterize time contributions as more valuable than financial contributions at this stage of the child's life, as they are not able to contribute substantial dollar amounts. Other parents indicated that a lesson on learning to give should address the equal contribution of both time and money. One parent stated, "But also it's not just about the money; giving is also about time. And I like to encourage that too." Another parent agrees, "I think it's important that they learn to give, and it should not only be giving of money but giving of yourself." In summary, in discussions regarding giving financially, one of the important methods that parents described was discussing money along with discussions of giving time. Two-thirds of all instances of this method occurred at the evangelical Protestant church. In addition, all but one instance of this method occurred in households with annual incomes above \$60,000.

### 3.9. *Emphasize Fiscal Responsibility*

In a final but a rare method, some parents described incorporating teaching about financial giving within a broader education on fiscal responsibility. This was an outlier method that was only mentioned by four respondents, three at the evangelical Protestant church and one at the mainline Protestant church. All four of the respondents who mentioned this method had relatively high annual household incomes and had advanced degrees. For example, one parent described talking about tithing along with a discussion of tax deductions: "We talked about the tax implications too. Tax deduction. That's fine. There's nothing wrong with getting a tax deduction for donations to the church." Later, the same parent discussed another important lesson:

Yeah, we talk a lot about living within your means, and we have a very rich uncle and it's kind of hard to be around them because sometimes it's embarrassing. I mean he's a lovely person. We love him dearly, but at Christmas we get showered with all these expensive



gifts, and we give them a picture frame or something. And so we just talk about that all the time. Things they might want at the grocery, and we don't just lavish them with anything and everything they want [13].

Despite being in relatively high income households, the parents in these money-conscious families teach their children about giving as part of a broader teaching about planning-oriented with money.

### 3.10. Diversified Parent Approaches

To summarize, some of the parental methods used to teach financial giving include modeling giving, providing money to children explicitly for giving, or handing children their offering envelope. Other parents talk with their children about giving to religious or charitable causes during which a variety of topics were discussed; still other parents offered positive reinforcement in the form of praise or recognition on the occasion of their child's generosity. Parents also mentioned encouraging, expecting, or even forcing their children to give a portion of their income to church or charity; some compelling their children to give by organizing a system where a set percentage of the child's income would be given away, a set percentage would be saved, and the remaining percentage would be available to spend. Other parents placed greater importance on their children giving time. Lastly, parents also mentioned incorporating a lesson on giving into a larger framework of fiscal responsibility.

Further examination of the data indicates that the methods outlined above could be further categorized into methods of modeling (Sections 3.1–3.3), methods of talking (Sections 3.4 and 3.5), or methods of directing (Sections 3.6–3.8). Parental modeling of giving at church services, provision of money to children for giving, or the giving of offertory envelopes to children all share a common thread in that they provide youth with a portrait of generosity that they may emulate. Talking to youth about giving or offering positive reinforcement on the occasion of youth generosity both teach giving through conversational means. When parents emphasize the giving of time rather than the giving of money, stress fiscal responsibility, or encourage, expect, or force their children to give through the Give-Save-Spend model, they actively direct their children toward a desired end.

#### 3.10.1. Modeling Methods

While neither socioeconomic status nor gender were related to the prevalence of methods of modeling, the congregations varied in the use of modeling methods. All but one parent at the mainline Protestant church mentioned using at least one modeling method, and nearly one-half used two. While slightly less common at the black Protestant church, the vast majority of parents cited using at least one modeling method. Parents at the evangelical Protestant church relied on modeling the least to teach their children giving, as evidenced by the significant minority of parents who did not use a modeling method at all. Overall, modeling methods were most pervasively used across all denominations, incomes, and giving categories. Use of these methods was polarized across income, with high incidence in both low income and high-income households and reduced occurrence in middle-income households.

#### 3.10.2. Talking Methods

The use of talking methods was uniformly spread across congregations with about half of all parents teaching giving to their children via conversational means. Fathers, however, were much more likely to mention these methods than mothers; the vast majority of fathers interviewed reported use of a talking method, while mothers were evenly split on its use. In addition, when socioeconomic status of the parent was taken into account, the data reveals a potential positive relationship between socioeconomic status and the incidence of talking methods.

### 3.10.3. Directing Methods

Methods that relied on an active effort of parents to encourage or enforce a certain goal were more common at the evangelical Protestant and black Protestant churches, with a significant minority of evangelical Protestant parents claiming to use more than one of these methods. These methods were uncommon at the mainline Protestant church, where the vast majority of parents did not mention that they used any of the four directing methods described above. Use of these methods was inversely related to percent of income given, with a majority of low-income households reporting use of at least one of these methods. These methods were also more popular among mothers; about half of mothers claimed to use at least one of these methods, while a minority of fathers did.

Thus, while fathers are more likely to approach the topic of giving with their children conversationally, mothers tend to make their specific wishes directly known to their children and more actively push them toward that goal. In addition, the mainline Protestant parishioners appear to have taken a more passive or indirect route to teaching their children to give, relying on modeling methods, especially providing youth with money to give, while imposing few demands or requirements on youth. The evangelical Protestant and black Protestant churches rely on these methods less, opting instead to focus on the more active methods that require parental involvement in the personal lives and finances of their children. Mainline Protestant parents also tended to implement less parental teaching methods overall, seemingly relying more on the church or other sources to teach their children.

### 3.10.4. A “Diversified Portfolio”

Another key finding is that parents who reported regularly teaching their children about giving employed multiple of the above methods. The most common methods employed were (a) Give-Save-Spend; (b) modeling giving for their children; (c) providing their children money for giving; and (d) talking to their children about giving. Notable is that of those parents who regularly taught giving to their children, a large majority employed three or more of the teaching methods. While all of these regular giving teaching parents employed at least one “directing” method, they also typically coupled it with modeling or talking methods, or all three forms. In fact it was only among those parents who did not mention regularly teaching about giving that we found reliance on a singular method. Thus, it seems that among these religious interviewees, the norm is to have a “diversified portfolio” of giving teaching methods.

Parents with diversified portfolios of teaching methods were commonly among the most frequent church attendees, attending church services weekly or more. Similarly, parents who employed few methods were marked by infrequent church attendance. One may expect that higher income parents would teach giving to their children with greater intensity, but analysis of the data indicates a counter-intuitive relationship with income. The highest concentration of parents who employed only one teaching method was found in the high-income category, and prevalence of “one method users” increased with rising income levels. Thus, middle-income and frequent religious attenders were those who relied most upon a diversified portfolio for giving, and these were also the same parents who reported that they regularly taught their children to give.

## 4. Findings from Youth Interviews

After having presented the analysis of parental giving methods, the next logical question is how these giving methods transmit to their children. To begin to assess this question, we first categorized major themes from the youth interviews in response to our asking their thoughts and feelings about religious giving. As is shown in the results below, the most evident theme in youth interviews was their general inarticulateness, seeming disinterest, and confusion on the topic of giving. It is notable that youth were articulate about other matters in the interviews, and thus the difference in their giving responses implied it was that topic in particular upon which they had not had many discussions or thoughts prior to our interview.

#### 4.1. Limited Responses: One-Word Answers

One of the common trends that emerged in discussions with youth about religious financial giving is a tendency to respond with one-word answers, possibly to avoid or skip over the portion of the interview dedicated to religious financial giving. The following interview is an example:

- I: How do you feel about giving money away? Or donating money to church or to charity? Do you think that people should do it or it doesn't matter?  
 R: It doesn't matter.  
 I: Ok. Have you ever given money away?  
 R: Yeah.  
 I: You do? Ok. Who did you give money away to?  
 R: Umm, to the church.  
 I: Ok. Like in the [offering] plate?  
 R: Yeah.  
 I: Ok, and what about your parents? Do they give money too?  
 R: Yep [13].

As this interview exemplifies, many of the youth we talked with about giving answered our questions with a series of monosyllabic responses. The interviewee does not appear to have substantive opinions or formalized ideas on the topic of giving. Another example of this follows:

- I: Do you think giving money to charity is something we should do?  
 R: Yeah.  
 I: How about giving money to the church?  
 R: That's good too.  
 I: Do you currently give any money away to the church or charity?  
 R: Yep.  
 I: To charity or to church?  
 R: Church.  
 I: Do you know if it's something your parents do?  
 R: Yep.  
 I: They do?  
 R: Yeah, they give money on Sunday [13].

Approximately one third of all youth interviewed had responses that we coded under this limited response, one-word answer theme. The limited responses were numerous, and thus we also coded into a second category of responses that—while still limited—evidenced some rudimentary understanding of giving that expanded upon the one-word responses of this theme.

#### 4.2. Limited Responses: Rudimentary Understandings

The second category of limited responses contains those that went beyond one-word responses in rudimentary understandings of giving. Following is an example of this type of response:

- I: Now how do you feel about giving money away or donating money to your church or any other charity? How do you feel about that?  
 R: I feel good about it.  
 I: You feel good? You think people should do that, or no?  
 R: Yeah, I think people should do that.  
 I: Why?  
 R: Like, it'll help other people; it'll help the church.

I: Now what about donating money to the church? Tithing?

R: Yeah, so that they can like, help others and...[trails off].

I: So you think that's good too.

R: Yes [13].

About one third of all youth interviewed were coded into this rudimentary explanation category due to their explanations being similar to the quotes above. That is, the responses in this category shared in common that they went beyond the one-word responses of the first category but still did not evidence many thoughts, feelings, or interests in giving other than simple statements, such as: "if people need help, they should help" or "if it's for a good cause I think it's a good thing." The responses in this category also differed from a third type of limited response: confused answers.

#### 4.3. Limited Responses: Confused Answers

In a third version of limited responses, youth talked at greater length than the one-word or rudimentary understanding responses. However, the meaning of in their more extended responses was unclear. We code this as a limited response because the meaning it conveys is limited, and our interpretation was that this limited meaning reflected limited respondent understanding. As an example of the type of responses in this category, here is one youth interview exchange:

I: How do you feel about giving money away or giving money to church or charity? What do you feel about that?

R: I feel like I'm doing something right and I need to do it because maybe I'm not in that person's situation. And I seen so much that I've gone down in the world and people need it. Well, you know, I'll give them what I think I should give. I haven't just stuck up.

I: How do you feel about giving money away or donating money to church or charity?

R: I'll think of, I'm giving money to a charity of people that they don't have any food or anything. So I would just give money to people that have charity that are charity and stuff [13].

This is an example of a limited response that is more elaborated in terms of word count, but which conveys a somewhat jumbled and limited sense of what giving is, why one does it, and what—if any—interest the respondent has in giving. These confused efforts to convey specific thoughts on financial giving suggest that this may be the first time these youth have thought about these topics, or at least that may be the first attempt to discuss giving and verbalize giving without parent input.

#### 4.4. Feeling Responses

Another version of a somewhat limited response type is one that is differentiated in terms of an emphasis of feelings about giving, or views as it being something that feels good to do. For example, in response to our questions about giving, youth typically said something along the lines of: "I feel good about it;" "I think it's good;" "I don't have a problem with it." Here is an additional example of the type of responses in this category within their interview context:

I: How do you feel about giving money away or donating money to church or charity?

R: I feel good.

I: You feel good about it. Do you think it's something people should do?

R: Yes, because it's for a good cause its not like it is for a bad cause or anything.

I: How do you feel about giving money away or donating money to charity or the church?

R: I feel good because it goes to a special need.

I: Do you think it's something people should do or not?

R: Should [do].

I: They should do it?

R: Uh-huh [yes] [13].

Nearly a third of responses were coded as having this feeling response regarding giving as a “feel-good” activity in which to engage. Beyond these more basic categories of responses, the only response category that evidenced a greater level of interest, cognitive engagement, or articulateness about giving were the hypothetical responses described next.

#### 4.5. Hypothetical Responses

While the trend overall in the youth interviews was one of general inarticulateness or fairly basic understanding of giving, there was a final group of responses that were comparatively articulate. In this category of respondents, youth communicate their opinions and practices concerning financial giving clearly and with substance beyond a rudimentary understanding or basic view: That giving is a good thing to do. However, these responses still do not evidence whether youth actually engage in giving with any regularity, as they discussed giving in hypothetical terms. In examples of this response type, youth discussed giving in a way that sounded like they were interested and had regular involvement in giving. Yet when they provided examples, it sounded as if their giving had only happened one time or episodically. Thus, on one level they could engage in hypothetically discussing giving, but on another level it was an activity in which they had only engage once or twice.

For example, one interviewee said, “Once I was at the store and I donated money to other groups that, like praise dancing groups, and churches.” Another respondent reported giving, but when asked where he contributes money, the respondent reported that his giving consisted of buying pizza from a concession stand that donated a portion of its profits to the church:

I: Do you currently give any money away?

R: Yeah, I give some.

I: Okay, what do you give it to?

R: Like (church name), they have the bank that helps (church name) out when you buy something.

I: Oh yeah, is it a percentage or something?

R: No, it’s like the concession stand, but.

I: Oh, the pizza.

R: Yeah, and all that. That helps go towards it, and you get something in return so [13].

In many other cases within this category, responses indicated that youth were imagining what they should or could do in giving, as opposed to what they actually do. This occurred when youth described their giving habits in terms of hypothetical giving situations, or used if-statements to describe situations that seemed rare but could potentially happen or had at some point in the past. Youth in this category reported, “If I’m at the store and a person asks me for a dollar, I’m like ‘here you can have a dollar’” or “If I go to the movies, there’s a thing to donate to a charity for cancer, and it’s like two dollars. I’ll donate to that.” Respondents also called their responses examples:

Like say if, for example, somebody’s out on the street, and they’re standing there with a sign that they want money. I wouldn’t give them money; I probably would go and buy them something instead, so I know that the money is going to something good instead of to drugs or something instead [13].

This example does not sound to us as though it happened, but rather is an example of what would be an acceptable response to not wanting to give money to a homeless person in case it is not used for the giver-intended purposes. However, there is no indication that the youth describing this has engaged in buying something instead or had a dialog with this possible giving recipient.

Though there were not as many responses in this category as the above categories, the instances of this kind of response were nevertheless substantively notable. Of interest in these responses is that many youth appeared to want to respond to our questions as if they were givers, despite apparently

not participating in giving with any regularity. Perhaps members of this group may have desired to present examples of rare or hypothetical giving scenarios in an effort to appear generous. In other words, the only cases in which interviewed youth displayed more thoughtful, cognitively engaged, interested responses on giving is when they appeared to be rationalizing their limited participation in it by performing hypothetically to a socially desired expectation.

#### 4.6. *Articulateness and Thoughtfulness on Other Matters*

Thus far, we have reported an overall trend for youth to be relatively inarticulate about giving, not obviously evidencing thoughtfulness or interest in giving. This raises questions as to whether the youth in this study were simply too young to be articulate or thoughtful at all, with giving talk being one example of a broader trend. However, we found youth to be capable of speaking at length or in greater detail across a number of complex topics. For example, when asked about his favorite part of church services, one youth provided the following thoughtful answer:

I think the time with children, because I think it's more personal for the kids. Like if you're three or four [years old], a sermon is not going to mean a lot to you. You're just going to be like, "Uh, why are we still here?" And you'll obviously be bored because you don't have a really long attention span, but then it makes it more personal for the pastor or the youth leader or whoever's teaching it to get to know the kids. I think the kids like it because they're like, "Wow, I'm appreciated, and I get this entire thing for me" [13].

In asking a different youth interviewee about religious beliefs, we also found thoughtful responses:

I: Can you tell me more about your religious beliefs? What are some of the things that you believe religiously?

R: I basically believe in the doctrine that (church name) has, which is: we believe in the three and one, that God the father, God the son, God the Holy Spirit. Everything, all the Ten Commandments, obviously. I believe that there is eternal life for those that come to know Christ, and that it's not by—we can't get to heaven by ourselves. It's through God that we can. It's grace that gets us there and what we can do.

I: What is God like to you?

R: God is someone that loves me and cares about me. Someone that is, people can be wrong, but God cannot be wrong.

I: Do you feel close to God? How close do you feel to God?

R: I feel fairly close. I mean it's sometimes difficult because we get so caught up in every other thing—everyday life. Sometimes there's problems, but through all of it I feel pretty close.

I: And who or what is Jesus?

R: Jesus is our Lord and Savior [13].

Additionally, there were a handful of youth interviewees who were fairly articulate about giving:

I: How do you feel about giving money away or donating money to a church or charity? Do you think that's something people should do or not?

R: I think it's one of those things where it depends on who it is. Like, some people are, you know, willing with their money. I think that people who aren't, it's all within their own personal journey. Like, how that applies.

I: Do you personally donate money to church or charity, or do you know if your parents do?

R: Whenever I have money, or a job or whatever, I do tithe. You know, like 10 percent of your wages kind of thing. And I know my parents are very strong believers in that concept [13].

Thus, combined these responses evidence that interviewed youth were able to be articulate about a range of matters, including abstract beliefs and church activities. However, when it came to talking about giving for the majority of these youth, these articulate cases were the rare exception.

## 5. Findings from Linking Parent and Youth Responses

In this section we consider the parent and youth responses together. We began with finding a total of nine methods that parents employ for teaching about giving, ranging from minimal engagement to high levels of direct engagement in teaching giving. However, in the youth interviews, we find five typical categories of responses. Four of these were fairly limited or confused responses, and one was that giving was generally a “feel-good” activity. That left one set of youth responses that relayed more thoughtfulness and articulation about giving, but through what sounded like hypothetical approaches they could take to giving rather than acts in which they actually regularly engage.

This identifies a disconnect between the two interview sets: the parent interviews leave the impression that these religious parents are highly involved in teaching their children about giving, but the youth interviews give the impression that they have learned little about giving, or at least are not that accustomed to talking about it. To more fully investigate this phenomenon, we here link the parent interviews with the interviews from their own children. Unlike in other studies that investigate parents or youth independently, this study enabled a direct connection between interviews. We thus here summarize the findings gleaned from parent-youth pairing, a matching of the method employed by the parent and the thoughts and feelings expressed by their child.

We began these analyses with the expectation that articulate youth responses would be more common among the children of parents who reported regular teaching about giving and using a diverse portfolio of methods for transmitting giving to their offspring. However, we find counter-intuitively that the limited, rather inarticulate youth responses were the norm across all method types, including parents who employed a diverse portfolio of methods regularly. For example, one parent interview served on the finance committee at the mainline Protestant church and reported using four of the above methods to teach giving. The following is an excerpt from this interview regarding teaching children to give:

I: How important is it that he [your child] learns about giving to the church?

R: Very important. I've been trying to do that for several years now to get him to understand it.

I: So you started when he was pretty young?

R: He gets an allowance, started an allowance at six or seven, or whatever, and a portion of it went to immediate spending and a portion of it went to the church.

I: So do you feel that giving to the church is important to his faith life?

R: Yes [13].

Despite this parent describing teaching his child to give since an early age, his son displayed the same limited and inarticulate responses about giving as children of parents with less giving focus:

I: How do you feel about donating or giving money away to church or charity?

R: If it's going to what you give it for, sure.

I: Sure, fine?

R: Yeah.

I: Do you think it's something people should do?

R: Only for the right causes.

I: Do you currently give any money away?

R: Not now [13].

Thus, despite this parent employing a Give-Save-Spend method for giving and reporting regularly teaching about giving since a young age, the child of this parent was coded among the limited responses that elaborated beyond one-word answers but still evidenced limited understanding of or ability to articulate a commitment to or interest in giving. Taken at face value, this could be interpreted as indicating that nearly all interviewed parents were unsuccessful in transmitting giving to their children, despite the method employed or the regularity of giving teaching. However, others of our findings indicate that this is not necessarily the case. Next we summarize insights gained from our congregation member interviews, including those with parents, as givers reflected retrospectively upon how they had learned to give.

## 6. Findings from Parent Reflections on Learning to Give

In one third of both the parent and congregational involvement interviews, when asked to speak about how they learned to give money, interviewees indicated that their own habits of sustained giving did not emerge until later in life, after they had transitioned from adolescence into adulthood. Addressing how she learned to give, one woman reported “My parents [gave to the church]. I never did. When I was a teenager, you know, my money was mine and I was pretty self absorbed.” Adults often referenced how they learned to give as a gradual process, something that grew along with their life course development. One adult interviewee reported:

It was gradually over a time. My perspective on it changed, but it changed as a result of preaching. We have to be taught that as we learn about God, adults begin to talk, but God is the one that does the teaching. When we learn that God is able to provide for us in the midst of everything, then we’re more apt to trust him. And it’s a matter of trust. That’s what giving is: it’s a matter of trust [13].

This account indicates that it would be possible for this same interviewee to have sounded inarticulate and disinterested had we interviewed him when he was a youth. Yet that did not indicate that giving methods were unsuccessfully transmitting giving practices to him. Instead, he recounts that his giving practices were realizing through a gradual process that actualized across the life course.

It is also notable that many adult congregants specifically mentioned having been taught to give by their parents. One example of the kind of exchange that demonstrated this follows:

I: How did you learn about giving to the church?

R: I just grew up with that. I mean that was just part of growing up.

I: So was there an age where you just realized the importance of it?

R: I’m sure when I was young I had all those things where you learned about giving to the church and how important that was. I would probably say when you become an adult or when you start working and you start giving your actual money to the church it changes the meaning and makes it more important to you, more special. That’s because it is your money, not your parents’ [13].

From interview accounts such as these, we learned that giving seemed to develop gradually across the life course, upon a bedrock of parental teaching in childhood. Moreover, many regular attenders describe a gradual internalizing of their church calls to give. For example, the following exchange represents a similar explanation relayed to us by many regular attenders:

I: How did you learn about giving to the church?

R: Through biblical teaching. When I went to church as a kid I knew that the collection basket came around and I would put my little [offering] in there, but I didn’t really understand the concept of tithing.

I: At what age did you realize the importance of giving?



R: It wasn't a one age. It was gradual. As a young adult going to church I would give...but I really didn't understand the concept. And it gradually revealed itself to the point where it is effortless. And if I could give more I would because I understand the importance of it. But that was a process. I am 40 years old [13].

Across the range of questions we asked about giving, congregant accounts of learning to give revealed a complex interaction of factors. For many, it seemed the "recipe" was first being taught to give by parents and later having parental giving messages reinforced in other contexts. It seemed to us that hearing calls to give in religious congregations as adults seemed to activate dormant parental socialization on the importance of giving. First came the teaching, then a gradual internalization, and then a trigger or exposure to calls to give as an adult activated underlying mechanisms.

Based on these adult giving reflections, generous behavior can be understood from a life course perspective. Such a view contextualizes the youth responses as merely a snapshot of young American Christians at an early stage in their journey of religious giving. According to these giver recollections, parental teaching about giving appears to not necessarily result in immediate returns but rather lays a foundation of giving-related ideas and practices that individuals activate and draw upon later in life. As these young believers increase in age, income, faith, and understanding, it is reasonable to expect that they will grow into the giving mentalities that their parents have developed for themselves, or at least that they will learn to give more generously than those peers who were never taught by their parents. Thus, this analysis indicates that giving as an adult is frequently related to both having learned about giving from parents as a child, and having a gradual process of internalizing calls to give that is activated into giving activities as an adult, often by exposure to regular calls to give.

## 7. Discussion and Implications

Given that prior research found parents to be a key factor in prosocial and giving behaviors, this study examined intergenerational transmission of financial giving. We investigated parental methods for teaching their children to give, youth thoughts and feelings about giving, and then linked parental methods to youth responses. We also investigated adult reflections on how they learned to give. Examining the methods that parents use in teaching their children about giving revealed many had a "diversified portfolio." Linking the parent methods responses to youth responses, and informing these by congregant reflections on learning to give, revealed that learning to give may be a dynamic process that unfolds gradually across the life course. These interviews also indicated the importance of extra-familial transmission of giving, such as through hearing religious calls to give in religious participation during adulthood.

### 7.1. A Diversified Portfolio of Parental Methods

One of the primary contributions of this in-depth analysis of parental giving methods is revealing that many parents who reported that they are regular teachers of giving with their children employed three or more of the nine methods described in this study. This diverse portfolio approach to giving methods was highest among the most regular religious attenders, which indicates that there may be a relationship between participating regularly in religious practices and regularly teaching about giving practices through a range of approaches. Since this is an emergent theme that was discovered in the process of conducting this study and its analyses, it is one that is in need of further investigation. To our knowledge, no other study has revealed this and perhaps could not through typical approaches.

For instance, future studies could investigate the prevalence of multiple methods in broader samples through large sample survey research that provides respondents with a "check all that apply" option for their giving methods, rather than providing mutually exclusive response options. The number of methods employed could be a constructed measure from this question that would be available to investigate via inferential statistics controlling for correlated factors. Additionally, longitudinal studies could track the giving behaviors of children socialized in a diverse portfolio of

methods to investigate whether their later life giving frequency or amounts were greater than those socialized with single-method approaches.

### *7.2. Learning to Give as a Life Course Process*

Unless something has dramatically changed across generations among parents regularly involving their children in religious and giving activities, comparing the results of the youth-parent linked interviews to the results of the later life congregant interviews reveals something important about learning to give. Most the youth were fairly inarticulate in their accounts of giving and gave the appearance of being uninterested. However, their more senior counterparts were articulate and thoughtful about their giving. Moreover, later life congregants described learning to give as an unfolding process. Many referenced having been taught to give by their parents during their childhood as an important factor explaining why they currently give. However, many also qualified that these parental lessons did not trigger immediately but rather activated later in life as an adult. This implies that parental giving teaching in childhood is an important factor even if it is not immediately evidenced in youth articulations about or conveyed interest in giving.

In other words, an approach not taking this in-depth account could mistakenly assume that transmission of giving activities from parent to child is only evidenced if youth give within a short duration relative to their having been taught to give, or are able to articulate thoughtful reasons why they do or will give that reflect the learning they acquired. For example, an experimental study could invite parents to teach their children about giving and then study for one year whether there were increases in youth giving explanations. However, the implications of this study are that the results of that approach would not yield an accurate representation of a foundation that may have been laid for later adulthood. The in-depth approach of this study gives credit to the dynamic processes of giving across the life course and reveals that early teaching of giving may be an important condition for giving, even if it is not manifested and detectable until later in life course.

### *7.3. Extra-Familial Calls to Give*

We would be remiss if we did not mention that parents are not the only socializing agent of religious giving. A number of extra-parental mechanisms were mentioned as to how children learn to give to church or charity, notably religious calls to give heard in congregations. These extra-parental methods may help to explain why the parents of some congregations favor some methods over others. For example, a majority of mainline Protestant parents mentioned that their child gets messages about giving at church, youth group, or Sunday school, while a minority of evangelical Protestant parents said this. However, a number of evangelical Protestant parents mentioned that people other than themselves model giving for their children. This suggests that parents at the mainline Protestant congregation may have more organizational support for giving socialization, while parents at the evangelical Protestant congregation may have more interpersonal support for giving socialization.

### *7.4. Limitations and Future Research*

While this study reveals interesting findings not typically acquired through other methods, it also has its limitations. First, all interviewees were selected through congregation lists and are therefore regular-enough attenders to be on these lists, potentially resulting in a number of unmeasured self-selection effects. However, these same self-selection effects are present in all congregational-based studies and therefore offer comparable findings to those extant approaches. Second, the sample is drawn from one location and could be replicated in a larger and nationally representative study. Third, while these data contribute insights on life course developmental processes of giving, they are not longitudinal. There is thus no direct evidence of the gradual emergence of giving that respondents describe. Nevertheless, we here credit the respondents as being relatively accurate reporters of their life experiences and think it is a primary contribution of this study to detect such life course dynamics that may be missed in conventional approaches.

While this paper identifies and assesses the prevalence of a typology of parental methods used to teach giving, future research should measure the effects of the various teaching methods over time. Longitudinal research could effectively evaluate the implications raised through this cross-sectional research on what characterizes successful parental teaching by tracking the methods employed across generations and the success of these methods to elicit financial contributions. Thus, it will be important for future studies to examine early-life teachings and later-life triggers in further depth. Nonetheless, this analysis allowed the connection of parent and children reported thoughts and feelings about the topic of financial giving and shows that parental methods for teaching giving should be studied more thoroughly, especially by indicating that the particular method for teaching religious financial giving may not be nearly as important as teaching through a variety of methods. It also points to the idea that parental teaching of giving may be nearly a necessary, though potentially not sufficient, condition for children growing up to become givers.

Additionally, future research could investigate whether the methods of teaching described here can be investigated in broader categories of modeling, talking, and directing. For example, survey research could ask about each of these three methods in separate questions, with each of the subsection methods offered as multiple-selection response options. Intergenerational transmission of giving could also be studied among non-religious attendees in a similar approach to this study. Likewise, intergenerational transmission dynamics could be studied in terms of how they vary by gender or by family configurations. Finally, another potential approach would be to pair the explanations for giving identified in interviews with parents and youth on to social psychological motivations, such as altruism, duty and responsibility, guilt, social recognition, social shame, negative state-relief, reciprocity, and adverse arousal reduction.

## 8. Conclusions

In conclusion, this study investigated intergenerational transmission of religious giving. Interviews with religiously involved parents revealed their use of nine methods for teaching children about giving, with most employing a “diversified portfolio” which mixes three or more methods for teaching about giving. However, youth interviews indicated a general inarticulateness, confusion, and disinterest in giving, even among those whose parents taught regularly about giving. Yet retrospective congregant interviews from later in the life course report that learning to give was a gradual process that unfolded over time. In many cases, it seemed that giving later in life was shaped by parental teachings about giving in younger years, which were activated or supported in adulthood religious participation.

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## Abbreviations

The following abbreviations are used in this manuscript:

NICS	Northern Indiana Congregation Study
I	Interviewer
R	Respondent

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