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Brett Jeffery Swanson Date

On Intentional Modeling:
An Exploration of Communicating Values Concerning Money and Generosity to Young Children by Their Parents

By
Brett Jeffery Swanson
Doctor of Ministry

Candler School of Theology

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Bishop Larry Goodpaster
Project Consultant

____
Jennifer Ayres, Ph.D
Director of DMin Program

Abstract

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The role of a parent, or those functioning as such, in communicating values surrounding money and generosity is unrivaled in the life of a child. Studies show that children learn in a variety of ways yet, for the communication of values, one style of learning appears to be the most effective: modeling. Children learn values most reliably through an observation and participation in the actions of their parents, yet for all its educational possibilities, parents rarely approach this modeling intentionally. Such an abdication is rarely an issue of negligence, but a product of modeling itself and an illustration of its efficacy. To explore how modeled values about money and generosity are passed from parent to child, current parents of young children were interviewed regarding their childhood home and the lessons taught there by their parents. Using those recollections as a basis for their own exploration of values, parents were invited to consider the role intentional modeling might serve in instructing their children on money and generosity. The findings of these interviews illustrate that the modeled learning of values regarding money and generosity by parents to children remain with children throughout their lives despite the unintentionally of the instruction. Parents of young children who intentionally undergo modeled instruction of their values regarding money and generosity to their children offer a lasting values-rich understanding capable of lasting throughout life and into future generations.

On Intentional Modeling:
An Exploration of Communicating Values Concerning Money and Generosity to Young Children by Their Parents

By

Brett Jeffery Swanson

Whitworth University, BA 2001
Louisville Presbyterian Theological Seminary, M.Div 2006

Project Consultant: Bishop Larry Goodpaster, D.Min

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Introduction

"What can be shown, cannot be said"
Ludwig Wittgenstein
Tractatus Logico-Philosophicus

In 1921, philosopher Ludwig Wittgenstein published the *Tractatus Logico-Philosophicus;* the only philosophical publication of the eminent philosopher during his tragically short life[1]. Wittgenstien understood language better than most, devoting his early and late periods of work to its investigation. Evolving and adapting his earlier theories of language found in the *Tractatus,* Wittgenstien first considered language to be the root of most of our deficiencies in understanding perfectly, even going as far as calling the very nature of language and the spoken word a problem in need of a solution. Language was to be perfected, and to do so, lifted out of the mire of its many cultural associations like that of ethics and religion. Such a project would prove to be, by his own admission, fruitless. Wittgenstien would hold fast to his belief that language and its facility is throughly "bewitching"[2] to our intelligence. Later works published after the philosopher's death illuminated the role language would play in the work humanity had before it, namely, in our ability to navigate time, place, and its twin influence on lives. Language was not to be perfected, thought Wittgenstien, rather, language was nothing without the environment that gave it rise[3]. Time, place, and society at large was as if mother to

[1] "Ludwig Wittgenstein 1889-1951". Baird, Forrest E, and Walter Kaufmann. *Twentieth-Century Philosophy*. Upper Saddle River, N.J.: Prentice Hall, 2000.

[2] Wittgenstein, Ludwig, G. E. M. Anscombe, P. M. S. Hacker, and Joachim Schulte. *Philosophische Untersuchungen =: Philosophical investigations*. Rev. 4th ed. Chichester, West Sussex, U.K. ; Malden, MA: Wiley-Blackwell, 2009. pg.47

[3]"Ludwig Wittgenstein 1889-1951". Baird, Forrest E, and Walter Kaufmann. *Twentieth-Century Philosophy*. Upper Saddle River, N.J.: Prentice Hall, 2000. pg.159

language, and those who participate in such an environment and showcase its complexities in word and deed would be, as if our language's father. Giving life to language, mother and father employ a unique dialect in communication with alacrity when speaking to fellow denizens. But what is to come of communication when the proverbial parents cannot count on a shared experience nor equal participation by the hearers due to no fault of their own? What is left for the one who speaks when the intended audience has not been sufficiently inculcated to the associations and meaning found behind the loaded everyday phrases we employ such as "charity begins at home" and "a penny saved is a penny earned"? Enculturation yet outstanding for the new and young, what must the proverbial mother and father employ to best give life to the foundational truths that provide the meaning and message behind our words? For the philosopher, for the parent, for the child just the same, the answer is as if bedrock for life in relationship to each other. When we find those things that can be "shown"[4] one to another, illuminated in action, or simply offered as an invitation, we stand equally silent before truth as John the Baptist does, famously in the *Insenheim Altarpiece,* pointing with his famous long finger extended upward towards truth found in such repose that our very intelligence is bewitched, albeit in the most beautifully meaningful way.

To show truths intentionally, to acknowledge how our failing utility with the language often relegated to church and culture to employ, and to find meaningful ways to point those entrusted into our care toward the same foundations we sturdy our own values, these are the pillars found within the project this paper represents. Believing

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[4] Wittgenstein, Ludwig, and C. K. Ogden. *Tractatus Logico-Philosophicus*. Mineola, N Y: Dover Publications, 1999. Preface

Wittgenstien that showing truth would communicate with exceedingly fidelity when compared to language, it is the hope of this project to offer a methodology that represents the philosopher's synopsis as a statement of hope. Hope for parents seeking to show their young children what they believe when words simply will not do. Hope that the world would be made better by those who have been raised and nurtured with models of generosity. Hope that parents and those who are entrusted with the next generation of partners in society's goals for a better tomorrow would be given tools and empowered to intentionally undertake this work of modeling values surrounding money and generosity as a means to, as the philosopher and John the Baptist alike, show the truths we find in the common and the extraordinary. To echo Ludwig Wittgenstein once more, "the whole sense" of this project "might be summed up in the following words"[5]: that parents of young children possess the ability to communicate their values concerning money and generosity most effectively not through language but through the intentional modeling of those values to their children. To show what is believed and valued to young children is to equip them for a life of meaning and intentionality often found lacking among peers and parents alike. Addressing directly parental values regarding money and generosity; structuring a method to uncover where such values originated; and provoking parents to consider if the instruction passed down to them generation to generation continues to be authoritative or even informative is to engage at least two of the great *cause célèbres* of American culture: money and the raising of children. Discussion of either openly is rare, and rarer still, are those willing to be engaged in exposing their potential shortcomings in either. Yet, it is the opinion of this

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[5] Wittgenstein, Ludwig, and C. K. Ogden. *Tractatus Logico-Philosophicus*. Mineola, N Y: Dover Publications, 1999. Preface

project that engaging these two taboos as a single facet of parental life pays the greatest fidelity to the future our children will inherit. Care for the future as entrusted to our children is the organizing *raison d'être* of this entire undertaking.

What follows is a tested methodology whereby parents of young children have been successfully empowered in undertaking an intentional approach in showing their values concerning money and generosity to their children. As a methodology seeking to engage different academic disciplines and social spheres such as developmental psychology, philanthropy studies, generational studies, and the theology of possessions and money; the proposed method presented here is unique in its combined approach but not unique in its utilization of already available theories and tools. Given the function and application of these theories and tools found herein, it stands to reason that the interlocking aspects of this methodology and approach should be delineated, exploring how they function together to better illuminate how parents of young children possess an outsized opportunity to pass down values regarding money and generosity to their children, and how theories of modeled behavior as found in developmental psychology show how parents of young children might capitalize on generational trends concerning generosity and giving to make such a values imprint on their children feel authentic and organic.

Section One: Interlocking Cultural Associations and Disciplines At Work

Discussing Money in America: A Perspective from Amy Vanderbilt

There is license found manifest in American culture to claim without consideration of source that Americans today do not talk about money in the so-called "polite company."

Such is accepted American wisdom as if flowing from the pen of Ann Flanders or Benjamin Franklin, and as if it did come from Flanders or Franklin, it has been common among in this nation for some time.

For the purposes of this project, parents of young children were interviewed in regards to the education they received from their parents or primary caregivers regarding money, its uses, and the nature of generosity. With the exception of one parent[6], none of the twenty-five individual participating in this project ever recalled their parents clearly engaging them in direct conversation regarding money and family finances. This is unsurprising, and especially so when considering the cultural foreboding associated with speaking to children about money.

American social and cultural proclivities have presented a persuasive and effective argument for parents to be reluctant in discussing finances with children, or making charity and generosity clear outside of established institutions such as the church. Fear that children will misunderstand the state of household finances either in excess or lack has been a concern for "social living" since the 1950s when it was cautioned by "foremost authority" Amy Vanderbilt in her etiquette manual *Amy Vanderbilt's Complete Book of Etiquette: A Guide for Gracious Living*[7]*.* Comical in its antiquated expectations that average readers might have reason to invite the Commodore of the yacht club to cocktails, or how to reprimand a butler for the shabby appearances of their subordinates, Vanderbilt's cautions concerning money still ring true and thereby betray

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[6] CSS. Interviewed by author. Digital Audio recording. Wauwatosa Presbyterian Church, December 15, 2018

[7] Amy Vanderbilt. Amy Vanderbilt's Complete Book of Etiquette: A Guide to Gracious Living. 2nd ed. Garden City, NY: Doubleday and Company, Inc., 1954.

the operational norms of an era most common among the parents of those current parents participating in this project. If Vanderbilt stands as an authority for how one is to live in gracious harmony with the larger American culture, it appears that a robust fear of a young child' capacity for grasping money and navigating the cultural realities associated with such is so-called best practice for wholly avoiding engaging children in conversations about money. This stands as a suitable explanation for a myriad of perspectives as to why avoiding discussions of money outright is considered cultural best practice in America.

Modeling as Instruction: A Perspective from Albert Bandura's 1961 Bobo Doll Experiment.

Despite Amy Vanderbilt's caution to parents, and her example of American culture's sense of fear for a child's abilities of perception regarding money, every parent communicates to their children in regards to money. While Vanderbilt and others have gagged parents and grandparents before them, these same silent individuals have taught their children about money since infancy, and done so in both healthy and unhealthy ways. Parents cannot help but communicate their values regarding money and generosity to their children through a practice called modeling; a central tenant of this project and an underlying truth of developmental psychology.

Modeling as a concept of developmental psychology was popularized by psychologist Albert Bandura in his influential 1961 Bobo Doll Experiment[8]. Entitled *Transmission of Aggression Through Imitation of Aggressive Models* and first published in the Journal of

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[8] Bandura, Albert, "*Transmission of Aggression Through Imitation of Aggressive Models".* Journal of Abnormal Psychology 1961

Abnormal and Social Psychology in 1961, Albert Bandura of Stanford University designed a study whereby seventy two children were divided into two groups and each group was exposed to differing behaviors by an adult.[9] The results of the study are detailed in the journal but for the purposes of exploring the genesis of modeling theory, they can be summarized simply as children will imitate and adopt the behaviors they see acted out before them. In Bandura's study adults modeled aggressive and non-aggressive behaviors in two separate groups, and when observed after such modeled behaviors, the results showcased clearly the impact modeling has on young children. If Bandura could reproduce modeled behavior concerning aggressive and non-non-aggressive behaviors as directed towards a the Bobo Doll, whereby the study gets its peculiar name, we can imagine how an equally intentionally modeled behavior such as giving money and time could be impactful on a child's engagement with the larger world.

The work of Albert Bandura and the subsequent studies that form the theory of modeling lie outside the scope of this project but the import of modeling as a subset of learning is not to be overstated. Modeling is vital in a child's cognitive development. Modeling's core precepts contends that conceptions of "the self", that part of each of us that speaks in the first person according to William James's landmark *The Principles of Psychology, Volume 1,* is shaped "by all that surrounds us, especially those people who matter to us. We learn what is fitting, appropriate, satisfying, loving, responsible, and important from our engagement with others."[10] This is, according to Laurent A. Parks

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[9] Bandura, Albert, "*Transmission of Aggression Through Imitation of Aggressive Models".* Journal of Abnormal Psychology 1961, pg. 575

[10]Daloz, Laurent A. "Can Generosity Be Taught?" *Essay on Philanthropy*, No. 36 (1998): 16.

Daloz and his essay *"Can Generosity Be Taught?"[11],* how our most basic values of "self" are formed, namely, "through ongoing interaction with the world."

Home as the Genesis of Instruction: A Perspective from Laurent A. Daloz's *Can Generosity Be Taught?*

Found in the research of Laurent A. Daloz, and for the purposes of this project, the single greatest contributor to the child's modeled sense of self and the world is the childhood home; that place created and ordered by the parents.[12] Home is the foci for prosocial education achieved via modeling. Home is where children watch their parents engage the world in both positive and welcomed ways such as when a newfound hobby of snowmobiling, as one of the parents interviewed remembered, resulted in new snowmobiles for the family[13], or in negative and unwelcome ways, like when another participant remembered vividly the time his parents could not pay to keep the lights on due to disproportionate giving to their church.[14] Witnessing parental responses and engagements with the world as it appears in the home is an education unsurpassed elsewhere in its instructional value, and as such, it is the perspective of this project and its corresponding methodology that the home, rather than the church or the school is the most effective arena for a child's instruction in values regarding money and generosity.

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[11] Daloz, pg.6

[12] Daloz pg. 6

[13] MVS.Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 18, 2018

[14] WD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018

A home-focused, parents driven backbone for the transmission of values through modeling is the conclusion of Laurent A. Daloz and his essay *Can Generosity Be Taught?*; a crucial if not short treatment of the effectiveness of modeling on young children. If the childhood home is the single most important source of modeling prosocial behaviors, which can be characterized as voluntary behaviors that benefits others[15], it stands to reason that current parents of young children had their own prosocial behaviors and values shaped in the home by way of the modeling their received from their own parents. Such modeling was likely not an intentional undertaking as previously discussed, but regardless, the instruction received via modeling would remain effective in the transmission of values. Secondly, Daloz's contention permits this project and methodology to suggest that current parents of young children will have the same opportunities as their parents did before them to shape the prosocial values and corresponding applications in behavior in their children. It is the belief of this project and the methodology to follow that if current parents of young children are provided an opportunity to encounter the efficacy of modeling as a means of values instruction through a guided and pastoral exercise, and then resourced to make the modeled education they provide their own children intentional, something their own education was likely not, then it will be possible for current parents of young children to model and shape values to their children in an intentional, thought-out, hopefully consistent, and effective manner. Such is the foundational and aspirational aim of this entire undertaking.

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[15] Eisenberg, N. , Fabes, R. A. and Spinrad, T. L. (2007). Prosocial Development. In Handbook of Child Psychology (eds W. Damon, R. M. Lerner and N. Eisenberg). doi: 10.1002/9780470147658.chpsy0311

The variety of disciplines of developmental psychology, philanthropic studies, generational studies, and the theology of money and possessions stand in agreement. If Current Parents of Young Children are willing to act with intention in modeling prosocial behaviors and values concerning money and generosity then the possibility for significant change is, in short, inspiring.

Projections from the World of Philanthropy: A Perspective from *Generation Impact*

If projections from the world of philanthropy would hold true, the children of the generation known in philanthropic circles as "Generation Impact" for their desire to give financially in accord to deeply held convictions that prize providing the greatest impact per dollar given[16], then these children will themselves continue to reshape the philanthropic landscape and will require more transparency, more effective means of services, and in turn, if current trends in wealth and giving continue, the children of Current Parents of Young Children may become "the most significant philanthropists

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[16] Goldseker, Sharna, and Michael Patrick Moody. Generation Impact: How next Gen Donors Are Revolutionizing Giving. Hoboken, New Jersey: Wiley, 2017.

ever"[17] even exceeding the generosity of familiar benefactors such as Dale Carnegie and John D. Rockefeller.[18][19]

Current Parents of Young Children, if they are people of faith and specifically, if they identify as Christians, and if they understand the Gospel's imperative regarding the use of money and possessions to include time and talents, then it is within reason to believe that Current Parents of Young Children will be modeling a new generation of individuals who may or may not continue to attend worship in an organized faith community but will embody the Gospel's counter-cultural theology regarding money and possessions.

Statement on the Definition of "Young Children" and Corresponding Developmental Psychology

For the purposes of this project and corresponding research, the term "young children" is employed as a childhood subset and category comprising a spectrum of children

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[17] Goldseker, Sharna, and Michael Patrick Moody. Generation Impact: How next Gen Donors Are Revolutionizing Giving. Hoboken, New Jersey: Wiley, 2017., pg.3

[18] Goldseker, Sharna, and Michael Patrick Moody. Generation Impact: How next Gen Donors Are Revolutionizing Giving. Hoboken, New Jersey: Wiley, 2017., pg.2

[19] The scope of potential benefit to the world of philanthropy found through a values-driven approach to money and generosity is far too large of a topic to explore here. Much is being done in recent years to educate children on the benefits of a philanthropic world view, and how, given the shrinking financial realities of many charities, the potential downturn in giving might result in suffering that can be avoided if a new generation of givers takes the mantle. For more on the different approaches currently underway in educating children about philanthropy please consider these essays from *New Directions for Philanthropic Fundraising*: Karin Tice's "Engaging youth in philanthropy" (No. 38, Winter 2002); Patricia Bjorhovde's "Teaching philanthropy to children: Why, how, and what" (No. 36, Summer 2002); and Katherine Falk's "Teaching the next generation about philanthropy: A case study of the AFP New Jersey chapter's Youth in Philanthropy Program" (No.36, Summer 2002)

ranging in age from less than one year to what the Center for Disease Control classifies as *"Middle Childhood"*[20]; children ages nine through eleven. Other childhood development classifications describe the aforementioned "Middle Childhood" as "School-age", and the diversity of definitions found within the childhood development field does not lend itself well to a singular age-based definition. Childhood developmental theories like age progressive scheme-building and structure creating theories of Jean Piaget[21] offer interpretative milestones based on age that are informative for charting the landscape of less than one year olds who come to understand the world in relation to time, space, number, and in a causal relationship.[22] This first cognitive developmental step provides for increased capacities, building upon each other over childhood. The cognitive schemes created by the newborn allow for the five-month old to predict responses to their international actions, and likewise, the schemes of the five month old continue to scaffold as the child continues throughout life[23]. Primary among Piaget's theories and those of other psychologists like Allen Fogel, author of *Developing Through Relationships*[24], and Daniel Goleman, author of *Emotional Intelligence,* is the role that experience within an environment serves in the child's understanding of the world. Goleman calls experience within the "young children"

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[20] https://www.cdc.gov/ncbddd/childdevelopment/positiveparenting/middle2.html

[21] Gardner, Howard. Unschooled Mind: How Children Think and How Schools Should Teach. Basic Books, 2004., pg.26-27

[22] Gardner, Howard. Unschooled Mind: How Children Think and How Schools Should Teach. Basic Books, 2004., pg. 26-27

[23] Gardner, Howard. Unschooled Mind: How Children Think and How Schools Should Teach. Basic Books, 2004., pg. 26-27

[24] Fogel, Alan. Developing through Relationships: Origins of Communication, Self, and Culture. Chicago: University of Chicago Press, 1993., pg. 34

category employed in this project, a sculptor; molding the brain of the child in a certain intentional fashion[25]. Such a metaphor is helpful and provides a necessary insight into the foundational argument of this project as a whole, namely that parents who intentionally seek to model generosity and other pro-social behaviors surrounding money and philanthropy starting at an early age in the life of the child will imbue each scaffolded cognitive threshold the child achieves with a manifest rather than latent trust that their parent's intentional environmental construction regarding money is trustworthy and therefore authoritative for continued scaffolding. Psychologist Fogel, indicates that infancy is an appropriate time for parents to begin thinking and modeling the pro-social intentionality lying at the heart of this project[26]. Describing infants as "participants" in "the cultural community" found within the environment they inhabit, those less than one year old and onward are learning the capacities necessary to navigate the world offered to them by their parents, and caregivers. The advocacy offered by this project to parents of young children, especially those whose parents believe their child possesses no capacity or understanding of money and its uses, is informed directly by the child developmental psychology discussed herein. The suggestion that parents undertake an intentional modeling approach to their child or children's environmental creation concerning money and generosity has been among the most questioned aspects of this project as most parents do not believe that their young children are capable of understanding generosity and values regarding money as the concepts their parents

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[25] Goleman, Daniel. *Emotional Intelligence*. 10th anniversary trade pbk. ed. New York: Bantam Books, 2005., pg. 224

[26] Fogel, Alan. Developing through Relationships: Origins of Communication, Self, and Culture. Chicago: University of Chicago Press, 1993., pg. 34

believe them to be. The childhood developmental psychology of Piaget, Goleman, Fogel, and others stand in contrast to the working understandings of most parents who elected to participate in this project's research. It is the argument of this project that while generosity and values regarding money might be understood as conceptual, they are not purely philosophical, theological, or psychological constructs. Rather, generosity and perspectives on finances are rooted in values, and therefore, as values they should inform action and manifest themselves in a consistent approach to corresponding undertakings.

Epoche: Context of Ministry

I have served as the Co-Pastor of Wauwatosa Presbyterian Church, an approximately four-hundred member church, since November of 2017. The position I occupy is the first of its kind as the congregation discerned moving to a Co-Pastor staffing model in late 2016 after the longtime Head of Staff announced his intention to retire, and other pastoral and program staff members resigned for career or personal reasons. Currently, my fellow Co-Pastor is scheduled to retire in Spring of 2020 upon which I will transition into a Senior Pastor role and a search for an Associate Pastor and potentially other program staff will commence.

Wauwatosa Presbyterian Church is located in a suburb of Milwaukee, Wisconsin, and has a population of exceeding forty-eight thousand residents[27]. Considered to be among

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[27] https://www.census.gov/quickfacts/wauwatosacitywisconsin

the more sought after suburbs for professionals, Wauwatosa is home to two universities, a number of large corporations, a medical college, and a large hospital complex that includes the nationally renowned Children's Hospital of Wisconsin.[28] Thanks to these professional opportunities and many more in the larger Milwaukee area, residents of Wauwatosa are among the region's most educated and well paid. Businesses in the area thrive thanks to the capital present among its residents, and therefore, so do the the parks and other recreational facilities that are attractive to families. Wauwatosa Presbyterian Church has enjoyed the fruits of growth and the vibrancy of Wauwatosa that earns it metro-wide rankings for dining, nightlife, and ease of living. Thanks in large part to the quality of life in Wauwatosa, especially in regard to young professionals and young families, the congregation has seen a boom in young adult members and their children as these families grow. In response to this significant demographic of young children, the church started a group known as The Itty Bitty Committee which is made up of these young children and their parents. One of the responsibilities I have in my ministry is to staff and serve the population gathered in the Itty Bitty Committee. This inordinately large number of young adults and their young children is considered a true blessing to the congregation, and significant energies and resources are levied to make sure this growing demographic feel as those this congregation understands and appreciates their unique needs in a faith community.

[28] Children's Hospital of Wisconsin was ranked by *Parents Magazine* as the third best children's hospital in the nation. *Time Magazine* has featured the Neonatal Intensive Care Unit for its work with premature babies.

Section Two: Research Methodology and Utilization of Best Practices

What follows in the remaining sections of this project paper are the methods and rationale employed to achieve what has been the goal since the outset, namely, that current parents of young children might be guided in their consideration of the effects of their parent's prosocial modeling in the home, and how these current parents of young children might themselves consider how their own modeling of prosocial values concerning money and generosity might be undertaken in an intentional manner.

The methodology used to structure this project explored and organized in the following subsets:

a) Creating Transparency in Ministry Site through Education

b) Guidelines and Internal Constraints on Research

c) Philanthropic Autobiography and Research Specific Construction

d) Implementing Best Practices in Conducting Guided Philanthropic Autobiographical Interviews

Creating Transparency in Ministry Site through Education

In September of 2018, a presentation[29] was offered to the congregation of Wauwatosa Presbyterian Church on the research and the corresponding theories that guide this project. This presentation was the congregation's first opportunity to hear of the research and theories of this project and its long-term potential to help parents of young children make intentional decisions on modeling generosity and values regarding

[29] Swanson, Brett. 2018. "Rev. Brett Swanson's Adult Enrichment Presentation On His Doctoral Work". Presentation, Wauwatosa Presbyterian Church, 2018.

money to their children. Chief among the material and working theories presented during this gathering was threefold: the generational survey and study found in Sharna Goldseker and Michael Moody's *Generation Impact: How Next Gen Donors are Revolutionizing Giving*[30] and how those values impact philanthropic giving; the theories of Laurent A. Parks Daloz regarding the effectiveness of modeling for life-long generosity as found in *Can Generosity be Taught?*[31]*;* and the narrative exercise known as a *Philanthropic Autobiography* that comes from the Lilly Family School of Philanthropy of Indiana University and its Lake Institute in Faith and Giving[32]. To provide presentation participants a way to understand the aims and the theories behind this project, willing participants were invited to participate in a modified and group philanthropic autobiographical exercise guided by many of the same questions that future research participants would be invited to consider. Among these questions were invitations to reflect on first experiences of giving or receiving; individuals that stand out as generous and why; lessons learned in childhood about money and generosity; and if those lessons have continued to be adhered to, or jettisoned because they were no longer authoritative. Participation among the willing was thoughtful, robust, and engendered considerable questions showing interest in the aims of this project. In all, the presentation lasted roughy forty-five minutes and ended with a delineation of the steps required for the completion of the research and writing phase of this project, and

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[30] Goldseker, Sharna, and Michael Patrick Moody. Generation Impact: How next Gen Donors Are Revolutionizing Giving. Hoboken, New Jersey: Wiley, 2017.

[31] Daloz, Laurent A. "Can Generosity Be Taught?" *Essays on Philanthropy,* No. 36 (1998): 16.

[32] Lake Institute on Faith and Giving, "Philanthropic Autobiography" (Executive Certificate in Religious Fundraising, Indiana University, 2015)

an exploration of possible avenues of impact this work might have on this and other conversations moving forward.

Transparency before the congregation of Wauwatosa Presbyterian and a clear articulation of what are and what are not the aims of this project was of utmost importance due to the cultural sacrosanctity of personal finances, and the foundational opinion of this project that the use and abuse of financial resources is a learned behavior passed down likely from parents, grandparents, or primary caregivers. Furthermore, if the one who undertakes such a project whereby forthright conversation regarding money, personal wealth, the generous giving from that personal wealth, and how such attitudes were modeled also happens to be the one who benefits both financially and professionally from fostering greater generosity and financial giving to the church then issue of transparency grows even more evident. To achieve a robust understanding of the true aims of this project among the congregation that would serve as the pool from which prospective research interview participants would be drawn, additional and intentional steps were taken to cultivate greater transparency and understanding throughout the congregation, and especially among those who might participate as research interviewees. To cultivate as much transparency as possible, the following steps were taken: sharing copies of foundational research materials such as the aforementioned "*Can Generosity Be Taught?"* and making additional resources available*;* discussing the project with all those who had questions or comments; offering a synopsis of research and operational theories of project during December 2018's congregational meeting and fielding follow-up questions in kind[33]; and most importantly, the Session of Wauwatosa Presbyterian Church - the ordained and elected representative leadership of the congregation - was approached for permission to solicit participation from among members and non-member spouses who fit within the demographic of parents of young children. The Session of Wauwatosa Presbyterian Church granted permission to solicit participation from among the demographic found within the congregation[34]. It was agreed that such a solicitation would stand as independent from the ministry and official operations of the congregation, and while the congregation might benefit from the research, findings, and potential for participants to be more pro-socially generous in regards to finances or time, the congregation would only serve as the pool for the prospective participant.

<u>Guidelines and Internal Constraints on Research</u>

In the Fall of 2018 an informal audit of Wauwatosa Presbyterian Church using the aforementioned guideline of "young children" as children birth to eleven years old , a roster of families was culled from the active membership. In all, twenty-three family units fit the demographic guidelines of young children.

It became evident from an examination of the twenty-three families that met the demographic guidelines of young children, that given the nature of research conducted

[33] Swanson, Brett. 2018. "Update And Synopsis Of Doctoral Research And Work During The Called December 2018 Congregational Meeting". Lecture, Wauwatosa Presbyterian Church, , 2018.

[34] As attested in the minutes of the corresponding Session Meeting

for this project, namely participation in the aforementioned Philanthropic Autobiography, that a series of self-imposed constraints would be necessary in order to maintain the study's integrity and its objectivity. These internal constraints are as follows:

Independence from Parents or Primary Caregivers

From among the twenty-three family units who met the parents of young children criteria, families were disqualified from solicitation if their parents or primary caregivers play in the life of the congregation. It was deemed necessary for the integrity of the research for that any knowledge of the potential participants parents, and therefore, any understanding of their financial health that is often common to pastors and congregational leaders would be a disqualification for solicitation. The rationale behind this decision is twofold. First, disqualifying participants with known, active parents in the congregation would eliminate a potential source of bias as participants might offer reflections on their childhood that seem to contrast the known lives and attributes of their parents, and secondly, parents of participants might offer information to discredit or otherwise bias the findings.[35]

[35]Once such instance occurred following the aforementioned congregational presentation offered in the Fall of 2018. Following the event, the mother of one of the members asked if her son would be among those who would be invited to participate. When it was clear that her son fit the primary demographic marker of "parents of young children", the mother warned of her son's penchant for hyperbole, adding "he always saw things so doom and gloom." Wanting to offer a preemptive rebuttal on the potential of her son's negative interpretations of family generosity or money, this singular event led towards disqualifying those with parents participating in the congregational.

Membership or Spousal Membership in Wauwatosa Presbyterian Church and Participation within the Life of the Congregation.

The second internal constrain placed upon those who qualified as parents of young children was their status as members or spouses of members of Wauwatosa Presbyterian Church, and if those who qualified via membership were active in what is known as "the life of the church", a loose but accepted term for those who attend worship regularly, are receptive to invitations for participation in mission and education, and are otherwise active. Essentially, those demographically qualifying families must be a part of the congregation's community in some way other than in membership only. Given the long-term pursuits of this project - to equip parents to model values - only those active in the life of the church were considered.

Primacy of Self-Selection

Self-selection, as understood as the would be participants desire to or not to participate in the research study, was the single most operationally significant internal constraint placed on would-be participants. Given the nature of the project - values regarding money, it's uses in life, and how generosity is understood and valued in concert - it was accepted and appreciated that not everyone desires to undertake such an examination, nor does everyone see the value in intentionally modeling values regarding money and generosity. The operative constraint of self-selection places desire and a corresponding willingness on the part of the parents of young children to engage in this examination, articulate the benefits and the shortfalls of their own parents' education regarding the same, and be willing to have their own shortfalls as parents exposed for the expressed benefit of their children.

After applying these three internal constraints, the primitive pool of twenty-three demographically qualifying families was reduced down to eighteen families. Letters inviting self-selected participation in the study by way of a guided philanthropic autobiographical interview lasting between sixty and seventy-five minutes, and corresponding clearances and permissions supplied by Emory University were sent out to the aforementioned eighteen families. By the end of the designated three week window by which invited families were asked to self-select their participation, thirteen families opted to participate, and five opted to decline the invitation.

Philanthropic Autobiography and Its Research Specific Construction

Inviting participants to consider how their parents or primary caregivers taught values regarding money and generosity, and doing so in a way that elicits further consideration of their own values of the same required careful considering of methodology. The pitfalls of such a subject matter are manifest, and if approached poorly or without considering the ramifications of upending a lifetime of values, the effects could be detrimental to both personal place and place within the faith community that this project exists. After reviewing various other potential methods of participant engagement such as holding a retreat, creating a series of online surveys, or by offering a series of adult educational opportunities, it was deemed that conducting interviews using a method from the Lake Institute for Faith and Giving of the Indiana University School of Philanthropy would the best course of action. This method is commonly known as a Philanthropic Autobiography[36], and exists as part of the Lake Institute's Executive Certificate in Religious Fundraising.

The Philanthropic Autobiography is an exercise in considering methods and memories of instruction, naming said instructed values, and then evaluating the impact of those lessons learned in childhood forward in regards to current attitudes towards money, generosity, and as the name suggests, a capacity for philanthropic giving. The application of this method as a tool for greater self-discovery and since it is rooted not in an objective pursuit of truth but a subjective, memory driven exercise that understands perceptions to be valid, it possesses an ability to elicit greater participation. Firsthand experiences in this regard among individuals of a variety of age ranges, socioeconomic types, and educational levels, and having the tool promoted in conferences on stewardship and financial giving validates the applications of conducting Philanthropic Autobiographies.

Since the manner of application and use of the Philanthropic Autobiography for the purposes of this project exist outside the established uses, it was of utmost importance to construct an autobiographical exercise and experience that not only fostered dialog

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[36] Lake Institute on Faith and Giving, "Philanthropic Autobiography" (Executive Certificate in Religious Fundraising, Indiana University, 2015)

and participation but also achieved the research aims of this project; namely how current parents of young children were modeled in regards to money and generosity by their parents and/or primary caregivers. To that end, questions were arranged in the following manner:

Demographic and Biographical Questions

Examples of these questions were asking for the participant to provide their age; age at time of birth of children; age of children; highest level of education; and profession. These questions began the Philanthropic Autobiography exercise, and were asked to create a demographic data set for the purposes of speaking collectively about the participants. The final question asked of this general demographic and biographical section was the first foray of the exercise into financial understandings. All participants were asked to characterize their current financial status, and allowed to elaborate as they saw fit.

Early Childhood Engagement with Parent's Household and Financial Well-Being

This section of questions numbered the largest and the most significant for the purposes of this project and corresponding research. Participants were walked through a series of preliminary questions that had objective answers such as "did you grow up with siblings" or "did your grandparents have a role in your life growing up". The purpose of these types of questions were to get participants thinking about their childhood in guided ways, and have them grow accustom to answering questions rooted in their memories. These preliminary questions were followed up by the far more substantive and essential interview questions regarding their perceptions of their parent's financial status, income, financial struggles, capacities for generosity and philanthropy, and most importantly, the manner in which they came to those understandings. How they knew or learned these lessons regarding the aforementioned values and categories as children is essential for the purposes of this project.

Adulthood as Parents and Heads of Household Influenced By Childhood Modeling

The final category for the purposes of this interview was a turn towards participants as the parents and heads of household themselves. As those who are now charged with raising children and communicating values regarding money and generosity, this series of questions were dedicated to that exploration. Primary among the questions of this category were naming and evaluating the currently held values regarding money and generosity and if those values were able to traced back to the education provided by their parents and their example. Asked to compare and contrast currently held values verses those taught by their parents through modeling and example, participants were asked to articulate their values regarding money in light of the revelations offered by the Philanthropic Autobiography to this point. The second move in this category was to consider how might these participants view their role as parents in light of these values, and which, if any, values do they consider especially instructive to their role as parents. The question's aim is twofold. First, will participants be willing to think intentionally about values regarding money and generosity when it comes to their hoped-for outcomes of raising their children. Namely, will the parents be able to see which of their core values regarding money and generosity will prove to be important in passing on to their children as they dream about the people their offspring will become. Secondly, asking the participants to put themselves in the role of parents, they are asked to consider, either actively or passively, the child they are raising from their perspective; one who will one day be implementing the negative or positive modeling surrounding money and generosity. Following up the above question, parents were asked the following concluding questions to best round out their thinking on the intentionality central to this project: “what values concerning money would you like to pass on to your children?”, and “how do you want to be remembered by your children when it comes to money and giving?”

General Follow-Up, Concluding Remarks, and Solicitation to Questions or Comments

The finale of the Philanthropic Autobiography is a general invitation for participants to consider all they have offered in this exercise, and a corresponding opportunity to expand, strike, correct, or otherwise comment on what has been recorded so far. An invitation to ask questions and offer comments is also extended, as well as thanksgiving for the participants willingness to participate in the exercise.

Implementing Best Practices in Conducting Guided Philanthropic Autobiographical Interviews

The process of interviewing parents of young children in regard to the modeling they received from their own parents in regarding to money, generosity, and the examples to be found therein is a process of subjective engagement in memory and not the pursuit of objective verifiable facts. This is an intentional and necessary acceptance, and one that is guided by best practice in conducting research interviews regarding participant experience. Historian John Krugler, Professor Emeritus of History for Marquette University and published oral historian, believes accepting the subjective interpretations of interview participants is best practice when conducting interviews of the sort this project employees[37]. Stating that one never ever gets the truth from an interview, just the understanding or interpretation of the truth; such operational reality is worth noting. Psychologist Patrick Estrade, author of *You Are What You Remember: A Pathbreaking Guide to Understanding and Interpreting Your Childhood Memories* agrees with Krugler's assessment. Estrade' writes that memories are linked to our "deepest selves"[38], and when understood and appreciated for what they are, subjective interpretation, they recall for us "how we lived" those experiences we recall in exercises like the Philanthropic Autobiography, and less structured, everyday experiences.

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[37] Krugler, Ph.d, John. 2018. Best Practices for Research InterviewsBrett Swanson Interview by . In person. Wauwatosa Presbyterian Church.

[38] Estrade, Patrick, and Leah Brumer. You Are What You Remember: A Pathbreaking Guide to Understanding and Interpreting Your Childhood Memories. Cambridge, Mass.: Da Capo Lifelong, 2008. http://site.ebrary.com/id/10263771.

Appreciating the nuance and psychology behind the nature and authority memory plays in accessing truth is a pursuit outside the scope of this project and undertaking yet, the foundation such a perspective supplies is important and lies behind the aforementioned decisions not to seek participation from those whose parents are also know and active entities within the congregation of Wauwatosa Presbyterian Church.

Secondly, Krugler offers another perspective of best practice when conducting interviews that remained central in this undertaking. When interviewing individuals, and in the case of this project, married couples, the questions one asks secondary to the answers the participants provide. Therefore, the role of the one asking the questions and conducting the interview is essentially to introduce prompts to thinking, and then, in the words of Kruger, "sit there and listen."[39] Such a best practice was also advocated by Doctor of Ministry professor Ellen Ott Marshall in her class entitled *Engaging the World.* Extolling the works of Poet Mary Oliver and others, Marshall challenged the class to consider how attentiveness and active listening practice might become a tool for implementation in the project and this corresponding paper. Students provided insight into how the aforementioned attentiveness and listening might become an evaluative lens for viewing the work and engagement of their respective projects and, in so doing, offered the cohort confirmation of Krugler's insights. Namely, Marshall's point was an echoing of Krugler and others who understood the role of the interviewer and leader

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[39] Krugler, Ph.d, John. 2018. Best Practices for Research InterviewsBrett Swanson Interview by . In person. Wauwatosa Presbyterian Church.

was to behold and witness, to use less academic and more spiritual terminology, the lives and offering of those who speak as part of this and other doctoral projects.

Lastly, it was Krugler's advice to implement the best practice of conducting interviews in the homes of participants whenever possible. This was multifaceted in its rationale, and provided to be highly instructive for the purposes of this project. Primarily the invitation to participants to conduct these interviews in their homes was to cultivate greater comfort engaging the subject matter. Participants were asked in the aforementioned letter of invitation to participate to consider holding the interviews in their homes.

Many more best practices offered by Krugler and others informed the execution and implementation of this project. Those highlighted here were deemed the most instructive, and worth mentioning.

Section Three: Presentation of Findings from Participants of the Philanthropic Autobiography Guided Interviews

The content of this section is dedicated to the synthesis of findings relevant to the research aims and theories behind this project. This section is divided the following subsets:

a) Statement of Demographic Markers of Participants

b) Current Financial Health and Well-Being Among Participants

c) Comparisons and Contrasts of the Childhood Homes of Participants

d) Parental Modeling of Values Regarding Money

e) Parental Modeling of Values Regarding Generosity

f) Role of Modeled Values by Parents in Current Adulthood and as Parents

g) Brief Statement of Summary

Statement of Demographic Markers of Participants

Thirteen interviews were conducted with parents of young children who met the aforementioned demographic guidelines and the internal constraints placed upon the study. Participants ranged in age from thirty three to forty seven, and had between one to three children. Twelve out of the thirteen were married, one single parents. Every participant had some college with most have a graduate or professionally terminal degree such as a Juris Doctorate or Medical Doctorate. Interview participants were all Caucasian Non Hispanic, and identified as heterosexual in orientation. They were all raised in households where religion and participation in a faith community was not discouraged with most being raised in a Christian household where participation in that faith community was considered a part of life. Every participant was raised by their biological parents or the spouse of their biological parents, and in the home of the biological parent or parents. There were participants that were adopted, grew up in foster care or would be considered orphans. Furthermore, all participants knew their grandparents growing up but the nature of the relationship was varied mostly due to living distance, death of one or more grandparents, and remarriage.

The following represents the most pertinent findings from the thirteen Philanthropic Autobiographical interviews conducted for the purposes of this project.

Current Financial Health and Well-Being is Varied Among Participants

All thirteen interviews featured the following question: “How would you characterize you current financial well-being?” Participants were invited to answer in however detail they were comfortable, and all participants were willing to provide answers.

The current financial well-being of participants was varied. Indications from participants showcased a financial spectrum ranging from one family who indicated their earnings were within “the top three percent of all Wisconsin”, to another family that indicated they were unable to save money due to the costs associated with childcare, and their overall financial well-being was “not so great”[40]. For each family who participated in this project, despite the spectrum of earnings, most characterized their financial well-being as “comfortable”. When invited to explain what they meant by “comfortable” those who chose to respond mentioned that they “do not worry about money”, that they were “middle class”, and “blessed in many ways.” Second to “comfortable” was the designation of “stable” with some indicating they were “very stable”, and others indicating that they were getting more and more stable over time. The increased moves towards “stability” was due to the paying off of credit cards, educational debt, and other insured debts such as loans.

[40] KK. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 15, 2018

Of the families that offered some sense that their current financial outlook was strained or the aforementioned “not so great” such an assessment was due in large part to the costs associated with children and childcare. By way of perspective, the average cost of childcare in Wisconsin, the state for which this project was based, was reported in July of 2018 as over eleven thousand dollars which ranks as thirteenth in the nation in terms of cost. [41] It is unclear from the research interviews if the costs associated with child care made families either less generous in practice, or less inclined to be generous financially or otherwise, but there were clear associations between the strained finances of the household, child-care, and diminished capacities to achieve or obtain desired outcomes with their finances. A clear example of this came from the household that characterized their financial well-being as “not so great” who linked child-care’s perpetual costs, the relatively modest part-time income of one of the working parents, and the inability to complete projects around the house, go on desired vacation, or make larger purchases.[42]

Childhood Home Regarding Money and Parent’s Finances: Comparisons and Contrasts

Among all participants was an understanding of their parents profession, and the number of jobs their parents worked, if any. Most were raised in some iteration of a two

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[41] https://www.cnbc.com/2018/07/06/how-much-child-care-costs-in-every-state-in-america.html

[42]KK. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 15, 2018

parent household whereby the father was the primary financial earner. Despite the awareness of the professions of their parents, nearly every participant had no real understanding of the financial earnings of their parents, the manner that such earnings were sufficient for the expenses of the household, and generally, what their parents “did with their money.”[43] The finances of the households represented in this study ranged in a fashion that was to be expected. Some parents of participants showcased the financial comforts of the family with annual vacations, new cars, and purchases that corresponded to the hobbies of the family such as sports equipment, and nights in hotels for out-of-town competitions.[44] Other families had difficulty paying for utilities with one participant recalling when the family’s electricity was cut off due to lack of payment.[45]

The spectrum of understanding present among the participants when it came to appreciations of the financial realities of their household of origin is not surprising. The core thesis of this project centers around encouraging parents to act and model intentionally the values and realities of money as they exist in the lives and households they provide. Such a perspective is a departure for the common practice found in most households whereby money, its lack or abundance, and the earnings of parents is either outright taboo or considered not suitable for discussion with children. As to why parents did not discuss finances with their children, most participants were left only to guess. Many believed that their parents did not want to place money as a central topic in the

[43] KK. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 15, 2018

[44] RVS. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 18, 2018

[45] WD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018

lives of the children[46], either as a burden they would bear[47], or as lens of comparison among their peers[48]. One participant offering that their household was exceedingly comfortable[49], and another struggled at times[50], but despite the differences, the topic was not discussed due to parental belief that money was not going to be something kids needed to know.

A singular contrast stands out from among the majority who indicated that their parents were not forthright with financial information, either by choice or by some adherence to cultural or societal norms not discussed in the interviews but still operational. One such participant recalled her stay-at-home mother handling the finances and making her a part of that work.[51] Financial matters, often strained due to the father's modest educator income, were shared with the participant in their role as eldest child. Budgets were discussed in an open way that stands out as a minority experience among the participants. This transparency did have its drawbacks, the participant reported. With mother's operational mindset around finances centered nearly exclusively on need and seemingly intolerant of want-driven purchasing, the participant's adulthood handling of personal finances was scrutinized heavily by her mother to the point of being belittling and "abusive" in the form of voiced disapproval and guilt.[52] The lessons the participant

[46] SL. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 11, 2018

[47] LD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018

[48] WD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018

[49] TM. Interviewed by author. Digital Audio Recording. Wauwatosa, WI December 8, 2018

[50] WD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018

[51] CCS. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 15, 2018

[52] CSS, December 15, 2018

learned openly from her mother were now used to associate the leasing of BMW automobile as a failure of righteousness, stewardship, the lessons taught by mother to daughter. Knowing what mother believed to be proper and right when it came to the use of financial resources, rejecting such lessons in favor of using money as the participant saw fit, and in turn, being chastised and encouraged to return the ostentatious, unnecessary, and impractical imported BWM by her mother stood out as illustrative of the negative impact of modeling.[53]

Modeling of Values Regarding Money

When questioned, the majority of participants could deduce something of their parents values regarding money and its uses from the modeling they recall during childhood. The term “deduce” is used intentionally here. All but the one aforementioned participant reported that their parents never spoke plainly or definitively regarding their values concerning money or generosity. Participants were, unsurprisingly, left to deduce and assemble a collection of experiences and leverage memories to piece together something of a values profile of their parents. Participants were able to dedicate some thought to the question “How would you characterize the values surrounding money held by your parents?” and their responses were largely centered on their parents using the money earned to maintain the household’s quality of life, maintain the house itself, and that money, in the words of one of the participants, “paid the bills.”[54] One

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[53] CSS, December 15, 2018

[54] CB. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 8, 2018

participant who grew up in a household whereby debt and credit was abhorred, recalls his father making statements akin to “renting is for suckers” and the evils of credit cards[55] but never once was there a systematic unpacking of the rationale behind those views.

Assembled memories over a childhood became the only fodder for participants understanding of their parent’s views and values on money and generosity. No one participant could recall their parents expressly stating something to confirm or reject the assemblages of experiences and memories used to create these perceived values. Lack of clear and intentional instruction by the parents, and the failure of the participants to say with certainty exactly why their parents believed what they did regarding money and generosity is a clear and supportive in favor of the thesis of this project.

When taken together, the sum total of the values perceived by the participants in regards to money and generosity weigh heavily on the side of money. A few participants recall clear insistences of their parents opening savings accounts for their children, and insisting that some of all money given or earned go directly into the savings account[56]. Some participants recall their parents “taxing” their income, deducting as much as twenty-twenty to fifty percent of given or earned money for the savings account[57]. Others recall clear insistences that money given or earned was to be saved “for college”, but the rationale behind saving, its good either intrinsic or utilitarian was never

[55] MVS. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 18, 2018

[56] RVS. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 18, 2018

[57] RVS, December 18, 2018

discussed or made clear.[58] Saving money was what you did with money but, other than college, it was not clear among many participants why saving money was a worthwhile use of what funds participants had in their childhood. It is not the position of this project to comment on the nature of saving or spending money, only that when parents of participants were so dogmatic about their children saving money, and that such a dogmatism could be recalled clearly some decades later, it stands out in favor of the aims of this project that such a position was supported neither in clear descriptions nor in a transparent modeled action. Participants were left only with savings levied against them like the aforementioned tax and not as a valued driven approach to responsibly handling one's limited financial resources. In short, participants were left wondering if saving money was among other decrees falling under the heading of the cultural maxim "do as I say, not as I do."

Modeling of Values Regarding Generosity by Parents

Every one of our participants could recall some use of time, talent, or financial resources on the part of their parents that were charitable and showcased some generosity. Recalling the offering of guitar lessons by an otherwise miserly father[59], coaching youth sports[60], and taking in a member of the high school football team and letting that individual live with the family[61] were all clear memories evoked by

[58] LH. Interviewed by author. Digital Audio Recording. Wauwatosa WI, December 8, 2018
[59] JVJ. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 8, 2018
[60] WD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018
[61] AK. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 15, 2018

considering the generosity of their household. Money was given to charities such as civic organizations[62], and churches[63]. Witnessing checks written to churches stood out among some of the participants even as witnessing similar checks written to the utility companies do not[64]. Children were loaded into the family truck and driven to the neighbors with casseroles and pies in tow to be delivered to those who were struggling[65]. One participant, the daughter of a Presbyterian Clergy person, recalls with great clarity the hours upon hours offered to the ministry and work of the church that exceeded the job description of her father.[66]

Findings suggest that, while our participants were aware of the generous and charitable impulses of their parents, those perceived values were modeled nearly exclusively in actions and in the giving of time and talent over that of financial “treasure.” Checks were witnessed written to the church but without the underlying understanding of the values at play that made financial giving to churches a worthwhile enterprise. Participants were left without a clear touchstone to associate financial giving and giving of time as two sides of the same coin. Despite the lack of association between giving money to charities like the church, the donation of time and talent made a lasting impact on our participants. A sense of pride and thanksgiving among participants was apparent when they discussed the generosity of their parents. On participant whose father was the

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[62] TM. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 8, 2018

[63] Multiple participant interviews cited household giving to churches.

[64] LD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018

[65] MVS. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 18, 2018

[66] LH. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 8, 2018

football coach who took in the aforementioned member of the team and made him a member of their household and family remembers that story and experience now that he is in a similar position as head football coach of one of the local high schools.[67] He recalls his father's generosity and wonders if he could be doing more in the lives of his players, some who, like the student taken into the household, come from difficult and unsupportive families.

The power of modeling is on full display when it comes to showcasing the giving of time and talent on the part of participant's parents. This too is a validation of the research and thesis of this project: children learn pro-social behaviors and values through the modeling of their parents among others. Participants desired to do similar generous acts as they witnessed their parents conducting in their childhood. Yet, the core principle at work in this project is still retained, namely that such generosity, if relegated among the other undiscussed values, will fail to be as instructive to children as it could be. Participants knew that charity and generosity were part of the family's heritage but could not articulate a clear lesson as to why as taught by their parents.

Generosity as a value, operational in the household as a lens through which the participants parent's saw what was a possible or best use of family finances seems to be nearly unarticulated. Participants interviewed had no understanding of the foundational reasons behind their household's benevolence especially when it came to money. This is was true among households that had a robust spiritual life and regularly

[67] AK. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 15, 2018

attended worship, and among those households that might be present in worship only on the holidays or special occasions such as baptisms.[68] While it was true that nearly every interviewee articulated some understanding of financial giving, none of the participants articulated a sense that their parent's giving of money was especially generous, or especially rooted in a theological understanding of wealth and responsibility that they could perceive. Even among those who were children of pastors[69], or the participant whose family suffered financial hardships due to giving to the church[70], giving wasn't a theological response to wealth but rather, something the family did either out of a sense of obligation, or even guilt.[71]

The foundational anchor of giving seems to be likewise absent for the offering of time and talents. While clearer among participants, their ability to recall the skills of parents, and the time to use those skills in service to others didn't seem to make the reasons as to why parents gave of skill and time any clearer. In short, participants were aware of giving, not especially generous giving, and giving without a clear theological or values driven rationale.

<u>Impact, Adoption, or Rejection of Parental Values on Current Roles as Parents</u>

All twenty five individuals making up the thirteen families who participated in the Philanthropic Autobiography agreed that their some if not most of their current values

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[68] SL. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 11, 2018

[69] LH. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 8, 2018.

[70] WD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018

[71] WD. December 7, 2018

regarding money and generosity were taught to them by their parents through modeled behavior. Those parents who modeled the perspective and value that money was used to provide experiences and vacations now, in turn, advocate similar perspectives. The participant whose father abhorred debt and believed that renting was foolish now believes the very same and strives to pay off credit cards and student loans ahead of schedule.[72] Those whose parents were dogmatic about saving money[73], saved money habitually themselves, and those whose parents modeled giving of time and talent[74] tend to do the same as they are able. The findings of this project reveal what Laurent Daloz believes as the key to teaching generosity: modeled behavior[75].

While largely sustaining the modeled lessons of their households, some participants have rejected some of the modeled learning they received from their parents. The participant who recalls the nearly punitive amount of money his family gave to their local church is now uncomfortable with donations to the church outside of time and talent.[76] The participant who experienced guilt at the hands of her mother regarding her own purchases when they did not seem to correspond to the values of the mother has vowed not to teach her own daughter the “shame and guilt” passed down to her.[77] The

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72 MVS. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 18, 2018

73 RVS. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 18, 2018

74 Multiple participants attested to the example of giving of time and skill to the needs of others.

75 Daloz, Laurent A. “Can Generosity Be Taught?” *Essays on Philanthropy,* No. 36 (1998): 16.

76 WD. Interviewed by author. Digital Audio Recording. Milwaukee, WI, December 7, 2018

77 CCS. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 15, 2018

participant whose father was notoriously miserly seeks not to be miserly in return[78]; and the participant who was taught that money is used to “pay the bills” now believes money is also to be used for experiences.[79] It is clear from this research that rejecting the modeled values of parents is still conformation of the power of modeling to instruct.

To summarize the findings of these thirteen Philanthropic Autobiographical interviews, one is left with the overarching conclusion that current parents of young children are provided an outsized opportunity to model behavior to their young children that possess the potential to be a life-long approach to money and generosity. Such an opportunity requires careful consideration of the methods of such modeling, and if not undertaken intentionality, then current parents risk misinterpretation, miscommunication, or outrightly not effectively teaching the lessons themselves. Modeled behaviors that are not intentional, consistent, or values driven clearly appear to be to the detriment of their young children. Additionally, it is clear from these findings that participants were keenly aware of their parents values of money even if left unarticulated. In conclusion, actions, both positive and negative, both anchor-less and those deeply rooted in theological or other groundings, and those actions that are either positive or negative lessons remain modeled behaviors that children from a very early age interpret, and therefore, possess the opportunity to be instructive.

Moving Forward in Equipping Parents of Young Chidden for Intentional Modeling

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[78] JVS. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 8, 2018

[79] CB. Interviewed by author. Digital Audio Recording. Wauwatosa, WI, December 8, 2018

If the methodology, research, and findings represented in these pages serves as the first phase of this undertaking, the second phase will be dedicated to equipping Parents of Young Children intentionally model their values regarding money and generosity to their children. This undertaking represents a significant change in scope and focus from the first, research driven phase, and as such, is more pastoral in nature.

Participating Parents of Young Children represent the research phase of this project, but to limit the equipping and resourcing to this small subset of the larger Parents of Young Children of Wauwatosa Presbyterian Church, and perhaps an even larger body would be pastorally foolish. The research indicates that intentional modeling of values regarding money and generosity would be a benefit to young children, and would produce a likewise intentional articulation and performance of values driven actions by their parents. As such, there is great benefit to expanding the resourcing and equipping phase of this project to those who self-selected and to those who were not approached for a variety of reasons. Therefore, with a larger and less intimate scope, the goals of this second and ultimate phase of the project will be as follows.

Curating Resources and Materials for Parents of Young Children

The research and nature of this project necessitated an awareness of the various authors, institutions, and organizations that likewise believe that young children are of prime age and ability to learn prosocial values such as generosity. The same can be said for the similar bodies who seek to resource parents in the intentional raising of values-guided children regardless of age. The greater familiarity with the corpus on the topic of raising values-guided children now permits a manner of curating these resources on the behalf of parents, and like a library might, making parents aware of what resources and best practices are available if they are in need. One such example of this curating and resourcing can be found in the creating of a small parents lending library that features a variety of books, journals, articles, and the like that were first obtained for use in this project, and now are available to parents. Titles found in this library include articles from The Greater Good Science Center of University of California at Berkely's online magazine entitled *Greater Good Magazine,* and *The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money* by New York Times columnist Ron Lieber; two resources that are geared to exclusively to parents seeking to become intentional about their parenting. Other resources made available via this collection are geared for the children themselves such as those published under the *Generous Kids* imprint of Beaming Books Publishers. A highlight among these titles include *It's Not Fair: A Book About Having Enough* by Caryn Rivadeneira. This story for young children showcases a similarly aged girl who saves up money for something for herself and chooses to help others with the money saved only to learn that her generosity meant that she could not afford the chemistry set she so desired due to taxes. Crying out "It's not fair!", the young protagonist Roxy considers all the good she's done with the "extra" money she had, and comes away fulfilled in her choices even as they came with personal sacrifice.

New volumes are made available to parents after they have been read, and parents are notified of their potential for resourcing their intentional modeling. As of this paper, approximately twenty physical volumes and other items have been made available to parents, and many more online. It will be a long term goal of Summer 2019 to invite parents of young children to self-select into a book group and invite them to read a text that appeals to the group.

Retaining Intentional Modeling as Focus via Congregational Resources

Along with the aforementioned curated resources for parents, it will be imperative for the long-term aims of this project to keep the conversation regarding intentional modeling at the forefront of the ministry of Wauwatosa Presbyterian Church. To that end, dedicated space will be made for monthly articles in church newsletters, displays in gathering spaces, Sunday adult education offerings on a quarterly basis, and other initiatives undertaking for the purpose of continuing the resourcing and serving of the congregation, and inviting new parents of young children into the conversation. The first of these articles will come in the May 2019 edition of the Wauwatosa Presbyterian Church newsletter, and will be timed with a similarly themed display on how to use available time with children during the Summer months to foster greater awareness of giving and gratitude.

Finally, in a less formalized way, there will be an ongoing and less formal intuitive undertaking by myself both as the one who did the research outlined in this paper, and as the pastor of this congregation where all the participants belong. The congregation is well-versed in the aims, the theories behind, and now, the findings of this project, and as such, this project is now part of the congregation's understanding of my person, and ministry. More so than a lending library or newsletter articles, this single identifying factor - as someone who is both pastorally and personally committed to raising children with values and intention - will likely permit the greatest level of service and resourcing in personalized ways.