

# Next Gen Stewardship

PERSPECTIVES ON WEALTH AND GIVING



The greatest transfer of wealth in history is happening now. By 2048, more money will pass from one generation to another than ever has. But is the next generation prepared? What matters to them, and how are they different from generations before them?

These questions led us to commission this research, focusing specifically on generous Millennials – the next generation of stewards who will embrace generosity. We knew there was much to learn about what motivates them to give, how they want to make an impact on the world, and what they need to achieve it.

As a mother and grandmother, I'm personally excited to share these insights with you because I've seen firsthand how biblical generosity can make relationships, lives, and communities better, as we come to an understanding of God's ownership of everything.

This Great Wealth Transfer is more than an economic event. It's an invitation to participate in God's work in life-transforming ways and to leave lasting legacies. This next generation of stewards is embracing generosity like never before, getting personally engaged in it, putting not just their money where their hearts are, but also giving time, influence, and skills.

As this historic wealth shift accelerates, so does a historic advancement of God's kingdom through generosity. This is more than giving. It's transformation and an invitation to experience the abundant life Jesus promised in John 10:10.

It's critical that we're prepared, not only with tools and solutions, but with Christ-centered wisdom, innovative strategies, and spiritual support.

This is a defining moment. May we embrace it with faithfulness and joy for His glory.



Faithfully,

A handwritten signature in black ink, appearing to read 'Kendra VanderMeulen'.

Kendra VanderMeulen  
CEO, National Christian Foundation

"Who am I, and who are my people,  
that we should be able to give as  
generously as this? Everything comes  
from you, and we have given you only  
what comes from your hand."

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1 CHRONICLES 29:14





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# About this study

We considered this research long before conducting it, as we watched the forecasted amount being passed in the Great Wealth Transfer increasing. Two things caught our attention: the sheer proportions of this transfer and the family complexities we know are involved in passing wealth from one generation to another. We wanted to understand the Millennial perspective.



Occurring alongside this transfer is another phenomenon: Millennial wealth has surged, quadrupling in just five years (2019-2024)<sup>1</sup>. They're the youngest generation to have more homeowners than renters.<sup>2</sup> And, with rising home prices,<sup>3</sup> a strong economy,<sup>4</sup> and record-high wages,<sup>5</sup> many Next Gen Stewards are considering how to use their wealth for good.

This is a watershed moment, one that is already making possible a movement of generosity and an unprecedented outpouring of giving. We knew we needed to prepare.

Much research exists about Millennials, but little is known about high-net-worth Christian Millennials. Since the desire to be a good steward transcends age, we wanted to understand how this generation views giving

as an expression of faith. To move beyond assumptions, we took time to listen to their perspectives, and we hope this report will provide them with insight into what sets them apart.

With the help of Heart + Mind Strategies, we gathered data and engaged Next Gens in discussions about faith and giving. We invited them to give voice to their thoughts, and we learned much. While they share some foundational values with their parents, they express them differently. We discovered a key factor that influences how they view wealth, and we identified potential stumbling blocks that families will need to overcome in order to transfer wealth well.

NCF is using the data to answer some big questions: Do Next Gen Stewards have the tools and resources they'll need to manage their wealth with confidence? How can we amplify their efforts and empower them even more? How can we help generous Millennials connect with each other? And how do we

invite the Millennial voice into the co-creation of our future?

Whether you're someone engaging with generous Millennials or a Millennial yourself, you may be asking the same questions. We hope you find this research as insightful as we have.

## Who this study represents

The study focuses predominantly on Next Gen (94% Millennials, 6% older Gen Z) who share three key characteristics:

- They consider themselves followers of Christ.
- They actively practice generosity. (98% made charitable gifts within the past two years.)
- They express a commitment to wise stewardship. (99% view their wealth as a gift from God they want to manage wisely.)

We recruited our sample through partner organizations and NCF's direct sphere of engagement. While it is a large, diverse sample set, it's important to note that our findings specifically represent individuals who are practicing Christians with a desire for wise stewardship rather than the general population of Christian Millennials in the U.S. For this reason, we will refer to them as "Next Gen Stewards" in this report, or "Next Gens" for short.

To provide a relative comparison and understand the true distinctions of Next Gen Stewards, we also surveyed Christians in the same sphere of engagement born before 1980. This group will be referred to as "Current Gen" in this report.

### DEFINITION OF TERMS

**Next Gen:** Millennials and Gen Z respondents born between 1980 and 1996

**High Net Worth (HNW) Next Gen:** Next Gen respondents with financial assets of **\$1M+**

**Current Gen:** Gen X, Baby Boomer, and Silent Generation respondents, all born before 1980

**High Net Worth (HNW) Current Gen:** Current Gen respondents with financial assets of **\$5M+**

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INSIGHT ONE

# Generations express faith & giving differently



For Next Gen Stewards, faith is the foundation for giving, as it has been for the generations before them. They have no stronger nor more powerful beliefs about giving than these:

- My faith is the primary guide for my life, decisions, and actions (99%+).
- Wealth is a responsibility given to me by God that I want to manage wisely (97%+).
- My wealth and resources belong to God (95%+).
- It's important that I help advance the gospel (95%+).

In these ways, Next Gens share the beliefs of their parents even more than Current Gens aligned with *their* parents (60% compared to 46% of Current Gens). However, there are distinctions in how they express faith and act on what they believe.

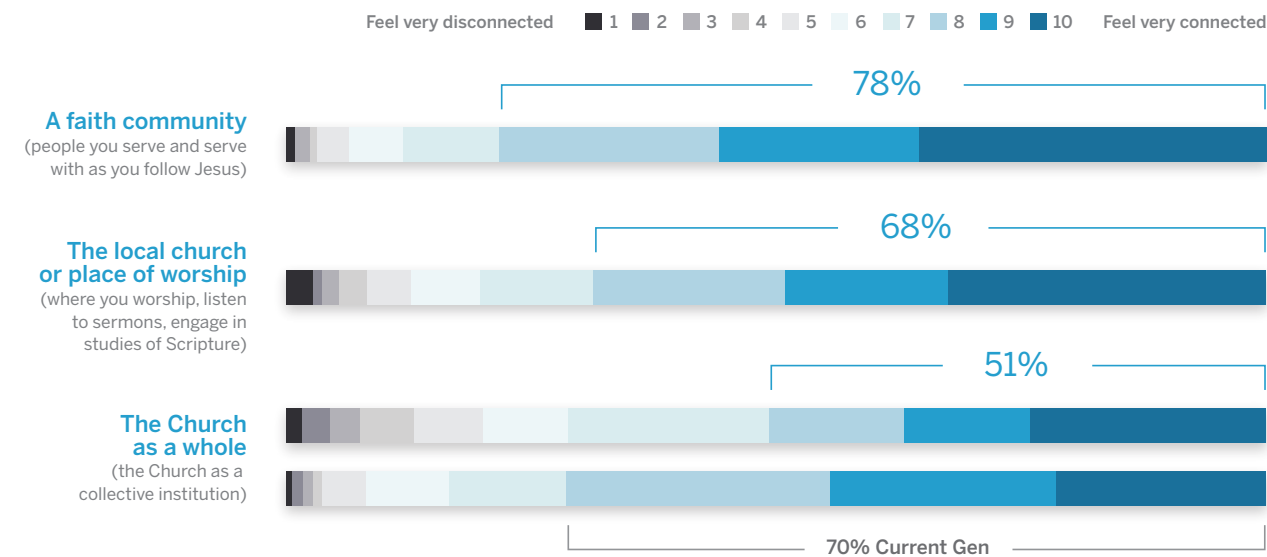
Next Gen Stewards and their parents hold differing views about how to connect to their faith and pursue a relationship with God. Unlike their predecessors, Next Gens feel much less connected to the Church as a whole, with only half saying they feel connected to the institution of the Church (compared to 70% of Current Gens).

While some of these differing views may lead Current Gens to question the faith of Next Gens, our research proves these concerns to be unfounded. Next Gens report that their trust in God is an anchor, their primary guide in life decisions, and a launch pad for faithful Christian stewardship.

The faith perspectives of Next Gens shape how they give. For high-net-worth (HNW) Next Gen Stewards, it's about more than just seeing their money make a difference. They want to make a difference themselves – a difference they can be a part of.

Their expressions of generosity are hands-on. They love working locally, where they can see the impact of their giving (86%) and can get personally involved in helping charities (79%). They want to use not just their money, but their skills also (72%). A large percentage of them have a high tolerance for risk and enjoy investing in start-up organizations (60%), where they hope to bring about breakthroughs (65%). And though HNW Next Gens love local charities, 42% of them still enjoy investing in organizations with a global reach.

## NEXT GEN & THE CHURCH: A STARK CONTRAST TO CURRENT GEN



When it comes to each of the following, please indicate your level of connection and belonging on a scale of 1-10, where 1 means you feel disconnected and 10 means you feel strong connection or alignment. BASE: Next Gen (n=354), Current Gen (n=205).

## GENEROSITY: PERSONAL AND HANDS-ON FOR HNW NEXT GEN STEWARDS

	HNW Next Gen	HNW Current Gen
Work with <b>local groups</b> to make an impact where I live	86%	72%
Get personally involved in the charities I give to	79%	74%
Apply my <b>special skills &amp; talents</b> to help charities	72%	62%
Choose established charities with proven track records	66%	62%
Prefer giving to organizations creating <b>breakthroughs</b>	65%	43%
Support <b>start-up</b> organizations to help them get going	60%	45%
Invest in programs that operate on a <b>global scale</b>	42%	18%

Please indicate the degree to which you agree or disagree with the following statements. BASE: HNW Next Gen (n=159), HNW Current Gen (n=74). All percentages represent a Top 2 Box score. Blue highlights indicate a meaningful difference between HNW Next Gen and HNW Current Gen.



# 2

INSIGHT TWO

HNW Next Gen  
Stewards are  
not monolithic

Through our research, we discovered that, while HNW Next Gens share some common views about wealth, faith, and giving, some of their beliefs and feelings were vastly different from others of the same generation. Among those who are high-net-worth or will one day inherit wealth, three groups emerged according to how they came to have (or know they will have) wealth. This one factor seems to have an outsized influence on their mindsets and behaviors and merits us recognizing them as their own distinct segments.

## Wealth Creators (43% OF HNW PARTICIPANTS)

This group did not inherit wealth; they generated it on their own. Of all the segments, they feel the heaviest burden to steward it well (81% versus 66% of Inheritors and 68% of Hybrids). They're bold in their approaches to giving and investing, which is evidenced by a strong desire for a high return on their charitable investing and propensity to take bigger risks to achieve it (65%<sup>†</sup>). They prefer getting involved in charities working to create breakthroughs. They're more likely to seek a financial advisor apart from their parents (89%), but they are also the segment more likely to manage their investments on their own (37% versus 29% of Inheritors and 22% of Hybrids) and to say generosity has brought their family a lot closer (46% versus 25% of Inheritors). Wealth Creators are more positive about wealth and feel a stronger sense of connection to the Church as whole (63% compared to 51% of all Next Gen).

## Inheritors (19% OF HNW PARTICIPANTS)




Inheritors grew up around wealth that has been in their family for more than one generation and will inherit wealth themselves. They enjoy working with charities and are more likely to engage when they can see the need for the work firsthand (67%). They attribute their generosity to their parents (most often, their mothers). And when it comes to stewardship, they're very focused on upholding family values and less likely to take big risks or charitably invest in start-up organizations (45%<sup>†</sup> versus 62%<sup>†</sup> of Wealth Creators). They're also less likely than others to believe generosity has brought them a lot closer as a family or to faith. While they express excitement about stewarding future wealth well (52%), they're more likely to feel unprepared (61%) and believe their voice doesn't play a major role in conversations about the family's wealth transfer (65%).

## Hybrids (38% OF HNW PARTICIPANTS)

Hybrids grew up around family wealth but have also generated wealth of their own. They're likely to name their parents as mentors in generosity, but they're practicing it in new ways. Similar to Wealth Creators, they are entrepreneurial in their approach to giving, preferring start-up organizations where they can make a bigger impact with big goals (58%<sup>†</sup>). They like

getting involved with charities and donating skills and expertise as well as money. They want far more than an annual report from charities they support; they want to see breakthroughs (62%<sup>†</sup>). Knowing they can personally make a difference is the factor most likely to prompt them to give.

### 3 SEGMENTS WITH DISTINCT INFLUENCES & PREFERENCES

	 <b>Wealth Creators</b>	 <b>Inheritors</b>	 <b>Hybrids</b>
<b>Wealth origin</b>	<b>SELF-MADE</b> Accumulated wealth through their own efforts	<b>INHERITED</b> Grew up around multi-generational family wealth	<b>MIXED</b> Grew up around family wealth and generated their own
<b>Characteristics</b>	<b>PROACTIVE</b> Bold, confident, engaged, entrepreneurial, innovative	<b>CAUTIOUS</b> Grateful, burdened, uncertain, passive, legacy-focused	<b>BALANCED</b> Strategic, adaptable, purpose-seeking, influential, action-driven
<b>Risk orientation</b>	<b>RISK-TAKERS</b> More likely to take big risks for potential of higher returns, confident in their decisions	<b>RISK-AVERSE</b> More cautious with wealth, often concerned about upholding family values, which can make them more cautious	<b>OUTCOME-ORIENTED RISK</b> Open to taking risks if the potential outcomes justify it, balancing caution with a drive for breakthrough results
<b>Giving prompts</b>	<b>IMPACT &amp; URGENCY</b> Respond when they see a dire need for help or know they can make a difference	<b>FAMILY ALIGNMENT</b> Respond to needs they can see up close or which align with their interests/family values	<b>IMPACT</b> Respond when they can personally make a difference, desire regular reviews of giving and impact
<b>Advisor engagement</b>	<b>ACTIVE ENGAGEMENT</b> Highly engaged in decision-making and unlikely to delegate financial decisions	<b>LIMITED INVOLVEMENT</b> Likely to have the same advisor as parents but less likely to be frequently engaging or proactive	<b>COLLABORATION</b> Desire collaboration, prioritizing one-on-one meetings, likely to have a different advisor than parents

3

INSIGHT THREE

Next Gen  
Women face  
complexities  
& uncertainty



Over the next decade, as the Great Wealth Transfer dramatically reshapes the financial landscape, we'll see assets shifting not only between generations but also between genders. In 2020, women already controlled a third of household financial assets, and their economic influence is projected to expand significantly.<sup>6</sup>

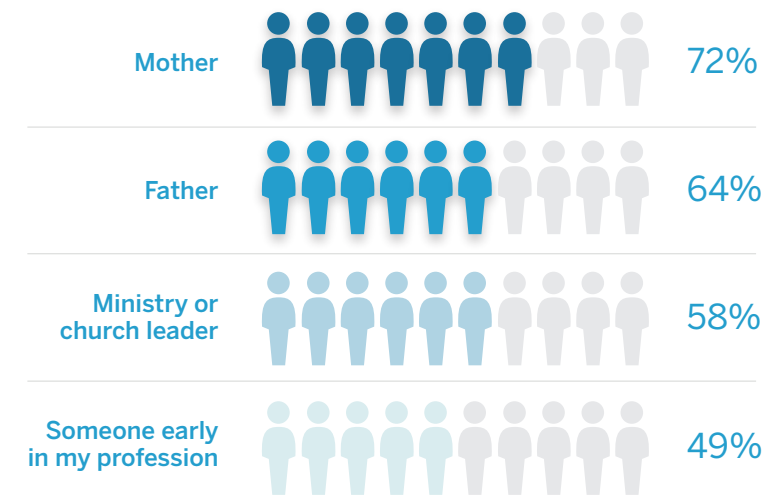
This transformation is being driven by multiple factors: Women's longer life expectancy (averaging five years longer than men), their rising earning power, and their growing presence as business owners and entrepreneurs. Our 2020 research indicated that this convergence of demographic and economic trends will accelerate the transfer of wealth to women at

an unprecedented rate, sparking what has been called "the power shift of the century!"

However, our data shows many Millennial women aren't sensing this power. Overwhelmingly, 96%<sup>†</sup> of Next Gen Women feel a great sense of responsibility related to wealth, and 74% feel a deep burden to steward it wisely. Yet 39%<sup>†</sup> of Next Gen Women feel they have no voice in decision-making about family wealth and often feel left out of planning.

These feelings translate to church settings, as well, where they experience less connection and belonging. Only *one in three* feel connected to their local church or place of worship (compared to 68% of all Next Gen).

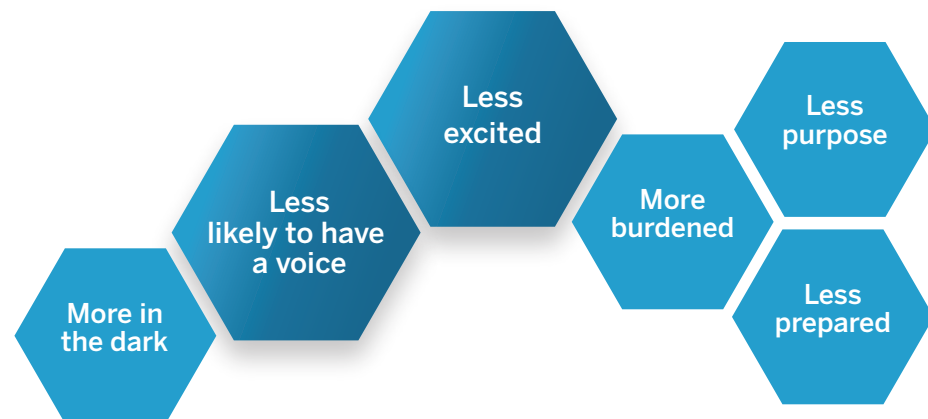
## WOMEN: THE GREATEST INFLUENCERS OF HNW NEXT GEN GENEROSITY



Though women have concerns about wealth and uncertainty about their role in stewarding it, they remain the primary teachers of their children when it comes to generosity. More Next Gens say their mothers, more than anyone else, were the greatest influence for generosity in their lives.

Please indicate the degree to which each one describes you: There were many examples of generosity and giving in my home; my mother played a significant role in teaching me to be generous; my father played a significant role in teaching me to be generous; a ministry or church leader played a significant role in teaching me to be generous; someone early in my profession showed me the importance of being generous. BASE: HNW Next Gen (n=159), HNW Current Gen (n=74).

## COMPARED TO ALL NEXT GEN, NEXT GEN WOMEN REPORT THEY FEEL:



All of this adds up to women having more negative feelings about wealth than men. A striking 70% feel unprepared, and a high percentage experience less of a sense of purpose when it comes to wealth (36% compared to 64% of total Next Gens). These gaps in confidence and purpose can lead to them feeling less excited about family wealth transfer, or worse – indifferent.

Yet, our research (along with a number of other reports) revealed that women, more often than friends, other family members, or mentors, are the ones to pass generosity on to the next generation. Among Inheritors, 79%<sup>†</sup> credited

their mothers, specifically, with having the most significant role in shaping their understanding of generosity.

Women are on track to own a greater percentage of U.S. wealth than ever in history. They're teachers of generosity, and most are already giving. This tells us that opportunities abound to come alongside them and fill in existing knowledge gaps, build their confidence, provide support, and empower them to discover their purpose through giving.



# 4

INSIGHT FOUR

Agency is  
a key to a  
thriving,  
generous life

Work is a gift from God, given before the fall, part of his perfect plan, a basic human need, and a key to human flourishing. When the Creator made man and woman, he placed them in the garden and gave them a job, the resources with which to do it, and simple guidelines to follow. As God’s image-bearers, humans were made to plant and grow, to dream, create, and make something good of their world.

It’s no surprise, then, that our research uncovered a clear divide between those who’ve had opportunity to make something of their wealth and those who haven’t. The most positive views of wealth and church, as well as a sense of closeness to God are held by those who are already actively engaged in creating, building, and giving wealth. It’s brought them closer to their families and given them more joy.

The positive feelings expressed focused largely on the stewardship opportunities and the responsibilities of using wealth God has given them for his work. They included a sense of peace, comfort, gratitude, and freedom. Negative emotions related to worry

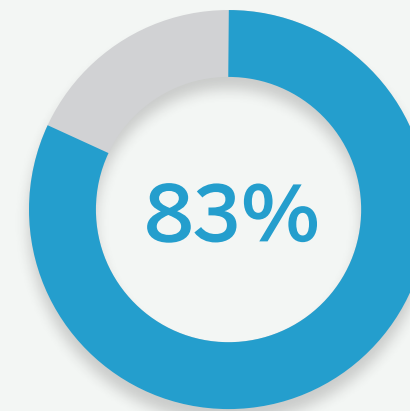
about the spiritual dangers of wealth, a sense of guilt, a general weight or burden, and being treated differently by others.

The Millennial experiences and views on wealth that our study uncovered are varied and complex. Many of the same respondents who reported overwhelmingly positive views of wealth (83%) also expressed negative sentiments and concerns (50%).

Roughly half of Inheritors said they felt excited about the wealth they will inherit (52%), but they expressed somewhat less of a sense of purpose than their peers, and only 39% said they felt prepared for the family’s wealth transfer (compared with 48% of Hybrids, who will also be inheriting wealth). In addition, 37% of Inheritors said they felt “in the dark” about it (compared with 12% of Hybrids), and some said they were just not ready.

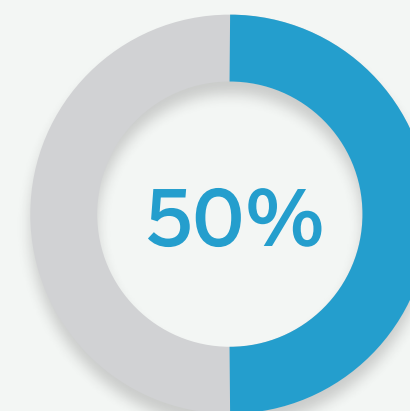
Female Inheritors and Inheritors who sense they don’t have a voice in the family’s finances showed disproportionately higher rates of negative feelings about wealth overall (65% and 69% shared negative feelings respectively, compared to 50% of total Next Gen).

## POSITIVE FEELINGS ASSOCIATED WITH WEALTH



- 37% Responsibility/stewardship
- 24% Further God’s work/belongs to God/comes from God
- 14% Blessing/gift
- 14% Security/peace/stability
- 13% Comfort/joy/excitement
- 13% Generosity/provision/giving
- 12% Ability to make a difference/to help/to have an impact
- 11% Gratitude/humbled
- 11% Opportunity/potential
- 11% Freedom/able to do what you want

## NEGATIVE FEELINGS ASSOCIATED WITH WEALTH



- 13% Temptation/spiritual danger/idol/obsession
- 10% Guilt/unfair
- 8% Anxiety/worry/fears
- 8% Weight/burden
- 7% Dependency/too reliant on
- 6% Treated differently/social difficulties/judgment from others
- 6% Greed
- 5% Desire/want
- 5% Misspending/wastefulness

We have learned there are many different feelings that come to people of wealth ... some positive and some negative. For you personally, what are some of the strongest feelings that come with wealth? Please take a minute to describe those feelings. BASE: Next Gen (n=360)

# Agency is a key to a thriving, generous life

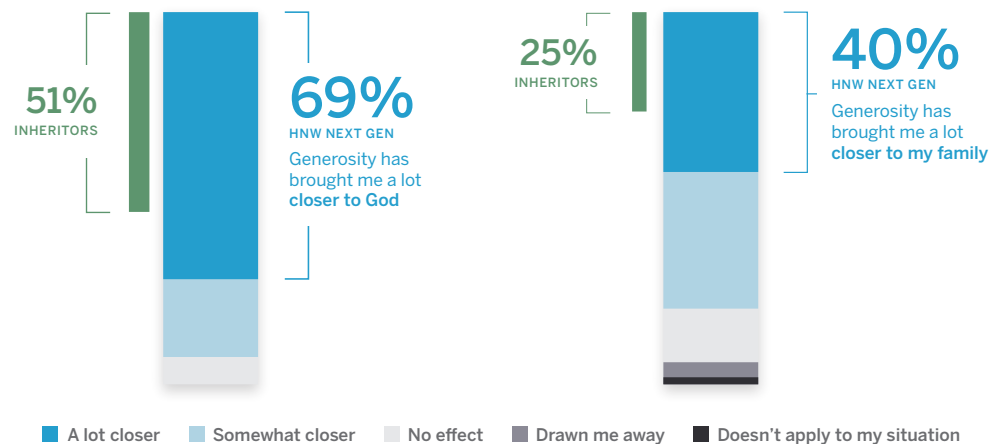
The key difference in the feelings between the groups seems to be agency – the faith, financial capacity, opportunity, and will to use wealth while following Jesus and doing good work with what God has entrusted to them. Those who've already had a chance to do something with wealth (Wealth Creators and Hybrids) were, in general, more positive, confident, and comfortable taking risks because they've had opportunity and the means to make something of their wealth – activating the personal agency that God has given them.

On the other hand, Inheritors who haven't yet received any of the wealth they will inherit lack this experience with decision-making. The majority of them feel a heavy weight of

responsibility to uphold the family's values and legacy (59%+). Yet, because they haven't received any of the family's wealth, and in some cases, lack a voice in the matter, they may also believe there is nothing they can do about it. It's easy to see how carrying a burden they can do nothing about could lead to increased negative emotions.

Those who've had a voice at the table, the opportunity to practice decision-making and make something of their wealth, have more positive feelings about wealth, greater connection to their faith in God and family generosity, and an increased sense of purpose.

## INHERITORS FEEL LESS CLOSE TO FAITH & FAMILY THROUGH GENEROSITY



How has generosity impacted your faith and relationship to God? In the same way, how has generosity impacted your family?  
 BASE: Next Gen (n=354); Next Gen Inheritors (n=73)

“

We want to be people who live generously. It's comprehensive. We want to be generous people with all that God has given to us. It's been a process to figure out what that means for us. We open our home for our small group at church. We lend our cars to people who need them. We help people get unstuck whenever we see them. We just look for opportunities to be generous.

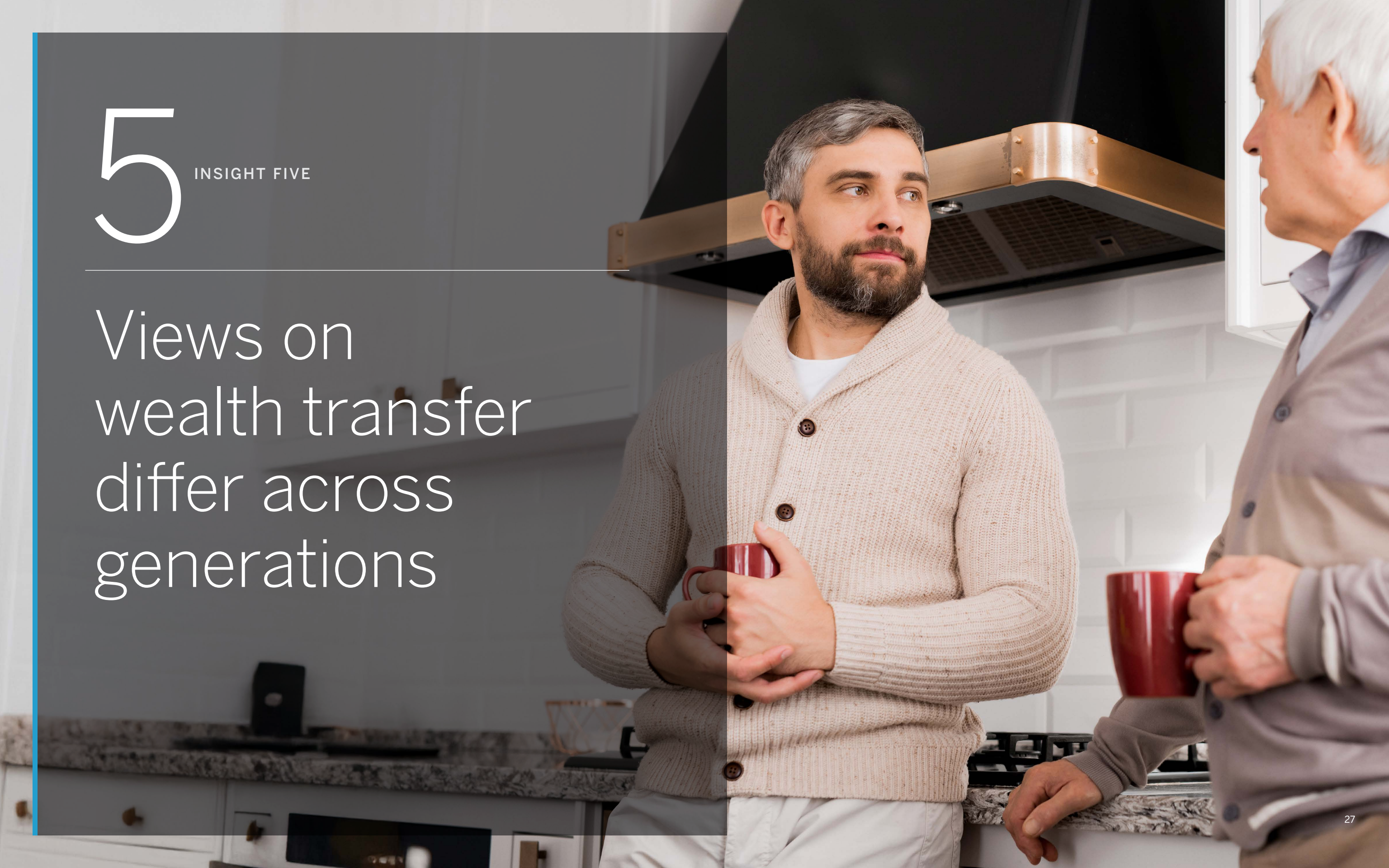
– A HYBRID RESPONDENT



# 5

INSIGHT FIVE

## Views on wealth transfer differ across generations



Ask a Next Gen Inheritor how they feel about their family's inheritance, and they'll probably tell you they're excited about it (52%). They likely have a vision and ideas for ways God can bring their family's legacy to life. But they may also say they're uninformed, "in the dark" (37% of Inheritors), or that their voice doesn't play a major role when it comes to decisions about their family's wealth (66%).

Only 28% of Inheritors and Hybrids say their family has a plan for wealth transfer and that the wealth has already begun to pass to the next generation. Another 17% say that either there is no plan or it's unclear if there is a plan. And in the middle are the 55% who believe there is a plan for their family's wealth, but the wealth hasn't yet begun to pass. Add that up, and you have 72% of Next Gen Inheritors who are still waiting to fully understand their role in their family's wealth transfer.

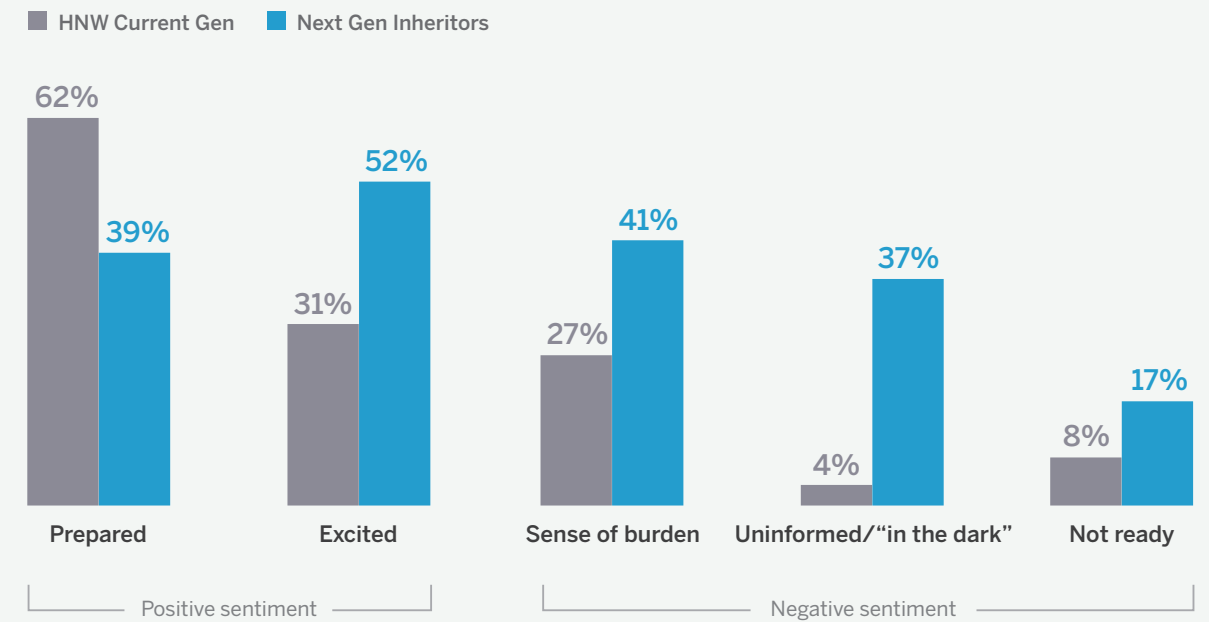
On the other side of the table sits an older generation, half of whom say a plan exists and wealth has already passed or has begun to pass to the next generation. The majority say they are prepared (62%), though only 39% of heirs agree.

Clearly there's a disconnect here. Why does that matter? It tells us the perspective on preparedness for wealth transfer is different depending on the seat you're in. And that likely means expectations differ, and the ability to understand and have empathy for one another might be difficult unless further conversations take place.

We know that those who feel like they're in the dark or that they have no voice in family financial matters are also more likely to have negative emotions associated with having wealth and what it could do to them.

“  
Wealth is a responsibility provided by God to manage his resources. I find it both a joy and sometimes a burden. Mostly it's a joy and exhilarating to get to participate in God's work.  
— NEXT GEN RESPONDENT

## 2 DIFFERING PERSPECTIVES ON WEALTH TRANSFER



Which of the following best describes your feelings related to the transfer of your family's wealth? Please check all that apply.  
BASE: Next Gen Inheritors (n=75); HNW Current Gen (n=26)

We also know that Inheritors who *have a plan* and believe they *have a voice* in their family's financial decisions feel more positive about wealth and the responsibilities that come with it. The majority of Next Gens and their parents agree that generosity makes them feel closer to their families. The implication here is that working together to transition the generosity legacy is a family-strengthening experience.

Ron Blue, author and founder of Blue Trust and co-founder of NCF, would say, "Do your giving while you're living, so you're knowing where it's going." It turns out this might be true for more than one reason. Giving while you're living might be a means for providing heirs with a voice and the agency they need to become prepared. And it may be a key to family unity and more thriving heirs, too.



# Conclusion

The Great Wealth Transfer presents a pivotal moment for Next Gen Christian givers, their families, communities, and the causes they support. This generation is filled with excitement, hope, vision for the future, and a deep desire to create meaningful change. They seek not just to inherit resources but to actively transform the world.

However, in order to successfully navigate this transition, families passing wealth to the next generation will need to exercise intentional care to bridge the gap between Current Gen confidence in their heirs' readiness and Next Gen Inheritors' actual sense of preparedness, which is significantly low.

Our research revealed that involving the next generation in family financial decisions leads to more positive attitudes toward wealth, stronger family bonds, and a deeper sense of purpose. Family conversations that engage all of the family (even those who may often feel unheard) in open communication about values and shared decision-making will extend their legacy of faithful generosity for generations to come.

# Methodology



Research for this study was conducted in partnership with Heart + Mind Strategies' team of researchers and strategic planners (heartandmind.us). Their specialty is built on deep listening and a mix of advanced techniques developed over the years to reveal the latent, non-conscious behaviors, motivations, and values of consumers.

The qualitative portion of our study is based on 35 exploratory interviews conducted between June and July of 2024 with high-net-worth Christian Millennials (born between 1980-1996) with \$1M+ in investible assets. The group was a mix of Wealth Inheritors (19), Wealth Creators (11), and some were both – Hybrids (5). These 60-minute interviews provided insights, helped us develop hypotheses, and shaped the quantitative portion of our study.

The quantitative portion of our study was conducted through an online survey, lasting 15-40 minutes, between October 15 and November 12, 2024. Participants were sourced from NCF and contributing partners (n=513), alongside an outside panel sample (n=52) consisting of Christian Millennials with \$1M+ in financial assets, excluding primary residence, and \$200K+ household income. The total sample included Next Gen Christians (n=360) and Current Gen Christians (n=205). Based on these sample characteristics, differences greater than six percentage points represent meaningful differences between groups. Within Next Gen, there were Inheritors (n=75), who grew up around and will inherit multi-generational family wealth; HNW Wealth Creators (n=68), who have independently built \$1M+ in financial assets excluding primary residence; and HNW Hybrids (n=60), who will inherit and have generated significant wealth. The sample of Current Gen (n=205) included a group of HNW Christians with \$5M+ in financial assets, excluding primary residence (n=74).

## Footnotes

<sup>1</sup> Millennial wealth has quadrupled 2019-2024: <https://www.federalreserve.gov/releases/z1/dataviz/dfa/distribute/table/#quarter:138;series:Net%20worth;demographic:generation;population:all;units:levels>

<sup>2</sup> More homeowners than renters: <https://www.axios.com/2023/04/07/real-estate-housing-market-millennial-homeowners-renters>

<sup>3</sup> Rising home prices: <https://www.zillow.com/home-values/102001/united-states/>

<sup>4</sup> Strong economy: <https://www.brookings.edu/articles/the-us-recovery-from-covid-19-in-international-comparison/#:~:text=We%20survey%20the%20U.S.%20recovery,as%20well%20as%20inclusive%20growth>

<sup>5</sup> Higher salaries: [https://www.federalreserve.gov/econres/scf/dataviz/scf/chart/#range:1989,2022;series:Before\\_Tax\\_Income;demographic:agecl;population:all;units:median](https://www.federalreserve.gov/econres/scf/dataviz/scf/chart/#range:1989,2022;series:Before_Tax_Income;demographic:agecl;population:all;units:median)

<sup>6</sup> Women control a third of household assets: <https://www.mckinsey.com/industries/financial-services/our-insights/women-as-the-next-wave-of-growth-in-us-wealth-management>

<sup>†</sup> A "Top 2 Box" score refers to the percentage of survey respondents who select the two highest possible ratings, like "extremely important" and "very important."

# Contributing partners

We would like to recognize all of the contributing partners who played an essential role in designing the study and recruiting participants for this research.



**Arkos (arkosglobal.com)** – Arkos helps high-impact families connect their money with their purpose. Our experienced team goes above and beyond to deliver excellence, lead with integrity, and use biblical principles to fuel our passion for serving you.



**Bare Wealth Advisors (barewealthadvisors.com)** – At Bare Wealth Advisors, we provide wealth management grounded in biblical wisdom to encourage generosity, empower vision, and influence the world for good.



**Blue Trust (bluetrust.com)** – Blue Trust advisors provide biblical wisdom and financial expertise to guide clients toward clarity, confidence, and a lasting legacy. With \$65B+ in assets, we serve 10,500+ clients nationwide with comprehensive financial and estate services.



**C12 (joinC12.com)** – C12 is the largest peer-learning organization for Christian CEOs, business owners, and executives and a leader in the marketplace ministry movement. C12 Business Forums provide an architected environment for Christian business leaders that integrates work, life, and leadership transformation.



**Faith Driven Entrepreneur (faithdrivenentrepreneur.org)** – The Faith Driven movement is dedicated to helping Christ-following entrepreneurs and investors believe that God owns it all and that he cares deeply about the how, where, and why behind our investment strategies.



**Generous Giving (generousgiving.org)** – Generous Giving exists to spread the message of biblical generosity to grow generous givers. We host experiences to discuss generosity in a pressure-free environment that has led thousands to experience a deeper relationship with God.



**Impact Foundation (impactfoundation.org)** – Impact Foundation helps use charitable capital to create economic, social, and spiritual transformation. We provide a streamlined way to fund businesses, make loans to charity, and grow the amount available for future giving.



**Praxis (praxis.co)** – Praxis is a venture-building ecosystem with a redemptive imagination, supporting founders, funders, and innovators motivated by their faith to address the major issues of our time.



**Women Doing Well (womendoingwell.org)** – Women Doing Well empowers women to live generously and purposefully, aligning their resources with their passions. Our premier initiative, The Pathway, guides women to discover their purpose, passion and plan for lifestyle generosity.

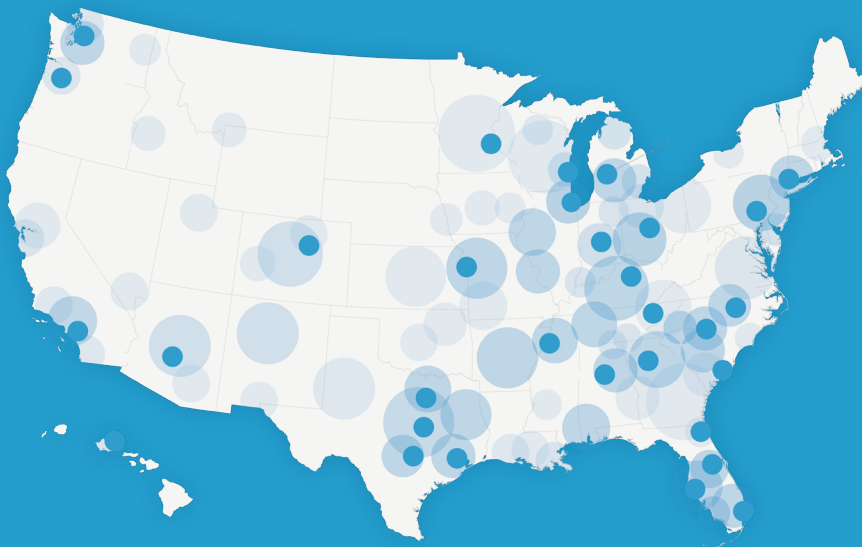


The Great Wealth Transfer is accelerating alongside a historic movement of generosity, and the next generation of stewards are finding their voice, their influence, and paths to their God-given purpose.

# Local presence, global reach

Since 1982, givers with the National Christian Foundation have mobilized \$21 billion to more than 90,000 charities, helping to turn generosity into kingdom impact. With innovative solutions, deep charitable expertise, and shared biblical values, we can help you maximize your giving and join a global movement of biblical generosity. In 180 communities across the country, you'll find an NCF team to help you make the most of every gift. Let's start a conversation.

Connect with your NCF team at  
[ncfgiving.com](https://ncfgiving.com) or 800.681.6223



180+  
communities  
nationwide

350+  
local and national  
staff to support you

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