

## Article

# Exploring Theologies of Money: Religious Leaders' Use of Stewardship, Its Strengths, and Limitations

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**Abstract:** Questions of finance and economic models are vital for congregational leaders to consider, but they are too often overlooked in research and practice. While we argue that the explicit attention to budgets and balance sheets should be a focus of both congregational researchers and religious leaders, we would also argue that these topics are embedded in congregational life as practices and cultures of giving that are likewise rooted in theologies of money. To examine the theologies of money religious leaders rely on in shaping their views of receiving, managing, and spending resources, our study analyzes the qualitative data of 82 clergy interviews from the National Study of Congregations' Economic Practices (NSCEP). We find that the language of "stewardship" continues to dominate, and we consider how this language has both shaped and masked congregations' current and future engagement with money matters.

**Keywords:** theology of money; steward; stewardship; congregation; economic practices; economic models; generosity; tithe; offering

## 1. Introduction

Questions of finance and economic models are vital for congregational leaders to consider, but they are too often overlooked in research and practice (Munday et al. 2019). A lack of attention may partially be attributable to a lack of data, but it may also be the case that both scholars and practitioners demonstrate a lack of interest, high anxiety, or a general distaste for exploring financial issues in religious contexts. While we argue that the explicit attention to budgets, balance sheets, and endowments should be a focus of both congregational researchers and religious leaders, we would also argue that these topics are not only simply questions of dollars and cents. Embedded in congregational life are practices and cultures of giving that are likewise rooted in theologies of money. When exploring questions of congregations' financial resources, we would do well to attend to the theologies, moral frameworks, and practices that consciously or unconsciously shape the ways in which we address or ignore the intersection of faith and money.

To address the lack of data on congregational finances, Lake Institute on Faith & Giving at the Indiana University Lilly Family School of Philanthropy conducted the National Study of Congregations' Economic Practices (NSCEP), a nationally representative sample of congregations (Fulton and King 2018). The survey focused on how congregations receive, manage, and spend financial resources. In addition, researchers conducted 94 qualitative interviews with clergy to further explore the theological frames, practices, logics, and cultures of giving that shape their congregations' economic practices.

Through those interviews, the dominant frame was clear. When Christian clergy talk about money, giving, or finances in the church, they employ the language of stewardship. In this article, we unpack the contexts from which this frame emerged, what it included, and how it has both shaped and masked congregations' engagement with money matters. We also introduce critiques, counter-narratives, and alternative approaches to stewardship when they arise in the interviews. In conclusion, we discuss the ways in which stewardship often serves both as an amorphous catch-all concept as well as a rigid and calcified theological frame, even as clergy employ the term pervasively to describe all the work being carried out to attend to the practical ways in which congregations receive, manage, and spend money.

## 2. Literature Review

While attention to congregational finances and a particular theological concept such as stewardship is often underdeveloped in the academic literature, a focus on these topics has come from several angles. The dominance of stewardship in the American church has a history, and so does the development and debate over its meaning and its regular use as a core frame for the economic practices of congregations, particularly through theological, ethical, and sociological lenses.

### 2.1. Stewardship's History

Across Christian history, the language of stewardship and its dominance as a frame for church finances is not new, but it is not as old as we often might think. In particular, the disestablishment of religious communities in the United States fostered a new focus on congregational finances. Across the nineteenth century, the growth of religious communities grew from the formerly established traditions of Puritans and Anglicans to democratized traditions of Methodists and Baptists (Hatch 1991). Following a growth toward populism and the rise in voluntary associations, congregations' economic models shifted from obligatory church taxes to free-will giving that became a particular American and Protestant construct. Even if pew rentals remained the most consistent form of revenue through much of the nineteenth century, with the rapid growth and institutionalization of denominational structures, missionary societies, and other voluntary associations, religious leaders also began to prioritize a return to asking for voluntary financial support, and the language of stewardship soon gained prominence (Hudnut-Beumler 2007; Lynn and Wisely 2012).

Models of stewardship among Christian and largely Protestant congregations in the late nineteenth and early twentieth century grew out of a voluntary versus established church structure, but they also embraced a regular and programmatic approach to giving that foregrounded the essential nature of the church in society not as the recipient and disbursing of optional and individualized Christian charity but rather a central institution to be supported as an obligation of Christian duty. In that vein, new stewardship language turned to embrace a biblical mandate for the tithe. Religious leaders, both clergy and denominational officials, began to focus on prescribing proportionate giving of a particular percentage of income, regular rituals, and stewardship programs. Manuals, exemplar sermons, and standardized programs on stewardship were shared through institutional structures that prioritized an active Christianity keen to promote the need for Christian giving in order to support an active Christianity beyond piety but also for a transformed culture (Hudnut-Beumler 2007, pp. 66–67).

Programmatically, a consistent language of stewardship was taking root in the Protestant vernacular in the first half of the twentieth century. Theologically, however, this emerging stewardship language embraced a tripartite framework. First, there was a focus

on the call to voluntary giving even as religious leaders advocated a return to a prescribed amount, an obligated tithe. Second, they began to embrace a perspective that while God was the “owner,” Christians on this earth modeled possession and responsibility for stewarding resources. Third, for some, a nascent prosperity angle was latent in their stewardship theology. If one was to be blessed by God, then one owed God their fair share (Hudnut-Beumler 2007, p. 72).

Even as stewardship emerged as the primary language and technique around congregational finances and giving by the early twentieth century, critics emerged as well. Northern Methodist John M. Versteeg worried that “the meaning of stewardship had been stretched beyond recognition” (Hudnut-Beumler 2007, p. 99). Versteeg argued that stewardship was a nebulous word that “could lend itself to any enterprise” but had been coopted for a particular focus on money. Instead, he encouraged a response that included service of time, talents, and anything besides the technique of pastors encouraging a “tithe” (Versteeg 1923, pp. 13–14). Less than a decade later, theologian Reinhold Niebuhr, in his regular piece in the periodical *Christian Century*, questioned whether stewardship was ethical. In the context of the Gilded Age’s concentrated wealth and new philanthropic capital, Niebuhr was skeptical that conventional stewardship language could speak to current moral complexities. He called out the church as too easily satisfied—too quick to praise the virtue of the philanthropic gifts made by those with concentrated wealth and power. Niebuhr claimed that “the apparently voluntary nature of a gift does not necessarily make it a truly ethical act” (Niebuhr 1930). He admitted that Protestant teachings on giving are full of mixed motives, but he challenged the Protestant churches to see stewardship as an ethical issue—personal, communal, global (King 2018).

Ultimately, the critiques of those like Versteeg and Niebuhr served as minority voices. The Protestant church continued to utilize stewardship in a more traditional language focused on fundraising and giving. In modes of expansion post-World War II, denominations and their congregations most often continued to foreground technique over theology. Stewardship became more focused on the popular parlance of pledge drives and annual fundraising campaigns. The results across the 20th century proved generally successful as stewardship language became pervasive. Books, programs, and conferences on stewardship emerged. The World Council of Churches convened a Commission on Stewardship. Even the Roman Catholic church by the late twentieth century embraced the language of stewardship as essential to the work of parish finances. In 1992, the U.S. Catholic Bishops published a pastoral letter: *Stewardship: A Disciple’s Response* and later a resource manual on *Stewardship and Development in Catholic Dioceses and Parishes* (United States Conference of Catholic Bishops 2002). While the frame of stewardship would continue to mean many things to many people, it had become pervasive as the practical container for the ways in which congregations and their leaders sought to raise revenues and manage budgets, as well as connect faith with finances.

## 2.2. Criticizing the Dominant Stewardship Frame

While the stewardship frame came to dominate congregational finances, a new generation of ethicists and theologians advanced the critiques initially levied by Versteeg and Niebuhr. Douglas John Hall, member of the World Council of Churches’ Commission on Stewardship and preeminent 20th century theologian of stewardship, sought to dismantle the predominant conceptualization. In his estimation, “The term stewardship has a decidedly distasteful connotation. It at once conjures up the horrors of every-person visitations, building projects, financial campaigns, and the seemingly incessant harping of the churches for more money. Ministers cringe at the mention of Stewardship Sundays: must they really lower themselves to the status of fundraiser once more?” (Hall 1982). Hall then sought

to reclaim stewardship as a deeply biblical symbol that embraced a holistic approach to stewardship in all of life.

Just a few years later, Christian social ethicist Max Stackhouse similarly pointed to the underwhelming temptation to see stewardship as nothing more the menial task of raising the budget: “In our reactions against seeing stewardship only as fund-raising, we must not be tempted to ignore the reality of economics and money.” In his analysis, stewardship theology had evolved since the early twentieth century to now focus directly “on individuals and individual piety, putting all the responsibility on the self and leaving the structure of both church and public order out of the picture” (Stackhouse 1985). As stewardship frames came to dominate the programmatic nature of congregational finances, Stackhouse fretted that they served as fundraising affirmations over a rich theological framework.

Critical theological and ethical approaches to stewardship have continued. In recent years, critiques have focused on updating the approach to stewardship “beyond the offering plate” (Copeland 2017), addressing equity and environmentalism (Johnson 2023), wealth and poverty (Escobar 2022), as well as racial justice (Foley 2025), politics (Williams et al. 2024), and disaster relief (Gazley et al. 2022). As scholars have also begun to reengage even larger topics such as money (Goodchild 2009; Singh 2018), markets (Hirschfeld 2018), capitalism (Tanner 2019), debt (Ahn 2017), work (Lynn 2023), and social enterprise (Sampson 2022), religious leaders may be experiencing a disconnect between the continual embrace of stewardship language in practice and the theoretical frames that are interrogating larger economic concepts.

### *2.3. Stewardship in Historical and Biblical Theology*

In recent decades, there has also been a renewed interest in the economic practices of the early Church. Historical work that has focused on patristic theology in both the Greco-Roman West (Brown 2012, 2015) as well as the Eastern Byzantine Empire (Caner 2021) has demonstrated how understandings of wealth, poverty, charity, and giving were significantly shaped by the nature of early Christianity and the cultures in which it emerged (Downs 2008, 2016; Rhee 2012; Anderson 2013; Gonzalez 2002). In recovering these ancient contexts, scholars have often demonstrated how earlier understanding was often quite different and distinct from the theologies and practice of stewardship that have come to dominate across the twentieth and twenty-first century American church.

Similarly, scholars of biblical studies have also returned to broader questions of money and possessions across Scripture. While the work of these scholars is naturally intertwined with the historical theology outlined above, they are also keen to explore the biblical narrative for the breadth of language used to attend to the practices of giving and receiving, wealth and poverty, and the right use of possessions in community. Scholars like Mark Allen Powell (2006) and Craig Blomberg (2000, 2013) offer comprehensive and approachable overviews of how giving and possessions have been approached across Scripture. Perhaps most illustrative of this approach is Walter Brueggemann, whose biblical scholarship on money and possessions has sought not only to offer a comprehensive overview but also to introduce new language of abundance over scarcity and a shift toward generosity and gift while away from the dominance of stewardship (Brueggemann 1999, 2016). As these commentaries and popular books have filtered into clergy’s studies, they have offered additional language to pastors focusing on the texts for their stewardship sermons or the larger narrative arc of Scripture addressing questions of money and possessions.

### *2.4. Sociological and Congregational Studies*

Focusing on both individuals and institutions, disciplines such as sociology have also shaped this conversation on faith and giving. From large national studies such as the Faith

Matters Survey (Putnam and Campbell 2010) or the Economic Values Survey (Wuthnow 1994), we know not only what, how, and where Americans give, but we also have insights into the motivations of religious giving as well as individuals' orientations toward money. In *Passing the Plate*, Chrisitan Smith builds upon this work to not only collect denominations' teaching on financial giving but also to attend to both the practices and perspectives of laity and clergy in considering their giving to the church (Smith et al. 2008). Merging a focus on individual motivations with institutional structures, collaborations such as *Financing American Religion* (Chaves and Miller 1999) demonstrate how money and economic models have shaped particular types of religious institutions while Vaidyanathan and Snell (2011) attend to the types of financial appeals that shape congregations' approaches to giving.

Religious giving, and stewardship in particular, are also discussed in congregational studies. While waves of the National Congregations Study, Faith and Communities Today (FACT), and particular studies within the Exploring the Pandemic Impact on Congregations (EPIC) initiative cover financial matters, they are largely focused on gathering comprehensive data. Yet, several recent FACT and EPIC studies, recognizing the heightened interest in financial matters in congregations in recent years, have highlighted economic and giving practices in congregations (Payne et al. 2022; EPIC 2024). The most in-depth study on individual Americans' giving to congregations and the factors that influence giving across Christian traditions was conducted by Dean Hoge and colleagues in the early 1990s. While perhaps a bit dated three decades after its publication, *Money Matters: Personal Giving in American Churches* and other publications resulting from the original study continue to serve as an essential foundation for how stewardship and other language around money in the church has shaped congregational giving practices (Hoge et al. 1996, 1998).

### 2.5. Practice and Application

In threading together the multiple studies that have shaped congregations' language on financial giving, one last influential area is a genre of media (books, podcasts, manuals, blogs, etc.) designed to support and shape the work of religious leaders. These media were the same type of resources that established stewardship as the dominant frame in the early twentieth century as collections of sermons, denominational tracts, and Sunday school manuals set stewardship programs in motion. This literature continues to be diverse, and as it continues to reach a broad audience today, there are various approaches. In only focusing on a smattering of written texts here, one major approach mixes theological grounding with a how-to guide on church finance, religious leadership, and "stewardship ministry" (Hotchkiss 2002; Lane 2006; Jamieson and Jamieson 2009; Smith 2015; Weems and Michel 2021; Lee et al. 2025).

A variation on these how-to texts are others that mix personal stories and case studies with a call for revising or expanding traditional stewardship language. United Methodist pastor Michael Mather calls for "finding abundant communities in unexpected places" (Mather 2018); Roman Catholic fundraiser and nonprofit CEO Kerry Robinson focuses on *Imagining Abundance* (Robinson 2014); and Presbyterian pastor Karl Travis calls us to focus on *God's Gift of Generosity: Gratitude Beyond Stewardship* (Travis 2024).

Finally, another approach in this genre of practical application seeks to address the limitations of traditional stewardship approaches in a shifting landscape for congregations as religious affiliation and participation decline, needs for buildings and space change, and economic models evolve. Texts such as Mark Deymaz's *The Coming Revolution in Church Economics: Why Tithes and Offerings are No Longer Enough and What You Can Do About It* (Deymaz and Li 2019) or Mark Elsdon's *We Aren't Broke: Uncovering Hidden Resources for Mission and Ministry* (Elsdon 2021) suggest new approaches.

### 2.6. Language of Stewardship

As shown across this review of the literature, the history and current use of the term ‘stewardship’ is unusually significant: it is a modern theological term that has influenced a variety of discourses and conversations. This article then returns to focus on exploring how Christian pastors define and use stewardship language in the context of the economic practices of their congregations.

The sheer variety of the term’s uses suggests that stewardship has wandered from its original meaning and has the characteristics of what Catholic priest and philosopher Ivan Illich calls an ‘amoeba word’ (2002). For Illich, this framing refers to a word that has lost any precision and, resembling a stone thrown into a pond, makes waves but does not hit anything. These words are not the same as hackneyed phrases or clichés, but precisely because the word can be used to cover so much ground, it runs the risk of becoming an empty, vague term. If stewardship could mean anything related to ‘responsibility’ or ‘care’ or ‘giving,’ then what does it mean? On the other hand, if in practice it has come to mean the programming related to the giving and managing of money in the church, perhaps it has become overly narrow, calcified, and rigid rather than flexible and broad. Listening to clergy themselves may help us to know how stewardship is understood and utilized in congregational life today.

## 3. Data and Methods

To examine congregational leaders’ theologies of money and the way it shapes their communication and practice around finances, our study analyzes data from the NSCEP (Fulton and King 2018). This nationally representative study of religious congregations began with a survey of key informants in congregations (Fulton et al. 2022). Key informants, typically congregational leaders, completed an online survey of questions about their congregation’s characteristics, activities, and economic practices. Respondents from 1227 congregations completed the survey with a response rate of 40%. Subsequently, NSCEP interviewed 94 of the key informants from a cross-section of congregations based on congregational size, congregational age, the tenure of the leader, religious tradition, the racial background of the congregation, region, and community setting (rural, suburban, or urban). Table 1 shows that interviewees came from 14 Catholic, 29 evangelical Protestant, 32 mainline Protestant, 7 Black Protestant, 3 Jewish, and 9 “other” religious congregations. Among Protestant religious traditions, interviewees represent 28 different denominations. Religious traditions represented among our interviewees from the RELTRAD category of “other” include Buddhist, Muslim, Orthodox, Sikh, and Unitarian Universalist (UU) (Steensland et al. 2000). In addition, interviewees hail from 20 states and all regions of the United States. Finally, Table 1 shows that the sample of interviewees spans a wide range in the congregational metrics of size and revenue.

A team of NSCEP researchers audio-recorded and transcribed each of the 94 key informant interviews. Within the semi-structured interviews, clergy answered specific questions about how they approached the concept of money as well as the cultures of giving in their congregation. While the authors of this paper examined the transcripts along both inductive and deductive lines, the codes or themes herein are primarily the product of inductive analysis. The crucial step in the inductive analysis of qualitative interviews is the careful reading of raw interview transcripts until evaluators have a detailed understanding of the themes and ideas articulated by the interviewees (Thomas 2006). Therefore, we read 80 of the 94 interview transcripts (or 85%) before finalizing the codebook. This method increases our confidence that the findings described below are faithful to the voice of the U.S. religious leaders interviewed. Note, in our analysis for this paper with the particular

focus on Christian congregations, we narrowed our focus to include only the Christian interviewees for a total of 82 interviews.

**Table 1.** Clergy interviewees.

Interviewees	Black Prot.	Catholic	Evangelical	Jewish	Mainline	Other
Total (94)	7	14	29	3	32	9
Region:						
Midwest (30)	2	6	12	0	7	3
Northeast (18)	1	5	4	1	6	1
Southeast (28)	4	0	9	2	10	3
West (18)	0	3	4	0	9	2
Gender of Clergy:						
Female (18)	1	1	3	0	12	1
Male (76)	6	13	26	3	20	8
Congregation Size:						
N/A (8)	0	0	4	1	1	2
1–49 (7)	3	0	0	0	4	0
50–99 (4)	1	0	2	0	1	0
100–249 (19)	1	1	8	1	5	3
250–999 (42)	2	8	11	1	17	3
1000+ (14)	0	5	4	0	4	1
Annual Revenue:						
N/A (9)	0	0	5	1	1	2
\$0–\$99,000 (6)	3	0	2	0	1	0
\$100 K–\$249 K (8)	2	0	1	0	5	0
\$250 K–\$499 K (22)	1	4	6	1	5	5
\$500 K–\$999 K (16)	1	4	3	0	8	0
\$1,000,000+ (33)	0	6	12	1	12	2

## 4. Findings

### 4.1. Stewardship Language as the Dominant Framework

There are deep divisions throughout the Christian church, both between traditions and within denominations, related to a variety of issues such as differing views on gender, sexuality, and political affiliation. While these differences may mostly appear through contemporary social and political discourse, they are often based in different and competing theological frameworks and commitments. Therefore, it is somewhat surprising that there are still shared, ecumenical theological concepts that persist despite these differences. Ask a Christian pastor how they speak to their congregation about money and resources, and you will likely come across the word ‘stewardship’.

Among the 82 NSCEP interviews we examined, without a direct prompt, 80% of Christian pastors used the word ‘stewardship’ or ‘steward’ when talking about their congregations’ economic practices, particularly when reflecting on their theology of money<sup>1</sup>. While stewardship language appears to be broadly ecumenical, there was a hierarchy of usage across different denominations. Within the mainline Protestant tradition, the use of stewardship language was ubiquitous, with 94% of interviewees adopting the terminology. This language is also used by the majority of evangelical and Black Protestant pastors. Three-quarters of both evangelical pastors (75%) and Black Protestant pastors (78%) used stewardship language. In contrast, just over half of Catholic interviewees (57%) used stewardship terminology.

The frequency of using stewardship language also varied among interviewees. While noting that interviewees were not asked about stewardship directly, 36 of the interviewees

used this terminology minimally (less than 10 times). Sixteen of the interviewees used this language moderately (10–19 times), and nine interviewees used the words ‘steward’ and ‘stewardship’ extensively (20 or more times). In terms of the most frequent instances of use, one mainline pastor used these two terms 57 times during the interview.

There were variances between traditions on the frequency of the use of stewardship language. Of those that used stewardship language, 76% of conservative Protestants/evangelicals and 83% of Black Protestant pastors used this terminology minimally throughout the interview. In contrast, 42% of mainline pastors used stewardship language minimally, with 35% using it a moderate amount and 23% an extensive amount. For Catholic clergy, of those that used stewardship language, half used it minimally and half used it moderately.

While religious leaders exhibit variation in usage, stewardship language is a familiar, and in some instances, dominant framework for thinking and talking about money among religious leaders across different Christian traditions.

#### 4.2. What Does Stewardship Mean? Stewardship as a Noun

Among interviewees, there was widespread agreement on the core theological claim inherent in the concept of stewardship. Clergy articulated stewardship as primarily a theological claim about ownership. In fact, among the 1227 respondents to the initial NSCEP survey, 86% of congregational leaders agreed that money and possessions ultimately belong to God, not individuals (King et al. 2019). Clergy taught that God is the owner of all resources, and people are responsible to steward those resources appropriately. Using the terms invoked by interviewees, religious leaders noted that in response to God, Christians are called to be stewards or managers of their resources.

During the interviews, one of the most common places where stewardship was invoked was when religious leaders were asked about their theology of money. A male evangelical pastor offered a succinct summary of a common response interviewees offered: “We teach that God owns it all so that we are stewards of what he gives us and it’s not ours, it belongs to him.” Another pastor, from a mainline denomination, takes this conception slightly further, and introduces ‘manage’ as a synonym for steward: “It’s everything. It’s what we believe—that everything is a gift that comes from God. And we are stewards of that. We don’t own it. It’s not ours. It’s all God’s. But he gives it to us to manage.”

For the religious leaders who unpacked what stewardship means for them, the vast majority identify that stewardship involves all resources, not just financial resources. A female mainline pastor said, “For me, theologically, all of the resources that we have: our money, our bodies, our intellect, our time, all of it is fully God’s and that we make use of it for God. And so that stewardship piece of being the stewards of what God has entrusted to us, and I attempt not to say given to us because it’s not actually ours, but it’s all God’s that we are stewarding or have been entrusted with.” As illustrated by the quotations above, the majority of pastors using stewardship language were clear to point out that the concept of stewardship is not limited to money.

Indeed, when invoking stewardship as theological language, many explicitly made it clear that stewardship involves everything that we have, all resources and attributes. This was sometimes articulated as being important precisely because it is not just about money. A common way of unpacking this is the phrase ‘time, talent, and treasure.’ Twenty-three pastors used this particular phrase or a variant of it. Some pastors even mentioned that moving away from thinking of stewardship as being about money has been important for their congregation. A Lutheran (ELCA) male pastor said, “We have moved in the last couple of years away from thinking of stewardship in terms of money only, to thinking of stewardship in terms of time, talent, and money.” He expounds further, “It’s not just money.

We've gotten very clear in the last two years that we're never going to talk just about money because it's not just money." A Black Protestant pastor unpacked what stewardship means for his church: "When we see our life, our gifts, our talent, our resources as things that we're entrusted with versus what we own, and that God is expecting us to give back a report of how we used it, it changes how we see things."

And if stewardship extended beyond money to include all resources, for the majority of pastors, stewardship also related to the right *uses* of these resources. Interviewees assumed that stewardship could be broadly applied to the full Christian life. Whatever they were doing, they felt that stewardship should be a familiar concept in guiding the use of their 'time, treasure and talent.' While there were a few pastors criticizing some notions of stewardship, which will be explored later, there were no pastors suggesting that stewardship be defined as only about money, and, crucially, as only about the giving of money to churches.

#### 4.3. What Does Stewardship Look Like? Stewardship as an Adjective

A striking discovery in our interviews was a notable contrast between how clergy understood stewardship when used as a noun from the occasions where stewardship was employed as an adjective. In its adjectival form, 'stewardship' was put to many different uses, but the vast majority of these indicated an implicit definition of stewardship that was much narrower and more precise.

One cluster of these adjectival uses focus on a time of the year, often the fall, when there is a particular emphasis on encouraging congregants to give: examples from the interviews include *stewardship season*, *stewardship month*, *stewardship time*, *stewardship drive*, *stewardship campaign*, and *stewardship sermon*. Within these uses, stewardship means something much more specific than the broad, sweeping definitions unpacked earlier. Stewardship functions as the giving of money by individuals to the church. Intriguingly, one instance of attempting to bring in the broader definition into this season of financial giving had, a Catholic priest suggested, a less positive financial outcome: "Well, stewardship, we generally think about it is involving time, talent and treasure. . . . So we asked people to think about making a contribution, not only their money, but their time. . . . The response to this has been more tepid than it is to financial giving. People generally respond fairly well to our request for them to make financial commitments. But when we've done stewardship of talent and stewardship of time cards in the same way we did, the money rate of return has been significantly lower. . . . So there's a little bit more work to do around that." In this instance, the application of the broader theological concept into the practice of giving led to an unexpected reduction in financial giving. That the broadening of stewardship to be more comprehensive became a challenge or problem for this parish to revisit reveals the multiple meanings and potential mixed messages latent in applying stewardship to church activities.

Another cluster of adjectival uses relates to who has the responsibility for encouraging giving and managing money: *stewardship pastor*, *stewardship committee*, *stewardship ministry*, and *stewardship leader*. Again, similarly to the first cluster, these roles are primarily focused on the church obtaining and using money, with the purpose being the financial resilience or sustainability of the congregation. Finances, of course, are very important for the health and vitality of the religious community. However, the adjectival use of stewardship works in the opposite direction of the broader theological definition offered by pastors. The former ends up modifying any focus of managing money for the church while the latter purports to explore the use of all resources in all of life.

The final cluster relates to educational efforts around stewardship: *stewardship class*, *stewardship workshop*, *stewardship meetings*, *stewardship education*, and *stewardship conference*. Of the three clusters, this one comes closest to hinting at how the broader definition of

stewardship, to some extent, may be incorporated into programs and activities. Many of the clergy that addressed stewardship education and workshops brought up how these programs included advice on personal financial management, particularly helping members of the congregation become free of debt. This serves as an example of how stewardship is being used as a concept beyond an explicit focus on church finances. However, while this cluster involves expanding the topic of stewardship outside of the walls of the church, it is still primarily interested in treasure, and much less so in time and talent.

#### 4.4. *What Is Good Stewardship? Stewardship, Fiscal Responsibility and Frugality*

Alongside the prevalent use of stewardship as an adjective modifying aspects of church finances, there are also examples in the interviews of stewardship itself being modified, most commonly by ‘wise’ or ‘good’. This moves the focus of stewardship from being a descriptive term about roles (God as owner, humans as stewards) to articulating the appropriate action of stewardship, what makes it ‘good’ or ‘wise’. The clergy being interviewed spoke at different points about abundance and generosity, themes that are common in contemporary literature regarding money and resources. However, these themes did not emerge in the same context of stewardship. In fact, they often served to counter a particular view of stewardship that focused on frugality.

With 14 interviewees using the phrases of a ‘good’ or ‘wise’ steward, the majority of these pastors addressed ‘good’ and ‘wise’ steward in the context of responsible or frugal financial management. Good stewardship, within these interviews, related to reducing the amount of money spent by a congregation as much as possible. Even more directly, clergy focused on two particular aspects of congregational frugality: spending only on what is necessary and choosing lower cost goods and services. For one Catholic priest we interviewed, this involved very practical decisions: “I just think that we try to be good stewards of what comes in every week, and you know, we don’t gild the cross gold, and we don’t, we’re not putting in oriental carpets here, you know? We fix roofs and things like that. Just putting on windows in the rectory here, \$5000 is not much, but we just put new windows in to keep the place light and warm.” The pastors employed a financial lens through which they spoke about being a good or wise steward.

Beyond finances, two interviewees included being a good steward of the congregation’s building. A male Black Protestant pastor uses the concept of stewardship to critique his congregation’s lack of financial responsibility in letting groups use their facilities at no charge: “It’s not good biblical stewardship to just keep saying, ‘Okay, it’s fine. We’re happy that you gave us nothing.’ We love everybody. Open our building to everybody. We still don’t charge the local townhouse association a nickel for using our space to get organized so that they can take over the townhouse. We don’t charge them anything. We think it’s something we should do for the community. But at some point the members have to take ownership of the fact that we are here for the community. We do things for the community, but it’s our responsibility as church members to take care of what God has given us.” As one of the major asset and liabilities of a congregation, ‘good’ stewardship of the building mattered.

Yet, almost all others explicitly referred to money. When asked about their theology of money, one pastor succinctly commented, “Be very frugal, right?”. Another evangelical pastor responded, “We have tried to be very, very frugal and good stewards of the money we have.” This follows the pattern identified earlier—the uses of the word stewardship and steward focus almost exclusively on ‘treasure’, with time and talent fading into the background.

This focus on a good steward being cautious with spending and being financially responsible is not without tension. One mainline pastor demonstrated this tension in

making sense of stewardship in her interview: “And the problem, I don’t know, if it’s with every church, certainly churches in our tradition; people who oversee the money, the board of trustees. . . . I don’t know, they morph into somebody different, when they get on the board. But they also are very protective of the money and very. . . . Well, they just think that that’s their job. And I need new members, so we can get more money. And you get it, because they feel an enormous responsibility to be good stewards of the money but nonetheless.” In this instance, the pastor wants to spend some money, presumably on programming or hospitality to attract new members. However, her approach is in tension with the board’s reluctance to spend money “because they feel an enormous responsibility to be good stewards of the money.”

#### 4.5. *Signs of Critique: Resisting the Stewardship Paradigm*

While a minor theme in the interviews, there are times where stewardship language is rejected, and in both instances in favor of the word ‘generosity’. A mainline female pastor comments, “We don’t call it stewardship. Stewardship is way too loaded in today’s cultural context. So, we use generosity. We felt generosity is a much easier all-round conversation. And we believe that one of the fruits of the spirit is not stewardship. One of the fruits of the spirit is actually generosity. We change language all the time here. So, people don’t get caught up in the layers of the language, freshness in the invitation.” With a slightly different emphasis, another mainline male pastor contrasts stewardship and generosity: “We changed our Stewardship Committee, it’s called the Generosity Team. And we just got rid of the word stewardship altogether. It’s a great word, but people just hear dollars when they hear stewardship. ‘Oh, great. You want me to be on the Stewardship Team?’ No, we want you to be on the Generosity Team. And it’s really the greatest team to be on because it’s giving Jesus away.”

### 5. Discussion: Stewardship, a Fork in the Road?

Across our analysis of over 80 Christian clergy, it is clear that steward and stewardship remain the most consistently employed language for congregational leaders when addressing money. Yet, it is also clear that while pervasive, stewardship is not imbued with a single agreed upon meaning. In fact, as sociologist Robert Wuthnow (1993) wrote over three decades ago now, “Stewardship has lost much of its meaning. . . . Stewardship is perceived by the public to mean either something as narrow as charitable giving or something so broad that it has virtually no specific implications.” He would go on to say, “Stewardship, when it is discussed, is presented in so many difference guises that people can interpret it pretty much as they like. When they do so, moreover, they prefer vague understandings that make little difference to how they should behave from day to day” (Wuthnow 1994, p. 144).

From our interviews, it is clear that stewardship is not an empty word, as it carries within it a significant theological claim about ownership. However, these interviews suggest that the significant—and perhaps even radical—theological origin of the concept appears to get left behind when it is put to practical use by religious leaders. When describing what stewardship is, these leaders articulate that stewardship is about the use of all resources, time, talent, and treasure on all occasions. When referring to the use of stewardship within the life of the congregation, however, stewardship immediately has a much narrower focus. It is all about money, and predominantly how congregants can be encouraged to give financially to the church. This gap between intent and use must, at best, be confusing for those in the pews. This is further complicated by how the current understanding of the ‘good’ steward has become shaped predominantly by frugality, or some version of fiscal responsibility.

Other themes such as abundance, plenitude, generosity, and being a ‘cheerful giver’ have been explored in much recent popular theological literature and are present in the NSCEP interview data as well. However, these themes appear to be most often disconnected from stewardship. In fact, when these themes emerge, they are often employed as an explicit critique of a theological understanding of stewardship that focuses on possession or frugality. If not explicit critique, leaders admit their frustration in the limitations of stewardship that have become either too vague, relatively programmatic, or simply the pragmatic, utilitarian language of the ‘business’ of securing and managing the church’s finances.

While often seen as a taboo topic that many religious leaders have often been inclined to ignore, congregations are having to think and talk about money and resources more and more. The ‘economics’ of congregations are undergoing a significant shift. Declining religious affiliation and participation as well as declines in institutional trust and engagement patterns are shaping how people give and the expectations for how congregations engage their communities. In addition, deferred maintenance on buildings, increasing insurance costs, and inflation are affecting expenses. As pastors are grasping for language, theologically and practically, to address these issues of money, buildings, staff, etc., to what extent does the dominant concept of stewardship help?

Given Christian clergy’s current need for theological and practical ways of thinking and acting regarding the resources necessary to sustain their congregations, is the concept of stewardship up to the task? Does the historic legacy of the term, most clearly shown by ‘stewardship Sunday’ and the connection to tithes and offerings, mean that stewardship is ultimately unable to be effectively used for other purposes? In this sense, stewardship has been calcified—stuck with a historic legacy that it cannot shake. In contrast, does the broad, expansive definition of stewardship—of time, talent, and treasure—and the de-emphasizing of money mean that pastors end up talking less about money than they would like or need to?

Does a stewardship frame try to do too much? Just as Wuthnow worried, at some level across our interviews, it is true that stewardship is used as a large, all-embracing theological concept that relates to every conceivable kind of resource and subsequent use of that resource. Here, stewardship runs the risk of being an ‘amoeba’ word—able to be put to any conceivable use (Ilich 2002). Precisely because stewardship could mean anything, it often ends up meaning nothing. There is an oddity here, a concept that, due to its history and current use, is both, at the same time, too rigid and too fluid.

It seems as if there is a fork in the road, and there are two options for Christian clergy: either rehabilitate stewardship language or retire it. Either work towards greater congruence between the definition of stewardship and its use, explore more deeply what the nature of a good or wise steward is, or find new language and concepts to think and talk about money and resources. Robert Wood Lynn and D. Susan Wisely conclude their historical survey of stewardship in American Protestantism with their estimation that stewardship as conceptualized and practiced today may no longer be up to the task that the church needs: “. . .In the recent period, the notion of stewardship has been drained of its power. The ‘amazing pressure’ to raise money has sapped stewardship’s vitality by restricting its meaning to fund-raising. Similarly, efforts to breathe new life into the word have stretched it to apply to such a vast array of responsibilities that its meaning is diluted beyond recognition. Both this constriction and expansion of its meaning have wrung power from it. It may be, like other worthy ideas before it, that the notion of stewardship has run its course.” (Lynn and Wisely 2012, p 362).

Standing at this fork in the road, we are inclined to agree with Lynn and Wisely; it may make more sense to retire the concept of stewardship than make another attempt to rehabilitate it. What theological concepts and practices might take its place? While it is

beyond the scope of this article to outline all the credible alternatives, as faith communities continue to evolve, we believe even greater attention to the economic issues interwoven in their congregations and communities will be necessary. This is a task of some urgency to which pastors and theologians must now attend.

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## Notes

- <sup>1</sup> The words ‘stewardship’ and ‘steward’ were not part of the main interview script, though it was an optional example for the question ‘Have you received any training or mentoring about congregation finances (e.g., fundraising, financial management, or stewardship)?’

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