

Read the Fine Print When it Comes to Boomers in Your Church

By J. David Schmidt

IN JULY, PRESIDENT GEORGE W. BUSH turned 60. His birthday symbolized the beginning of the oldest baby boomers hitting the big 60—with a growing number of boomers following behind him. AARP is salivating. Articles are everywhere talking about the graying of America, time for boomers to step aside, how boomers will sink Social Security, never retire, and on and on.

You'd think the entire generation is out looking for rocking chairs. But behind the hoopla, there are lesser-seen realities about baby boomers that church leaders should keep in mind, as you think about the role this generation will play in your church over the next years.

First, it's useful to think of boomers in three segments: older, middle and younger. This is a big age group which covers the span of 18 years (born between 1946 and 1964).

▶ The youngest boomers won't reach the age of 65 until 2029! Some baby boomers still have kids in grade school and middle school. (So don't downsize that youth ministry staff just yet.) This is not the time to reduce your teaching on tithing and stewardship aimed at this group. Research consistently shows younger boomers (and those even younger) are not regular givers, when compared to their parents. Younger baby boomers need practical help in discovering God's principles on regular giving, establishing a family budget, debt and saving. Does your church offer an annual family budget workshop? Regular teaching on faithful giving? If not, this is the group that could use it.

▶ The middle group of boomers are in the sandwich years between the expenses of caring for teenagers and paying for college, and on the other side, saving for their own retirement. It's not a fun place to be. This group needs understanding, counsel on financial management, and to be challenged to keep honoring God through regular giving, and even the mentoring of older adults who got through these financially challenging years. Consider how your church might link retirees of the builder generation to boomers. In addition, helping families make God-honoring decisions about how much they should pay of their kids' college bills, and how to save, would be helpful.

▶ And then there are the boomers who are just now beginning to see the theoretical retirement age of 65 on the not-too-distant horizon, although these boomers are going to rewrite the rules of retirement.

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keep working full or part-time, out of desire or necessity. For this group, the key is relevancy. Boomers will benefit from biblical counsel on how to distribute what health care doesn't take of their estate, at their death. Will your church be remembered in their will? Not likely, without your church helping them see the value of "the gift that keeps on giving."

Others will want to volunteer in the church as they age—but their desire will be to serve in positions where they can make a difference. In a study conducted among 800 nonprofits last year by the National Council of Aging, boomers were noticeably absent from the thinking of leaders.

"Developing strategies to tap the resources of older adults through paid and unpaid positions was beneath the radars of most local nonprofit officials," according to the executive summary of the study. Are you ready to offer boomers volunteer jobs they'll find meaningful?

So the fine print on this generation is: "they're not all the same," and serving boomers at their unique points of need is just good church work.

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