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IDEAS AND INSIGHTS FOR ACTIVE CONGREGATIONS

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What Message Are We Sending about Giving?

The largest source of congregational income is what individuals contribute through their offerings, pledges, donations, and dues. On average, nine out of every ten dollars a church receives come from what individuals give. Churches rely much less on other income sources such as trust funds, investments, bequests, and charges for use of their facilities. The typical worshiper gives an average of about \$1,500 a year, which breaks down to \$125 a month or \$28 each week.¹

What encourages or discourages members to give financially to their church? Part of the answer lies with the factors that motivate individuals. A second part of the answer rests with factors associated with the congregation itself.

Why Do People Give to the Church?

Research findings from a University of Notre Dame study on the motivations for religious giving identified four reasons people offer for making financial contributions to their church.²

They were taught to give. Many churchgoers say that they follow the example set by their parents or other important adults. Essentially, their habit of generous giving stems from the training they received as they were growing up. They internalized that concept and continue a giving practice as adults.

Their beliefs and values foster giving. Worshipers often attach significant theological meaning to their financial contributions. The belief that everything belongs to God—including one's material possessions—prompts some members to return a portion to the church. Others say that they give out of a sense of gratitude for God's love and goodness. Church members who express a sense of religious duty to give believe that God requires giving or that it is what the Bible teaches.

They respond to needs. Contributors often say that they want to contribute to God's work in the world. Worshipers who know about needs locally or globally report that they contribute to support those causes.

They give out of guilt. People can also give because they want to avoid the negative emotional consequences of *not* giving. For some, guilt is a motivator for giv-

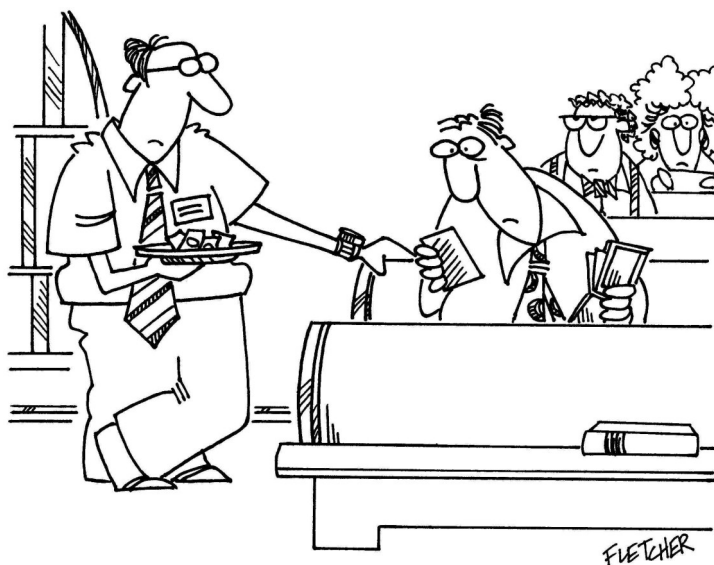
ing. These givers say that if they do not give, they will be doing something wrong or letting someone down.

What Are the Obstacles to Giving?

Despite their relative affluence, American Christians give less than two percent of their income to charity. While some factors push people to give, other things constrain people to give less or nothing at all. The Notre Dame research also reveals several interesting challenges to generous giving.

They feel insecure financially. Some worshipers indicate that they cannot give as much as they would like because they lack the resources to do so. They are afraid to give away money due to the risk of losing security or status. However, people at all income levels offered this reason—hinting that, in many cases, the *perception* of security plays a larger role than actual resources.

They show signs of giving illiteracy. When interviewed, many members were confused about what the standard of giving should be and about how to apply this standard. Some members held the belief that they



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are high givers when in reality they were not. What are the sources of this giving misperception? Members might not know about others' giving habits (how often and how much), especially if there are processes to shield worshipers' privacy. Or the individual or household simply does not keep track of how much they give.

They experience a comfortable level of guilt. Another obstacle to generous giving is a low level of guilt. When members feel guilty about not giving more and yet they do not experience enough discomfort, their giving stagnates. In the absence of strong push factors, a little guilt goes a long way to prevent increased giving.

What Does Our Method Say About the Message?

Just as individuals are not all alike, the congregations they attend are quite different too. Differences in church theological beliefs and tradition set the stage for particular financial approaches. Among churches, three philosophies, which are linked to typical giving methods, are common.³

Tithing churches. In these churches, all members understand that to be in good standing with God and the congregation they need to tithe 10 percent of their annual household income. As a result, the church does not ask members to pledge. Nor does the church hold an annual stewardship program or annual appeal. Many conservative Protestant churches (like Assembly of God or Seventh-Day Adventist) fit in the category of tithing churches.

Pledging churches. These churches favor tithing but tend to believe it is unrealistic to expect all members to tithe. As a result, the church asks members to consider an annual dollar amount or a percentage of their annual household income when making a financial pledge. Typically, these churches conduct an annual stewardship campaign. Many mainline Protestant churches (like Evangelical Lutheran, Presbyterian, and United Methodist) fit in this category.

Offering churches. Some churches believe in tithing and pledging but they do not stress either. As a result, they rarely launch annual campaigns, do little teaching about the theology of giving, and offer little guidance about the spiritual meaning of gifts. To increase giving, church leaders emphasize the size and quality of programs, costs of buildings and properties, and future plans. While churches of all denominations can fall in this category, the majority of Catholic parishes fit here.

Motivation + Method = Results

The percentage of tithers is the key feature that distinguishes one congregation from another. Overall, only one in four worshipers report tithing to their church. Yet

among conservative Protestant members, four in ten are tithers. Fewer mainline Protestants (only two in ten) and Catholics (only one in ten) tithe regularly to their church. These percentages relate to the proclaimed message and methodology used in these congregations.

When worshipers make their giving decisions based on a percentage of their annual income—the pattern for conservative Protestants—their church's total contributions soar. Contributions are somewhat lower when worshipers decide instead on an annual amount to give—a pattern common among mainline Protestants. Worshipers' contributions are lowest when the amount is decided on a weekly basis—a typical pattern in Catholic parishes, where contributions per worshiper are about half that of Protestant churches.

The Bottom Line

High contributors are also high in motivation. As one member stated, "You put your money where your blessing is." *Low givers* focus on giving obstacles. They mention tight budgets and seem misinformed about expectations. They tend to provide an additional rationale for giving less—that time spent volunteering is a substitute for their below-average giving. In reality, worshipers who invest the most time also invest the most money.

High-percentage-tithing churches teach giving-literacy to children and adults by linking faithful giving to faithful living. Leaders encourage a movement to percentage giving with the goal of growing that percentage over time.

Ultimately, leaders need to answer these questions: How do we communicate the connection between faith and money? Do we use methods and strategies that help members make the connection? Do we focus on the need for the giver to give or on the church's budget gaps? Are we willing to change the culture of giving in our church?⁴

1. Cynthia Woolever, "Getting to the Bottom of a Full Collection Plate," <http://www.uscongregations.org/pdf/how-values-enhance-giving-woolever-ppt.pdf>.

2. B. Vaidyanathan and P. Snell, "Motivations for and Obstacles to Religious Financial Giving," *Sociology of Religion*, 72:2 (2011), 189-214.

3. Dean Hoge, et al., *Money Matters: Personal Giving in American Churches* (Louisville, KY: Westminster John Knox Press, 1996), 98-127.

4. See *Church Effectiveness Nugget, Vol. 5: How to Increase Financial Stewardship* (www.TheParishPaper.com).