

Church Giving Going UP in a DOWN Economy

by Brian Kluth



Have you seen any of the recent survey results on church giving? In a 1,000-church survey my organization recently conducted on church giving (www.kluth.org/surveyresults.htm), nearly 30 percent of churches saw offerings decline in 2008. In 2009, this number had increased to the point where more than 50 percent of churches were not meeting their giving projections this year. National news stories are reporting on churches beginning to cut programs and staff. While many of America's pastors and church leaders have wanted to avoid America's economic problems, it now appears that God is using the Wall Street Journal, USA Today, CBS, NBC, CNN, Time magazine, and many major newspapers to sound the wake up call on what is really happening with church giving. The media is reporting that the percentage of income Christians give has been steadily declining over the last 40 years. They are also highlighting Barna's latest report that indicates only five percent of people now tithe ten percent or more of their income to Christian and charitable causes.

What can a church do in the face of economic storms? Here are five recommendations based on training seminars I have done

with thousands of pastors and church leaders across the US and around the world:

- **Conduct a churchwide family-friendly generosity initiative.**

The generosity message must move from the finance committee boardroom table to the family dinner table and personal devotional time. I believe every Christian home needs a helpful Biblical resource that will allow them to

“Our children must be prepared to be a new generation of givers to God’s work.”

think and talk about money, generosity, and materialism from God's perspective. In addition to reaching adults, we must also empower the adults to help raise their children to be a new generation of faithful and generous givers to God's work. More than a thousand churches ordered my Bible devotional, *40 Day Spiritual Journey to a More Generous Life*, for every family in their congregations. Since then, families have reported that this was the first time they had ever talked about finances and generosity from a Biblical perspective.

- **Help people get out of debt and financial trouble.** Many people sitting in your church are drowning in a sea of red ink and

financial mismanagement. Today there are resources that churches can use to offer helpful financial classes and counselors who will give people the time, space, and place to discover they can move to higher and dryer financial ground. In our church, we have also found these classes have become a great outreach tool to the unchurched. In one recent financial course we offered, forty people attending were from our community and four of the people were from our church. The Bible has the financial answers people are looking for and we can be used by God in our community and church by making such classes available.

- **Make your offering baskets bigger.** When I taught on finances and giving in India, I noticed they had the largest offering baskets I had ever seen. When I asked them why, I was told that they made the baskets big enough so that people could put in a portion of whatever the Lord had blessed them with during the week. Their offering baskets were big enough to hold bread, rice, eggs, money, and more! In America, I'm afraid our baskets are "too small." We need to create "bigger baskets" by giving people more ways to give. The issue in generosity is not in the method someone uses to give, but the fact that they are faithful in their giving. On-line giving, electronic funds transfers, giving kiosks, stock brokerage accounts, and Christian community foundation accounts are all part of a growing trend to allow Christians to be more faithful in their generous giving to the Lord's work.

• **Focus some stewardship activities towards the 90 percent of a person's resources.**

Research shows that 90 percent of a person's financial wealth is NOT in cash flow but instead is in a person's assets and estate. Yet nearly all of a church's stewardship activities concentrate only on getting money into the Sunday collection plate. The biggest gifts a person will ever be able to give to their church during their lifetime or at their death is from their assets/estate (property, vehicles, investments, business interests, jewelry, artwork, life insurance, etc.). Yet 90 percent of the people in your church will pass away

“Ninety percent of the people in your church will pass away without making a gift through their estate.”

without having given anything to the church from their assets, will, or estate plans. It is time for churches to provide resources that help people properly steward all the assets God has entrusted to them over their lifetime. In our church, we developed and distributed the Because I Love You FAMILY ORGANIZER to help people get their house in order and to provide a friendly reminder that they need to honor the Lord from their assets and estate.

• **Preach God's Word on finances.** Studies have shown that 85 percent of pastors are uncomfortable preaching on money. One of the main reasons for this is that most seminaries for the last forty years have not taught a Biblical approach to personal and church finances. The

good news is that God included 2,350 verses on finances and material possessions in the Scriptures. When you examine the Word for spiritual leaders who helped encourage financial teaching and generosity in their generation, the list is a veritable “Who's Who” of Bible characters. While it was common in the past for churches to have one annual stewardship message, many pastors today are teaching whole series on finances covering a full range of topics from a Biblical perspective—earning, savings, debt, materialism, generosity, investing, and more.

If you begin to practice any of these five church stewardship ideas, you will begin to leap forward in your ability to inspire people to live more generously and increase their giving to your church. ☺

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