

How Congregations (and Their Members) Differ on Generosity

BY RUBEN SWINT

Not every church member responds to the same message about giving. Not every congregation's culture supports the same approach to developing faithful stewards, or generous givers. What variables in congregational life foster giving differences in members and congregations?

I consulted with a large neighborhood congregation to change their giving culture from “pledging the budget” to “growing in generosity.” The stewardship team and I had two goals: to involve young adults in the annual fall stewardship emphasis, and to relieve the senior pastor from making phone calls near the end of the emphasis to ask members to increase their pledge so the budget would be funded in full for the next year.

Recruiting, training, and empowering young adults to develop the annual stewardship theme and process proved the easiest change to make. Rather than adopt a ready-made program for stewardship promotion, these young adults used their creativity, time, and energy to revitalize a staid exercise into one that reflected how they and their peers wanted to be engaged in the annual stewardship emphasis.

The word “budget” was not mentioned at all; rather, the phrase “annual ministry plan” was referred to often. “Stewardship” was mentioned some, but more often the word was “generous” or “generosity.” Members were asked to complete a card titled, “My Personal Plan for Giving.” As you may guess, “pledge” was not mentioned either. The stewardship emphasis utilized a Sunday afternoon picnic to receive the cards rather than a pledge walk down the center aisle during Sunday morning worship.

At the end of my time with this congregation, two things were crystal clear. Decades of pledging a budget would not be overcome by a few years of targeted changes. The church's bylaws still required the annual formation of a "budget pledging committee." The metric of success was still "Did we pledge the budget 100%?" And the senior pastor could not change from what he had always known to a new paradigm with different language and activity. As I exited from my consulting role, I told the team, "I think you will need to be multi-lingual — 'stewardship' and 'generosity' — for a while." When I left, the senior pastor was still making his phone calls.

"Culture will trump vision very time." I read that somewhere and I did not fully appreciate its meaning until I worked with the congregation described above. I am amused these days to read marketing material from church fundraising companies who offer to help congregations create a culture of generosity. Depending on the culture already in place and the willingness of senior leadership to change, culture change can take a long time.



This year I attended a meeting to discuss a congregation's annual giving. One of the participants was an octogenarian who expressed the view that the answer to the church's funding needs was an emphasis on tithing, by which he meant giving ten percent of one's gross income to the church, gross income being the only valid way to determine one's tithe. Another member stated that because her career was in the nonprofit world, her tithe included what she gave to the church plus what she gave to the organization she was serving. Still another participant stated that tithing and institutional support were not very motivating for their 30s-something age cohort, who would respond better to appeals to help hurting people.

Was it ever true that every church member responded to the same message about giving? Was it ever true that every congregation's culture supported the same approach to developing faithful stewards, or generous givers? I think neither was ever completely true. If we have four Gospels portraying the good news in particular contexts and paradigms, then we have different gospels of good giving alive in members and their congregations.

What are the variables at work in congregational life to foster these giving differences in members and congregations? Here are seven that come to my mind. What would you add?

The first variable is how the church's leaders speak about money and giving. Do they speak as the *institution* that needs funding to pay its bills? Do they speak as the *community* that seeks to meet the desires of its members, participants, and prospects? Or, do the leaders speak as the *movement* that intends to change the world by bringing God's kingdom to earth? These are very different identities and they provoke different responses to their giving appeals. The poorest appeal is to meet the needs of the institution;

the strongest appeal is to offer solutions to the needs of people.

Another variable involves the members' different sources of income, which can influence how they talk about and manage money in the church. Members who are employed in education, healthcare, and social service agencies use the language of fairness or equality. For example, they may say "Members should give their fair share" and "The budget categories should be supported equally." Egalitarianism is a strong value that these members bring to church culture. Entrepreneurs are experienced in venture ministry: "Let's try this new ministry for a few years and see if it can grow and have an impact." Small business owners are intent on managing costs, for that is how small businesses survive. Corporate executives want to know the bottom line; they can tolerate one or two years of budget deficits, but then it will be time to take the axe to the budget categories.

The variable which is most commonly known in church life is the generational differences among members. Some congregations have four distinct and active generational cohorts. Each generation responds to the previous generation. Each generation's perspective is formed by what the most people in that generation experienced. People with different life experiences have difficulty viewing life, church, and giving the same way.

Members have different motivations for giving in their congregations. Ken Callahan explains five key motivations in his excellent book, *Giving and Stewardship in an Effective Congregation*: commitment, challenge, community, compassion, and reasonableness.¹ Staff members and lay leaders who plan the annual stewardship emphasis naturally respond to the motivations of commitment and challenge. Many members in the twenty-percent core leadership group also resonate with these two motivations. But, about seventy percent of the members will respond better to one of the other three motivations: community, compassion, or reasonableness. Might this explain why the annual stewardship message seems to fall on deaf ears?

In *The New Context for Ministry*, Lyle Schaller charts how American society has changed in recent years and in the process has reshaped Protestant church culture.² Two of his conclusions are especially relevant to how members think about giving: competition has replaced cooperation, and customer satisfaction has replaced inherited institutional loyalty. The successful nonprofits and congregations do not assume they have people's loyalty; they take the initiative and ask for money. This is a difficult shift, because in my experience just saying the word "money" in many congregations is frightening and exhausting for staff and lay leaders. They should be asking for money for both current projects and for the future: the big income stream that too few churches are addressing is bequests.

Do you remember the TV show "90210?" It chronicled the changes in a family's teenagers when they relocated from Kansas to the Beverly Hills, California, zip code.³ Undoubtedly the median income levels in the zip codes where most of a congregation's members reside will affect the capacity of

members to give. Higher median incomes should translate into higher per capita giving. If it doesn't, then some other organization in the area is doing a better job of asking the members to give. However, it is important to remember that numerous surveys show that members in lower median income households give proportionately better than members in higher median income households.

A seventh variable is demographic changes in the neighborhoods served by the congregation. Often not mentioned as a determinant of a congregation's growth in giving, demographic changes are powerful determinants of a congregation's growth or decline in giving. Church staff and lay leaders should know not only the median income from their members' zip codes but also the growth potential in those and potential members' zip codes.



How can we lead church members toward generous giving with all of these differences in member motivations and behavior and in congregational identities and capacities? One of my favorite movie lines is by the character Melvin Udall in *As Good as It Gets*: "I'm drowning here, and you're describing the water!" So in the spirit of responding to Melvin's lament, let me throw out some life savers to aid us in leading members toward generosity in a time of acute, and even polarizing, differences.

First, we must properly define "stewardship" in the context of God's kingdom breaking into the world. Jesus' vision of God's reign is a central principle of Christian stewardship. Jesus was the faithful steward who aligned his life and ministry with the kingdom of God, a reality to be experienced now and eternally. Ultimately, stewardship is all we do with all we have to accomplish our God-given mission, individually and together in congregations. Christian stewards are kingdom-bringers who align their lives and ministries with God's intentions for God's world. At least once a quarter, we should teach, write, or preach on our stewardship in its biblical context of the kingdom of God.

We must disciple believers to grow their generosity, which is a kingdom behavior. A faithful disciple gives time, skill, money, and influence to bring the good news of God's kingdom to more people.

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the following Giving Path. It runs parallel with a Christian's spiritual journey, such that progress along the Giving Path reflects progress in a person's spiritual journey, and vice versa. Invite people to step onto the Giving Path with any percentage of their income.

Step one is to give something.

Step two is to plan what to give for a year.

Step three is to give regularly throughout the year.

Step four is to increase giving each year.

Step five is to begin to give a tithe.

Step six is to encourage others to tithe.

Step seven is to give beyond the tithe.

Each year encourage people to take steps along the Giving Path by increasing the percentage of their income that they will give. Communicate your personal plan for giving each year and invite people to walk the path with you.

A third suggestion is to communicate more regularly and effectively your congregation's ministry outcomes and mission successes. Many church newsletters, blogs, and social media pages feature elaborate, forward-looking calendars that encourage members to register for special events and attend regular programs, activities, and meetings. These media are misused, however, if they do not also regularly and visually report on the outcomes of ministries and missions that members volunteered for, gave to, and prayed about. Each newsletter, blog entry, or social media post is an opportunity to demonstrate the church's "stewardship" of the tithes and offerings it receives. We should distribute articles with photographs or other visual elements that report on the great ministry that is being done because of the generosity of the congregation's members and participants.

In your communications, become multilingual in the language of "stewardship" and "generosity." After a century of good use, "stewardship" has become more connected to pledging a church's budget. In the push to make their budget each year (which I call "the annual hunt for a green October"), congregations study stewardship texts and hear stewardship sermons and testimonies seeking budget support results. While mature congregational members have lived lives of faithful stewardship and consider tithing to be the norm of Christian giving, younger congregational members do not warm to the practice of stewardship and tithing as they do to living a generous life. Martin Marty has observed that generosity, unlike stewardship, has no limits. Further, he says, "It's not that you've got to be generous, but you get to be. It's not haranguing or threatening. It's liberation!"⁴ Generosity can lead younger members into faithful stewardship and tithing. It is best, therefore, to use words from both languages on a regular basis: stewardship and generosity, budget and ministry plan, commitment card and my personal plan for giving, income and contributions, expenses and costs, church needs and church solutions, and budget deficits and ministry successes.

It is important to create giving experiences for the members of your congregation. Information alone does not change behavior; repeated actions change behavior patterns. So, choose one of the following experiences and implement it in your congregation.

Create a weekend *Day of Generosity* to gift your community with hands-on activities. Members contribute time, skills, and relationship connections as they do a generous project for the community. Aim volunteer enlistment toward members who are less involved or not otherwise engaged in the life of the congregation.

Designate a *Week of Generosity* and assign to each day of the week a specific area in which to practice generosity: family, work, local neighborhood, during daily commute, in prayer, in volunteering, and so on. Distribute a generosity card for members to keep a record of each day's experience.

You may want to first conduct a day or a week of generosity and evaluate those efforts before attempting a *Month of Generosity*. Which month? Why not choose January for a strong beginning to the New Year and with an emphasis on new behaviors? Invite everyone to tithe during the first month of the year.

A *Year of Living Generously* would be the ultimate generosity growth experience, with great impact on discipleship and evangelism. Your congregation could become known throughout your community as generous people.

Another suggestion is to vary the opportunities for making financial gifts. For example, create additional special offerings. Many people feel that extra offerings will defeat the intent of a unified budget. However, special offerings usually result in larger total giving. You might request a two-dollar offering for some project that is over and above the regular tithes and offerings that support your annual ministry plan, or budget. The offering should be focused on helping people, and be consistent with your shared mission as a faith community. Why two dollars? Two dollars is something everybody can give: senior adults, middle and young adults, youth, and even children. The threshold is low so that everyone can participate. The minimum offering is two dollars and the maximum offering is what people decide to give. Some people will give more than two dollars. That is fine; just don't ask for more than two dollars. When the process is complete, remember to provide a report to the congregation of the good that was done with their two dollars.

Create opportunities for major gifts. Churches that are in capital campaigns will have a strategy of asking for major gifts that are very large; \$100,000 and larger are not unusual. But most churches are not in a campaign and they could benefit from a major gift or two. Therefore, plan a major gifts emphasis for items usually in the annual ministry plan, or budget,

that are larger and can be targeted for special giving. Develop a list of special projects. Include items such as equipment, computers, mission trip or mission project, building repair, vehicles, new staff subsidy, outreach campaign, or anything that enables the church to accomplish its God-given mission.

Promote bequest giving from the estates of church members. Eighty per-

Be grateful for what a congregation has and is receiving. In addition to celebrating its financial giving, rejoice in the volunteer hours, functional facilities, creative ministries, supportive relationships, time spent in prayer, and faithful participation.

cent of all gifts from estates are simple bequests in simple wills. Bequests are easy to talk about and to promote. Members can be encouraged to tithe their accumulated assets in their estates, to make the church a beneficiary of their will as if the church were another heir, or to provide for the continuation of their annual offerings by giving a sum equal to twenty times what they give annually. I encourage you to complete your will by adding a bequest for the church you serve. Communicate your bequest plan with the

congregation. Encourage members to share their faith with the future by completing their will with a bequest to their church. When your church receives a bequest, be sure to announce it and to celebrate the whole life of stewardship the bequest represents.

Celebrate the generosity of members. Do not diminish the value of the contributions they are giving because the amounts do not equal a budget number. Rather, acknowledge that faithful giving is continuing from many members and perhaps other members have increased their giving to help during a challenging time. Demonstrate sincere gratitude for what a congregation already has and is receiving. In addition to publicly celebrating the congregation's financial giving, rejoice in the thousands of volunteer hours, attractive and functional facilities, creative ministries, strong and supportive relationships, time spent in prayer, and faithful participation. These "assets" contribute significantly to the ongoing mission of the church. Include in these celebrations gratitude for God's grace and abundance that enable the church to have more than enough for every good work (2 Corinthians 9:8). Celebrate privately as well. Reach out to faithful and generous givers with a personal thank you delivered in a note, or in a personal visit, or in small group meetings in members' homes. Thank people for their contributions. Explain in specific ways how their generosity is providing for vital and sustained ministry. Tell stories of changed lives that occur because of the generous ministry of their church.

Finally, congregations should develop multiple income streams. Funding ministry today and in the future will require some additional sources of income besides the giving from the congregation's members. Consider applying for grants, which are awards from endowment funds held at public and private foundations. Grants are similar to major gifts in that they are limited in duration and specific use. As with major gifts, they require time, relationship building, and personal involvement in asking. Consider forming partnerships in response to the scale of need and opportunity to minister today that often is larger than any one congregation. Churches and nonprofits partnering together can share the costs of ministry and have a larger impact. Providing space for rent to organizations whose missions are compatible with the church's mission can become a reliable source of income. Parking lots and garages are commonly leased by downtown churches during the week. The churches will normally pay unrelated business income tax on the income they receive. I encourage you to investigate possibilities for another regular source of income for your congregation.

Which of these actions creates energy and excitement for you? Who else needs to be brought on board to accomplish the actions? What other resources do you need in order to take action? How will you know when you have been successful? Behavior changes behavior. When will you begin?

NOTES

1 Kennon L. Callahan, *Giving and Stewardship in an Effective Congregation: A Guide for Every Member* (San Francisco, CA: Jossey-Bass, 1992).

2 Lyle E. Schaller, *The New Context for Ministry: The Impact of the New Economy on Your Church* (Nashville, TN: Abingdon Press, 2002).

3 *90210* (Sachs/Judah Productions and CBS Television Studios) aired on CW Television Network in 2008-2013. It was a remake the long-running series *Beverly Hills, 90210* (90201 Productions, et al.) that aired on Fox Television Network in 1990-2000.

4 Martin Marty, "Let Your Light So Shine: The Power of Witness in Nurturing Generosity," speech to The Episcopal Network for Stewardship (TENS), April 12, 2008. Quoted in Ben Wood, "Nurture generosity, Martin Marty tells TENS annual conference," (May 1, 2008), www.episcopalchurch.org/library/article/nurture-generosity-martin-marty-tells-tens-annual-conference (accessed July 27, 2015).



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