

THE PARISH PAPER

IDEAS AND INSIGHTS FOR ACTIVE CONGREGATIONS

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May 2010 - Volume 18, Number 5

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Generous Givers: A Product of Motivation and Methods

What do the surprising facts listed below, taken from IRS data during a recent year, tell us about what causes and does not cause donor generosity?

- Households with an average adjusted gross income of \$12,685 gave an average of \$1,469 in cash contributions to charity (11.6 percent of their income).

- Households with an average adjusted gross income of \$52,503 gave an average of \$2,094 in cash contributions to charity (4 percent of their income).

- Households with an average adjusted gross income of \$100,000 to \$10 million or more gave an average of 2.5 percent of income to charity.

Conclusion: The affluent are less charitable than people at the bottom of the income scale. Having the means to give does NOT mean people will give!

What, then, does produce generous givers? Research indicates that high giving levels in congregations come from (a) the motivation to give and (b) the methods of asking people to give. Low levels of giving come from poor motivation and methods.

Poor ways to motivate givers. Does our congregation use these *ineffective* motivators?

1. The church needs your help.
2. Do your Christian duty.
3. Giving adds meaning to your life.
4. Give out of habit.
5. You'll feel guilty if you don't give.
6. You'll feel God's judgment if you don't give.
7. Give because your friends and acquaintances are giving.
8. The finance committee spends your donations very wisely.

Powerful ways to motivate givers. Does our congregation use these *effective* motivators?

1. Stewardship centers in giving yourself to Christ.
2. Feel grateful to God.
3. Giving is a part of your spiritual relationship with God.
4. Feel privileged to serve God's causes.
5. God asks you to give an appropriate amount of your income.
6. You will enjoy helping other people.

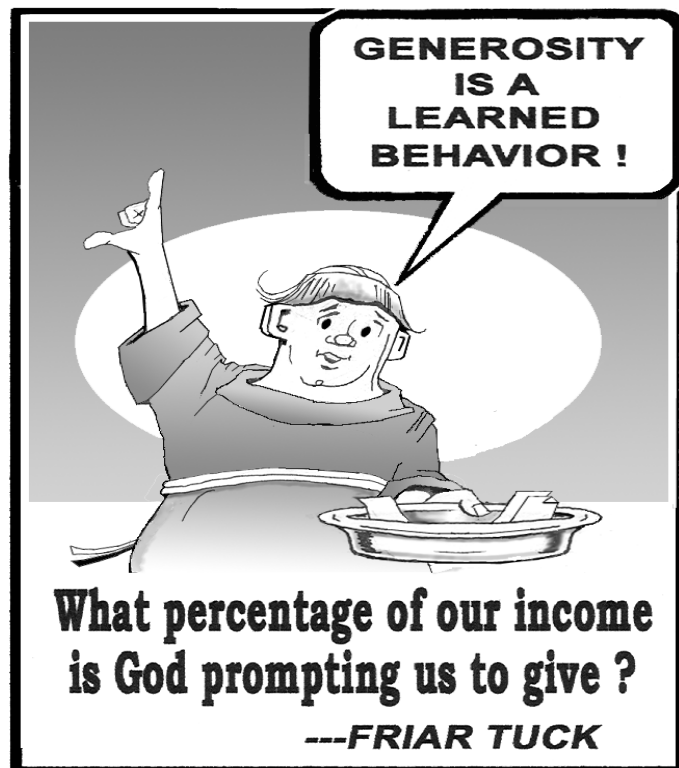
Poor methods for asking people to give. Does our congregation use these *ineffective* methods?

1. Taking offerings each Sunday is the *only* method of asking. In churches that use this method, people give an average of 1.5 percent of their income.

2. Asking members to visit the homes of other members and ask them to sign pledge cards for the operating budget. This method—popularized by many denominations during the 1950s and 1960s—is the primary reason why many churches in small towns disdain *every type* of stewardship campaign and rely solely on offerings, church dinners, and crisis appeals.

3. Using the faith-promise method, in which people place pledge cards in sealed envelopes so that only they and God know their giving intentions. With this method, parishioners give, on average, about 50 percent less than when they give the financial secretary a signed card, indicating the amount they expect to give.

4. Permitting the stewardship committee to create a “home-made” stewardship program. Do-it-ourselves usually translates into do-it-poorly.



5. Insisting that the pastor never talk about money in sermons or help plan the annual stewardship campaign. This blocks opportunities to develop skill in communicating theological and biblical stewardship concepts.

6. Saying, “Anything you can give will be appreciated.” That gives people permission to think they have responded adequately by putting a one-dollar bill in the offering plate.

7. Apologizing for the need to conduct an annual stewardship campaign. Saying “I wish we didn’t have to talk about money” is the opposite of the Bible’s teachings about the connection between generous giving and becoming rich toward God.

8. Asking for time and talent commitments as part of the annual financial campaign. This encourages some people to view stewardship as a multiple-choice question: “I can’t give much money, but I can give some time.”

9. Using dinners, raffles, and rummage sales to raise funds for the annual operating budget. While sometimes useful for special projects, these methods reduce rather than increase Christian stewardship.

10. Conforming to the opinion of that 5 percent of people in every church who say we should NOT conduct annual stewardship campaigns. This allows the least generous people to teach everyone their convictions.

Powerful methods for asking people to give. Does our church use these *effective* methods?

1. Conducting an annual stewardship campaign *every year* that asks, “What percentage of your income do you feel God is calling you to give?” Parishioners translate their answers into dollar amounts, write the figure on a card, and return the card during the campaign. People in churches that use this method give an average of 4.6 percent of their income (three times as many dollars per year as churches that only take offerings).*

2. Always asking the core question of all effective stewardship programs (regardless of their methodological variations): “*What percentage of your income do you feel God is calling you to give?*” Generosity is a learned behavior. People tend to give or not give, according to what their congregations and denominations ask them to give.

3. Concentrating on “the need of the giver to give” rather than on “the need of the church to receive.” The former is a stewardship education method; the latter is a “dues-paying” or “bill-paying” method that holds down giving rather than lifting it up.

4. Setting the operating budget *after* rather than *before* completing the stewardship campaign. Contrary to the conviction of many people on finance committees, a proposed budget gives people no good reasons for generous giving and countless excuses for not giving.

5. Basing financial stewardship appeals on a biblical rather than an institutional foundation. A biblical appeal urges us to give in proportion to what God has given to us. An institutional appeal urges us to help pay the bills and stay “in the black.”

6. Expecting the pastor’s teaching and preaching to stress percentage-giving of income. Most laypersons know that this is a biblical stewardship principle.

7. Expecting the church’s lay leadership to give generously. Challenge these leaders to lead, not just listen as the pastor leads.

8. Involving numerous laypersons in executing the annual stewardship campaign. The more people involved (even in a very small way), the greater the increase in giving.

9. Providing year-around opportunities for laypersons to share their percentage-of-income giving convictions with the worshipping congregation. When pastors teach stewardship, people listen. When laypersons share their beliefs, they have the audience’s full attention.

10. Refusing to permit special offerings, outside of the operating budget. Two-thirds of laity favor these opportunities, which can add an additional 15 percent annually, beyond the operating budget.

Why do so many churches use *ineffective* stewardship motivations and methods? People can know something, yet not believe it. Hypnotized by the status quo, they disregard reality. This behavior is called “denial.”

Denying that effective motivation and methods can increase financial giving stems from several causes:

- The thought of discontinuing long-practiced traditions injects some leaders with anxiety that produces strong resistance to change.

- Standing committees tend to calcify habits, even those that do not foster the congregation’s well-being. Thus, ineffective stewardship motivations and methods often carry forward for many years—even for several generations.

- The older lay leaders are and the longer they serve on a committee or board, the stronger their orientation to the past. If several people have been in those roles for a decade or more, changes are a tough sell.

The bottom line. The hero in the movie, *The Punisher*, says to the heroine, “Don’t let your memories kill you.”

Later in the movie the heroine says to him, “You can make new memories—good ones. Good memories can save your life.”

Churches can recover from poor motivation and methods and make new memories.

* For an overview of six effective annual stewardship programs and the settings in which they work best, download free of charge *Church Effectiveness Nuggets, Volume 5*, (www.TheParishPaper.com).