

Stewardship Forum

An evangelical alliance Partnership for Change

Stewardship Tools for Leaders : Features

Title: Future Trends in Christian Stewardship

Author: Tom Sine

A summary of ideas presented by Tom Sine in his keynote address to the audience of M:Power- the Christian stewardship event.

Overnight we have moved into a new neighbourhood. The Berlin wall has come down, the Soviet Union has collapsed and every nation on earth has joined the global free market race to the top. Economists tell us that as we become more tightly wired into one world economy we will be more vulnerable.

Bankruptcy and personal debt are reaching the highest levels ever, while for many people personal savings are non-existent. If our boom economy goes bust, which is a real possibility, Christians who have not reduced their spending will have a hard time sustaining their giving commitments.

But if the economic boom continues unabated, the church still wouldn't be out of the woods. Our new global economy is essentially made up of shareholders who won't rest without a 15 – 25% return on their investment. They will attempt to achieve this by enticing consumers to increase spending, so whether the economy is souring or limping, Christians must be encouraged to reduce their spending and commit time and money to God's Kingdom work.

In my opinion, most Christian fundraisers today work from two invalid assumptions regarding the future of giving in the church:

0. the church will have at least as many active, attending Christians in the future as it has today; and
0. those Christians will have at least as much discretionary money as Christians have today.

Trends of church growth, published by Christian Research, show that while the evangelical church is experiencing some modest growth, virtually all denominations are declining. The church's missing generation is made up of believers under the age of 35. Since many of these young people have never been in the church, it is unlikely that they will simply 'come back' to the church. If these trends continue, by 2010, not only will the church be smaller, it will have fewer young people.

In addition, young people who do stay in the church will be likely to have less discretionary income than their parents or grandparents. When I graduated from college in 1958, school debt was almost non-existent. I worked one summer as a janitor in a hospital and with the money earned paid for my tuition to a private Christian college. Today, the price tag for college education has increased enormously. The under 35's generation can not finance a

Stewardship Forum

An evangelical alliance Partnership for Change

college education without carrying a heavy debt load, which has decidedly a negative impact on their giving.

Housing costs for young people also impact their giving. In the 1950's, few graduates spent more than 20% of their income on rent or mortgage. My first house was a huge, completely restored four-bedroom house with a modern kitchen – for \$ 14,500. I earned a salary of \$ 4,800 a year and had not trouble making my \$ 100 monthly mortgage payments. Today an astonishing number of young people spend over 50% of their income on rent or mortgage.

Bottom line, to increase giving in the British church through 2010, we must dramatically increase our efforts to evangelise the disciple the under 35's generation. Also, we should initiate a major effort in will and estate planning and persuade maturing believers to invest generously in God's Kingdom work. Finally, we should design biblically based stewardship materials to encourage believers to put God's Kingdom first, altering their lifestyles to increase the amount their invest in advancing God's work – instead of giving from the leftovers.

About the author – Tom Sine is Founder and Director of Mustard Seed Associates, a Christian ministry that serves churches and organisations to face the challenges of our society. Tom was a plenary speaker at M:Power – the Christian Stewardship event held in Coventry in January 2002.