

Stewardship Forum

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Stewardship Tools for Fundraisers : Giving Matters

Title: Have you ever wondered why some Christians don't give?

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During a TV talk show, a lady argued that people would give more if they had more money. "If our incomes were higher and we paid less tax", she said, "then we would have a lot more money to give to charitable organisations." Many in the audience nodded in agreement. Yet, statistics tell a different story. The ***Social Trends 30 (2000)*** survey shows that throughout the Nineties the income per capita after taxes and inflation has increased rapidly. Increases in income however have not reversed the steady decline in the number of households giving to charities. Statistics show that the more we make the less we tend to give. Our research on giving amongst evangelicals in the UK (**1997**) revealed that people earning £ 10K – £ 20K are likely to give a larger proportion of their income than people who earn £ 30K – £ 40K or more than £ 50K a year.

So, why don't people give? If church leaders and charity fundraisers understand why Christians don't give, they will be better prepared to help potential donors overcome the obstacles. Lay Christians might also find some of these insights useful in addressing specific issues that are stopping them from being truly generous.

Four reasons that impact giving decisions

Our research on giving patterns amongst evangelical Christians in Britain has revealed that there are four reasons why Christians don't give. These are:

- **The lack of biblical perspective towards money and possessions.** Many people in our churches have very little understanding of what the Bible says about money, ownership and eternal rewards of being generous givers. A recent qualitative study we conducted amongst those attending evangelical churches in the UK revealed that 62% of evangelicals had not heard any sermons that related their faith to areas of wealth and management of personal finances. Seven out of ten of those interviewed had never read any Christian publications about the importance of giving. When it comes to giving, like in other areas of their lives, people will act on what they believe. If a person is not taught what the Bible says about wise management of wealth and is not encouraged to apply these principles in their lives, they are not likely to become generous givers.
- **The reality of present financial pressures.** Current financial statistics show that most of us do not know how to handle money wisely. The ***Social Trends 30 (2000)*** survey conducted by the Office for National Statistics revealed that around 30% of households in Britain reported having no savings at all in 1997- 98. The average British household owes today more than £ 14,000 in credit card debt. Christians are no exception to this situation. People feel financially strapped by credit card debts, mortgage payments, car payments, repayments of college loans and the like. "I would love to give more" – said one of my

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friends, “ but with mortgage payments, redecorating the house, food to buy, credit cards to pay off – well, there just isn’t any money left.” Any wise financial planner will tell her that there will always be “no money left” until she learns to spend less than she earns.

- **Lack of vision and limited relationships.** When talking to people about their giving patterns, I find that for many of us giving begins and finishes with offering a proportion of our income or tithing to our church. A while ago, I was one of them. Like other Christians I received on average two or three direct appeal letters every month asking me to support a child in a Third World country, send a cow to Africa, or donate money to a ministry. Because I did not know a great deal about these organisations and because I thought that my stewardship ended with the financial contributions to my church, I did not send them anything. My vision and understanding of Christian ministry was limited and so was my giving. Recently, friends who were missionaries challenged my narrow vision of ministry and giving. Listening to their stories I began to realise that God wants me to use my resources to support my church and to give to people and causes beyond the doorstep of my church.

Just as each Christian needs to develop their vision for giving, pastors, charity development officers and others in Christian leadership need to recognise that people do not respond effectively to cold mailings but rather give where they have relationships. When a pastor or a representative of a Christian organisation shares their vision for ministry with a congregation and invites them to participate in that ministry through prayer and financial gifts the response is far more effective. Often people give when they feel that they are a part of what is going on.

- **Do not plan to give.** Most people plan for retirement by making regular contributions to pension schemes. Some Christian parents set up saving schemes to support their children through college, others plan to start a new business, but very few people have a plan for giving. Since we do not set ourselves giving goals, we justify our lack of generosity by saying that we cannot afford to give. In shopping or gardening centres, supermarkets, restaurants and leisure centres we are presented with any number of ways to use our limited financial resources. Therefore, unless we plan ahead, we will only be able to give to God the leftovers rather than the first fruits of our wealth.

Four Steps towards developing a lifestyle of generosity

In order to overcome the obstacles that hinder generosity, we need to ask ourselves:

- Is my giving rooted in what the Bible says about the ways of handling money and wealth?
- To what extent is my giving affected by the burden of unwanted financial problems?
- How much could I really afford to give if I plan ahead?

The first step towards developing a lifestyle of generosity is to **understand and apply biblical principles of wealth management**. Before we make any financial decisions – whether to buy a house, buy a new car or support a native missionary in India we need to know what the Bible says about money and how to handle it.

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The second step is **seeking to solve present financial problems**. Difficult financial situations arising from credit card debts, other consumer debts, or inability to 'make ends meet' are often symptoms of poor decision-making, wrong attitudes towards material possessions or lack of budgeting skills. Wise financial management and spiritual growth are related (**Luke 16:11**). That is why Christians seeking financial advice should also pray that God through his Holy Spirit will set them free from greed, selfishness or fear and will instil in their hearts contentment, generosity and kindness.

The third step is **to discover where God wants you to contribute**. God is always at work in His world, in places near and far but when and how we recognise His handiwork depends on where our heart is and on the depth of our relationship with Him. If a person wishes to make their giving effective, they should start praying about how much they should be giving and about the types of ministries that God wants them to support, in addition to giving to their church. Furthermore, they should seek to establish relationships with those who are in the frontline of Christian mission - that will give them a better understanding of where God is at work.

Since giving involves forethought, commitment and practical action the fourth step in developing a lifestyle of generosity is **planning to give**. People, who think they cannot afford to give, often discover that they could give much more than that if they planned to. This planning process involves reflecting on priorities and lifestyles, setting up giving goals and establishing the best ways of reaching them. It involves placing giving at the top of monthly budgets (**Proverbs. 3:9**). It also involves where possible making giving regular and tax-effective. Long term giving plans should include the possibility of making a gift to a church or a Christian ministry in your will.

As you grow in the grace of giving you will soon discover that generosity is not about money - it is an attitude that impacts every area of your life.

About the author:

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