
WHOM DO YOU TRUST? NAVIGATING THE SHIFTING GIVING PATTERNS AND SHRINKING LOYALTY AMONG CANADIAN CHRISTIANS

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Summary

Canadian Christians generally trust their local church more than they trust their denomination.

Trust affects giving: people who trust more, give more.¹ Diminishing trust in denominations changes how people donate; the author suggests the local church ignores changing giving trends at its peril. Based on the author's DMin research into Canadian Christian giving, as well as national and denominational studies, this paper:

- outlines hypotheses about declining trust,
- examines how and why Canadian Christians give
- suggests practical ways the church can thank donors and nurture generosity.

This paper contains both numbers and stories: it includes statistics on levels of trust from donor surveys as well as quotes from donors who participated in focus groups on giving.

Introduction

Pastors from a variety of contexts tell me that giving patterns are changing and loyalty is not what it used to be. Donors say the same thing. What is happening? This paper examines changing giving patterns and denominational loyalty among Canadian Christians. As a researcher into Christian giving, I have talked to pastors in many parts of Canada. I explained my study of how and why people give money to the church and other causes. Even when the church was not able to participate in focus groups, pastors were usually interested in seeing the results of the study. Little research exists on the giving patterns of Canadian Christians; this paper exists to fill that gap.

¹ Martin Turcotte, "Charitable Giving by Canadians," *Statistics Canada Catalogue*, Canadian Social Trends, no. 11–008–X (April 16, 2012): 23.

My primary research constituency of about 70,000 active worshippers in over 500 congregations² gave over a billion dollars to their local congregations between 2004 and 2012, according to the T3010 data filed with the Canadian Revenue Agency. This is generous compared to the typical Canadian whose median annual giving is \$280.³ At the same time, there were some significant funding shortfalls at denominational⁴ headquarters of some of these denominations.⁵ Theories abound on why less money is flowing to denominations⁶ but data is scarce.

I conducted this research as part of my DMin studies at Tyndale University College and Seminary. My research was sponsored by Mennonite Foundation of Canada which includes Mennonite Church Canada, Evangelical Missionary Church of Canada and five smaller Mennonite denominations. I conducted 10 focus groups with participation from 24 churches in five provinces and administered 66 surveys on giving.⁷ I am pleased to report that 16% of respondents were under 35; a full demographic analysis of my respondents as compared to the demographics of Canadian donors generally is available.⁸ I compare my 2012 survey results to national data on giving from Statistics Canada, Canada Revenue Agency and the Muttart Foundation. For this paper, I also reference denominational studies on giving from Pentecostal church and Christian Reformed Church.

² Corinne Klassen, "MFC Constituent Congregations," February 15, 2012.

³ Statistics Canada, "The Daily — Charitable Donors, 2013," accessed March 12, 2015, <http://www.statcan.gc.ca/daily-quotidien/150217/dq150217c-eng.htm>.

⁴ I am using the term denomination here to be inclusive. Within MFC, the various denominations are referred to as sustaining conferences. See next source for more detail on the complex structures of Mennonite polity.

⁵ Lori Guenther Reesor, "Using Donor Research to Influence Stewardship Praxis in Mennonite Foundation of Canada's Constituency" (Tyndale University College and Seminary, 2014), 14, <http://lgreesor.com/wp-content/uploads/2013/05/MFC-donor-research-Lori-Guenther-Reesor-thesis.pdf>.

⁶ *Ibid.*, 15.

⁷ *Ibid.*, 83.

⁸ *Ibid.*, 105–108.

Many generous people shared of their time to participate in this research and I am a steward of their stories. Hence, I share many quotes from people who participated in focus groups on giving in addition to tables, diagrams and graphs.

Trust in Denomination vs. Trust in Local Church

Repeated studies show that Canadians generally, including people who attend worship services weekly, trust churches more than they trust religious organizations. My research shows Christians in Canada generally trust their local church more than they trust their denomination. Denominations prefer to think of themselves as being more aligned with the local church, but the relationship is more distant in many church members' minds.

Declining denominational loyalty is a big claim; so, I will refer to multiple studies, beginning with the Muttart Foundation's *Talking about Charities* study in 2013.⁹ This national study of Canadians' attitudes towards charities included questions about worship service attendance; so, it is possible to look specifically at attitudes of weekly worship service attenders. Next, I present 2012 data from my DMin thesis conducted among the seven Anabaptist related constituencies. I include data from Pentecostal Assemblies of Canada and Christian Reformed Church studies which validate my findings. Lastly, I conclude with a pair of donor profiles based on real conversations—one donor who is very loyal to the denomination and one who is largely unaware of the denomination.

⁹ David Lasby and Cathy Barr, "Talking about Charities 2013: Canadians' Opinions on Charities and Issues Affecting Charities" (Muttart Foundation, 2013), <http://www.muttart.org/sites/default/files/survey/3.Talking%20About%20Charities%202013.pdf>.

Trust in Charities in general

Canadians generally regard charities positively. According to the most recent *Talking about Charities* survey in 2013, most Canadians have some or a lot of trust charities in general, regardless of whether they attend religious services weekly.¹⁰ The difference lies in the highest level of trust. Canadians who attend religious services at least once a week trust charities the most: 33% of weekly attenders trust charities in general a lot compared to 26% of the total sample.¹¹ In short, Canadians and Canadian Christians generally trust charities; those who attend worship weekly are more likely to trust charities a lot.

Trust in Churches and Religious Organizations

Trust levels differ the most when asking about trust in churches and other places of worship, as well as other religious organizations. Muttart Foundation data shows that weekly attenders are more than twice as likely to trust churches and other places of worship a lot, compared to the total sample population. This is perhaps not surprising; the weekly attenders are much more familiar with their places of worship.

<i>Trust Charity A lot, Muttart Foundation 2013</i>		
Charity Type	Weekly attenders	Total sample
Churches and other places of worship	58%	25%
Other religious organizations	19%	9%

Notice how weekly attenders' level of trust drops when comparing the local place of worship to other religious organizations: 58% trust their local place of worship a lot but only 19% trust other

¹⁰ Ibid., 29,31. 79% of Canadians and 81% of those who attend religious services weekly.

¹¹ David Lasby, "Talking about Charities 2013- Trust by Religious Attendance," April 2015.

religious organizations at the same level. American research shows a parallel situation: levels of mistrust in denominations are higher than levels of distrust in congregations.¹²

In my donor research, I suspected that people might feel differently about their church than about their denomination. Yet I was not expecting complete unawareness of their denominational affiliation. When I conducted focus groups and administered surveys among the Mennonite Foundation of Canada's (MFC) diverse constituency in 2012, I found that a few people (of varying ages) were unable to select their denomination from a list of MFC's seven supporting denominations. I realized that asking people if they trusted their denomination might not apply if people did not know which denomination they belonged to.

My focus groups drew a generous and committed audience which would be more trusting and generous than the typical church attender.¹³ I used the same rubric to measure trust that the Muttart foundation did. In my dataset of 66 responses, 95% trust local church a lot, 53% trust their denomination a lot and 32% trust denominationally affiliated charities a lot.¹⁴ The following diagram shows the results: the local church is the nucleus of church members' trust. Trust diminishes as distance from the local church increases.

¹² Christian Smith, Michael O. Emerson, and Patricia Snell, *Passing the Plate Why American Christians Don't Give Away More Money* (Oxford: Oxford University Press, 2008), 81.

¹³ Michael D. Wiese and Richard L. Gerig, "Report of Findings: Research Study of Denomination Giving Mennonite Church USA" (Bellefontaine, OH: Advancement Associates, Inc., April 9, 2005), 14.

¹⁴ Reesor, "Using Donor Research to Influence Stewardship Praxis in Mennonite Foundation of Canada's Constituency," 119.

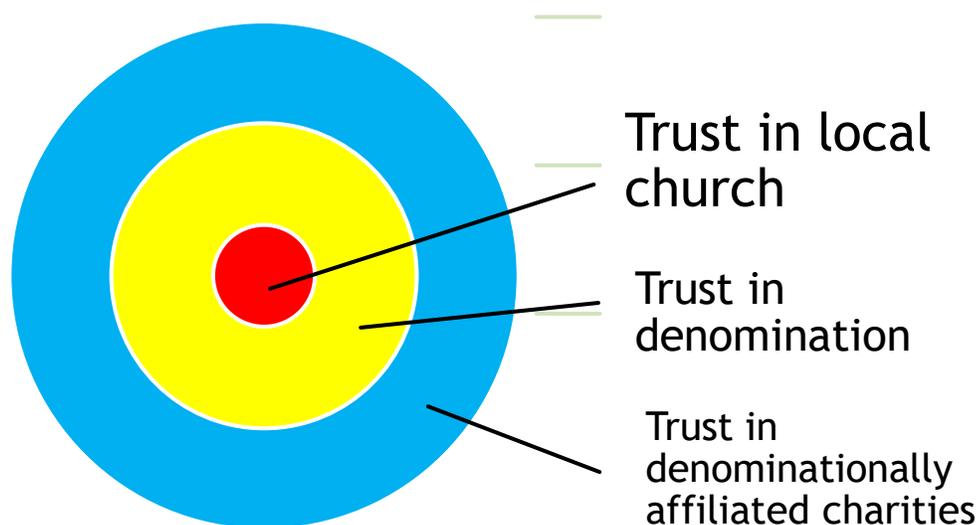


Figure 1 Levels of Trust

The differences in trust levels matter more than the actual percentages. The local church is the most trusted, and not coincidentally, the most regularly supported cause (over 80% of respondents gave to their church on a regular basis).¹⁵

Here is a selection of comments from donors talking about their local church:

- “I trust the local church more than I trust anything else”
- “you’re closer to it”
- “it’s easier to look and see what’s going on”

Clearly, people feel most familiar with their local church.

Trust in the denomination

Trust in the denomination is a step down from trust in the local church. In my survey, 53% of respondents trust their denomination a lot, a figure consistent with another study. In an online

¹⁵ Ibid., 114.

survey of Pentecostal Assembly of Canada (PAOC) credential holders in 2014, 56% strongly agreed with the statement “As a PAOC minister, I am loyal to that denomination.”¹⁶ While it is not a precise comparison to look at clergy compared to church members generally, it is illustrative: one suspects the loyalty of church members might be lower.

The Christian Reformed Church in North America (CRCNA) has been surveying its constituent churches every five years since 1987. The CRCNA numbers consistently show greater loyalty to the local congregation than to the denomination. The oldest generation remains most loyal with a drop in loyalty among Baby Boomers, Generation X and Millennials: “as these younger generations have become a larger proportion of the denomination, a natural consequence of their aging, overall loyalty to the CRC has weakened.”¹⁷ Comparing data from MFC’s constituency to CRC data and PAOC data suggests that declining denominational loyalty is not restricted to any one particular denomination.

Denominational loyalty was a frequent topic of conversation in the focus groups after people had completed the survey. Here are two comments from people who attend the same church:

- I totally trust it [denomination], as I do my own church.”
- “I don’t feel I know anything about what the [denomination] does. . . .”

There is a full spectrum of attitudes towards the denomination. Some people are very loyal.

Some people were apologetic that they did not know what their denomination did. Here are more comments about relationships with the denomination:

¹⁶ Adam Stewart and Andrew Gabriel, “Highlights from the 2014 Survey of PAOC Credential Holders,” September 7, 2014, 7, http://paocbeliefs.weebly.com/uploads/3/7/3/4/37340129/highlights_from_the_2014_survey_of_paoc_credential_holders_22-01-2015.pdf.

¹⁷ Rodger Rice et al., “Spiritual and Social Trends and Patterns in the Christian Reformed Church in North America” (Centre for Social Research, June 2013), 16.

- “We don’t give to the [denomination] our full amount that’s expected. That’s a challenge with some people that are very dedicated to the [denomination], and some of us that say, ‘Well, we don’t get any value for the money we give to the [denomination].’”
- “the further away you are from the group... the harder it is be sure that’s what’s going on is what you agree with...”
- “. . . some things about the [denomination] that I do not trust.”
- “we’re not tied very closely to the denomination, so it’s almost like we’re not connected”

Perhaps a common social media term best describes the relationship between the local church and the denomination —“it’s complicated.”

Trust in denominationally affiliated charities

Trust in the local church is the nucleus of donors’ trust and trust in the denomination is one step removed. Trust in denominationally affiliated charities is the furthest ring away from the nucleus of trust. In my study, 32% of respondents trust denominationally affiliated charities a lot. Many donors do not distinguish between charities affiliated with their denomination and other Christian charities.

Denominationally affiliated charities include denominational schools, camps, mission agencies and relief and development agencies. As with denominational awareness, knowledge of which charities are denominationally affiliated varies. Mennonite institutions in particular are confusing: MC Canada is not the same as MCC Canada for instance.¹⁸

When donors talked about their support for mission workers, they most often expressed it as a connection with a specific individual rather than to the mission agency. Donors supported a wide

¹⁸ MC Canada is Mennonite Church Canada, a national church comprised of regional conferences (including MCEC which is Mennonite Church Eastern Canada). MCC Canada is Mennonite Central Committee Canada, the national body for several regional MCC offices. Not surprisingly, some donors were hazy on these details.

range of charities – 66 donors in my research supported more than 200 unique causes.¹⁹ People give where they feel a connection to the organization, and denomination is only one possible connection. Some donors appreciate the denominational connection: “I do like giving through the church and knowing that . . . I am contributing to larger church organizations.”

Some donors noticed changing giving patterns and posited that:

- people are more removed from their history and thus the basis of their denomination.
- younger donors “are more interested in what the group is doing than what the group is”
- diverse background of congregation can mean less connection to denominational causes
- “we’re not supporting the same things that our parents did....it changes with every generation”

Giving patterns are indeed changing. The majority of survey respondents in my research felt that giving patterns were changing compared to their parents’ generation.²⁰ MFC staff have observed that donors are giving to more diverse causes than in the past,²¹ and a national Canadian survey confirms that Canadians “are donating to a broader range of charities”²² than in earlier years.

Christian giving patterns are less focused on the denomination.

Donor profiles

Based on my conversations with donors from the MFC constituency and T3010 data from congregations, I constructed a dozen composite donor profiles.²³ Here are two profiles, one of someone who is loyal to her denomination and one of someone who is only nominally

¹⁹ Reesor, “Using Donor Research to Influence Stewardship Praxis in Mennonite Foundation of Canada’s Constituency,” 113.

²⁰ Ibid., 109.

²¹ Darren Pries-Klassen, Executive Director, Mennonite Foundation of Canada., July 26, 2011.

²² Ipsos Reid, “Canadians Feeling More Charitable, but Will It Last? Great Competition, Economic Worries Put the Pressure on Charitable Giving,” Press Release (Toronto, ON, October 24, 2011), 1, <http://www.ipsos-na.com/download/pr.aspx?id=11097>.

²³ Full profiles available at <http://www.canadianmennonite.org/articles/join-big-hearts-club>.

connected. Both people live in the same geographic area and belong to the same Mennonite denomination but their giving habits have only one point of connection—church camp.

Agatha the denominational loyalist

“We are very strong conference people and it hurts us. . .” Agatha says about the decline in giving to conference (denomination). Without the assistance of Mennonite agencies and denominational support in helping them settle in Canada after the war, what would have become of her and her husband? Their loyalty and gratitude to their denomination are unbounded. “Some of it is payback” her husband adds.

They are saddened that younger generations do not give in the same way, but younger people are not well-represented at the church Agatha attends. My conversations with stewardship insiders suggest that it might take ten young families joining a church to replace the giving of one departed member like Agatha.²⁴ As Agatha herself notes, younger generations often do not give in the same way, either in terms of causes they support or in the amounts given. As Agatha’s generation passes on, the consequences on the denomination will be devastating.

Brian the new kid on the block

Brian gives to the same camp that Agatha supports, but other than that they have no common causes. He doesn’t have any history with the Mennonite church. As a child, he attended a Catholic church sporadically and his wife has no church background. They attend a local, recently planted Mennonite church where they enjoy the worship and the friendly people. The church connects well to the community. Brian has no denominational identity. It doesn’t really matter, to him or to his congregation.

²⁴ Only anecdotal data exists to support this claim. Talk to a church treasurer.

Brian's giving connections are to the local congregation, the mission workers who share testimonies there and to the church camp where he volunteers in the summer. According to my survey, after the local church and mission workers, children's causes such as child sponsorship and camp are the most frequent regularly supported causes. Brian is a typical donor. His giving pretty much stops where his community stops, as he is largely unaware of any bigger connections.

Why does reduced trust in denominations matter?

Declining trust in denominations contributes to diminishing denominational giving. I will not document declining giving to the national church here.²⁵ Among my audience, congregational giving has remained relatively constant from 2004 to 2012 (not adjusted for inflation) and giving to denominations was generally declining.²⁶ A national Canadian survey on giving confirms that people who trust more, give more.²⁷ And conversely, people who trust less, give less. Reduced trust in the denomination matters because it reduces the donor pool for that denomination. It is the people who trust a lot who give. In my study, 77% of people who regularly give to their denomination trust it a lot.²⁸ Given that focus groups attract the most committed, it's likely that there is even less trust in the denomination among people in the pews.

²⁵ Mainline Protestant churches have suffered the most. Cf. Reginald W. Bibby, *A New Day - the Resilience and Restructuring of Religion in Canada* (Lethbridge, AB: Project Canada Books, 2012), 44, http://www.reginaldbibby.com/images/e-copy_A_NEW_DAY_Aug_14.pdf.

²⁶ Reesor, "Using Donor Research to Influence Stewardship Praxis in Mennonite Foundation of Canada's Constituency," 14.

²⁷ Turcotte, "Charitable Giving by Canadians," 23.

²⁸ Reesor, "Using Donor Research to Influence Stewardship Praxis in Mennonite Foundation of Canada's Constituency," 126.

Some might be unconcerned about the plight of denominations; so, I add that levels of trust in the local church are also declining.²⁹ What if church-goers trusted the local hospital more than the local church? Given that hospitals typically do much better about talking about money than churches do, the results could be hard for churches.³⁰ Church leaders would do well to pay attention to issues of declining trust: what is happening to head office now could be happening to the local church in the future.

Reasons for giving

Why do people give to their local church? Agatha and Brian's stories outline some of the most common reasons for giving, based on an extensive literature review.³¹ Giving based on need and obligation is declining,³² while giving based on connection and vision is increasing. I express these two sets of motivations in terms of horses and cows. Churches and Christian charities frequently treat donors like cows; donors are expected to give but no explanation is given: "you give because you should give" is the unsaid expectation. Donors are more like horses; training and relationship must come first. Trust must be earned and building a connection with the donor is essential. Relying on obligation to motivate giving is ineffective.

²⁹ Muttart Foundation, "Charities Maintain High Trust Levels but Warning Signs Are on the Horizon," *PR Newswire*, November 3, 2013, <http://www.prnewswire.com/news-releases/charities-maintain-high-trust-levels-but-warning-signs-are-on-the-horizon-230408171.html>.

³⁰ J. Clif Christopher, *Not Your Parents' Offering Plate: A New Vision for Financial Stewardship* (Nashville, TN: Abingdon Press, 2008), 5.

³¹ Reesor, "Using Donor Research to Influence Stewardship Praxis in Mennonite Foundation of Canada's Constituency," 60–63.

³² Reginald W. Bibby, *Beyond the Gods & Back: Religion's Demise and Rise and Why It Matters* (Lethbridge, AB: Project Canada Books, 2011), 22.

In my research, I asked donors why they gave, using very similar questions to national studies on giving. The top three reasons for giving were the same as national studies conducted by Statistics Canada,³³ as shown in the following diagram.

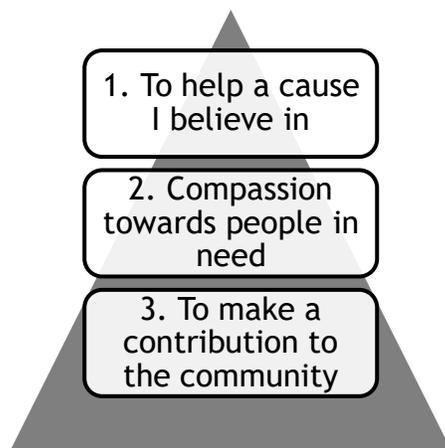


Figure 2 Top Reasons for Giving

The difference is the emphasis: donors in my research ranked “a cause I believe in” the top reason for giving by a large margin, whether for giving to churches (93%) or to secular causes such as hospital (60%),³⁴ whereas the in Statistics Canada research, cause, compassion and community were relatively equally weighted. Like Canadian donors generally, a sense of religious obligation and to obtain a tax credit were bottom on the list on reasons for giving.³⁵ The unexpected scope of unreceipted giving that emerged during my focus groups confirmed the qualitative findings about the relative unimportance of tax receipts.

I repeated a block of questions several times for different types of charities, based in part on questions used by the Muttart Foundation. Donors of all ages were more excited about giving to other Christian charities, rather than charities related to their denomination. Another startling finding was that donors were much more likely to strongly agree that they were familiar with the

³³ Turcotte, “Charitable Giving by Canadians,” 33.

³⁴ Reesor, “Using Donor Research to Influence Stewardship Praxis in Mennonite Foundation of Canada’s Constituency,” 119.

³⁵ Turcotte, “Charitable Giving by Canadians,” 33.

work of the local church than to strongly agree that they were excited about the vision of the church. In other words, familiarity seems to be the biggest driver of trust in the local church. It would be fascinating to repeat this research with people who attend church less frequently to see how those less familiar with their local church respond.

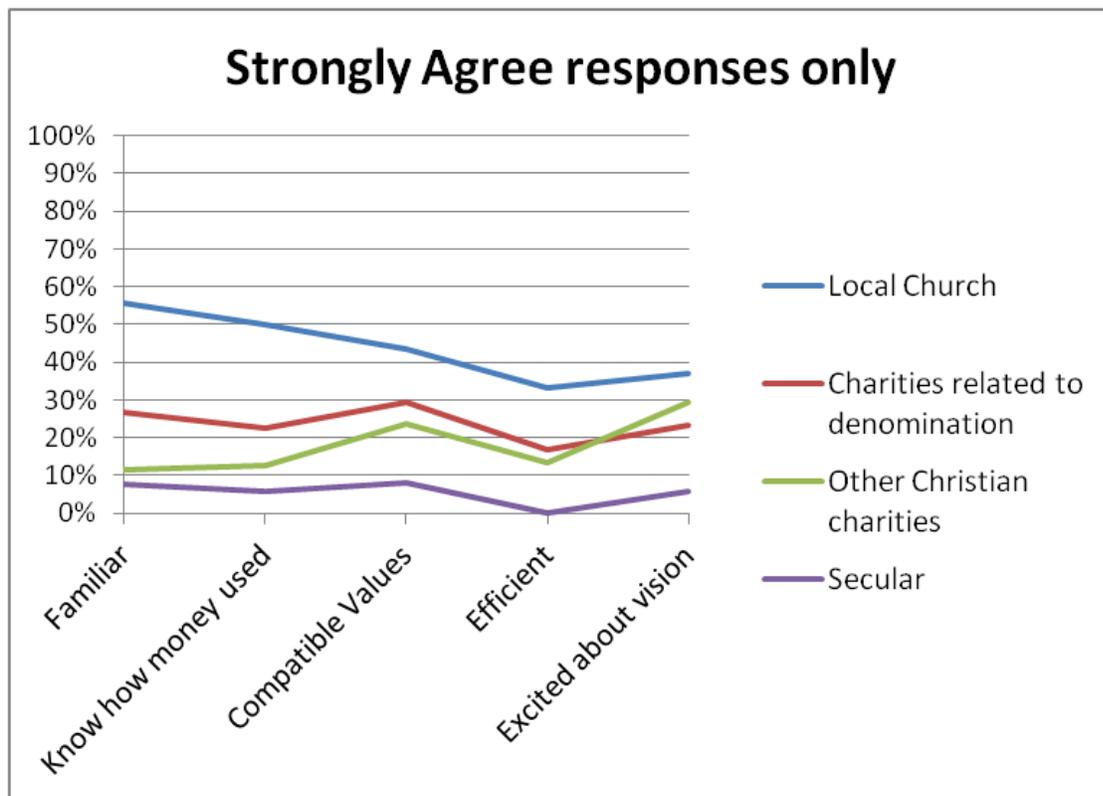


Figure 3 Strongly Agree Responses for Various types of Charities

I also asked donors which types of charities they support on a regular basis. As expected, the most trusted causes are the most supported causes: why people give and where they give match.

The most common regularly supported charities are:

- Local church – more than 80% support their church on at least a monthly basis, correlated to the high levels of trust enjoyed by the local church.

- Mission workers – 70% regularly support a mission worker.³⁶ This support is usually expressed as a connection to an individual worker, rather than to the organization.
- Child sponsorship – 47% sponsor a child, again an expression of a connection to a child who embodies the work of the organization.
- Christian camp or youth centre – 42% regularly support camp/youth centre. This was an unexpected finding since as an academic, I had a bias towards schools and universities. There was strong support for camp from all generations—single or married, young or old.

Recall that my focus groups attracted the most generous and committed donors. Still, like Canadian donors generally, their giving followed trust. Donors are frequently motivated by a belief in a cause or shared vision/values, as well as a connection to the charity or to a person representing the charity. The next section looks at the changing connections donors have in a post-Christendom society, and how the wider church can respond.

How can the church respond to changing giving patterns?

More than ever, the church needs to be intentional about nurturing generosity. This section:

- explains what makes stewardship discipleship such an urgent task
- outlines some practical ways the church can cultivate generosity.

³⁶ For comparable UK numbers, see Redina Kolaneci, “Why Christians Give: Report Review” (Colchester, UK: McConkey Johnston International UK, 2010), 2, http://www.mcconkey-johnston.co.uk/files/u2/report_review__2_.pdf.

Inverted Pyramid Model

Most readers will be familiar with the Christendom model. People live and worship in the same place, and the church enjoys an important position in the community. The community is based on a unity of shared history and implicit values. Children grow up watching their family and neighbours helping each other. Especially in rural settings, people can help each other in a way that is impractical in the suburbs. The neighbours of an injured dairy farmer will pitch in; an injured suburban accountant's neighbours are less likely to run her business for her. In a Christendom setting, discipleship teaching around generosity can be more implicit than explicit.

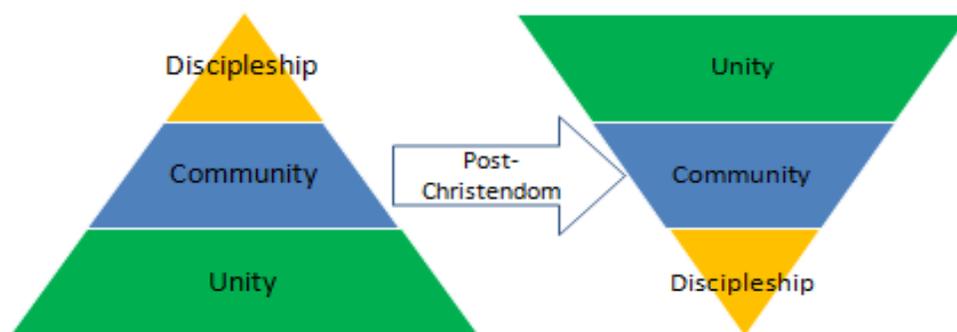


Figure 4 Inverted Pyramid Model

Post-Christendom turns the pyramid upside-down. The worshipping community comes from many different places: people live, work and worship in different regions. People of many faiths make up the community. Therefore, the unity of the church now rests on the individual discipleship of its scattered members. Anabaptist scholar Stuart Murray Williams notes that post-Christendom is arriving earlier in urban areas,³⁷ a trend I definitely noticed in my travels across Canada.

³⁷ Stuart Murray Williams, "Planting Mustard Seeds in Post-Christendom City" (Tyndale University College and Seminary, February 19, 2013), <http://www.tyndale.ca/events/murray-williams>.

Discipleship needs to be much more intentional and explicit in the inverted pyramid model, yet the church largely relies on the unspoken assumptions of the Christendom era. Generosity suffers. Add to this the pressures of an intensely consumeristic culture, and it should not be surprising that older donors are the backbone of many churches. Here are some comments from donors in my focus groups:

- now people are kind of left to make your own decisions about what you think is right and so forth ...rather than being told what we should be doing as far as giving is concerned
- generational change – take care of our payments, and now how much do we have left to give from where it used to be the reverse – giving used to come first.

Many donors lamented the absence of stewardship teaching in their churches and they had many practical suggestions for what the church could do.

Generosity Lessons for the Church

There are many technical approaches to cultivating generosity: pre-authorized giving, narrative budgeting, planned giving, financial teaching etc. I think all of these begin with an attitude of gratitude. Gratitude requires paying attention to giving and gratitude is frequently expressed in story. Hence, the three foci of this section:

- Say thank you
- Pay attention
- Tell stories - do not assume people know what you do

The Gratitude Gap

The next graph generates intense discussion wherever I go. This graph indicates that donors in my research were *least* likely to agree with the statement “I am regularly thanked for my donations” when it comes to the local church. In other words, there is a “gratitude gap”: the local church is *least* likely to thank donors for their donations. It seems ironic that the institution with

a theology of giving in gratitude for God’s grace does not model grateful behaviour as well as secular institutions do. This section explores how to bridge the “gratitude gap.”

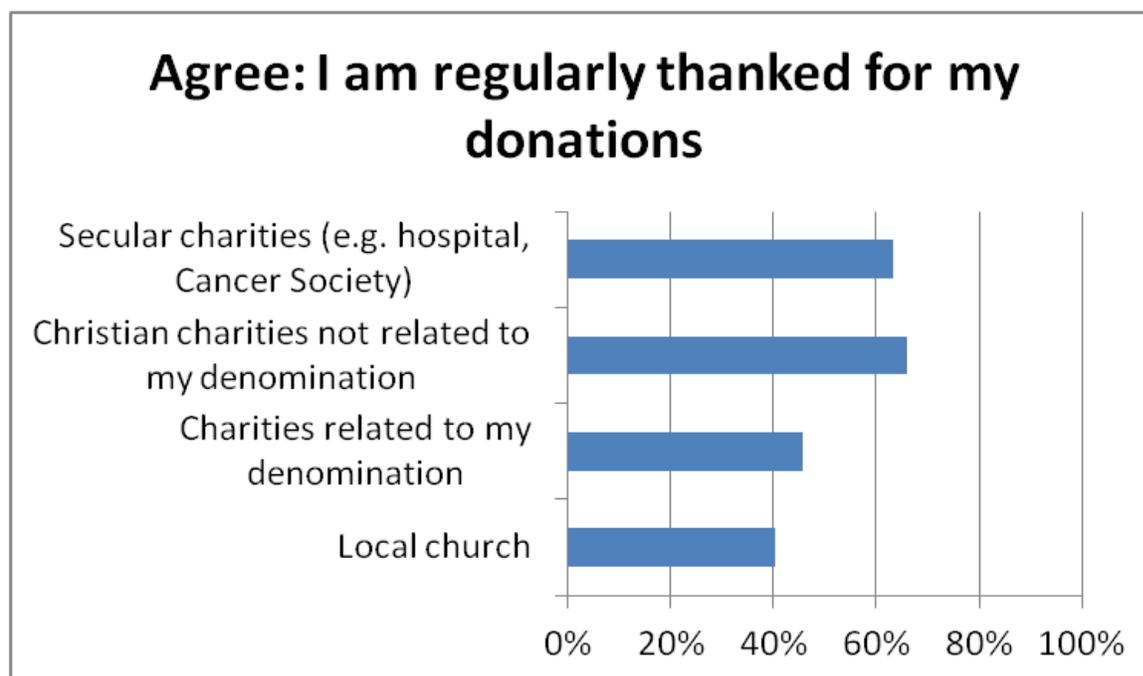


Figure 5 Agreement levels for I am regularly thanked for my donations

Secular charities and Christian charities outside of the donor’s denomination were *most* likely to thank donors for their donations and the local church was the *least* likely. To integrate earlier findings, the local church – donors’ most trusted institution – appears to be taking donors for granted. The “gratitude gap” reminds churches that other charities express appreciation better. Another paper could certainly be written about Christian donors who leave bequests to hospitals instead of churches.

Some people have objected and said that the church does not need to say thank you. In my experience, people who voice concerns about wasting money on postage would be pleased to receive a personal phone call. Givers are increasingly motivated by a sense of connection and shared vision; saying thank you helps to build that connection.

Secular charities thank donors well because it is effective fundraising practice. The industry standard is thank you letters mailed out within 24 hours, for online giving the thank you letter and receipts are often emailed immediately. In contrast, many churches sent out a terse letter and tax receipt once a year. Churches need to become intentional in expressing gratitude.

I wonder if the story of the ten lepers in Luke 17, where only one returned to say thank you, is speaking to the church. Just as a Samaritan modeled gratitude in the story of the ten lepers, so too secular organizations do a better job at thanking donors. Not only could churches thank their donors and volunteers directly, they have a weekly opportunity to thank God for givers during worship. The apostle Paul writes about the generosity “overflowing through many thanksgivings to God” (2 Cor 9:12) and boasts about the Corinthians’ generosity (2 Cor 8:24). Gratitude is effective fundraising practice, but more importantly, gratitude is biblical.

Pay attention

Gratitude require paying attention to who gives; it is also necessary to pay attention to who does not give. At least 20% of self-identified American Christians do not give at all.³⁸ During my research, one pastor—knowing that I was going to be asking about congregational giving—first talked to the church treasurer about giving patterns. This pastor assured me that it was an enlightening discussion, and one I recommend to every pastor.

A change in giving patterns presents a pastoral care opportunity. I recall a conversation with a church treasurer who admitted to being the first (and only) person to know in advance that someone was going to leave the church. Someone ceasing to give was an early warning sign but this information was not shared with the pastor or deacons. The cause for an abrupt change in

³⁸ Smith, Emerson, and Snell, *Passing the Plate Why American Christians Don't Give Away More Money*, 29.

giving patterns could be job loss, separation/divorce, problems at church etc.³⁹ If someone stopped singing in the choir after ten years, or resigned from a church committee, the church might inquire. Recall that trust and giving go together and that people give where they feel a connection.

The parable of widow's mite in Mark 12 shows Jesus and his disciples watching how much money people put in the collection and then talking about it afterwards. Pastors frequently tell me they do not want to know about financial giving. However, nurturing the spiritual discipline of giving requires paying attention.

Tell stories

I frequently quote the donor who told me that “testimony is a stronger motivator than guilt.”

Stories build trust and connect the donor to the cause. Churches and Christian charities will approach story-telling differently. Both groups should cease waiting until there is a funding crisis before talking about money. Ideas on how churches and charities could tell stories follow.

Story-telling for Churches

Churches have a weekly opportunity to testify about what God is doing in their midst. A story need not be long nor complicated: a simple “we thank God for generous donors who pay to heat the church and keep the lights on throughout the week. A young mom came to the church office on Tuesday and we were able to...” might be a start. Stories connect giving to mission and reinforce that church is a “cause I believe in.” Stewardship consultant J. Clif Christopher gives a number of practical suggestions in his book *Not Your Parents' Offering Plate*.⁴⁰ People give to causes, not to budgets, and stories remind people why the church exists.

³⁹ Christopher, *Not Your Parents' Offering Plate*, 107.

⁴⁰ *Ibid.*, 86–89.

Story-telling for Charities

Charities need to tell their stories slightly differently than local churches because they are usually farther removed from donors. 22% of MFC survey respondents strongly agreed with the statement “Charities related to my denomination: I know how my money is being used;” 48% agreed and 29% were indifferent. It is easy for Christian leaders who are immersed in Christian organizations to assume that people in the pews know what their organization does. My research shows that this is not the case: there is a frequent disconnect with the work of the larger church. For example, I sit on an advisory council of a group whose staff cannot agree on a mission statement and a short memorable tagline of what they do. Little wonder then if donors and potential donors also do not know their story; no one can agree on what story should be told. As noted earlier, donors in my research were slightly more likely to be excited about the vision of charities *outside* their denomination than denominationally affiliated ones. Charities need to spend money on telling the stories of how the charity makes a difference in its ministry so that donors will support their shared vision and values. Communicating with donors is not a luxury, nor a frill. How much work would it be for your organization to send a letter or email to everyone who has donated to the cause in the past 12 months? Does it work to access the organizational website from a mobile phone? I fear that many Christian organizations have yet to respond to the changing realities of charitable giving in Canada.

Conclusion

If I had thirty seconds in an elevator with a Christian leader I would say:

Trust is everything. Donors are motivated by a sense of shared vision and values. Tell your stories! Donors give to causes to which they feel connected, and they are most familiar with their local church. Don't treat donors like cows who are expected to give without knowing why they should give. Instead, treat donors like horses, with whom you

need to cultivate a relationship and point towards the finish line of a common goal. Don't assume donors learned how to give or know what you do. Practice what you preach on gratitude. Christians give in grateful response to God's grace; so, say thank you. Not only is gratitude theologically sound, but your secular competition says thank you better than you do.

While there are changes and challenges ahead for the church and Christian institutions, I feel humbled and encouraged by the many generous donors I have met. I give them the last word and close with a poem composed from the write-in responses people gave for why they give.

“Giving” - A found poem: Q14 Reasons for giving

caring for others

helping others

because it is the right thing to do

being our brother's keeper. We will be held accountable for our assets and resources

God asks us to give

and asks us to give willingly and with joy

Giving back to God what is His

When I give to the church faithfully, I find God is faithful to provide

In obedience of giving, we in turn are blessed. It keeps me from becoming greedy.

To tithe to the Lord's work

my teaching as a child, my beliefs in giving

I give because God has given to me what I have, so I want to give back.

to recognize God's goodness to me and my family; I am healthy and can work

I feel led by God

the Bible says to give to those in need. It's part of my faith in God.

prompted by the Holy Spirit and prayer

probably guilt for how much I've got and others don't, church project

Sometimes it's just because I was asked. Sometimes it's guilt or because I have extra resources.

sometimes I cannot say no.

I give because I think that someday I could be the one that is on the receiving end

I support “underdog” charities

want to help local Mennonite-related groups with small constituents of support

I want to encourage those who are working for the charity

A charity where I am an alumni

to help someone or group out to do mission work

to support people who are going out to serve

pressure from friends and family. Sometimes I give money for my friends' kids to go on

"mission trips" that appear to be more vacation than mission.

Giving and generosity is healthy for the donor. It puts "money" in perspective and helps break the hold "money" has on the donor

The joy of giving - makes me feel good