

# THE PURSUIT OF GENEROSITY

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## **“Passing the Plate: Why American Christians Don’t Give Away More Money” by Christian Smith and Michael O. Emerson (Oxford University press: 2008)**

In their December 10<sup>th</sup>, “Wall Street Journal” article, professors David Campbell and Robert Putnam write of “Charity’s Religious Edge” in the 2010 landscape:

“Along with jobs and 401(k)s, a major casualty of the Great Recession has been charitable giving. According to the Chronicle of Philanthropy, America’s charities report an 11% drop in contribution in the past year alone. There’s one big exception: Charitable contributions to religious groups dropped by only 0.1% from 2007 to 2009...On average, those in the most religious (fifth of the population) donate \$3,000 to charity annually. Those in the most secular fifth give approximately \$1,000. The story is the same when we consider charitable giving as a fraction of household income: By this measure, religious Americans are four times as generous as their secular neighbors, even as they are a little less affluent than secular Americans.”

So what is the problem?

Christian Smith and Michael Emerson are Christian sociologists who explore in their 270-page book “Passing the Plate” an issue that most congregational stewardship and finance committees have struggled with for years. “American Christians are actually quite ungenerous financial givers, relative to the normative teachings of their own faith traditions and to their potential for bountiful giving?” Why is it they ask, “that the wealthiest national body of Christian believers at any time in all of church history end up spending most of their money on themselves rather than generously sharing it with other people and for other needs, or what they consider good causes, including strengthening the ministries of their own churches?” (p.175)

Numerous surveys have indicated that the average giving by Lutherans is about 1.6% of income. This book confirms these numbers taken from the 1998 General Social Survey. However, Smith and Emerson make the point that this is an average and does not represent fully the story in our congregations. First of all, about 20% of Protestants (Roman Catholics are at about 25%) give absolutely nothing financially to the work of the church. Nothing. Zilch! Second an “average” number does not represent the people of our churches since the “median” giving to the churches by our people is something less than 1%. The limitation of numbers (averages, medians and means) are illustrated by this example: If one person gives \$10,000 to the church and nine other people give \$0, the average giving is \$1,000. And the median giving is \$0. The median, in this illustration, is the giving of the persons with the fifth and six largest giving of this group. So statistics can be a little misleading, even if they help to illustrate the problem. And the problem of Christian giving is clearly defined when we realize that the top 5% of all givers in our

congregations give 60% of all money given! The old 20-80 rule (20% of the people give 80% of all offerings) is now on steroids as Smith and Emerson tell us that over the last century giving as a proportion of income have declined by half! (p.51)

Why? And what can be done to move the church (all of God's people) to be more generous? In this essay, I will discuss the authors' reflections and their prescriptions to move the Christian community to more generous giving patterns.

Why is financial giving so weak among so many Christians in America? According to Smith and Emerson:

- 1. Christians believe they are poor and, thus, they cannot give.** Their surveys indicate that 52% of Christians believe they cannot give more because they do not have more. My mother was an example of this. There is an old saying that the only thing worse than growing up in the Great Depression is having parents who grew up in the Depression! Even when my mother had accumulated thousands of dollars in her savings accounts, she always told others, us and herself, that she had nothing! There is a curious piety (a subject for another essay) about why it is that many people enjoy talking as if they were poor. The authors demonstrate statistically the obvious - American Christians are not poor in any way.
- 2. "In American culture, money is one of the most personal, private, protected subjects going."** It is often said that Christians talk about their own sex life more than they speak of their own money! Add to that in the last century, the power of advertising to lure us all into over consumption, and the poor use of credit cards and debt financing. There is today a deep seated "requirement" for a style of life, which is considerably higher than our parents in the faith could even have dreamt. Connect that mentality of consumerism with 76% of Christian respondents who say family finances were seldom, if ever, discussed in their family of origin and you have a huge conflicted issue. (p.89) There is no public accountability for a failure to generously give, and little support and encouragement to be generous in most of our faith traditions. The surveys indicate that 57% of Protestants believe that "as a principle, the church has no right to ask members to give specific amounts of money." (p.154) For various reasons, our church people have "not seriously confronted and grappled with the theological and moral teachings of their tradition to give generously." (p.97)
- 3. Low Leadership Expectations: Our churches hold low expectations of financial giving because of "insecure church leadership and congregational cultures oriented toward avoiding possible offense soft-peddle expectations of faithful generous giving." (p. 82)** Their studies see many pastors that do not want to deal with money and do not see money as spiritually important. Stewardship efforts, when they exist in these congregations, avoid the discussion of money! Seventy three percent of Lutherans report

that their congregations emphasized stewardship either never, once a year, or only occasionally during the year. Thus, money stewardship education is devalued and even ridiculed. It is my experience in this Synod that “clergy often tiptoe around the topic of money as if they were taking a walk through a minefield.” (p. 83) The authors say, “the net result seems to be a lot of pastors out there who have made peace with low expectations, tolerance for chronic paltry giving by many of their members, and the use of money collection procedures oriented as much to minimize problems and conflict as to effectively build their churches and the spiritual faithfulness of their members.” (p. 177) Low expectations generate low results.

4. **“Most American Christians do not give generously because most tend to practice giving on an occasional and situational basis, not as a disciplined, structured, routine practice.” (p. 97)** For many Christians, the idea of, first by design, taking a certain percent of one’s income “off the top” as “first fruits” to give away before any money is spent on anything else, is a foreign, improbable or difficult idea.” (p. 178-9) If the church does not regularly ask, the church will not regularly receive.
5. **Christians do not trust the church with their money.** The surveys and studies consulted by the authors noticed an increasing distrust of denominations and its hierarchy. Among Lutherans, 53% “reported that they did not have high levels of trust in the handling and allocation of funds by the leaders of their denomination.” (p. 81) Part of this lack of trust is the spirit of America in these last two generations. Part of it is our natural American spirit of rugged individualism. What is troubling is that many church people are so suspicious of anything they cannot control directly that they question the motives of their congregational, synod and national church leaders. Smith and Emerson feel that lack of trust as a reason not to give (while it does exist) is not nearly as important as the other causes listed above.

That is the struggle. Those are the issues. Our human burden as sinners mixes with all of this, and we have a church that struggles to do the ministry to which we have been called. But since hope springs eternal, all is not lost, as God can work through us in various ways to move God’s church to generosity. Cultures can positively change! The authors encourage us, “Committed pastors and lay church leaders can shape local cultures in congregations in significantly new ways, which in turn, over time, influences the people in those congregations accordingly.” (p. 194)

So what needs to happen? What can we do as the church to encourage generosity?

1. **Move congregations and pastors from low expectation to high expectation.** This is the hardest work. It will take generations to accomplish. Necessary steps that are taken in congregations to resolve this problem will not be universally popular. “It seems clear to

us that the effort to increase faithfulness and generosity of Christians' financial giving will have to involve a readiness on the part of church leaders to lose some church members in the short run?...Churches simply cannot make significant changes and keep all of their people pleased. Not everyone is pleased now." (p. 189) Speaking as Christians and sociologists, Smith and Emerson make this pointed comment, "Churches lacking in vision, standards, and expectations will tend to attract people lacking in vision, standards, and expectations." (p. 190)

It will be important to teach stewardship as response to God's blessings. Annual response methods work. Year-round stewardship ministry is needed every year. We must teach tithing and ask that people tithe each and every year. "Pledging Lutherans gave 45 percent more money than non-pledging Lutherans." (p. 95)

Expectations for pastors need to be lifted. Bishops and congregation councils who can encourage pastors to get their own financial house in order have a head start. "Clergy and other ministers who are supported by their congregations should regularly preach and teach biblical and theological principles about money in order to form a larger vision and culture in and among church members." (p. 181)

- 2. Confront the truth about selfishness, consumerism and our cultures idolatry of money.** Guilting people into more financial giving has little lasting stewardship effect and has no effect on developing faith practices. American Christians live with what the authors of this book call "comfortable guilt--that is, living with an awareness and feeling of culpability for not giving money more generously, but maintaining that, at a low enough level of discomfort, that it was not too disturbing or motivating enough to actually increase giving." (p.110) Perhaps the church should begin to sound like a "Twelve Step" program for lovers of money:

"My name is Tom and I am addicted to money. I am greedy and a sinner and often make finances my God. There, I have admitted it."

Recognizing an addiction is the first step to recovery. I know that our churches are absolutely full of people as addicted to money as I am. In fact, even the institutional church is selfish too! We all want more. Can we in our congregations begin to seriously struggle with this truth? Part of this struggle is the pursuit of justice for the people of our world, especially the populations of the Global South who often are victims of our Western consumerism. Part of this struggle is our own calling to theological integrity. My wife, Luanne, and I tithe. This is a frequent reminder to ourselves that we trust in God to provide our "daily bread." To give generously is to trust in God and not our own abilities to take care of ourselves, first, last and always.

When we honestly look inward, we will be encouraged by people of vision who know the value of the old saying that “there is enough for everyone’s need but not enough for everybody’s greed.” Many people seem to us eager to be inspired and changed by a larger, demanding vision of a flourishing life and world transformation rooted in the gospel.”(p. 187) Teaching the basics of discipleship and faith practices can allow the Holy Spirit to free us from our addiction to self centeredness.

Parish life has many opportunities to probe greed. Pre-marital work with young couples, Sunday school instruction, confirmation classes, Bible studies, small groups around budgets and finances, women and men’s groups and more, offer opportunities for parishioners to teach each other about God’s call to faithful stewardship and, thus, to tame the selfish “Old Adam” within us all.

Synod leadership and congregational leaders have a great interest in assisting its ministers in their own financial struggles. Certainly the huge debt loads those new pastors carry only reduces the ability of a pastor to speak prophetically. I am very proud of the Northern Great Lakes Synod’s leadership and our people in both providing seminarian scholarships and assisting newly ordained clergy in debt retirement.

- 3. Tell the story of God’s work in this world.** “Churches would do well, we think, to spend as much time telling church members what their money has accomplished as they do asking for money...The point is to make the importance and value of financial giving real to the givers by regularly showing them what their money is accomplishing rather than leaving them in the dark and expecting them to keep giving.” (p. 185) Every one of our congregations has a story to tell. These congregations make an impact on the lives of God’s people and our communities. Lives are being strengthened and the ministry of Word and Sacrament has been powerful since the first Lutherans settled in these woods and around these lakes in this area 150+ years ago. There is a great story of God’s continuing love to be told that can only inspire our own people to share from their blessings.

Lutheran Christians in the United States are heirs to a rich institutional heritage. To serve God’s people, American Lutherans have built ministries that improve the qualities of people’s lives. There are hundreds of non-profit hospitals, nursing homes and retirement communities that are connected to the Evangelical Lutheran Church in America (ELCA). Church colleges, seminaries, Bible camps, campus ministry organizations, social service ministries and many other types of institutions have excellent financial and service stories that need to be told. In our Synod alone, if our people want to make a difference, they can invest in Lutheran Social Services of Wisconsin and Upper Michigan, Fortune Lake

Lutheran Bible Camp, Finlandia University, Northland Lutheran Retirement Community and Lutheran Campus Ministry.

No longer a given, the development of trust between our members and the church must become a priority. Since I became Bishop, we have had six congregations in this Synod experience a financial loss due to theft by an officer of that congregation. Amounts have ranged from the low thousands of dollars to over \$100,000 taken illegally. There has been financial loss in congregations here in Northeastern Wisconsin and in the Upper Peninsula of Michigan. I wonder if our people are aware that every congregation is required by their own constitution to have an annual financial audit. Every congregation council is responsible for each and every dime entrusted to the congregation. How many of our Synod members are aware that each year since our ELCA was organized, this Synod, and the Churchwide organization in Chicago has had an audit by a Certified Public Accountant? Full results of these audits are public information.

We have a Synod, a churchwide expression and congregations that are trustworthy. Faithful, dedicated laity and clergy leaders serve us well. Do we remind people that all congregational, Synod and churchwide financial records (except for individual giving records of persons) are fully accountable, open and transparent? When it comes to financial resources in this Church, there are no secrets, no slush funds, and no hidden pots of money.

In over fifty pages of Appendixes, the authors of “Passing the Plate” share the stewardship statements of every major Christian denomination in the country. The ELCA’s is also printed: “In its central document on Christian discipleship, *Living Faith: ELCA-wide Call to Discipleship*, the ELCA member is enjoined to give financially, as follows: The growing disciple finds ways to unpack and use...(their) gifts for the sake of Jesus, the church, and the world. Knowing God has entrusted us with abilities, and goods...Part of the disciples’ job description is to give freely.” (p. 215-6)

How can we learn to give freely, and in the midst of that joy to be drawn closer to the living God? It is a privilege to give to God’s work.

**Thomas A. Skrenes**

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