

Truths about Tithers

June 20, 2013



Investing in ministry.[®]

Who's here?

75% Churches

5% Christian schools/Mission sending agencies

20% Other ministry organizations

What we'll discuss:

- How tithers learned to be generous
- Where tithers give inside and outside their churches
- Why some Christians don't tithe
- How to cultivate a culture of generosity among the people who support your ministry

Our presenters:



Brian Kluth
Pastor and Founder of
Maximum Generosity



Jac LaTour
Strategic Services
ECCU



STATE OF THE PLATE RESEARCH

In-depth Study of 4,413 "Tithers" Who Donate 10% or More

Co-Sponsors:



WEBINAR by Brian Kluth:
**Highlights for Pastors,
Leaders, and Ministry Staff
from the 30-Page
Giving eReport**

*Unprecedented Research from 4,413 "Tithers" in
50 States and 70 Countries*

STATE OF THE PLATE RESEARCH

SURVEYS from 4,413 "TITHERS" (GIVE 10% or more)



20 INSIGHTS & 26 GRAPHS
PLUS: 5 Keys & 50 Best Practices to
GROW GIVERS & GIVING

BRIAN KLUTH, Author, Speaker, and *State of the Plate* Publisher

Co-Sponsors:



Important disclaimer on this “tithing” research:

We are using the term “tither” to describe all survey participants who donate 10% or more annually.

We recognize that “tithing” was an Old Testament law.

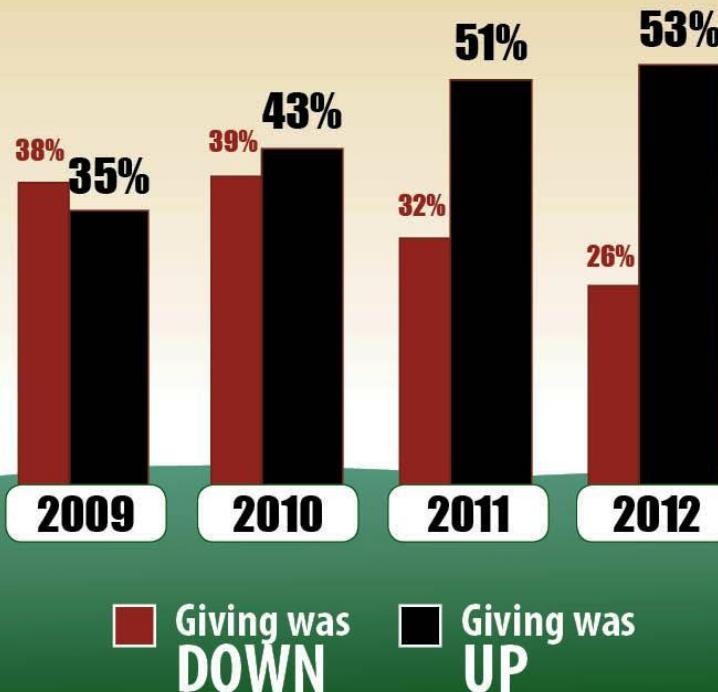
But this research also recognizes that an estimated 10 million people in America donate more than \$50 billion annually by *voluntarily and freely* giving 10% or more, whether they consider themselves “tithers” or not.

An amazing 81% of the ECCU, ECFA, *Christianity Today*, and MAXIMUM Generosity survey participants actively give 10% or more.

What is happening with church giving trends?

CHURCH GIVING TRENDS 2009-2012

www.STATEofthePLATE.info Annual Church Giving Research



Top 5 places tithers give inside their churches:

- ✓ 97%: General offerings
 - 76% donated 1–4 times per month
 - 21% donated several times per year
- ✓ 95%: Missions projects/programs
- ✓ 87%: Benevolence programs to help the needy
- ✓ 62%: Building projects/capital campaigns
- ✓ 58%: Special offerings for the pastor or church staff

Application:

Realize people will respond to various appeals.

Plan special appeals prayerfully and carefully during your calendar year.

Tithers of \$5,000 or more only make up 5–20% of most congregations' giving households, but they give 50–80% of the funding!

Examples:

- ✓ Mission Hills Church (Littleton, CO): **18% give 74% of funds**
- ✓ Brookwood Church (Simpsonville, SC): **10% give 58% of the funds**
- ✓ Woodmen Valley Chapel (Colorado Springs, CO): **14% give 58% of the funds**
- ✓ Large church near Chicago, IL: **26% give 78% of the funds**

Application:

What are your church's percentages?

Access giving demographics worksheet at www.kluth.org/worksheet.htm

Tithers' priority is their church, but they also give outside their churches:

- ✓ Somewhat surprisingly, 76% indicated they gave MORE money to their churches than they gave to projects/charities OUTSIDE their churches.
- ✓ 45% donated to 1–4 places
- ✓ 37% donated to 5–10 places
- ✓ 15% donated to more than 11 places

Next slide:

Top 10 Places Tithers Give OUTSIDE Their Local Churches

Top 10 places tithers give outside their churches:

- ✓ 71%: Missionaries/mission organizations
- ✓ 52%: Short-term mission trips
- ✓ 31%: Unemployed person they knew
- ✓ 29%: Homeless person/beggar
- ✓ 29%: Rescue mission or homeless ministry
- ✓ 29%: Evangelistic/evangelism ministry
- ✓ 28%: Crisis/natural disaster/relief ministry
- ✓ 27%: Child/orphan/student sponsorship ministry
- ✓ 25%: Pro-life or crisis pregnancy ministry
- ✓ 23%: Christian education (K–12, college, seminary)

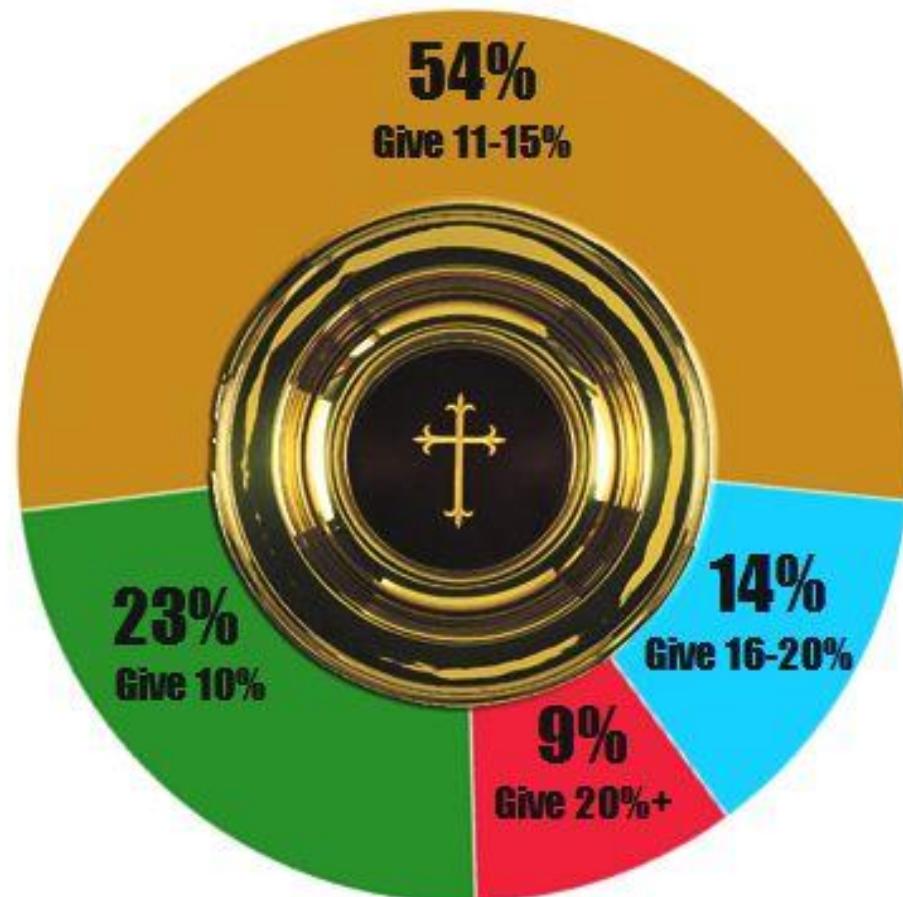
Application:

Giving outside the church is primarily focused on CAUSES, personal CONNECTIONS, and CRISIS relief. Share quality ministry and missions giving opportunities *inside* your church.

**Most tithers
donate more
than 10%.**

RESEARCH from 4,413 “TITHERS”

How much of their income do they donate?

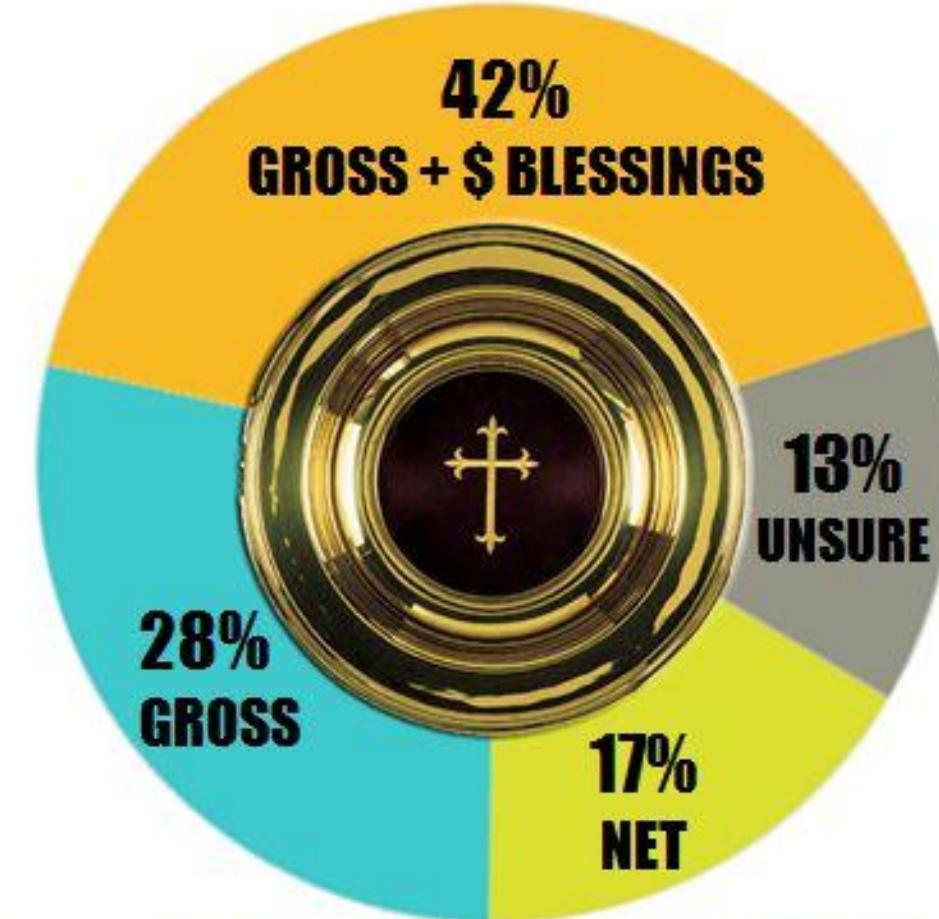


Media contact: Brian Kluth, GENEROSITY Author, Speaker, and TV/Radio/Media Guest
www.STATEofthePLATE.info surveys from 4,413 “TITHERS” in 50 states & 70 countries.
The term “Tithers” refers to survey participants who donated 10% OR MORE of their income.

**Answering
the question,
“Do people give
off the net
or gross?”**

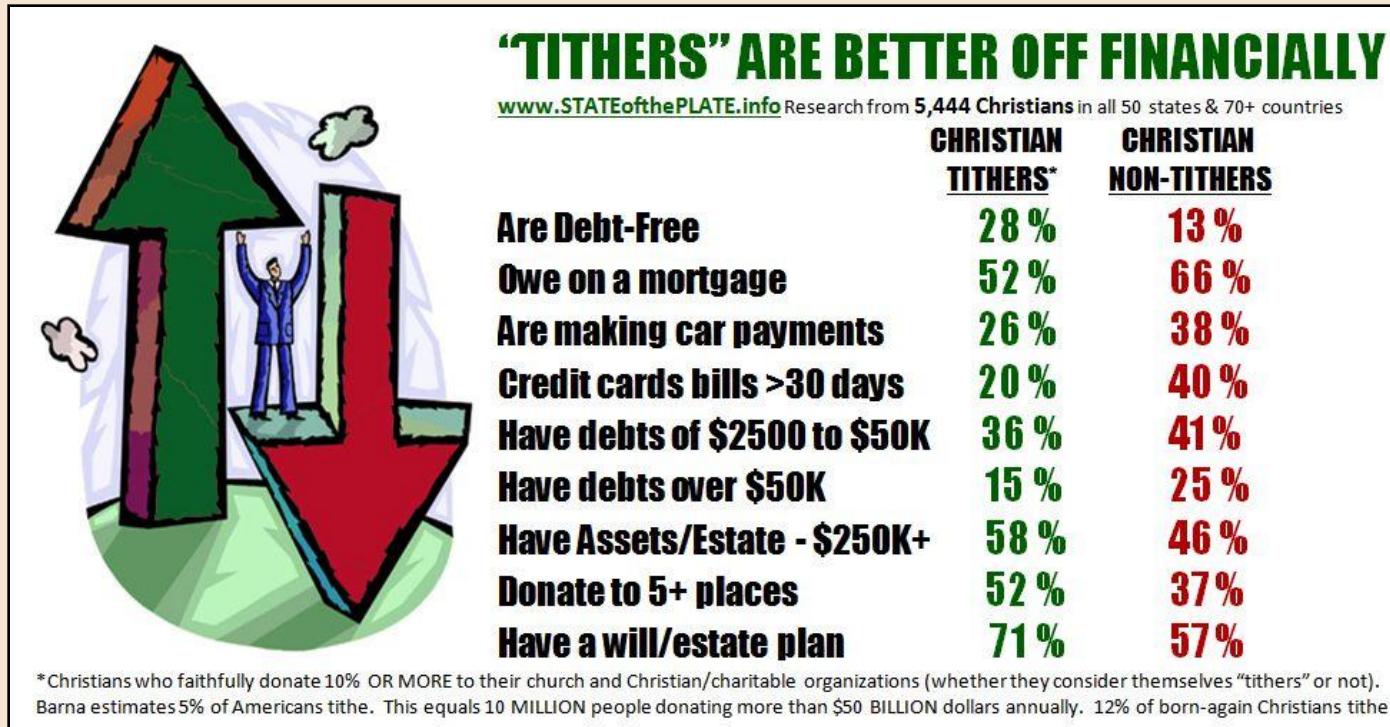
RESEARCH from 4,413 “TITHERS”

Do they give 10%+ off their GROSS or NET income?



Media contact: Brian Kluth, GENEROSITY Author, Speaker, and TV/Radio/Media Guest
www.STATEofthePLATE.info surveys from 4,413 “TITHERS” in 50 states & 70 countries.
The term “Tithers” refers to survey participants who donated 10% OR MORE of their income.

Tithers have healthier finances than Christian non-tithers:



Application:

Many non-tithers think tithers give because they're better off financially. But the testimony of many tithers is that they're better off financially *because* they give. This infographic is NOT about the prosperity gospel message. Instead, it's statistical evidence which shows that people who honor God with "whatever they have" experience healthier finances than those who do not.

Tithers give in a variety of ways:

- ✓ 86%: Checks
- ✓ 58%: Cash
- ✓ 43%: Clothing/electronics/household goods
- ✓ 36%: Digital (online or EFT)
- ✓ 22%: Church envelope packets
- ✓ 3%: Giving kiosk
- ✓ 3%: Gift-in-kind: Vehicle/boat/RV
- ✓ 2%: Cell phone/text
- ✓ 2%: Stock

Application: Offer as many ways as possible for people to easily donate.

Tithers are split on who makes most of the donations:

- ✓ 40% usually the MAN
- ✓ 35% usually the WOMAN
- ✓ 25% BOTH equally

**Many tithers have significant net assets in their estates,
but they have not planned to make any bequests:**

- ✓ 23%: \$250K–\$500K
- ✓ 20%: \$500K–\$1 million
- ✓ 15%: Over \$1 million

**97% of tithers donate regularly to their churches,
but very few are currently leaving charitable bequests:**

- ✓ 25% are leaving a bequest to their churches
- ✓ 11% are leaving a bequest to mission agencies
- ✓ 10% are leaving a bequest to ministries
- ✓ 9% are leaving a bequest to schools
- ✓ 7% are leaving a bequest to charities/nonprofits
- ✓ 5% are leaving a bequest to their denominations
- ✓ 0.5% are leaving a bequest to civic groups

Application:

Churches must be more proactive in helping people honor the LORD from their accumulated assets and estate plans (e.g., distributing Legacy Organizers, starting a Legacy Giving Club, seminars, online estate planning, and more).

Most tithers are highly active in their local congregations:

- ✓ 96% attend services every weekend (unless sick or traveling)
- ✓ 54% serve on a church committee
- ✓ 53% participate in a small group or Sunday school class

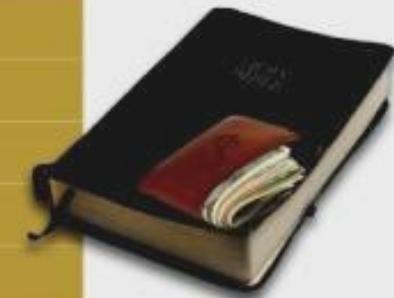
Application:

**People's active attendance and faithful service
often leads to active and faithful giving. Realize that it's not
wealthy people who "carry" your church, it's faithful people.**

**The more
Bible reading
people do, the
more generous
they are and the
less debt they have.**

MORE BIBLE *Reading* = MORE *Giving*

Bible Reading	Give 10% or more
4-7 Days/Week	85%
1-3 Days/Week	75%
1-4 Days/Month	65%
Seldom	54%
Never	40%



Source: Constituency survey of 1000+ church pastors/staff/leaders
www.STATEofthePLATE.info View from the Pew Research

MORE BIBLE *Reading* = LESS *Debt*

Bible Reading	Mortgage	Car	Credit Cards*
7 Days/Week	50%	31%	24%
4-6 Days/Week	65%	33%	27%
1-3 Days/Week	66%	34%	32%
1-4 Days/Month	73%	40%	38%
Seldom	73%	48%	40%
Never	80%	53%	53%



*Unpaid Credit Card balances beyond 30 days old

Source: Constituency survey of 1000+ church pastors/staff/leaders
www.STATEofthePLATE.info View from the Pew Research

Most tithers learned biblical financial and giving principles from others:

- ✓ 92% learned biblical financial/giving principles from 15 potential sources.

The top three sources referenced were:

- ✓ 56%: Financial classes and authors (Crown Financial Ministries, Dave Ramsey, Ron Blue, Randy Alcorn, and Brian Kluth's 30-day and 40-day devotionals)
- ✓ 49%: Their pastor
- ✓ 43%: Parents/grandparents

Application:

People aren't born generous, and they aren't born-again generous. Generosity must be taught *and* caught. Churches must proactively put plans in place to identify resources, programs, and materials that teach biblical financial and generosity principles.

How to create a culture of generosity in any church— 5 proven ways to grow generous givers and giving:



Church Pastor, Staff, or Committee Worksheets

50 Best Practices, 80 Best Websites, and 12-Month Planning Calendar

Part 2: 12-MONTH GENEROSITY PLANNING WORKSHEET													
Determine which best practices you will schedule, research, initiate, and/or implement in your church.													
See 50 Best Practices Sheet...	See	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TEACHING													
88 Curriculum Classes, Books, Courses, Logos, Pictures, Presentations, Handbooks, Checklists, Worksheets	1	-	-	-	-	-	-	-	-	-	-	-	
EFT-Electronic & Online Giving available	2	-	-	-	-	-	-	-	-	-	-	-	
iPad, Tablet & Smart Phone Giving	3	-	-	-	-	-	-	-	-	-	-	-	
Giving kiosks in churches	4	-	-	-	-	-	-	-	-	-	-	-	
Stock brokerage giving account	5	-	-	-	-	-	-	-	-	-	-	-	
Community/Denomination Foundation account	6	-	-	-	-	-	-	-	-	-	-	-	
Accepted donated assets and gifts-in-kind	7	-	-	-	-	-	-	-	-	-	-	-	
Legacy Club of promised estate-planning gifts	8	-	-	-	-	-	-	-	-	-	-	-	
Annual confidential analysis of giving patterns	9	-	-	-	-	-	-	-	-	-	-	-	
Review national church salary survey studies	10	-	-	-	-	-	-	-	-	-	-	-	
Church Banking Services, Loans, Bonds	11	-	-	-	-	-	-	-	-	-	-	-	
Giving statement/plan sent out 3-4/year	12	-	-	-	-	-	-	-	-	-	-	-	
Financial newsletter sent w/statements	13	-	-	-	-	-	-	-	-	-	-	-	
Faithful church accounting practices & standards	14	-	-	-	-	-	-	-	-	-	-	-	
Generosity info in church bulletin and newsletter	15	-	-	-	-	-	-	-	-	-	-	-	
Policy & practice of church faithfully giving 10%+	16	-	-	-	-	-	-	-	-	-	-	-	
90-Day Tithing Challenge Guarantee	17	-	-	-	-	-	-	-	-	-	-	-	
PREACHING & WORSHIP & SERVICE													
Preaching Messages	18	-	-	-	-	-	-	-	-	-	-	-	
Guest generosity speaker	19	-	-	-	-	-	-	-	-	-	-	-	
Generosity testimonies (live or video)	20	-	-	-	-	-	-	-	-	-	-	-	
Dramas with financial or generosity theme	21	-	-	-	-	-	-	-	-	-	-	-	
Weekly Worship Service Offertory Verse/Slide	22	-	-	-	-	-	-	-	-	-	-	-	
Videos with financial/generosity theme	23	-	-	-	-	-	-	-	-	-	-	-	
LEADERSHIP & COORDINATING													
Budget/Credit Counseling/Coaches	24	-	-	-	-	-	-	-	-	-	-	-	
Benevolence Offering & Assistance	25	-	-	-	-	-	-	-	-	-	-	-	
Career Guidance	26	-	-	-	-	-	-	-	-	-	-	-	
Referral to a Christian Financial Professional	27	-	-	-	-	-	-	-	-	-	-	-	
Estate/Planned Giving Services	28	-	-	-	-	-	-	-	-	-	-	-	
Target Group Ministries and peers, wives, etc.	29	-	-	-	-	-	-	-	-	-	-	-	
Community/Denomination Foundation Referral	30	-	-	-	-	-	-	-	-	-	-	-	
Financial & Tax planning for church staff	31	-	-	-	-	-	-	-	-	-	-	-	
Ministering to people with the gift of giving	32	-	-	-	-	-	-	-	-	-	-	-	
Collecting special offerings for the needy	33	-	-	-	-	-	-	-	-	-	-	-	
COLLECTIONS & ADMINISTRATION													
Benevolence offerings collected	34	-	-	-	-	-	-	-	-	-	-	-	
Offering Envelopes offered or sent	35	-	-	-	-	-	-	-	-	-	-	-	
EFT &/or Online giving set-up/offered	36	-	-	-	-	-	-	-	-	-	-	-	
iPad, Tablet & Smart Phone Giving	37	-	-	-	-	-	-	-	-	-	-	-	
Stock brokerage acct set-up/offered	38	-	-	-	-	-	-	-	-	-	-	-	
Community/Denom. Foundation Act.	39	-	-	-	-	-	-	-	-	-	-	-	
Legacy Club meeting/Seminar	40	-	-	-	-	-	-	-	-	-	-	-	
Annual confidential giving analysis	41	-	-	-	-	-	-	-	-	-	-	-	
Financial info on church website	42	-	-	-	-	-	-	-	-	-	-	-	
Review salary survey info	43	-	-	-	-	-	-	-	-	-	-	-	
List of pending projects needing funds	44	-	-	-	-	-	-	-	-	-	-	-	
Send giving statements (3-6/year)	45	-	-	-	-	-	-	-	-	-	-	-	
Financial newsletter (3-6/year)	46	-	-	-	-	-	-	-	-	-	-	-	
Info flier, articles/bulletin & newsletter	47	-	-	-	-	-	-	-	-	-	-	-	
Training for Pastors, Staff, Leaders	48	-	-	-	-	-	-	-	-	-	-	-	
Establish Leader or Committee	49	-	-	-	-	-	-	-	-	-	-	-	
Written philosophies, practices, etc.	50	-	-	-	-	-	-	-	-	-	-	-	
CAMPAIGNS													
Annual Stewardship Campaign or Pledge Drive	51	-	-	-	-	-	-	-	-	-	-	-	
Missions/Faith Promise	52	-	-	-	-	-	-	-	-	-	-	-	
Building/Capital Campaign Services/Resources	53	-	-	-	-	-	-	-	-	-	-	-	
Other ideas?	54	-	-	-	-	-	-	-	-	-	-	-	

Download at www.kluth.org/5080.pdf

Author: Rev. Brian Kluth, www.BrianKluth.com, author of the bestselling 30-and 40-day www.Generosity.org devotions and www.GiveWithJoy.com meditations & decisions. This is the 2nd page of "50 Best Church Practices & 80 Websites Increase Church Giving" by Rev. Brian Kluth. Generally if you prefer to go to www.kluth.org.

Next steps to take:

1. Download, share, and discuss the ***50 Best Practices, 80 Best Websites, and 12-Month Generosity Planning Calendar.*** www.kluth.org/5080.pdf
2. Discover the giving demographics at your church.
www.kluth.org/worksheet.htm
3. Download and read the ***20 Truths about Tithers*** eReport. www.StateofthePlate.info/friends.htm
4. Review other resources provided by ECCU and MAXIMUM Generosity.

Questions?



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Additional resources:

- Google search “**How to Create a Generosity Culture in Any Church**”
- **30- and 40-Day Churchwide Devotionals — FREE leadership preview eCopies** www.generouslife.info
- ***Because I Love You FAMILY ORGANIZER* — FREE leadership preview eCopy**
www.kluth.org/legacyorganizer.pdf
- **40-Day online *Give With Joy* eDevotional**
<http://givewithjoy.org/index.htm>

Brian Kluth's generosity resources:

1. [**GenerousLife.org**](http://GenerousLife.org) 30- and 40-day churchwide devotionals, online kit, and videos. Ordered by more than 3,000 churches to inspire generosity and increase giving.
2. [**LegacyOrganizer.org**](http://LegacyOrganizer.org) Valuable estate planning manual for church members or ministry donors
3. [**MAXIMUMgenerosity.org**](http://MAXIMUMgenerosity.org) Church resources and FREE eNewsletter
4. [**GodIsYourProvider.com**](http://GodIsYourProvider.com) Book, CD, and gift bookmark
5. [**BrianKluth.org**](http://BrianKluth.org) Guest generosity preaching and speaking

Brian Kluth: (cell/text) 719.930.4000 or (email) bk@kluth.org

Upcoming webinar series from ECCU:

Funding Your Vision

10:00–11:00 a.m. (PT)

August 8

Funding Your Vision by Teaching Generosity

Presented by Pastor Brian Kluth, Founder of Maximum Generosity

August 15

Funding Your Vision through Planned Giving

Presented by Greg Ring, Co-Founder of Fulcrum Philanthropy Systems

August 22

Funding Your Vision with Financing

Presented by David Lee, Ministry Relationship Manager with ECCU

Learn more or register at www.eccu.org/funding-your-vision.

Thank you!

If you have any questions
or would like to schedule a
free financial health assessment
or cash reserves consultation,
contact ECCU at 800.288.4846 or
solutions@eccu.org.