

151st Session of the Kentucky Annual Conference

Embry Chapel African Methodist Episcopal Church

401 Skyline Drive

Elizabethtown, Kentucky 42701

Bishop Jeffrey Nathaniel Leath, Presiding Prelate

Dr. Susan J. Leath, M.D., Episcopal Supervisor

Dr. William Easley, Host Presiding Elder

The Reverend James Smith, Associate Presiding Elder

The Reverend Stephanie M. Raglin, Host Pastor

Committee On Stewardship and Tithing

“Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.” Malachi 3:10 (NRSV)

This is the 2018 Stewardship and Tithing Report and it is not pretty. In 2016 Alina Tugend wrote an article for the *New York Times* titled “Donations to Religious Institutions Fall as Values Change.” In this article, Tugend stated that donations have been on a decline since about 1990 when donations to religious institutions were approximately 50 percent. In 1996 giving declined to 45 percent and in 2016 only 32% of charitable donations were made to religious institutions.¹

This trend is not exclusive to charitable donations, there is also a steady decline in the number of Americans donating to religious institutions. 64 percent of Americans donated to religious institutions in 2005, whereas only 52 percent donated in 2017.² Data from the Pew Research Center correlates the decline in the number of Americans donating to religious institutions to the increase of Americans not affiliated with any religion.

In 2017 there was a slight 2.9 percent increase in donations to churches. Placed in context with all charitable donations the church received the lowest increase in donation.

2017 Charitable Donations vs. 2016 Charitable Donations

| Organizations | 2015 to 2016 ³ | 2016 to 2017 ⁴ |
|--------------------------------------|---------------------------|---------------------------|
| Foundations | 3.1% | 15.5% |
| Arts, Culture and Humanities | 6.4% | 8.7% |
| Public-Society Benefit Organizations | 3.7% | 7.8% |
| Health Organizations | 5.7% | 7.3% |
| Environment and Animal Organizations | 7.2% | 7.2% |
| Education | 3.6% | 6.2% |
| Human Services | 4.0% | 5.1% |
| International Affairs | 5.8% | 4.4% |
| Religious Institutions | 3.0% | 2.9% |

¹ <https://www.philanthropy.com/article/Donations-Grew-14-to-390/240319> as accessed on 9/22/2018.

² <https://news.gallup.com/poll/224378/religious-giving-down-charity-holding-steady.aspx> as accessed on 9/22/2018.

³ <https://givingusa.org/tag/giving-usa-2017/> as accessed on 9/26/2018

⁴ <https://givingusa.org/tag/giving-usa-2018/> as accessed on 9/26/2018

This trend shows that church members are either moving towards giving more to secular non profits instead of the church or they are leaving the church and taking their money with them.

Christian Tithing Data

When we review tithing statistics less than five percent of Christians actually tithe 10 percent of their income. If we factor in the tithers with the non-tithers the average Christian gives a staggering 2.5 percent of their income yet during the Great Depression Christian giving was at 3.3 percent.⁵ With all statistics considered, Christians give an average of \$17 per week to churches. This number should be considered when planning a church budget.

Research shows the 2.5 percent who tithe actually give more than 10 percent of their annual income. The 2013 *State of the Plate Research: 20 Truths About Tithers* show that of the 5 percent of Christians who tithe: 54 percent of them give between 11-15 percent of their annual income, 14 percent give 16-20 percent, and 9 percent give 20 percent or more. These tithers are intentional givers, meaning they budget their finances around their tithe. They do not budget their tithe around their finances. This is significant because God is central to their spending. It is often stated, "It's not the money, it's the management." Meaning most Christians do not have a problem with the 10 percent, it is the 90 percent that is generally mismanaged.

Giving Trends

Although it is common knowledge that women are the majority in the church, it must also be noted that in the church there are more female tithers than males. It also must be noted that even though females earn approximately 22 percent less money than males they still out give men. The Bible even points to the giving trends of females. Jesus used the widow in Mark 12 to emphasize giving:

⁴¹ He sat down opposite the treasury, and watched the crowd putting money into the treasury. Many rich people put in large sums. ⁴² A poor widow came and put in two small copper coins, which are worth a penny. ⁴³ Then he called his disciples and said to them, "Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. ⁴⁴ For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on."

Another finding in the *State of the Plate* is that people who earn \$50,000 or less per year made up the largest group of tithers. Often times in church we tend to gravitate towards those who give the most and appear the wealthiest when selecting church officers, trustees, and especially stewards. Yet we tend to overlook women and those earning less than \$50k even though this is the group sustaining the church and denomination financially. This group tends to do more with less.

When it comes to tithing by denomination, Evangelicals have the highest number of tithers.⁶ Next are Mormons, followed by Baptist, Methodist and coming in last are the Catholics. The fact that Evangelicals give more than other denominations is significant for several reasons. First, the Evangelical Christian Credit Union (ECCU) has assets worth approximately \$800

⁵ <https://nonprofitsource.com/online-giving-statistics/#Charitable> as accessed on 9/22/2018

⁶ <https://nonprofitquarterly.org/2011/02/07/to-tithe-or-not-to-tithe-that-is-the-question/> as accessed on 9/25/2018

million dollars. They also own loans and leases worth half a billion dollars. A significant number of non-evangelical churches have loans that were refinanced through the ECCU. Second, because money equals power, Evangelicals were instrumental in influencing the 2016 election. Lastly, money grants Evangelicals lobbying power. When Hobby Lobby decided they no longer wanted to cover birth control for females based on antiquated views not found in the Bible, Evangelicals rallied behind Hobby Lobby and the outcome was not favorable for women. These are just a few reasons why we need to pay attention to the Evangelical church's giving.

Tithing Correlations⁷

Research shows that tithing is linked to church attendance as well as personal Bible reading. Those who tithe are less likely to miss church than non-tithers. They are also more likely to attend Church School and Bible Study. Tithers also tend to make up the 20 percent that do 80 percent of the work and support 80 percent of the programs. Tithers likewise, are better off financially. They have less debt, more assets as well as a will than non-tithers. The last interesting finding is most tithers started tithing as children and teens. If we train our young people and young adults to start putting God first in all areas of their lives, especially in the area of finance, we will see a dramatic spike in the number of tithers and the benefits that come along with standing in obedience to the Word of God.

Suggestions on Encourage Tithing

The majority of tithers said their pastor had the greatest influence on them becoming tithers.⁸ This is an interesting fact because a LifeWay Research study on "Pastor Views of Tithing" found that female pastors are more likely to preach on tithing than males. 85 percent of female pastors believe that tithing is a biblical command as opposed to 70 percent of male pastors.⁹

If we want to move our members from non-tithers to tithers, we need to know why people tithe in the first place. The top five reason people tithe:

1. Response to Christ love.
2. Positive attitude toward giving.
3. They are disciplined
4. They practice sacrificial giving.
5. They are driven by compassion.

We cannot shame people into tithing. Tithing is a matter of the heart. If we focus on people and not programs, people are more like to give. Giving is emotional, but it does not mean that we are to play on church member's emotions. Tithing testimonies are also very helpful as they connect giving to blessings. We also need to connect money with Kingdom building. Remember people will give to projects that impact actual people and communities.

⁷ <http://www.stateoftheplate.info/20-Truths-About-Tithers-Executive-Summary-eBook-Report.pdf> as accessed on 9/25/2018

⁸ <http://lifewayresearch.com/wp-content/uploads/2018/05/American-Churchgoers-Tithing-2017.pdf> as accessed on 9/24/2018

⁹ <http://lifewayresearch.com/wp-content/uploads/2018/05/Sept-2017-Pastor-Views-Tithing.pdf> as accessed on 9/25/2018

Another way to increase giving is to provide a multiplicity of ways for each generation to give. Online giving allows people the opportunity to give at any time. It also provides a portal for those who do not carry checkbooks or cash. Millennials do not know have checkbooks. Gen Z will not even know what a checkbook is. Mobile giving is another option for people to give. American's are so attached to their phones that 44 percent of people sleep with their cell phones. Giving Kiosk are another way that encourages giving. People like the ease of simply swiping their debit card vs. filling out a church envelope.

The issue of tithing ties directly into stewardship because how we spend God's money will also dictate how much people will give and whether or not they tithe or donate to our churches. People give with the understanding that the pastor and stewards will use the money for the uplifting of God's Kingdom and in accordance with God's Word. Transparency is necessary if we are to hold our leaders accountable. One cannot expect people to tithe if one is not willing to disclose the spending habits of one's church. With that being said, church spending habits are used to project the upcoming years budget, which includes: salaries, community outreach projects, benevolence giving as well as a host of other necessary line items. We need to know and show where the money is going

Pastors who practice good stewardship tend to have members who are more willing to assist in funding the vision of the pastor. This is because fiscally responsible pastors understand that everything belongs to God. And since everything belongs to God it is the church's responsibility to make sure that we take care of the things that God has appointed us guardians over. We are not just stewards over dollars and coins, we are also stewards over the earth and it's resources.

In closing, it must be stated that churches can lie about many things except stewardship. This is because the bank statements do not lie.

Humbly Submitted,

The Committee On Stewardship and Tithing
Rev. Babydoll Kennedy, Chairperson
Rev. Deidra Ellis
Rev. Veda Steward
Rev. Donzella Lee
Rev. Ralph Johnson
Rev. Louis Haynes
Bro. James Stanley
Bro. Kevin Mason
Sis. Gwen Page