

WHY 80% DON'T GIVE

Becoming a Church Led by Generosity



a publication of



Pushpay

&


eChurch
GIVING

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Finding your way home - an introduction



It's easy to look at statistics and make broad assumptions about people. Statistics tell us that 20% of people in church do 80% of the giving, both financially and in volunteering of their time. The remaining 80% may participate sporadically but rarely give consistently over the long term.

As I reflect on the importance of participation, I'm reminded of a scene from this weekend's family camping trip. There were eight of us: my wife, our five children, including our 16-year old, my sister, and myself.

“Was that one?”

“Did you see it?!?”

“Over there! Over there!”

We'd put down our mobile phones. There was no TV, no electricity of any kind in fact. We'd all chosen to set aside our normal distractions for about an hour, in the pitch dark, to stare up at the night sky, waiting for a shooting star.

Stars seem to have this allure, don't they? An attraction which brings people together. We're drawn not only to their beauty, but also to the direction they provide. Matthew tells the story of the Magi, who used the star as a guide to find the baby Jesus:

“And behold, the star which they had seen in the East went before them, till it came and stood over where the young Child was. When they saw the star, they rejoiced with exceedingly great joy. And when they had come into the house, they saw the young Child with Mary His mother, and fell down and worshiped Him.” (Matthew 2:9-11 NKJV)

The fascinating part for me about this passage is the amount of joy which came from finding the star, because finding the star meant they'd discovered the path they were meant to take.

In preparing for this book we thought a lot about the type of people who make up the 80%. Those who struggle to consistently participate. At their core, who are they and what motivates them?

I refuse to believe that these 80% are just extremely selfish individuals, seeking to take more than they give. I imagine them to be not so different from myself: busy, slightly distracted, managing a family, and splitting time between work, church, a non-profit, side projects, hobbies, and quality time with my wife.

As a church that is serious about growing disciples and pointing people towards their identity in Christ, how do you catch their attention long enough to encourage first time engagement? Or in other words, how do you help people set aside the distractions for a moment, to stare up at the night sky, long enough to catch sight of the star guiding them home.

The reason we chose the nautical star as the primary symbol for this project, pictured above and throughout this book, is because it *“represents a traveler’s way home whenever they were lost in life or travel.” (Wikipedia)*

There’s a busyness to life and endless distractions, but each of us also has that desire to return home, to find the true purpose for our life.

This book is an exploration into the journey of consistent generosity, a discussion of the common obstacles to financial participation, and a commentary about what churches can do to overcome them. Our hope is that in reading this you become a church led by outrageous generosity - removing barriers, making it easy to participate, and helping weary travelers find their way home.

Enjoy.

Editor - Derek Gillette

Simplicity



In generations past, if you had cash, you put it in the offering basket/bucket/bag/plate. Now, despite the simplicity of plastic, things are not quite so obvious.

It's pretty clear that most of your would-be givers are busy. Regular church attendance is trending down, and these potentially generous folks are working overtime to earn what they and their families need and give away. In today's fast-paced work world, they've barely got time to do their taxes and wrestle insurance companies over deductibles and rates over the phone. Navigating yet another complicated financial system of passwords and ID numbers every month is the last thing they want (or need) to do.

You might think I'm exaggerating, but this happened to me recently with a non-profit I'm committed to and excited about, one that I feel I can trust.

I've sponsored a child since I was a child myself; my sister and I sang in a fund raising concert when I was 10 years old, and I remember picking out "our child" from the photos lined up on the table. That one grew up and aged out of the program, and we sponsored others. As an adult, I continued a monthly sponsorship.

A few years ago at Christmas, it was time to choose a new student. Abirami lives in southern India, and I picked her because she wore glasses and had two thick braids and an intense expression as she stared hawkishly into the camera. Abirami is smart; she writes me letters in very neat English addressed to “my dear sister in Christ, from your loving Abi.” She’s now nearing 18, but she was approved for an extension of the support because she was accepted into a medical training program. That means I get to correspond with her for one more year. I’ve supported her financially since 2008.

This month, I got a kindly-worded paper notice to inform me that I owed a back payment of 3 months’ support.

You see, I used to be in the auto-pay system. When my credit card got replaced after a fateful trip to Target, I replaced it in the system but forgot to select autopay. Now I needed to

log back into the system, re-enter my credit card info, and opt-in again.

I took the notice with me to work and tried to log on to the system. I couldn't remember my password, and my password program was only saved on my home computer. I forgot when I got home that day. And now, a few weeks down the road, the bill is sitting crumpled in bottom of my purse. I'm sure it's an extra cost to the non-profit sponsorship organization to send reminders of late payments, too.

Despite having a personal connection to the purpose of giving, despite understanding Abi's story, despite having a deep desire to continue giving, and despite my trust in the organization, I still failed to give.

Why? Because of complexity. Just now, I went to the website to log in to my account. Here are the steps I had to go through, which all told took me just over 6 minutes:

1. *Enter username and password, OR donor ID number. (Seriously, who knows their donor ID number by heart?)*
2. *I had forgotten the username, so I had to reset my account, wait for the email, enter the code, reset the password and username, confirm the new information, and log in with it.*
3. *Once there, I had the opportunity to set up my direct payment system (again).*
4. *After entering my credit card information, I got a confirmation page. I'm back in the system, at least until I get a new credit card and get kicked out of autopay again.*

Six minutes might not seem like a lot of time. But it's plenty of time for a child to need a busy parent, or for a phone to ring, or for a computer to shut down in order to run updates. It's enough time to be interrupted, enough time to complain about if you were on hold with Comcast. The experience prompted me to ask a few questions:

- *What if logging in to update my payment information for my sponsorship was a joy instead of a chore?*
- *How many would-be givers drop out of the system for a time, or forever, simply because of a forgotten password, a difficult-to-remember ID number, or the lack of 6 minutes to figure it out?*
- *How many givers start out willingly and even cheerfully, and end up frustrated and discouraged by the time they are finished entering their bank account or credit card information into a complex online system? How many have to phone customer service because the email confirmations went to the spam folder because they mistyped the visual confirmation codes?*

Having sponsored Abi for over 7 years, this isn't the first time I've had to deal with the website of the organization in question. With the experience of these years, whenever I get a notice, I know I have a dry, confusing, and unenjoyable task in front of me. So far, I have persevered in spite of a painful donation management process. But when Abi graduates, I'm not entirely sure I'll stick around.

It may seem like a small thing, but there's so much complexity and fear surrounding financial transactions of any kind already. So, what if making a financial gift were the exception? What if it could be simple, beautiful, or—dare I say it—joyful?

Could providing a simple giving experience make a dent in that 80% figure?

Reflection:

- *Since we live in such a fast paced society, simplicity is key. How would you rate the simplicity of your church's overall giving process?*

Lackluster

Outstanding

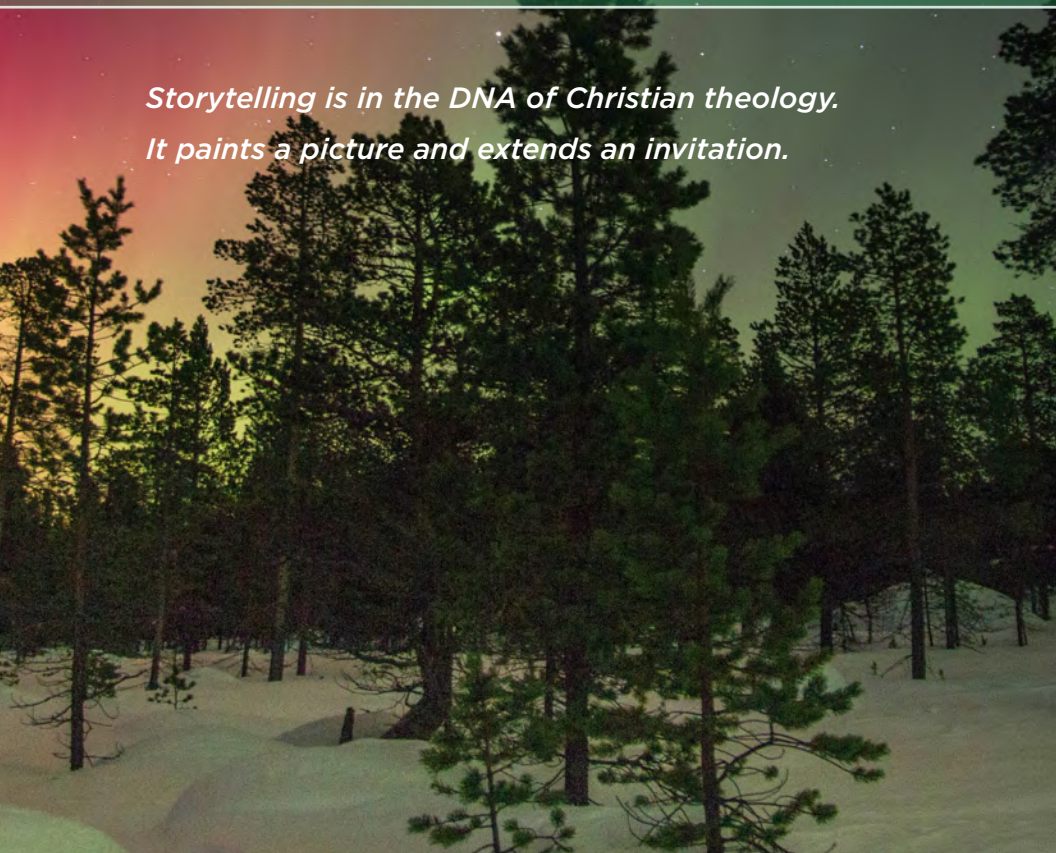


- *How long does it take a first time giver to make a digital gift to your church? (best practice is 60 seconds)*
- *How long does it take someone to make a gift to your church using their mobile phone? (best practice is 10 seconds)*

Storytelling



*Storytelling is in the DNA of Christian theology.
It paints a picture and extends an invitation.*



Possibly the understatement of the century is that storytelling is important. Storytelling is in the DNA of Christian theology. Our storytelling brains fill in the gaps between facts with narrative naturally, so filling in the gaps between facts with a story is a powerful way to reach people. It's natural to tie financial giving to a narrative of some kind:

- *sponsor a child*
- *give a micro-loan*
- *give a goat or pig to a third-world family*
- *buy a well*
- *build an orphanage*
- *contribute to the building fund*
- *buy a pew or a brick for the courtyard with your name on it*

This type of narrative giving is as old as the church itself is.

A Personal Story: The last time I gave using cash

Like most of my generation, I prefer to give online. The last time I put cash in an offering bucket, there was a personal connection. I was attending a special event at a local church that just so happened to be a Pushpay client! A college friend of mine was speaking. As the offering buckets were passed, the pastor said the gifts were being collected to thank Tina and her husband for their time and investment.

I knew the church had put on the event for free for their community. The staff had planned and pulled off a classy and professional event, including a food truck “happy hour” dinner. They even invited me, an unplanned guest, to the green room for a beautifully prepared and presented volunteer-made dinner after the event. I knew that Tina had worked and sweated over her teaching material. I felt good about putting my money in that offering bucket.

When I gave money at the event, I knew where it was going; I understood a sense of the value I had been given, and, in a way, my gift was really the return of a grateful heart. It was a gift of thanks.

This is a perfect example of giving prompted by story. But what about the other side of the argument? Why do we need storytelling? Shouldn't giving be about obedience?

Shouldn't giving be about obedience more than storytelling?

I remember Bruce Wydick in an article for Christianity Today pointing out that Jesus was clear with the Pharisee who hosted him for dinner that gifts should not always depend entirely on a value exchange or even on understanding:

***Then Jesus said to his host [a prominent Pharisee],
“When you give a luncheon or dinner, do not invite
your friends, your brothers, your relatives, or your
rich neighbors; if you do, they may invite you back
and so you will be repaid. But when you give a
banquet, invite the poor, the crippled, the lame,
and the blind, and you will be blessed. Although
they cannot repay you, you will be repaid at the
resurrection of the righteous.” (Luke 14:12-14, NIV)***

Sometimes giving is about the heart-act of obedience, and knowing an exact outcome (or story, in this case) is not required.

Why then is it important to build a giving story around your church's finances?

Are the 80% simply in need of some basic obedience training? Shouldn't they be giving, with or without a story?

Proverbs 29:18 says, “If people can't see what God is doing, they stumble all over themselves; But when they attend to what he reveals, they are most blessed.” (MSG)

This popular verse is often used in reference to church mission statements, but it applies to finances as well. Storytelling practices like casting a vision of ministry impact, tying tithing to an outcome, and creating special projects for additional giving opportunities; paint a picture of the work God is doing and extend an invitation to be a part of it.

Storytelling practices paint a picture of the work God is doing and extend an invitation to be a part of it.

Non-profit groups implicitly understand the importance of casting a vision. Rather than relying on obedience, they paint a picture and tell a story. In fact, keeping the impact front and center is now a best practice used by many companies in a category called Social Business or Social Enterprise. These companies recognize a need in the world, understand money is required to solve the need, and find a business model to create money and solve the problem simultaneously.

One such social business is 1:Face, a charity watch company that donates money by selling different color watches.

The story here is that giving accomplishes something of value in the world. Gifts of time, talent, money, and resources are ways to solve problems, reach people, and answer needs. Your church has the same story.

What lessons can churches learn about storytelling from Social Enterprises like 1:Face?

1. Ministry becomes more effective with financial resources
2. Millennials, in particular, love transparency with their gifts
3. We all want to feel that our gifts are effective, that we're making the world a better place
4. Storytelling doesn't have to be at odds with the principle of obedience

While scripture is clear that God asks each of us to give out of obedience, we, as churches, need not fear the use of story to help spark that obedience. Just as money, time, talent, and resources are tools to enact change in the world, storytelling and vision are ways to invite the 80% into the joy and connection of giving.

Reflection:

- *Jesus was a master storyteller. He painted a beautiful picture of the work God was doing as an invitation to join the party. How well is your church using storytelling to extend an invitation?*

Lackluster

Outstanding

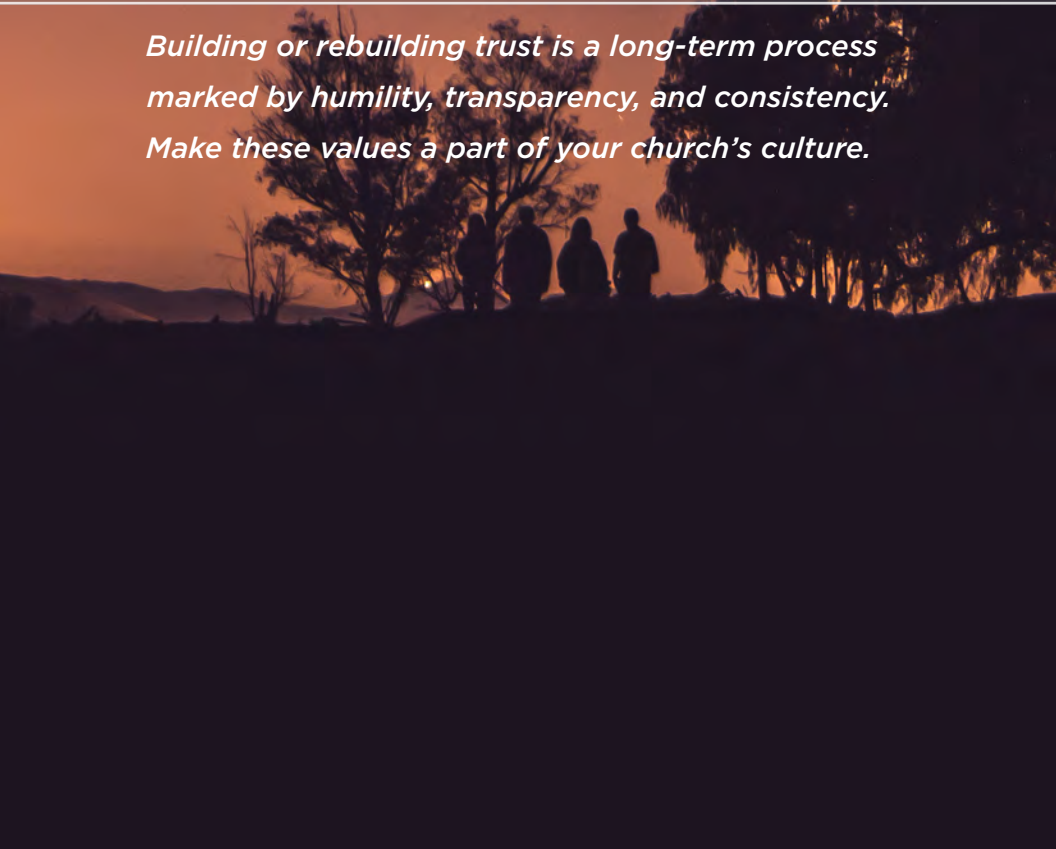


- *On at least a monthly basis, are you telling a story from the stage about the specific impact your church is making in the community and how people's financial gifts played a part in making that happen?*
- *Are you using videos, images, a mobile app, and/or guest speakers to make the stories more compelling?*

Lack of Trust



Building or rebuilding trust is a long-term process marked by humility, transparency, and consistency. Make these values a part of your church's culture.



Cultivating a generous heart in your church depends on fostering an atmosphere of trust.

Some of the 80% don't see the need to give, some see themselves as unable to give, and some don't know where to start. But the hard truth is that almost certainly some of the 80% are struggling with trust. Cultivating a generous heart in your church depends on fostering an atmosphere of trust.

Before we can get to trust, however, we've got to talk about fear.

Fear is the enemy of a generous heart. Whether you're talking to the 80%, the 20%, or your own church staff, you can be sure there is plenty of fear operating around finances within your church. If my own story and those from my circle are any indicator, just about everyone is tired and worn out from living in fear of finances, tax season, mortgages, car payments, school loans, and creditors. There's even a name for the phobia relating to mismanaging money—chrometophobia.

I remember as a little girl...

For some, trust may have been broken in the past by a leader, church, or ministry. Whether it makes the headlines or not, misuse and abuse of finances is too common for comfort. The clergy as a profession doesn't top the charts when it comes to trusted professions. I remember as a little girl hearing the grown-ups speaking about a family friend who was in trouble for some misuse of religious funds. It struck me as a very difficult dilemma at the time; he should have told the truth, but he was still helping people with the money, just in a different way than he had promised. My 8-year-old mind thought of all the people who could not get help anymore, because people seemed to mind that he didn't tell the truth about money. Similar heartbreaking stories about ministries, churches, or leaders who have broken financial promises can wreck trust among members for years.

Odds are, whether you know it or not, and whether it's your church's fault or not, you're operating in a trust deficit among some of the

80%. It's going to take long-term investments to rebuild, and a lot of that investment has to happen slowly by changing the deeper conversation of finances from fear to freedom.

Trust doesn't come from knowing everything about money management (although financial classes can help to combat some of the fear), nor does it come from knowing every detail about all the salaries of the church employees.

Author Seth Godin put it this way:

“We trust people because they showed up when it wasn't convenient, because they told the truth when it was easier to lie and because they kept a promise when they could have gotten away with breaking it. Every tough time and every pressured project is another opportunity to earn the trust of someone you care about.”

Building or rebuilding trust in any leadership situation is a long-term process marked by humility, consistency, and transparency. One of the best things churches can do to foster real trust is to build these values deeply and

consciously into their culture—to show up, tell the truth, and keep promises.

Value #1 – Humility

Everyone, from the Sunday school volunteers to the directors, needs to understand on a deep level how much giving is not about the money but about the heart. The family friend I mentioned? He forgot that part. He saw needs to be met, and his answer was money gathered and given under his vision and control instead of God’s action through the hearts and hands of God’s people.

In some ways, it was a mistake of pride to exercise control over the money and mission. While this man’s intentions were ostensibly for good, he forgot that he was merely a steward of God’s resources.

While pride tells us we hold on to control of our finances, humility debilitates fear by reminding us we never were in control. Humility in leaders shifts the unequal power balance that gives fear a home.

Value #2 – Transparency

It's easy to get lost in the midst of the financial decisions that have to be made around the many projects that go on in the church. A surplus of donations for the building fund? A mission trip group needed a little extra to meet their goals? A great local ministry needs some short-term assistance to stay afloat or buy a property to house their offices? Priorities are constantly shifting, and decisions have to be made, sometimes quickly.

When your team is acting in the best interest of the resources and priorities involved, it can be easy to forget that givers don't have a live feed to the church general ledger.

Communication with your "stakeholders" is critical to building trust; going the extra mile to consciously build in communications systems around voluntary giving can empower staff and volunteers to show up by effectively stewarding both the finances and the relationships. If a change of direction is needed, being open and responsive builds trust.

Transparency is so much more than just having an annual finance meeting with lots of powerpoint slides and zeroes; true transparency means involving your congregation in the full story of generosity.

Value #3 – Consistency

Consistency is simply being faithful in the small things—keeping promises. Consistency is valuing your accountant’s perspective (and understanding the value of a good accountant!) It’s reporting more than you may strictly need to, in order to tell a story of trust. If you’ve raised more than you needed, what did you do with the surplus? If there was a shortfall, what fund did the balance come from? Your money movement is a wellspring of stories that can build and regenerate trust and become a living demonstration of faith. These kinds of stories can destroy fear by showing the 80% what it really looks like to trust God with financial decisions instead of living in fear.



Reflection:

- Odds are, whether you know it or not, and whether it's your church's fault or not, you're operating in a trust deficit among some of your members. How well do you think your leadership is doing to establish trust?*

Lackluster

Outstanding



- How does your church transparently community budget surpluses, deficits, and how their contributions are used as a result of this?*
- As a leadership team, how are you proactively working to establish financial trust with your church body?*

Fear Holds Me Back From Giving



As much as people like to be generous, when the fear of not having enough comes into play, generosity gets shut down pretty fast.

The Purpose of Fear

In case you haven't seen Pixar's *Inside Out* yet, fear is a pretty important part of the human psyche. Without spoiling the story, fear does have a purpose – to keep us safe from harm. Fear warns when our fingertips get close to the edge of a knife, makes us jump back from the attacking shrubbery, pulls us back from the sound of an oncoming car. Fear triggers fight-or-flight responses in answer to threats towards your safety. It's not hard to see why fear is especially tricky when it comes to financial stability, which is so closely connected to our basic needs for food, shelter, and Netflix. And as much as people like to be generous, when the fear of not having enough of anything comes into play, that tends to shut down generosity pretty fast.

Count on it that fear—in one context or another—is a primary reason why 80% of your church doesn't give regularly.

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My first job after college took me to the expensive Bay Area of California on a salary of \$17,500, where renting a condo with three roommates meant a rent bill that was 60% of my income. Let's put it this way, I'm familiar with financial fear.

After 3 years in California, working for a Christian school and then at a church, I was just barely scraping by financially. It was in this moment of 'barely enough' that everything happened at once. My roommates decided to move, my car broke down, and my job was looking unstable to a greater degree than usual. I met with the executive pastor, who cheerfully and bluntly told me that my intuition was correct; the full-time job and raise I had been holding out for was not an option.

He had effectively blown up the last floodgate

“If that’s what you need, it might be time for you to think about moving on,” he suggested briskly, when I expressed my hopes regarding the job. I’m sure he was unaware that he had effectively blown up the last floodgate keeping me and my few belongings dry. I turned in my month’s notice, drove to my house in a daze, sat on the stairs, and had a panic attack. I managed to call my parents, who very nearly called emergency services. I was desperately afraid, and I wasn’t just being anxious about changes in life. Facing the fact that I could not support myself financially in the most basic ways terrified me. Fight-or-flight took over.

I decided to move home to Washington state. In less than a month, I effectively closed down my fledgling independent adult life. I sold my car to the mechanic for \$500. I worked out a move-out schedule with my roommates. My mom flew down, and we packed my things in a rented minivan and drove the 900 miles back to Washington.

Even after the dust settled, in Pixar terms, Fear was in the driver's seat for a while. Church was scary, finances were scary (I hadn't gone deep in debt, but close enough to make me nervous), looking for a job was terrifying, and even forging new friendships seemed like an impossible challenge:

A few things happened in my life when fear was in control

1. I couldn't differentiate between risk and threat.

I know fear is driving when I find myself taking over control of my security to a greater degree than usual be it financially, relationally, or spiritually. Certain risky activities (those defined as demanding trust and letting go of control) get confused with true threats. Things like giving money away, trusting church leaders, and investing in new relationships require vulnerability and trust in order to work well. But being vulnerable is a huge risk, and when you're in fight-or-flight, risk looks too much like threat to be worth it.

Being vulnerable is a risk, and when you're in fight-or-flight, risk looks like a threat.

In the aftermath of moving back home after 3+ years, it probably wasn't unusual that I needed time to adjust. But in retrospect, I can see that fear had taken hold in my heart, and it certainly took a long while to start trusting people again. Odds are that some of your 80% are here. What they are going to need is a safe space to learn to trust again, opportunities to talk through the damage, and chances to take baby steps to vulnerability and bravery again.

2. The truth was scary, so I hid.

This is the oldest scary story in the Bible. Adam, after eating the fruit and understanding his own vulnerabilities for the first time, answered God from the bushes of the garden of Eden, "I was afraid, and so I hid from you."

After I failed so spectacularly, as I saw it, finances were one area I really didn't want to think about, so I stopped dealing with money in reasonable ways. Though I was working again, I vacillated between spending too much (and being afraid) and being cheap (and being afraid). I have a sneaking suspicion I'm not the only one who has walked this path. Many churches have offered financial freedom courses to help their members better understand these fears, and these are a great resource. Luckily, I had a sister who worked at a bank. She took the time to go through basic budgeting with me, and I found that the more I understood my finances, the less fear could take control. The thing is, I know there are people who never get this far, who hide out and end up living life on the fringes of fear around money, whose tithes come in regularly until their car needs repairing or the kids' college tuition bills arrive. Though not all of your 80% fall into this category, what could happen if just a few of them were empowered to kick fear out of the driver's seat with some simple financial management tools?

3. I forgot that it wasn't all about me.

Like Pete Docter's beautiful story in *Inside Out* shows, fear is more than a little self-centered. Fear's job is to laser-focus on self-sufficiency. Bill Hader, as the voice of the character Fear in the movie, says happily at the end of a day, "We did not die today! I call that an unqualified success!"

But while Fear is focused on not dying today, the rest of us have little opportunity to do more than survive. There's a huge difference between surviving and thriving.

There's a huge difference between surviving and thriving.

The ironic part is that truly living and thriving does need to involve a little bit of dying (Luke 9:23). It involves the "risk" of trusting God, of understanding that true security rests in God's control, not mine. This is how we die to the fear, rather than succumb to it.

Is fear your master?

If you've ever heard a sermon on finances, it's a good bet that the beautiful parable of the talents in Matthew 25 helped to illustrate the issue of how Christians are to think about our time, skills, and money. You know the story; the Master went away on a long journey, leaving ten "talents" with one servant, five talents with another, and one talent with a third. Two servants make good on the investment, wisely and faithfully expanding the money in the master's absence. The third, driven by fear, hides what he has in the ground, vowing to lose nothing. This of course does not end well; the third servant is scolded for being fearful, and his talent is given to the first servant.

It's not exactly a happy ending. The servant didn't lose the talent on accident, he didn't steal it, he didn't technically do anything wrong with it. But by letting Fear drive, he canceled the opportunity for the talent to grow and make a difference for his leader. He gave his allegiance to Fear, instead of his master.

He gave his allegiance to fear, instead of his master.

We often think money is an ownership problem, but what I found to be true in my own life is that it was more of an authority problem.

Don't forget your young volunteers

A little plug here for the young staff members who often work at churches and ministries these young'uns work hard (not always effectively, but definitely hard) for the church because they love their leaders and they love Jesus. They ask for little other than a small paycheck and a free lunch now and then. Many work side jobs, share rooms, or live with their parents because they are working for a church or nonprofit. I showed up at 5:30 am on Sunday mornings to open a coffee shop, and I stayed until the youth service ended at 10pm on Sunday night, and only half of that day was paid. I was there because I loved being there.

But volunteers may be among the 80%. In fact, it's pretty likely. What better group to teach financial freedom to? They already love you. They already want to be there. You may not be able to pay them more, but empowering them to keep fear out of the driver's seat could be a great gift.

Reflection:

- *Count on it that fear - in one context or another - is a primary reason why 80% of your church doesn't give regularly. How effective is your leadership team in creating a fear-free giving environment?*

Lackluster

Outstanding



- *What opportunities do you give the young people in your church to talk through their fears and learn good financial principles?*
- *When young people are ready to make that first gift, are you meeting them where they are at by giving them a mobile friendly way to give?*

Thanks for reading!

Curious to learn more about Pushpay - the mobile giving app that's helping thousands of churches increase their impact by engaging the 80%?

VISIT US

WHO ARE ECHURCHGIVING AND PUSHPAY?

Recent studies are clear; churches in America are facing declines in both financial tithing and attendance. The media is quick to emphasize the disconnect between the church and younger generations, while pastors fear the disappearance of a culture of generosity. And our past experiences tell us that churches are typically slow to adopt new technologies, especially in the area of contributions.

It was in the face of these problems that Pushpay and eChurchGiving were created. Our premise: how many of the above problems could be solved by simply making 10-second giving available on a smartphone, connected in real-time to the church's website and database?

This is the Pushpay and eChurchGiving model, and it's being used by hundreds of churches across the country to help drive sustainable increases in first time, young, and recurring givers.

If we were to come alongside your ministry, what type of resource could we see unleashed? It would be prolific!

Read more about the heart behind our model at: echurchgiving.com/team



echurchgiving.com
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