



The Stewardship Journal

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**From My Desk
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**The Future of Giving:
It Ain't Good, Part 2**



**An Interview
with Ron Sellers**



**Effective Young Adult Ministry
Depends on Small Groups**

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From My Desk to Your Inbox

It's interesting to note that during a period when almost everything is increasing, giving is not.

This week's issue of *The Stewardship Journal* continues to focus on the declining giving trend in America. Mark Brooks, the Stewardship Coach, starts off with ***The Future of Giving: It Ain't Good, Part 2***. Then, in ***An Interview with Ron Sellers***, Mark and Ron discuss key issues dealing with the giving decline and revisiting how we view the tithe.

Lastly, Executive Director of Lifeway Research Scott McConnell explains why ***Effective Young Adult Ministry Depends on Small Groups***. According to McConnell, engagement is key in reversing the decline in giving.

If you've missed any issues of *The Stewardship Journal*, remember you can find them at stewardshipjournal.com or LouisianaBaptists.org/Stewardship.

Keep Looking Up,



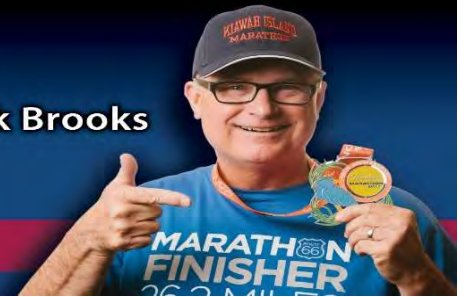
Dr. Steve How

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THE STEWARDSHIP COACH
REVERSING THE DECLINE IN GIVING

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Mark Brooks



The Future of Giving: It Ain't Good, Part 2



The average evangelical was giving away only 3.2% of household income to either church or charity, and 19% gave not a penny to either over the previous 12 months.¹

Giving to the Church in America is in freefall, and I want to dive into why that is happening and what you can do about it. This is part two of my series, *The Future of Giving: It Ain't Good, Part 2*. Last week, I shared with you that I am reading through three recent studies that all show a consistent decline in giving and, more importantly for the future, the number of people giving to a local church. This is one of many reasons why the future of giving, unless we act quickly, ain't good.

Why is giving in decline? When it comes to the why of giving's decline, the Generosity Commission report, *The Shifting Landscape of American Generosity*, gives the following reasons for the decline in giving.

Economic Precarity – Here are some quotes, “Economic precarity is the most obvious macro explanation for the decline in charitable participation, given the position of the Great Recession (December 2007 to June 2009) as a hinge event.” The study states, “36 percent of the decline in overall giving rates can be explained by declines in income, wealth, and home values.” In my experience, the number one reason why people don't give is because, in their minds, they can't afford to. We can argue the validity of that, but when you struggle to make ends meet, church giving is one of the first places people cut back on or out altogether.

Declining Religiosity - The decline in Americans' religious affiliation and participation in religious institutions is another frequently cited explanation for the donor decline. The study reports that people who attend religious services weekly are more than 50% more likely to have given to charity in the last week than those who do not attend. One reason for the decline in weekly attendance lies in this quote from the study, “the proportion of respondents who said religion was very important to them declined from 62% in 1968 to 39% in 2023.” **See my interview in the Bonus Section for more on this.**

Tax Incentives – They report, “...after the Tax Cuts and Jobs Act (TCJA) passage, the proportion of households claiming a charitable deduction on their federal income tax returns fell from 25% in 2017 to 10% in 2018 (and then to 9% in 2019). The study does state that the TCJA has made only a “modest” impact on the decline in giving. They state, “It is possible that the TCJA carried larger signaling effects about the civic value of charitable giving that might have subtly discouraged giving.” When church budgets are stressed, a “modest” impact makes a great impact.

Declining Trust in Institutions — The study quoted a 2023 report showing that Americans' trust in nonprofits declined from 59% in 2020 to 52% in 2023. Other studies have shown a decline in trust in religion, churches, and pastors. A lack of trust is one of the leading reasons people will decline to give to an organization. Another bad omen for the future is that all three studies I am reviewing point out that younger generations have less affinity to the Church than past generations. If we don't restore trust, we will never see a return in giving.

Social (Dis)Connection – The study reports that “Over the last several decades, for instance, Americans report spending more time alone (the equivalent of 24 hours more per month spent alone from 2003 to 2020) and less time with friends. Trust in

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others has also declined steeply, as has the share of Americans who report exchanging favors with neighbors.” This isolation has an impact on giving. They report that “people who belong to, or participate in, one or more community groups or organizations in the previous year are significantly more likely to volunteer (14.3 percentage points) and also significantly more likely to donate money (by 8.6%).” You can read more on this in the Bonus Section.

Demographic Shifts and Generational Succession – “...researchers have linked the decline in charitable giving rates to the divergent beliefs, practices, and life experiences of younger age cohorts who are becoming a larger share of the giving population.” All three studies I am researching point out how generational succession presently is impacting giving. The Generosity Commission report states that millennials believe “that their time, skills, talent, money, voice, purchasing power and ability to network all have equal value, and they offer them as such.” Clearly, all are a part of the stewardship of life, but stewardship is not an either-or option when it comes to giving money as opposed to service.

A Rechanneling of Giving? This quote sums up their meaning well: “Such a possibility points us to another potential explanation for the declining participation rate: that there has been less a decline than a rechanneling of giving practices, a movement within the generosity ecosystem from one form of giving to another, that can explain the declining participation rate in giving to and volunteering with nonprofit organizations.”

The Church now has competition, which is one reason why giving to the church is below 30% of all charitable donations. The Generosity Commission reports show further examples of how giving is being rechanneled to other groups, such as political activism, person-to-person giving, and community care. Thus, one possible explanation for the decline in charitable participation rates is the blurring of boundaries.

All of the above are challenges we now face regarding why giving has declined. Many of the above issues have been problems for decades. Let me share with you one other reason that few will talk about that has further complicated not only the current state of giving but also the future of giving.

Government Overreach During Covid-19 and the Church’s Willing Participation. Few, if any, want to talk about the failure of the Church to correctly navigate through the Covid pandemic. In her book, *Shepherds For Sale*, Megan Basham reveals how Government agencies pushed closures and vaccinations on church leaders. In reality, we now know that extreme closures were ineffective, and none of these measures helped stop the spread of the virus. These extreme measures harmed more than they helped, which is exactly what the end result was for churches: harm. Harm to attendance. Harm to engagement. And most certainly, harm to giving. None of which has returned to 2019 levels. Attendance has never recovered to its 2019 level, and giving has never recovered.

It’s pretty grim reading. Now you know why I am not a top blogger or best-selling author. I’m just a guy reading data showing me we will start losing more local churches each month. Today’s news is grim because we have kicked this can down the road for far too long. You can’t save all the churches, but let’s focus on saving the one you pastor. I’m frustrated, but I’m not going anywhere. Let’s change this!

Don’t miss all the featured articles, and welcome to the Stewardship Journal!



OnlineGiving.org, the leading online giving processor in America, sponsors my writing. [Find out more about their services at https://www.onlinegiving.org/.](https://www.onlinegiving.org/)

Mark Brooks – The Stewardship Coach
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1. Infinity Concepts | Grey Matter Research, *The Giving Gap: Changes In Evangelical Generosity*. 2024 report.
2. Giving USA Foundation, *Giving by Generation*. 2024 report.

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Bonus Section

An Interview with Ron Sellers

Last week, I interviewed Ron Sellers of Grey Matter Research, one of the authors of a new study on giving entitled *The Giving Gap: Changes in Evangelical Generosity*. The study was done by Infinity Concepts | Grey Matter Research. Due to the length of the interview, I broke it down into two parts. This week, we focus on two key issues related to reversing the decline in giving spiritual engagement and revisiting how we view the tithe.

Mark Brooks: Ron, last week we discussed the decline in giving. This week, I want to talk about two aspects. The importance of spiritual engagement and your thoughts on how we need to rethink the tithe.

Ron Sellers: One of the challenges is, we have a variety of ways of looking at how spiritually engaged somebody is. But spiritual activities are, really, largely what we can measure. Are they in church? We can talk about how frequently they pray. We can talk about how frequently they read the Bible. And not just if they're reading it, but are they studying it? Things like that. What we came up with is a matrix. And it includes frequency of prayer, church attendance, studying the Bible, or reading the Bible and attending a small group. What would we call a typical expectation of full spiritual engagement?

We consider "Full" spiritual engagement to be a minimum of five key disciplines: daily prayer, daily Bible readership, Bible study at least a few times a week, weekly church attendance, and weekly small group attendance.

So, we scored all 5 of these activities in terms of frequency, and somebody who does all five of these activities on the sort of expected basis is considered to have full spiritual engagement. It goes down from there based on your engagement, or lack of engagement, in each of these five disciplines. So, you've got high spiritual engagement, so maybe you do all these things, but you're not part of a small group, or you do all these things but your prayer life is pretty poor, whatever that may be. The result is you have from full engagement to low, and then you have none.

So, we group people according to their level of spiritual engagement and then look at giving: whether people give, how much they give, and how generously they give, according to which of those spiritual engagement categories they fall into. And we see a massive difference in giving according to spiritual engagement.

We find that Evangelicals with full spiritual engagement are about twice as likely to give to charity or ministries outside a church as those with low or no spiritual engagement. They're nearly three times more likely to give to church than people with lower or no spiritual engagement. Clearly, we need to get people more spiritually engaged.

Mark Brooks: What you are suggesting sounds like good old-fashioned discipleship.

Ron Sellers: That is the critical factor here, the most critical factor, discipleship. So, strongly spiritually engaged people are dramatically more likely to give. They give a lot more money, and they give a lot more generously.

There's all kinds of teaching on generosity, giving, stewardship, money management, things like that, and I don't want to downplay any of that or say it's not worthwhile or anything like that. But my big question is, will any of that make sense to people who are not involved spiritually or engaged spiritually? Will any of that make a difference?

Discipleship seems like a very simple answer. It is a matter of discipleship. It's very simple, but at the same time, it's exceedingly difficult because we've done a lot of other research, and you know the typical American evangelical is not a real strongly Biblically based individual in terms of their Biblical knowledge, in terms of immersing themselves in the Bible. There's a lot of surface participation and surface belief, and you see that with a lot of surface giving, you know, here's my \$20. I'm good for the month. So, I think that's one of the big conclusions we came to. Another related to tithing. If the average person already thinks they're just short of tithing, then what argument is there for saying you need to tithe? The average person is so far away from tithing that it's an insurmountable goal.

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Mark Brooks: Tithing always causes a war among church leaders, but could you share your thoughts on why you feel we need a new approach? How do we have this discussion about tithing?

Ron Sellers: Well, I mean in terms of how to have the discussion. I think that is a much bigger issue. How do you have the discussion of whether any drinking is a sin or whether getting drunk is a sin? How do you have a discussion on any controversial subject? To be honest with you, I have no idea how to bridge those gaps, and there are a lot bigger issues than just whether tithing is a Biblical mandate or not.

But in terms of the need for the discussion, there are two things that I see. We at least need to consider how we present this, how we teach about it, what the expectation is, etc. Number one. The typical Evangelical gives an average of 2.3% of household income, so we are not even close to 10%. And you have to look at it. It's one thing if you see somebody who's 20 pounds overweight, and you say, Okay, what can I do to help you lose 20 pounds?

Suppose you see somebody who weighs 450 pounds. How do you approach them about their need to lose weight? If somebody is 450 pounds and goes to a dietician or a personal trainer, does that person say you need to get down to 175? I mean, that is such a massive gap. It is such a massive goal that the typical response is going to be I can't do that. You know you can't look at a 450-pounder and say you must be a swimsuit model. What's wrong with you? It's just unrealistic. It's not going to happen. They won't even start.

You start with a reachable goal. Now, you don't end with that reachable goal, but it's incremental. And if you talk with people who do gastric bypass surgery very frequently, what they do is they meet with the person beforehand. They tell the patient, "Okay, you're 600 pounds before I do surgery on you. You need to be seventy-five or fifty pounds lighter. Here's the plan of how to get you there. We'll mentor you and work with you. You need to demonstrate that you're serious enough about this that you, on your own, can lose 50 pounds or whatever the reasonable goal is. Then we can have the surgery, and we can get you down from there. If you can't even lose 50 pounds, you're looking at the surgery as a magic wand. You're never going to get down to your weight. Forget it.

So, I think that's part of the issue, can we do this incrementally with the long-term goal being tithing or some larger amount?

The other thing that hurts us when we talk about tithing is that tithing is always talked about at 10%. If you ask people, how much money do you give? The average person thinks they're real close to tithing when we talk about it in percentages. When we look at it in dollar figures and look at the reality, they're nowhere near. When you talk about tithing for those who know they're nowhere near, it's an unreachable goal. For those who don't realize they're nowhere near, they think they're already pretty close. What's the point of worrying about it? If they're already pretty close? So, focusing on a percentage often falls on deaf ears. Thus, a better way, in my mind, to increase giving is not to focus on the tithe or percentage giving, but to focus on spiritual engagement.

Mark Brooks: Ron, please remind us again how church leaders can receive this study and other information you produce.

Ron Sellers: The best way to start would be to visit our site, <https://greymatterresearch.com>. There, you will find this study, as well as many others, listed for free downloads. You can also sign up for our emails, which will notify you when we have new information, studies, and help for church leaders.

Thanks, Ron! You have left us with great information and a lot to think about.

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Effective Young Adult Ministry Depends on Small Groups

Scott McConnell

In this feature of the *Stewardship Journal*, we have focused on the decline in giving across all generations. In our interview with Ron Sellers, he mentioned how important small group engagement was. Scott McConnell, the executive director of Lifeway Research, graciously agreed to allowing our re-post of his recent article on how four churches engaged young adults.

No matter your church size or context, there are things your ministry can do to engage the young adult population in your community.

Lifeway Research recently interviewed four churches that have been effective at reaching and discipling young adults. As they described what's working in their ministries, they focused on how young adults are connected to the church as a whole, especially through small groups. Each actively invests in and celebrates their small groups of young adults. No matter your church size or context, there are things your ministry can do to engage the young adult population in your community.

Connect young adults to small groups

Liquid Church in Parsippany, New Jersey, has a gathering for young adults the first Tuesday of each month as well as additional social events to meet new young adults. "We found creating space for [young adults] to come together and connect is important," said Cory Daniels, young adult pastor. "For some reason, they won't go out of their way to do that in the church context unless it's within a small group or within their niche or clique."

When a new young adult comes, the church is proactive in connecting them to a small group. "Connected to our lead team, we have some people who are insanely social and incredibly good at being that connector piece," said Daniels. "We're consistently asking the question, 'How can we get you connected to a small group?'"

This opens up a conversation in which they cast a vision for what small groups can be. The leader then takes them to a small group leader and introduces them in person. "We find that provides a lot more success than saying, 'Here, check out this part of the website, or scan the QR code,'" said Daniels.

Rich Nibbe, executive pastor of ministry and discipleship at NPHX Church in Phoenix, Arizona, says young adults get involved in their connect groups organically as other church members use their gifts. "There are a few people here who are galvanizers. It's like a magnetic attraction for other young adults," said Nibbe.

As these people hang out in the lobby, they naturally have conversations with young adults. These magnetic personalities have helped people get into groups. But the organic movement to groups is also ingrained in their culture. And the strong connections among people in groups means group members are quick to invite others in.

Foster discipleship within groups

When young adults are in small groups, the church has the opportunity to get to know them on a more personal level, allowing the church to minister to specific needs and foster discipleship growth. "Our community groups are the main thing that enables us to minister to, care for, and **mobilize the young professionals** in our church," said Spencer Martin, the missions and college pastor at Two Cities Church in Winston-Salam, North Carolina. "We are not a church *with* community groups, we are a church *of* community groups. If you are a part of our church, you are going to be in a community group."

These groups not only provide space for friendships to flourish but also a place for spiritual depth. "People experience discipleship by opening their Bibles and opening their lives. We try to create environments where young professionals can open their Bibles and open their lives together," said Martin. "In the community group setting, they gather in someone's home. They often eat a meal together before the group, which would be described as open life. Then they're opening their

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Bibles together, reading it, talking about God's Word, praying together, encouraging one another, and breaking out into groups of men and women toward the end."

Pointing young adults to the church as a whole

Jordain Thrash, young adults and connections pastor at 3Circle Church, describes their metric for success in ministry to young adults. "Our model is connecting people to the church as a whole rather than trying to silo them. The goal is to point them to church. We highlight church involvement and church attendance."

And this requires holding young adults with open hands. "We help equip our small group leaders for their exit," said Thrash. "The goal for all of our small groups is that one day they stop being called a young adult small group and they are labeled as a 3Circle small group."

At 3Circle Church, small groups don't end after the young adult ministry years. "We don't want two-thirds of our young adults leaving our ministry when they age out. The only way we see to do that is by not creating its own silo," Thrash said. "Everything we're equipping these leaders to do is to point them to the church as a whole: serving in the church, doing missions with the church, and attending the church," said Thrash.

3Circle Church doesn't categorize groups by age or stage. Instead, they allow young adults to naturally migrate to the group most like them. "We offer three basic groupings: male-only, female-only, or co-ed," said Thrash. "We focus on smaller-sized groups. And we focus on intentional time spent, intentional community, and intentional discipleship, because that's what young adults need. They're looking for authenticity."

The church must welcome young adults

In the same way healthy young adult ministry encourages young adults to be **engaged in the whole church**, the whole church has a role in reaching young adults.

Daniels shared the story of a couple that grew up in a church but hadn't consistently been in church since school. But their friend's parents began consistently inviting them to church. "It took about six months of that constant inviting to get them to come out," Daniels said. Finally, they visited on a Sunday morning and were hooked. "They then came to a young adult gathering and joined a small group. Over the course of about two weeks, they went from wanting almost nothing to do with God to being full engaged."

And it all began with a simple, but persistent, invitation. "It's not the splashiest of stories," said Daniels, "but it's what you're looking for." It started with people who are not young adults inviting young adults they knew. Now as their lives are transformed, these young adults are bringing friends and new people to come with them.

The preceding post was used with permission and can be found at: <https://research.lifeway.com/2024/09/24/effective-young-adult-ministry-depends-on-small-groups/?omhide=true&emid=om:em:240924|sub|na|research|insights|2007745|tuesday:20240924:na&ecid=PDM280948&bid=-721542685>