

## “Passing the Plate”

A recent book, *Passing the Plate*, by Christian Smith, Michael Emerson, and Patricia Snell (Oxford University Press, 2008) suggests that we North American Christians could do a great deal better in being obedient to Jesus’ demand that we look after the “least of these.” *Passing the Plate* is a study of our stewardship practices which indicates that *more than one out of four American Protestants give away no money at all*—“not even a token \$5 per year,” say the authors. Of all Christian groups, evangelical Protestants score the best: only 10 percent give nothing away. Evangelicals tend to be the most generous Christians, but their giving is not all that great. Thirty-six percent report that they give away less than two percent of their income. Only about 27 percent tithe.

If we responded in our giving as we have been commanded, we could make a huge impact. *Passing the Plate’s* researchers say committed American Christians—those who say their faith is very important to them and those who attend church at least twice a month—earn more than \$2.5 trillion dollars every year. If we active Christians gave away 10 percent of our after-tax earnings, we would add another \$46 billion to ministry around the world.

Actually, it’s not even true to say that American Christians give only a small portion of our money toward religious endeavors. Looking closer, the picture is more disturbing. As already noted, a quarter of us give away no money at all. The average, regularly attending churchgoer gives 6 percent of after-tax income, but that’s a mean skewed by a handful of very generous givers. *The median annual giving for an American Christian is actually \$200, just over half a percent of after-tax income. About 5 percent of American Christians provide 60 percent of the money churches and religious groups use to operate.* I expect that holds true for our congregation as well. A small group of generous givers is funding the church for everyone else.

You probably already know that America’s biggest givers—as a percentage of their income—are its lowest income earners. The “least of these” among us, in regard to income, give the highest percentage of income to the church. “Americans who earn less than \$10,000 gave 2.3 percent of their income to religious organizations,” Smith, Emerson, and Snell write, “whereas those who earn \$70,000 or more gave only 1.2 percent.”

Why do people not give to the church? *Passing the Plate’s* authors say that a major reason Christians don’t give more is because many can’t. Fixed costs in households have increased from 54 percent to 75 percent of family budgets since the early 1970s. Second, researchers found that some would-be donors don’t trust how churches and religious organizations would use their donations. Only 9 percent of church-attending Christians

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say this is an important reason for their lack of giving—but majorities in several church families (Lutherans, Presbyterians, Baptists, and Catholics) say they don't have high levels of trust in their denomination's management and allocation of funds.

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A larger problem isn't that the parishioners distrust their churches; it's that they are acting just like them. American families are repeating their churches' examples. "Relatively little donation money actually moves much of a distance away from the contributors," Smith, Emerson, and Snell write. *The money given by the people in the pews, it turns out, is largely spent on the people in the pews. Only about 3 percent of money donated to churches and ministries went to aiding or ministering to non-Christians.*

Meanwhile, the study found that a major reason Christians do not give is because they are not asked to. Americans know that nearly all denominations teach that Christians should give away 10 percent of their incomes. But this teaching is rarely reinforced. Pastors are reluctant to bring it up because the issue is so closely tied to their own salaries. And the study found that pastors themselves are often not great models of financial giving, which can exacerbate their reluctance to preach on it.

*Summary by Rev. Dr. William H. Willimon who has been a Bishop of The United Methodist Church since 2004. He currently leads the 157,000 Methodists and 792 pastors in North Alabama. For twenty years he was Dean of the Chapel and Professor of Christian Ministry at Duke University, Durham, North Carolina.*