



## Healthy systems

Christian leaders should digest the latest statistics available from Empty Tomb, Inc.:

- After a significant and long-term drop in giving from households to local congregations, giving has increased again slightly.
- Congregations' giving beyond themselves decreased significantly. It is now 15% and dropping.

As you digest the numbers, consider these two factors:

1. Givers are not increasing their giving. They are shifting where giving goes. Other ministries lose.
2. 15% is the bottom of the healthy range for congregations to give beyond themselves.

Congregations have a financial system that must be tended. When charitableness drops below this threshold, organic change takes place. The congregation becomes something other than a congregation. Increased staffing that crowds out generosity morphs the congregation into a corporation, non profit perhaps, but a corporation nevertheless. Facility/program obligations that make mission disappear turns a congregation into a civic organization, or worse, a country club. Giving below 15% of a

congregation's income indicates upward pressure on staff or facility/program expenses. The congregation added obligations without increasing its income base accordingly.

Churches call this sort of fiscal irresponsibility faith budgeting. "We are going to spend believing God will grants the income," they say. But what sort of faith increases financial obligations so that generosity becomes last-fruits? The 5-10% giving range now showing up in congregations brings them dangerously close to the type of giving done by Fortune 500 companies. This legacy we can do without.

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Want to know more? See our worksheet for congregational treasurers:

(insert web link)

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