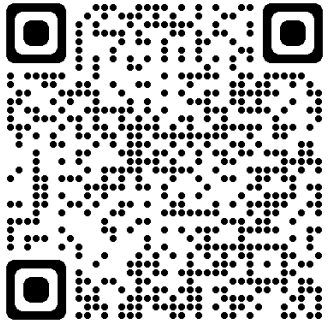


# Why Give? Why give to the Church?

Erica Allen

Senior Ministry Strategist,  
Horizons Stewardship





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# Rev. Erica Allen

## Senior Ministry Strategist

With over a decade of leadership in church planting, pastoring, and guiding strategic growth including church planting in Tampa, FL; staff leader at one of the fastest-growing churches in Mount Juliet, TN; and church development leader in Nashville. Deeply passionate about helping churches thrive by clarifying vision, cultivating generosity, and expanding ministry impact. Erica loves walking alongside leaders to grow giving and transform communities

B.A. – University of North Carolina

M.Div. – Vanderbilt University

Lives in Richmond, VA with her family

# The Impact of Economic Conditions

|                  | <u>2019</u> | <u>2024</u> | <u>Current</u> |
|------------------|-------------|-------------|----------------|
| Dow Jones        | 27,359      | 40,211      | 44,459         |
| GDP Growth       | 4.1%        | 2.8 %       | 1.4%           |
| Unemployment     | 3.5%        | 4.1 %       | 4.1%           |
| 30-Year Mortgage | 3.9%        | 6.7 %       | 6.7%           |
| Inflation Rate   | 1.76%       | 2.35 %      | 2.7%           |

## Inflation-Adjusted Household Income

|                |          |          |      |
|----------------|----------|----------|------|
| Med. HH Income | \$81,210 | \$80,610 | - 1% |
|----------------|----------|----------|------|



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Institute®**

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For the greater good.

# Giving USA 2025

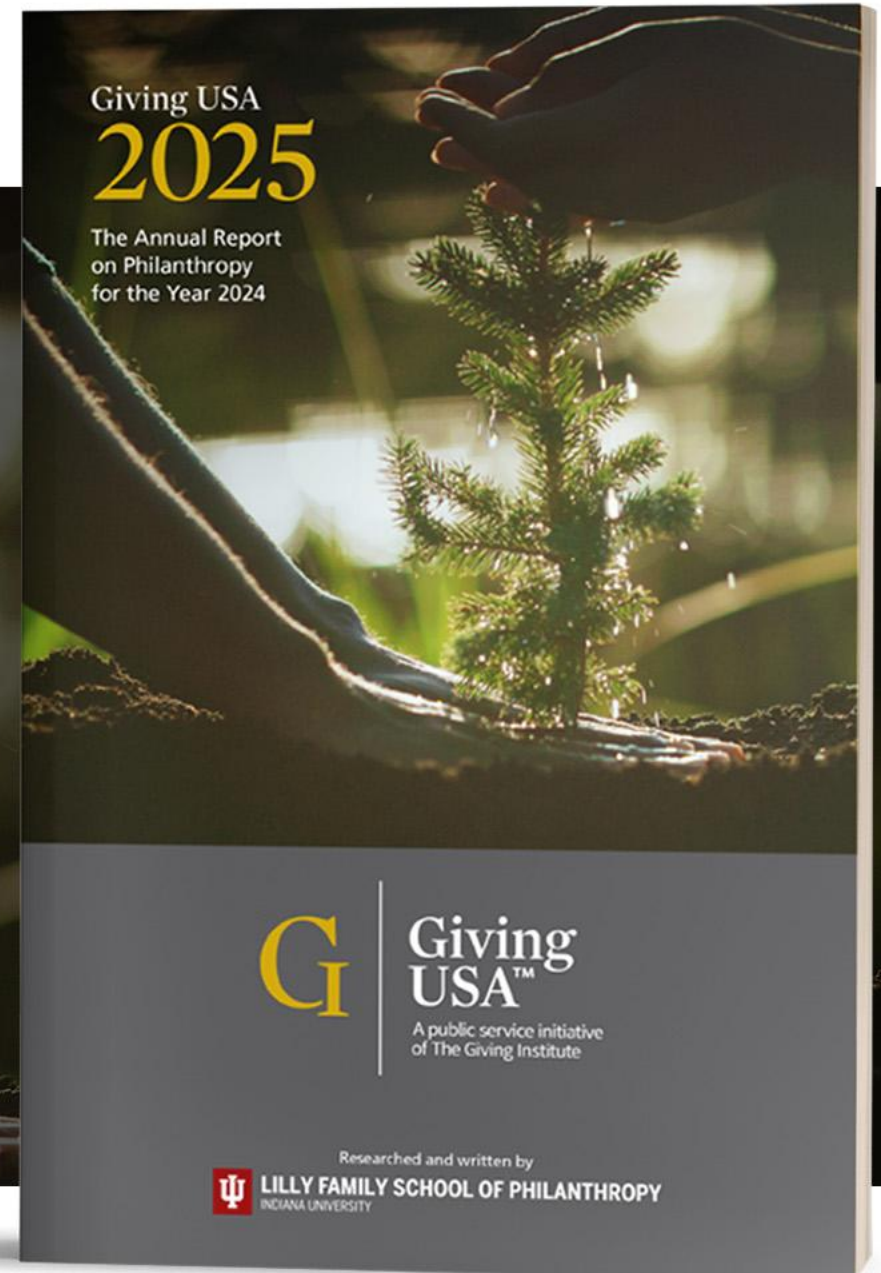
The Annual Report on Philanthropy for the Year 2024

## Comprehensive Presentation PowerPoint

Researched and written by



**LILLY FAMILY SCHOOL OF PHILANTHROPY**  
INDIANA UNIVERSITY



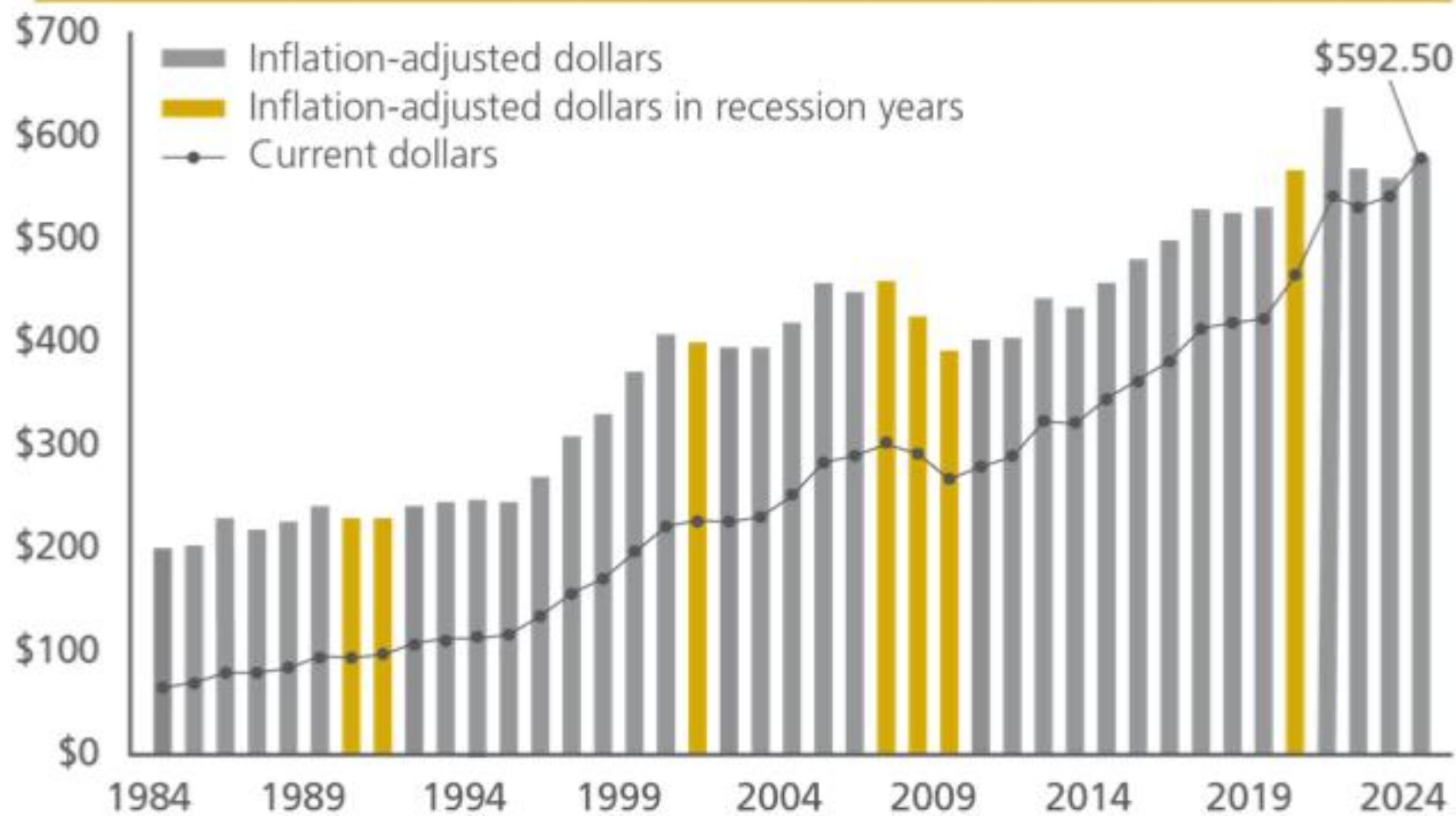
# We Don't Have a Giving Problem

|              | <u>2019</u> | <u>2024</u> | <u>Change</u> |
|--------------|-------------|-------------|---------------|
| Total Giving | \$450B      | \$592B      | + 32%         |



# Total giving, 1984–2024

(in billions of dollars)



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a public service mission  
of the giving system



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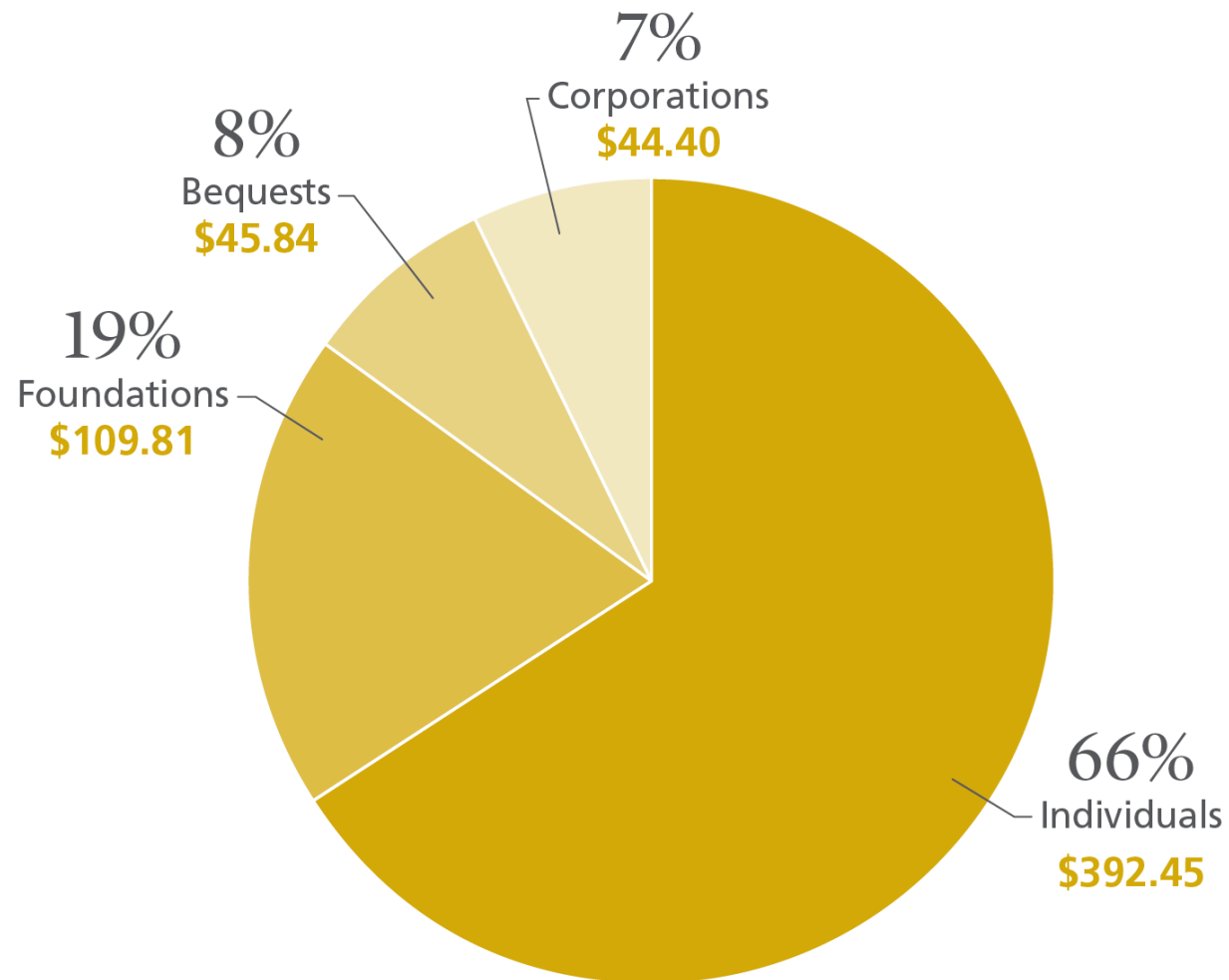


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**horizons**  
STEWARDSHIP

# 2024 contributions: \$592.50 billion by source of contributions

(in billions for dollars – all figures are rounded)



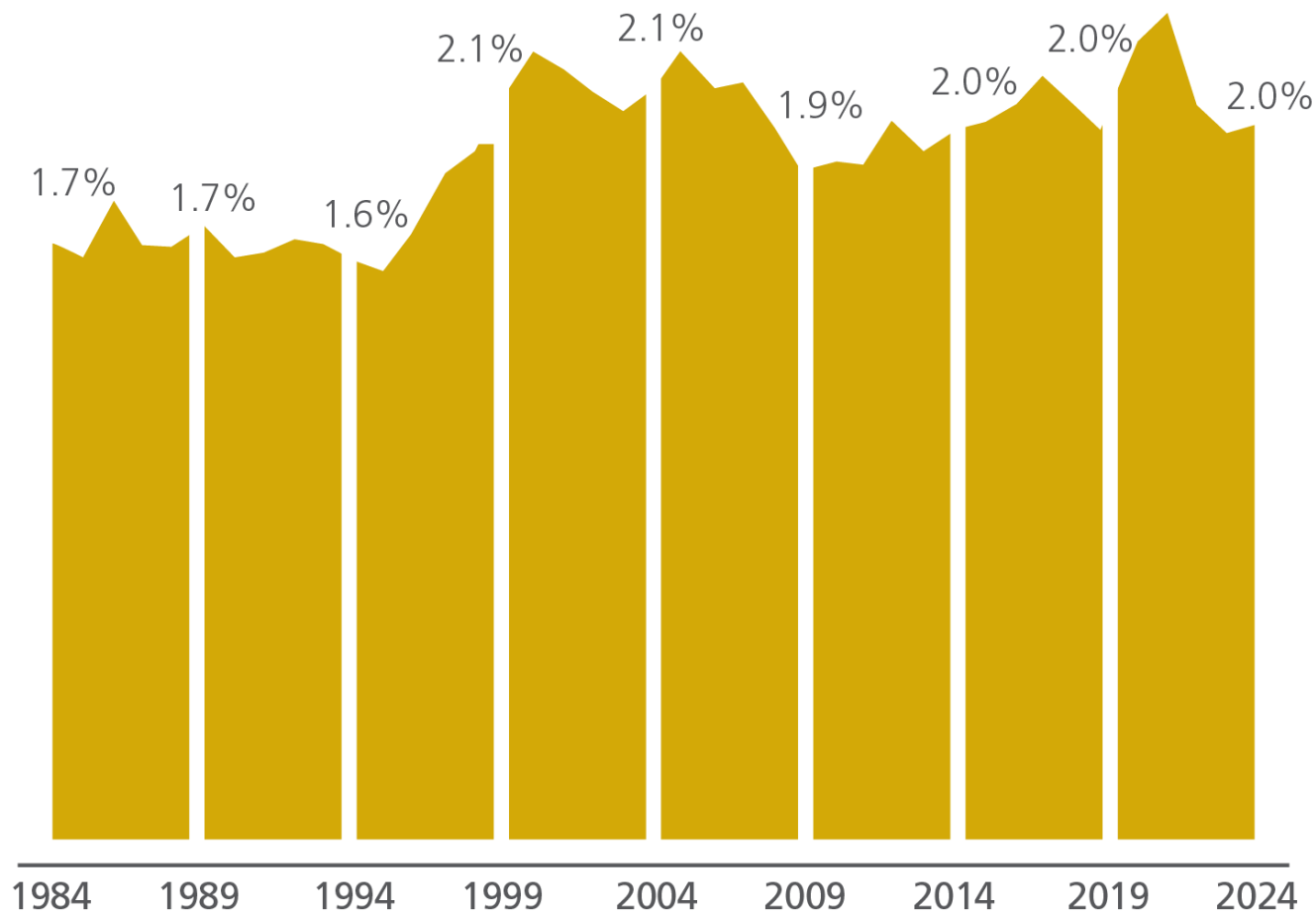


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|--------------|-------------|-------------|---------------|
| Total Giving | \$450B      | \$592B      | + 32%         |
| Giving/GDP   | 2.0%        | 2.0%        | 0%            |

# Total giving as a percentage of Gross Domestic Product, 1984–2024

(in current dollars)

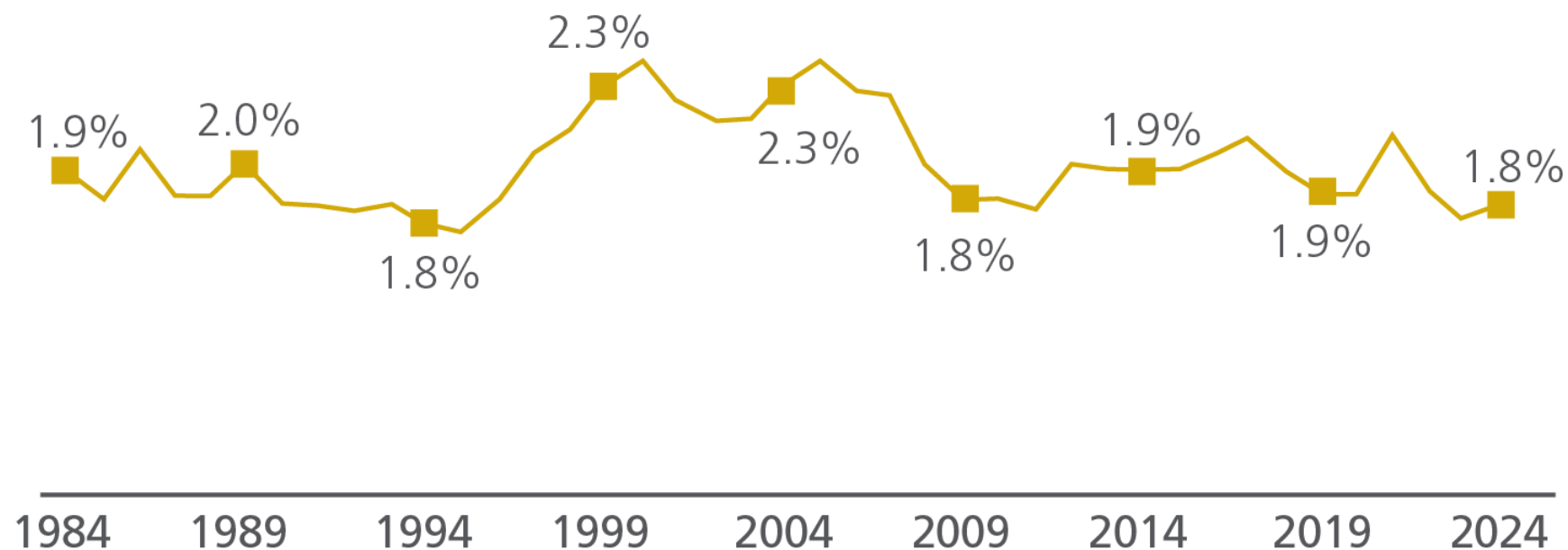


# We Don't Have a Giving Problem

|                  | <u>2019</u> | <u>2024</u> | <u>Change</u> |
|------------------|-------------|-------------|---------------|
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| Giving/GDP       | 2.0%        | 2.0%        | 0%            |
| Giving/D. Income | 1.9%        | 1.8%        | - 5%          |

# Individual giving as a share of disposable personal income, 1984–2024

(in current dollars)



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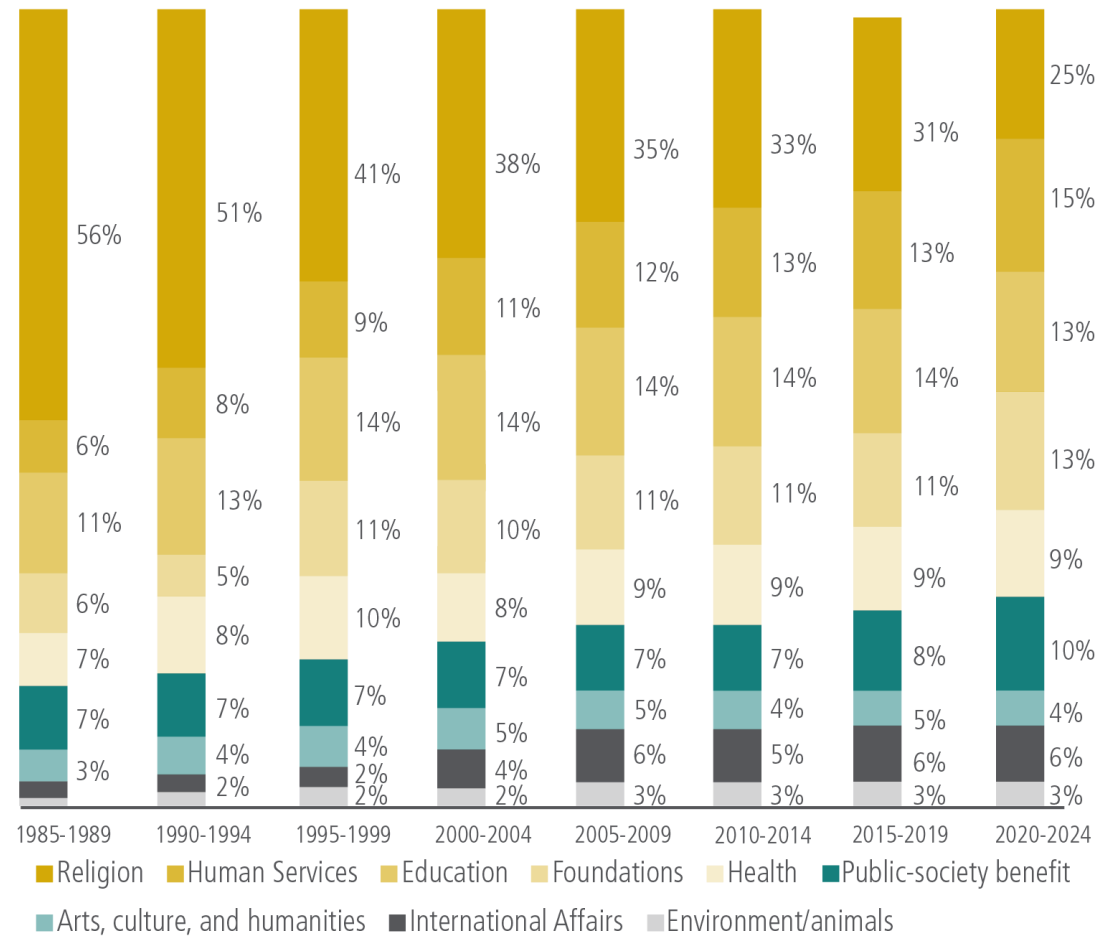
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# Giving by type of recipient: Percentage of the total in five-year spans, 1985–2024\*

(adjusted for inflation, 2024 = \$100)

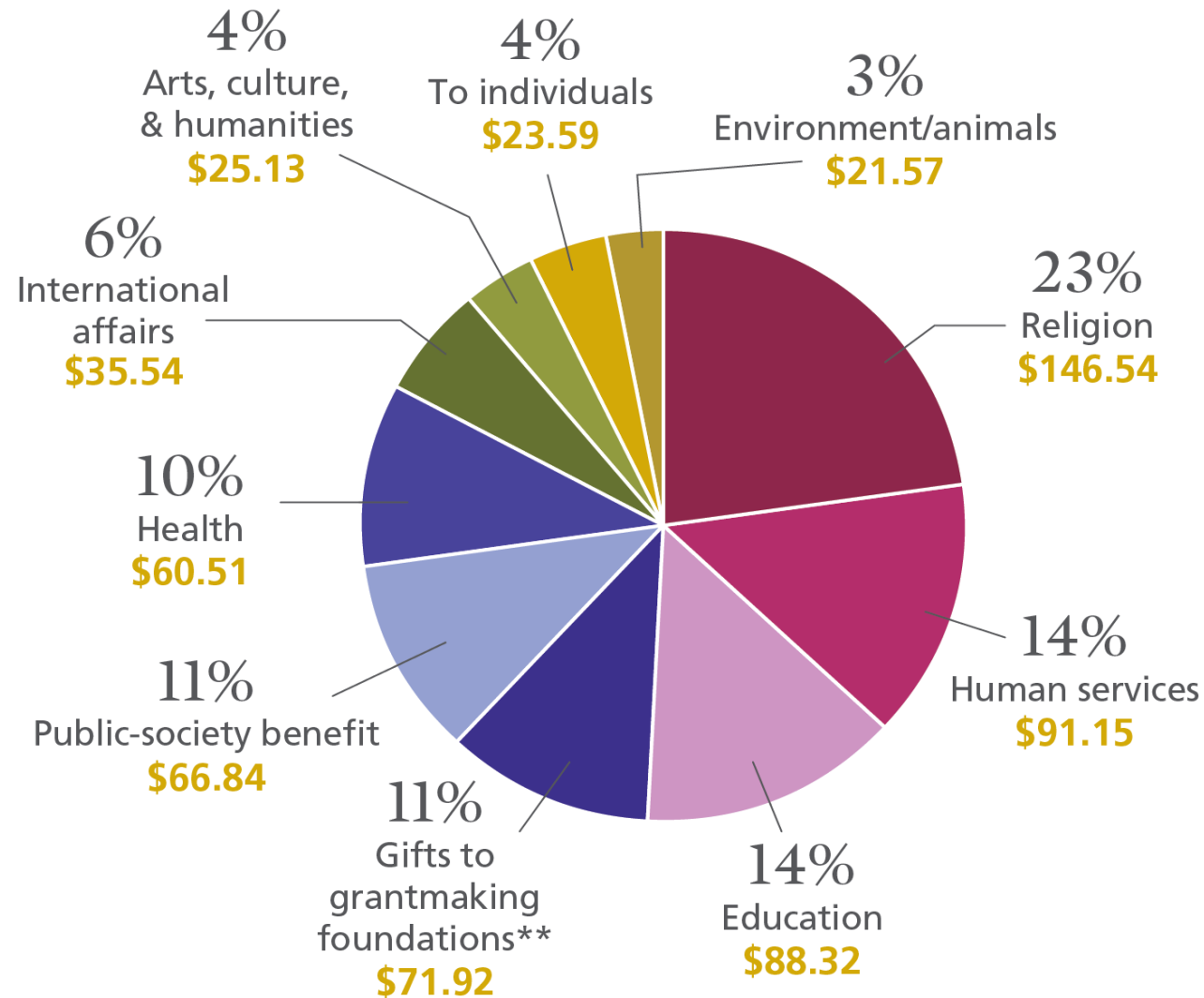


\* Does not include "unallocated" or "giving to individuals"

# 2024 contributions: \$592.50 billion by type of recipient organization\*

(in billions for dollars – all figures are rounded)

\*Total includes unallocated giving, defined as the difference between giving by source and recipient categories. Unallocated giving totaled - \$38.60 billion in 2024.  
\*\*Estimates developed by Indiana University Lilly Family School of Philanthropy using data provided by Candid.



# We Have a Giving to the Church Problem!

|                    | <u>2019</u> | <u>2024</u> | <u>Change</u> |
|--------------------|-------------|-------------|---------------|
| Total Giving       | \$450B      | \$592B      | + 32%         |
| Giving/GDP         | 2.0%        | 2.0%        | 0%            |
| Giving/D. Income   | 1.9%        | 1.8%        | - 5%          |
| Giving to Religion | \$128B      | \$147B      | + 15%         |

# We Have a Giving to the Church Problem!

|                    | <u>2019</u> | <u>2024</u> | <u>Change</u> |
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| Giving to Religion | \$128B      | \$147B      | + 15%         |

Religious Giving is Up \$116,000,000,000 since 1983!



# We Have a Giving to the Church Problem!

|                          | <u>2019</u> | <u>2024</u> | <u>Change</u> |
|--------------------------|-------------|-------------|---------------|
| Total Giving             | \$450B      | \$592B      | + 32%         |
| Giving/GDP               | 2.0%        | 2.0%        | 0%            |
| Giving/Disp. Income      | 1.9%        | 1.8%        | - 5%          |
| Giving to Religion (G2R) | \$128B      | \$147B      | + 15%         |
| G2R Inflation Adj.       | \$128B      | \$127B      | - 1%          |
| % Religious / Total      | 29%         | 23%         | - 21%         |

Religious purchasing power is lower than 2019

# Fewer Are Giving More

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# Fewer Are Giving More

Share of Wealth Owned by Percent of Population

|               | <u>1990</u> | <u>2020</u> | <u>% Change</u> |
|---------------|-------------|-------------|-----------------|
| <b>Top 1%</b> | <b>17%</b>  | <b>24%</b>  | <b>+ 29%</b>    |

# Fewer Are Giving More

Share of Wealth Owned by Percent of Population

|                 | <u>1990</u> | <u>2020</u> | <u>% Change</u> |
|-----------------|-------------|-------------|-----------------|
| Top 1%          | 17%         | 24%         | + 29%           |
| <b>Next 19%</b> | <b>44%</b>  | <b>44%</b>  | <b>0%</b>       |



# Fewer Are Giving More

Share of Wealth Owned by Percent of Population

|                 | <u>1990</u> | <u>2020</u> | <u>% Change</u> |
|-----------------|-------------|-------------|-----------------|
| Top 1%          | 17%         | 24%         | + 29%           |
| Next 19%        | 44%         | 44%         | 0%              |
| <b>Next 20%</b> | <b>17%</b>  | <b>16%</b>  | <b>- 6%</b>     |

# Fewer Are Giving More

Share of Wealth Owned by Percent of Population

|                   | <u>1990</u> | <u>2020</u> | <u>% Change</u> |
|-------------------|-------------|-------------|-----------------|
| Top 1%            | 17%         | 24%         | + 29%           |
| Next 19%          | 44%         | 44%         | 0%              |
| Next 20%          | 17%         | 16%         | - 6%            |
| <b>Bottom 60%</b> | <b>22%</b>  | <b>16%</b>  | <b>- 37%</b>    |

# Number of Households to Equal 1 Top 1% Wealth (Net Worth)

| <u>Percentile</u> | <u>Households</u> | <u>Min Wealth</u> | <u>Min Household<br/>Income</u> |
|-------------------|-------------------|-------------------|---------------------------------|
| 100%              | 1                 | \$11,000,000      | \$570,000                       |

# Number of Households to Equal 1 Top 1% Wealth (Net Worth)

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|-------------------|-------------------|-------------------|---------------------------------|
| 100%              | 1                 | \$11,000,000      | \$570,000                       |
| 81-99%            | 10                | \$570,000         | \$149,000                       |



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| 100%              | 1                 | \$11,000,000      | \$570,000                       |
| 81-99%            | 10                | \$570,000         | \$149,000                       |
| <b>61-80%</b>     | <b>167</b>        | <b>\$220,000</b>  | <b>\$89,000</b>                 |

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| 61-80%            | 167               | \$220,000         | \$89,000                        |
| <b>41-60%</b>     | <b>300</b>        | <b>\$67,000</b>   | <b>\$55,000</b>                 |

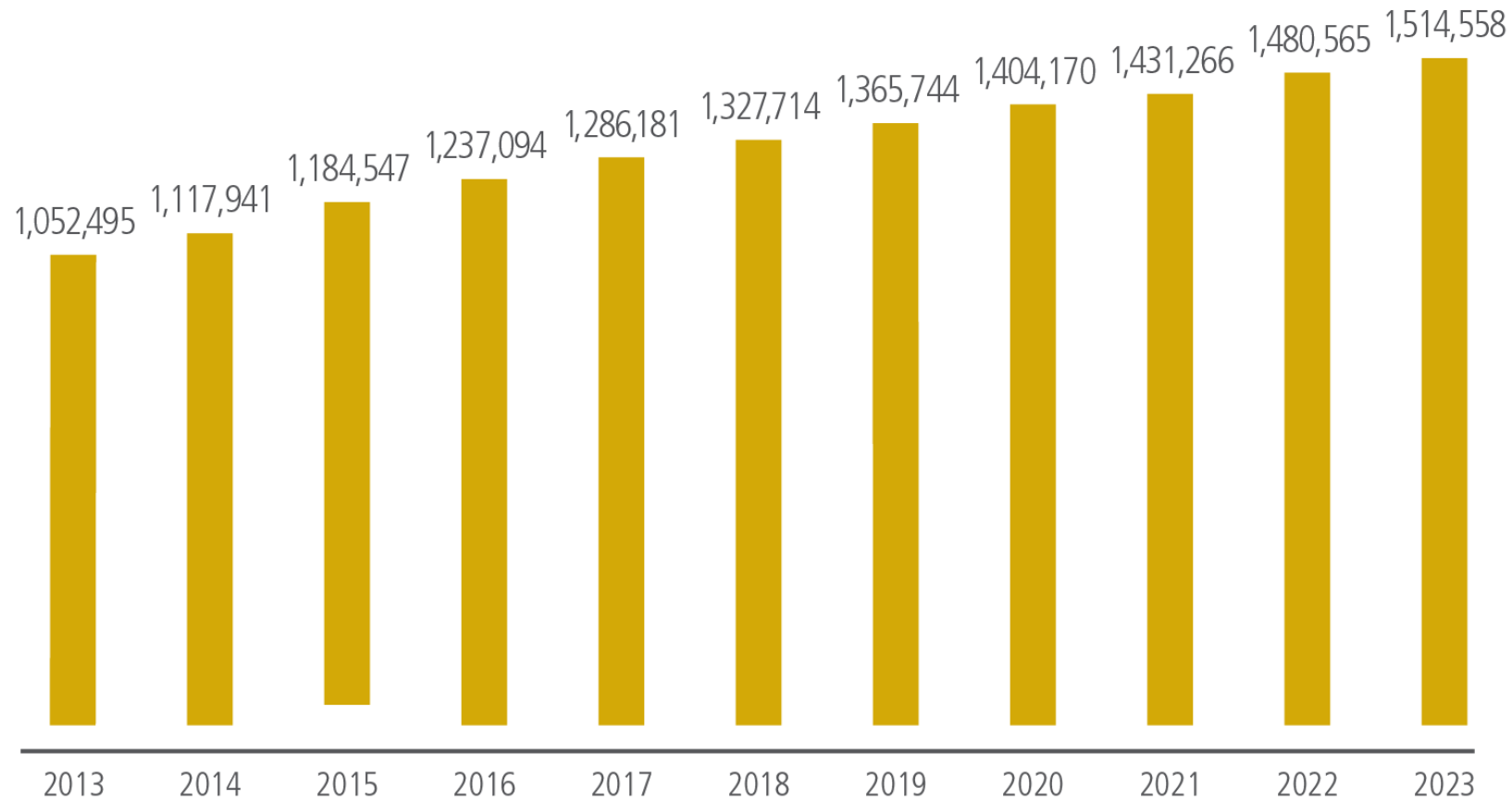
# Number of Households to Equal 1 Top 1% Wealth (Net Worth)

| <u>Percentile</u> | <u>Households</u> | <u>Min Wealth</u> | <u>Min Household<br/>Income</u> |
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| 81-99%            | 10                | \$570,000         | \$149,000                       |
| 61-80%            | 167               | \$220,000         | \$89,000                        |
| 41-60%            | 300               | \$67,000          | \$55,000                        |
| <b>21-40%</b>     | <b>480</b>        | <b>\$7,000</b>    | <b>\$28,000</b>                 |

# Number of Households to Equal 1 Top 1% Wealth (Net Worth)

| <u>Percentile</u> | <u>Households</u> | <u>Min Wealth</u> | <u>Min Household<br/>Income</u> |
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| 41-60%            | 300               | \$67,000          | \$55,000                        |
| 21-40%            | 480               | \$7,000           | \$28,000                        |
| <b>1-20%</b>      | <b>800</b>        | <b>\$0</b>        | <b>\$0</b>                      |

# The number of 501(c)(3) organizations, 2013–2023



\* Note that this chart does not include “unallocated” and “giving to individuals.”

# Why Give?



# Theology of Giving & Stewardship







# Commitments of PC(USA)

- Gratitude
- Stewardship
  - Mission



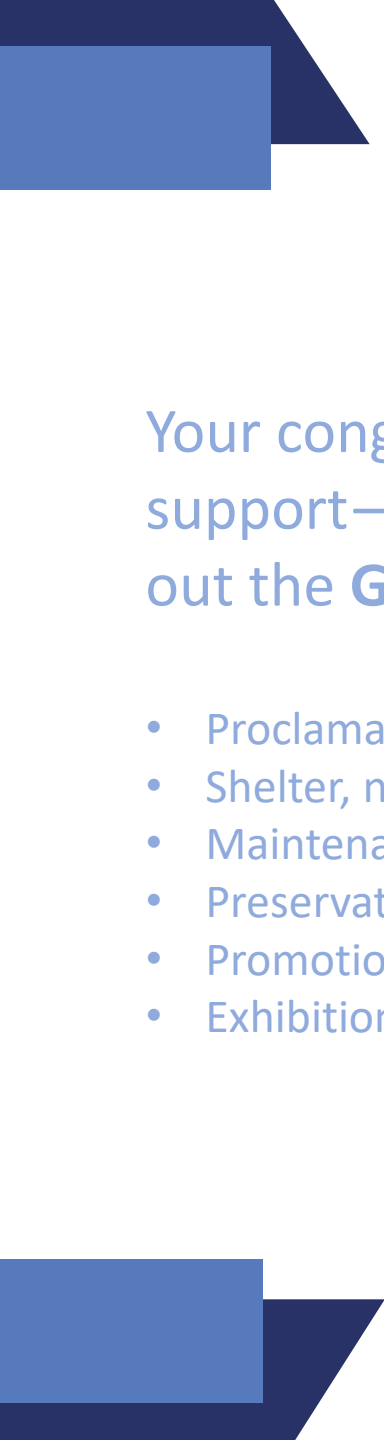
# Why Give to the church?





# A Case for Support





Your congregation isn't just an organization asking for support—it is the visible body of Christ, called to live out the **Great Ends of the Church**:

- Proclamation of the gospel
- Shelter, nurture, and spiritual fellowship of the children of God
- Maintenance of divine worship
- Preservation of the truth
- Promotion of social righteousness
- Exhibition of the Kingdom of Heaven to the world



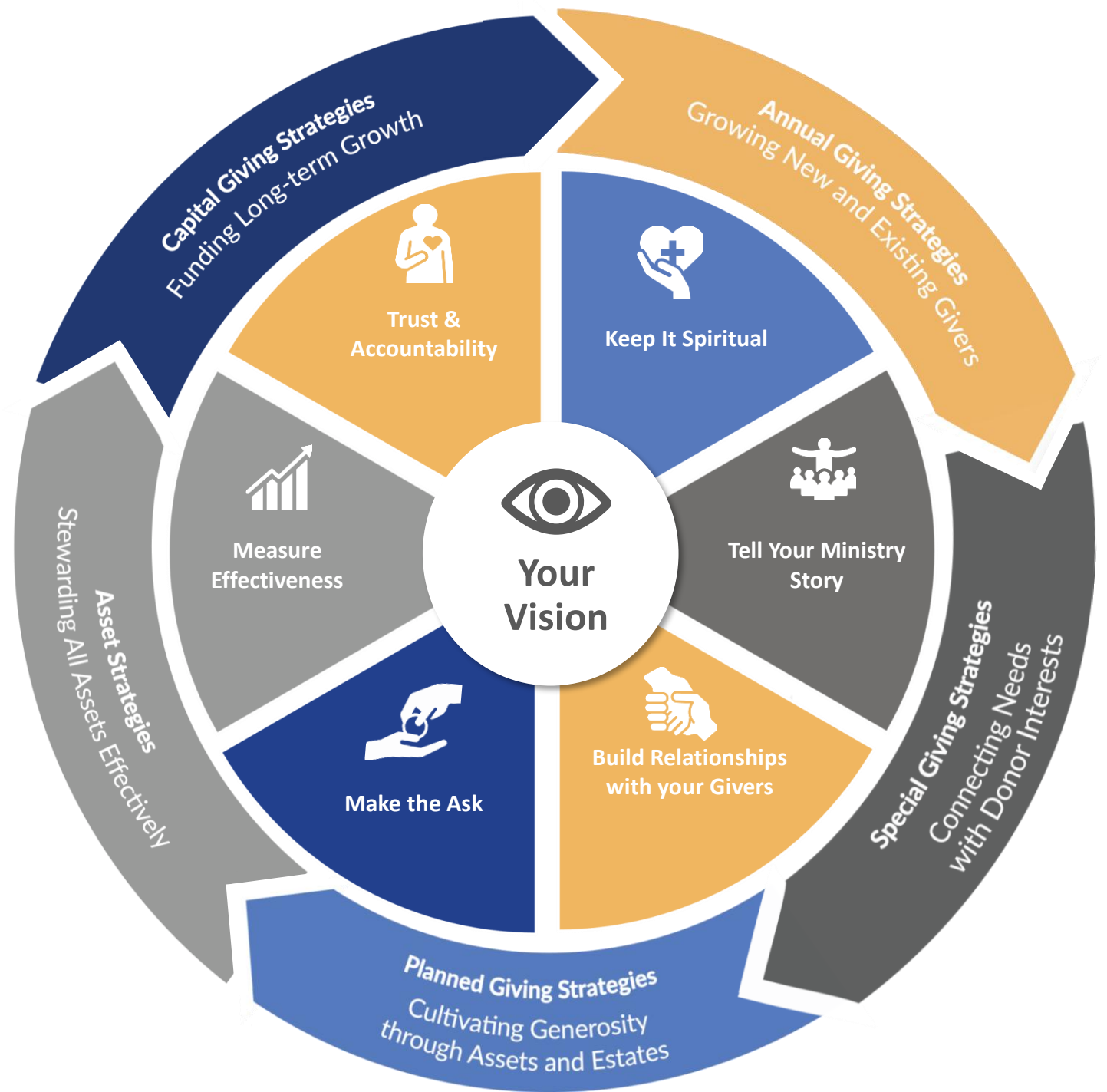
# Generosity Is Essentially a Byproduct of Your

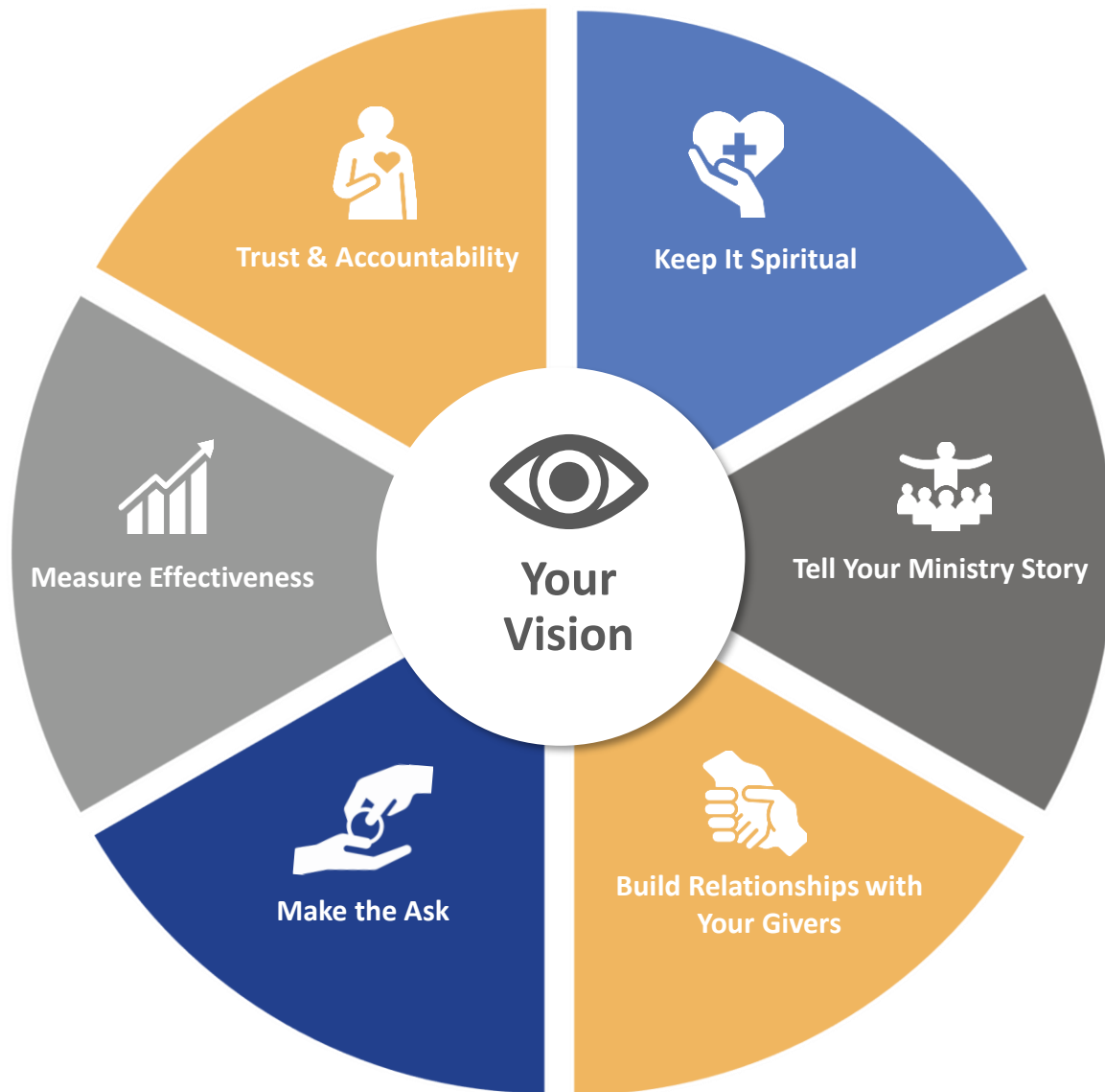
Culture/Church Health  
Vision

Discipleship Pathway Engagement  
Ministry Goals, Strategies & Priorities  
Generosity & Funding Strategies  
Effective Communication

It's not one  
thing.

It's *all* things  
working  
together.





# Six Essential Practices to Grow Giving





**Keep It Spiritual**

“Never talk about people’s money apart from their discipleship!”

“Never talk about the church’s money apart from its mission!”

Lovett Weems

# Strategies

1. **Developing a Theology of Stewardship, Giving, and Generosity (SGG)**
2. **Adopting a Discipleship Path that includes SGG**
3. **Connecting generosity to the church's mission and inspirational vision**
4. **Including a sermon series and small group teaching on SGG every year**
5. **Enlisting a Generosity Team**
6. **A giving expectation on the part of staff and key leaders**
7. **Using devotional guides and prayer activities that include growing generosity as an objective**



## **Tell Your Ministry Story**

Telling stories is at the  
heart of our faith.

Jesus told stories.

People remember and  
connect with stories.

# Strategies

1. Including stories of impact whenever communicating about vision
2. Including effective offering/generosity talks in worship
  - Focusing stories on a single life or family
  - Avoid temptation to use facts and figures as a substitute
3. Strategically and frequently sharing stories of ministry impact in worship and all communication channels (website/social media/newsletters/giving statements)
4. Using clearly defined, consistent, and measurable vocabulary of generosity and stewardship terms such as tithing, offering, percentage giving, etc.
5. Using narrative or graphical representations of the impact of your ministry as opposed to line-item spreadsheets
6. Using giver-centric language instead of church centric
7. Including impact narrative in the online giving experience and confirmation process



**Build Giver/Investor  
Relationships**

Discipleship takes  
place in the context of  
relationships!

Resources follow  
relationships!

People give to people!

# Strategies

1. Identifying, thanking, and engaging new givers' first, second, and third gifts
2. Implementing a pastoral approach to reach out to Lapsed (paused) Givers
3. Developing a Ministry Leader engagement strategy
4. Strategically engaging Financial Leaders
5. Strategically engaging and discipling High-Capacity Donors
6. Sending hand-written notes to the top 20/50/100 givers
7. Donor Gratitude Dinners



## Make the Ask

People are most likely to grow their generosity habits when they are challenged to take their next step.

## What to do...

- Don't limit the generosity of your members
  - Promote online recurring giving
1. [6 Ways to Engage Major Donors \(G365/articles\)](#)
  2. [Maximizing your church's website to grow giving \(G365/webinars\)](#)
  3. [What are You Asking Donors to Give to? \(G365/videos\)](#)



# Strategies

1. Promoting electronic giving (emphasis on recurring giving)
2. Developing an ongoing Planned Giving strategy
3. Inviting people to increase their financial support at times other than a “stewardship campaign”
4. Including expectations for giving in new member/new attender classes
5. Using a giving path to invite persons to become recurring givers, percentage givers, tithers and extravagant givers
6. Providing an additional giving statement in November/December with a specific call to action
7. Developing a year-end giving strategy leveraging local/national giving days and a last week of the year focus



**Measure  
Effectiveness**

Numbers tell a  
story.

Numbers  
represent people.

# Strategies

1. Using donor analytics software and giving dashboards to measure effectiveness of giving and engagement strategies
2. Tracking weekly, monthly, quarterly, and annual KPMs (key performance metrics)
3. Monitoring changes in giving based on engagement and movement on the Discipleship Path
4. Developing a year-round calendar in your Integrated Funding Plan
5. Maintaining a 3- to 5-year strategic plan and create annual ministry plans with measurable goals
6. Using measurable terms for all goals and expectations
7. Removing line items in the budget that are no longer effective or impactful

# Donor Dashboard Essentials

- **Financial Leaders:** Percentage of Income and Age
- **Donor Giving By Levels:** Total and Number of Households
- **Changes in Donor Giving Levels (YOY)**
- **Donor Churn:** New Donors – Lost Donors (Amount & HH)
- **At Risk Donors:** Time, Amount, and Frequency
- **Campaign Tracking:** Capital and Annual



## **Maintain Trust and Accountability**

### Internal Control Systems

Transparency in sharing financial information

Share it with the right people

- Front Porch
- Living Room
- Kitchen Table

# Strategies

1. **Conducting an Annual Financial Review (audit)**
2. **Providing an Annual Report**
3. **Implementing annual spending evaluations (ROI)**
4. **Developing a Financial Internal Controls Policy**
5. **Developing a Gift Acceptance Policy**
6. **Always acting in the best interests of your givers!**



# Questions?







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