STATE OF THE PLATE RESEARCH

SURVEYS from 4,413 "TITHERS" (GIVE 10% or more)

TRUTHS *about* TITHERS

20 INSIGHTS & 26 GRAPHS

PLUS: 5 Keys & 50 Best Practices to

GROW GIVERS & GIVING

BRIAN KLUTH, Author, Speaker, and *State of the Plate* Publisher

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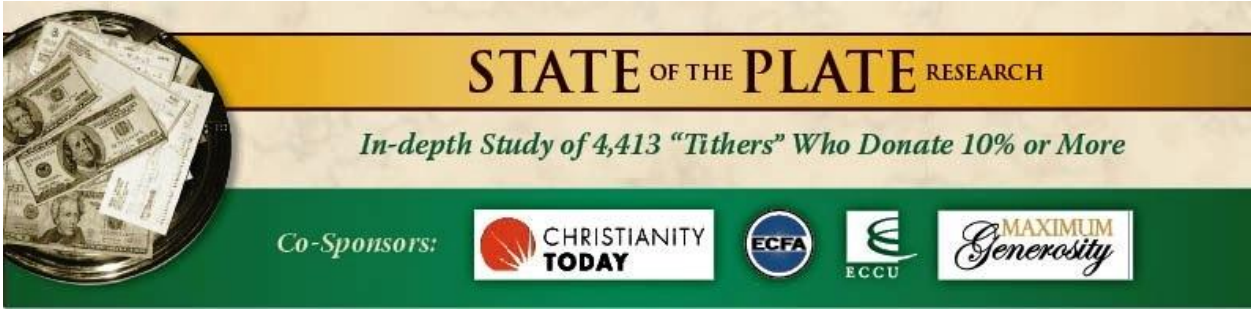

Biggest Givers to Religion
New Study Reveals 20 Truths About Tithers

10 million "tithers" give more than $50 billion annually

By Brian Kluth, publisher of *State of the Plate*, bestselling generosity author, speaker, and media guest

There are an estimated 10 million tithers in America that donate more than $50 billion annually to religious and charitable causes. Barna reports that 5 percent of all Americans and 12 percent of born-again Christians tithe (donate ten percent or more of their income). Over the years, little research has been done and very little has been known about this significant group that provides most of the funding for religious causes.

A new 5-year *State of the Plate* constituency study gives an inside, in-depth look at the financial, giving, and spiritual practices of 4,413 people who actually donate 10 percent or more each year. Survey participants came from all 50 states, all type of churches, and all income levels. The full report, *"20 Truths about Tithers,"* provides 27 pages of valuable information about this important group of givers for the media, pastors, churches, and non-profit leaders.

Brian Kluth, founder and publisher of the annual *State of the Plate* research says, "While the idea of tithing has been around for centuries, very little has ever been known about this group of significant givers. Now for the first time, our research provides an in-depth look at the most important group of givers to religion. Without the generous and faithful support of these donors, most churches and Christian non-profits would quickly cease to exist." Co-sponsors for the annual *State of the Plate* include Christianity Today, ECFA, Evangelical Christian Credit Union (ECCU), and MAXIMUM Generosity.

IMPORTANT NOTE: While many Christians who donate 10 percent or more may not consider themselves "tithers" because of its connection to Old Testament teaching, the practice of giving 10 percent or more has been observed by many devoted Christians for centuries and is still voluntarily practiced by millions today. This report is not designed to debate the theological views about tithing, but rather to simply document and demonstrate the importance and the practices of Christians that actively donate 10% or more of their income.

In 1 Chronicles 12:32, Scripture tells us that the men of Issachar understood the times, and they knew what to do. With the following 20 research findings about tithers, this *State of the Plate* executive report provides information, observations, and applications to help church and ministry leaders understand the times in which we live. By carefully studying this report, it is our hope that pastors and leaders would adopt or adapt this information to ignite a God-honoring movement that would inspire unprecedented generosity and increased giving in our lifetime.

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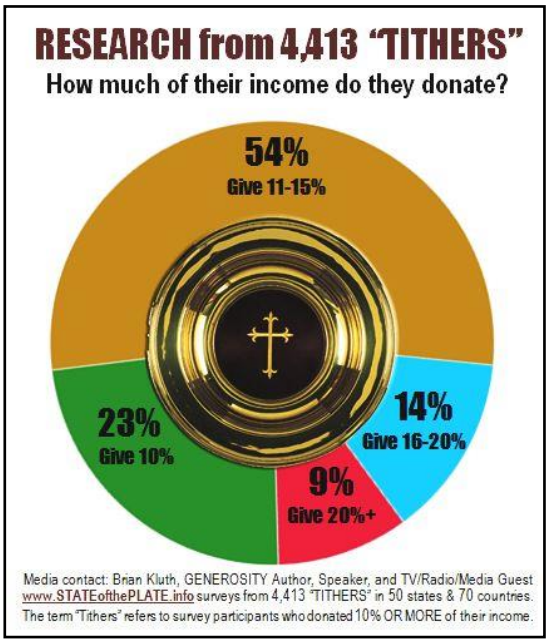
1 – Most tithers donate more than 10 percent.

- 23 percent give 10 percent of their income
- 54 percent give 11–15 percent
- 14 percent give 16–20 percent
- 9 percent give 20 percent or more

Observation: For many faithful and generous Christians, giving 10 percent is the starting block, not the finish line for giving. Very few people, once they begin giving at least 10 percent, ever regret this spiritual practice.

Application: Everyone who gives 10 percent or more is doing so intentionally, not accidentally. Each of these people knows when they started giving 10 percent and are mindful of God's working in their financial lives on an ongoing basis. Many tithers have stories of God's grace and his creative provisions in their lives. Whenever possible, allow people to share their generosity journey, stories, and testimonies as an encouragement and example to others.



2 – Tithers are a small percentage of the people in a congregation, but they donate the majority of the money.

Several of our participants agreed to share detailed information about the people in their church who donate $5,000 or more (an amount equivalent to a household tithe based on the $52,000 median income in America according to the 2010 census).

- At Mission Hills Church in Littleton, Colorado, this group of givers makes up 18 percent of the congregation, but donates 74 percent of the annual budget.
- At Brookwood Church in Simpsonville, South Carolina, those who give $5,000 or more are 10 percent of the givers, but donate 58 percent of the budget.
- At Woodmen Valley Chapel in Colorado Springs, Colorado, this group only represents14 percent of the givers, but donates 58 percent of the budget.
- At a large church near Chicago, Illinois, "tithers" make up 26 percent of the congregation, and they give 78 percent of the funds.

Observation: In many churches, those who give $5,000 or more are a fraction of the congregation, and yet they contribute the lion's share of all the funds that the church receives. Without the faithful and generous support of this faithful group, the average church would quickly cease to exist. In many churches, this generous group of $5,000+ tithers are only 10-25% of the families in the church, but they often provide 50-80% of the funding.

Application: Do your church leaders know what percentage of people give $5,000 or more in your church? You can do a confidential study without identifying any names by using the Treasurer's Worksheet available for free at http://kluth.org/worksheet.htm. Armed with the facts and figures of how few people are faithful and generous givers, church leaders will have insight and motivation to appropriately begin or expand their financial and generosity teaching ministry to the people in their churches.

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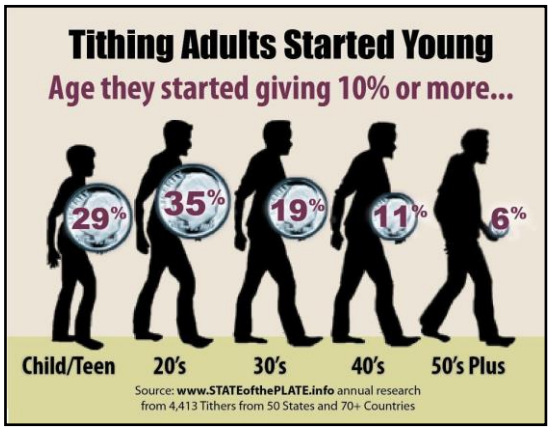
3 – Most tithers first started giving 10 percent when they were young.



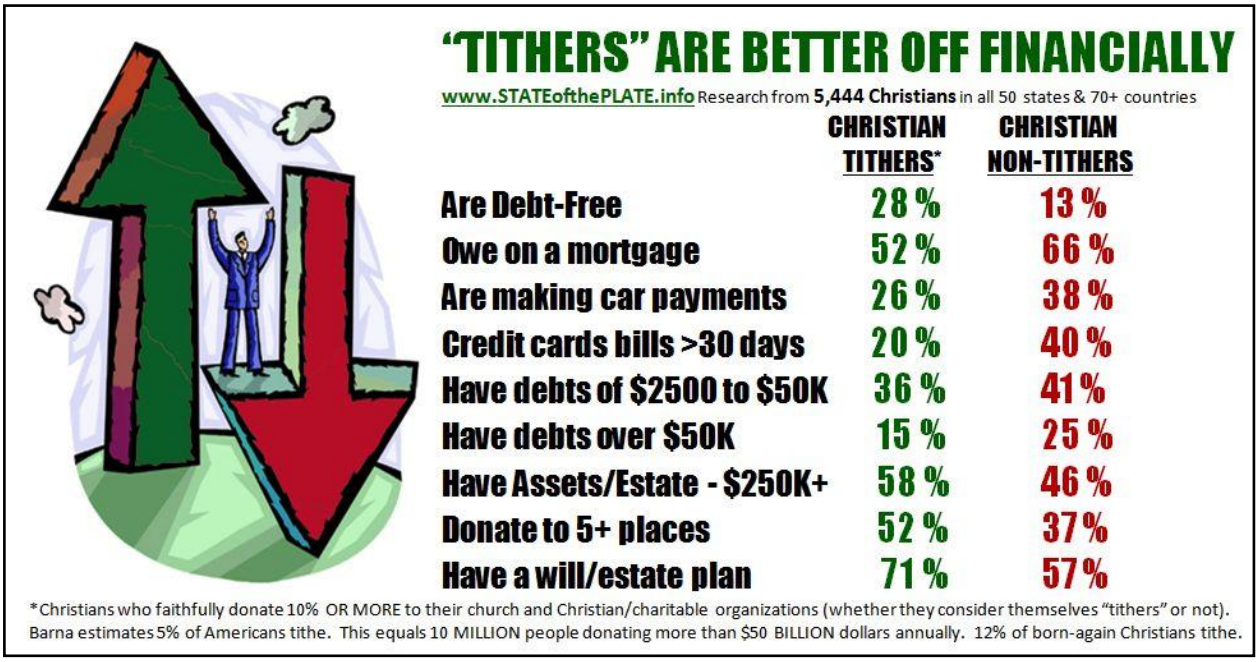
- 28 percent started giving 10 percent when they were in their childhood/teenage years
- 35 percent started giving in their 20s
- 19 percent started giving in their 30s
- Only 18 percent started giving in their 40s or older

Observation: Most churches are trying to motivate debt-strapped adults in their 30s to 60s to be more generous. A significant key to changing people's financial perspectives and giving practices for years to come is to biblically equip and empower them to talk about finances, generosity, and giving as a couple and as a family.

Application: Thousands of churches have distributed copies of our 30 Day and 40 Day generosity devotionals to every family in their church. This has allowed adults and their children to read, learn, and discuss life-changing biblical financial and generosity principles in the comfort of their own home and in small groups or Sunday school classes. Many churches have experienced double-digit giving increases after the use of these devotionals.

4 – Tithing Christians are better off financially than non-tithing Christians.

Note: This graph references 5,444 Christians because it includes responses from non-tithers



who took our survey.

Observation: For a number of days the graph above was circulated on Facebook and twitter. Comments began to appear under the graph from non-tithers, such as, "Well, of course tithers

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are better givers, it is because they are better off financially." But tithers responded, "We don't give because we're better off, we're better off because we give!" Humanly speaking, it would seem that the more people give away, the less they would have for themselves. But our research over the past five years has consistently shown that people who regularly give 10 percent or more are financially healthier than those who give less than 10 percent.
Application: In the average church, 80–95 percent of the people do not give 10 percent or more to the Lord's work at their church and/or other places. Our research shows (see #20) that most people do not give because they feel they cannot afford to give. It is vital to help people understand that their long-term financial stability is actually enhanced and strengthened by becoming a faithful and generous giver to God's work.

5 – Most tithers donate in a variety of ways.

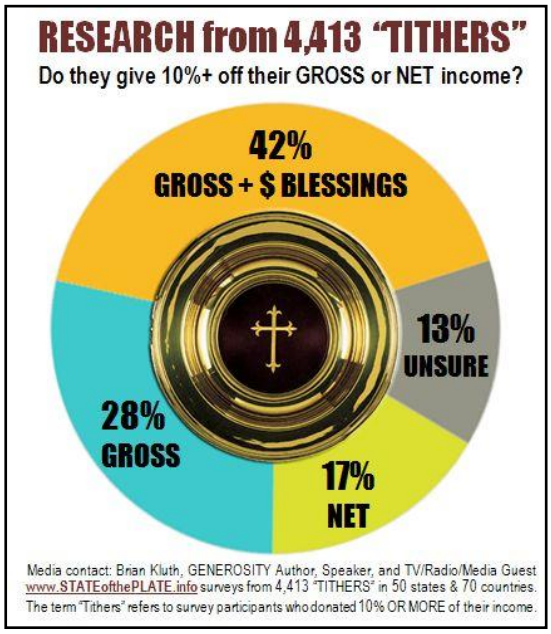
- 86 percent use checks
- 58 percent give cash
- 43 percent donated clothing/electronics/household goods
- 36 percent donated electronically (online or electronic funds transfer)
- 22 percent use church envelopes
- 3 percent use a giving kiosk
- 3 percent donated a vehicle/boat/RV
- 2 percent donated from their cell phone
- 2 percent donated stock
- Note: The 2013 charts later in this report show many other ways tithers gave this past year.

Observation: They way people donate is rapidly changing. For many years, the debate was whether a church should pass the plate or have a box in the back. Today the answer is yes! Churches need to create many different methods to collect people's offerings.
Application: A growing number of people are giving electronically. Churches, ministries, and non-profits need to actively increase the ways they allow people to give. Possible examples include passing the basket/plate, provide a giving box in the back, online donations, electronic funds transfers, stock brokerage accounts, cell phone, kiosk/iPad, mail in self-addressed envelopes, and envelopes in the pews where people can write their debit/credit card number to make a donation.

6 – Most tithers donate 10 percent or more based on their gross income, not their net.

- 16 percent base giving off net income
- 28 percent base giving off gross income
- 42 percent base giving off gross income, plus other financial blessings
- 14 percent give 10 percent or more but don't calculate it

Observation: Whenever tithing is discussed, the age-old question of "net or gross" quickly comes up. For the first time ever, this report provides the answer: the most generous givers donate from their gross income. While some people may choose to start giving 10 percent or more of their net income, they often grow from that point and joyfully begin to



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increase the percentage and amounts they give.
Application: Some churches have successfully offered their congregation a “10% 90-Day Challenge.” They encourage people to sign a card indicating they will begin to give at least 10 percent of their income for 90 days. If within 90 days they have any regrets about the money they have given, they can contact the church office, and the church will refund any documented donations that were given during this time period. In one of the churches where I served in leadership, we had many families take us up on this offer, but no one ever came back and asked for any funds to be returned.

7 – Tithers faithfully donate to their church.

- 97 percent donate to the church’s general offerings (In 2012, 76 percent donated 1–4 times per month, 21 percent several times per year.)
- 95 percent donate to missions projects/programs at their church
- 87 percent donate to benevolence programs to help the needy in their church and/or community
- 62 percent donate to building projects/capital campaigns
- 58 percent donate to special offerings for the pastor or church staff
- Note: 76 percent indicated they gave more money to their church than they gave to projects/charities outside their church.

Observation: People do more than just put money in an offering plate for the general collections. There are a variety of positive ways a church can collect funds for other purposes.
Application: In addition to regular collections, people in churches will respond to other opportunities to give. Special offerings or campaigns can raise and mobilize resources for missions, building projects, benevolence funds to help the needy in your church or community, and/or to show appreciation for the pastors and staff. Churches need to carefully and creatively plan the collections they receive from the congregation to meet legitimate needs beyond the church’s operating budget.

8 – Tithers gave to many places outside of their church in 2012.

- 15 percent donated to more than 11 organizations
- 37 percent donated to 5–10 places
- 45 percent donated to 1–4 places

Top 10 outside donation categories

- 71 percent gave to missionaries/mission organizations
- 52 percent gave to people they knew going on short-term mission trips
- 31 percent gave to an unemployed person they knew
- 29 percent gave to a homeless person/beggar
- 29 percent gave to a rescue mission or homeless ministry
- 29 percent gave to an evangelistic/evangelism ministry
- 28 percent gave to crisis/natural disaster/relief ministry
- 27 percent gave to a child/orphan/student sponsorship ministry
- 25 percent gave to a pro-life or crisis pregnancy ministry
- 23 percent gave to Christian education (K-12, college, seminary)
- Note: The 2013 charts later in this report show many additional places tithers gave this past year.

Observation: While many tithers generously support their local church as their highest giving priority, they also receive appeals from many other places and support other causes.

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Application: Whenever possible, pastors and churches should expose people to ministries and missionaries they believe in and trust through guest speakers, events, information in newsletters, etc.

9 – Most tithers learned biblical financial and giving principles from others.

- 92 percent learned biblical financial/giving principles from 15 potential sources. The top three sources referenced were as follows:
    - 56 percent learned from financial classes and authors (Crown Financial Ministries, Dave Ramsey, Ron Blue, Randy Alcorn, and Brian Kluth's 30 Day and 40 Day Devotionals)
    - 49 percent learned from their pastor
    - 43 percent learned from parents/grandparents

Note: The 2013 charts later in this report show additional ways tithers learned about giving and managing personal income biblically.

Observation: People are not born generous, but instead they must be helped and encouraged in their generosity journey. Churches need to actively incorporate financial and generosity teaching materials and resources into the ongoing and/or annual life of the church. Based on the fact that most tithers started giving when they were young, it is especially important to provide resources that help families teach their children about finances and giving from a biblical perspective, and to have generosity initiatives and teaching that impacts all age levels.

Application: Pastors and church leaders need to actively research and select biblically-based classes, devotionals, guest speakers, videos, pamphlets, and resources to help provide valuable and needed financial and generosity teaching for their congregations that touch all age levels. Pastors also can reference some of the 2,350 verses on finances and generosity in the Scriptures by faithfully preaching and teaching God's Word on this important subject. Click for the *50 Best Practices and 80 Best Websites to Increase Church Giving* or find this worksheet in the addendum section of this report.

10 – Most tithers had minimal debt in 2012.

- 80 percent have no unpaid credit card bills
- 74 percent have no car payments
- 48 percent have no mortgage payment
- 28 percent are completely debt-free
- Note: The 2013 charts later in this report show a longer list of additional debts.

Observation: People that follow biblical principles of giving also are much more likely to be wiser and more careful in their spending. In our research, we discovered a clear connection between regular Bible reading and debt: people who regularly read their Bibles have less debt. Many people do not give 10 percent or more because they feel it will cause them to have less money. But our research shows that those who faithfully give 10 percent or more to their church have less debt than non-tithers.

Application: It is important in preaching and teaching on finances and generosity to help people realize that generosity leads to greater financial freedom and stability, while not giving frequently leads to greater indebtedness and financial bondage. Sharing helpful statistics can be a positive motivator for people to turn their finances and giving around and move in a more positive direction.

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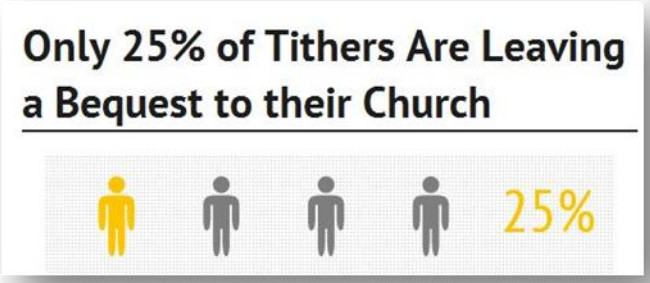
11 – Most tithers have significant net assets in their estate, but have not made charitable bequests to their church, Christian, or charitable causes.



- 23 percent have net assets of $250K–$500K
- 20 percent have net assets of $500K–$1 million
- 15 percent have net assets over $1 million.

Ninety-seven percent donated regularly to their church, but only 38 percent indicated they were leaving any bequests to religious or charitable causes.

- 25 percent are leaving a bequest to their church
- 11 percent are leaving a bequest to mission agencies
- 10 percent are leaving a bequest to ministries
- 9 percent are leaving a bequest to schools
- 7 percent are leaving a bequest to charities/nonprofits
- 5 percent are leaving a bequest to their denomination
- .5 percent are leaving a bequest to civic groups

Observation: These statistics are possibly the most shocking in our research. While tithers are tremendously faithful in giving from their income to their church and Christian/charitable causes, the vast majority currently have no active plans to honor God from their accumulated assets and estate. It would appear that many Christians are actively building bigger barns (house, possessions, insurance policies, investments, retirement funds, etc.) that Jesus talked about in Luke 12:18, while giving little thought to giving extra to God's work out of their abundance. It seems the "great omission" in the generation of faithful givers is that they have not figured out how or why to give to God's work from all he has entrusted to them during their lifetime. If most tithers do not have plans to give to God from their assets or estates, it is unlikely that others in the church have included a bequest (percentage or fixed amount) to the church or ministries. In many churches, for every 100 adults in the congregation, it is possible there are only two to five bequests from people's estates earmarked for the church. If most churches thought back over all the funerals they have conducted over the last 10 years, probably few would remember any significant numbers of bequests being received. But for any churches that did receive bequests, it is likely they were four, five, six, and sometimes even seven figure amounts.

Application: Churches, more than ever before, need to begin to actively start "fishing on the other side of the boat" when it comes to people's giving. One side of the boat is people's cash and income (9 percent of their wealth), and these nets are coming up emptier and emptier. Our annual research shows that the majority of churches have seen giving flat-line or decline the past five years.

The other side of the boat is legacy giving, when people give out of their accumulated assets and estate (which represents 91percent of their wealth). Wise churches will realize they need to more actively provide teaching, seminars, materials, legacy organizers, professional counsel, and online legacy planning resources in order to launch and/or grow legacy giving programs to help people become faithful and generous givers to God's work at the church and beyond. Biblically-speaking, people cannot take their wealth with them, but they can learn to send it ahead.

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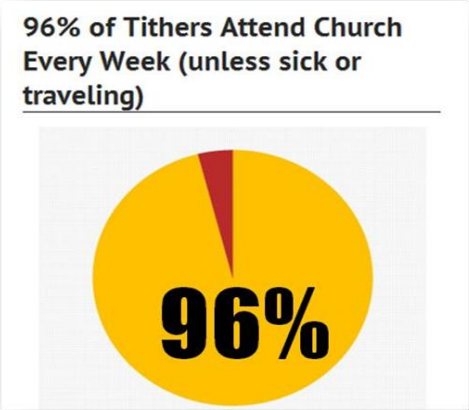
12 – Most tithers are highly active in their local congregations.



- 96 percent attend services every weekend (unless sick or traveling)
- 54 percent serve on a church committee
- 53 percent participate in a small group or Sunday school class
- Note: The 2013 charts later in this report show many additional ways tithers are involved.

Observation: Those who are faithfully attending, regularly participating, and actively serving are the most likely to be a church's most generous givers.
Application: Some pastors and leaders think money for their ministry is "out there" in the pockets of wealthy people in their community who may occasionally attend the church. The reality is that the vast majority of money a church will ever receive is "right here" with those who are an active part of the congregation. Pastors and leaders should do their best to love, serve, and show genuine appreciation to those individuals, couples, and families who are the backbone of their congregation.

13 – Most tithers regularly read the Bible.

- 43 percent read their Bible frequently (4–6 times per week)
- 27 percent read the Bible faithfully (7 times per week)
- 18 percent read usually (1–3 times per week)

Observation: Our research shows that the more people read their Bible, the more they give and the less debt they accumulate.
Application: Ultimately God uses the Bible, not church and ministry budgets, bills, or buildings to instruct and inspire people to become more generous. Churches that look for ways to pro-actively equip, empower, and encourage regular Bible reading will likely see people's faith deepen, their generosity increase, and their debts decrease.

14 -Tithers in our research identified themselves as attending churches of all types and sizes.

- 18 percent attend mainline churches (Lutheran, Methodist, Presbyterian, etc.)
- 21 percent attend evangelical churches
- 22 percent attend independent/non-denominational churches
- 23 percent attend Baptist churches
- 4 percent attend other churches (Catholic, Orthodox, etc.).
- 50 percent attend churches under 250 people attending weekend worship services
- 34 percent attend churches with 250-999 people attending
- 16 percent attend churches of 1000 or more attending

*Note: In religious circles, many people would group evangelical denominations, Baptist groups, independent, non-denominational, Charismatic, and Pentecostal churches as "evangelicals." More than 96 percent or our survey responders would be considered attending "protestant" churches.

Observation: Generous and faithful giving is not limited to any particular faith, group, or church size. Any church, regardless of denominational affiliation or size, can teach people to become more generous.

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Application: Pastors and church leaders should read the section of this report on “Creating a Culture of Generosity: Five Keys to Growing Givers and Giving in Any Church” and “Fifty Best Practices to Increase Church Giving” to see what ideas can be adopted or adapted for use in their congregation.

15 – Tithers come from all income brackets and locations.

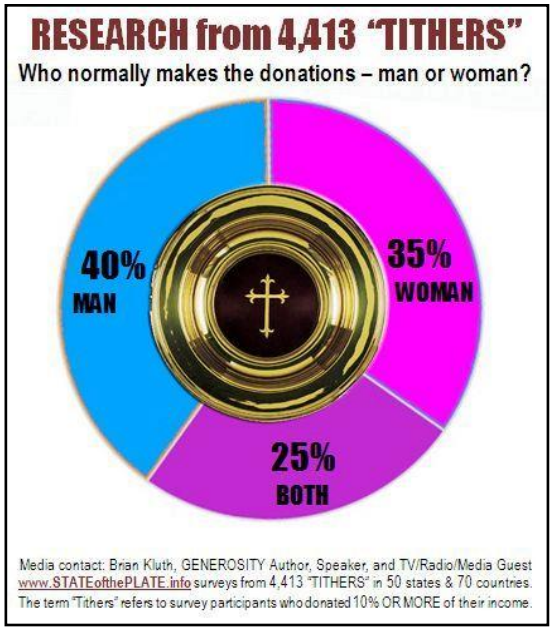
The 2013 *State of the Plate* findings show:

- 27 percent have household incomes under $50K
- 26 percent have incomes from $50K-$75K
- 21 percent have incomes from $75K-$100K
- 26 percent have incomes over $100K
- 20 percent from SE states
- 16 percent from Great Lakes states
- 15 percent from Pacific states
- 12 percent from SW states
- 11 percent from NE states
- 9 percent from Heartland states
- 5 percent from Mountain states
- 12 percent from other countries

Observation: Giving 10 percent or more is certainly not limited to people with higher incomes. Giving 10 percent often starts for most people when they were young (childhood/teens/twenties) but becomes a lifetime practice. Our last survey included participants from all 50 states and many foreign countries.

Application: Biblical financial and generosity teaching is needed for all people regardless of location or income.

16 – Tithers are split between who in the family actually makes the donation.



- 40 percent of the time the man usually makes the donation or writes the check
- 35 percent of the time the woman usually makes the donation or writes the check
- 25 percent of the time it is split equally between the two

Observation: Other research indicates that women are the primary givers/donors in the average household, but our research finds that in tithing households, men take a much more active role in the giving that occurs.

Application: For couples to give 10 percent or more of their income, it is imperative that both spouses are in agreement that giving at this level is an important financial priority in their lives. Anything a church or ministry can do to encourage unity in this area will directly impact people’s lives in the area of giving to the church and beyond.

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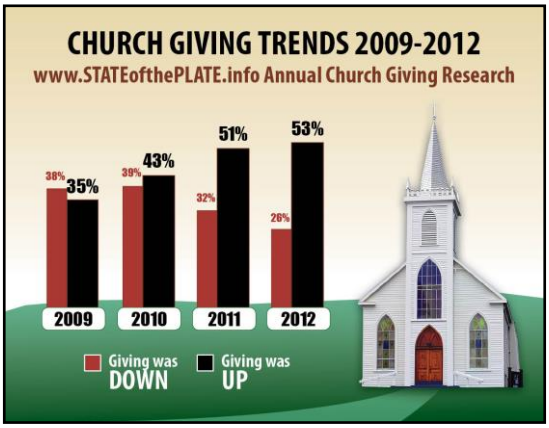
17 – In 2012, most tithers, like other Americans, were affected by the recession.

- 32 percent of tithers said their household income went up last year
- 44 percent saw their income stay the same
- 23 percent saw their income go down

Observation: For many years, the majority of Americans saw their household income go up each year through promotions, raises, cost of living increases, overtime pay, or bonuses. The past five years have been different. Two-thirds of participants have seen their income flat-line or decline.

Application: People in churches need help and encouragement with their finances. While most people's income has stayed the same or gone down, the overall cost of living has still gone up. Biblically-based classes, sermons, devotionals, and materials that help people think and talk through their finances and giving are often greatly appreciated and a great help to families.

18 – In 2012, half the tithers belonged to churches that were rebounding financially.



- 53 percent of their churches saw increased giving
- 45 percent of their churches had three or more months of operating reserves

Observation: Our research over the past five years shows that churches have struggled financially more than any other time period in recent history. Fortunately, churches have begun to rebound financially. Because tithers are heavily invested personally and financially in their church, they are acutely aware of what is happening with the finances in their church. **Application:** It is important to keep people informed about the financial status of a church's finances. In many churches, tithers only make up 10-25% of the giving households in the church, but they often contribute 50-80% of the funding. If your church has experienced giving declines and/or shrinking reserves, it is important that you proactively take steps to teach and encourage biblical financial and generosity principles in your congregation.

19 – In 2012, tithers knew people who have been seriously affected by the economy.

- 89 percent know someone who lost their job this past year
- 65 percent know people who had to take a job for less pay
- 48 percent know people who had to move to find employment
- 28 percent know people that have lost their home through foreclosure
- 23 percent know people who filed bankruptcy.
- One encouraging note: 31 percent financially helped an unemployed person they knew, and 29 percent helped a needy/homeless person.

Observation: The negative impact of our economy on people's lives is real. The vast majority of our survey participants know people on a personal basis who are going through a difficult time personally and financially.

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Application: Churches need to be pro-actively considering ways to mobilize help and resources to assist people in their church and/or community that are struggling with job loss and finances.

20 –Top 5 reasons non-tithing Christians don't give 10 percent or more.

- 38 percent said they could not afford to tithe
- 33 percent said they had too many debts
- 18 percent said the spouses did not agree on tithing
- 15 percent said they believed in proportionate giving
- 14 percent said their bookkeeping/finances were a mess

Observation: People that don't give 10 percent or more know the reason(s) they are not giving. Only 4 percent of non-tithers in our research said they had never thought about giving 10 percent or more. The truth is that nearly every Christian has heard about the idea of giving 10 percent or more, but they have faced mainly practical (not theological) reasons for not moving forward with a decision to give at this level.

Application: It is helpful for pastors and churches to openly acknowledge the financial pressures and fears people face when it comes to giving. We live in a day and age when churches must look to provide biblical instruction, inspiration, and assistance to help move people forward in their financial and generosity journey. Pastors and church leaders should read the section of this report on "Creating a Culture of Generosity: Five Keys to Growing Givers and Giving in Any Church" and "Fifty Best Practices to Increase Church Giving" to see what ideas can be adopted or adapted for use in their congregation.

Important:

At the end of this report you will find the 26 graphs from our 2013 State of the Plate research.

The next section of this report provides helpful information to church, non-profit, denomination, and ministry leaders on how to proactively teach and encourage generosity.

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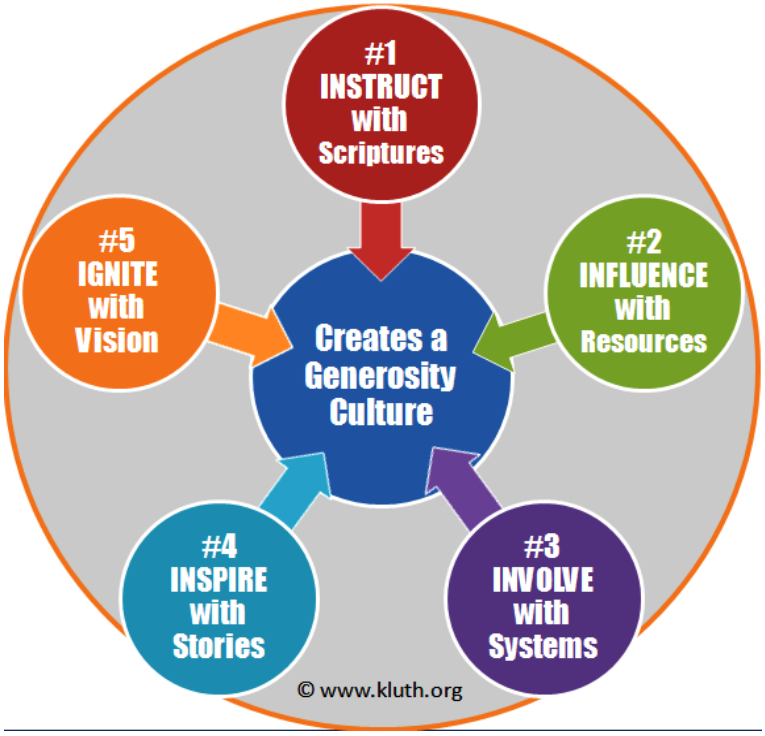
ADDENUM: BONUS MATERIALS – GENEROSITY RESOURCE SECTION

Creating a Culture of Generosity: Five Keys to Growing Givers and Giving in Any Church or Ministry

By Brian Kluth, Bestselling Generosity Author and Publisher of the *State of the Plate* Research on Church and Christian Giving



Our *State of the Plate* giving research provides tremendous insights into the financial and giving practices of tithers–people who donated 10 percent or more to church, Christian, and charitable causes. But for pastors, church and non-profit leaders, and philanthropy experts to real gain from this research, it is important that they understand key principles and practices that can ignite greater generosity and giving.

Just as a car must have all the pistons firing properly to move smoothly down the road, so churches (and non-profits) must have all the "generosity" pistons firing in their organization. But most churches today are stuck in the “Kluth Rule of Thirds” on church giving: 1/3 of the giving records are blank; 1/3 show less than $500/year; 1/3 show over $500/year.

Over the years, I have conducted training seminars for thousands of pastors and leaders from across America and countries around the world. In addition to these speaking engagements, thousands of churches have used my generosity materials to inspire greater generosity and increase giving in their congregation–with some churches experiencing double and even triple digit giving increases. Based on these experiences, the following five principles will help churches of any size anywhere break out of their flat-lined or declining giving rut and take generosity to a whole new level among the families they serve.

1 - INSTRUCT with Scriptures

Generosity and financial teaching in a church should be about the Bible, not the budget, bills, or building. The budget is a spending plan, not the giving goal. When I first came to my church as a senior pastor, the church hadn’t made their budget in four years. I asked why we had a budget we never met, and the treasurer told me they were trying to teach people to give to the budget. I said, “Well, it’s obviously not working, and we need to change our focus. My goal will be to teach people to give to God based on the Bible, not the budget.” Using this approach, our giving went up nearly 90 percent, and we exceeded our budget nine of the ten years I was the senior pastor. The only year we did not exceed our general operating budget (we received 99 percent) was the year we raised hundreds of thousands of dollars in extra cash offerings for facility improvements.

2 - INFLUENCE with Resources

Ultimately people are influenced by what they hear, read, see, study, or talk about. Churches must intentionally expose their people to resources that teach them Biblical truth about finances and generosity. This can happen through sermons, short videos in worship services, seminars, classes, and small groups, but I have learned that the greatest way to influence all the families in a congregation is through written materials that are shared churchwide. Resources such as 30 and 40 Day Generosity Devotionals, flyers, booklets, and church giving cartoons that are viewed or distributed to everyone will have a powerful impact on people’s thinking about generosity and their giving practices, and can sometimes lead to double and even triple-digit giving increases.

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3 - INVOLVE with Systems (collections and campaigns)

Scripture says we are to “collect” people’s financial gifts and offerings. When I was on a ministry trip to India, I was in a small mud hut church that had the biggest offering baskets I had ever seen. They were large plastic waste baskets! When I looked inside the baskets afterwards, the pastor told me that the baskets needed to be this big because he taught his people to “give from whatever they had” In the baskets there was rice, bread, money, eggs, and more. I thought to myself, in America our baskets are too small! For many years the big debate was whether to pass the plate or have a box in the back to receive people’s offerings. The answer today is “yes and more!” Passing the plate, putting a box in the back, providing for EFT giving, online giving, iPhone app giving, putting kiosks or computer terminals in the lobby, having stock brokerage accounts, and accepting gifts in kind are options a church can use to help people be faithful and generous givers. While very few churches will do all of these things, all churches need to do more of these things to help “collect” people’s offerings.

4 - INSPIRE with Stories

In the Bible, we have many examples of generosity stories. King David gave generously to the temple, and his leaders followed David’s example. Barnabas gave the proceeds from the sale of land to help the needy. A little boy’s lunch helped feed five thousand men plus the women and children. A widow’s mite was noticed and commended by Jesus. A woman poured out an alabaster of perfume on Jesus’ feet that was worth a year’s wages. All of these are generosity stories. Stories move us and shape us. They make us laugh; they make us cry; they make us think; and they make us act and react differently. In church, a pastor needs to share some of his own personal generosity stories. People can be invited to tell about how or when they began to give to God. Generosity testimonies can be found on YouTube and generosity websites. I have written a generosity devotional with thirty true generosity stories. Guest financial/generosity speakers will often share moving stories that will inspire people to become more generous. A thank you note read out loud in a service from someone helped through a benevolence gift will lead to more benevolence giving in the future. True generosity stories are a vital piece, a major piston, to helping teach people to become generous.

5 - IGNITE with Vision

Generous giving ultimately flows to need-meeting ministries with vision, not needy ministries. In Scripture, God released resources to big projects that were planned out and clearly communicated (Moses, Nehemiah, David, Paul). In many churches, the goal becomes trying to just meet the budget or keep the doors open another year. We are to bring God’s love inside our four walls, outside of our four walls in our community, and around the world. Our financial goals and projects need to be worthy of people’s support because we are making an impact on people’s lives.

When your church is firing on all five of these generosity pistons, you will create a culture of generosity in your church. I guarantee that you will be amazed at the flow of resources that will flow to and through your ministry to bless a world in need. If God knows he can get resources through your church, he will get resources to your church.

Note: Please contact bk@kluth.org for copyright permission to share this article online or in print publications.

On the following 2 pages you will find helpful committee worksheets
with the 50 best practices, 80 best websites to increase giving,
and a 12-month generosity planning worksheet to implement
many of the ideas from this article.

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50 BEST Practices & 80 Websites to
INCREASE CHURCH GIVING

By Brian Kluth for MAXIMUMgenerosity.org Church Giving Seminars

TEACHING – Classes, Groups, Seminars

SS Curriculum GenerousLife.org Compass1.org Crown.org Pastors.com Goodsenseministry.com kluth.org/children.htm StewardshipMinistries.org DaveRamsey.com GenerousChurch.com

Small Group Curriculum See #1

Seminars Compass1.org Crown.org GodIsYourProvider.com MyFamilyForms.org GoodSenseMinistry.com BobMarette.com

TEACHING – Written Materials

Churchwide 30 or 40 Day Generosity Devotionals GenerousLife.org MAXIMUMgenerosity.org GenerousChurch.com

eDevotional and Website Generosity Campaign GiveWithJoy.org GenerousLife.org

Financial or generosity tracts/flyers/mailers MAXIMUMgenerosity.org Crown.org MyFamilyOrganizer.org

Cartoons on Giving/Finances MAXIMUMgenerosity.org

Estate Planning Resources Denominational resources MyFamilyOrganizer.orgNationalChristian.com VisionResourcing.com PlannedGivingMinistries.com Compass1.org Fulcrumps.com

Newcomer/Membership Class resources GenerousLife.org MAXIMUMgenerosity.org

PREACHING & WORSHIP SERVICES

Preaching Messages Sermoncentral.com GenerousLife.org MAXIMUMgenerosity.org GenerousGiving.org GiveWithJoy.org

Guest generosity speaker Denominational resources Compass1.org Crown.org GenerousLife.org GenerousChurch.com

Generosity testimonies (live or video) GenerousLife.org GiveWithJoy.org MAXIMUMgenerosity.org GenerousGiving.org

Dramas with financial or generosity theme GoodSenseMinistry.com GenerousGiving.org

Weekly Worship Service Offertory Verse/Slide MAXIMUMgenerosity.org iStockphoto.com Bigstockphoto.com

Videos with financial/generosity theme Bluefishtv.com MAXIMUMgenerosity.org GiveWithJoy.org GenerousLife.org StewardshipMinistries.org GoodSenseMinistry.com Sermonspice.com

SHEPHERDING & COUNSELING

Budget/Credit Counselors/Coaches Crown.org GoodSenseMinistry.com DaveRamesy.com

Benevolence Offering & Assistance Crown.org

Career Guidance CrossroadsCareer.org CareerDirectOnline.org

Referral to a Christian Financial Professional Kingdomadvisors.org

Estate/Planned Giving Services Denominations Nationalchristian.com Fulcrumps.com iDonate.com KingdomAdvisors.org PlannedGivingMinistries.com VisionResourcing.com

Target Group Ministries (single parents, women, business owners/professional, etc.) Crown.org FCCI.org

Community/Denomination Foundation Referral Nationalchristian.com Denomination resources

Financial & tax planning for church staff ECFA.org ClergySupport.com KingdomAdvisors.org

Ministering to people with the gift of giving GenerousGiving.org StewardshipMinistries.org Compass1.org Crown.org TheGathering.com KingdomAdvisors.org NationalChristian.com MinistryWatch.com

Collecting special offerings for the needy World Vision Compassion Samaritans Purse Angel Tree & many more

COLLECTIONS & ADMINISTRATION

Offering Envelopes OneWriteCo.com Americanchurch.com EnvelopeService.com ChurchBudget.com Wengercorp.com

EFT-Electronic & Online Giving available Vancoservices.com Directtithing.com eTransfer.com e-Tithes.com eGive-usa.com Paypal.com NetworkforGood.org

iPad, Tablet & Smart Phone Giving Sqareup.com Paypal.com PushKGiving.com

Giving kiosks in churches GivingKiosk.com ChurchMediaKiosk.com Phoenixkiosk.com

Stock brokerage giving account

Community/Denomination Foundation account Denominational resources NationalChristian.com

Accept donated assets and gifts-in-kind iDonate.com NationalChristian.com

Legacy Club of promised estate planning gifts PlannedGivingMinistries.com Fulcrumps.com MyFamilyForms.org

Annual confidential analysis of giving patterns MAXIMUMgenerosity.org .CapacityAssessor.com DonorScope.com

Review national church salary survey studies Nacba.net ChristianLeadershipAlliance.com

Church Banking Services, Loans, Bonds ECCU – ACCU – CCCU Credit Unions, Bank of the West, Zeigler

Giving statements/chart sent out 3-4x/year MAXIMUMgenerosity.org

Financial newsletter sent w/statements MAXIMUMgenerosity.org

Faithful church accounting practices & standards ECFA.org CapinCrouse.com ChurchLawToday.com Nacba.net

Generosity info in church bulletin and newsletter

Policy & practice of church faithfully giving 10%+

90-Day Tithing Challenge Guarantee www.MAXIMUMgenerosity.org AnnualStewardship.com

LEADERSHIP TRAINING

Speakers & Events for Pastors & Leaders BrianKluth.org MAXIMUMgenerosity.org ECFA.org Compass1.org GlobalGenerosity.org ChristianStewardshipNetwork.com ChristianLeadershipAlliance.com StewardshipMinistries.org Goodsenseministry.com Crown.org VisionResourcing.com

Training Videos and Materials for Pastors/Leaders Kluth.org Compass1.org VisionResourcing.com GlobalGenerosity.org

Staff/leaders asked or required to be faithful givers

Financial ministry leader/committee established to advance Biblical $ teaching and generosity Kluth.org Compass1.org ChristianStewardshipNetwork.com VisionResourcing.com Crown.org GoodSenseMinistry.com

Written financial, borrowing, generosity philosophy, principles, practices & policies ECFA.org MAXIMUMgenerosity.org www.Nacba.net

CAMPAIGNS

Annual Stewardship Campaign or Pledge Drive GenerousLife.org MAXIMUMgenerosity.org GenerousGiving.org StewardshipResources.org Barnabasfoundation.com AnnualStewardship.com

Missions Faith Promise ACMC.org TheMissionExchange.org

Building/Capital Campaign Services/Resources GenerousLife.org 30 & 40 Day Devotionals, MAXIMUM Generosity, Abundant Giving Campaign In-a-Box, Arks, AG Financial Solutions, Dickerson-Bakker, Excel Ministries, Ministry Campaign Services, The Timothy Group, Generis, InJoy Stewardship, RSI, Cargill, The Gage Group, TLC Ministries, Stewardship Enrichment

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Part 2: 12-MONTH GENEROSITY PLANNING WORKSHEET

Determine which best practices you will schedule, research, initiate, and/or implement in your church.

See 50 Best Practices Sheet…	See:	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
TEACHING		* = Good month to consider doing.											
SS Classes $ Curriculum	1	*	*	*	*	*				*	*	*	
$ Small Groups Offered	2	*	*	*	*	*				*	*	*	
Financial Seminar	3	*	*	*	*						*		
All-church 30 or 40 Day Devotional	4	*	*	*	*	*				*	*	*	
Stewardship Campaign or Pledges	48	*	*	*	*	*				*	*	*	
Estate Planning Seminar	20	*	*	*	*	*				*	*	*	
Incorporate in membership class	9	*	*	*	*	*				*	*	*	
$ Tracts/flyers in lobby or mailed	6	*	*	*	*	*	*	*	*	*	*	*	*
Children's or Youth Curriculum	1	*	*	*	*	*				*	*	*	
Church Giving Cartoons	7	*	*	*	*	*				*	*	*	
PREACHING & WORSHIP													
Weekly generosity verse/slide	14	*	*	*	*	*	*	*	*	*	*	*	*
Preaching message or series	10	*	*	*	*					*	*	*	*
Giving testimonies (video or live)	12	*	*	*	*	*				*	*	*	*
Dramas	13	*	*	*	*	*				*	*	*	*
Video clips on Finances/Generosity	15	*	*	*	*	*				*	*	*	*
SHEPHERDING & COUNSELING													
Budget Counselors Trained/Available	16	*	*	*	*	*	*	*	*	*	*	*	*
Benevolence Ministry	17	*	*	*	*	*	*	*	*	*	*	*	*
Career Guidance Help	18	*	*	*	*	*	*	*	*	*	*	*	*
Estate/Planned Giving Seminars, Handouts or Resources	20												
Ministry to people with gift of giving	24	*	*	*	*	*	*	*	*	*	*	*	*
COLLECTIONS & ADMIN													
Benevolence offerings collected	17	*	*	*	*	*	*	*	*	*	*	*	*
Offering Envelopes offered or sent	26	*	*									*	*
EFT &/or Online giving setup/offered	27	*	*	*	*	*	*	*	*	*	*	*	*
iPad, Tablet & Smart Phone Giving	28												
Stock brokerage acct setup/offered	30	*	*	*	*	*	*	*	*	*	*	*	*
Community/Denom Foundation Acct	31	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Club mailing/seminar	20/32												
Annual confidential giving analysis	33	*	*										
Financial info on church website	34	*	*	*	*	*	*	*	*	*	*	*	*
Review salary survey info	35									*	*		
List of pending projects needing funds		*	*	*	*	*	*	*	*	*	*	*	*
Send giving statements (3-6x/year)	37	*		*		*		*		*		*	
Financial newsletter (3-6x/year)	38	*		*		*		*		*		*	
$ Info (& articles) bulletin & newsletter	40	*	*	*	*	*	*	*	*	*	*	*	*
Training for Pastor(s), Staff, Leaders	43/44	*	*	*	*	*	*	*	*	*	*	*	*
Establish Leader or Committee	46												
Written philosophies, practices, etc.	47												
CAMPAIGNS													
Annual stewardship or pledge drive	48									*	*	*	
Ninety Day Tithing Challenge Guarantee	42	*	*	*	*	*				*	*	*	
Building/Capital Fund Campaign	50			*	*	*					*	*	
Other idea(s)		*	*	*	*	*				*	*	*	

Author: Rev. Brian Kluth, guest speaker, author of the bestselling 30 and 40 Day www.GenerousLife.org devotionals and www.GiveWithJoy.org radio stories & eDevotional.

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10 Biblical and Practical Reasons to Give 10% or More

As materialism and consumerism have infiltrated our lives in recent decades, many people have drifted from any biblical moorings concerning their Christian giving. Here are 10 biblically-based and practical reasons to make giving 10 percent or more to God's work the highest financial priority in your life.

1 - It is a proven pattern of giving done by Christ's followers for many generations. In 1899, a bibliography was compiled of books related to systematic Christian giving. There were more than 500 books listed in this bibliography from over 100 years ago, demonstrating a long tradition of open-handed giving. Yet many Christians today do not understand the importance of faithful and generous giving. GENESIS 14:17-20, GENESIS 28:16-22, LEVITICUS 27:30, PROVERBS 3:9-10, MALACHI 3:7-15, MATTHEW 23:23

2 - It will give the Lord first place in your life. If I saw your financial records, I would quickly know who or what you value. By giving the best of what you have to God, you are expressing your allegiance to him. You will grow in your respect for the Lord and will see him working more actively in your life. DEUTERONOMY 14:23, MALACHI 1:6-8

3 - It will bring God's wisdom and order to your finances. If I get dressed in the morning and get the first button out of place on my shirt, all the rest of the buttons will be messed up, too. When it comes to finances, the first "button" to get in place is your giving. When you get this area in order, everything else follows. Giving is also the only known antidote for "affluenza" (the desire for more things), which permeates our world today. MATTHEW 6:19-21, MATTHEW 6:24-34; LUKE 12:16-21, I TIMOTHY 6:6-10, 17-19; ECCLESIASTES 5:10

4 - It will serve as a practical reminder that God is the Owner of everything in your life. By faithfully giving the Lord 10 percent or more of all you ever receive, you are actively acknowledging his ownership in your life. As someone once told me, "God owns it all, and God loans it all." We are not owners, only temporary possessors and managers of what God entrusts to us during our lifetime. I CHRONICLES 29:11-18, PSALM 24:1-2, PSALM 50:10-12, HAGGAI 2:8

5 - It will allow you to experience God as your Provider. One of the most amazing things about learning to faithfully give to the Lord is the joy you will experience when you see God provide for you in creative ways that show His love for you as your Heavenly Father. I KINGS 17, PROVERBS 3:9-10, MALACHI 3:7-15, HAGGAI 1:4-11, HAGGAI 2:15-19; LUKE 6:38, DEUTERONOMY 28, PHILIPPIANS 4:15-19, MARK 12:41-4470

6 - It will encourage your spiritual growth and trust in God. There will be times when you will decide to be a faithful giver of what is in your hand, even when you have no idea how you will make it through the coming day, week, or month. By going ahead and giving to God, your trust in the Lord will grow, and you will grow in your ability to see Him provide. DEUTERONOMY 14:23, PROVERBS 3:5-6, MALACHI 3:8-10, HAGGAI 1:4-11, HAGGAI 2:15-19; 2 CORINTHIANS 8:5

7 - It will ensure you of treasure in heaven. Jesus encourages you to store up treasure in heaven. The only way to do this is to live generously now. Someone once said, "We can't take it with us, but we can send it on ahead." I TIMOTHY 6:18-19, MATTHEW 6:19-21, HEBREWS 6:10, III JOHN 8, I SAMUEL 30:22

8 - It will strengthen the work and outreach of your local church. Many churches struggle due to lack of finances. However, when people in a congregation gain a vision of being faithful givers to God at their local church, the whole spirit of a church begins to change—needs are met, people are cared for, more outreach begins to take place, and long-awaited improvements start to happen. God-given momentum builds as people honor the Lord through their giving at church. ACTS 2:42-47, ACTS 4:32; 2 CORINTHIANS 9:12, 13

9 - It will help provide the means to keep your pastor(s) and missionaries in full-time Christian service. It has always been God's plan that his servants are taken care of by his people. Many pastors and missionaries are struggling financially or are even leaving the ministry because of a lack of adequate finances. Your faithful giving can make sure this does not happen among the pastors or missionaries you know. I CORINTHIANS 9:9-11,14; I TIMOTHY 5:17-18, III JOHN 5-8, PHILIPPIANS 4:15-19, GALATIANS 6:6, LUKE 8:3, II KINGS 4:8-10

10 - It will help accomplish needed building projects and renovations. Some of the most exciting times in the life of a church or ministry occur when facilities are being improved or expanded to help reach more people for Christ. But for building projects to succeed, large and extraordinary gifts are needed. Building projects only happen well with special gifts that are "above and beyond" what people normally give. This usually happens when people make sacrificial gifts or pledges (by going without something so they can give more) or because they give generously from "whatever they have" (including possessions, property, or wealth). 2 CHRONICLES 24:4-14, EXODUS 35,36; II KINGS 12:2-16, EZRA 1:4-6, I CHRONICLES 29:2-19

Author: Pastor Brian Kluth, founder of the www.GenerosityPledge.org Movement. Excerpt from the 30 & 40 Day www.GenerousLife.org Bible devotionals for church-wide distribution.

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"WISE GIVING" Q&A Video Series – Answers to Commonly Asked Questions About Generosity, Tithing, and Charitable Giving

These videos were produced by Brian Kluth in cooperation with ECFA and a grant from the Maclellan Foundation. Permission is given to share on church and ministry websites, emails, eNewsletters, and in church worship services, classes, or groups. ECFA members are allowed to use the videos from the links below. Non-ECFA members should use the videos without the ECFA logo at ***WISE GIVING Q&A YouTube Channel***

Click on any question to view the 1-2 minute video answer

1. Should I give if I'm in debt?
2. What is tithing? Should Christians tithe? Isn't tithing only part of the Old Testament law?
3. What if my spouse doesn't want me to give?
4. If I am poor and living on a small income, should I give?
5. I can't afford to donate money, but I donate my time--isn't that enough?
6. Am I required to give all my donations only to my church?
7. If I want to start tithing, should I give 10% of the net or gross amount of my paycheck--before or after taxes?
8. If I don't have a job, should I give?
9. I want to start giving 10% or more to God's work, but I'm afraid, what should I do?
10. What are some helpful Christian devotionals and books that can teach me about living generously?
11. What are the 5 different responses people have about giving to God?
12. What does the Bible teach about where to give?
13. What are the 7 keys to becoming more generous?
14. How important is it to faithfully support my local church?
15. 23 things the Bible teaches about giving and generosity.
16. As a Christian, why should I make it a priority to give financial gifts to the LORD's work?
17. What is the difference between tithes and offerings?
18. How much should I give and where should I give?

Q&A VIDEOS PROVIDING PRACTICAL ADVICE ON CHARITABLE GIVING:

1. What are 5 best tips for making smart donations?
2. What are 5 ways to teach my children to be more generous?
3. How can I stop receiving so many fundraising letters, emails, texts, phone calls, and solicitations?
4. How can I avoid charity scams?
5. How can you find information about charities and churches?
6. According to the IRS, what are the 5 most common non-cash donations people make?
7. How can I find good organizations to support?
8. What is EFT, online, internet, text, and mobile app giving? Is this a good idea to give this way?
9. What should I know about an organization before giving a donation?

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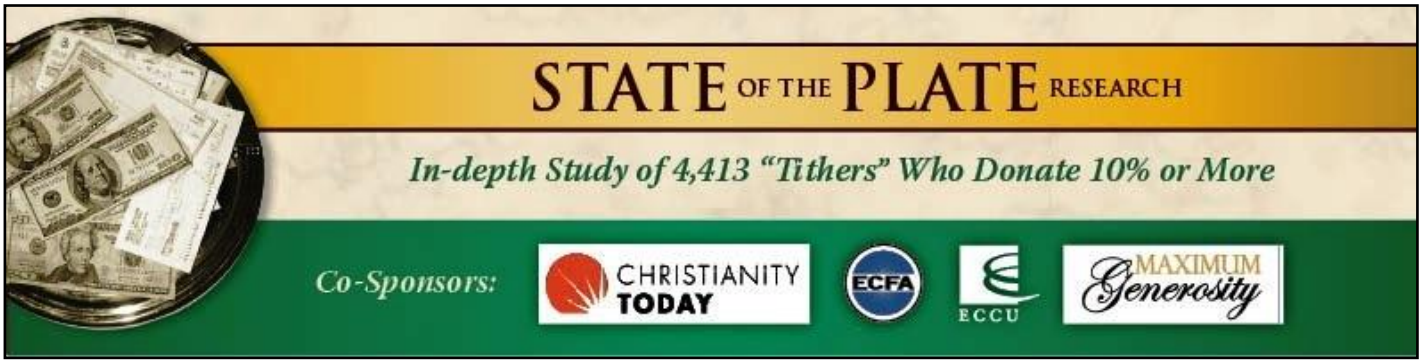


NEWS RELEASE

Contact: Brian Kluth
Availability: 24/7 by phone, in Denver studio, Skype, or nationwide for TV/Radio/Print interviews.
Landline: 303.346.5332 **Cell/text**: 719.930.4000 **Email:** bk@kluth.org
Location: Denver, CO **TIME ZONE:** Mountain
Research Website: www.StateofthePlate.info **Brian Kluth Media website:** www.BrianKluth.com

Note: A 15-page media summary with 26 graphs is available upon request to reporters and producers at the www.STATEofthePLATE.info website.

RESEARCH: 10 Million Tithers Donate More Than $50 Billion

New study provides an inside look at big givers to religion.

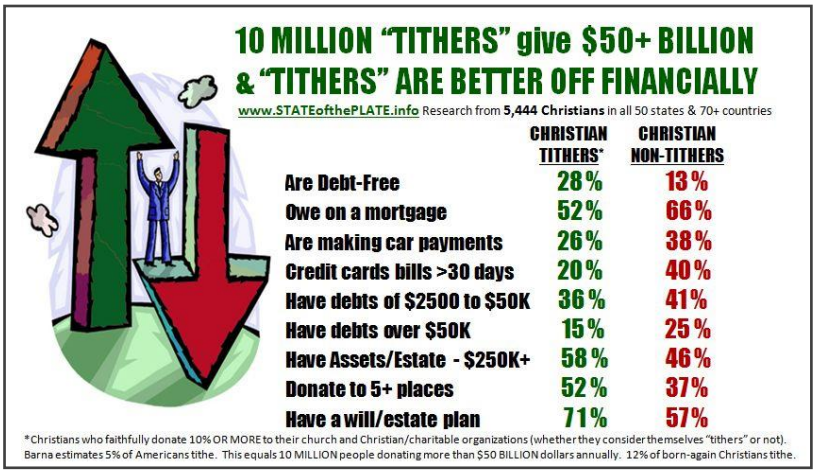
There are an estimated 10 million tithers in America that donate more than $50 billion annually to religious and charitable causes. A new 5-year constituency study released by the *State of the Plate* gives an inside, in-depth look at the financial, giving, and spiritual practices of 4,413 people who donate 10 percent or more each year.

Survey participants came from all 50 states, all types of churches, and all income levels. The full report, *"20 Truths about Tithers,"* provides 27 pages of valuable information on this important group of givers for the media, pastors, church, and non-profit leaders.

While many who donate 10% or more may not consider themselves "tithers" because of its connection to Old Testament teaching, this practice has been observed by many devoted Christians for centuries and is still voluntarily practiced by millions today.

Notable *State of the Plate* findings:

- 77% of those who "tithe" give 11%–20% or more of their income, far more than the baseline of 10%.
- 97% make it a priority to give to their local church.
- 70% "tithe" based on their gross income, not their net.
- 63% started giving 10% or more between childhood and their twenties



- Tithers carry much less debt than most people and are financially better off than Christian non-tithers—80% of "tithers" have no unpaid credit card bills; 74% have no car payments; 48% own their home; and 28% are completely debt-free.

Continued on the next page…

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Press Release – Page 2

What keeps non-tithing Christians from giving: 38% say they can't afford it; 33% say they have too much debt; and 18% said their spouse does not agree about tithing.

Brian Kluth, founder and publisher of the annual State of the Plate research says, "While the idea of tithing has been around for centuries, very little has ever been known about this group of significant givers. Now for the first time, our research provides an in-depth look at the most important group of givers to religion. Without their generous and faithful support, most churches and Christian non-profits would quickly cease to exist."

The fifth annual *State of the Plate* constituency survey was led by Brian Kluth of Maximum Generosity and co-sponsored by Christianity Today, ECFA, and Evangelical Christian Credit Union. For the complete *State of the Plate* executive report, "20 Truths about Tithers," go to StateofthePlate.info.

# # #

Research Calculations, Demographics, and Methods

Calculations for 10 million Americans tithe over $50 BILLION:

315,000,000	**Population in America** [1-United States Census - Wikipedia]
208,845,000	**66.3 percent are 18 years or older (23.7 percent under 18)** [2-US Census]
10,442,250	**5 percent tithing adults** [3-See table below]
x $48,112	**Per capita income in the United States** [4-World Bank]
= $502,397,532,000	**Cumulative annual income of tithers**
x 10%	**Minimum amount tithers give**
= $50,239,753,200	**Minimum donations given by tithers (those who donate 10% or more)**

Barna Research on Tithing (people donating 10% or more)		
Year	All Adults	Born-Again
1995	4%	9%
2000	6%	12%
2005	7%	12%
2007	5%	10%
2012	5%	12%

Source: Barna Group, www.barna.org. Each study was conducted with 1,000+ U.S. adults, ages 18+ by telephone. Data for January 2012 used a mixed mode methodology, including telephone interviews with landlines and cell phone users as well as online interviews.
"Born again Christians" were defined in these surveys as people who said they have made a personal commitment to Jesus Christ that is still important in their life today and who also indicated they believe that when they die they will go to Heaven because they had confessed their sins and had accepted Jesus Christ as their savior. Respondents were not asked to describe themselves as "born again."
Tithing: Gave at least 10% of their annual income to a church or non-profit organization in the previous year (based on a calculation of giving divided by income). Respondents were not asked if they "tithe."

- **Survey statistics for 4,413 "Tithers"**

	Completed Surveys	Tithers	Percentage of Tithers*
2009	277	227	82 percent
2010	1,139	882	77 percent
2011	1,647	1,318	80 percent
2012	1,126	900	80 percent
2013	2,141	1,804	84 percent
TOTALS	**6,330**	**5,131**	**81 percent**
Multi-Year Participants	886	718	14 percent
Unique Survey Participants	5,444	**4,413**	81 percent

**State of the Plate* survey participants includes a high percentage of tithers because our research is constituency-based. Each of the co-sponsors provides programs, products, and services for church

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and non-profit ministry staff, leaders, and volunteers. For this reason, we were able to gain valuable data from 4,413 people who are committed to their Christian faith, generosity, and a variety of Christian and charitable causes. Random sampling phone surveys would never allow us to gain the incredible depth and details into people's finances, giving, lifestyle, and spiritual practices that we experienced with our constituency surveys comprised of 32 questions with 250 response choices.

- **Geographical demographics:** E-mails were sent to individuals in all 50 states representing 7 regions of the country. Using zip code verification software, we were able to confirm that **individuals from every state in the country participated in this research**. Nine percent of survey responders were from other countries.

- **Church Type (denominational/theological) and Sizes:** Survey participants represented churches of all types and sizes: 18 percent attend mainline churches (Lutheran, Methodist, Presbyterian, etc.); 21 percent attend evangelical churches; 22 percent attend independent/non-denominational churches; 23 percent attend Baptist churches; 4 percent attend other churches (Catholic, Orthodox, etc.); 50 percent attend churches under 250 people attending weekend worship services; 34 percent attend churches with 250–999 people attending; and 16 percent attend churches of 1,000 or more attending

- **Type of research conducted:** This annual research is done as a CONSTITUENCY SURVEY. Each participating group (MAXIMUM Generosity, Christianity Today, EFCA, and ECCU) sent e-mail communications and provided website links for their individual constituencies and partners to participate in this online research. Each group serves thousands of pastors, churches, church leaders, and individual Christians through their publications, products, and services. Because this is constituency survey and not a random sampling study, a scientific error margin is not included. We do not claim our statistics are representative of all Americans, but our research does give a highly accurate and detailed picture of the financial, giving, and spiritual practices of more than 4,000 people from every state of the nation, all income levels, and across denominational lines. Over the past five years, our annual research findings have been compatible with major church-giving research studies done by many nationally recognized groups. The following are groups we recommend when writing about or researching church, Christian, or religious giving in America:

    - Hartford Institute for Religion Research
    - Leadership Network, Barna Research Group
    - The Lake Institute on Faith & Giving
    - The Alban Institute
    - LifeWay Research
    - The State of Church Giving by the Empty Tomb,
    - National Association of Church Business Administration (NACBA)
    - Non-Profit Finance Fund Survey
    - Science of Generosity – University of Notre Dame
    - Church Budget Priorities Survey by *Your Church* magazine
    - New Barna Study Explores Trends Among American Donors

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Related Articles, Research, and Resources on Tithing/Giving

- 1953 ARTICLE George Gallup Research on tithing
- 1999 ARTICLE FOOTNOTE Giving declines from 1968 to 1990. Church members now give 2.66%.
- 1999 REPORT Catholic Philanthropy in America - Report includes references (although no statistics) to tithing for Catholics.
- 2003 BLOG Biblical Stewardship Blog - Research on Church and Christian Giving
- Webpage Generous Giving – Statistics on Giving
- 2005 ARTICLE "The Scandal of the Evangelical Conscience. Why Don't Christians Live What They Preach?" By Ronald J. Sider
- 2005 ARTICLE "Are American Evangelicals Stingy?" Observers discuss whether Christians are generous enough with their money. Compiled by Ruth Moon
- 2005 ARTICLE "Barna: Americans Donate Billions to Charity, But Giving to Churches Has Declined"
- 2008 ARTICLE "Study Shows Trends in Tithing and Donating by Barna Research:
- 2008 ARTICLE "Gallup: Worldwide, Highly Religious More Likely to Help Others"
- 2009 ARTICLE "Empty Tomb: 4% of Americans Give to Church and Religious Organizations"
- 2010 ARTICLE View from the Pew research examines the giving and financial practices of 1029 Christian
- 2011 RESEARCH Church Financial/Giving/Volunteering Study of 1000 Pastors – LifeWay Research, but no specific reference to tithing.
- 2011 ARTICLE "Research: Donors Proceed with Caution, Tithing Declines" by Barna Research.
- 2011 CNN Video National Association of Evangelicals: 100-Member Board of Directors Survey. Does the Bible require Christians to tithe? 58% No, 42% Yes, but 95% personally give 10% or more.
- 2013 RESEARCH New Barna Study Explores Trends Among American Donors

History of the *STATE of the PLATE* Research

The stock market drop in October 2008 ushered in the Great Recession. With the recession came a growing number of stories in newspapers, including the *Wall Street Journal*, national magazines, and prime-time television programs about decreases in giving to churches. Many of the news stories tended to offer anecdotal support based on a national or local reporter calling a few pastors to find out what was happening in local churches. Very few of the stories referenced any national research or solid data to substantiate what was really happening in churches across America. In response, Brian Kluth of Maximum Generosity created the *STATE of the PLATE* research, a survey built to gain helpful data and benchmarks about what really happened with church giving, budgeting, generosity initiatives, and programs to help people in their church and community affected by the recession. In conjunction with the *STATE of the PLATE*, a second personal survey was created to measure the financial, debt, and giving/tithing statistics of individual Christian households.

In 2010, editors from Christianity Today's *Church Finance Today* newsletter and *Leadership Journal* asked to collaborate with Brian Kluth to continue the research on an annual basis. Their goal was to capture benchmarks, statistics, and trend lines that could help church leaders truly know how to "understand the times and to know what to do" in the midst of emerging economic challenges. In 2011, ECFA became a co-sponsor. In 2013, the Evangelical Christian Credit Union (ECCU) became a co-sponsor.

In 2013, *STATE of the PLATE* research primarily focused on the financial, giving, and spiritual practices of tithers (those who donate 10 percent or more to church, Christian, and charitable causes). The 2013 survey was combined with the 2009, 2010, 2011, 2012 personal surveys to share the findings of 4,113 people that give 10 percent or more.

Past research received major media coverage through the *Washington Times* (front page story), *USA Today* (front page info graphic in 2011 and 2012), *Wall Street Journal*, NBC, CBS, ABC, FOX, Associated Press Radio, NPR, Reuters, USA Radio Network, *Prime Time America*, *Chronicle of Philanthropy*, and hundreds of newspaper and print publications around the world, and interviews heard on more than one thousand radio stations.

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Co-Sponsors

About Brian Kluth and MAXIMUM Generosity

Brian Kluth is the founder and publisher of the *STATE of the PLATE* research. In mainstream media circles, he is known as "America's Giving Guy" (www.BrianKluth.com). He is also a best-selling author, speaker, and media commentator. Kluth's best-selling book, *40 Day Journey to a More Generous Life,* has sold more than 500,000 copies. Kluth is the founder of MAXIMUMgenerosity.org, a website and an eNewsletter that is sent to more than 20,000 people. Kluth is a speaker for the www.GiveWithJoy.org radio program and the www.GenerosityPledge.org movement.

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Cell/text:720.432.2422| Landline Office/Home: 303.346.5332 Email: bk@kluth.org
MAXIMUM Generosity | 9415 Wickerdale Ct. | Highlands Ranch (Denver), CO 80130

About Christianity Today

Christianity Today, based in Carol Stream, Illinois, is a not-for-profit Christian media ministry founded by Billy Graham in 1956. It publishes nine publications, including *Christianity Today*, *Leadership*, and *Church Finance Today* and an award-winning website reaching more than 2.5 million unique visitors monthly.
CONTACT INFORMATION: Marian Liautaud, Editor | Email mliautaud@christianitytoday.com
Christianity Today International | 465 Gundersen Drive | Carol Stream, IL 60188| 630.260.6200

About ECFA

Located near Washington, D.C., ECFA is an accreditation agency with more than 1,600 members and is dedicated to helping Christian ministries earn the public's trust through adherence to Seven Standards of Responsible Stewardship. Founded in 1979, ECFA provides accreditation to leading Christian nonprofit organizations that faithfully demonstrate compliance with established standards for financial accountability, fundraising, and board governance. Members include Christian ministries, denominations, churches, educational institutions and other tax-exempt 501(c)(3) organizations. Collectively, these organizations represent more than $20 billion in annual revenue.
CONTACT INFORMATION: Dan Busby, President | Email: dan@ECFA.org
ECFA | 440 W Jubal Early Dr, Suite 130 | Winchester, VA 22601 | Phone: 1-800-323-9473

About Evangelical Christian Credit Union

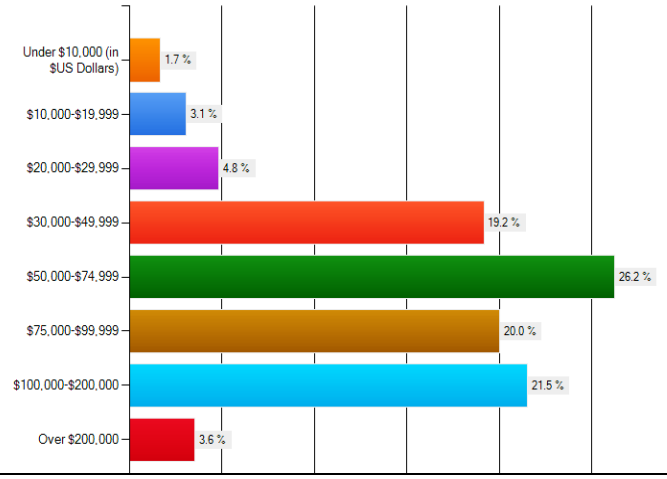
ECCU, based in Brea, California, is an alliance of Christian people and organizations who are committed to fueling Christ-centered ministry worldwide. While their mission extends far beyond banking, ECCU has been providing a wide range of ministry-centric financial services and resources for nearly five decades…to churches, parachurch ministries, Christian schools, missionaries, and other Christian workers.
CONTACT INFORMATION: Email solutions@eccu.org
Evangelical Christian Credit Union | 955 West Imperial Highway | Brea, CA 92821 | 800.634.3228

Main Media Contact

Brian Kluth | MAXIMUM Generosity | 9415 Wickerdale Ct. | Highlands Ranch, CO 80130
AVAILABILITY for TV/RADIO/PRINT Interviews: 24/7 by phone, Skpe, Denver, or nationwide.
Cell/text:719.930.4000| Landline Office/Home: 303.346.5332 Email: bk@kluth.org |

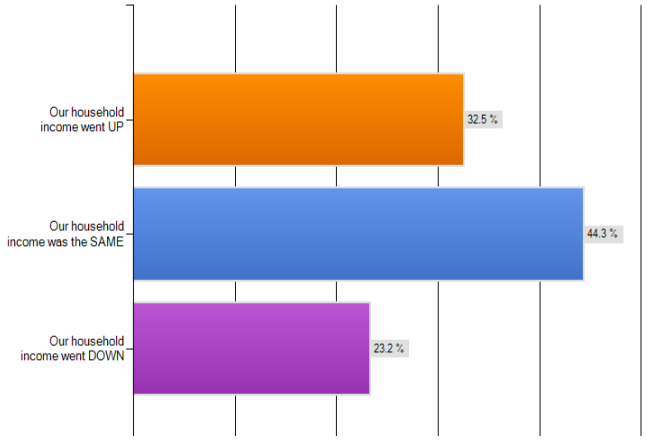
ANNUAL HOUSEHOLD INCOME

What is the approximate range of your annual HOUSEHOLD income?



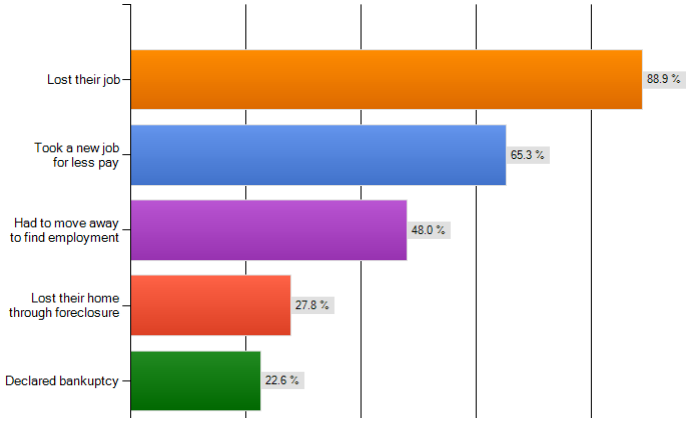
HOUSEHOLD INCOME UP/DOWN/FLAT

What has happened to your OVERALL HOUSEHOLD INCOME in the past 12 months compared to the year before?



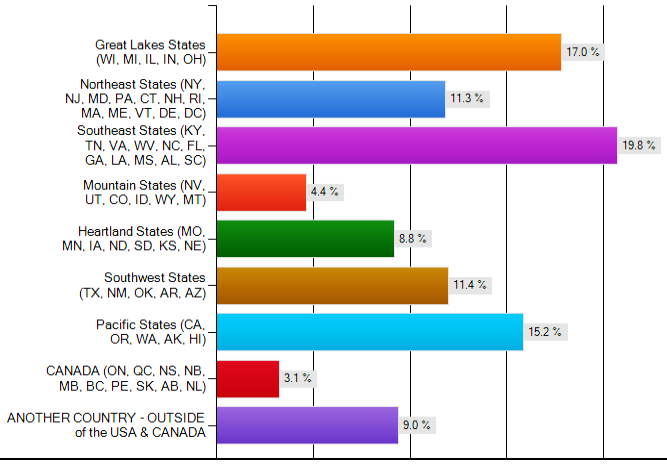
ECONOMY'S IMPACT ON OTHERS

When you think about the people you know in your local church, please check any of the following financial problems you know church families have experienced in the last 12 months...



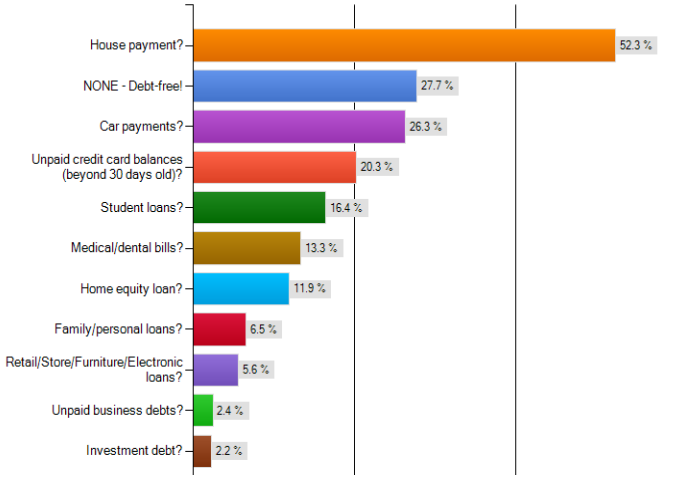
LOCATION

Where do you live?



DEBTS

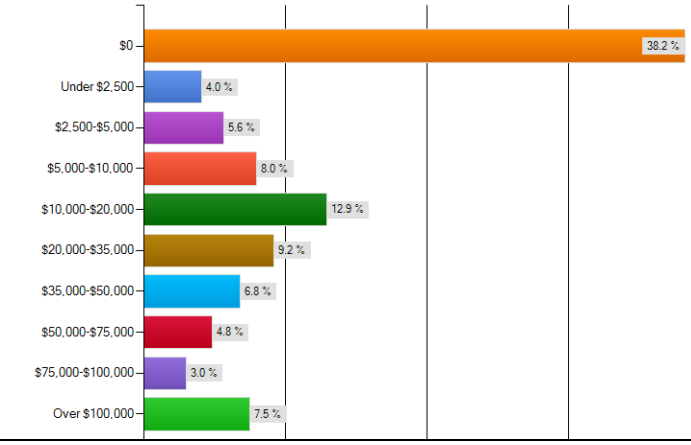
Which of the following items are part of your current debts (check all that apply)?



TOTAL INDEBTEDNESS

(not including house)

How much money do you estimate it would take for you to be able to pay off ALL your debts checked in the previous question (but NOT including or counting a house mortgage)?



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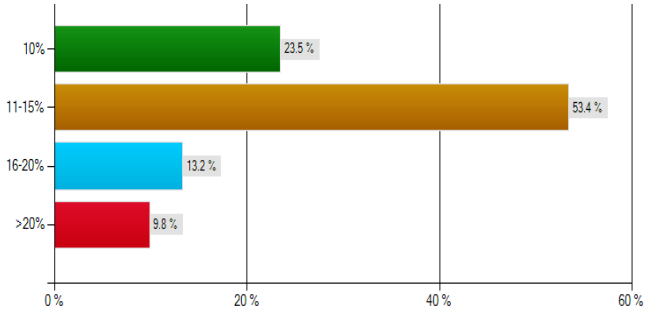
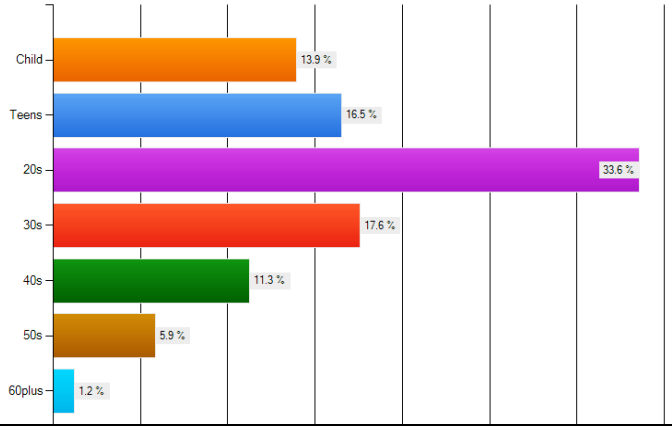
TITHERS – Percent of Income

National research indicates that most people give 2-3% of their household income to charitable and religious organizations and causes. What do you estimate is the % of income you give annually?



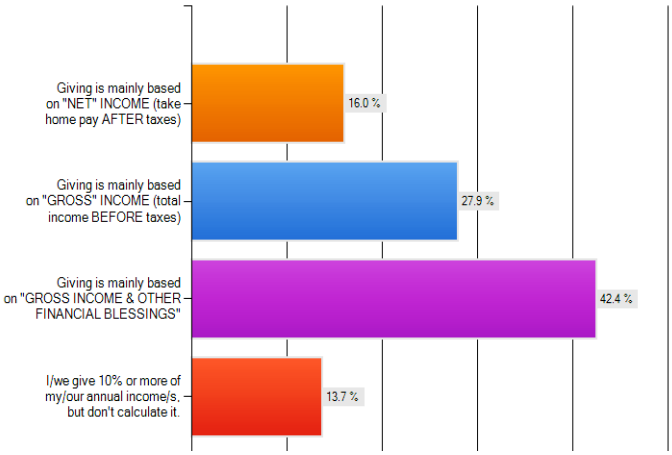
AGE STARTED GIVING 10%

If you actively give 10% or more of your income to the Lord's work, how old were you when you FIRST started this practice? If you do NOT give 10% or more, please skip to question #13.



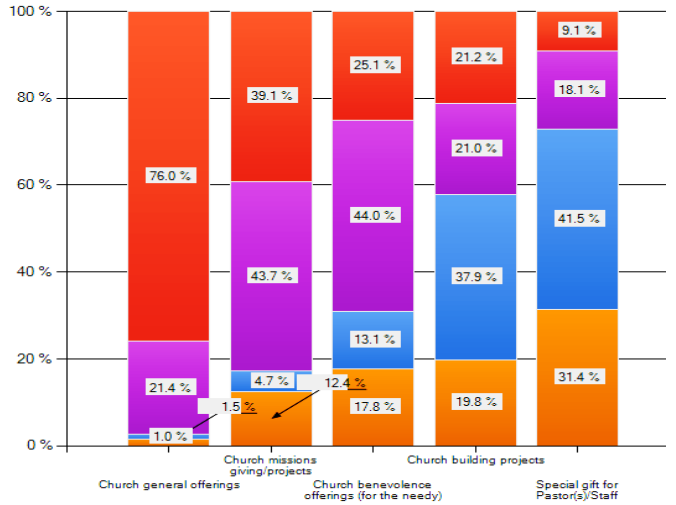
GIVING OFF NET OR GROSS

If you actively give 10% OR MORE to the Lord's work (church and beyond), which "INCOME AMOUNT" do you use to help you calculate the total amount you will give?



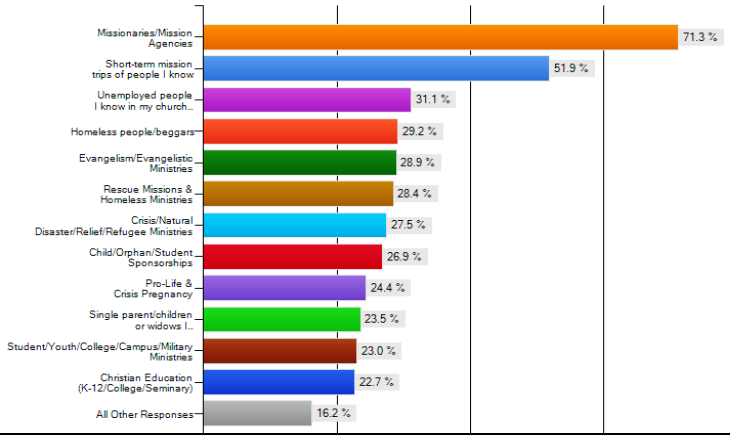
DONATIONS TO CHURCH

In the last 12 months, how often have you financially supported any of the following?



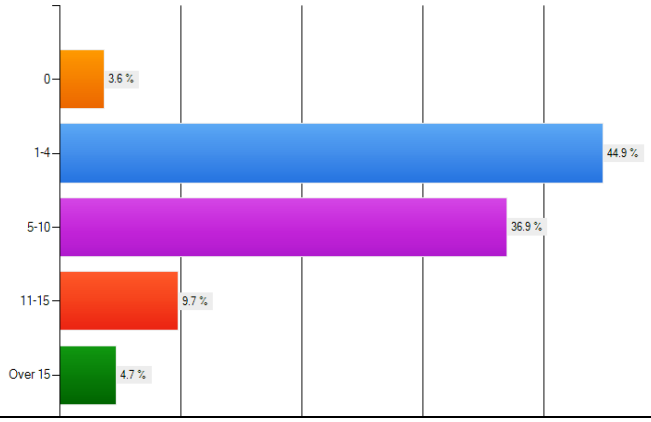
DONATIONS OUTSIDE OF CHURCH

Beyond your giving to your local church, where are other places or people you've given money to the past 12 months?



NUMBER OF ORGs SUPPORTED

Beyond giving at your local church, how many other charities/nonprofits/ministries/missionaries (outside of your church) do you estimate you gave charitable donations to in the past 12 months?



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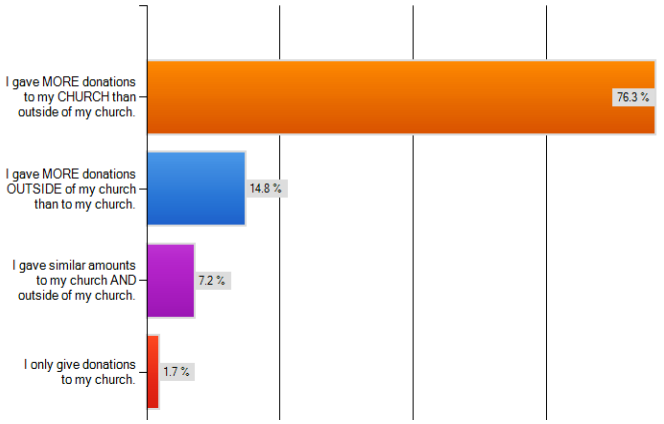
STATE OF THE PLATE FINANCIAL, GIVING, AND SPIRITUAL PRACTICES OF 2013 SURVEYS

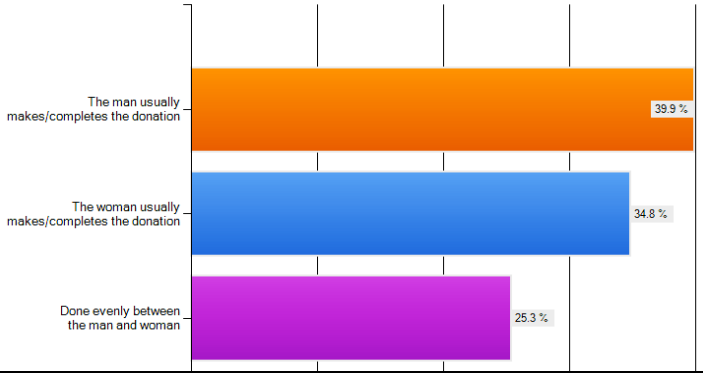
WHERE MOST OF THE MONEY GOES

When you consider the total amount of financial donations you gave in the last 12 months, which of the following statements is true when you compare all the monies you gave to your church (e.g. general and designated gifts) VS. giving outside of your church (e.g. ministries, missionaries, organizations, etc.)?



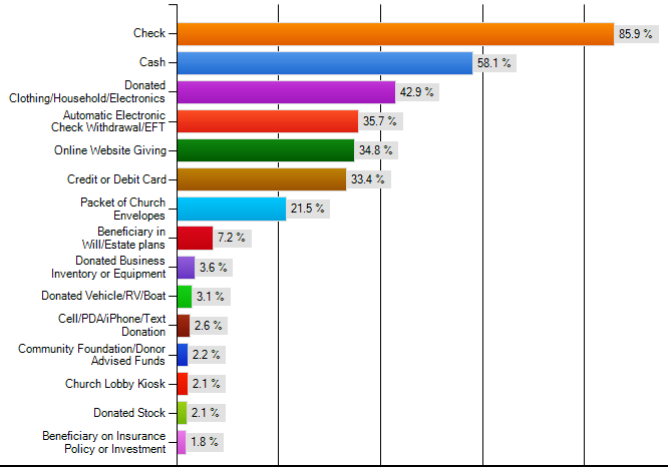
WHO WRITES THE CHECK: Man or Woman?

Once you make a decision to give, who actually makes/completes your church and charitable donations/transactions (i.e. "who" writes the check, gives the cash, goes online, etc.) the majority of the time? If you are a single adult, please choose the first or second option recognizing you make the decision and donation 100% of the time.



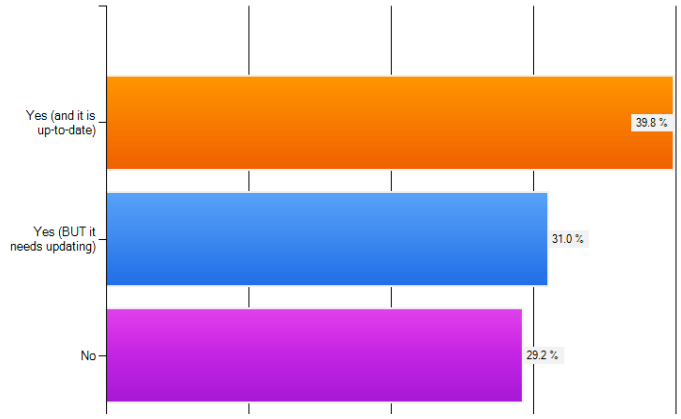
DONATION METHODS

Which of the following ways do you use to give financially to the Lord's work (check ALL that apply)?



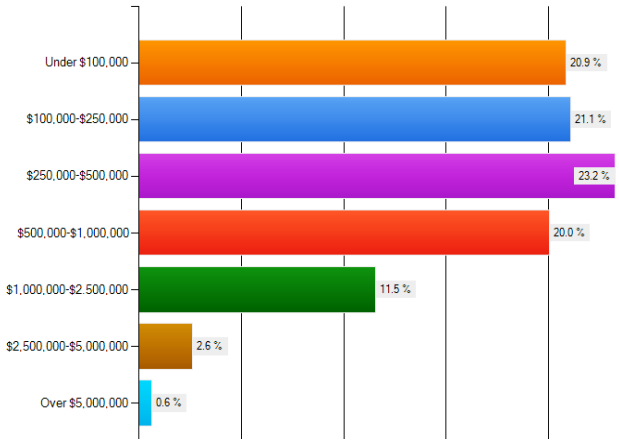
WILLS/ESTATE PLANNING

Do you currently have a legally binding will or estate plan?



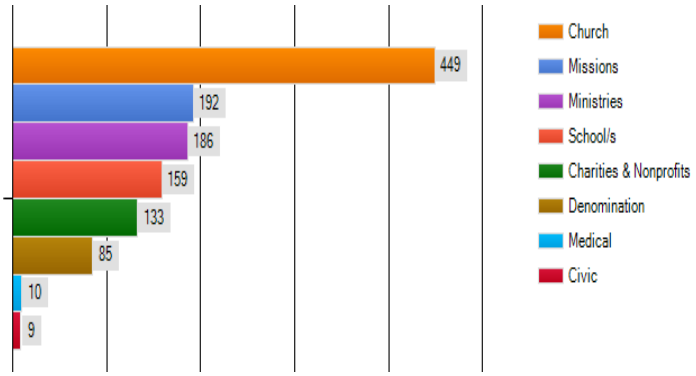
SIZE OF ESTATE

What would you estimate is the current value of your personal estate/wealth/assets (i.e. home/s, vehicles, possessions, life insurance, investments, property, business interests) MINUS any debts/loans/liabilities?



BEQUESTS TO CHURCH & CHARITIES

If you have a will or estate plan, indicate which of the following Christian or charitable groups will receive something from your estate upon your death.



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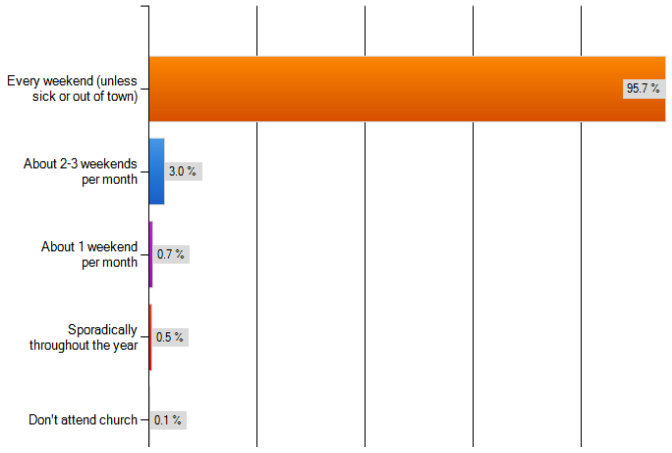
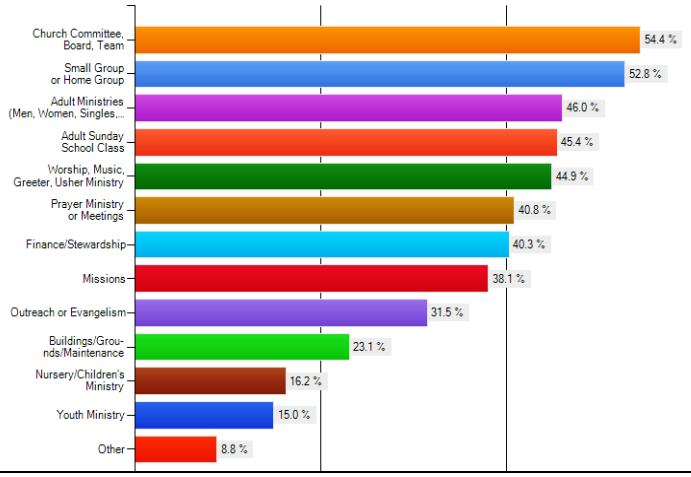
CHURCH ATTENDANCE

How frequently do you attend church?



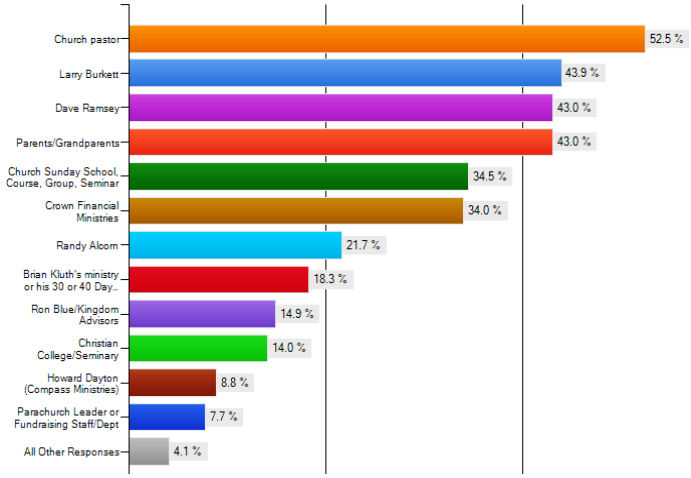
CHURCH INVOLVEMENT

Check any of the following you participate in or volunteer for at your church?



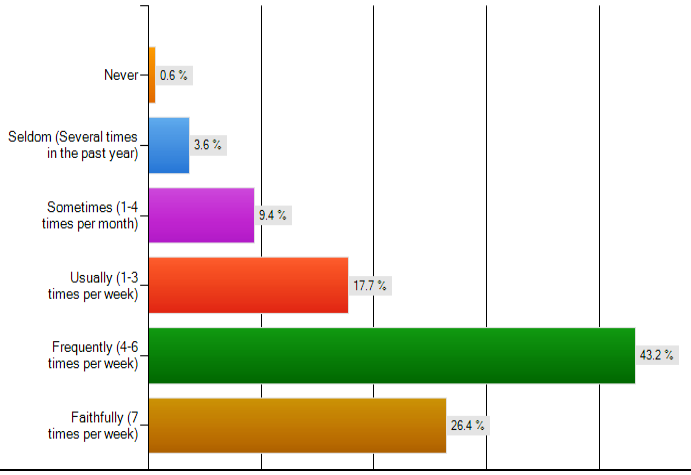
FINANCIAL/GENEROSITY TEACHING

Which of the following people, authors, or ministries have influenced your BIBLICAL understanding of how to manage your personal finances and giving (click ALL that apply)?



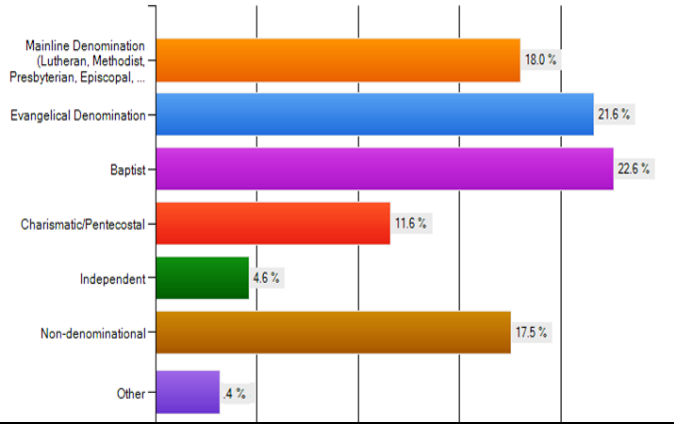
BIBLE READING

Some people attribute regular Bible reading/devotions as an encouragement to wise financial decision making and generous giving. In the past 12 months, how often do you estimate you did Bible reading/devotions at home?



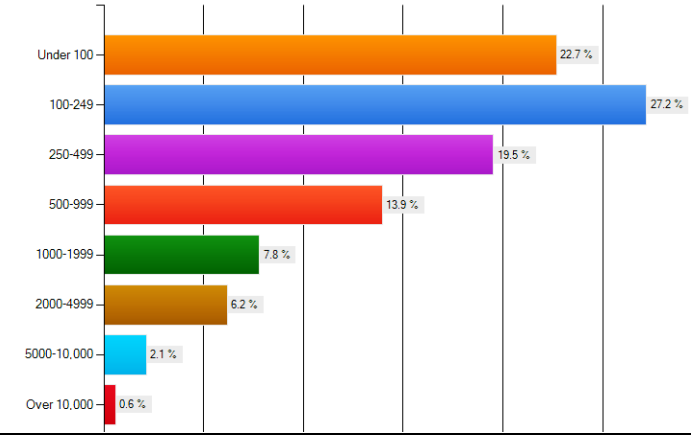
CHURCH AFFILIATIONS

If you know, which of the following BEST REPRESENTS your church's theological leaning or affiliation.



CHURCH SIZE

If you know, what is the average attendance at your church's weekend worship service/s (adults and children)?



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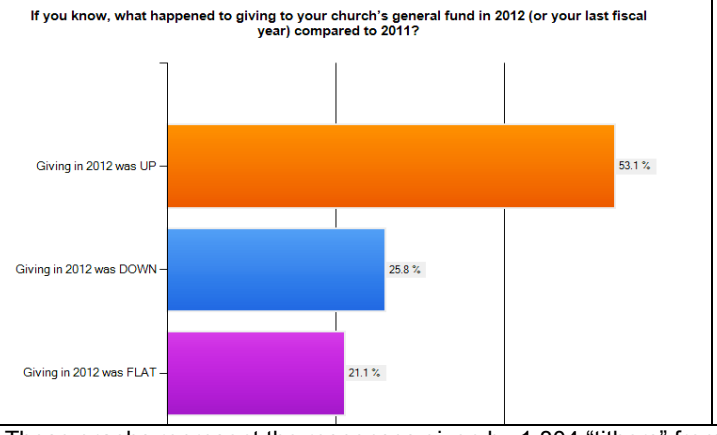
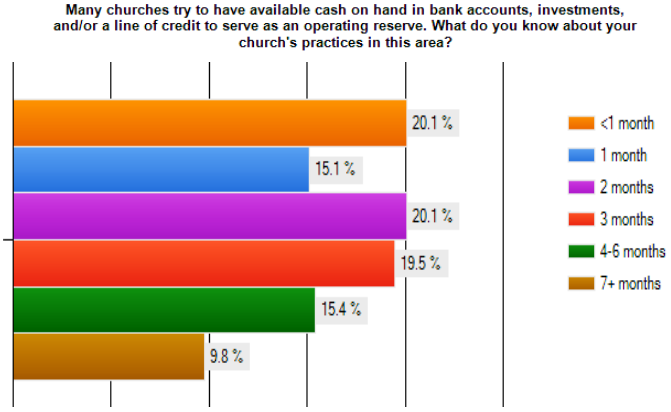
CHURCH GIVING



CHURCH FINANCIAL RESERVES



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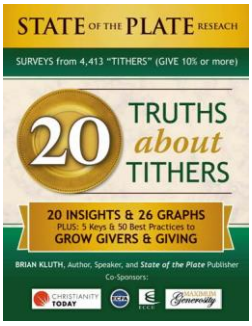
about affordable ways to make this report and other generosity resources available to others.

Ordering Information



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Note: You have the right to freely share this eReport with up to 10 people in your church or organization.
If you would like to make full copies of this report to a larger group of people, please contact Brian Kluth (bk@kluth.org)
about affordable ways to make this report and other generosity resources available to others.

FOR MEDIA SOURCES, REPORTERS, BLOGGERS, WRITERS, AND PRODUCERS:

We have created a special webpage
and summary media report for
print articles, news stories, blogs,
TV radio interviews and talk shows,
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