

## Your People Won't Begin Giving While They Are Drowning



By Mick Tune, Horizons Stewardship

Around 50% of households in the church don't make a financial contribution. The number one most commonly asked question in church stewardship and generosity conversations is, how do we help non-givers to begin giving?

### How do we get non-givers to begin giving?

The magical, buy-it-now-for-\$19.99 solution does not exist. Stop wasting your time and energy on those gimmicks. There are, however, some important longer-term strategies that can actually change the habits of current non-givers.

But, in order for you to reach them, you must know something about your potential givers.

Based on their study of more than 25,000 households nationwide, the Financial Industry Regulatory Authority (FINRA) annual report for 2016 said:

- 60% of households spend more than or all of their income every year
- 46% of households have enough savings to cover just three months of their normal expenses
- 35% of households could come up with \$2000 to fully cover an unexpected expense next month
- 32% of households pay only the minimum on their credit card debts every month

These bleak statistics are the most conservative and the least sobering available. And that's not all.

- 78% of full-time workers say they live paycheck to paycheck
- 56% were in debt over their heads.
- 10% of people making more than 100K per year said they could not make ends meet
- 59% of those higher-end earners said their personal finances were in the red.

*(Stats from [article by Jessica Dickler](#) (CNBC, August 24, 2017), based on a survey by Career Builder.)*

## Is it any wonder why only 50% of our church-going households give to the church?

No number of passionate pleas, cool gimmicks, or amazing sermons will change the overwhelming financial disaster facing these families and cause them to begin giving.

Nothing will change their situations—or their giving dispositions—apart from serious pastoral outreach, care, and stewardship teaching.

Here's how to get started.

### **1. Organize and passionately promote financial management groups in your congregation.**

Consider a church-wide focus and training on managing finances. There is a variety of good curriculum and training available for such ministries, including [Financial Peace University](#) and [Crown Financial Ministries](#). What could be more important than helping people gain control of their lives again? Everyone in your congregation can benefit from these principles, and many of your families are desperate for those life skills.

To help financially stressed families begin giving, you are going to have to find ways to change their lives. Teaching sound financial management principles will not only free your non-givers from the burden of substantial debt, but also allow them to grow in generosity.

## **2. Find ways to reconnect and reassimilate your offline households.**

In every church, there is some significant percentage of families who are offline. Maybe they drifted out of range. Perhaps they never actually established any meaningful connections in the church. Their lack of giving mirrors the weakness of their connection to the church. A great stewardship idea is unlikely to be what re-boots them. Focus, instead, on reconnecting people more deeply than occasional worship attendance. Ask yourself:

- Does your church track and evaluate attendance in connecting activities beyond worship?
- Do you have goals (and strategies to achieve those goals) for participation in education, small groups, service, etc.?
- Is a clear part of the mission of those groups to grow, divide, and multiply?
- Do you regularly (and often) create new groups and opportunities specifically for new and less connected people, or do you simply wait for the few and the brave to break their way into already established groups?
- Do you actively and intentionally connect your newest people in several places, monitoring the bandwidth they are developing before the habits of drift and disconnect can set in?
- You will not grow stewardship if you are not continually and effectively growing your people.

Perhaps we have been fretting over stewardship strategies rather than focusing time, effort, and resources on addressing the foundational needs of these families. It's time to help your people eliminate their financial stress and establish real connections to an active life of faith.