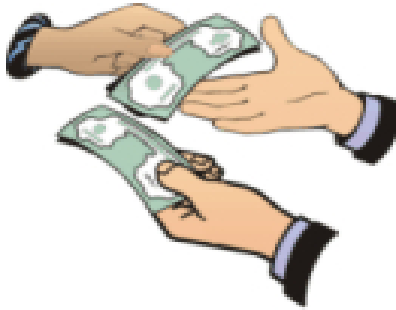




**Diocese of Toronto**  
Anglican Church of Canada

**Why**  
**ANGLICANS**  
**DON'T GIVE**  
**... and What Can**  
**Be Done About It**

*Why*  
*ANGLICANS*  
*DON'T GIVE*  
*... and What Can*  
*Be Done About It*



*Peter J. Misiaszek*  
*Director of Stewardship Development*  
*Diocese of Toronto*  
*March, 2004*

## **Why Anglican Don't Give... And What Can Be Done About It**

It is a great pleasure to be with you today. In fact, I consider it an honour to be invited to speak among God's faithful foot soldiers – the leaders in our parishes who generously give of their gifts of time, talent and treasure.

My name is Peter Misiaszek. As Director of Stewardship Development for our Diocese I am responsible for fostering a climate of giving that helps ensure the financial health and viability of the Diocese of Toronto. Specific areas of oversight include: Stewardship Education and Sacrificial Giving, FaithWorks, Capital Campaign Consultation, The Bishop's Company, The Good Steward Foundation, Planned Giving and Special Events.

By far the most engaging and rewarding area of interest for me is working closely with parishes to help them grow in the area of Stewardship Education and Sacrificial Giving. Teaching stewardship is ultimately about equipping the saints – namely those of us gathered here today – so that we have the tools to help make our parishes vibrant and healthy faith communities.

Today's presentation is a particularly pointed and indeed a relevant one. Albeit the title of my presentation is a bit provocative, it does speak to the fact that Anglicans tend to be a bit reserved when it comes to discussions about money. Politics and religion no longer seem to be taboo, but money certainly remains so.

Why Anglicans Don't Give and What Can Be Done About It? The discussion has more to do with identifying the opportunities to increase the sacrificial giving of our material treasures than with scolding Anglicans for their traditionally low levels of financial support to their churches.

Our discussion today – and I say discussion because I want you to ask questions – will focus on three main topics: a presentation of empirical evidence concerning levels of giving, observations on the rationalization of current giving levels and finally some tangible recommendations about how

to remedy the situation. I call it “Five Things the Anglican Church can do to Increase Donations.”

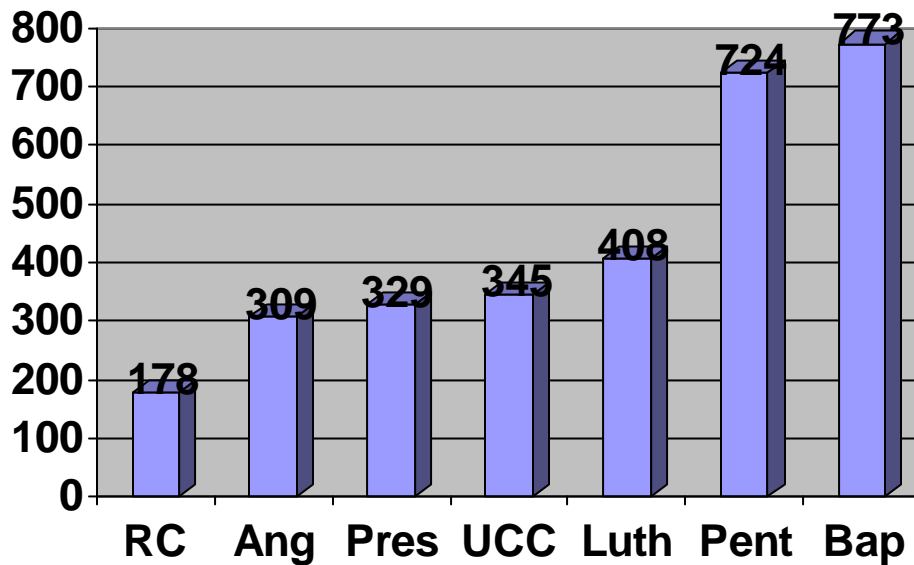
All of the data presented here comes from the Canadian Centre for Philanthropy’s National Study on Giving, Volunteering and Participating that was completed in 1997. This study is believed to be one of the most comprehensive of its kind anywhere in the world. It is an excellent source of information because of its large sample size of 18,000 and because of the detailed information covering volunteering and other forms of community involvement related to religious giving.

There are four generally accepted indicators of religious commitment: attendance, voluntarism, membership in faith-based organizations and ones self-perception as being very religious. Time and again research has demonstrated that those who have strong levels of commitment in all these areas are more likely to be generous givers compared to those who have lower levels of commitment.

So now I want to evaluate these indicators of religious commitment. They are quite revealing when comparing Anglicans to other faith groups.

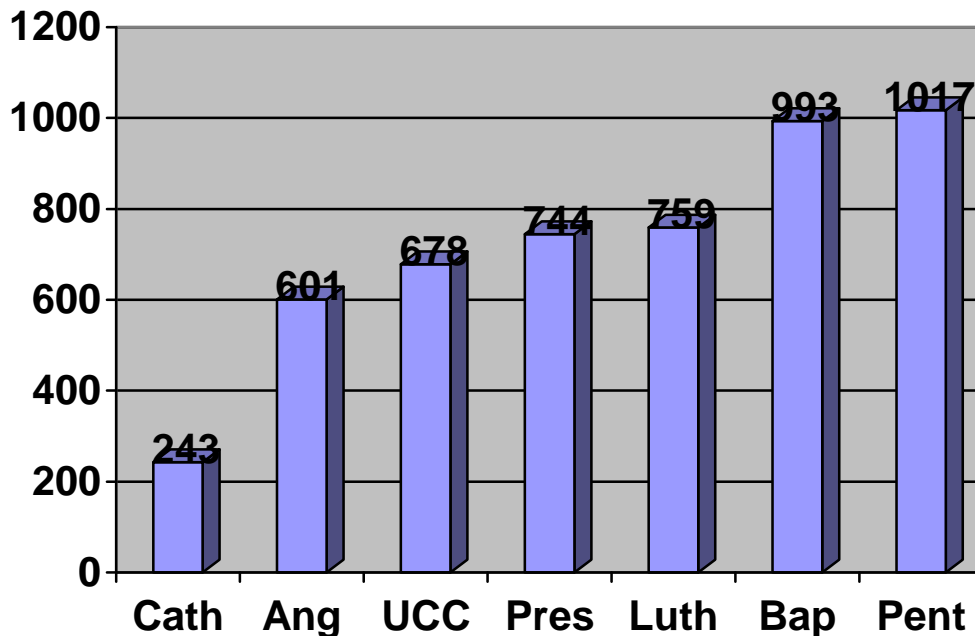
How do Anglicans compare in their levels of giving? The following chart illustrates average annual givings by a variety of Christian faiths on a per donor basis regardless of the number of times they attend church. We are certainly better than the Roman Catholics but we trail every Protestant denomination.

Chart 1 - Average Annual Givings Per Donor (1997) - \$



The second chart, in contrast shows average annual givings by weekly attendees to church services:

Chart 2 - Annual Givings by Weekly Attendees (1997) - \$



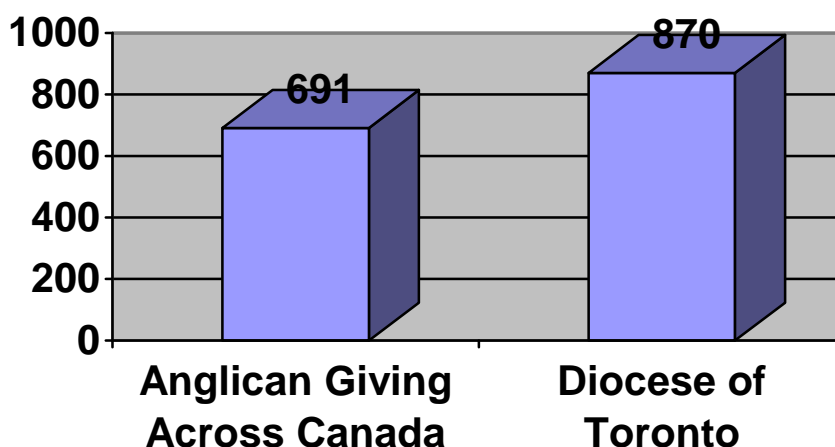
The Anglican figures nearly double although again we trail every Protestant denomination. Most of our donations clearly come from weekly attendees.

In 1997, \$155,700,000 was raised by the Anglican Church nationally and of this amount 69.3% was donated by those who attend weekly. Monthly attendees gave 13.3% and those who attend less often (say our Christmas & Easter Anglicans and those making special gifts at weddings) gave 17.4%.

Here is a telling figure... our weekly attendees represent 36.5% of our members yet they contribute 70% of all donations. According to this study, attendance is the single biggest determinate of religious giving – not how much one will give, just that these are going to be your largest pool of donors.

How are these numbers reflected in our Diocese? The next chart shows the Average Offertory Gift from Weekly Attendees adjusted to inflation for 2003.

**Chart 3 - Average Gift to Offertory (adjusted to 2003)**



So what does this mean for our parishes?

Let me first outline the criteria of the four functionally different sized parishes found within our diocese.

#### Mythical Family Size Parish (0-50 members)

Why Anglicans Don't Give ... and What Can Be Done About It  
Revised and Approved on March 2004

- currently represents 32% of parishes in diocese
- assume 25 weekly givers
- annual collection of \$21,750
- weekly collection of \$418.00

#### Mythical Pastoral Size Parish (50-150 members)

- currently represents 45% of parishes in diocese
- assume 100 weekly givers
- annual collection of \$87,000
- weekly collection of \$1,673

#### Mythical Program Size Parish (150-350 members)

- currently represents 19% of parishes in diocese
- assume 250 weekly givers
- annual collection of \$217,000
- weekly collection of \$4,173

#### Mythical Corporate Size Parish (350-500 members)

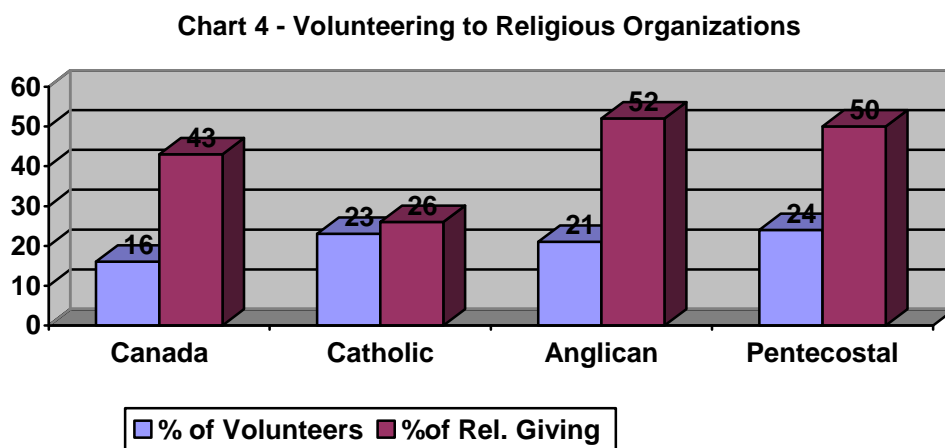
- currently represents 4% of parishes in diocese
- assume 400 weekly givers
- annual collection of \$348,000
- weekly collection of \$6,692

#### Reality Check

- most parishes benefit from having a handful of very generous givers (some of whom even give 10% of their incomes annually)
- many parishes have endowment or cemetery funds available to get over year-end deficits

- most parishes would be in a serious financial crunch were they to lose even one or two of their most generous givers

Let us take a look at volunteering in religious organizations...



The second indicator of religious commitment is connected to volunteering within religious organizations. Examples include: wardens & treasurers, outreach volunteers, stewardship committee members, Sunday school teachers, lectors and sides-people.

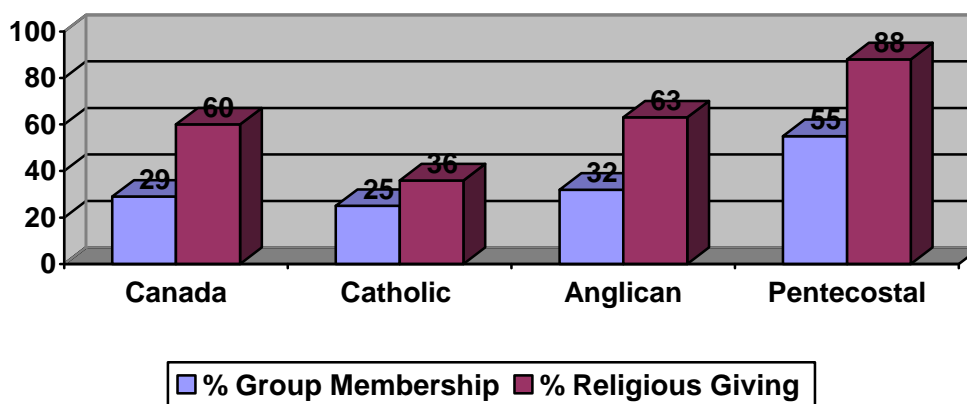
Generally, in Canada, 16% of donors to religious organization volunteer and consequently contribute 43% of Canada's religious giving.

By comparison, 23% of Catholics volunteer and are responsible for 26% of that church's givings; 21% of Anglicans volunteer, yet that group is responsible for 52% of that church's givings; and, 24% of Pentecostals volunteer representing 50% of that church's giving

Let us put those Anglican figures on its head: the 79% of Anglicans who do not volunteer are responsible for 48% of the church's givings.



Chart 5 - Membership in Groups Associated with a Faith Community

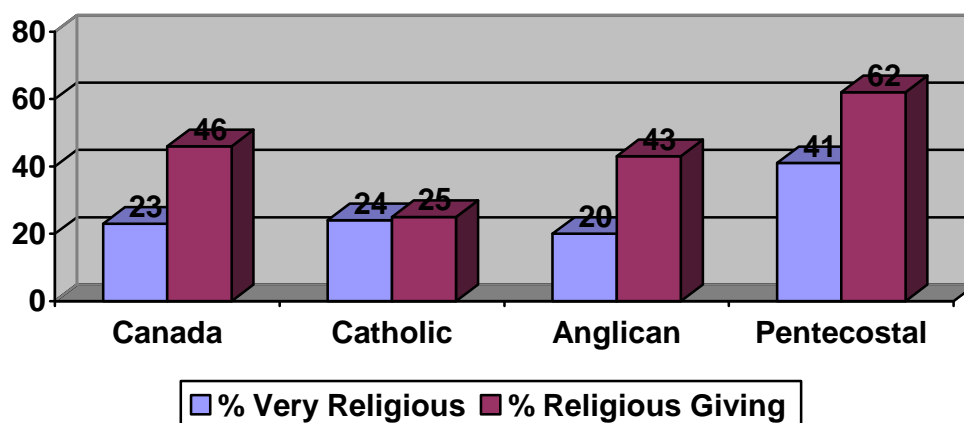


The third indicator of religious commitment is membership within a group associated with a faith community. Examples include: prayer groups, the Church Army, the ACW, the choir, or a sports group.

Approximately 28% of church-based donors in Canada are members of church-related groups as they are defined in that denomination and they contribute 60% of total religious giving.

Twenty-five percent of Catholics are members of church related associations and this group contributes 36% of that church's givings; 32% of Anglicans are members of church-related groups and they contribute 63% of that church's givings; and, Pentecostals are in a league of their own: 55% are members of church-related groups and they contribute 88% of their church's givings!

Chart 6 - Identifies as Being Very Religious



The fourth indicator of religious commitment refers to one's self-perception that they are very religious.

Some 23% of Canadian donors consider themselves to be very religious and they contribute 46% of religious givings.

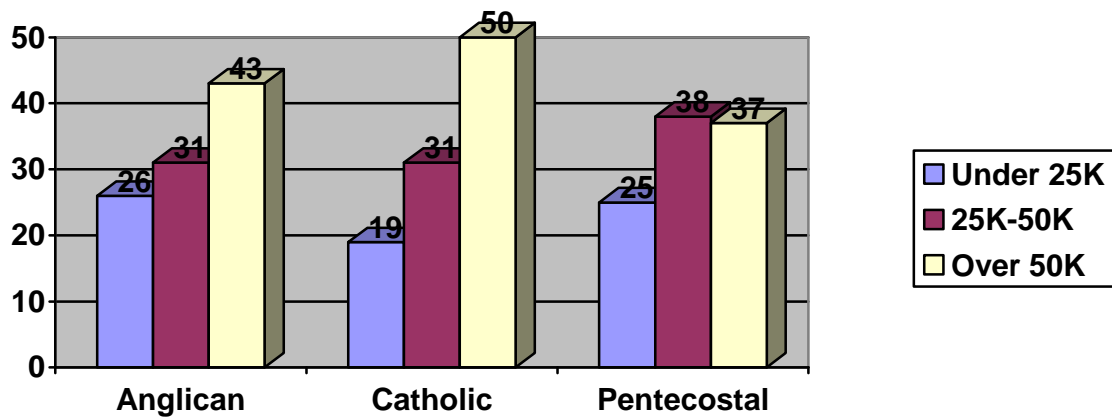
For Catholics, 24% consider themselves to be very religious and they are responsible for 25% of religious givings – this is not a strong level of correlation. For Anglicans, however, 20% consider themselves to be very religious and they are responsible for 43% of religious givings, and for Pentecostals, 41% consider themselves very religious and they are responsible for 62% of religious givings.

After taking the four indicators into account, the most committed groups of Anglicans from a donation's point of view are weekly attendees who volunteer in a religious organization, who belong to a church-related group, and who consider themselves to be very religious.

Here are some other interesting observations.

What is the level of income of our donors?

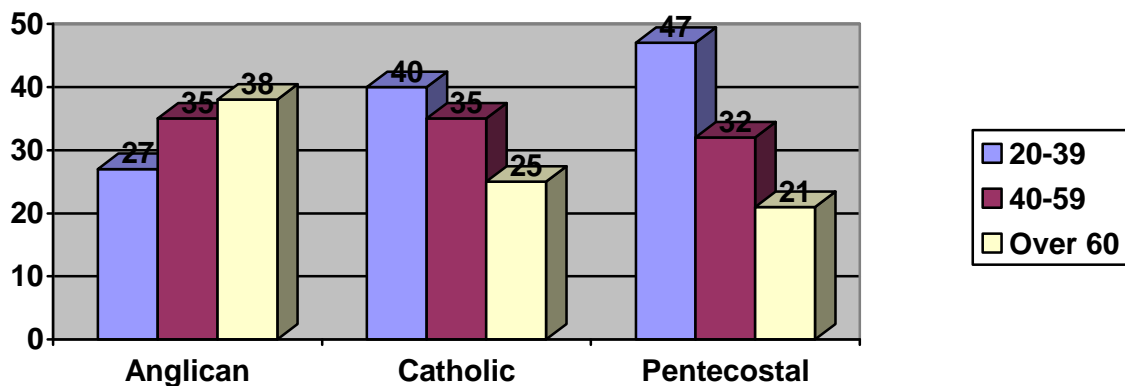
Chart 7 - Family Income of Donors (1997)



Like Roman Catholics, we rely heavily upon those in the highest income bracket to fund our programs. In fact, 43% of our donors are in the highest income category.

But this chart is cause for some concern...

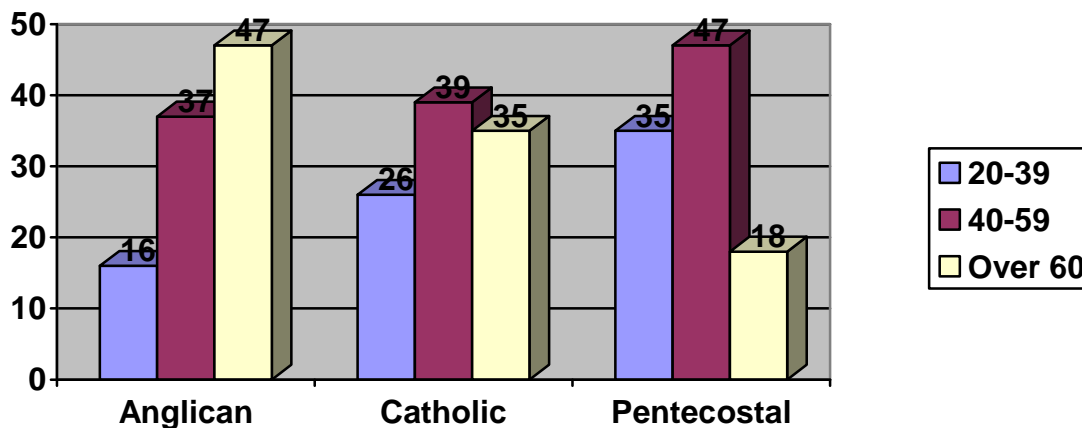
Chart 8 - Average Age of Donors (1997)



We are an aging church. Only 27% of our donors are under the age of 40. In contrast, 47% of Pentecostals are under the age of 40 and this comprises their largest pool of donors.

From the group over 60 years of age we derive 47% of our revenue.

Chart 9 - Total Donations Received From Age Category (1997)

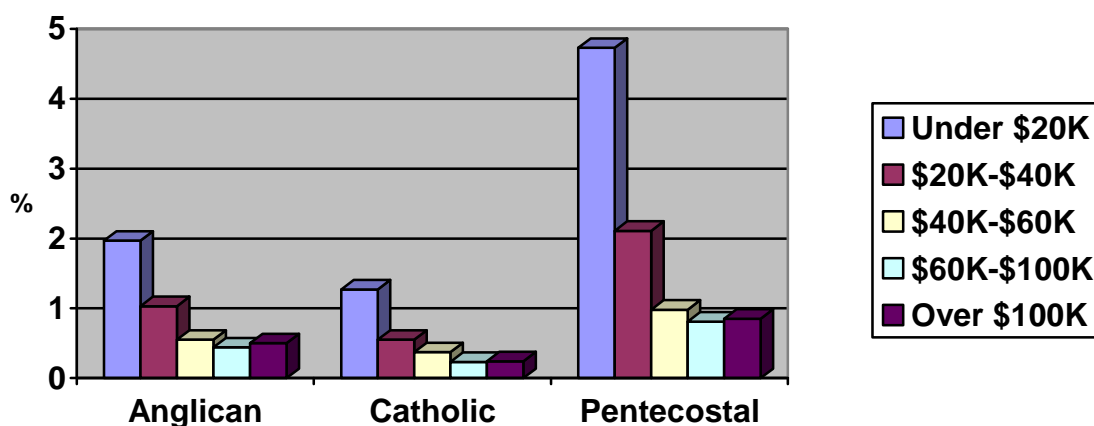


Now this fact is not all bad because we expect disposable incomes to be higher among this age group. The problem is in relation to the previous chart (chart 8). We do not have a large group of young participants coming up through the ranks. And compared to Christians in other denominations we are top heavy on our reliance on those over 60 years of age. From a stewardship point of view, this should give us pause to consider how we might introduce planned giving as a vehicle to secure large gifts for parish endowments. We might also want to consider whether our parishes are indeed seeker friendly; do people feel compelled to want to return following their first visit?

The good news for us is that many Anglicans who left the church either in their university years or early years of marriage are having families and are now questioning the importance of faith. Many will come back to the faith of their childhood. However, will it be enough to offset the large group of Anglicans that will pass on in a generation's time?

Who gives most to the church, the rich or not so rich...?

Chart 10 - Percentage of Household Income Donated to Parish (1997)



Do these results contrast significantly from what we would expect?

Who gives disproportionately more?

- Those who earn over \$50,000 represent 43% of our donors
- Those over 60 years of age represent 38% of our donors
- Those over 60 years of age are responsible for nearly half of the total offertory, but
- Those who earn under \$20,000 give 2% of their income to the church

Who gives disproportionately less?

- Those who earn less than \$20,000 represent 26% of donors,
- Those under 40 years of age represent 27% of donors
- Those under 40 years of age represent 27% of total donations, but
- Those who earn over \$100,000 only give .5% of their income to the church

Observations

- We are an aging church
- Proportionately, the more we make, the less we give
- This is not a recipe for long-term security

### A Theory

- Low-end donors give 2% of income = about \$400/yr
- High-end donors give .5% of income = about \$500/yr
- Do Anglicans presume that about \$10/wk is the right amount to give?
- Proportional giving is currently not part of the giving process

In 2004, 18 parishes spanning the Diocese's five Episcopal Areas are participating in a year-round stewardship education and development pilot project. The emphasis of the program is to instill in our parishes a proper theology about giving and encourage a greater commitment to sharing gifts of time, talent and treasure.

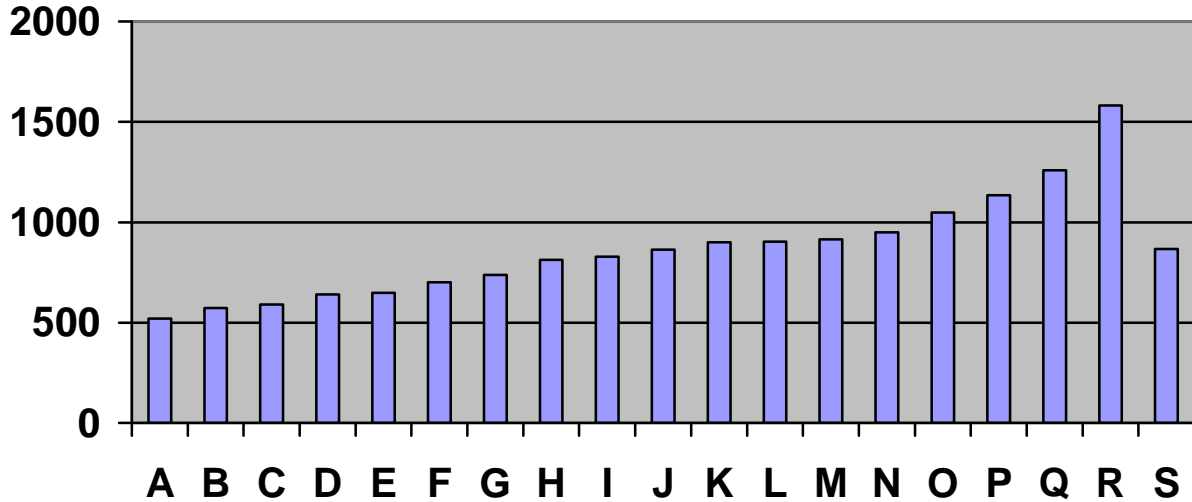
There are three key components to this initiative:

- developing a consciousness regarding stewardship that is celebrated week after week,
- creating a parish narrative budget on an annual basis, and
- the introduction of proportional giving as a means of ensuring ongoing and new creative ministry opportunities in the parish.

I have charted the average annual gift to offertory of these 18 parishes and here is what we get.

[By the way, in the interest of not incriminating the under-performers, I have not labeled the parishes. However, the column on the far-right is the average of the eighteen parishes.]

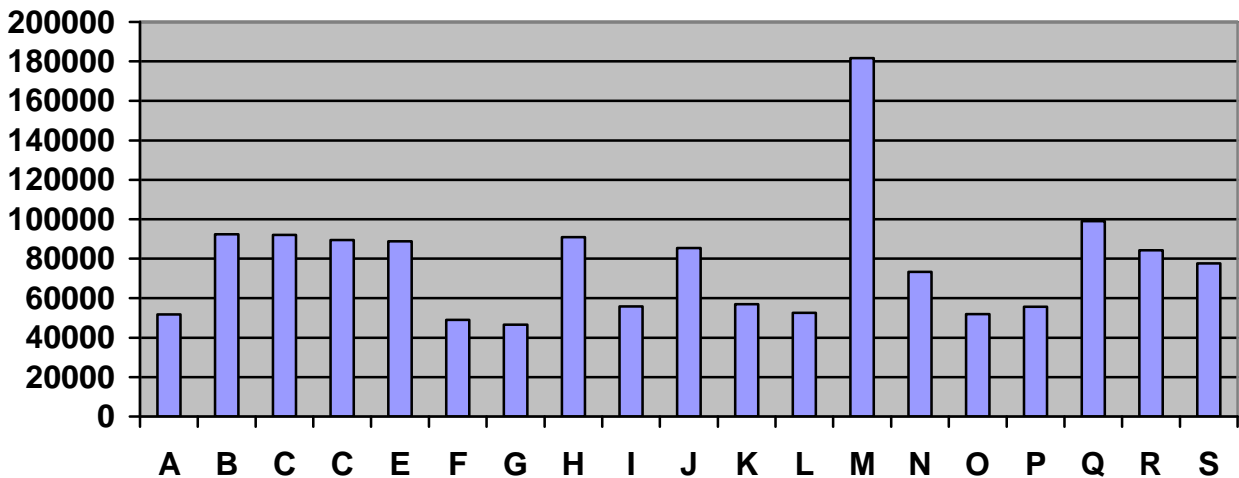
**Chart 11 - Average Annual Offertory Gift - \$ (2002)  
Stewardship Education Parishes**



Our low-end parish in this study receives \$521.79 on average from each of its identifiable givers. Our top parish realizes \$1,583. And the average of these parishes is \$867, which is very close to the average derived from the Canadian Centre for Philanthropy’s study.

I wanted to know if household income influenced giving. And here is what I found...

**Chart 12 - Average Household Income \$ (2002) Stewardship Education Parishes**



If income were a strong variable in giving we would expect that the bars in chart 12 would rise in a similar way as in the previous chart (Chart 11) but they do not. In fact, there is no discernable pattern

The parish with the largest family income at \$181,664 has an average offertory gift of \$914 per giver. And our parish with the largest offertory gift has an average family income of \$84,267. The average family income of all eighteen parishes is \$77,622.

In chart 10, we examined the percentage of household income donated to parish. What is the average in the diocese? It is 1.12%. The parish with the largest family income gives only .503% of its gross income to the offertory while the parish with the largest annual offertory gift also, expectedly, has a rather high percentage of offertory giving of 1.88%.

Now some might ask why I use percentages instead of the actual offertory amount for each parish. This is because percent is a more equitable measure of overall parish health. Absolute numbers do not tell us anything about what programs a parish is delivering or their ability to deliver those programs and besides we have so many differences between our numerous parishes. However, I have come to appreciate that 2% means financial freedom for most of our parishes. If we can get all our givers to think in terms of giving 2% of their incomes to our parishes, we would solve virtually all our financial problems overnight! And 2% is what our lowest income group – those making under \$20,000 – are giving right now. So the key is getting those who have plenty to bear a greater burden.

With 2%, our parishes could cover all their operating expenses and fund new ministry. Capital campaigns would become a thing of the past because reserve funds and endowments would be so commonplace that we could make repairs or capital upgrades as the need arose.

But giving does not happen in a vacuum. And failing to link money outside of the context of doing ministry is mistaken stewardship.



So how do we rationalize current giving levels? Here are several examples:

- Feel that current levels of giving are adequate
- Think that the church is wealthy
- The Church has not expressed a need – not asked/lacks Vision
- No guidelines – no standard of giving
- Frustration with church leadership
- Belief that they are personally over-extended
- Expectation that other wealthier givers will carry the load
- Feel excluded from church decision making

So what is the solution?

**As Anglicans we need to create a correct understanding of our relationship with God in terms of our material possessions.**

**We need to understand that giving is part of what we are called to do as Christians. We need to give. This message is rooted in scripture.**

What does scripture tell us about our worldly goods? You might find this interesting, but Jesus spoke about our material possessions and what we make into false gods more than any other topic in scripture.

Here are some examples of what we find in scripture:

- Whoever has two shirts must give one to the man who has none, and whoever has food must share it (Luke 3:11).
- Much is required of the person to whom much is given; much more is required from the person to whom much more is given (Luke 12:48).
- You cannot serve both God and money (Luke 16:13).
- Those who believed shared all things in common (Acts 2:44).
- There is more happiness in giving than in receiving (Acts 20:35).
- Everyone must give according to what he has inwardly decided; not sadly, not grudgingly, for God loves a cheerful giver (2Corinthians 9:7).
- Command them to do good, to be rich in good works, to be generous and ready to share with one another (1Timothy 6:18).
- Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received (1Peter 4:10).

What are the five things the Anglican Church can do to increase donations?

### **1. Develop Stewardship**

- stewardship must become the centre of parish life
- we must talk about giving beyond the context of just money
- introduce joyful giving – a gift that is planned, proportionate and sacrificial (get 100% of parishioners on PAG)
- the 2% solution

### **2. Parish Decision-Making Process**

- parishioners must be consulted more often about major decisions that affect parish life
- leadership style of the incumbent must be participatory and inclusive

### **3. Pastoral Leadership**

- incumbents must take greater responsibility for the financial affairs of their parishes
- incumbents must regularly preach on the merits of stewardship

### **4. Remind People that the Church Needs Their Support**

- the Church, in spite of its enormous asset holdings, needs our contributions to maintain and expand its ministries
- a stewardship campaign will never be fully effective in increasing religious contributions unless parishioners are convinced of the church's need for donations – prepare a narrative budget annually

### **5. Meet the Special Needs of Parishioners**

- incumbents must make an effort to meet/visit all parishioners
- we must be more welcoming to newcomers – how are we being seeker friendly?

- lay leadership must be inviting to new people and ideas  
Fundamentally, we must introduce stewardship as a way of life in our parishes. Our giving must be based upon theology. We must understand that giving is something we are called to do as Christians.

Stewardship is a complete lifestyle, and therefore not just about raising money to repair the organ. It is a life of total accountability and responsibility, acknowledging God as Creator and Owner of all. Stewards, as disciples of Jesus Christ, see themselves as caretakers of all God's gift. Gratitude for these gifts is expressed through prayer, worship, action and offering, and by eagerly sharing these gifts out of our love of God and one another.

If we are stewards of all our belongings, it is implied that they really do not belong to us; we are just holding them in trust, temporarily. So what does this actually mean? It means that all that we have, everything, is a gift. Our responsibility is to tend to that gift, nurture it, grow it and then share its abundance with the whole community. Each moment of our lives we give to God, everything we have, everything we are. This makes stewardship THE standard of life.

The Reverend Dr. John H. Westerhoff, a noted Episcopalian theologian from Atlanta, Georgia has an interesting take on this very subject. He says: "stewardship is the way to spiritual health and maturity, but for stewardship to have a chance we must begin with a serious spiritual question: What do we owe to God for the free gift of life and its accompanying benefits? The answer, of course, is everything. And that means we need to reject the all-too-common conviction that what we have personally earned, deserved, acquired, or won is ours to possess and do with as we see fit."

Finally, I need to say something about giving sacrificially and the two percent solution for our parishes.

In actuality, the two percent solution is a hundred percent solution for our parishes. You will recall that I mentioned earlier that average giving in the Diocese hovers around 1.1%. The parishes that have the greatest financial

security however, have average giving closer to two percent. This is the key. So how do we get there?

We need to get serious about sacrificial giving. Our parishioners have to begin thinking that giving of their treasure to the Lord is something more than giving what is left over. It is not about looking into our wallets on Sunday morning and giving what is there (usually ten or fifteen dollars) and putting that in the offertory envelope. Giving should be done prayerfully, consciously.

Our first priority should be to give thanks for what we have received. The Church acknowledges that all we have comes from God. We teach our children to thank God for our food before we eat it. Should we not also give thanks for our wealth before we spend it?

It is hard to let go of our dependence on our money and lean on God. Look at how we store up treasure for our retirement and how we salt away money for just the pleasure of having it. Unfortunately society tends to value people by what they accumulate on earth not by what they share. Yet people who have taken the “step in faith” and put God on the first line of their budget can bear witness to the peace of living their lives aware of the goodness of God. They admit there was an anxiety in letting go of the “me first” way they had lived, fearful that if donations to Church and charity were the first payments each month that they may run out of funds. But strangely they found they always had enough. Many admit they can no longer afford the life style of their neighbours but also realized how much more they need God.

We must then begin thinking about giving proportionately. Our gift should reflect our relationship with God. In considering how God has blessed us we should look at our whole life, our health, our families, our jobs etc. Our money is only a reflection of all our gifts. As our awareness of God’s goodness in our lives grows, many people find it easy to increase their giving. This is possible because they can clearly see the difference between needs and wants.

Many people want a measure of what they should be giving. The biblical standard has always been the tithe – 10%, although I acknowledge that this is unrealistic as a starting point for the vast majority of people. Some of our parishioners are already giving at this level and it should be encouraged. Since we are dealing with the reality that most give at the one percent level here is a suggestion: If you have never given proportionately and you need a guideline of where to start, give one hours pay per week to your church and a similar amount to charity. This amounts to about two percent giving to the church and will make a world of difference. But we should not lose sight of working towards giving at the ten-percent level. This is the gold standard outlined in scripture after all. And use Pre-Authorized Giving (PAG) to ensure that your parish receives consistent support – not just when you are there.

The gift becomes sacrificial when it comes from our substance, when we are required to do without something we thought we needed. We are transformed in the process of giving. If it does not require a change, then it is only a donation and not a sacrifice. To be a sacrifice, to “make holy” the work of the week, it needs to demonstrate our trust in God.

By changing our attitude about giving we can help meet the daily and ongoing needs of our parishes. You can see then that something as simple as a one percent increase in giving from all our parishioners would have a transformative affect in our churches. Ministry would blossom and everyday worries would become a thing of the past. It can happen in your parish. Some are already doing it in theirs. We need to begin today to teach our congregations a “right theology” on giving that truly reflects our faith in God and our thanks for the wonderful gift of life that the Creator has bestowed upon us.