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Twelve Facts About the Generosity of Our Church Members: Giving in US Orthodox Christian Parishes.

"Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

-Luke 6:38

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Introduction

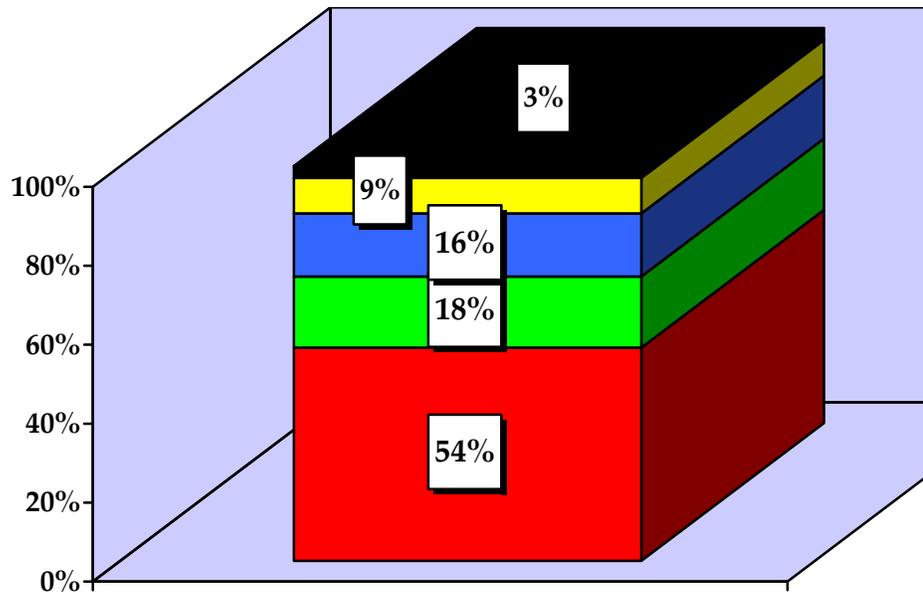
"Twelve Facts about the Generosity of Our Church Members" highlights some interesting and important findings from the 2015 national study "Exploring Orthodox Generosity: Giving in US Orthodox Parishes." 421 Orthodox parish clergy and 2,988 lay church members representing all US Orthodox Churches participated in this study. The size of the sample (nearly 3,500 respondents total) and representation of various Orthodox jurisdictions and US geographic regions makes this study the largest survey-based study of the Orthodox Christian Churches ever conducted in America. Below, we summarize some interesting facts that have relevance and can be useful for all US Orthodox parishes - no matter to what particular Orthodox jurisdiction they belong. Yet, "Twelve Facts about the Generosity of Our Church Members" is only a small portion of the full report. Enjoy this snippet and then read the full PDF report that is posted online:

<http://assemblyofbishops.org/news/research>

Before revealing "Twelve Facts about the Generosity of Our Church Members," one question needs to be answered: "In general, how do US Orthodox Christian Churches elicit money from their members? What systems do they use?" The short answer to this question is that US Orthodox parishes employ very different models of financial contributions of their parishioners. The survey asked parish clergy: "Which model best describes your parish's system of financial contributions by parishioners?" Fig. 1 on the next page Fig. 1 shows that "Stewardship/Pledging" is the dominant system of financial contributions used in American Orthodox Churches: 54% of parishes use this model. The adjustable tithe (i.e. pledging a certain percentage of one's income rather than an actual dollar amount) is employed nearly by one fifth (18%) of the parishes. The old-fashioned "membership dues" model is still present in one out of six American Orthodox parishes: 16% of parishes use this model. Finally, 9% of the parishes rely on non-planned free will offerings: that is, these parishes simply "pass the plate" and hope for (and try to encourage, of course) the "spontaneous" generosity of their members.

Fig. 1 "Which model best describes your parish's system of financial contributions by parishioners?"

- % of parishes responding:**
- Any other model (or combination of models)
 - (Not planned) "free will" offerings
 - Membership dues: a fixed sum paid annually by a family/individual to be considered a member
 - Adjustable tithe: parishioners donate a certain percentage of their income
 - Stewardship/Pledging: members make annual advance commitment to give a certain amount

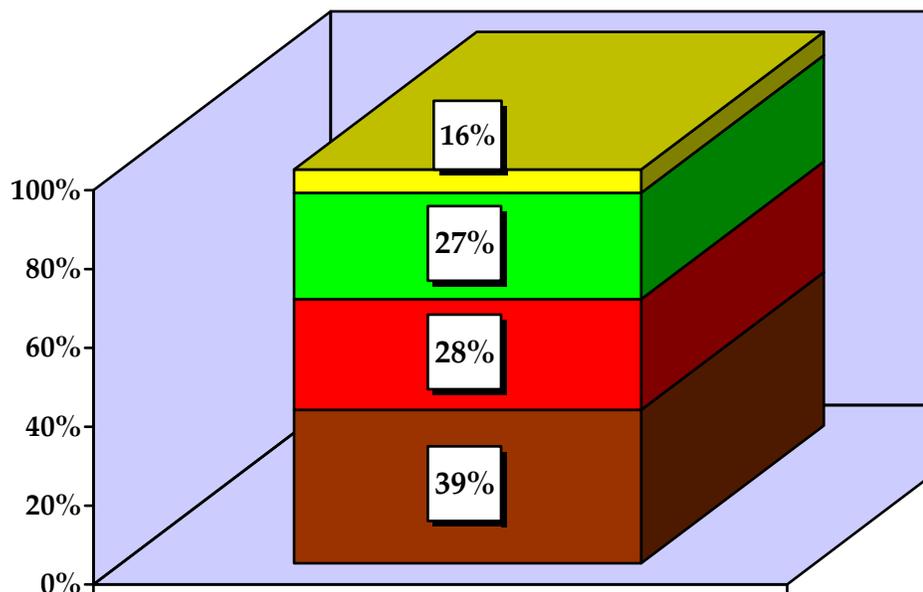


Fact 1. About the Difference Between What Orthodox Church Members Say They "Believe" About Giving and How They Actually Give

When asked "What is your personal approach to the biblical standard of tithing: i.e. giving 10% of income to Church?", two-thirds (67%) of the study participants have chosen the answers that the tithe either "belongs to God" or - at least - "should be striven by all Christians." See Fig. 2a

Fig. 2a "What is your personal approach to the biblical standard of tithing: i.e. giving 10% of income to Church?"

- % of parishioners responding:**
- I personally do not support the idea of "proportionate giving" (i.e. donating certain % of income)
 - Giving a certain proportion of one's income, but not tithing (i.e. not 10%) should be emphasized
 - The tithe is an ideal to be striven by all Christians, but it is not obligatory
 - The tithe belongs to God. In addition, Christians should give offerings as they are able

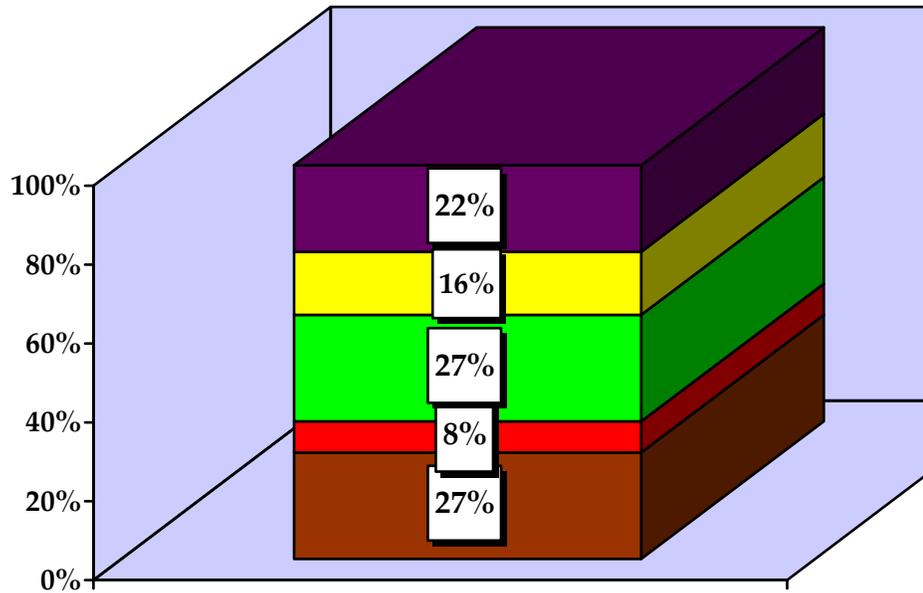


At the same time, however, answering the question "How do you typically decide about how much money to contribute to your parish?", much smaller percentage, only 27%, of Orthodox parishioners said that they personally "aspire to tithe." See Fig. 2b

Fig. 2b "How do you typically decide about how much money to contribute to your parish?"

% of parishioners responding:

- I give spontaneously: whatever I can afford for a period of time
- I decide on a certain dollar amount monthly
- I decide on a certain dollar amount annually
- I decide on a certain percent of my income annually
- I aspire to tithe and to give 10% of my income



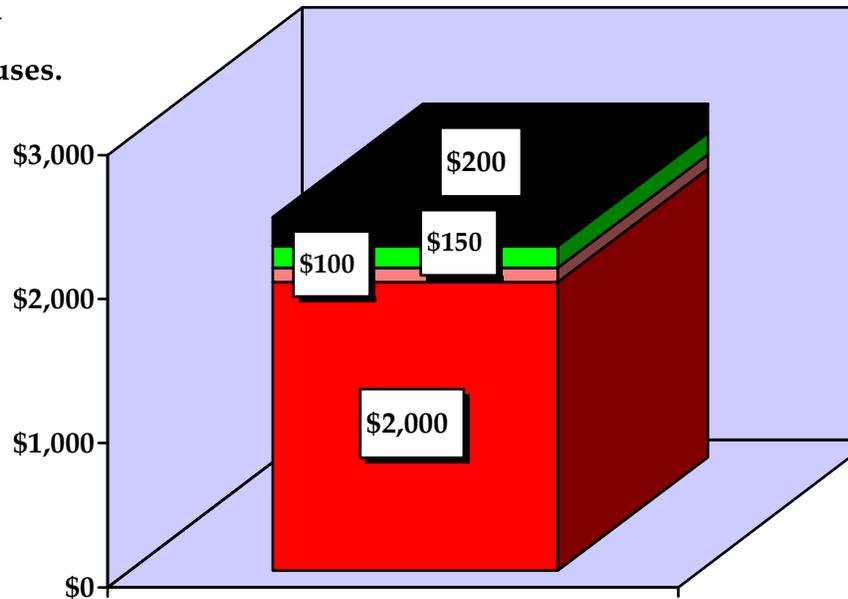
Fact 2. About How "Generous" Are US Orthodox Church Members

The "average" (median) Orthodox household in America gives \$2000 annually to its local parish in regular giving and also \$100 for the parish's capital campaigns or other special projects. That is, half of all US Orthodox households give more than \$2100 per year and half of them give less than that to their parishes. In addition, a "typical" (median) Orthodox household gives \$150 to various Orthodox organizations or causes (other than parishes) and \$200 to non-Orthodox charities, not-for-profit organizations or social causes. See Fig. 3a.

Fig. 3a "Last year, how much money did your household contribute to each of the following?"

Average (median) dollar amount given by American Orthodox households to various causes.

- To any non-Orthodox charities, non-for-profit organizations, social causes
- To any other than your parish Orthodox organization/cause
- To your parish for a capital campaign or special project
- To your parish in regular giving

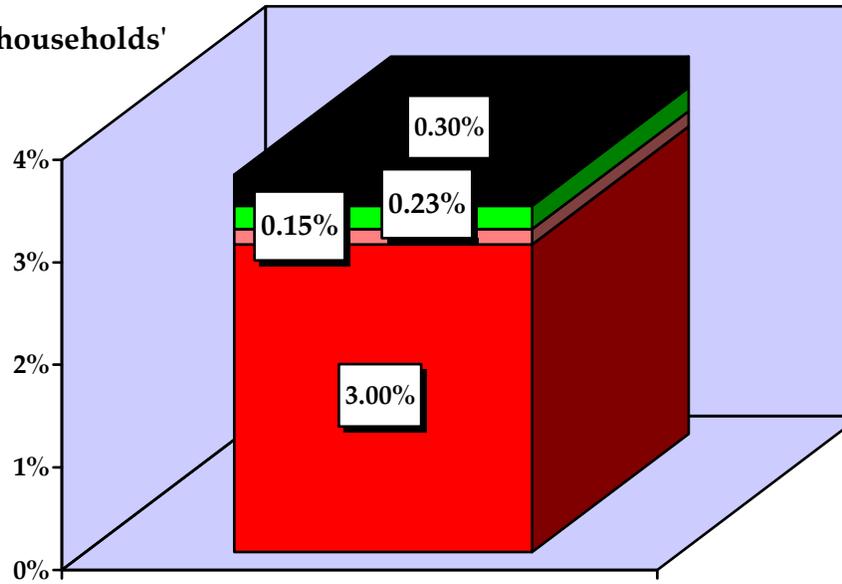


When giving is calculated as a percentage of income, the "average" (median) American Orthodox household gives 3% of its income annually (before taxes) to a local parish community in regular giving and also 0.15% for the parish's capital campaigns or special projects. In addition, a "typical" Orthodox household gives 0.23% of its income to various Orthodox organizations or causes (other than parishes) and 0.3% to non-Orthodox charities, not-for-profit organizations or social causes. See Fig. 3b. That is, the total "giving" of American Orthodox Christian households - both to Orthodox and non-Orthodox organizations and causes - averages at about 3.7% of a "typical" household's income.

Fig. 3b "Last year, how much money did your household contribute to each of the following?"

Average (median) percentage of the Orthodox households' incomes given to various causes.

- To any non-Orthodox charities, non-for-profit organizations, social causes
- To any other than your parish Orthodox organization/cause
- To your parish for a capital campaign or special project
- To your parish in regular giving



Fact 3. About the Religious Upbringing and Giving: The Difference between "Cradle" Orthodox Christians and Converts to Orthodox Christianity.

Converts to Orthodoxy give nearly twice as much annually to their parishes than "cradle" Orthodox when measured in actual dollar amounts (\$2,800 versus \$1,500 per average median household) and they give more than twice as much when donations are measured as a percentage of a household's income (4.9% versus 2.2%). See Fig. 4a and 4b.

Fig. 4a Average (Median) Annual per Household Contributions to Parishes in Regular Giving: "Cradle" Orthodox Christians versus Converts to Orthodox Christianity

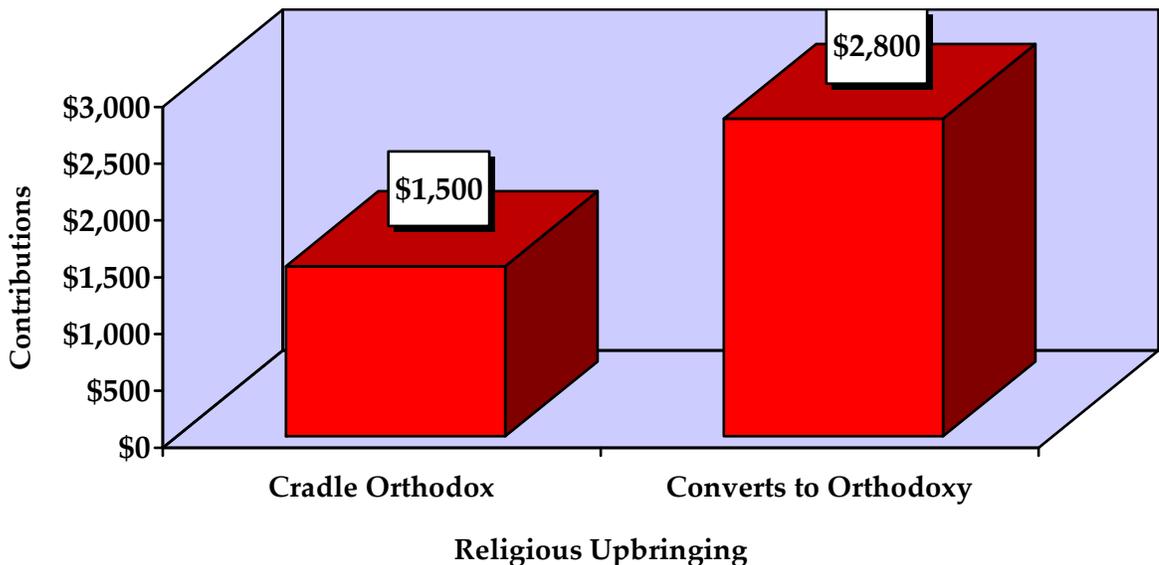
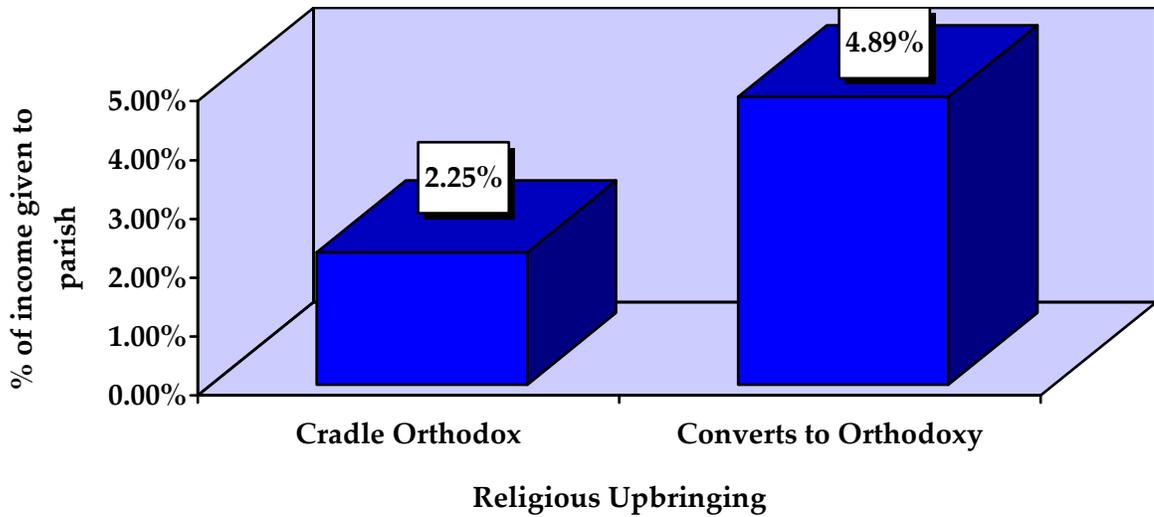


Fig. 4b Average (Median) Percentage of Households Incomes Given to Parishes in Regular Giving: Differences Between "Cradle" Orthodox Christians and Converts to Orthodox Christianity



Fact 4. About the Age of Church Members and Giving: The Difference between "Young Adult," "Adult" and "Senior" Parishioners.

The age of church members is an important factor in church giving. Overall, "grey haired" parishioners give much more than younger church members. More specifically, "adult" parishioners (age 35-64) give more than young adults (age 18-34) and senior citizens (age 65+) give more than those in the age of 35-64. This fact is true for both measures of giving: in actual dollar amounts and as a percentage of household income. Fig. 5a shows, when measured in actual dollar amount, the average (median) households of senior citizens (age 65+) give 3.3 times more to their parishes than the average households of young adults in age 18-34: \$4000 versus \$1200.

Fig. 5a Average (Median) Annual per Household Contributions to a Parish by the Age Categories

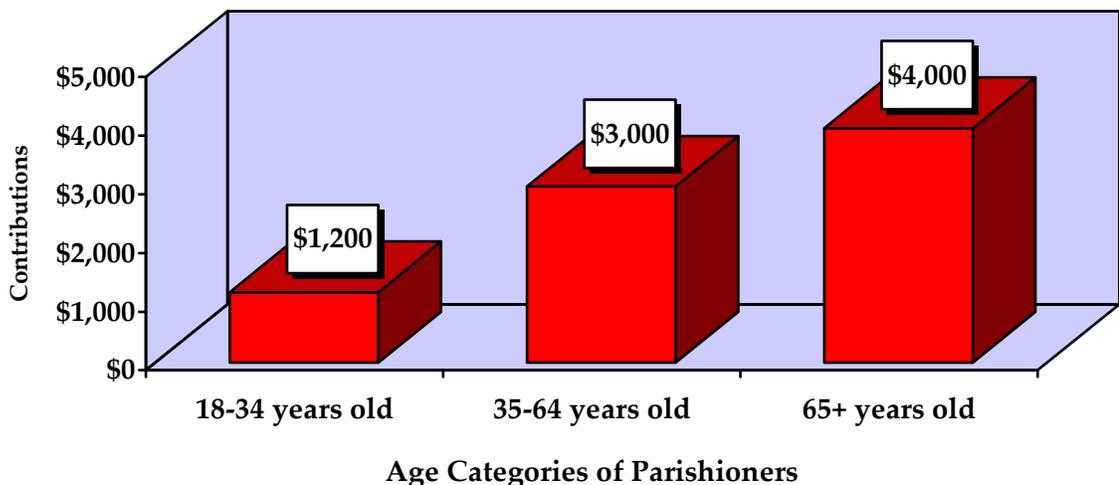
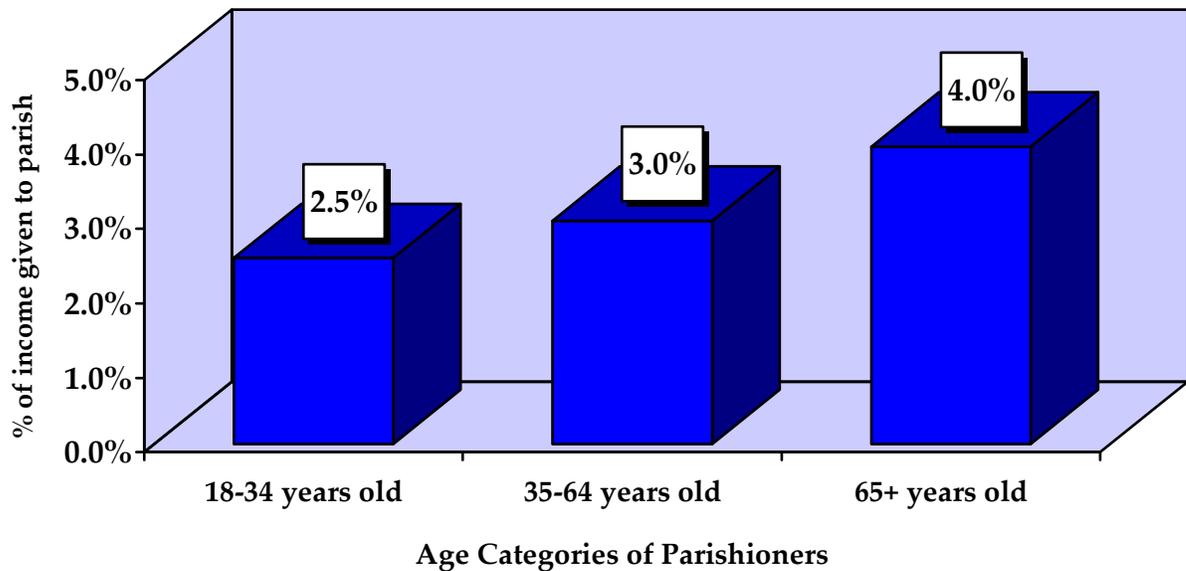


Fig. 5b indicates, by percentage of income, the average (median) households of senior citizens (age 65+) give 1.6 times more to their parishes than the average households of young adults in age 18-34: 4% versus 2.5%.

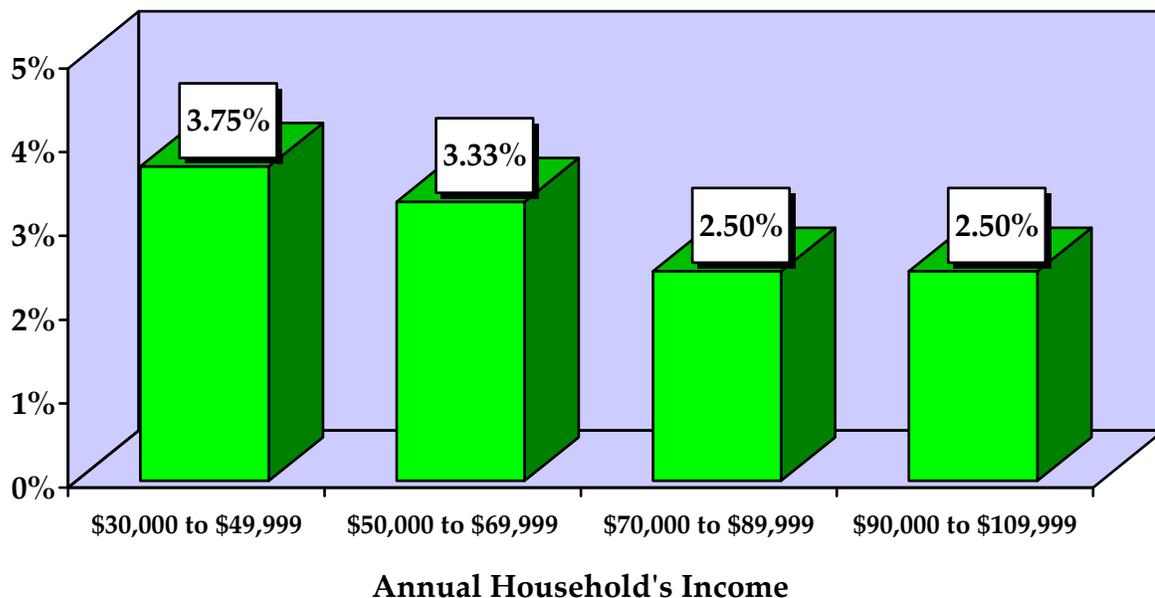
**Fig. 5b Average (Median) Percentage of Households Incomes Given to the Parishes:
Differences Between Age Categories**



Fact 5. About the Difference in Giving Between Higher and Lower Income Households.

Predictably, when measured in absolute dollar amounts, the households that earn more money give typically more to their parishes than households with lower incomes. However, when donations to a parish are measured as a percentage of income, higher income households are less generous than lower income households. An average (median) Orthodox household earning between \$30,000 and \$49,999 gives 3.75% of its income (before taxes) to the parish, whereas households in the \$90,000 - \$109,999 income category give only 2.5%. See Fig. 6a.

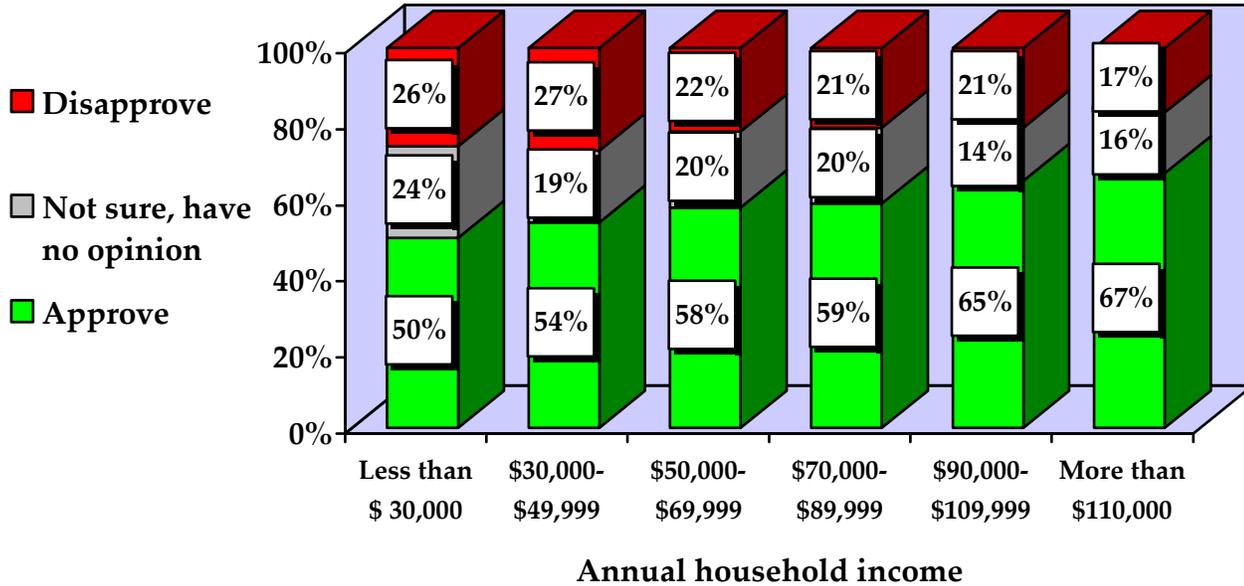
Fig. 6a Average (Median) Percentage of Household's Income Given to the Parishes



At the same time, church members with higher incomes are more supportive of pledging and committing in advance their church contributions (which is better for the parishes) than lower income households. One of the survey questions asked church members "Do you approve of the practice of asking parishioners to fill out annual pledge cards regarding church giving for the year?" Only 50% of parishioners from the households earning less than \$30,000 a year replied "approve" to this question in comparison with 67% of the respondents whose households earn more than \$110,000. See Fig. 6b.

Fig. 6b Attitudes Towards Pledging Among Parishioners with Various Income Levels

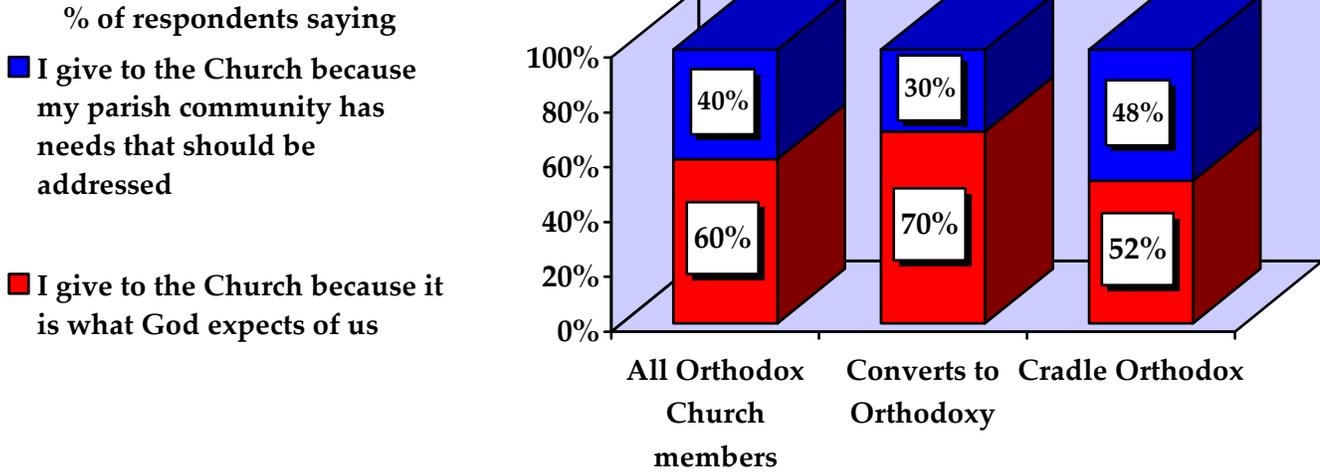
"Do you approve of the practice of asking parishioners to fill out annual pledge cards (commitment cards) regarding church giving for the year?"



Fact 6. About Personal Motives to Give to Church and About How Different Motives to Give Affect Actual Giving.

When it comes to the major personal motives of giving, 60% of parishioners give to the Church because this is part of their religious convictions and they believe that "it is what God expects of us." The remaining 40% of church members contribute to their parishes mainly because of pragmatic reason to "pay bills" and to take care of the various needs of their parish communities. However, there is a significant difference in the motives for church giving between converts to Orthodoxy and "cradle" Orthodoxy. Many more converts to Orthodoxy than cradle Orthodox give because "it is what God expect of us:" 70% versus 52%. Vice versa, many more "cradle" Orthodox than converts to Orthodoxy give because their "parish community has needs that should be addressed." See Fig. 7a.

Fig. 7a "Which of these statements comes closer to your view?"



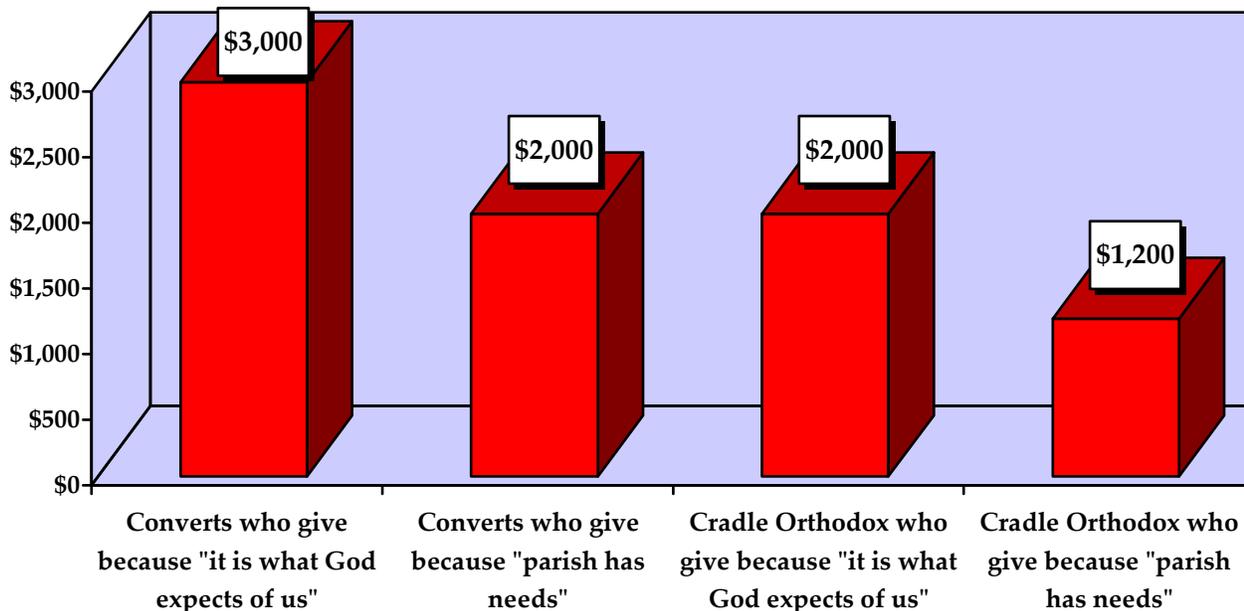
Different personal motives for church giving have a significant impact on how much church members actually give. Parishioners who give out of a personal belief that "it is what God expects of us" contribute much more than those who give in order to simply "pay the bills" and "address the needs" of their parishes. This finding is true for both "cradle" Orthodox and converts to Orthodoxy.

See Fig. 7b

Fig. 7b Major Motives to Give to the Church versus Actual Giving:
"Which of these statements comes closer to your views?"

- ✓ I give to the Church, because it is what God expects of us
- ✓ I give to the Church because my parish community has needs that should be addressed

Average (Median) Annual per Household Contributions to a Parish

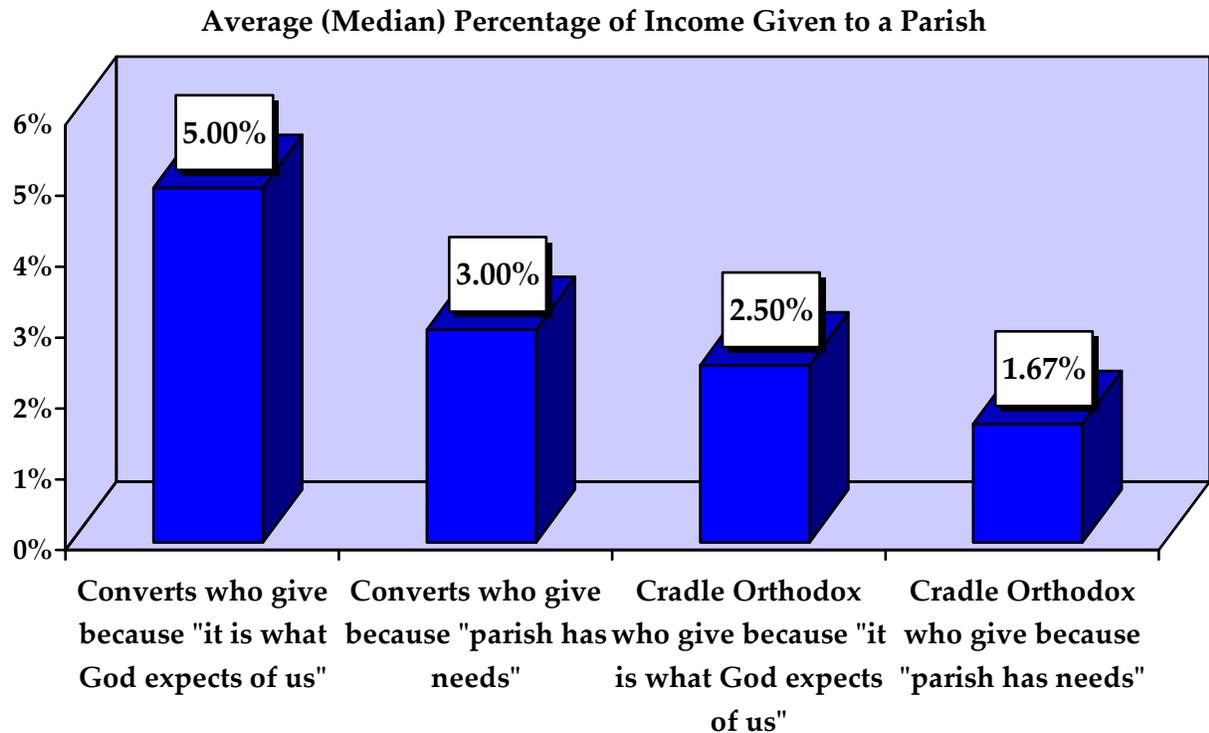


This finding is also true when contributions are measured as an actual dollar amount and when they are calculated as percentage of income. See Fig. 7c.

Fig. 7c Major Motives to Give to the Church versus Actual Giving:

"Which of these statements comes closer to your views?"

- ✓ I give to the Church, because it is what God expects of us
- ✓ I give to the Church because my parish community has needs that should be addressed

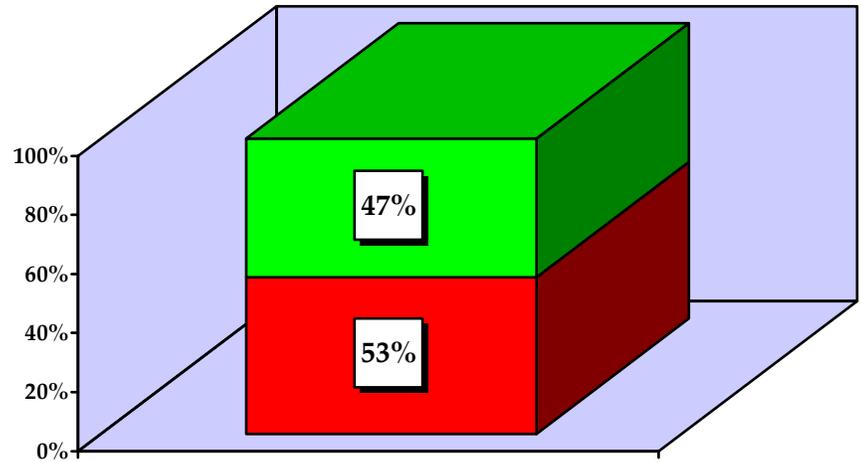


Fact 7. About How Orthodox Parishes "Talk" About Money and How It Affects Giving of Church Members.

US Orthodox parishes use two different approaches when they encourage parishioners to donate to the Church. In a nutshell, they either ask church members "to give for spiritual reasons" or "to give to address parish's needs." These two approaches are nearly equally common in American Orthodox church life. Answering the question "Which of these statements comes closer to how your parish talks about money?" 53% of respondents chose the answer "When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish," while 47% of study participants choose the answer "When my parish talks about donating money, it talks mostly about vision for the parish's mission and opportunities for spiritual growth."

Fig. 8a "Which of these statements comes closer to how your parish talks about money?"

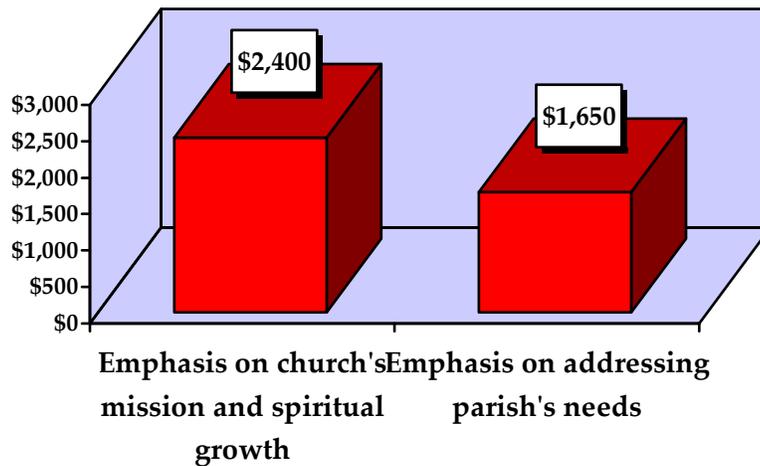
- % of parishioners responding:
- When my parish talks about donating money, it talks mostly about vision for parish's mission and opportunities for spiritual
 - When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish



The parishes that encourage members to be more generous because it will enhance the church's mission and create more opportunities for spiritual growth receive **MUCH HIGHER** contributions from parishioners than the parishes asking members to give because the various needs of a parish community should be addressed. Fig. 8b shows that the average (median) per household annual contribution in parishes where talks about money are "mostly about vision for the parish's mission, future and opportunities for spiritual growth" is \$2,400. To compare, the per household average annual contribution in parishes where talks about money are "mostly about people's responsibility to address the needs of the parish" is only \$1,650.

Fig. 8b Major Motives Used by the Parishes to Encourage Donations versus Actual Giving

Average (Median) Annual per Household Contributions to a Parish



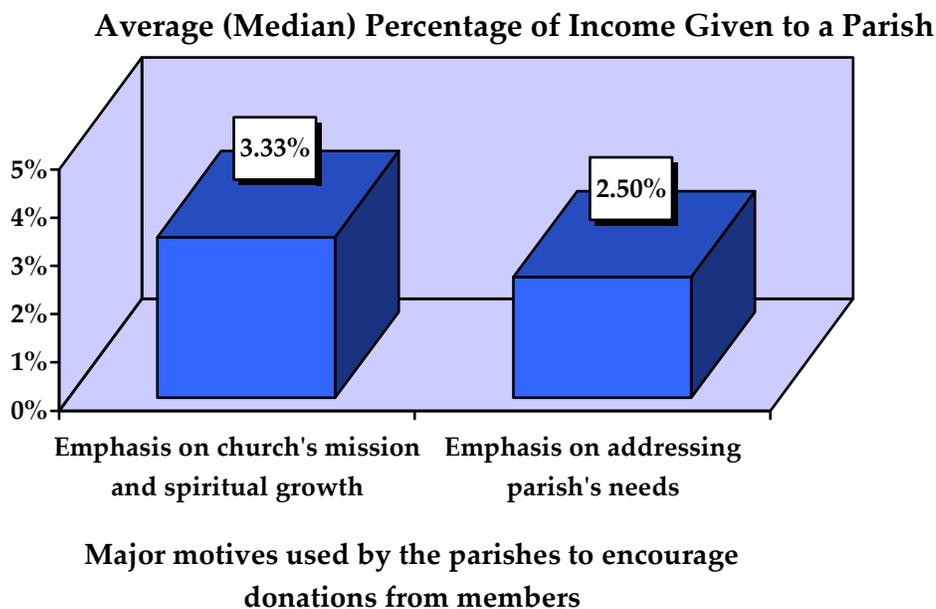
Major motives used by the parishes to encourage donations from members

When contributions to a parish are measured as a percentage of a household's income, the relationship is the same. That is, the members of the parishes that teach to be more generous because it will enhance church's mission and create more opportunities for spiritual growth donate to their churches significantly higher percentage of a household's income (3.33% on average) than parishioners in the churches that ask to contribute because various needs of a parish community should be addressed (they give an average 2.5% of the household's income).

Fig. 8c Major Motives to Give to the Church versus Actual Giving

"Which of these statements comes closer to your views?"

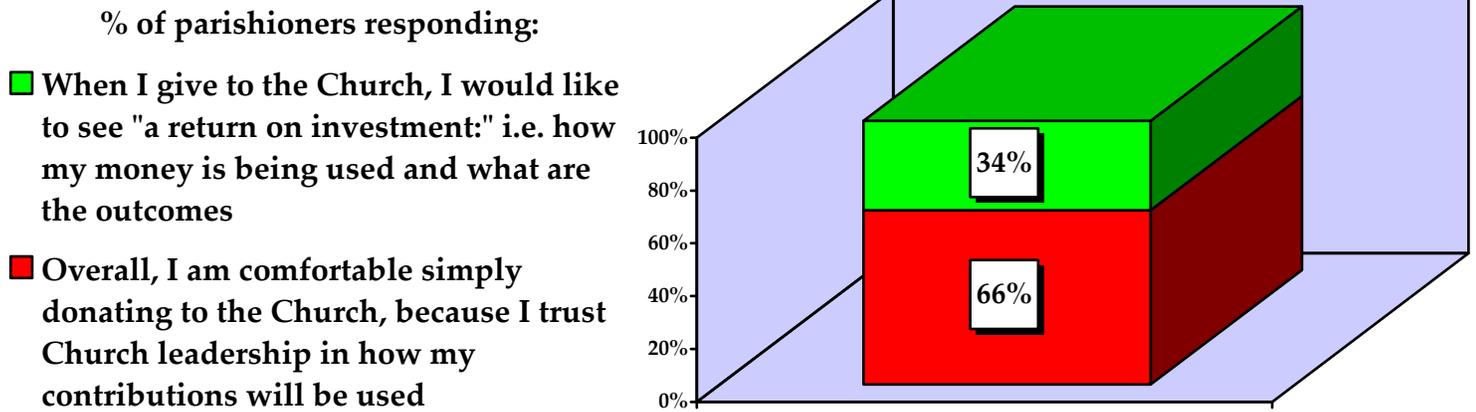
- ✓ When my parish talks about donating money, it talks mostly about vision for the parish's mission, future and opportunities for spiritual growth;
- ✓ When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish."



Fact 8. About Trust in Church Leadership and How It Affects Giving of Church Members.

Two thirds of the Church members (66%) are comfortable with simply giving to the Church without asking "what for," because they fully trust Church leadership in terms of how their contributions will be used. Differently, for about one-third of parishioners (34%) it is important to have a clear picture of the usage of their giving to the Church. They believe "When I give to the Church, I would like to see 'a return on investment:' i.e. how my money is being used and what are the outcomes." See Fig. 9a.

Fig. 9a "Which of these statements comes closer to how your view?"



The parishioners who fully trust Church leadership in terms of how their contributions are being used are significantly more generous in their giving to the parishes than the church members who hold the position that "when I give to the Church, I would like to see 'a return on investment:' i.e. how my money is being used and what are the outcomes." See Fig. 9b and 9c.

The average (median) per household annual contribution of parishioners who trust Church leadership in how their money is being used is \$2,200. To compare, the per household average annual contribution of parishioners who want to have control over how their money is being used is only \$1,500.

When contributions to a parish are measured as a percentage of a household's income, the parishioners who trust Church leadership in how their contributions will be used give on average 3.6% of their income to their parishes. Differently, the church members who want to have a control over how their money is being used give only 2.33%.

Fig. 9b Desire to Have Greater Control Over the Usage of Contributions to Church versus Actual Giving

"Which of these statements comes closer to your views?"

- ✓ "When I give to the Church, I would like to see 'a return on investment:' i.e. how my money is being used and what are the outcomes;"
- ✓ "Overall, I am comfortable simply donating to the Church, because I trust Church leadership in how my contributions will be used."

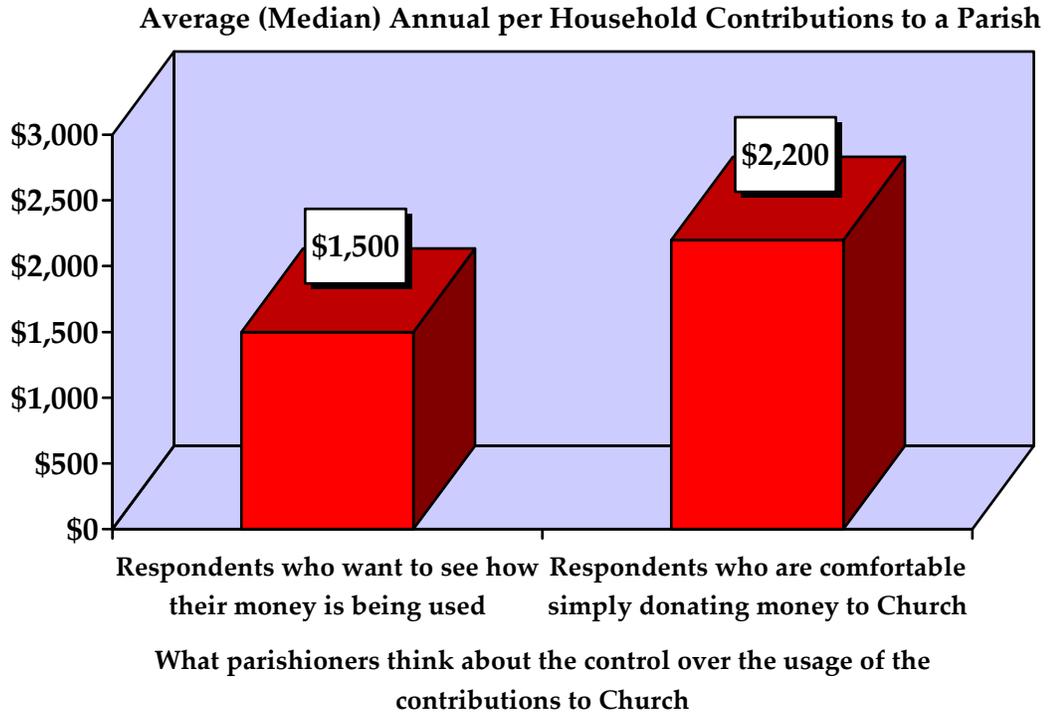
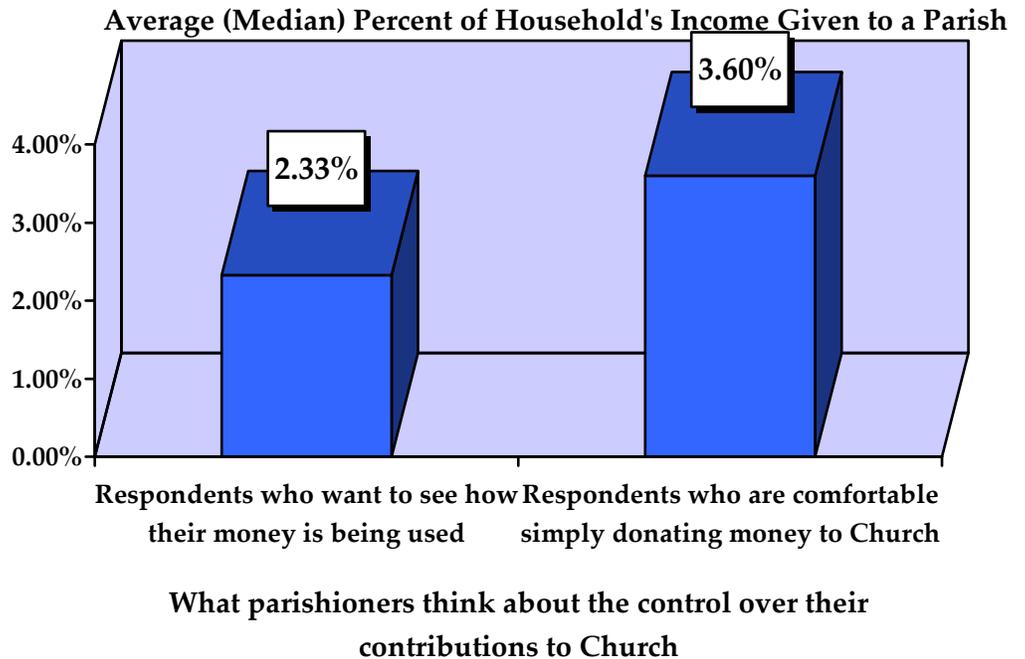


Fig. 9c Desire to Have Greater Control Over the Usage of Contributions to Church versus Actual Giving



Fact 9. About Advantages of the "Advance-Planned" Church Giving.

US Orthodox parishes will benefit greatly if they could "convince" their members to plan in advance - on an annual basis - their church giving. This will not only allow parishes to have a clearer and predictable picture of their finances for the coming year, but it would actually result in larger total income from the contributions of parishioners.

Fig. 10a shows, 62% of parishioners plan their church giving in advance (on an annual basis): either as certain percentage of their income (35%) or as a certain dollar amount (27%). At the same time, 38% of the respondents give more spontaneously: either deciding about contributions every month (16%) or simply giving whatever they can afford at any period time (22%).

Fig. 10a Planning of Giving to a Parish by the Church Members

"In general, how do you make decisions about how much money to contribute to you parish?"

- % of respondents saying
- I give spontaneously: whatever I can afford for a period of time
 - I decide on a certain dollar amount monthly
 - I decide on a certain dollar amount annually
 - I decide on a certain percent of income annually
 - I aspire to tithe (to give 10% of income)

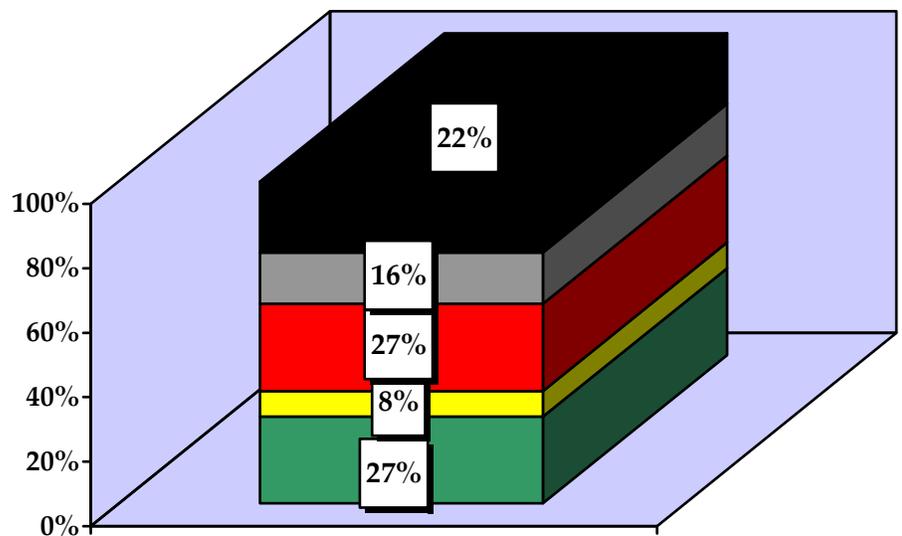
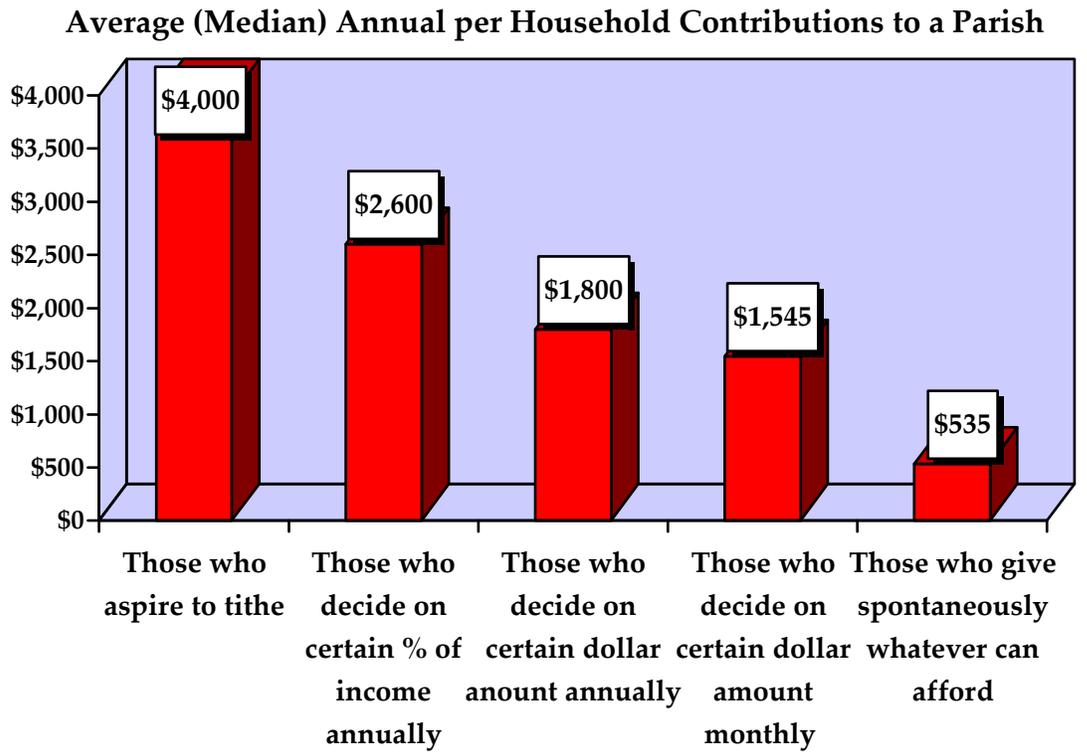


Fig. 10b shows that the parishioners who plan their giving in advance on an annual basis and allocate their planned contributions as a percentage of income give significantly more than those who plan their donations also in advance but based on a certain dollar amount: \$2,600 versus \$1,800 per average (median) household. In turn, the parishioners who decide about their contributions to a parish spontaneously give much less (only \$535 per average household) than the church members who plan their contributions in advance.

Fig. 10b Advance Planning of Giving to Parishes and Total Amount of Contributions

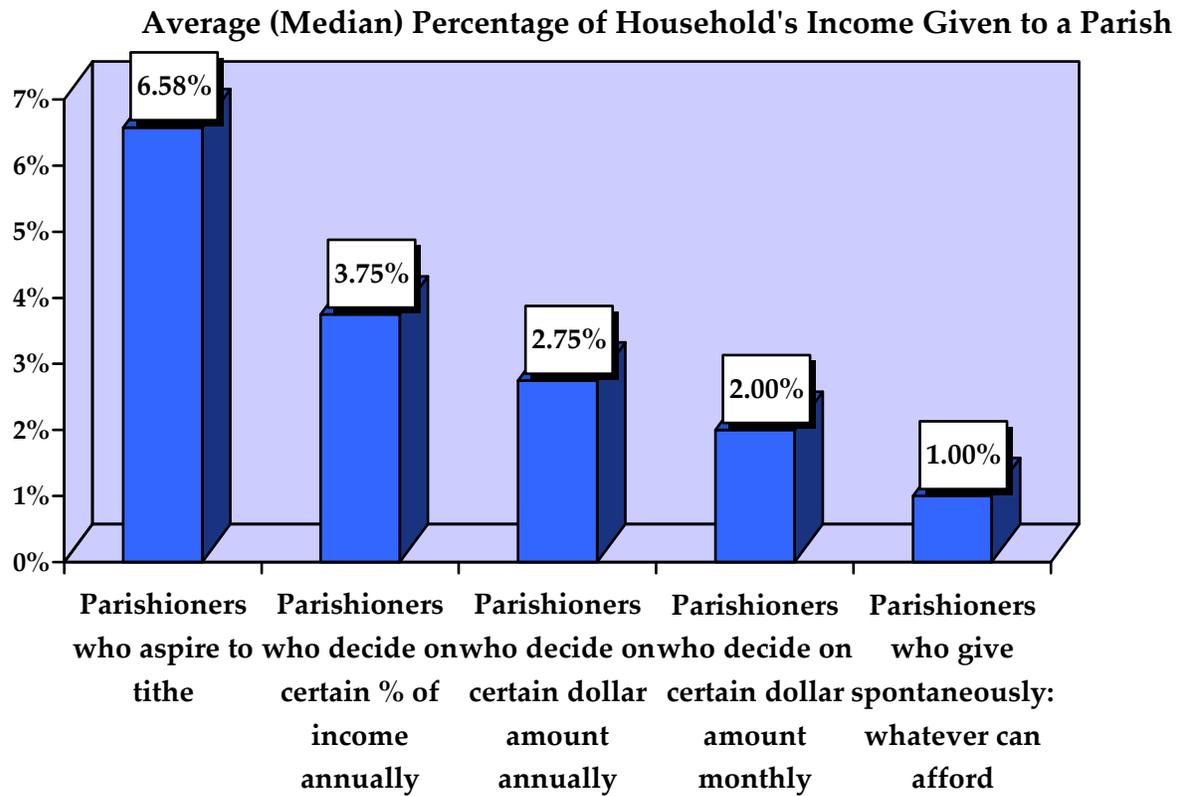
"In general, how do you make decisions about how much money to contribute to you parish?"



Approaches of parishioners to planning their giving to parishes

When giving is measured as a percentage of income, this finding still holds true. That is, parishioners who plan their contributions well in advance give a greater share of their income to the parishes than the church members who decide about their giving on a monthly basis or give spontaneously: whatever they can afford for a period of time. See Fig. 10c.

Fig. 10c Advance Planning of Giving and Actual Contributions Measured as % of the Household's Income



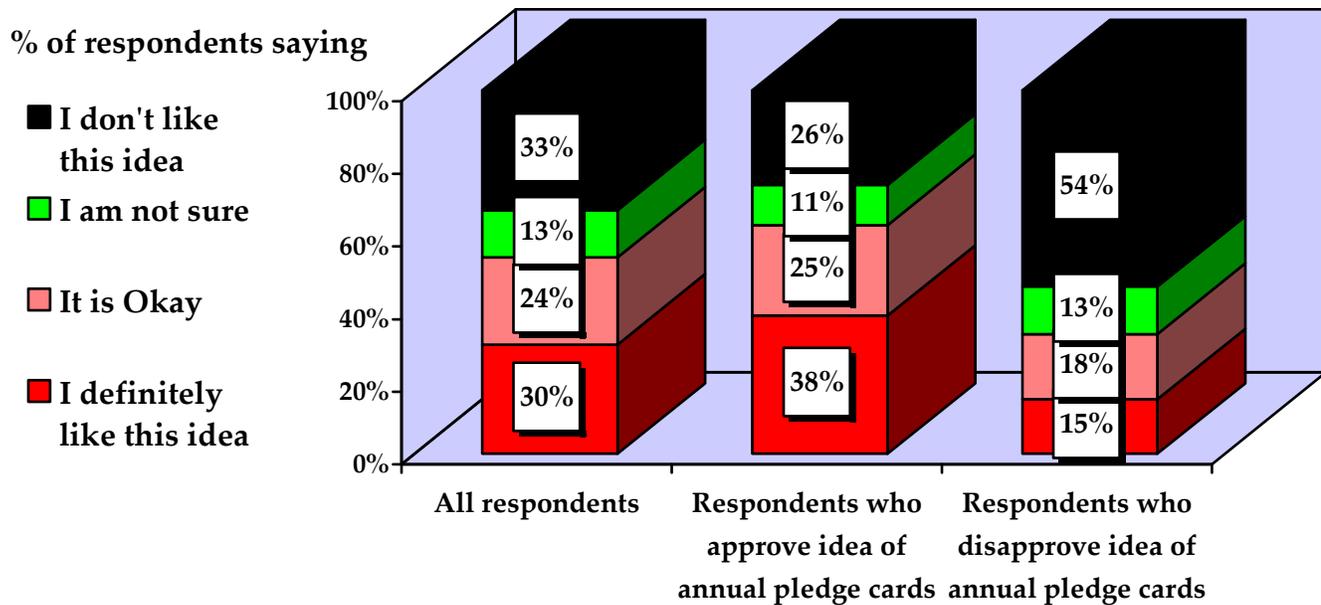
Approaches of parishioners to planning their giving to parishes

Fact 10. About One Efficient Tool that the Orthodox Churches Can Use to Assure "Guaranteed" and Predictable Contributions from Their Members.

The practice of automated transfers of church members' contributions from their accounts into accounts of their parishes is virtually non-present in US Orthodox Churches. Yet, the study revealed that an absolute majority of parishioners (54%) would agree with a practice of monthly automatic transfers from their checking accounts or credit cards into a parish account. Only one in three respondents (33%) said, "I don't like this idea." The remaining 13% were "not sure" about this option.

Remarkably, even among church members who reject in principle the practice of filling out annual pledge cards regarding church giving, one-third would still accept the system of monthly automatic withdrawals from their personal accounts into a parish's account. See Fig. 11.

Fig. 11 "How would you feel about electronic transfers of your pledges: that is, the money would be automatically transferred each month from your checking account or your credit card into your parish account?"

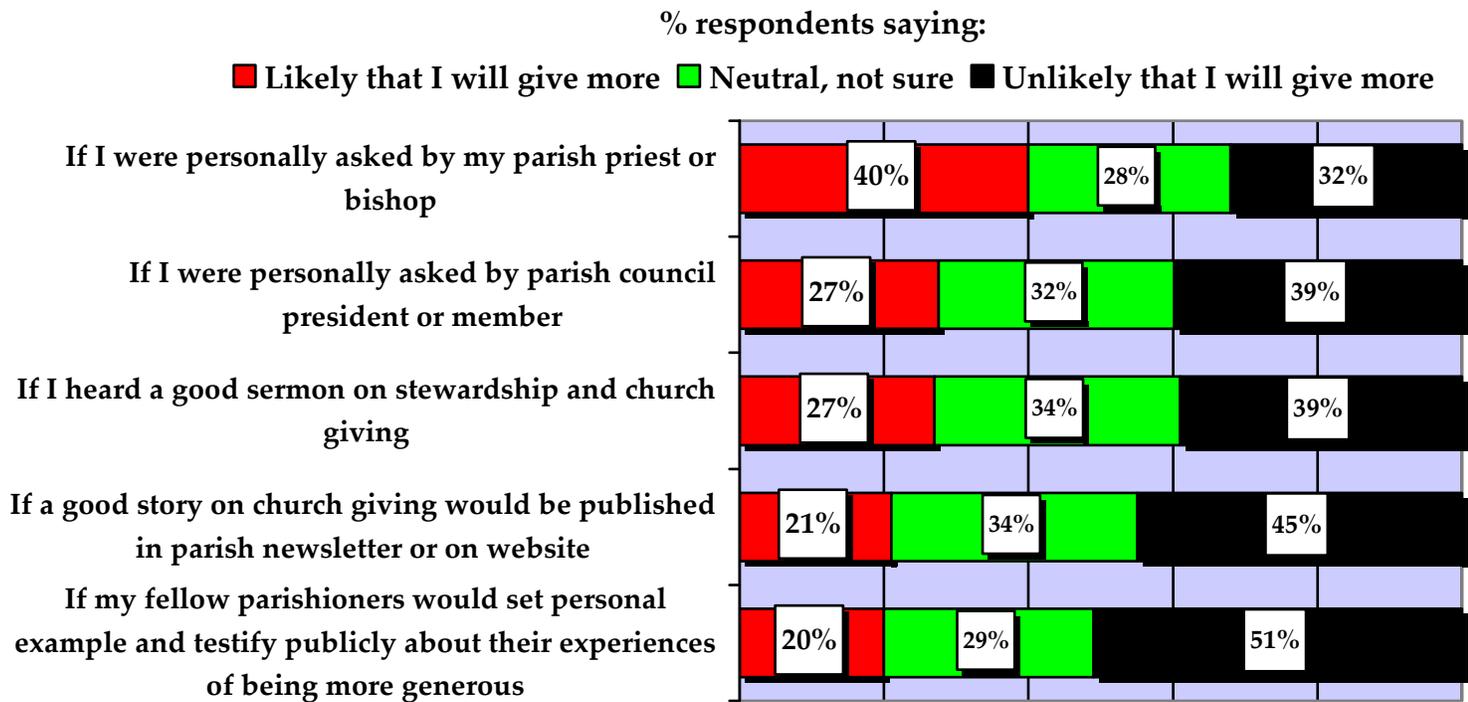


Fact 11. About the Most Efficient "Technique" of Encouraging Church Members to Give More.

Out of the various "techniques" and "tactics" that a parish can use to achieve greater giving from members, by far most efficient is approaching and asking members in person by the clergy (either parish priest or bishop). 40% of respondents reported that "If I were *personally* asked by my parish priest or bishop" they would likely give more. See Fig. 12.

Fig. 11 Efficiency of the Various Techniques to Increase Giving to Church

"Think of yourself: which of the following is more and which is less likely to increase your contributions?"



Fact 12. About Desirable Changes in Church Life That Would Make Church Members More "Generous" in Their Giving.

One of the survey questions asked the study participants "Are there any desirable changes in church life under which you would consider donating more money to your parish?" The respondents were given the list of 17 hypothetical changes and improvements to consider that could possibly increase their giving. With regard to each item on this list, respondents can choose one of three answers: a) Yes, would give more ("definitely" or "may be"); b) I am satisfied with this area: no need for improvement; c) (Not satisfied, but) would not give more.

Fig. 13 shows that the top five desirable changes in the Orthodox Church life that are most likely to increase church giving of parishioners are:

- ❖ Parish's life being less insular and isolated from other Orthodox parishes ("more joint programs with other Orthodox parishes");
- ❖ Parish's life being more connected to the wider local community ("more attention to the social outreach into local community");
- ❖ Stronger emphasis on Orthodox evangelism and mission in America ("more attention to religious outreach, mission and evangelism");
- ❖ Stronger emphasis on building genuine Christian community within a parish ("greater sense of parish community");
- ❖ Parish's life being more abundant and fulfilling beyond worship services ("having more programs").

With regard to all these areas, at least 40% of parishioners reported that they would increase their giving if the money would be used to improve these aspects of the church life.

Fig. 13 "Are there any desirable changes or circumstances under which you would consider donating more money to your parish?"

% of respondents saying: Yes, would give more ("definitely" or "may be")

