



Four years ago, The Giving Institute reported that while charitable giving is up in the United States, the percentage of donations going to churches has dropped from 53 percent in 1987 to 32 percent in 2015. Churches of every denomination are feeling this dramatic slide.

As one parish, it's hard to know whether your experience is the norm. You might look at your church's giving habits and wonder what other churches experience. Here are some statistics to give you a little more insight into the giving habits of Christians elsewhere in the country.

## **1 Tithers only make up 10–25 percent of any congregation** (Nonprofit Source, 2018)

Setting aside the argument about whether God intends Christians to tithe or not, the number of people who give at least ten percent of their income to the church is less than a quarter.

## **2 8/10 people who give to churches have zero credit card debt** (Nonprofit Source, 2018)

When you look at the things that consistent givers have in common, this is one of the most obvious. There are a lot of people who want to give, but feel like they're in a financial position that precludes it. In a culture that is continually pushing

people to purchase what they cannot afford, the church should make a concerted effort to educate and free people so they can live more productive and generous lives without the constant stress that comes from debt.

## **3 Religious giving is down about 50% since 1990** (New York Times, 2016)

In fewer than twenty years, religious giving has dropped by half. How can we account for that? A lot of that has to do with an increase of the "Nones." The same *New York Times* article that spawned this statistic also noted that between 2007 and 2016, the unchurched in America jumped from 16 percent to 23 percent.

## **4 On average, Christians give 2.5% of their income to churches. During the Great Depression, they gave 3.3%.** (Nonprofit Source, 2018)

It's crazy to think that Depression-era giving was higher than it is now. It seems like we live in an era of great wealth and opportunity. Why wouldn't people give more? There are a lot of potential reasons.

During the Depression, people relied more on generosity to make ends meet. This sort of shared struggle tends to

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## Church Giving in Transition

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bring people together and helps them understand the value of community. Because everyone was in a battle to survive, people were willing to forego luxuries to ensure they could meet each other's needs. It's harder to justify a near one percent dip in giving for post-modern Christians.

### **5** Of families that make \$75,000+, only 1% donated 1/10 of their income. (*Nonprofit Source, 2018*)

According to a 2015 *Sharefaith* article, people with a salary of less than \$20,000 are eight times more likely to give than someone who makes \$75,000.

We're often deceived by convincing ourselves that the expectations placed upon us are too high. People in higher income brackets are often paying more than their fair share in taxes. It's easy for them to feel that churches are just another hand in their pocket. The idea of stewardship is not a mindset that comes naturally to our culture.

### **6** People who attend 27+ church services a year give an average of \$2,935 to charity. People who never attend religious services give an average of \$704. (*Philanthropy Roundtable, 2013*)

Here's some good giving news for a change. Regular church attendance has a positive effect on church members. Being part of a religious community does make people more generous than their peers.

### **7** 96% of practicing Christians have given to a church or nonprofit. This contrasts with 60 percent of atheists and agnostics. (*Barna Group, 2016*)

It's not just church attendance that promotes generosity. It seems that faith itself might play a role in who typically gives. This means that it's the church's job to fan that ember into a roaring flame of open-handed living.

### **8** 32% of all donations go to religious organizations. (*Charity Navigator, 2016*)

A lot of good is done through charitable giving. People have an opportunity to give to charities that focus on things like education, human services, health, public benefit, international aid and environmental protection. But religious organizations are still receiving the most significant share of donation dollars – and most of this happens as people give in their local places of worship. It's critical that churches use these funds in the most responsible ways possible.

### **9** 31% of charitable giving happens in December. (*Neon, 2016*)

Think about this statistic for a moment. Nearly one-third of all giving happens in the twelfth month. That can only mean one thing. If you're not doing an end-of-the-year-giving push, you're missing out.

### **10** 73% of church giving happens throughout the week. (*Pushpay, 2019*)

Most churches prioritize a giving model that focuses all of the heavy lifting on a five-minute window on Saturday afternoon or Sunday morning. So it makes sense that Saturday/Sunday are the highest giving day of the week (27 percent), but that still means that 73 percent of giving happens at other times – including impulsive middle-of-the-night giving (more than 30 percent comes between the hours of 9 p.m. and 6 a.m.). If a parish needs an online-giving platform (preferably mobile) that allows people to give whenever the impulse strikes, they're missing out. And it's likely that people are finding other places to give.

### **11** Baby Boomers (1946–1964) make up 41.6% of the donor population and 30.2% of the US population. (*Blackbaud, 2016*)

The Greatest Generation (1900–1927), the Silent Generation (1928–1945), and Boomers make up 78.8 percent of total church giving. As the church faces the eventual loss of these generations, we find ourselves in a precarious situation. The youngest boomers are 54 years old. And this group makes up almost half of the church's giving. This is particularly troubling when you start to look at the giving habits of the generations that come after them.

### **12** Gen. X (1965–1980) makes up 19% of all donors and account for 26.6% of the population. (*Blackbaud, 2016*)

The generation immediately following the Boomers only makes up less than a fifth of the entire giving population. While many giving discussions tend to focus on Boomers and Millennials, more than a quarter of the US population is 36–53 years old. It's probably time to focus on this invisible demographic.

### **13** Gen Y (1981–1997) are 7.1% of donors and 30.4% of the population of the US. (*Blackbaud, 2016*)

The church is going to have to think about evangelism differently than it has in previous decades. The future of the church depends upon it. It's also time that we assume responsibility to reinforce and demonstrate what generosity looks like.

We desperately need to change traditions that are no longer serving us. If we want to minister to a generation that's grown up with tech solutions to everyday problems, we need to meet them where they're at. This means that we move away from trying to communicate to them with things like paper bulletins and sign-up lists. This also means we can't place expectations on them to give in ways that don't make sense to them. They represent the largest demographic, and if they're more comfortable using mobile devices to engage and give, it seems like a bad move not to assist them.

### **14** 60% of Millennials donate an average of \$481 to non-profits every year. (*Qgiv, 2015*)

Churches need to recognize that it's not that Millennials aren't givers, they just don't share the default opinion of prior generations that giving charitable money to the church is the best way for donations to be distributed. They want to know

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# All Things Considered

With Labor Day behind us, the countdown to OYSTERFEST begins in earnest. The 29<sup>th</sup> St. Ambrose Oysterfest is just three weeks away. That means that things are getting crazy around the parish offices. We're "spinning a lot of plates" these days, but I do want to take time to mention a few things leading up to the big day on the last Monday of the month.

## Raffle Tickets

The prizes this year are three ultra high definition QLED TVs. In "geek-speak" OLED stands for "organic light emitting diode." QLED (according to Samsung) also stands for "quantum dot LED TV." OLED is a fundamentally different technology from LCD, the major type of TV today. These TVs are known for their stunning clarity. And our first prize is a whopping big 65" unit.

All our prizes are delivered direct to your home – anywhere in the US. And if you win and decide you really can't use a TV, then you can take the cash equivalent.

A slow-up in getting our raffle license put these tickets out a little late this year. But by now, I hope you received your Oysterfest raffle tickets in the mail. If you have, make the purchase and get your stubs and payment back to us. You can pick up an extra packet in church and help the Oysterfest fund raising effort by buying and/or selling a few \$5 tickets to family, friends, co-workers and neighbors. We usually make between \$10,000 and \$12,000 for parish programs through the raffle proceeds and we need you to help us make that goal this year.

## Sponsorships

Three major sponsors have already come forward and we are grateful to have them on board. My most

sincere thanks to **Dr. Paul and Carol Schaap**, who have covered the cost of the Oysterfest tent. Thanks to **Tom Bennert**, **Ally Bank** is returning this year as a sponsor for the entertainment. Plus, **Tom** and his wife **Beverly** are again sponsoring the dessert table. **Christian Financial Credit Union**, is another returning major sponsor.

We have plenty of other sponsorship opportunities still available. Won't you consider being a sponsor of one of the following?

- Event Sponsor - \$5,000
- Printing and Postage Sponsor - \$2,500
- Security Sponsor - \$1,500
- Beverage Sponsor - \$1,000
- Supplies Sponsor - \$500

If you can't be a major sponsor, then consider being a personal sponsor – a "wino" or a "beer belly." \$100 gets you a nice swag bag and express entry. More importantly, the button you will wear indicates that you have put "your money where your mouth is" as a support of our parish.

## Mingle or Sit

Remember those early Oysterfest years when in the lot next to Mulier's Market we really didn't have many chairs and tables or the space to put them? It was fun to literally "bump into" old friends and make new ones, wasn't it?

In recent years, we've increased the foot-print of the event and set up plenty of tables and chairs that keep us comfortable – but there's something missing: that closeness and camaraderie that we shared in the early days. Yet with all this space, we have yet to equal the attendance numbers we achieved in the crowded lot.

You can bring back some of that old crowd spirit. You need to be at Oysterfest and you need to bring people with you.

You need to do this for the financial sake of the event. You need to do this because coming to Oysterfest is one great way of introducing someone to our St. Ambrose Community. What other group of people are so crazy that they would devote a festival to the Oyster?

If you don't want to fight the crowd for a table, we can arrange to have a premium one reserved for you, or your business. That cost would be \$200 for a table of 8 persons.

Entry tickets are on sale in the church after all masses; the cost is \$30 for adults and \$15 for children 12 and under. That gets you "all you can eat" oysters, shrimp, and access to a diverse set of offerings from more than three dozen local restaurants. I hope you and your guests will participate at some level because the Oysterfest is one great party.



For a long while, I would look over the declining performance of our weekly envelope and wonder what was going wrong. Anger of the Catholic faithful over lingering abuse cases was certainly one leading possibility. Catholics are rightly disgusted with many of the hierarchy for their continuing mismanagement of this horrific scandal. That anger translates into one of the few weapons Catholics have, and that is their checkbooks.

But by and large, Catholics don't seem to be angry at their parishes. That could explain increased support in drives and giving vehicles that exclude their diocese/archdiocese.

That was the explanation I had given myself until I began doing some research — some of which you can read on today's front page. Can it be that we experience declining collection numbers because we are using 20<sup>th</sup> century methods in the 21<sup>st</sup>?

Over the next few weeks, we will be hearing about an upcoming Increased Offertory Program at St. Ambrose. We'll discuss mission as well as method. We have to look at both. This program will allow us to better move forward with our community's goal of Unleashing the Gospel. We are planning a commitment weekend on September 21<sup>st</sup> and 22<sup>nd</sup>. I encourage all of you to spend time in prayer and discussion with your families, reflecting on all that we still hope to accomplish as Christ's disciples.





**1<sup>st</sup> Prize: Samsung  
65" Class 4K  
UHD QLED LCD TV**

**2<sup>st</sup> Prize: Samsung  
55" Class 4K  
UHD QLED LCD TV**

**3<sup>rd</sup> Prize: Samsung  
43" Class HDR 4K  
UHD QLED LCD TV**

**Drawing at the  
Twenty-Ninth Annual**

**St. Ambrose  
OYSTERFEST**

**on Monday,  
September 30, 2019  
at 8:30 p.m.**

**Watch for tickets  
in the mail soon!**

## A New Season for Religious Education

This year, Catholics across the United States will celebrate Catechetical Sunday on September 15, 2019. The 2019 theme will be "Stay With Us." Catechetical Sunday is a wonderful opportunity to reflect on the role that each person plays, by virtue of Baptism, in handing on the faith and being a witness to the Gospel. Catechetical Sunday is an opportunity for all to rededicate themselves to this mission as a community of faith.

Next weekend at Sunday's 8:30 liturgy we will celebrate the opening of another great season of Religious Education here at St. Ambrose. Following mass, we'll have a meet and greet in the ARK where students can catch-up with their classmates after their summer recess and parents can interface with each other and our teaching staff.

Late registrations will be processed as they are received. We're sorry that we cannot handle registrations over the phone because parents have to sign AoD forms. Students cannot attend class without complete registration forms in our file. Because of staffing, walk-in registrations can't be accommodated on the first day of class. Call or email us if you want to know when to come to register.

On any weekend during the school year, our Religious Education program serves approximately 300 children in 18 classrooms. Typically, each classroom is served by a teacher and a teacher's aide. Currently, we have those positions filled, but we always have need for a back-up of substitute teachers who can fill in upon the absence of one of our primary teachers. We're looking for substitute catechists who can render service, sometimes on short notice. If you have been a catechist in the past, we really could use your expertise and generosity in this important matter.

If you don't feel that being in the front of a classroom fits your skill-sets, you may consider becoming a classroom assistant. And there are always a number of support/office positions that need augmenting. Call our office at 822-2814 or email **Kelly Woolums** our religious education director.



A fun way of displaying your support for St. Ambrose Oysterfest – and your appreciation of the grain or the grape – is to become a Beer Belly or a Wino Sponsor. This personal sponsorship gives you one ticket to the Oysterfest redeemable in the express entrance lane – a T shirt – a commemorative beer glass or wine goblet – plus a token for your first fill.

All of this comes packaged in the appropriate "brown paper bag" with a Beer Belly or Wino Badge that you can proudly wear during the event.

Beer Belly and Wino personal sponsorships are available at \$100 and make a nice gift for someone you are bringing to the event, or for yourself! Place your order by logging onto [stambrosechurch.net](http://stambrosechurch.net); then go to the giving tab. You can also call the rectory at 313-822-2814, or fill out the form that you'll find at the back of church. State your preference for a beer glass or wine goblet as well as the size of T-shirt (small through 2XL).

Purchase your Beer Belly or Wino sponsorship online: [stambrosechurch.net](http://stambrosechurch.net) or at our parish office.

## The Buzz

September for me has always meant a new and hopeful beginning of learning. There were always high hopes and the best of intentions as the new school year began. Few tests or markings occurred in the early weeks of the semester so that a year of all "A(s)" was still possible.

This weekend's Scripture readings offer us a very challenging opportunity to learn new things about God. They remind me about the old truism that knowledge is not always the same as wisdom. A lot of times we think we know something absolutely down pat, such as:  $1 + 1 = 2$ . Then in a surprising lesson during a High School religion class, an inspiring teacher told us about a new way of looking at life – synergistic mathematics, where  $1 + 1 = 3$ !

I've used it ever since to better understand mysteries such as human relationships, sacraments, and the Trinity. The wisdom in that lesson has affected a much deeper part of my life than the simple arithmetic formula ever could. There is a time for both to be used, but I'm sure glad my life is not just confined to only one mode of dealing with reality.

So, what is the wisdom of Jesus' teaching concerning possessions and relationships in today's Gospel? Are you looking at it from only one old angle, or are there some new insights He offers that will more deeply affect your life than ever before?! May September of 2019 be the beginning of a whole new world of learning and wisdom for your mind, heart and soul.



Next weekend is the annual Catholic celebration throughout the country of Catechetical Sunday. This year's theme is "Stay With Us", which builds on the notion that the deepest aspects of faith concern relationships. And we quickly can admit that the most important lessons we need to learn about relationships go beyond what the classroom can accomplish. However, without the classroom, pulpit, adult education, etc., we miss the opportunity to gain an understanding and richness of relating to God that is brought to light through the wisdom-tradition of the Church. Christ always promised us we wouldn't have to figure everything out on our own. He gives us one another and the whole body of accumulated knowledge and practice of our Faith to help in crucial ways.

The following Sunday morning, our parish children begin another year of classroom encounters with the Body of Christ – a deepening of their Catholic Faith-relationship with God. Next month, adults will have an opportunity to begin or return to an understanding about relating to the Lord – as we begin this year's RCIA sessions. In both instances – for children or adults – remember that knowledge (doctrine, dogmas, etc.) is at the service of the (faith) relationship. It is not itself the goal.

In graduate school I had a professor who knew more about everything Catholic than I will ever know even to ask questions about. But he was a Hindu. In this, he taught me that knowledge and faith are not at all automatically the same thing.

So ... doctrine and moral education needs something more. Children and adults need to experience God through a closer and closer relationship with the living Christ. Catholics have no better way of doing this than through the Eucharist. Then in communion with the fullness of God's life, we go out and join Christ in His mission to bring life-giving and loving service to everyone God puts into our lives. Religious Education without prayer, without weekly Mass, without Christian Service ... is cold ... never sinks below the shoulders ... too easily withers and gets discarded or rationalized away.

Make a commitment for yourself (and your family) this year to let your faith take over more than just your head. Jesus didn't say to just learn about the cross in today's Gospel passage. He said you and I have to carry our own crosses and follow Him in order to be His disciples. Let's do a pre-test of our faith, using these criteria, right now in early September. Then let's do a post-test next Spring at Pentecost. Let's see how much we can really learn about faith in nine months.

Chuck Dropiewski

2	0	CSA
1	9	Box Scores

Number of Families .....	900
Returns in 2018 .....	262
Returns to date .....	215
Average Gift ('18).....	\$463
Quota for the Archdiocese .....	\$85,267
Property/Liability Insurance ...	\$52,000
Parish '19 Target.....	\$137,267
Received as of 9/1//2019.....	\$122,500

- The 38<sup>th</sup> Annual Catholic Services Appeal is now wrapping up. Remember that now our quota for the Archdiocese is met, all gifts to the CSA are returned to the parish and are exempt from the regular 7% Archdiocesan tax.
- It's a great time to help your parish. All overages go to paying our property and liability insurances.

## The Beehive

is the parish weekly bulletin of the  
St. Ambrose Catholic Community  
Detroit/Grosse Pointe Park, Michigan

**Pastor:** Rev. Timothy R. Pelc

**Pastoral Minister:** Charles Dropiewski

**Religious Education:** Kelly Anne Woolums

**Minister of Music:** Dr. Norah Duncan IV

**Office Manager:** Peggy O'Connor

### Sacramental Celebrations

**Masses:** On the Lord's Day –

Saturday Vigil - 4:00 p.m.

Sunday - 8:30 and 11:15 a.m.

**Baptism:** Arrangements for both adults and infants to be made by contacting the rectory.

**Penance:** As announced and by appointment.

**Marriage:** Couples should contact the rectory office a minimum of six months in advance of the proposed date to make arrangements.

**Funeral:** Normally celebrated within one week after the deceased's passing.

### Directory

**Parish Office:** 15020 Hampton

Grosse Pointe Park, Michigan 48230

**Tel:** (313) 822-2814 **Fax:** (313) 822-9838

**Email address:** stambrose@comcast.net

**Religious Education:** (313) 332-5633

**Pastoral Ministry:** (313) 332-5631

**Ark Scheduling:** (313) 822-2814

**Parish Website:** stambrosechurch.net

## Liturgy Schedule for the Coming Week

**Monday, September 9**

*St. Peter Claver, priest*

8:30 a.m. - Morning Prayer

**Tuesday, September 10**

8:30 a.m. - Mass - Rev. T. J. Collins,

Rev. George Rozman, Rev. Gabriel Richard

**Wednesday, September 11**

8:30 a.m. - Morning Prayer

**Thursday, September 12**

*The Most Holy Name of Mary*

8:30 a.m. - Mass - Bill Murphy

**Friday, September 13**

*St. John Chrysostom, bishop & doctor*

8:30 a.m. - Raymond & Jean Pelc

**Saturday, September 14**

*The Exaltation of the Cross*

1:30 - Wedding -

Dina Farhat & Peter Finnegan

4:00 p.m. - Mass - For All People

**Sunday, September 15**

*Twenty-fourth Sunday in Ordinary Time*

8:30 a.m. - Mass For All People

11:15 a.m. - Mass For All People



## Scriptures for the 23<sup>rd</sup> Week in Ordinary Time

**Monday, September 9**

- Col 1: 24-2: 3
- Ps 62: 6-7, 9
- Lk 6: 6-11

**Tuesday, September 10**

- Col 2: 6-15
- Ps 145: 1b-2, 8
- Lk 6: 12-19

**Wednesday, September 11**

- Col 3: 1-11
- Ps 145: 2-3, 10-13b
- Lk 6: 20-26

**Thursday, September 12**

- Col 3: 12-17
- Ps 150: 1b-6
- Lk 6: 27-38

**Friday, September 13**

- 1 Tm 1: 1-2, 12-14
- Ps 16: 1b-2a, 5, 7-8, 11
- Lk 6: 39-42

**Saturday, September 14**

- Nm 21: 4b-9
- Phil 2: 6-11
- Jn 3: 13-17

**Sunday, September 15**

- Ex 32: 7-11, 13-14
- 1 Tm 1: 12-17
- Lk 15: 1-32 or 15: 1-10

## Twenty-fourth Sunday in Ordinary Time September 14<sup>th</sup> and September 15<sup>th</sup>

**4:00 p.m. - Celebrant:** Fr. Pelc **Lector:** Cathy McPherson  
**Eucharistic Ministers:** Maria Cox-Borkowski, Elizabeth Puleo-Tague, Mary Urbanski  
**Altar Servers:** Jack Hern

**8:30 a.m. - Sunday - Celebrant:** Fr. Bede **Lector:** Jaime Goodrich  
**Eucharistic Ministers:** Colleen Drummond, Christopher Harrison, Joan Jackson, Maggie Jackson, Bob Jogan, Steve Linne, Joellyn Valgoi  
**Altar Servers:** Nicholas, Margaret, & Meredith Kramer

**11:15 a.m. - Celebrant:** Bp. Gumbleton **Lector:** Leslie Leitch  
**Eucharistic Ministers:** Thomas Bennert, Anne Billiu, Joe Hugh, Sue Playwin, Janis Ramsey, Cristina Swiatkowski  
**Altar Server:** Shea Vatalaro, Malvina Lubanski

## Your Envelope Speaks ... the Inside Story

To operate, each week our parish requires a *minimum* of..... \$10,100.00

*On Sunday, September 1, 2019*

in envelopes we received ..... \$9,338.00

in the loose collection ..... \$455.00

in other donations..... \$1,390.00

for a total of..... **\$11,683.00**

**Over budget for the week. .... \$1,583.00**

Number of envelopes mailed ..... 900

Number of envelopes used..... 132

*"Rather, when you hold a banquet, invite the poor, the crippled, the lame, the blind; blessed indeed will you be because of their inability to repay you." (Luke 14:13-14)*

We have a difficult time with the concept of giving without expecting something in return. Even when we give to charity we often want something in return – a raffle ticket, a dinner, a chance to play golf or our name in print. We need to remember that the true reward for our giving awaits us in heaven.

## Our Sick

Please pray for those who are seriously ill or who are hospitalized: Pat Blake, Karen Culver, Ann Sullivan Kay, Donald Miriani, Bonnie McKenna, Jeanne Noto, David Schumacker, Matthew Elias, George Bucec, Emilie Kasper, Darby O'Toole, Anna Noto Billings, Vilma Rivers, Vilma Marone, Eileen O'Brien, Martha Luna, Dina Engels, Liz Linne, Donna Barnes, Betty Greenia, Alexandra Cullen, Charmaine Kaptur, Frank Gregory, Alex Billiu, Gladys Bogos, Wayne Wallrich, Jerry Hansen, Lou Rondini, Jackie Walkowski and Dennis Steele.

## Vincentian Reflection

Christ is challenging us with what it costs to be his disciple. Vincentians witness God's love by embracing all works of charity and justice. The Society of St. Vincent de Paul makes no distinction in those served because, in them, we see the face of Christ. Have you considered answering the call to help serve our neighbors in need? Call the rectory and let us know about your interest in becoming a member.

## Grief Workshop

There are no stages to grief. We all experience loss in our own unique way. Healing is an intentional process, where we gather together as a community of faith to become disciples of hope. It is through prayerful reflection, practical learning and personal fellowship that we mourn. "Grieving with Great HOPE" is a weekend grief support workshop. All who are grieving the death of a loved one are welcome. Good Mourning Ministry is a resource to Catholic parishes and to those who are mourning the loss of a loved one. Our vision is to be bearers of hope, to be a healing ministry by offering a transformative experience that is prayerful, practical and personal.

The next Grieving With Great Hope weekend is October 18<sup>th</sup> and October 19<sup>th</sup> at The Church of the Transfiguration in Southfield. The cost per person is \$20, which includes lunch. For registration information visit [goodmourningministry.net](http://goodmourningministry.net).



## Church Giving in Transition

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where it's going and how it's being used.

Churches who want to engage Millennial donors are faced with the challenge of demonstrating the good that they're doing in their communities and around the world.

**15** **Less than 15% of churchgoers want giving envelopes available for checks and cash. A majority (68 percent) want digital options.** (*State of the plate, 2016*)

The landscape of giving is changing. It's becoming increasingly easier to collect and distribute donations. People are growing comfortable using online-giving solutions to share their wealth with others.

Online giving isn't just a tool for accommodating Millennials. The truth is that society is heading in a digital direction. The percentage of people who want to retain the giving status quo is dwindling. You don't have to abandon them as you begin to prioritize other donation methods.

**16** **Recurring givers annually donate 42% more than one-time donors.** (*Pushpay, 2019*)

Recurring giving allows people to sign up for giving automatically every month, and it might be the church's best hope. This means that every giving message doesn't have to spur one-time generosity. Instead, you can challenge members to make a commitment that's much easier for them to stick to. It's not dependent upon whether they come to church or how they feel about giving at any particular moment.

**17** **Donors aged 40–59 who would likely give online went up 20% from 2010 to 2015.** (*Dunham+Company, 2016*)

It's not a surprise that the percentage of people comfortable with online giving continues to expand. In five years, it's gone from less than half of middle-aged people to almost three-quarters. You can trust that this number will only grow.

**18** **39% of smartphone owners used their phone to pay a bill in the last month.** (*Snowball Fundraising, 2016*)

When it comes to disruptive technologies, mobile computing is up there with the printing press, assembly line, automobile, and the internet. Apple released the first iPhone in 2007, and in less than ten years, the smartphone has almost completely revolutionized life on the planet.

People are becoming more and more comfortable using their phones to take care of their daily financial needs. This statistic only points to the people who have paid a bill in the last month. The number is likely considerably higher when you look at the previous quarter or year.

**19** **44% of Millennials prefer to use their mobile phones to make small purchases.** (*Snowball Fundraising, 2016*)

Again, when we look at the behavior of the largest living generation, we get a glimpse of the changes to come. Nearly half of all Millennials don't want to mess around with cash for

even small purchases. In fact, they're not really that interested in debit or credit cards. They'd much rather buy a cup of coffee at Starbucks using Apple Pay or pay their babysitter using Zelle.

It's one thing to talk about using mobile to pay a bill or make a donation, but when you see more and more people using their mobile device to pay for everyday items like magazines and jeans, you know that it's becoming more embedded in everyday life.

**20** **Mobile giving donations increased 205% in 2015.** (*Snowball Fundraising, 2016*)

If you think about it, this only makes sense. Giving often happens spontaneously. Someone may feel encouraged to give after watching a documentary on Netflix, reading a news story, or watching a sermon on YouTube. And since they're doing these things on their phones (or with them nearby), they can respond immediately.

**21** **74% of Americans write no more than one check every month.** (*Sharefaith, 2015*)

The way Americans handle their money is changing. If nearly three-quarters of Americans are only writing one check a month, it's probably time for churches to get away from checks as a prioritized form of currency.

**22** **About 80% of Americans carry \$50 cash or less. And nine percent don't carry any cash at all.** (*The Fundraising Coach, 2015*)

It's not just checks that people are less reliant upon; they're also carrying less cash. A 2017 CNBC article suggested that this statistic was even lower, with 76 percent of people carrying less \$50 and nearly half with less than \$20 on them at any moment. It would seem that if your church is dependant upon passing the offering plate, your giving will be considerably lower than it should be.

The fact that people are using their mobile devices to manage their finances isn't a trend – it's an inevitability. The increasing convenience and security make it virtually inescapable. It's time for churches to place greater emphasis on mobile giving. Statistics show a shift in the way people view currency. The more you rely on physical forms of currency (cash and checks), the more you're negatively impacting your bottom line.

It's not enough just to offer a mobile giving option – the time has come to prioritize it. Ultimately, the spiritual discipline of giving will have an entirely digital expression in the future.

Church giving statistics don't end here. There's a lot more the church should know about as the digital age advances and people's giving habits change. To learn more about the important trends that are affecting generosity in your community, click here to download a free copy of the 2019 Digital Giving Trends in The Church today.

*Material from PUSH PAY collected by Jayson D. Bradley who is a writer and pastor in Bellingham, WA. <https://pushpay.com/blog/church-giving-statistics/>*