

# Three Kinds of Congregations: The Approach to Financial Giving Makes a Difference

Dr. Ed Kruse, Central States Synod ELCA Stewardship  
17313 E. 52nd Street, Independence, MO 64055, (816) 373-5116, Fax (816) 373-5901, [edkruse2@cs.com](mailto:edkruse2@cs.com)

It is a central principle of faith that the results of any human effort rest in God's hands. It is also accurate to say that the way a congregation approaches financial giving has a profound impact on the results.

According to Money Matters, by Hoge, Zech, McNamara and Donahue, published by Westminster John Knox Press, the financial well being of a congregation correlates directly with the procedures it uses to generate support for their ministry and mission.

The research was conducted in both Protestant and Roman Catholic congregations in the United States. The results of the research indicate that congregational giving levels, and perhaps their financial stability, correspond to three distinct approaches, which we have transposed into "kinds" of congregations.

## 1. "Offering" Congregations

Level 1 congregations appeal for money offerings when they "need" it. "The air conditioner went out – we need money." "The furnace needs to be replaced – we need to get a new one."

Using "need" motivation is suspect. It raises questions. It creates suspicion. It is manipulative. Furthermore, need is never-ending and depressing. It is a good word to delete from church conversation, in bulletins and newsletters. A Level 1 congregation has an average financial giving level of .7 per cent to 1.5 percent of the average household incomes of their worshippers.

## 2. "Pledging" Congregations

Level 2 congregations use an "annual response method," though they may alternate the method from year to year. There are over twenty methods from which to choose. Examples of annual response methods are Pony Express, Every Member Visits and the popular Consecration Sunday.

They often use the term "estimate of giving" or "faith commitment" instead of "pledge card." They "invite" people to write their intent on an estimate of giving, and usually turn it in during worship on a designated Celebration Sunday." Using an annual response program focuses financial giving on a "once a year" emphasis. An annual response program is a natural part of Level 2 congregations' life. Their average financial giving level is 2.4 to 2.9 percent of the average household incomes of their worshippers.

## 3. "Percentage-giving" Congregations

Level 3 congregations also conduct annual response programs. But, in addition, they invite people to base their financial commitments on a percentage of their incomes, off the top as first-fruits. They have a year-round emphasis on growth in all areas of discipleship, which they call "stewardship of life." Tithing is encouraged, and "tithing-plus" is invited for those whose incomes are at such a level that tithing is not an appropriate maximum. Biblical examples include the widow's mite, the rich young ruler, the early Christian church.

Level 3 congregations' average financial giving level ranges from 4.6 to 15 percent of the incomes of their worshippers. Level 3 congregations understand that missional stewardship begins with money.

### Questions for discussion:

- a. How would you imagine a congregation might become a Level 3 congregation?
- b. What are the Biblical principles that undergird Level 3 giving?