

Over the last 3 or so months, people from our church have been sharing summaries of the chapters in the book *Inside Out* by Kay Kotan and Michael J. Scott. The book is about shifts that the authors suggest churches need to consider. This is a summary of chapter 4, "Moving away from Offering-Plate Dependency." Warning: this chapter is not very positive, but it leads to a discussion later in the book in chapter 6 where possible solutions to moving away from being dependent only on the offering plate are discussed.

The chapter begins with some statistics and then moves into various subsections as it discusses impacts on the economic well-being of churches. Here are some of the statistics the book shares about the changing nature of giving: Church members are giving a smaller percentage of their income today (2.5%) than during the Great Depression (3.3%). Between 1990 and 2015, the share of overall donations to faith communities dropped by 50%. 8 out of 10 people who give to churches have zero credit debt. 5% tithe (give 10%) and 80% give 2% of their income to the church. The average giving by adults who attend US Protestant churches is about \$17 a week. 49% of all giving is done with a card.

After sharing these and other statistics, the authors move to the effects of the pandemic on churches. While some churches experienced no effects of the pandemic on giving, 56% saw a decrease. But what the authors comment overall is that the pandemic did not cause changes in giving but instead "...emphasized and accelerated what was already happening. The acceleration caused the church to finally have pay attention and stop denying the realities facing the church."

Some of those changes were positive and included moving to the option of online giving. This allowed for more regular giving (if automated) even when attendance was irregular thus improving overall giving (not depending on the person to be present to be able to give to the church). Other changes, that the pandemic accelerated, were greater decline in church attendance with a majority of churches experiencing a 50% drop in attendance. This, of course, meant fewer people were giving to those churches.

Additionally, one of the authors, Kay Kotan said, she has noticed a change in the capacity and apathy of churches. Although there are many gifted, passionate, and dedicated church members, with the average age of churches going up, this has led to churches having the desire to reach new people but not having the "energy and physical ability needed." That lack of energy and ability has led apathy for some.

The author's conclusions at the end of this section are that although the pandemic accelerated what was already happening in the churches. It has also created the opportunity for us to decide to "...be bold and courageous enough to step out in faith and make counter-cultural changes" that will enable us to try different things to reach new people in our changed situation.

The next section of the chapter discusses some of the generational shifts taking place. As already mentioned, some of the changes are in church attendance with the

greatest cause being the "...growing number of people who report no religious preference." Each generation attends at lower rate than the previous generation. However, among those younger generations, their capacity for church giving is greatly affected by their level of debt. With student loan debt averaging \$40,000, auto loans averaging \$20,000 and the average \$16,000 in private loans and credit cards combined, these younger generations are in many cases just "...trying to keep their head above water." Of course, this means, that they have less income overall to be able to give.

The authors continue in the next section discussing changes in facility costs. With costs rising each year for insurance (8-10%), utilities (2%), and maintenance, just maintaining the building(s) gets more expensive each year. In addition, many churches continue to defer needed maintenance due to lack of resources. Meaning, over time the building becomes more and more outside the ability of the congregation to ever maintain.

Lastly, the authors turn to the similar rising cost associated with staffing. "To attract and retain effective personnel, it will take more staffing dollars than it did just a year or two ago." For staff dependent churches, they are averaging 50% of the budget going to salaries. However, even as budget dollars are increasingly devoted to staff, churches also tend to pay lower than other organizations.

This means that for some positions in the church, the wage or salary being offered is not much different than the minimum wage being offered at a fast-food place (for instance). Although both positions can be stressful, church positions carry their own stressors that may make the low wage not seem worth it. Given these factors, and others, like low trust in religious organizations overall, the authors say that it will take more money to retain quality employees.

If you made it this far, you know I warned you at the beginning that this was not a positive chapter. However, the reason this chapter sounds kind of bleak is because the authors are setting us up to consider different ways to fund the ministries of the church that don't mean relying on just what comes through "offering plate." In previous generations, the offering plate was sufficient. But now, we need to begin to think differently about how we will fund our ministries. That topic is taken up in chapter 6 called, "Moving Towards Christian Social Entrepreneurship."