

WAY TO GIVE



A Guide to
Connecting,
Giving and
Asset Building



A Report Prepared for the Annie E. Casey Foundation

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Introduction

Giving is an act that can either be spontaneous or planned. When giving is planned and within a religious context, it is typically considered a form of tithing. In this guide, the findings from 20 clergy interviews and congregation member focus groups have been used to understand how tithing is practiced in some congregations. The lessons learned are then offered to congregations looking to expand their own knowledge about the practice of giving. The lessons that are of most interest connect tithing to asset building for families, congregations and communities.

This work contributes to the national movement to develop assets and recent efforts by the Federal Reserve Bank to promote financial education. In the early 1990s, Dr. Michael Sherraden introduced the concept of asset building – shifting our thinking beyond reducing poverty. Drs. Melvin Oliver and Thomas Shapiro added to this dialogue by calling attention to the disparities in wealth and the intergenerational transfer of assets. Federal Reserve Chairman Alan Greenspan suggests that basic financial skills begin as early as possible.

This work also connects to the faith-based tradition of community economic development and the call by the faith community to address economic injustice. The report begins with a description of the faith tradition of economic development related to principles and practices of tithing. In this view, the congregation and faith community is an asset that is already working, and can be developed to help families and communities build their own assets.

This work is supported by the Annie E. Casey Foundation and builds on Casey's family economic success framework¹ (The Annie E. Casey Foundation, 2003) to lift up those congregation-based activities that develop and leverage resources, to build the economic stability of low-income families and their neighborhoods.

We focus on examples that link and reinforce the following strategies and investment areas:

- family economic support strategies (e.g., EITC, IDAs, financial products and services);
- work force development strategies (e.g., job training, GED, small business development and micro-enterprise); and
- community investment strategies (e.g., retail development, improvement in schools, housing development).

This guide is designed to help clergy and congregation members express their faith, use their resources and networks to move the asset development movement forward, and promote family economic success and community stability. It provides an overview and steps to lead congregations in developing an understanding of giving that matches their theological and cultural perspective, and provides a framework for organizational evolution.

¹ Family economic success is: (1) the presence of sufficient and predictable resources and connections to meet basic family needs, emergencies, and aspirations for improving quality of life, (2) ongoing investments in lifelong learning for the entire family, and (3) assets that grow with the family over time, such as a home and retirement accounts.

Assets are accumulated income and inherited (or head-start) funds, property or durable goods necessary for financial stability and security, particularly during difficult financial times.

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PART ONE: PERSPECTIVES ON GIVING





There is one who scatters, yet increases all the more, and there is one who withholds what is justly due, but it results only in want. The generous man will be prosperous, and he who waters will himself be watered.

Proverbs 11:24

Perspectives on Giving

Religious Perspectives

Since the beginning of time, people have sacrificially given an offering as an expression of faith in a supreme being. Most religious organizations support and participate in some form of giving, with many congregations encouraging tithing. A search of the concept of tithing and topics related to money yields more than 2,000 bible references (Walker, 2003). In the Old Testament, tithing was the minimum standard of giving 10 percent of a person's annual income. This was paid as a tax to support the congregation or clergy. In the New Testament, giving is a reflection of the attitude of the giver. Throughout the Bible, there are various accounts related to tithing and many reasons that motivate giving:

- Cain and Abel gave of their first fruits to show honor and love for God. (Genesis 4:1–5)
- Abraham gave to thank God for his blessings. (Genesis 14:20)
- Jacob gave to worship God for blessings expected in the future. (Genesis 28:20)
- Joseph advised the Pharaoh how to prepare for the years of famine. Commissioners collected a fifth of the harvest of Egypt during the years of abundance to be held in reserve for the country. (Genesis 41:34–36)

- Moses introduced tithing as a principle of godly living and act of worship. (Leviticus 27:30–34; Numbers 18:21)
- Ezra introduced giving to support the rebuilding of the temple. (Ezra 2:68–69)
- Nehemiah introduced giving to support the repairing of the wall. (Nehemiah 2:17–18, 3:1–7; 70–72; 10:31–35)
- The practice outlined in Deuteronomy (chapters 12 and 26) emphasized the maintenance of the order of society through a distributive system.
- Early Christians gave generously, often beyond the tithe to express their love and appreciation for God's gifts. (Acts 2; 20:35; 2 Corinthians 9:7; Philippians 4:14–19)

Protestant and Catholic clergy recount only a few of these scriptures from the Old and New Testament. The most commonly shared understanding of giving relates to stewardship and ownership.

Clergy offer a widely known and referenced scripture – Malachi 3:8–10.

“Will a man rob God? Yet you rob me! “But you ask, ‘How do we rob you?’ “In tithes and offerings. You are under a curse – the whole nation of you – because you are robbing me. Bring me the whole tithe into the storehouse, that there may be meat in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. . .”

Clergy referencing this scripture emphasize that everything belongs to God. Therefore, what is given to God is a portion of what is entrusted to us. Unlike the government, God puts us on our honor to turn over the portion of what he gives us to accomplish his work (Kendall, 1982).

A Baptist pastor asks the question: for whom is the meat? Is it for the church or the community? That is, are we giving for church operating costs only, or for the community, or both? According to this pastor, congregations should manage their finances so they can support the congregation and give back to the community. Religious leaders, like Larry Burkette, suggest parachurch organizations, and other institutions serving the needy, are a legitimate source for tithes and offerings. Unlike the clergy, congregation members are more likely to introduce the idea that the congregation would not be the primary source of their giving.

Most clergy who recite the above verse emphasize that we are guilty of robbery if we fail to bring a portion of what God has provided for us. There is also the reminder that we cut ourselves off from God's blessings when we fail to give to the church. But most clergy prefer to encourage members to open themselves to blessings by giving. One clergy provides the example that God blesses our labor and our ideas when we give.

Another clergy takes this idea further by saying that need and poverty are curses that came when people disobeyed God (Deuteronomy chapters 26–28). This pastor believes that living in accordance to God's principles brings both spiritual and material blessings. One congregation member supports this interpretation and shares her favorite verse: Mathew 6:33.

“But, seek first His kingdom and His righteousness, and all these things will be given to you as well.”

The Catholic clergy stress the idea of ownership. That is, the church encourages members to recognize their role in taking care of God's church and carrying out God's work in the world. Members are encouraged to give God what is His. These clergy often mention the giving of the first fruits when they

respond to questions about tithing. The story of Cain and Abel is recounted several times. Old Testament practices are “about maintaining the right order of the community's life in accordance with God's law” (Jeavons & Basinger, 1995).

“Since I started participating in the Catholic Church, since primary and secondary school, they taught us that we have the obligation to tithe, and tithing is 10 percent of what you earn. But when you grow up and keep going to church, you start seeing that it is not really 10 percent, but rather of what you have left after paying all your expenses. So from there you take the 10 percent.”

Latino Catholic Church member

The other scripture that many clergy refer to when supporting the practice of tithing as a minimum standard for giving is 2 Corinthians 9:7, 11.

“Each man should give what he has decided in his heart to give, not reluctantly under compulsion, for God loves a cheerful giver. . . You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.”

Clergy are divided with respect to the interpretation of this passage. Some clergy emphasize free will of the giver to determine how much he or she will give. One clergy succinctly offered, “God wants your heart.” Another clergy emphasizes giving, as God has blessed you. New Testament rationale for giving has shifted beyond reciprocity and obligation, to opportunity to give out of gratitude and love for God (Jeavons & Basinger, 1995).

The New Testament church members give beyond their income and even spin down their assets to ensure they can meet the needs within their community (Acts 2: 41–47). Among the clergy, the idea of community is important. However, only one clergy

references the communal aspects of giving referred to in Acts. This type of giving ensures that those within the faith community are without need.

Most other clergy emphasize the development of a communal perspective toward the congregation when individuals and families begin to practice giving. Once this practice becomes a habit, the clergy agree that members feel they are a part of the congregation's mission and activities. These same people are more likely to volunteer within the congregation and the broader community. The question arises: just how much does the congregation wish to be communal?

Most clergy and congregation members understand tithing and incorporate this teaching into their lives in their own ways. While in most congregations a standard of giving is stated, none of the congregations sanction members who do not give. On the contrary, one church considered returning the offering of a parishioner. According to one religious leader, a refugee who had lost her husband as a result of the violence in her home country gave the church a donation of \$80. The church knew this woman was in need of the money. The religious leaders struggled saying, "How can we accept this? We had to accept it because she wanted to give it. That's the struggle, not only with the congregation, but also among the leadership in the church. How can we accept this? This is the widow's mite."

Contemporary Practices for Tithing

The practice of tithing has spread more widely over the last 100 years. This may be in response to the decline in giving (Ronsvalle & Ronsvalle, 2003). Given this decline, many congregations place special emphasis on supporting their operations at the expense of community outreach. Many denominations introduced stewardship or fundraising initiatives to address reduced giving. More recently, the Bush Administration introduced tax credit policies to spur giving and volunteering. The congregations have their own principles and practices for tithing. Most of these principles and practices are influenced by internal factors, such as

religious teachings, the clergy's interpretation of scriptures, the skills and expertise of leadership, and the leader's understanding of the members.

The congregations' approach

According to the religious leaders, congregations and their members are free to choose how and what they give.

The clergy agree that God provides the example of giving and the primary motivation for people of faith to give to God. The act of giving is a practice that is encouraged and supported for the benefit of the giver and the beneficiary of their gifts – the religious institution and the community. This giving should be sacrificially offered for the benefit of others, the work of the church and the improvement of the community. Surprisingly, the benefits for the giver are not as amplified by these congregations.

*"Tithing, it's not only 10 percent of your income, it's also tithing your time."
African-American Baptist Church member*

No consensus exists as to the extent people should give. Most clergy base their understanding of tithing on a few scriptures. The practices of the nondenominational, mainline Protestant and Mormon congregations surveyed are guided by an understanding of the tithe as 10 percent of a person's gross income. While these congregations encourage tithing, only three congregations report that 50 percent or more of their members regularly tithe 10 percent of their income. In most cases, congregations provide envelopes to facilitate regular giving. Members contribute either weekly, monthly or annually. In the case of the Mormon church, members are invited to a tithe settlement meeting with the congregation leader at the end of the year to assess their total contributions. Other congregations provide receipts at the end of the year for members to track their annual giving.

Catholic clergy suggest they are learning from their Protestant counterparts to consider stewardship as a way of life, rather than as a program. The Catholic priests mention that the diocese encourages them to pay more attention to the principles and practices of giving. In many Catholic churches, tithing means giving the first hour of the week's pay – approximately 2.2 percent of one's income (Zech, 2000). This amount represents the first fruits.

Congregations practice tithing by giving five or 10 percent of their collection to support a social or community cause or program. The Catholic congregations understand that it will be a long process, which includes modeling and teaching before the majority of members give at least 2.2 percent of their incomes.

These congregations also emphasize other forms of giving-giving of time and talents. In addition to the registry, which is a common document within the Catholic church, some churches now ask members to identify their gifts, skills and time available to serve the congregation and community. This giving is in addition to their assessments to the diocese that are used primarily for social service and mission work.

Tithing – transformation or transaction?

Tithing practices can best be categorized as transformational or transactional. Most congregations focus on the transformational practices related to tithing. That is, congregations focus on the messages and teachings that provide the foundational understanding for giving. These messages can take the form of sermons, bible studies, Sunday school lessons, small group meetings, leadership committee discussions, workshops, inserts in the weekly bulletins, giving charts or envelopes. In one Catholic church, children also have envelopes and are encouraged to designate good works (time and talents), as well as the amount for their offering.

Most clergy recognize they could do more to teach their members how to give. They believe that once members understand the basis for giving outlined by

their religious tradition, they will develop the appropriate mindset and necessary habits to live out these teachings. One clergy references Romans 12:2 and suggests that members will “be renewed in their minds,” and adapt their thinking and behavior to conform to a habit of tithing. Other clergy suggest that workshops and practical tools will help members take the necessary steps to giving.

“We can only give what we have, nothing else. That is how I view tithing. Even if it was said to me that those who have the opportunity to give [time], to serve the church . . . that is also viewed as tithing, because we give our time, gas, and that is how I view it.

Latino Catholic Church in St. Louis

Giving, particularly tithing, is a spiritual practice that can transform attitudes, beliefs and values related to stewardship of resources. Faith [in God's provision] is expected to shape how we spend, save, earn, invest and share money. For the clergy, the concept of tithing begins with educating people about their relationship with God, their position within the church and their meaningful presence in the church. Most Protestant clergy emphasize expressing thankfulness for a relationship with God. According to one Baptist clergy, giving grows as the relationship with God grows. Several of the congregation members echo this message.

Clergy and congregation members acknowledge that God has given much. Therefore, what is given as a tithe is a sacrifice, not the extra. One clergy stresses, “Once we can give ourselves to God, we can give our purse.” As one Catholic clergy states, “It has to hurt. . . It has to cost you something. It should be given first, not as a left over.” Giving is a form of worship and the highest expression of loyalty to God.

According to several of the Catholic clergy, it is important for members to understand their responsibility within the church. When people embrace the vision of the church, they become the church and give to the church. This long process starts with the giving of time and talent. As some congregations teach about tithing and planned giving, their congregations see the church cannot maintain itself or serve the community, without their help. One clergy says that part of the Christian conversion is giving to the church. As one immigrant member understands it, “they pray for us, to get jobs and more blessings so we can tithe.”

“For the honor and glory of God, my family has changed a lot. We have received multiplied blessings, and money comes and goes, but we have never lacked of our daily bread.”

Latino Methodist Church member in Houston

One Catholic clergy wants to see his congregation members live their lives as an instrument of God’s love. He has witnessed members become more in tune with Christian values. “Giving is like feeding yourself spiritually,” one Catholic church member states. People begin to connect the rest of their lives to their Christian life. At one Catholic church, staff are now more conscious they are spending other people’s money. As a result, they clip coupons, comparative shop and even bring in donations from home to defray the cost of activities. Not only are members’ lives transformed, the community is also changed. The community receives more volunteers who are tolerant and understanding.

One Catholic congregation makes it convenient for people to give and now accepts credit card contributions. The use of credit cards is a controversial practice introduced to accommodate people making large purchases during Church bazaars. Tithing by credit card may tempt some to

give what they don’t have in their bank accounts. But some find that giving this way helps them view the church contribution alongside other expenditures at the end of the month.

Transactional tools for giving

To some extent, all the congregations have messages about tithing and/or planned giving. Many congregations expect that by sharing religious messages, their job is complete. In most cases, the clergy assume members will learn the practical skills to apply the spiritual principles and practices of giving. In other cases, clergy expect members will already have transactional tools: skills, like budgeting, saving, establishing and maintaining a good credit history, establishing a retirement account, negotiating with creditors or buying a home. Congregations that share information on financial management, financial instruments and other practical tools prefer to incorporate religious messages, ideals and values related to giving.

At the very least, clergy assume members have access to organizations that can provide assistance in these areas. However, this is typically not the case for many low-income members, particularly undocumented immigrants. Most clergy agree they could benefit from a better understanding of how congregations can link congregation and community members with these transactional tools.

Most clergy have not considered that the majority of members have no formal training in money management. What may be simply a spiritual practice for the congregation is also a financial transaction. In the words of many members, it would be helpful to have more skills to handle financial transactions.

With so few people equipped with basic skills of good money management it is unrealistic to expect it is easy for most people to regularly set aside a substantial amount of money for giving. The majority of people in the United States spend more than they earn and are left without surplus funds typically earmarked for giving to a religious or secular organization. As a result, it should not be surprising

that for Christians who consider themselves the most faithful believers, that is, “born again” believers, charitable giving has recently declined, falling from 14 percent in 2001 to seven percent in 2003. Most church members give less than three percent of their income, well below the biblical benchmark of 10 percent (Barna Research Group, 2004; Barna, 1997).

Building blocks for teaching transactional tools

Clergy often become aware of the exact nature of the financial challenges faced by their members through pre-marriage counseling classes. Some members have high levels of debt and others have poor credit histories. Some are preparing to get married without any savings. This might present a disadvantage, however it is not a ministry area that congregations address systematically. One Catholic congregation will soon work with the Lampo Group-Financial Peace University. This group provides training that helps congregations, including families and youth, gain skills and knowledge to establish a sound financial plan.

“If people tithe, they most generally take care of their finances. They are scrutinizing their money, and they probably know. I don’t like the bill collectors at my house, and I would rather do without that new dress or my new nails, because I would like peace of mind.”

The St. Louis Church of the Latter Day Saints members, African American

Often, congregation and/or community members present their situation to the clergy or leaders to receive financial assistance. In most cases, clergy say they have resources to address this need, or may refer people to St. Vincent De Paul or a similar agency. A special collection will often be raised to help the individual or family. In general, clergy pay little attention to the transactional tools that a family might need to address their situation before it becomes an emergency, or to ensure they don’t find themselves in this situation again. At one Catholic church, congregation members suggest that information on

Spending and Saving in America

The following trends suggest that clergy and congregations need to pay more attention to the skills and tools required to improve how members manage their money.

Debt: According to the Federal Reserve, Americans rang up a record \$1.7 trillion in personal debt though October 2002, with \$724 billion in unsecured forms of debt, such as credit-card debt (Gillin, 2002).

Savings: In 2001, Americans saved only 1.6 percent of their disposable personal income. These savings rates are a fraction of the

average 7.9 percent aggregate personal saving rate recorded between 1959–2001 (Bureau of Economic Analysis, 2002).

Assets: The lack of assets is especially acute for African-American and Latino households, even though these households had a combined buying power of \$1.2 trillion in 2002 (Humphreys, 2002). The net worth of the typical white family is \$81,000 compared to \$8,000 for the typical black family (Shapiro, 2004).

bill payment and working with creditors could be helpful. One Baptist church meets with people who request financial assistance to help them work with their creditors, establish a feasible payment plan, and identify ways to improve how to manage their money. While this requires more from the person coming for help, this church believes it may be doing more harm by sending the person away without the skills to master their own financial matters. This same Baptist church teaches its members to pay themselves first to get out of debt. They encourage people to live within their means.

Their members are often the target of predatory lenders and pay higher prices for goods and services. Several clergy recognize that their members must learn to manage their money, despite the higher cost

for many goods and services. One clergy recounts a situation where a woman was paying 300 percent of the cost of her original loan. The church agreed to help the woman repay the loan and encouraged her to avoid this type of loan in the future. This same congregation has a Relief Society and Priesthood meetings that encourage members to learn budgeting and other skills, like cutting hair and food preparation, to help people become more financially self-sustaining.

Check cashing and pawnshops are visible institutions in each of the Houston communities. But the congregations do not report systematically addressing the unfair pricing, predatory lending practices or widespread activity of check cashing and pawnshops in their communities.

Would you consider...

- A benevolence or financial assistance ministry that includes financial education and/or an emergency savings program?
- A debt elimination ministry?
- Collective strategies to provide access for fair pricing and purchasing of goods and services?
- A credit union or helping the community gain access to financial services?
- A financial education program for couples and families?

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PART TWO: WHAT IS IN THE WAY OF GIVING





No one can serve two masters. Either that person will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and mammon.
Mathews 6:24

What is in the Way of Giving

“For most people, the idea of giving 10 percent of their income to charity seems financially impossible and psychologically incredible. The natural question arises: why should anyone choose to give away that much money to the church or to anyone else?” (Brackett, 1996, p. 2). For most people to develop the regular habit of giving a substantial amount of their income, it takes more than an annual stewardship campaign or an occasional sermon or bible study. Several clergy and congregation members suggest that barriers exist that must be addressed before congregations will embrace new patterns of giving and concepts related to asset building.

Some congregations have a set tradition of giving. Baptist congregations are accustomed to giving assessments or paying dues for a series of anniversary days. Members of several Catholic churches give \$1.00 and offer extra resources for bazaars and special appeals for families in need. Some churches are attempting to adopt practices that are more common among Protestant churches, like regular pledge offerings. But these churches are experiencing resistance.

The traditional way of giving back to the community consists of providing emergency assistance and basic needs services. Congregations that have tried to change the ways they interact with people coming for help are also experiencing some resistance. Members from two Catholic churches say that teaching about finances is simply beyond the role and function of the church. However, the

majority of the members regard the church as a place that could be the center for such teaching. Younger female members are more likely than older and more financially stable members, to support congregations expanding their messages and programs to include financial management and asset building. One

“We bless God who has blessed us. We believe that our people are mature and responsible and can decide on supporting the church without being “hassled.”

African-American Catholic Church member in St. Louis

supporter suggests that members could be a great resource for initiating ideas related to financial education and asset building. Several clergy agree that having these ideas and messages come from their peers raises less suspicion. Having these messages come from clergy might prompt members to feel the church is acting out of self-interest, instead of mutual interest.

With few exceptions, these churches do not believe their congregations are ready to begin thinking about asset building. However, one Latino Methodist pastor challenges the idea that his members, who are primarily young immigrants from Mexico with very low incomes, are unable to develop a habit of giving and a mindset toward building assets. He believes

members and congregations often do not understand principles like the one put forth by Robert T. Kiyosaki in “Rich Dad Poor Dad”—you can make more money from investments than from work. Instead, most people are afraid to kill their “sacred cow.” According to this pastor, the sacred cow could be anything that keeps you from breaking out of your old ways of thinking and behaving. He finds that once individuals reach rock bottom, they are more willing to open themselves to new ideas. A few of the women in his church broke with their state of powerlessness to leave abusive relationships and gain the support to purchase a home and secure a job that led to developing a business. It will take years of education, as well as reinforcement and modeling giving, saving and asset building for members and congregations to make significant changes to the way they think about giving.

The Taboo of Talking About Money

One consistent message is the reluctance of clergy to discuss money with their congregations. Some clergy simply do not like to talk about money. Others regard the topic of money as something that should never be mentioned in church. A few clergy say they simply are not prepared to present on this topic. Some clergy believe the church should model the type of giving it wants its members to practice, rather than constantly preaching about giving. Other clergy use an approach based on their own experience of being constantly asked to give to the church. One Baptist pastor also notes he is timid talking about money; however, stewardship is another issue. His reluctance to talk about money comes from the abuses he witnesses by ministers who use church money to buy cars and other luxuries. With an apprehension to discuss money, the topic of asset building and financial management is not a primary topic or ministry area for these churches.

One priest believes in “the humble way of approaching the topic.” He prefers this approach because the concept of tithing and money scares people. According to this priest, he tried to preach stewardship as defined by the Catholic church—giving of the first fruits of time, talent, and treasure. He found that

many people understand this teaching, but some prefer to substitute time for giving money, and others work two or three jobs and have little time to give. This priest finds that when he preaches, the offering decreases. But when he talks about real needs, people give. This also seems to be a trend in other congregations. Some clergy find that specific appeals made by lay leaders get the best response.

One Catholic church now relies on a committee to present information on finances. The priest says that “to push too much [talk about money] would not be worth it. After all, stewardship will not solve every problem.” Five of the congregations find having guest speakers or workshops sponsored by other groups makes introducing topics related to giving, money or asset building easier.

Operating in a Consumer Culture

While the faith community is often silent on the topic of money, congregation members are bombarded by consumer driven messages. Several of the clergy say that too often congregation members are unable to make significant contributions to their church because of overspending and debt. According to one Baptist Pastor, church members are no different from other people, and are trying to keep up with the Joneses. Among the congregation members surveyed, 28 percent say their annual household expenditures exceed their household incomes. Of those who are in debt, 37 percent owe less than \$1,000, three percent owe between \$1,000 and \$2,000, and 26 percent owe between \$2,000 and \$5,000. Many congregation members who spend more than they earn are in debt, and interest rates on the debt often range between 18 and 21 percent.

In three cases, clergy mention confronting their congregation’s consumer orientation by teaching counter culture messages stressing spending God’s money wisely, eliminating debt and living within their means. Three clergy believe the faith community should teach children early about stewardship and wise financial management principles including saving. Only one congregation offers giving and financial education to children.

Cultural Perspective

For many of the Catholic congregations, giving is between the person and God, unless there is a special need. Latino members coming to these churches are in the practice of giving one to two dollars. Several priests hope members will give the first hour of their salary – approximately \$6.00 for many of the immigrant members. However, these priests understand that to get immigrant members to give, particularly those from Mexico, the church needs to understand their culture. For example, the church must see that while these members may only give a dollar or two, these people are being generous and respond well to the bazaars and specific needs. Their giving is best reflected in spontaneous ways, rather than in an organized system. Several of the African-American clergy find their members are more responsive to a specific need, rather than a general message requesting regular offerings or assessments.

According to the majority of clergy, first generation Hispanics go to the church to get, rather than give. As a result, many of these members lack understanding related to giving to maintain and develop church programs. Many of the priests hope that by teaching over an extended period of time, members will understand that the church cannot exist without their volunteer and financial support. These same priests notice African Americans and whites who participate in their programs or services are more likely to volunteer or donate more than one to two dollars.

Generally, the church suggests 10 percent; however, in the case of the Hispanic congregation, most immigrant members are poor or are not yet working. Others are holding two or three jobs simply to make ends meet. The church never demands a set amount or a percentage. Some priests make a suggestion of what they can give – usually they say, give as much as you can. Giving is very sporadic; therefore, the church does not know how much is coming in, or where it is coming from.

In a few cases, clergy mention members have left to join other churches, but returned when the new churches asked them to give a specific amount.

“Our church is very relaxed about asking our congregation members to tithe because of the fact that the people are struggling, they are the poorest of the poor. We do not want to be the people who will take from their table [the table of Hispanic members].”

Latino Catholic Church member in St. Louis

Several clergy say the idea of saving and working toward building assets is unfamiliar to some of their immigrant members. At one Catholic church, the Catholic Mission Housing trains people how to buy a house and provides closing costs to people who qualify. However, most of the people who use this service are English speaking. In many cases, Hispanics lack an understanding of the American way of purchasing homes and securing a line of credit. Others lack the proper documentation or income to qualify for the program. As a result, it is not surprising to learn that few Hispanic congregations have considered financial education or asset building programs. Instead, the programs directed to immigrant members attending Catholic churches have largely been spiritual services like catechism or baptism.

Two Latino Methodist clergy are very familiar with the struggles and culture of their members, particularly the fact that they are often very poor, transient and affiliated with a Catholic church. One Methodist pastor orients the ministries to address the lack of health insurance and the stress of parenting in a new country. The other clergy focuses his ministry on outreach to youth and young adults who are at risk of getting involved in drugs and crime.

African-American church members mention other challenges. For example, one member says she had been unable to save before changing her church membership. Previous churches encouraged her to spend money on the right clothes, to give to monthly church days, or to give to those in financial crisis. This member, and others, share a limited understanding of savings. For them, the idea of saving relates to cost saving or the use of coupons, and not to establishing a special account at the bank.

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**PART THREE: CONNECTING TITHING TO
ASSET BUILDING**





The wise man saves for the future, but the foolish man spends whatever he gets.
Proverbs 21:20

Connecting Tithing To Asset Building

It has been said that religion is likely to affect asset building. Religion largely affects asset accumulation because it shapes values and priorities, provides important social contacts and contributes to the set of skills that lead to investment behaviors (Keister, 2003). As a religious practice, tithing is also regarded as a means to distribute and circulate wealth (Gervais, 2002). Like Dr. Sherraden and others in the asset-building field, we suggest that saving and other asset building strategies are supported by institutional structures and arrangements. These structures and arrangements are available for most middle and upper class people through their employer or the services of financial institutions. Congregations can also act as structures that provide teaching and tools to enable and encourage their members to save and build assets.

Congregations can provide the contacts and venues to connect giving to asset development. Congregations with credit unions and community development corporations are among those that have been promoting saving and home ownership. Rev. Jesse Jackson of the Rainbow/Operation Push Coalition and Rev. Dr. Fred Lucas of the Faith Center for Community Development are among an emerging group of faith-based leaders assisting congregations and faith-based organizations to develop asset-based strategies, particularly increasing homeownership. Rev. Jackson, Rev. Lucas and other leaders involved

in the movement toward economic empowerment have been spurred to address the inequality of wealth and homeownership that persists between blacks and whites in the U.S. They believe congregations move members and community residents toward asset accumulation by providing them with necessary information, referrals, technical assistance and resources.

However, according to studies on congregational activities (Hodgkinson, Weitzman et al., 1993; Chaves & Tsitsos, 2001; Cnaan & Boddie, 2001; Cnaan, Boddie et al., 2002), few congregations work to develop the assets of families and communities. Instead, most congregations provide charity-based services like food and clothing ministries, rather than asset-based strategies like business incubation and job training.

Religious leaders and congregation members acknowledge the value of asset development. But for most, asset development is not a concept that is integrated in their understanding or teaching of giving, serving, community outreach or community development. At the same time, a discussion with clergy and congregation members reveals most congregations have a foundation for building an asset-development strategy.

FIGURE 1.

RANGE OF SERVICES PROVIDED BY CONGREGATIONS

Asset Building	<ul style="list-style-type: none"> • Individual development account program • Credit union accounts • Federal Deposit Insurance Corporation Money Smart program
Human Capital Development	<ul style="list-style-type: none"> • Health clinic • English as a second language • Job placement/postings • Substance abuse program • School • Sewing classes • Nursing classes
Community Development	<ul style="list-style-type: none"> • Rehabilitating homes in a low-income community • Social action committee
Family Support	<ul style="list-style-type: none"> • Family counselor • Support for nursing homes • Support for home for teenagers • Support for missionaries • Prison ministry • One Church One Child • Ministry to the mentally retarded • After school project for children • Benevolence/emergency assistance • Box lunches for senior citizens • Christmas and Thanksgiving baskets • Vacation Bible School (VBS)
Community Support	<ul style="list-style-type: none"> • Volunteers for the school • Space for civic clubs

Building Institutional Assets for Congregations

The congregations are keenly aware of the need to raise funds to support the operation of the congregation and maintain their property. All of the Protestant congregations own their buildings. The diocese owns the Catholic churches. Beyond maintenance and renovation, most religious leaders do not talk about opportunities to invest in their properties to preserve the assets they possess, leverage these assets or increase the value of these assets. Like several of the congregations, one small Baptist church has several properties. The church is interested in renovations that will attract more people to worship or to use their facility, but did not mention how they might use the properties to yield income. This congregation can learn from another mid-sized Baptist church that consulted with a financial management firm to assess its net worth and financial opportunities. This same church secured approximately one city block of property and uses it in ways that make important community investments and yields income. Two of the properties are Section 8 housing, while it rents one property to a non-profit organization. The remaining property houses a ministry for formerly incarcerated women. The church established a faith investors program to engage members to work in partnership with the church to purchase the land. The church also plans to encourage members to donate funds to dedicate and maintain church space in the memory of a family member. Only one of the congregations mentioned having investments in mutual funds.

In the case of the Latino congregations, religious leaders recognize the limited ways immigrants can assist to build the church. Three of these congregations assess the talents and skills of members. Their expectation is that members who are unable to give money can invest their time and talents to develop the resources of the church. However, both Latino Methodist churches have secured the capital or financial backing from the bank to expand their church facilities. One church is building a new property by selling its existing property and absorbing an Anglo congregation with declining membership. Based largely on its reputation in the community, another Methodist church secured a loan to purchase and renovate a much larger space that allows it to expand its ministries, which now include a health clinic and after school program.

Families Building Assets

When the topic of saving and asset building is first raised, congregation members generally hesitate to respond. The connection between giving and asset building is not apparent to the clergy or congregation members. Some of the responses by congregation members include the various ways they now bargain shop, use coupons or earn extra money. For example, one congregation member says his affiliation with the church allows him to be hired to play for weddings. Some members reference home ownership and retirement accounts as the most attractive assets. One clergy is interested in seeing his members develop their own businesses.

Actions congregations can take to leverage assets to expand their facilities and programs

- Use the expertise and skills of members
- Cultivate investors
- Build community reputation
- Use collective banking
- Mobilize partner congregations

The congregations took some steps to assist members with asset building. While congregations do not consider these activities as asset development strategies, in several cases, congregations provide home ownership and financial literacy workshops. In one case, the Federal Deposit Insurance Corporation offers its Money Smart financial literacy program to a Catholic church. In another case, a Catholic church hosts the Association of Community Organizations for Reform Now homebuyer's program. Another Catholic church works with personnel from the George Warren School of Social Work to develop an Individual Development Account program that assists community members to save for homeownership, college education and/or small business development. One Catholic church has a Homestead Act program that provides \$5,000 to families that purchase a home within the boundaries of the parish. If the family needs special assistance, the priest helps them with the process. This same church has a credit union and encourages church members to deposit \$5.00 to open an account. However, the majority of first generation immigrant members lack the surplus resources needed to open an account. At a few churches, congregation members are interested in learning about investing.

"I would like it if they teach us to manage money stock market matters, so that we could participate in some way, either individually or as a group, investing in the stock market or something like that."

Latino Catholic Church member in St. Louis

Building Community Assets

Most congregation members give with the expectation their congregation will not only be able to maintain its operations, but will invest in the community. In general, congregation members are satisfied with the ways they help those outside the

congregation, particularly people who are poor. As congregations located in low-income communities, the concern for the welfare of the community is evident. Most of the community activities offered sustain families or community activities. These initiatives are expected to include community participation or to be community controlled. Few congregation-based programs actually transform the community by building, preserving or leveraging assets. The ability of the congregation to make a significant impact is limited by its financial resources, assets and the ways the congregation leverages existing assets.

Several of the congregations accomplish far more than would be expected, given their modest annual budget, the limited allocations to social services and the availability of volunteers. For those congregations building community assets, a primary vehicle has been housing development projects. The congregations offer the following asset building programs:

- Credit union accounts;
- Homestead Act program that provides down payments for homes;
- Individual Development Account program to facilitate matched savings for home ownership, college education and small business;
- Federal Deposit Insurance Corporation Money Smart program;
- Property and service development that creates new jobs.

Six churches either possess, or are acquiring, considerable property. These churches are considering how they might attract valuable services to the community through their contacts and use of their property for community programs. However, only three congregations have specific plans to develop the properties that have the potential to increase its real estate value. Congregations are adding value to the community with the development of community family centers, the expansion of a community clinic, and the rehabilitation and conversion of abandoned homes for rental to nonprofits and families with Section 8 vouchers.

Potential for Congregations Promoting Asset Building

The potential to develop congregations' tithing systems that connect with asset building relates to the institutional capacity of the congregation. The congregations in this report have varying degrees of institutional capacity. We draw from the Center for Social Development's definition of institutional capacity as the ability of social institutions, like businesses, public and private agencies, congregations, legal institutions, social/civic clubs, and families to offer (or not offer), create (or not create), and promote (or not promote) productive roles for asset building. This definition emphasizes the following factors: expectations, access, information, incentives, and facilitation/support (see Figure 2).

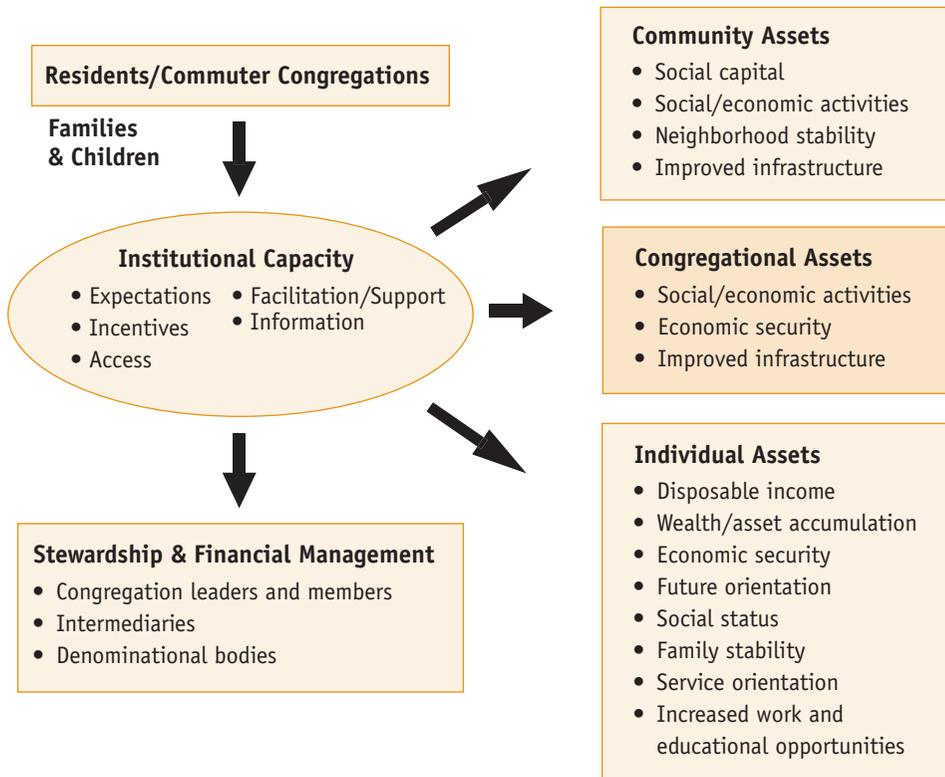
- Expectations are the stated philosophy, principles, practices and norms that emphasize the purpose and benefit of tithing and planned giving.
- Access refers to the opportunity to connect spiritual principles and practices with practical teachings. Access can be achieved through partnerships with various organizations.
- Information refers to how congregations provide knowledge on tithing and other forms of giving.
- Incentives for tithing and giving should be internal or guided purely by religious commitment and conviction. However, the motivator or exchange for tithing could be spiritual edification, emotional support or services for the broader community.
- Facilitation/Support is the process taken or the resources and activities (e.g. training, mentoring, accommodation or integration of new financial knowledge) used to implement or sustain tithing/giving practices that link to other asset building strategies.

FIGURE 2.

MODEL FOR TITHING AND ITS CONNECTION WITH ASSET-BUILDING STRATEGIES FOR FAMILIES, COMMUNITIES AND CONGREGATIONS

Asset Building Strategies

- Individual Development Accounts
- Home ownership
- Housing counseling
- Job training
- Credit Union
- Collective banking
- Debt reduction/credit counseling
- Micro-enterprise
- Small business training
- Business development
- EITC/VITA program



Getting Ready for Asset Building

All congregations try to generate income to sustain their operations. However, few consider the scriptures' implications for asset building or revisit the faith-based sector's history in asset-related activities like the creation of credit unions, businesses, and more recently, participation in community development corporations. As faith-based organizations define their role in the spotlight of social service provision, they need to consider how to build the resources to meet the challenges. One such challenge is addressing the increasing gap between the rich and poor, and the compounded wealth disparities between the sexes and races.

Congregations that embrace this new vision for social and economic development can strategically transmit patterns of asset accumulation for families (including children), for communities and for the congregation.

Who is giving?

The clergy and members agree that people who regularly attend religious services are more likely to financially support and volunteer for the congregation, in addition to giving money and time

to secular organizations. Others suggest there is a trade off. For example, some people give money to compensate for not regularly attending or participating in services and activities.

Congregations do well to understand the characteristics of those who are more or less committed to giving to their congregation. It is as important as understanding the characteristics of those who may likely come to congregations for services. This understanding should be based not only on the religious teachings related to giving, but also on asset distribution of congregation and local community members. The patterns of giving may shift once a system of asset building is in reach.

“One of the ways God blesses people is through their incomes. We have four young couples who the Lord has truly blessed as parents with homes and jobs. They are tithers and faith investors. One thinks tithing opens doors of opportunities. They also give time and energy. They are “convinced tithers.”

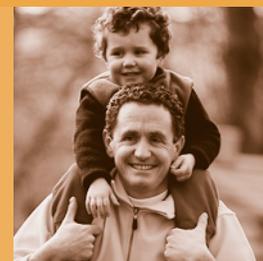
African-American clergy in Houston

Ask yourself:

- Are your congregations (or local communities) primarily comprised of women who may earn less than their male counterparts?
- Are congregations (or local communities) comprised of people earning low wages with limited skills and contacts to elevate them into living wage employment with benefits?
- Are congregations (or local communities) comprised of aging populations, with limited resources to save for retirement?
- Are congregations (or local communities) comprised of people who may have increasing incomes, but also have spending patterns that limit their ability to give money or time?
- Are congregations (or local communities) comprised of people who sporadically participate, but more frequently give to the congregation?
- How do each of the above groups think about their ability to give?
- How can the congregation become more aware of how to assist its members to give?
- How can congregations assist members to find value in what they give?
- How can this value translate to giving to self, family and community, rather than investing in the consumer culture?

four
four
four

PART FOUR: EMERGING MODELS: TAKING GIVING TO THE NEXT LEVEL





Emerging Models: Taking Giving to the Next Level

The congregations in this Emerging Models section present models for teaching giving principles and practices that are a first step toward asset building. These congregations identify their primary messages, resources, partners, activities and expected results. The partners, resources and activities are similar to the services that faith-based organizations provide. What is different are the expected results, which highlight the following (See Sherraden, 1991, 121–144):

- Improving family stability and buffering families from major illness, job loss and break up of relationships
- Promoting human capital development
- Promoting an orientation toward the future
- Promoting specialization of skills
- Establishing a basis for risk taking
- Increasing organizational, community and personal efficacy
- Increasing social influence
- Increasing political and civic participation
- Promoting intergenerational welfare

Emerging Model #1

Our Lady of Guadalupe Catholic Church

1115 South Florissant Road, St Louis, Missouri 63135 (314) 522-9264

Our Lady of Guadalupe Catholic Church is an English and Spanish speaking congregation located outside Saint Louis, Missouri. As the membership of the English congregation dwindled, Spanish-speaking services were established, and now attract 400–500 members throughout the region.

The Spanish congregation is comprised mainly of young married couples. About 75 percent of the members are low-income, and many juggle two or three jobs. As a result, the congregation faces several challenges. Members find it difficult to attend services, contribute financially and assume leadership roles. In some cases, families work on Sundays. In many cases, members with low wages can only afford to give one or two dollars, which is less than the 10 percent tithe, and also less than the wage of the first hour – the tithing principle taught by this congregation. While these members express limitations in giving and serving, they also acknowledge the deep satisfaction and great spiritual benefits related to giving. Members feel a sense of harmony and unity among themselves, and a great deal of support from the parish.

This congregation offers an array of services that are open to all members, as well as the broader community – organized prayer groups for the sick, food/clothing for recent arrivals, lobbying at Jefferson City for issues such as drivers licenses for immigrants, school, health fair, credit union, Homestead Act program, the Federal Deposit Insurance Corporation Money Smart financial literacy program, English as second language classes, support for St. Vincent de Paul, Alcoholics Anonymous, Narcotics Anonymous, job placement assistance and sponsorship for the Spring dance and garage sales.

This congregation also sponsors a health clinic. The Manos Unidas, a community-organizing group, is housed at the church and addresses legislation that impacts the Latino population. These services provide support for English and Spanish speaking members. The English-speaking congregation

provides these services with significant support, as well as government grants, service hours from local agencies and in-kind support service from the Spanish congregation members.

The link to giving and asset building is not established at this congregation. Teaching members about giving is a challenge, and the concept of assets has not been introduced to the members in any explicit way. According to the clergy, the idea of accepting responsibility and ownership of the congregation, or saving for ownership of a home, are far from the present reality of many of the Spanish-speaking members. However, access to the credit union and the Homestead Act program provides financial resources or line of credit to assist members purchase homes. The Federal Deposit Insurance Corporation Money Smart financial literacy program assists members to understand financial processes and systems in the United States.

This congregation actively improves family stability and increases their skills to negotiate schools and the labor market. Over time, with constant measures and increased exposure to financial education, congregation members may develop asset building. Surprisingly, members are very interested in obtaining information about financial management, including information on investing. According to the members, this congregation can take their services to the next level of asset building.

Lessons Learned

Increasing political and civic participation: Spanish speaking church members have limited financial resources and give below the tithing level desired by their church. However, they express their generosity in other ways – by helping those in need and serving at church activities. Members also follow the lead of those who are actively trying to change congregational and government policies to better meet the needs of this population.

Emerging Model #2

St. Matthew the Apostle Catholic Church

2715 Sarah Street, St. Louis, Missouri 63113 (314) 531-6443

St. Matthew the Apostle Catholic Church is a small, urban congregation that has been in existence for 111 years. This church has survived many transitions, while maintaining its mission to be an altar that reaches out to the neighborhood through its members. The 200-member congregation is comprised primarily of African Americans (80 percent) and low-income earners (66 percent). Under the leadership of Father Mackenzie, it continues to attract 50 percent of its members from the local community and a core group of white members (20 percent) who commute from the suburbs.

This church teaches stewardship that values the contributions of time, talent and treasures. Although this congregation does not stress the strict practice of tithing, 16 percent of the members are tithers and 68 percent are regular contributors. Many members serve the congregation, in addition to the cadres of local college students who support church programming on a weekly basis. Some members say serving their congregation is their primary way of giving because they do not have surplus income to give to the church.

This church does not solely rely on its members for its moderate budget of \$300,000. External financial support is necessary to operate an old, large building, and church programs. The budget is derived from membership offering (30 percent), special gifts (31 percent), rental income (19 percent), fundraising (18 percent) and contracts (2 percent). A congregation committee writes grants. A financial committee provides a system of accountability for the ways funds are spent. The congregation has a group of

middle-class members with the capacity to facilitate investment in the community; however, they are lacking the skills and knowledge to actualize this potential.

To encourage giving, this congregation appeals to spiritual values related to stewardship and shared responsibility. The church also relies on its modeling of the tithing practice – five percent of the weekly offertory is given to community outreach projects. In addition, the church runs and subsidizes the diocesan inner city school. Ten percent of the priest's time is devoted to community outreach and ten percent of the priest's assistant's time is devoted to managing the clothing closet.

The congregation supports a variety of community programs: St. Vincent de Paul, a school and youth programs. With the aid of Washington University's Center for Social Development, this congregation is developing an Individual Development Account program. This matched-savings program will help individuals save for home ownership, small business development and college education.

Lessons Learned

Increasing social influence: St. Matthew encourages giving by members and non-members. The church's model as servant to the community attracts non-congregation members to serve in the community, and commuter members to continue to invest in the local community. The church recently developed a relationship that will enable it to create an Individual Development Account program that is expected to help some local residents save for homes, businesses and college.

Emerging Model #3

Saint John Missionary Baptist Church

4264 Piggott Avenue, Centreville, Illinois 62207 (618) 271-2931

Saint John Missionary Baptist Church is a fast growing African-American church with 450 active members. Like many Baptist churches, this 83-year-old church was once supported by the various assessments paid by church auxiliaries and individual offerings. Under the leadership of Rev. Jones, this practice has changed over the past several years. Changes were incremental and honored the fact that many of the older members “had never done things this way before.”

Rev. Jones has helped the church become more aware of how it manages its assets. This pastor believes that church finances must be in order if the church is to maintain its operations and maintain a commitment to community outreach. Rather than continuing with each group managing its own small budget, the church now has a unified budget and members are encouraged to give a certain amount each year (approximately \$80.00 per month). This new system was designed to help the congregation assess its ability to meet its annual financial obligations. Also, this system is expected to help members because it does not tax them various amounts for each auxiliary and special event. Therefore, members can also plan how to allocate their money to the church and focus on the spiritual aspects of the various services, without the distraction of trying to pay their auxiliary assessment.

At Saint John, tithing is considered a matter of the heart. People give as they come to receive from God (and others). Ninety percent of the church support now comes from the tithes, offerings and Sunday school collections, while the remaining 10 percent comes from collaborations. The church also teaches members to live within their means and avoid excessive debt. They model this practice by being accountable to the members and sharing their balanced budget twice a year.

While most of the church’s members are commuters, they consider themselves participants in the life of the church’s local community. This church is an example of people and money organized to serve others. Collaborating with congregations and other faith-based and secular organizations, Saint John develops the human and physical capital of its neighborhood and local residents. The church works with Neighbors United for Progress to promote the development of single-family homes. They also work with the St. Louis Symphony to strengthen the African-American community’s appreciation for classical music within the African-American community. They also work with the Southern Illinois Health Foundation, the Eastside Health District and the American Cancer Society to sponsor health checks, nutrition programs and other services that teach people how to develop healthier lifestyles and habits.

Seven years after they built the church, the congregation paid off their mortgage with the \$100,000 it was awarded by the Danforth Foundation for outstanding community outreach.

Lessons Learned

Establish a basis for risk taking: Saint John Missionary now encourages regular giving and operates based on an annual budget. It has also paid off its mortgage. Without the major financial responsibility of a mortgage and with a budget, the church is free to consider involvement in a variety of community outreach activities, as well as church expansion, to make room for additional church activities. Having leaders with vision and financial expertise helps the congregation become financially sound and able to begin securing mutual funds.

Emerging Model #4

Truelight Missionary Baptist Church

7102 North Main Street, Houston, Texas 77021 (713) 748-5947

Truelight Missionary Baptist Church of Houston, Texas is a 200-member African-American church with a vision for spiritual and community change. This church balances the need to serve its senior adult members (33 percent) and younger adults (25 percent), with the needs of those with low or fixed incomes (50 percent) and those who are upwardly mobile (50 percent). Truelight has provided 69 years of dedicated service to the local community.

Under the leadership of Rev. Bowie, the congregation continues to stress tithing and giving. However, this teaching does not focus on money, but fostering Christian discipleship. This pastor teaches his members that giving is based on your relationship with God; therefore, you must first give yourself to God. He observes for members in this church, giving grows as their relationship with God grows. Members also become more invested in church-sponsored activities.

To facilitate continued learning about giving and finances, the church teaches financial principles through sermons, Sunday school, bible study, workshops, pre-marriage counseling, videos and Larry Burkette materials. Church leaders with professional skills in the area of finances help the church develop workshops and programs on finances. These resources have assisted members to eliminate debt and save. Families now see money as a tool that should be used prudently, rather than a source of status. Members suggest providing more workshops that address the needs of particular age groups. Senior members could benefit from workshops on preparing for retirement, protecting their assets or budgeting on a retirement income. Younger members could benefit from workshops on establishing a retirement account, preparing for retirement, purchasing a home and budgeting.

This congregation demonstrates its investment in the community by allocating 30 percent of its budget to community outreach. Of this 30 percent, 10 percent is directed toward community development. One former member became a millionaire and purchased four homes for the church to use to devote to community outreach. The church has also purchased the

property in this same square block. To pay off the mortgage, the individuals have committed to become faith investors who contribute to a special fund beyond their tithes and offering. Ten percent of the members contribute as faith investors. The church has rehabilitated these four homes, two of which are used as Section 8 housing for families. One is a women's home that provides shelter and programs for formerly incarcerated women. The fourth home is rented to One Church One Child and other agencies in need of office space.

This church sponsors a substance abuse program and prison ministry. In addition, they support the following programs: local nursing homes, a home for teenagers, two missionaries in Africa, a ministry to people who are mentally challenged, the Union Baptist Association and the National Baptist Convention. The church also provides volunteers for local schools and space for local civic groups.

The church's annual budget of approximately \$500,000 comes primarily from tithes (75 percent) and general offering (15 percent). Currently, 60 percent of the members are tithers and 30 percent give on a regular basis. Current members, as well as a few who live in other parts of the country, give generously in other ways. This church boasts that having tithers means it is less affected by irregular patterns of spontaneous and seasonal givers. Money Investments, a black-owned business, is helping the church identify how its money is being used and establishing financial goals for the future. This church uses the internal and external community resources to become wiser about giving and smarter about money.

Lessons Learned

Promoting intergenerational welfare: Truelight Missionary Baptist church successfully integrates older and younger adults into church membership and positions of leadership. This is a challenge that few congregations achieve while honoring the contributions of the oldest members. Members are encouraged to dedicate church rooms to honor deceased members. Members also give beyond their tithes to continue the founding pastor's legacy.

Emerging Model #5

Casa de Alabanza

251 W. 27th Street, Houston, Texas 77008 (713) 869-1725

Casa de Alabanza Methodist Church is one of the largest and fastest growing Methodist churches in Texas. With 300 members and 40 home cell groups, this church primarily attracts Mexicans. Many members earn very low incomes and are most likely undocumented immigrants. Many of the new members are single, young adults who struggle financially.

Rev. Tamez has developed a ministry that encourages members to become disciples; therefore, disciplined about their spiritual life and their financial life. Giving is taught as a response to God's blessing. Over time, the pastor has seen the church make progress in the area of giving. In the early years of the church, the pastor and his family were the primary contributors. Now, the members are beginning to understand stewardship and are taking responsibility for the care and needs of the church. The congregation collects approximately \$4,000 per week and 95 percent of these funds are from tithes, while 5 percent are from general offering.

This congregation is committed to evangelism and outreach. As it became more active in reaching out to the hip-hop culture generation and the poorest Mexican immigrants, the church lost some of its middle-income members. Rev. Tamez recognizes that some members feel more comfortable worshipping with people who are more successful. Rather than focus on Methodist traditions, this church emphasizes outreach as sharing the Gospel and encouraging inner healing that allows people to make positive life changes. The church has invested in a food pantry, counseling for battered women and youth ministries. This pastor believes it takes faith and time to break away from old patterns and the "poverty mentality."

Rev. Tamez exposes his members to the practical advice of self-help books like Robert T. Kiyosaki's "Rich Dad, Smart Kid." As an experienced businessman, he teaches by example: he encourages members to give and follow teachings of the bible to open one's self to God's blessings. This pastor teaches his members that you must "kill the cow" before you can fully accept the principles related to giving and get your financial house in order.

Practicing the principles of giving has changed members' lives. For two women, the sacred cow was their belief about their roles as women and relationships. After a series of crises, these women acknowledged the barriers that kept them from moving forward in their lives. One woman purchased a home with the support of the church. Another woman who had not previously held a job, ended an abusive relationship, started working, and shortly after, received a promotion.

This congregation does not sponsor programs that can lead to asset development. However, this church's teachings promote developing skills to manage your personal and financial life. The church is financially self-sufficient and supports an Anglo Methodist church that has lost most of its members. These two congregations will soon merge, which will increase the congregational assets of this church.

Lessons Learned

Promoting future orientation: Casa de Alabanza Methodist Church often reaches people who are living day-to-day and just managing to survive. Rev. Tamez teaches messages that provide hope and encourage an orientation toward the future. A few members are rebuilding their lives, purchasing homes and starting businesses.

Emerging Model #6

Al-mu'Minun Islamic Center

1434 N. Grand Blvd., St. Louis, Missouri, 63106 (314) 531-0806

Al-mu'Minun Islamic Center (The Believer) is a congregation that follows the Sunni Muslim tradition. Founded in 1952, and once a neighborhood-based congregation, this mosque now has about 200 members with 99 percent commuting more than one mile for Jumma. A mosque with a moderate annual budget, it raises most of its funds from members. Only 20 percent of its budget comes from fundraising, while the other 80 percent consists of zakat (2.5 percent of income), sadaaqa (charitable giving) and pledges. Approximately 60 percent of the members give zakat.

According to Imam Ansari of Al-mu'Minun, "Giving is not for God but for man. Zakat is from you, and it is not just for you." Based on sayings in the Qu'ran and the Hadith, zakat is one of the five pillars, a discipline for the life cycle. It is a form of purification. This type of giving is based on income and holdings of property. Giving should be sacrificial; that is, giving from that which you love the most. Muslims give as an obligation and responsibility to manage the affairs of the mosque, as well as the facility.

Zakat also helps the less fortunate. To sustain the proper idea of community life, each individual has to invest in the community. A larger responsibility is placed on businessmen and professionals who have more resources. The Imam does not wish to place this burden on those who worship at the mosque. While the mosque has its bills to pay, Imam Ansari wants people to first meet their family and personal responsibilities. For Muslims, an obligation exists to take care of your family and to have a will that ensures they are taken care of in the event of your death. The idea of leaving an inheritance for your family is an important one, especially for African Americans, where each generation typically starts without inherited assets. The Imam wants to see people saving more and starting businesses; however, he is not sure how to develop such programs.

Of the mosque's annual budget, 40 percent is used to support its school and 20 percent supports a feeding ministry and emergency

assistance program. Over the years, the congregation has found that many come for services, more than for religion.

The mosque continues to support the school and recognizes the investment each year as 75 to 80 percent of its graduates go on to college. This is one way to control the destiny of their children. Mosque members are asked to pledge \$25.00 per week to support the school. Without a voucher program in Missouri, the financial responsibility for the school rests with the mosque.

Under Imam Ansari's leadership, the mosque serves the community through collaborations with the Regional Chamber and Growth Association and the Jinnah (Paradise) Development. The Jinnah Development fosters neighborhood development, particularly home building. The mosque is also involved in a national program that encourages investment. The program's transnational exchange that imports shea butter from Africa represents an economic benefit for communities in both the United States and Africa.

The mosque's affiliation with various organizations cultivates members' interest and participation in economic activities that link with asset building strategies. While they have not launched their own economic initiatives, the congregation promotes the entrepreneurial spirit and supports those who want to start their own businesses and purchase their own homes. This congregation would like to revive the practice of establishing collective business ventures as a means to build assets that would support the economic growth of the broader community.

Lessons Learned

Promoting human capital development: Al-mu'Minun Islamic Center's school is an important investment. Congregations give above their zakat to support the operation of the school. Children from the mosque and the community benefit from this education. The mosque also recognizes the need for training and resources to assist adults to develop their human capital to start businesses.

Emerging Model #7

St. Francis Cabrini

10727 Hartsook Street, Houston, Texas 77034 (713) 946-5768

Established in 1962, St. Francis Cabrini is a growing parish led by Spanish speaking priest Father Maduzio. This 700 household (3100 member) church is comprised primarily of first generation immigrants and second-generation bi-lingual Latino members. The remaining congregation members are Anglo. Most of the members are married (85 percent) with household incomes of less than \$50,000 (30 percent with less than \$25,000 and 45 percent with incomes between \$25,001–50,000).

This church teaches stewardship as defined by the Catholic church – giving of time, talent and treasures. Father Maduzio recognizes the Protestant church's influence has led to a shift in promoting giving as a program – to regarding it as a lifestyle. He references the example of Cain and Abel giving of their first fruits. Teaching on tithing and giving is regularly shared through sermons, posters and bulletins. To encourage giving, envelopes are provided. Children also have envelopes and are encouraged to designate good works (time and talents) and offering. Credit cards are now used to make giving more convenient. According to Father Maduzio, the treasure of the church exists because members share their treasure.

Currently, 97 percent of the budget comes from tithing as understood by these congregation members. This understanding varies among the members, especially immigrant members who practice a different pattern of giving in their home countries. For the most part, first generation Latino members are poor and view the church as a place where they can come to receive, with no expectation of giving. Therefore, their giving is at a much lower percentage of their gross salary.

St. Francis has an annual budget of over \$600,000. The church allocates 25 percent of this to social service programs, including donations to the St. Vincent De Paul Society and other charitable organizations. The church gives 8.5 percent of its annual budget to the

diocese. A second collection of approximately \$25,000 is raised for other charitable causes.

As the church's practice of stewardship and giving becomes more consistent, members become more in tune with other Christian values and begin to connect the rest of their lives to their Christian life. Members are more involved in the life of the congregation. The staff is more conscious that they are spending other people's money. They use the stewardship principles and clip coupons, comparative shop and bring in donations from home to support the church. Church members now give in response to the church's supply list and support giving for the sake of the community. They now understand that the church cannot survive without them: their lives are an instrument of God's love. The community now receives more volunteers – who are of a better quality, and are more tolerant and understanding.

The congregation will start the Financial Peace University program, which teaches families about financial management, particularly about staying out of debt. According to one member, "it would be great to have a group that could help us all on how to manage our money. And not only that, but also how to make progress." The congregation recognizes that the church benefits when its members are financially successful.

Lessons Learned

Increasing organizational, community and personal efficacy: St. Francis Cabrini's adoption of a stewardship philosophy and program has influenced the church's operations and orientation to community outreach. Church members now manage the church's funds with greater care and planning. The church is also committed to offering programs that help members become more efficient at handling money.

Emerging Model #8

Central Reform Congregation

5020 Waterman Avenue, St. Louis, Missouri, 63108 (314) 361-1564

Founded in 1984, the Central Reform Congregation is a liberal Jewish congregation led by Rabbi Talve in Saint Louis City. When it was first established, it had only 30 households in its congregation, but today, it comprises over 700 households, and continues to grow. Between 2000 and 2003, 247 new households joined the congregation. Over 90 percent of the congregation members live outside Saint Louis City, and many commute into the city just to attend religious service.

Central Reform is unique in that it invests heavily in the development of the city's needy communities, despite the fact that very few of its members live there. The congregation's guiding principles of giving and acts of investing in the community are found in its religious teachings on Tzedakah (deeds of charity and philanthropy) and Tikkun Olam (perfecting the world through promoting social justice). Members embrace these philosophies, which they translate into strategies for action in nurturing a deep sense of community, respect for diversity, commitment to social issues, expectation of participation, and value for contribution and fiscal responsibility.

Through its teachings and guidance, the Central Reform Congregation has been able to instill the value of giving and a desire to engage with communities in the city and significantly contribute to development and progress. It aims to be an "organic" part of the community, and through asset sharing, its vision and desire became a reality. Rabbi Talve says it is important for the congregation to do the work of Tikkun in a manner that is not patronizing: to not only give to needy communities, but also to engage them at a meaningful level. The aim of giving and helping is not to foster dependence, but rather to enable independence, which Judaism regards as the highest form of giving.

The Central Reform Congregation has an annual budget of approximately \$1 million, with 68 percent of its revenue coming from

general giving and offering. Ten percent of its expenditure goes toward social outreach programs and another 40 percent is invested in community development programs. The congregation understands that the giving capacity of each of its members varies greatly, as household incomes and family needs vary among its congregation members. As such, it does not believe in stipulating the amount each congregation member should give. Instead, congregation members are informed of a suggested minimum amount and the quantum is based on annual incomes.

According to Rabbi Talve, allowing congregation members the freedom to decide what they want to give, and not demanding from them, helps foster better relationships and trust between the temple and the congregation. She strongly believes it is important to make congregation members feel they are all equally valued, not by the amount they give, but in their ability to give – be it time or money. Also, educating the congregation on the principles of giving and sharing is a better motivator than demanding people give. The Rabbi also believes that if the congregation is able to nourish people's faith, it will naturally grow in its generosity and willingness to share with others.

The congregation adopts a broad understanding of what assets are and how they are to be used. Assets not only refer to money and property, but to the knowledge and skills of its members. Rabbi Talve considers the connections between congregation members and other community organizations as its biggest advantage. She says it is the connections that enable people with assets to help others with nothing to build their assets. She also realizes that the community in the city has assets such as its ethnic diversity, cultural diversity and economic diversity, that are valuable and have not been fully realized. The Rabbi believes

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that when these assets are appropriately used and shared, it enables people to come together to build healthier communities.

With this belief in mind, the congregation formed its social responsibility circle. The group was made up of member volunteers who got together to talk about how to make the Central Reform Congregation a constructive force in the community. They recognized that their congregation was largely white, middle class, and in some ways, removed from the concerns of the city residents (most congregation members live outside the city). However, the congregation had assets and resources that could be shared to benefit the community, and conversely, through the sharing, enrich the spiritual lives of the congregation members. The circle began to think of partnering with other organizations (religious and secular) that could guide and help them realize their mission.

Not long after, a partnership with Cote Brillante Presbyterian Church (an African-American church in the city) was formed and called the Joint Venture. With the help of this church, the congregation started a volunteer-run mentoring program in a school run by the church situated in an impoverished area in the city. Over time, the congregation's involvement in the school and the lives of students and their families, grew. The Joint Venture now conducts summer camps and a summer reading program for children with reading problems. All these initiatives are made possible through congregation members who volunteer their time and donate money. The Joint Venture program has grown into the Mentor St. Louis program, which enables new joint ventures and mentoring programs to sprout all over the city.

Recently, the Central Reform Congregation became a member of the Holy Ground project, where it works with five other congregations to improve living conditions in the city.

Congregation members also run the Winterization program, where volunteers install window coverings and tighten door seals in the homes of low income and elderly residents. They also participate in Habitat for Humanity projects and do repair and renovation work for low-income residents. Rabbi Talve believes these projects are not only necessary for the sharing of assets in the community, but also for increasing the value of low income families' assets by improving the condition of their dwellings.

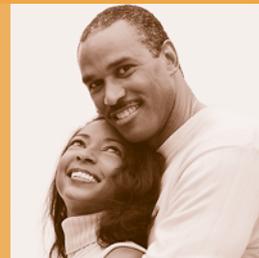
The congregation's vision for the community, with its unconventional interpretation of assets, its network of connections and its underlying philosophy of Tzedekah and Tikkun, results in a unique model of community development and asset building that traverses religious and racial boundaries in Saint Louis City. The strength of this model largely rests on the Central Reform Congregation's ability to form partnerships with other congregations and leverage networks to facilitate the flow of resources to poorer communities, in hope of helping them build their assets. Partner involvement, in turn, provides the congregation with a unique learning opportunity in the areas of faith, tolerance, diversity, service and giving. Through teaching and doing, the importance of asset sharing in Tzedekah and Tikkun is constantly reinforced and propagated in the congregation and community.

Lessons Learned

Promoting specialization of skills: Through networking and with other organizations in its community, the congregation developed and offered more innovative and specialized services for residents in low-income communities. This level of networking and specialization also ensures that resources are not wasted through duplication of services by other organizations in this community.

five
five
five

PART FIVE: A FRAMEWORK FOR GIVING





A Framework For Giving

The questions that appear on the following pages can be used for personal reflections or leading a group discussion. The questions relate to Part One, Part Two and Part Three of this guide. You may want to refer back to the content of each of the three sections, prior to answering the questions on your own, or leading a discussion group.

If leading a discussion group, it may be helpful for the group to read the guide, prior to talking about the questions. In answering the questions, consider the following:

- Consider your feelings and experiences related to giving, saving and/or investing.
- Think about the meaning of tithing and other forms of giving.
- Consider religious texts referencing giving from both the old and new testaments as well as contemporary views.
- Think about your own convictions and commitments regarding how you use financial resources or your possessions.
- Identify the challenges and barriers to giving, saving and investing.
- Identify the principles that guide your plan for giving, saving and investing.

part 1

Assessment Questions

Perspective on giving

1. What does your congregation teach about tithing, giving and stewardship?

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2. What other religious texts would you add to develop your congregation’s understanding of giving?

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3. What do you value and believe about money? What do members of your congregation value and believe about money?

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4. How do you practice your values and beliefs related to money? How do members of your congregation practice their values and beliefs related to money?

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5. What does your community value and believe about money?

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6. How does your community practice its values and beliefs about money?

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7. Other than your religious beliefs, what has shaped your values and beliefs about money?

8. What has shaped your values and beliefs about saving?

9. What has shaped your values and beliefs about giving to your community and serving your community?

10. What practical tools have helped you establish a habit of giving and saving? Are there other tools you would consider introducing to members of your congregation?

What is in the way of giving?

1. What has your congregation taught you about money management, particularly skills like budgeting, saving and/or investing?

2. What has your congregation modeled related to money management?

3. What religious traditions do you practice that have influenced your money management?

4. What family traditions or patterns do you practice that have influenced your money management?

5. How has easy access to credit cards influenced your money management?

6. What is your first recollection of learning about money management?

7. How often do you talk to your family about money management? Would you like to spend more time with your family building better financial habits?

8. How often does your congregation spend time talking about money? Would you like your congregation to spend more time on the topic of money? Please list topics of interest to you.

Connecting tithing to asset building

1. How does tithing relate to saving money?
How does tithing relate to giving to the community?

2. What ways do you generate income?
What ways does your congregation generate funds?

3. Are there other ways that you can generate income?
Are there other ways your congregation can generate funds?

4. What are your assets? What is your net worth?

5. What are you doing to build assets/accumulate wealth?

6. What is your congregation doing to build assets/accumulate wealth?

7. What do you want your financial life to look like in five years, and in 10 years?

Taking giving to the next level

1. What do you want the financial life of your congregation to look like in five years, and in 10 years?

2. What do you want the financial life of your community to look like in five years, and in 10 years?

3. What is your congregation's vision for giving?

4. How does your congregation ask people to give?

5. In your congregation, who asks congregation members to give – clergy or lay leaders?

6. Is your congregation giving at a level that supports the congregation's activities? If so, what is your congregation doing right? If not, how can your congregation improve in this area?

7. Is your congregation giving at a level that reflects the financial resources of congregation members? If so, what is your congregation doing right? If not, how can your congregation improve in this area?

8. Do you save money regularly? If so, what percent of your income do you save, or invest?

9. Do you give to your community regularly? If so, what percent of your income do you give?

10. Does your congregation save regularly, or have an endowment?

11. Does your congregation give to the community regularly? If so, what percent of the weekly offerings, or annual budget is given?

12. List the benefits of your saving habits, and your congregation's saving habits.

13. List the benefits of your giving to the community and your congregation's giving to the community.

14. If you have not developed a saving or giving habit, what steps would you like to take to change this?

part 2

Implementation Questions

1. Is your congregation ready to teach asset building? If so, what would be the first step? If not, what are the barriers to introducing asset building?

2. What would it look like for your congregation to teach on tithing/giving that included asset building?

3. How would you like your congregation to introduce topics in this area? What steps do you need to take to implement a program?

4. What specific topics would you address? In what form and how often would you address these topics?

5. Do you have people in your congregation with expertise or experience to take leadership in developing resources or programming in these areas – for adults, for children, for seniors?

6. Have you identified any models practiced by other congregations that you would recommend to your congregation?

Planning Questions

Values

1. How do you understand tithing, giving, and/or stewardship?

2. What is your basis for this understanding?

3. What are your values concerning money?

Vision

1. How would you like to develop your understanding of giving to incorporate saving and asset building?

2. What would you need to change to make this happen?

3. How can you build on what you already do?

4. What examples have you learned?

5. How do you wish to be transformed as a congregation by developing assets?

Target Group

Who and what groups does your program aim to serve – congregation members only, including children and retired persons or congregation and community members?

Goals/Objectives

What specific goals would you like to achieve to build assets for the congregation, family/children and community?

Actions

What actions will you undertake to expand your giving and tithing teachings and activities to include savings habits and asset building strategies?

Resources

1. What internal financial expertise or resources do you have?

2. What community resources can you mobilize?

3. What external assistance can you attract?

Assets

What kind of congregational assets, family assets or community assets would you like to develop?

Results

How will introducing saving and asset building as components of giving and tithing impact your congregation, families or community?

resources to guide you

Many practices, programs, and policies exist that are making a difference in the lives of individuals, families, and communities.

Perspectives on giving

The denominational office of local congregations, local religious bookstores or religious book publishers will have resources on tithing, giving and/or stewardship, as do these organizations:

Alban Institute

2121 Cooperative Way, Suite 100
Herndon, VA 20171-0000
800-486-1318
www.alban.org/ContactUs.asp

Barna Research Group

1957 Eastman Avenue, Ste B
Ventura, California 93003
805-639-0000
www.barna.org

Empty Tomb

301 North Fourth Street
P.O. Box 2404
Champaign, IL 61825
217-356-2262
www.emptytomb.org

Generous Giving

One Fountain Square, Suite 501
Chattanooga, TN 37402
FAX: 423-294-1640
www.generousgiving.org

Glenmary Research Center

P.O. Box 465618
Cincinnati, OH 45246
513-874-8900
www.glenmary.org

Independent Sector, Faith and Philanthropy

1200 Eighteenth Street, NW, Suite 200
Washington, DC 20036
202-467-6100
www.independentsector.org

Indiana University Center for Philanthropy Lake Family Institute on Faith and Giving

550 W. North Street, #301
Indianapolis, IN 46202
317-274-4200
www.philanthropy.iupui.edu

What is in the way of giving?

Resources to help overcome the taboo of talking about money and the challenge of operating in a consumer culture, and to understand cultural and economic barriers to giving:

Advantage Publication

11 Beacon Street, Suite 915
Boston, MA 02108
800-323-6809
www.advantagepublications.com

Crown Financial Ministries

P.O. Box 100
Gainesville, GA 30503
770-534-1000
www.crown.org

Faith in Action Ministries International

Mount Carmel Baptist Church
1100 Church Street
Norfolk, VA 23510
757-623-9245
www.faithinactionministries.org

Getting ready for asset building

Resources to instruct families, congregations, and communities to manage their finances and prepare for asset development:

Building United Southwestern Pennsylvania/ Faith Saves

1111 Wood Street
Wilkesburg, PA 15221
412-731-7180/866-711-BUSP
www.americasaves.org

The Collective Banking Group, Inc.

P.O. Box 5265
Largo, MD 20775
301-699-8449
www.collectivebankinggroup.org

Darda Wealth Management

8100-F North Point Boulevard
Winston-Salem, NC 27105
336-757-1222
dfreeman@dardawealth.com

Faith Center for Community Development

120 Wall Street, 26th Floor
New York, NY 10005
212-785-2782
www.fccd.org

Financial Technologies, Partners of Faith Program

One Country Club View Drive, Suite 200
Edwardsville, IL 62025
618-659-9417
partnersoffaith.com/wfapp/member?ACTION=Landing

Federal Deposit Insurance Corporation (FDIC)

/Money Smart
550 17th Street, NW
Washington, DC 20429
202-736-0000
www.fdic.gov/consumers/consumer/moneysmart/overview.html

Fannie Mae

3900 Wisconsin Avenue, NW
Washington, DC 20016
202-752-7587
www.efanniemae.com/hcd/single_family/init_partner/natl_partner_faith.html

Federal Reserve Bank

20th Street and Constitution Avenue
Washington, D.C. 20551
202-452-3000
www.federalreserve.gov

Freddie Mac

8200 Jones Branch Drive
McLean, VA 22102
703-903-2000
www.freddiemac.com

The Lampo Group – Financial Peace University

1749 Mallory Lane, Suite 100
Brentwood, TN 00003
877-378-2667
www.daveramsey.com/fpu/home/

National Federation of Community Development Credit Unions

120 Wall Street, 10th Floor
New York, NY 10005
212-809-1850
www.natfed.org

National Black United Fund

40 Clinton Street
Newark, NJ 07102
800-223-0866
www.nbuf.org/index.html

United Latino Fund

315 W. 9th Street, Suite 709
Los Angeles, CA 90015
213-236-2929
www.unitedlatinofund.org/main.htm

The National Urban League

120 Wall Street, 8th Floor
New York, NY 10005
212-588-5300
www.nul.org/programs/eco_self_sufficiency/index.htm

Connecting tithing to asset building

Resources to assist organizations to link tithing, planned giving and other faith-based activities to asset building strategies for families, communities, and/or congregations:

Faith to Finance

7667 W. 95th Street, Suite 6E
Hickory Hills, IL 60457
708-599-3607
www.faithtofinance.org

Rainbow/Operation Push Coalition**One Thousand Churches Connected**

930 East 50th Street
Chicago, IL 60615
770-534-1000
www.1000churchesconnected.org

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