

# THE CORNERSTONE

Southern Baptists have a history of giving, tied to unity in the Holy Spirit and cooperation among churches. A great example is in the 100-year history of the Cooperative Program (CP). In 2016 CP giving was just over \$475,200,000.

Total charitable giving continues to show positive growth with an overall increase of 4.1 percent in 2016 and a projected increase of 4.6 percent in 2017.

According to 2016 statistics, the nature of charitable giving has become increasingly electronic in nature and has even been felt in the church. While statistics vary based on the size and characteristics of a given sample, there are some interesting and alarming trends.

Based on 2016 numbers, approximately 49 percent of all church giving transactions are made by credit or debit card. Churches that accept donations online experience a 32 percent increase in giving. The same report indicates 60 percent of members are willing to give electronically.

With greater convenience for the church attendee, donations must be growing by leaps and bounds, right? However, for most churches, the picture is more complex. The same report about online giving indicates only 5 percent of members practice tithing and 80 percent only give

two percent of their income. Today, Christians are giving at a rate of 2.5 percent of their income; the average was 3.3 percent during the Great Depression of the 1930s. Even with an increase of 7.9 percent in online charitable giving in 2016, the report indicates a 17 percent reduction in the number of families giving to their church.

While the reality of these numbers speaks to many different things, such as spiritual complacency and reprioritizing of giving, one fact in the analysis is a major contributing factor: roughly 80 percent of those who give to their church have no credit card debt. This reminds us of the wisdom of Proverbs which highlights the dangers of being a prisoner to debt. Can you imagine the possibilities for the CP if we gave an average of 10 percent?

Information for this article was taken from <https://nonprofitssource.com/online-giving-statistics/#Online> “The Ultimate List of Online Giving Statistics” and <http://www.sbc.net/BecomingSouthernBaptist/FastFacts.asp> the information in this article is for illustrative purposes only and is general in nature.

Please contact the Alaska Baptist Foundation for information on handling debt and broader Christian estate planning issues.

