Episcopal Parish Network
Where the Church Gathers

Summary and Transcript
Giving and Generational Trends in 2025
Originally presented November 5, 2025

Summary

The meeting was a workshop focused on analyzing giving trends in the church, as reflected in the 2025 GivingUSA report, and discussing actionable strategies for church leaders to adapt to these trends. Presenters Joe Park and Erica Allen from Horizon Stewardship provided data-driven insights on the current state of charitable giving, generational shifts in donor behavior, the importance of digital and frictionless giving, and the need for churches to adapt their culture, communication, and engagement strategies to sustain and grow generosity.

Key takeaways:

- **Total giving remains strong, but church share is declining**: While overall charitable giving in the U.S. has increased (from $450B in 2019 to nearly $600B in 2024, up 32%), the percentage going to religious organizations has dropped from 56% in 1989 to 23% in 2024. The church is not receiving less because people are less generous, but because donors are increasingly giving to other nonprofits.
- **Giving closely tracks GDP and disposable income, but is flat as a percentage**: Giving as a percentage of GDP and disposable income has remained essentially flat for decades (about 2% of GDP and 1.8-2.3% of disposable income), indicating that economic growth does not translate into a higher share of giving for churches.
- **Wealth concentration impacts giving patterns**: The top 1% of U.S. households now control 24% of all wealth (up from 17% in 1990), and giving is increasingly

concentrated among higher-income households. Churches with more affluent congregations are faring better, while those serving lower-income groups are struggling as the bottom 60% have lost 37% of their wealth.

- **Generational shifts offer both challenges and opportunities**: For the first time in decades, millennials have increased their giving to the church (up 22% since 2021), and Gen Z has also shown a 16% increase. However, younger generations are more likely to give to faith-based nonprofits and causes outside the church, motivated by impact and alignment with their values rather than institutional loyalty.
- **Digital and frictionless giving is essential**: Mobile and digital giving platforms are now mainstream, especially among millennials and Gen Z. Churches that offer seamless, multi-platform, and recurring giving options see higher and more consistent donations. Friction in the giving process (e.g., multiple clicks, waiting for Sunday) significantly reduces giving.
- **Communication and engagement must be digital-first and relational**: Younger generations expect regular, authentic, and interactive digital communication (emails, texts, social media) from their church. Storytelling, transparency, and two-way engagement are critical for building trust and inspiring generosity. Churches must move beyond transactional asks to foster ongoing relationships and demonstrate impact.
- **Church culture, vision, and engagement drive generosity**: A healthy church culture, clear vision, strong leadership, and robust discipleship pathways are foundational for growing generosity. Engagement in small groups and service correlates with significantly higher giving. Strategic ministry planning and integrated funding strategies, with measurable goals and accountability, are necessary for sustainable growth.
- **Best practices for special circumstances**: In regions affected by government shutdowns or economic disruptions, churches should acknowledge hardships, invite those less affected to "stand in the gap," and focus on growing overall generosity rather than zero-sum appeals. Double-digit increases in giving are possible with targeted, empathetic calls to action.

Transcript

Erin Maus (EPN)

So welcome, everyone. My name's Erin Maus. I'm a partner at the law firm of Venable in Chicago, Illinois. I'm also a board member here at EPN where the church gathers. I'm particularly happy to welcome you to this workshop examining the giving trends as reflected in the 2025 giving GivingUSA report and as seen in the church.

Erin Maus (EPN)

We are so thankful that you're here. We hope that you take advantage of the multiple learning opportunities we have here at EPN. Please visit our workshop library on the EPN website to find hundreds of digital webinars on a wide variety of topics. Also, we hope to see you at our biggest event, the annual conference. It's a wonderful opportunity to meet your colleagues face to face, make new connections, and experience meaningful and impactful content.

Erin Maus (EPN)

We're happy to announce that the twenty twenty six annual conference will be held in Charlotte, North Carolina in March. Registration's open, and we really hope to see you there. Just a couple of procedural items before I turn everything over to our panel. First, our session today is being recorded. You'll receive an email with a link to the recording and any additional materials provided by our panelists once they post to the website's workshop library.

Erin Maus (EPN)

We try to get this out within twenty four to forty eight hours, so keep your eyes open for it. Also, we've activated the q and a function for this workshop. If you've attended workshops in the past, we tended to ask questions in the chat, but we're doing it

today in the q and a. So please enter your questions there. The panel will answer your questions, during and after the session as time permits.

Erin Maus (EPN)

A transcript of the Q&A will be available alongside the recording. So thank you all for being here. Now I'm happy to introduce Joe Park, the CEO of Horizon Stewardship, who's going to introduce our speakers today and start our discussion. So, Joe, over to you.

Joe Park

Thank you so much, Erin. Erica and I are delighted to be here, today. I have the thrill of leading an organization of about 40 folks. It's been around for thirty plus years. We've raised over $10,000,000,000 for the church.

Joe Park

But I think what makes us unique, what I love most about Horizons is that our mission is helping churches grow disciples and fund ministry. You're gonna see as we not only go over what's changed in the giving landscape, but some of the things that you can do to make trends that are positive, more beneficial to you, and those that are problematic, less problematic to the church. Also with me today is Erica Allen. Erica, would you like to introduce yourself?

Erica Allen

I'm Erica Allen. I am an ordained United Methodist pastor, and I currently live in Richmond, Virginia. I've been with Horizons now for several years, and my favorite thing about Horizons is that we really believe in growing disciples, to fund the ministry that God is calling your churches to. So I'm excited to be here today.

Joe Park

Well, we're going to jump right in. Well, let me do a little bit of orientation. Since you are joining us today, we are inviting you to begin to play with our beta AI large language library agent. This is called Giving365 Agent. The notes or slides are in Giving365.

Joe Park

We'll post a link in that also on the Episcopal Parish Network website, but this is a large language library from vetted contributors. The big difference between this and doing an AI search in the universe is you don't get hallucinations. It not only gives you a summary answer of the questions, but it provides the source data so that you can look at the articles, the blogs, and such that form those answers. There's a questionnaire at the end of it. We would love to get your feedback.

Joe Park

This is going to be in a beta state until the first quarter, but we put it available to you to access. This is our Giving365. It is a free online resource library. We have about 45,000 people that follow our blogs. Everything that we put together plus ebooks, videos, podcast, articles is all here.

Joe Park

The AI is intended to make that search easier for you. But if you wanna go old school and look through the documents, we encourage you to do that, and you can get there at giving365.com. So we're gonna step into the data that comes from GivingUSA. It's the best data source that we that are in the development work, both secular and nonprofit and church work, believe it is the best source of data. It comes from the school of philanthropy at Indiana University.

Joe Park

But before I do, I wanna walk you through. I wanna take you somewhere. I don't wanna just give you information. I want to give you information in context so that it can create for you a framework that you use to help your church grow disciples and fund your ministry. So about half of the work that Horizons does is around annual giving or planned giving. The other half is capital campaign work.

Joe Park

We see that all as one large arc. And if we have time, I'll show you what I mean by that later. But it doesn't really matter who I talk to about growing generosity in their church. They are approached by people who're saying, you know, it's the economy, stupid. Pay attention to the economy.

Joe Park

Now's not a good time, or or we gotta do it right now because now's the right time as opposed to the right time in God's plan. And I want to throw a little cold water on that, and I'm gonna show you my homework as I go through this and lead you to what I do think is important as you look at these trends and data. So I just picked 2019 because that was pre COVID. People tend to think things were really good. I show 2024 because that was the last year in.

Joe Park

I'm showing the most current data. This was the most current as of last week when I put these slides together. But if you are saying that now's a good time to do something because of the stock market, you would be right. Meaning, looking at the stock market, it was at 27,000 using the Dow Jones as the index here. It's over 44,000.

Joe Park

So if giving is correlated to the stock market, then we should see gushes of new giving coming to the church. We're gonna look at those actual trends. If it's GDP growth, we're gonna see that GDP growth right now is about the same as it was. It's better than it was in '24. So if that's what it is, GDP should be a big driver.

Joe Park

If it's unemployment, about 3.5% in 2024, 04/2001, it's 4.2% right now. When I was in business college, my background was I was a banker before I was called into ministry, so my graduate and undergraduate works in finance. And when I was going through, they were telling us you couldn't get below 5% unemployment, and yet we have been there for a while. And we'll look at the impact that had on giving. Thirty year mortgage, this is a real thing, but only for some people.

Joe Park

My mortgage is at 3%. Unless I move, I'm not paying more around a mortgage. This really gets into household income. And so that is important. And the inflation rate, we're gonna talk a lot about inflation, but you can see it's right at about 3%.

Joe Park

The Fed's target is two, so that's ideal. They do want inflation. They want about 2%. And if we look at median household income after inflation adjusted, real growth is about 3% from 2019 to 3%. So what I'm gonna do is show you is giving trends.

Joe Park

I'm gonna talk about how these interplay with that. I mentioned this is where the data comes from. If you wanna look at it, download it yourself, you can use that slide to get there. So the first point I wanna make is we don't have a giving problem. Total giving in 2019 was 450,000,000,000.

Joe Park

It was up to 5 almost 600,000,000, up 32% in the the time frame of the five years between '19 and and 2024. So lots of giving going on. If we look at that over time, you can see giving is up into the right. The gray numbers are inflation adjusted dollars. The yellow ones are what happens in recession periods.

Joe Park

You can see that in some recessions, giving goes up. Sometimes it stays flat. 02/1989, it went down significantly. You can see in 2019 when we had a recession, it actually went up. So giving and recessions don't actually correlate together.

Joe Park

And then that number, the dotted line is current dollars. That's the way we speak about things. But inflation adjusted is the way that I'm gonna encourage you to look at dollars because if we are in inflationary time, it makes using current dollars not very helpful. So this is where giving comes from, and it's mostly from individuals. This is total giving.

Joe Park

Corporations give about 7%. Historically, they give about 5%. So in 2024, it was actually an increase. Bequests are about 8% of total giving. That used to be larger, but those are individuals.

Joe Park

Foundations are 19%, but when we break that open, most of that giving came from individuals, and that also includes donor advised funds, which is a growing portion of individuals who create their own foundation, and then 66% from individuals. So if you're thinking that corporations are a great source of money, generally not. In the church world, most corporations won't give to a church. If you have a five zero one c three and they like that ministry, you might get some funding there. A significant portion of the foundation giving are actually individuals' discretionary giving.

Joe Park

So I just wanna make the point individuals from our perspective in the local church are still key. So let's look at giving against gross domestic product. Gross domestic product is when you take the value of everything created in the economy and you total it up. That's gross domestic product. And giving does correlate very, very closely to gross domestic product.

Joe Park

In 2019, it was 2% of gross domestic product. In 2024, it was 2%. No change there. But if we look at it over time, what we see is it's just really flat as a pancake. It looks like there's movement going on here, but we're looking at a low of 1.7% to a high of 2.1%, which if this was on a scale of a 100, would just look like a flat line.

Joe Park

If we kept running that out all the way to World War two, it would be that flat pancake, basically 2%. So giving correlates strongly to growth of our gross domestic product, which is that economic growth. So but flat. The more we grow, the more we give, but we give the same percentage of it that basically we always did within our lives. So the

second thing that is a strong, strong corollary is giving from individuals as a percent of our disposable income.

Joe Park

So, basically, after tax income. 2019, it was 1.9%. 2024, it was 1.8. That was down, you know, five tenths of a percent in using a scale of a 100. But if we zoom back out and look at this in five year periods, it too is flat as a pancake.

Joe Park

It's gone from 1.8% as a low to 2.3% as a high. But if you just take this over time, it's basically the same 2%. So giving goes up as our wealth goes up, but people are not giving any more or any less today than basically they have in our lifetime. So when somebody says people just don't give like they used to as a whole, that's not true. They give exactly like they used to.

Joe Park

Now there's some nuances when we get a little deeper in this, but what I want you to know is there's as much giving to charity, nonprofits, and church giving when you sum that all up as there basically has been in our lifetime. Here's the problem. This is a little bit hard to see. You can look at it when you download the slides a little better. But if we go back to 1989, that period of time, 56% of every dollar given came to the church.

Joe Park

That dropped over the next five years to 51 to 41 to 38 to 35 to 33, 31, 25 over the last five year period of time. But last year, it fell to 23%. So there's no less giving, but the church has a giving problem. So here's where giving goes. The church I say last year, it's twenty twenty four.

Joe Park

That's the most current data we have. It comes out in 2025. We get to see what 2024 giving was. 23% to religion. These are the other areas that giving is going to.

Joe Park

And when we measure those, almost everyone consistently does better than religion. And you may be saying, well, that's because, you know, there's so many fewer Christians out there or religious people out there than there used to be. And that is not actually factual. We're gonna talk about that in a minute. It is factual to say there are less.

Joe Park

It is not factual to say that it correlates, meaning what really is happening is our best givers are giving more and more outside the church than they are inside the church. So we're gonna talk about what you can do about that. So if you're just using real numbers, you think things are great, current dollars. You would say, since 2019, we've had a 15% increase in giving. Sadly, that doesn't mirror the 32% increase in giving overall, but it looks deceiving.

Joe Park

When we adjust for inflation, what we see is that our religious purchasing power is actually lower today than it was in 2019. Pretty significantly, the percent going to religion has fallen dramatically, and inflation adjusted dollars, we're not even keeping up with inflation. So we are going backwards. You are feeling that in your church, but it's not because people aren't giving. It's because they're not giving to the church.

Joe Park

And where they are giving is primarily 501c3s, our nonprofit competitors. Some of those are ministry focused, faith based focused horizons. We work with this group. We help faith based organizations grow their giving, but the number of competitors out there for a pool of giving that is neither getting larger nor smaller is getting larger. So we have about 50% more competitors over the last ten years for the same number of dollars.

Joe Park

There's also something big going on that as an Episcopalian, you may be happy about this, but it will change the way that you think about giving because fewer are giving more, and the reasoning for it is pretty rational. I wanna show this to you. Since 1990, the top 1% of wealth owners' share of all wealth has grown from 17% to 24%. That's a 29% change in the top 1% of US households. That number used to be the top 10%, but since then we can go into where it started.

Joe Park

It goes all the way back to the estate taxes. Dick Cheney passed away a couple of days ago. He limited the tax on wealth, the death tax. That really started to accelerate it. And then tax cuts that largely benefit the wealthy are really what's driving that.

Joe Park

If you want a deep conversation on it, I'm happy to do it. So when we look at the top 20% and we take the top 1% out, the next 19%, essentially, this group has broken even. We have the same percentage of wealth, the same capacity to give as we did before. That's essentially the top 19%. If we go down to the next 20, this would be the, you know, the quartile between 6080%.

Joe Park

This group lost about 6%, but, you know, has largely held on. But the bottom 60% of households in this country have lost 37% of their wealth, and where it went is to the upper one percent. So it's a direct transfer from the bottom to the upper. And we're using fractions, which is why you can't add the right hand column up and make that work for you. So who are the upper 1%?

Joe Park

Well, if you're Episcopalian, you're lucky because as a rule, and Horizon has worked with thousands of churches and, hundreds and hundreds of, Episcopal churches. You all are about as resourced on average as any denomination we know. So what does it take to be in the upper 1%? Well, if you're talking about wealth, you need $11,000,000 in wealth. That's not cash.

Joe Park

That could be a farm. That could be business. That could be anything of value. And when we look at it, the numbers are almost the same in terms of household income. This is where it really starts to come home to roost.

Joe Park

The upper 1% of household incomes are households whose combined income, taxable income, is 570,000 or greater. Many of you, particularly if you're a sta tall steeple church, are going to have a number of these kinds of givers in your church. When we step down to the upper 20%, that's 570,000 in wealth minimum and 149,000 in household income. So when we look at who your churches are largely, you're going to find that if you are the typical makeup of an Episcopalian church, you're gonna find that your donors, if you have the top 1%, you're in great shape. You're kind of holding steady if you're serving largely in the upper 40%.

Joe Park

Churches that are serving the bottom 60% of income earners are really suffering today. Giving in this group has fallen significantly and has been replaced by giving from higher income households. So I will just show you in this slide how many it takes. It it takes 20 households at the minimum to make up for one, fifty here, a 164. You can see how that math works.

Joe Park

So trends and takeaways. Just summarizing what I shared with you that I want you to take away. Americans give about the same as we had as we did forty years ago, even longer. So there's no more giving, no less giving. Year in and year out, 99% of giving is still there.

Joe Park

It could be 99%. It could be 101% of the average. But when you look at any period of time, giving is essentially flat. So if you are trying to time market time, is it now a good time to do an initiative, or is it a bad time to do initiative? I would encourage you that the giving is there.

Joe Park

And if you're not asking, it's going somewhere else. This gets really confusing because if you watch the news, people, the more time they spend watching the news, the more negative perception they have of the economy in general. But when asked about their own economic situation, twice as many who say, about two thirds say the economy is good. For me personally, about one third say it's good for everybody else. So when you're talking about giving, invite people not to try to guess what it's like in other people's households.

Joe Park

Have them focus simply on their own. But it's very hard to market time. Now there are unusual circumstances. Working with two churches right now, tall steeple churches in the DC area beltway, it's hard. There's a very unique thing going on because people are so government dependent for their income in that area.

Joe Park

So you will see some fluctuations. But unless there's something wild going on in your setting, it's about the same. The problem is our best givers are giving to others. 67% of all giving is spiritually motivated. The consumer price index, that big survey that the government does, it's really one of the most trusted surveys out there.

Joe Park

That's where that data point comes from. But only 23% are coming to the church. So that difference between 6723%, that is spiritual. That is what used to be church giving. That is church people giving somewhere else today.

Joe Park

Wealth and giving is shifting to the upper 1%. The strategies that you use, the way that you need to cultivate, high capacity and financial leaders in the church is very different than what it was twenty years ago largely because of what nonprofits have done. So those givers are used to being communicated with by nonprofits, and they essentially have said that the church is just one of the options for spiritual giving in my household. So it's important that you adjust the way that you approach giving, especially to people of higher capacity, that upper 20%. And then generational giving patterns and preferences are important.

Joe Park

Erica's going to pick it up here. This same study dropped another study at the same time that looked at what's going on in the generations. What are they doing and who are they doing it with? And I think you'll find this fascinating.

Erica Allen

Yes. So let's pause here for just a moment. Transformation in generosity begins when we, as church leaders, help people wrestle with two essential questions. Why give and why give to the church? Every generation is asking these two questions, but they answer them and approach them differently.

Erica Allen

And that difference is reshaping the entire landscape of giving. People have not stopped being generous, but their motivations and their methods of giving have changed. Our challenge as church leaders is to recognize these shifts and respond faithfully. So let's look at what's happening here. This is annual giving by generations.

Erica Allen

For decades, each generation has given less to the church than the one before it. That trend held true from the silent generation to the boomers to generation x, but I have good news today. Look what's happening with millennials. For the first time since the silent generation, and a younger generation is actually increasing their giving to the church. That is a huge deal.

Erica Allen

Millennials are now giving at a remarkable rate, up 22% since 2021, and this group represents many of your 30 and 40 year olds. What we're learning is this. When millennials give, they're not just donors, they're disciples. So the research also shows us that they are among the most engaged people in your church. When they give

consistently, it means they are showing up, they are serving, they are participating, and they're finding belonging for themselves and their families.

Erica Allen

This is great news for the church. The boomers are also increasing their giving, up 27%, and they continue to be the financial backbone of most congregations. Generation x, while increasing their giving at a less than stellar rate, are still deeply committed. They may not give as much financially, but they are showing up. They volunteer, they serve, and they sustain much of the behind the scenes ministry of the church.

Erica Allen

And then there's Gen z, the youngest givers in this chart. They've also increased their giving to the church by 16%, which is encouraging. But as we'll see later, Gen z is giving to faith based nonprofits at a much higher rate than they give directly to the church. That tells us that they're spiritually motivated and generous. They just don't always see the church as the best channel for giving yet.

Erica Allen

Before we look at the top three causes that each generation gives to, there's one important thing I want you to keep in mind. Older research shows us that tithers become tithers before the age of 30. Once people establish their giving patterns in adulthood, it becomes harder and harder to move them toward percentage giving or tithing later in life. That means the formative years really matter. The habits that we help young adults and young families build today will shape their generosity for decades to come.

Erica Allen

Nondenominational churches have taken this trend head on, aiming to reach younger people and creating intentional ways to engage young people and keep them engaged. Episcopalians have the tools to do the same. Now that we've seen how much each generation gives, let's look at where they give. Gen Z, they're always fascinating. Right?

Erica Allen

They've increased their giving to the church, but the research shows us that they're giving even more to faith based nonprofits, organizations doing mission work, disaster relief, justice initiatives. Then we see a significant shift with millennials. Faith is still important, but they often give through causes to human rights organizations, environmental work, local outreach. They want to see tangible results and stories of impact. What that tells us is this.

Erica Allen

These younger generations are not walking away from faith. Do not believe that. They're walking toward impact. The challenge for churches is to help them see that giving to the church can also mean giving through the church, fueling mission, community transformation, and spiritual growth. For boomers, religious giving is still number one.

Erica Allen

Their generosity is deeply tied to church identity, and they trust the institution of the church. Gen x continues to give faithfully but tends to diversify. They're supporting education and human services right alongside their churches. Now that we've seen where each generation gives, let us look at how they give those methods. Right?

Erica Allen

This slide shows mobile giving adoption, and it's one of the clearest indicators of whether or not your church is keeping up with the ways that people are expressing their generosity today. The trend is unmistakable. Every generation is adopting digital giving. This means on their phone. But it's most, it's most dominant among millennials and gen z.

Erica Allen

For these younger givers, their phone is the new offering plate. They expect giving to be quick, they expect it to be secure, and they expect it to be seamless. And here's what we're learning. When giving is not frictionless, when people have to click through multiple screens, remember a login, wait until Sunday to give, they simply won't do it. Not because they're less generous, but because the moment of inspiration passes before they can act.

Erica Allen

A frictionless system means people give in the moment they feel moved to give, during worship, after a sermon, or when they see a story of impact online. And the data shows that churches that make giving frictionless, mobile, text, and recurring, see higher overall giving and more consistent generosity throughout the year. Mobile giving is now mainstream. Over 75% of donors 50 prefer digital or mobile first platforms. Recurring giving is retention.

Erica Allen

Churches that promote recurring giving have two to three times higher retention rates for donors. Impulse to action gap. Younger generations give when they're inspired. Friction in your giving kills that momentum. Multi platform expectation.

Erica Allen

Members expect to give through text, app, QR code, social media, not just a website form. And trust through technology. Digital tools also communicate transparency and professionalism, values that matter to the younger generations of millennials and Gen z. Mobile giving shows how people give. This next slide is gonna show how people connect.

Erica Allen

So this is how they give. This is how they connect. If you also, if you need some help with frictionless giving, feel free to contact us at Horizons or go to the Giving365 library. It's full of some information and tools to help you and your church get there. So our mobile giving is how people give.

Erica Allen

This slide shows how people connect through communication. The research here is also clear. Communication preferences have changed dramatically. For older generations, printed newsletters and personal phone calls still matter. Right?

Erica Allen

You still need to do those. But for the younger generations, especially millennials and gen z, digital is the default. We live with these things in our hands. Right? I say this not as an outsider, but as part of this shift.

Erica Allen

I'm a digital native. I've only ever worked, led, and built relationships as an adult using technology. For my generation, relationships are formed through group texts, Slack channels, direct messages, Zoom calls, Facebook, social media. Connection happens online first, and then we move to in person connection. What that means is when a church doesn't have a digital rhythm of communication, if you aren't trying to get into

people's phone and digital space, regular emails, text updates, stories on social media, then it's invisible to an entire generation of people who will give to your church.

Erica Allen

Churches that thrive today don't just have a presence, they have a personality online. So you don't just have a website online, but you're actually interacting with people. You communicate consistently with clarity and warmth. You celebrate impact and transformation. You say thank you and you're people of gratitude.

Erica Allen

You do that often. You make generosity feel like a part of the ongoing story of what God is doing, not just some transaction that we participate in. Digital is the default. Millennials and Gen Zs expect digital first communication. Printed newsletters, one way announcements, or occasional updates are not enough.

Erica Allen

You gotta get in front of us, and you have to be digitally present. Two way engagement. Our generation expects you to be expected to be able to reply, comment, share. We wanna dialogue with you, not just deliver. Once a month email is not gonna build a relationship with me.

Erica Allen

I need a steady rhythm, and I need you to build trust through that steady rhythm of communication. Be frequent and consistent. Tell stories. I care about people being transformed. My generation cares deeply about that.

Erica Allen

We wanna know that we wanna know those stories of impact. Short, visual, emotional stories to connect with hearts before you make an ask. Your tone matters. Be authentic over polished. Be conversational over corporate.

Erica Allen

We give where we feel known and loved. For digital natives, online space is discipleship space. The goal is not replacing worship. What happens in sanctuaries and the classrooms of your church is extremely important. We're not replacing that, but we do need to reinforce it through daily connection.

Erica Allen

So when we combine what we've seen, the rise of digital giving and digital communication, we get a picture of what generosity looks like right now. It's relational. It's real time. It's happening everywhere that people are already living their lives, which leads to these key takeaways. First, generosity is driven by purpose, not duty.

Erica Allen

For older generations, giving was often about responsibility. Right? This is what faithful people do. For younger generations, giving is about alignment. This is what I believe in.

Erica Allen

This is who I am. We give when we see purpose, when we see impact, and when we see transformation. Second, generosity is moving from the offering plate to online platforms. That doesn't mean people are less faithful. It means their expressions of faith have shifted.

Erica Allen

Digital tools are the new connection point for every generation, not just to the young. When we create frictionless, accessible, and inspiring ways to give, we meet people right where they live, on their phones, in their inboxes, and on their screens. And finally, generosity funds ministry, and it forms disciples. Generosity isn't just how we keep the lights on. It's how God keeps hearts open.

Erica Allen

When someone gives, they're not just supporting ministry, they're participating in it. Their generosity becomes a spiritual practice that shapes who they are becoming. This that's the real takeaway here. This isn't just about chasing trends. It's about embracing this transformation.

Erica Allen

The methods are changing, but the mission is the same. We're still helping people grow as disciples and join God's work in the world.

Joe Park

So, Erica, I appreciate you doing that. I do wanna point out one thing Erica emphasized that I wanna continue to emphasize that when you think about electronic giving, recurring giving is the golden goose. It doesn't matter if it's bank ACH, if it's a push, pull, mobile, text to give, giving kiosk, recurring giving. Always be asking that prompting to recurring giving. And if they're doing that, you're probably paying some kind of a fee.

Joe Park

And about half the people, if you give them the option to cover the cost of that transaction fee, will do it. So give them the option. I recommend prechecking it. Let them uncheck it, but you can just leave it there and let people make that check. This is a time I wanna encourage you to start thinking about your questions.

Joe Park

I'm gonna go over the big landscape of changing, giving, and what's involved in that, but I'd love for you to begin to put questions in the chat. Eric and I will be happy to answer them as we move forward. So when I started with Horizons, when I first felt a a call to ministry, Horizons did capital campaigns, and that was a little bit of a rub, with me. I had a hard time, even though I was already on the board of Horizons because it was created as an extension ministry by a United Methodist pastor whose bishop said, you need somebody who knows money. And it was Cliff Christopher, who started Horizons.

Joe Park

I was his bank CEO. So he came to me to be on the board, but my struggle was fundraising versus something deeper. And when I began to connect discipleship and generosity together, that's when it really opened up for me. So that was the lane that Horizons wanted to stay in, the lane that I wanted to stay in. But what we realized we started realizing it before COVID and experimenting during COVID.

Joe Park

It became crystal clear for us that if we are not changing the entire system, changing the entire culture, then we're gonna have limited success in terms of increasing generosity. So Horizons has added to our toolbox either delivering these services or partnering with people who do this work because it is the process that we look at for you to be in the best position to change the culture of your church. And I'll just give you a quick example. If you're on the stewardship team and you're told to go out and raise money for the annual giving to the church, but you don't get to control what's

said from the platform. You don't get to control the theology of generosity that's shared in all the messaging around the church.

Joe Park

If you don't get to control where that is shared in the discipleship process and how leaders are formed and what the vestry as buy-in is, then you have a very limited leverage point. So our sort of mantra around that is it's not all things. It's all things working together. And it starts with church culture and church health. You've gotta have healthy relationships, strong leadership.

Joe Park

If you don't have a strong clergy leadership, that can be made up with lay leadership in many cases, particularly in smaller settings, but it's important. The church health and culture will trump anything else we try to do. If it is a culture of scarcity and so no matter what you come up with, you're gonna get a culture pushing back and say, well, that costs too much. We can't do that. And suddenly all your options are off the table.

Joe Park

The next thing to bear in mind is mission and vision. Now most churches' mission statement is close enough. We have found that when we're coming in, if there isn't a clear vision to give toward, then we try to help churches go through the process of creating that. So the mission is what your purpose is, but the vision is a picture of your preferred future. It used to be that strategic plans ran out ten, fifteen years.

Joe Park

Strategic plans that we're doing today that I see nimble organizations inside and outside the church doing are looking out three to five years. They might have a ten year picture of where they wanna be, but how they get there is gonna change. So if

you don't have a vision that is a clear and measurable picture, everything you described is measurable, and it will happen by this time, that's what a vision is. If you don't have that, then, we would love to introduce you to somebody, who can help you, obtain that, or you can call, EPN, work with your local diocese. We don't care how you get there, but it is, it is essential.

Joe Park

Next is the discipleship pathway and engagement. We can't transform people purely through worship. The discipleship pathway is the spiritual growth pathway described by the church. You don't have to use that language, but it generally is people engaging in worship, people engaging in small groups, spiritual formation, community, people engaging in serving, and people engaging in giving. And the corollary here is enormous.

Joe Park

If business leaders looked at these data points that I'm about to share with you outside the church, they would completely change the way that you budget within the church, but somehow we have leaders that great minds in business that sort of check some of these skills at the door and assume it needs to be done differently in the church. The purpose is different, but we have a large church client. In fact, it's one of the very large United Methodist churches with multiple campuses. So some of them are, you know, 300 members. Some of them are, you know, 15,000 members.

Joe Park

But what they did was they looked at people who came to worship at least one time per month or 12 times during the course of the year, and they wanted to see what the correlation was between those that were in their small group, spiritual, formation community, and those that served, and those that attended, worship more frequently. And here are the numbers. Erica can perhaps put these in the chat. Those that came to worship one to two times in a year gave about 1%. I mean, a month gave about 1%

of their income. If they came to church more than two times, they gave about 2% of their income.

Joe Park

But if they were involved in a small group, spiritual formation community, or they were serving in a regular hands on ministry, they gave about 3.5% of their income. So the difference between somebody just coming to worship versus somebody who is serving three and a half times more giving. The same with being involved in a small group and community. If you want to attract millennials, you have got to create community to do it. And that investment pays for itself over and over and over again simply using that scientific study, but we see that true across the board in the churches we work.

Joe Park

The next is having a strategic ministry plan. So this is different from a vision. A vision is the picture of where you want to go. A strategic ministry plan is how are you gonna get there? And most churches today are actually only planning out twelve, eighteen, no more than twenty four months because so much changes.

Joe Park

And they're using a process called StratOps or EOS if you're in the if you're in the business world. Essentially, it's what are the three or four things we need to be doing right now to move us toward very specific goals. So goals are time bound, goals are measurable, and there are identifiable people assigned with the responsibility and the authority to live into those goals. This is something Horizons is doing with churches all over all over the place. We worked with a number of Episcopal churches.

Joe Park

This comes to us from the Unstuck Group, which has worked with a number of your diocese. One of the early leaders in that, has come to Horizons to do this for us full time using that same process. So next is generosity and funding strategies. You see how far down on the list? This is how we pass the plate.

Joe Park

This is the meat of the work that Horizons has traditionally been involved in and largely what exists in Giving March, what we find is when we look at best practices, the majority of the best practices are communication based. You have to communicate with them well and effectively for them to work. So at Horizons, we've created what we call an integrated funding strategy that is essentially right there where it says vision. Think about that as being your vision, your strategic ministry plan, your discipleship pathway, and these are the strategies that go around them. They're buckets that hold them.

Joe Park

Keep it spiritual. Tell your ministry impact story. Churches generally get the spiritual part, but they are not telling their stories of transformation every single week in worship. There should be a story told in the setting. If you're gonna hold closely to the the prayer book and you don't want to make this happen inside the inside the offering space, these stories can be told beforehand, before you get started, but you've got to you've got to tell these stories.

Joe Park

And when people are gathered is the best place to do it, and then repeat them digitally. That way, you're communicating with people based on where they are. Building relationship with givers, people give to people. Again, this is where nonprofits are doing a fantastic job in the churches, less so. And remember, these are buckets.

Joe Park

Inside of these buckets, we have a dozen or more best practices that you can find in Giving365 or if you wanna call us for some coaching. But the point is we're trying to make it where there's a lens that your leadership can look at and say, this strategy, does it address each one of these issues? Effective calls to action. We tend to ask, but we tend to do it poorly. We tend to do things like, hey.

Joe Park

We need workers in our children's area. If you're gifted and that motivated, Sam is at the back, and he'll take your name, and he'll get you he'll get you engaged. That doesn't have a call to action with it. A call to action would be speaking to someone. Fred, I have seen how you are with your kids and with other kids when your kids are around.

Joe Park

Would you need workers in our children's area? That's such an important place of spiritual formation for kids. Would you prayerfully consider serving in that space? This is what I'd ask, that you do it for ninety days. If you're not enjoying it, then we'll give you a get out of jail free card.

Joe Park

Sam, would you be willing to pray about that? I think it was Fred, but would you be willing to pray about it? And then you go silent, and they have to respond. And if they say yes, the follow-up is, so when can I check back with you about that? Which one is going to drive transformation?

Joe Park

If there's not a call to action that requires action on the part of the person you're sharing it with, the effectiveness is 10% of what an effective call to action would be. Measure everything. These younger generations, I'm a, I'm a late boomer. Really, boomers on down, are driven by impact, and the more measurable you can make that showing cause and effect is what our nonprofit friends are doing. The more effective you can do that, the better you will be.

Joe Park

And then trust, transparency, and accountability, And that will impact all of the areas of giving that you have capital, annual, planned giving, special giving, and asset strategy. I just kept talking because I didn't see any questions popping up in the question block. I'll give it just a second, see if there's anything that Erica wants to add. If not, we will thank you for being here.

Erica Allen

There was one question that I think you will be amazing at responding to, And they ask, could you comment further on strategies for churches inside the Beltway who are impacted by the government shutdown and furlough?

Joe Park

I can tell you what is working effectively in the two. Mhmm. Particularly, Erica and I are working with one of those churches. It's in Herndon, just outside the Beltway, but very much in the thick of things. And that is making a call to action while acknowledging that some people have suffered greatly, and their ability to be generous in this moment is absolutely impacted, acknowledging that.

Joe Park

But also saying to others that have weathered this storm well to date, inviting them to prayerfully consider standing in the gap Because most givers are not giving the majority of their giving to the church. So they have a lot of capacity even if it's just shifting giving through the church. But we don't want to play a zone zero game. We want to grow generosity. And so in the annual giving effort in the church that we were describing, we saw double digit increases in those givers who were able to make an estimate of giving.

Joe Park

I think we lost about 70 families who were very disrupted, couldn't make a projection at that point. Many of them either found new jobs or their job didn't get eliminated or they got put on a new project, have been able to step back in. But that idea of if you have the resources and have not been impacted, would you pray about standing in the gap for those who didn't have? That's what I would do.

Erica Allen

Awesome. Thank you, Joe.

Joe Park

Well, it is the witching hour. I want to remind you that these slides are here. In addition to these, we put a series of other slides behind this that give better descriptors of what those are. You're welcome to those. Think of them as teasers to Giving365, and I hope this has been helpful.

Joe Park

The resources, horizons, what we do with our earnings, if you will, 22% of what Horizons receives in our fee income goes back out to providing resources, teaching

like this, going to conferences, and providing workshops. So that's our ministry is to help equip you to make disciples and fund your ministry.

Erin Maus (EPN)

Well, Joe and Erica, I just wanted to thank you again. This has been very informational. Your guidance, I think, is particularly helpful at and for churches all across The United States, but certainly as we've seen, you know, the impact of the government shutdown. Thank you for those final comments on what to do there and how to to really effectively call folks to action. So thank you for all of that.

Erin Maus (EPN)

This, I think, ends our webinar today. Again, you'll get an email shortly with a link not only to this actual webinar and the the materials that that Joe has mentioned, but the additional resources that he referenced. So thank you all for attending, and we hope to see you in Charlotte in March. We'll be there.