

**Retirees
And
Annual Church Giving**

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Introduction

Today's church world includes a wide variety of books, pamphlets and web-sites that talk about the annual church stewardship campaign. The guidance available through these offerings runs the gamut from asking those in our congregations to tithe 10% of their income, to asking each family to "step up" as they grow to that 10% goal, or to simply give, not until it hurts but until it feels good. Some now suggest that annual stewardship campaigns should simply be eliminated and put on some dusty shelf. There are books that offer scriptural guidance, theological guidance, organizational guidance and even John Wesley's guidance for pastors, for stewardship campaign leaders and for congregations. Many of these books have been effective in generating more income in local churches, while others have had little effect on a church's ability to fund their desired ministries. Yes, it can be frustrating.

However, none of these books, web-sites, flyers and pamphlets address a component of our congregations that is growing – both in size and in financial potential. Retirees make up a good portion of each congregation, but today's stewardship literature does not seem to address what level of financial support is expected from the retirees in our churches today. Neither the church nor the retiree can find much help when it comes to figuring out how much retirees could give – or should give - to the local church. Because retirees usually provide a very significant share of the annual funding in today's churches, this information becomes extremely important.

How do we talk to retirees about their level of giving when we run the annual stewardship campaign in each church? How does a retiree tithe 10% when they no longer get a regular paycheck? Is tithing 10% of one's social security benefit check a reasonable goal? Or, how does one determine how much to give when much of their annual income is based on withdrawals from savings and IRA accounts on an "as needed" basis? Or maybe they receive annual RMDs (Required Minimum Distributions) from their IRAs, and these RMD amounts change every year. Should our messages be different in years when those savings and investments may have seen excellent returns as opposed to those years when investments return flat or even negative earnings?

These are some of the questions addressed in the following pages. Most retirees can no longer hide behind the claim that they live on a fixed income (only receiving a pension and/or a social security check) where a 10% tithe is easy to calculate. The retirees' options have greatly expanded, and while many do prayerfully consider their giving level each year, there are also more – perhaps many, many more – for which some stewardship guidance would be helpful. And lastly, where and how do scriptural and spiritual components of stewardship enter into this discussion?

In the following pages, we will delve into these questions and possibilities, and then attempt to provide a focus. With a clear focus, we can help retirees in every type of congregation find their unique path toward defined, intentional giving.

A Basic Beginning - Why Do We Give to the church?

Before we can focus on retirees, we start with a basic question applicable to all of us, “How do we decide how to spend our money?” This question applies to everyone, from the 8-year-old getting her first allowance to the 95-year-old with limited income. Whether one is single or married, young or old, wealthy or not-so-rich, the question is still before us all.

Without going through any psychological and sociological analysis, spending can be considered on four different levels.

- Self-care – we use money to provide for our own food, shelter and clothing.
- Fulfill family responsibilities – we use money to care for our families. While the line between necessities and wants may often blur, it is out of our sense of responsibility for our family’s well-being that we spend much of our money.
- Fulfill dreams – we use money to try and buy happiness for ourselves and our loved ones. Toys, cars, vacations and jewelry are a few examples of ways we use money to satisfy longings that we often dream about.
- Plan for future – whether it is a safety net to pay for the unexpected or simply saving up for our eventual retirement, we often “spend” our money by saving it for tomorrow.

In each of these four ways, the specifics of how that money is spent is determined by the impact each expenditure will have. We know we can provide a better way of life for ourselves and our family by using money to buy or rent a home rather than spending some of those same dollars on frivolities, and then be homeless and be forced live in tent on a mountain hillside. Nourishing food bought at the grocery store has a healthier impact on us than restaurant dining every night. While it is often second nature, we do judge every dollar spent on the benefit and satisfaction that it brings.

And within each of these four levels of spending, there is a component of giving to others, of giving as our spiritual nature calls out to us. Self-care, family responsibilities, dreams and the future all have a connection to God’s call to each of us. For those connected to church, that giving component is, at least in part, reflected in giving regularly to our church. We know that the Bible calls on each of us to give, and that giving to and through the church helps us feel good about ourselves. It helps us and our families understand the joy and benefit of giving, of fulfilling dreams that speak to society’s betterment and planning for the world’s future.

People want to have an impact upon the world around them. This simple and perhaps obvious statement may not be true at all times and in all places, but it is certainly true today. One can look at the postings on the internet’s various social media platforms to see that people are using modern technology in very focused and specific ways to try and impact their world. One can look at the attendance at rallies and public protests to see that people are making efforts to be seen and heard in very focused and specific ways as they try to impact their world. One can look at the success of many of the focused fund-raising efforts and “Go Fund Me” types of websites to see how people are using money in very focused and specific ways to try and impact their local community as well as the larger global community.

People have long tried to have an impact in focused and specific ways, and as we grow into the 21st century, this trend continues as it also finds new ways and new technologies in which to exercise that impact. The drive to find ways to impact life around us spreads across all ages, all genders, all races and

all cultures. If the church is to be successful in changing this world, it must both acknowledge and fill this human need. People are going to donate money to people and organizations that demonstrate the impact those funds will make. The church needs to convince both potential and current donors that their personal contributions will make a significant local and/or global impact.

People give to the church because they believe it will have a positive impact on the world around them. Why should we give to the church annually? Well, it's Biblical – but in annual stewardship efforts, that approach is often a hard sell because people have heard it so often. In addition, we are often told that it feels good to give, and it feels better to give more. But that has also been spoken so often that it often becomes meaningless to those who have been in church a long time – and most church-attending retirees have been in church a long time.

In addition to wanting to build a better world, retirees want to leave a legacy. Most know that they do not have the financial power to leave a significant legacy, but by supporting their church on an annual basis, they are part of providing a foundation of faith in their community that will last well into the future, even after they are gone. Retirees in a church believe in what that church does, both today and into the future. Retirees want to support their church's present and the potential for a better future.

Giving annually to the church is done because one believes the church has a positive impact on the local community, the nation and the world, and this concept is at the core of our giving. With this understanding on why retirees give to the church, we now need to ask "How does a retiree figure out how much to give to the church each year?"

Clarifying the Various Types of Giving

To be clear, the focus here is on annual giving to the church. Within the fund-raising community, it is generally recognized that there are four different types of giving.

- 1) Annual giving, consistently provided by the donor year after year. Annual church stewardship giving or an ongoing annual pledge to the local Public Radio station are examples of annual giving.
- 2) Giving to capital campaigns are one-time gifts to support the building of new hospital wing, a new sanctuary or a new neighborhood community center.
- 3) Special giving, also referred to as Designated, Restricted or “Second Mile” giving are those gifts that may be repeated, but support short-term efforts such as funding a Youth Mission Trip or sending money to aid in a specific disaster relief effort such as hurricanes or earthquakes.
- 4) Legacy giving is that consideration that is part of your will or other estate planning documents. Leaving a large sum to your church upon your death is an example of legacy giving.

While all four of these types of giving are important to the church, this paper only focuses on the first type – annual giving to support each year’s church functioning.

How Much Should I Give to the Church This Year?

As retirees look for answers to this question, we need to start by understanding that the Bible does not recognize the concept of retirement. Throughout human history, life has usually been a struggle to grow food, to raise animals, to stay warm in the winter – in short, it has been a struggle simply to survive. Only in the last few hundred years did we start to compartmentalize work. And only in the last hundred years or so did the idea of retirement become defined. In a Bible written thousands of years ago, no one had a concept of “retirement.”

The concept, then, of tithing 10% of one’s annual income may not be applicable to retirees. If you run a campaign that focuses on tithing, and if your church has a significant number of retirees, your campaign will fall on many deaf – or at least confused – ears.

One of the historical standards in stewardship campaigns is to understand that annual church funding comes from a portion of the giver’s income, and that capital campaigns should focus on gifts from the giver’s assets. It is critical to understand today that this distinction generally does not apply to retirees – they have no job, and often no easily definable income.

As pointed out in the introduction, there is limited literature and guidance available to help retirees determine what their annual church giving should be. There is nothing available that helps stewardship campaigns understand how to place the annual stewardship request in front of retirees.

It should also be noted that there is not any common thread, no consistent basis, for the financial situation of each retiree. Unless the church is very small, no one in the church leadership will know everyone’s situation – who is fully retired, who is partially retired, who is comfortably retired, or who is struggling in retirement. In order to better understand the implications of retirement, we need to first understand where the funds received by retirees come from.

Retiree Income Sources

As recently as 50 years ago, retirement was funded by a company, military, or government pension - often combined with social security. The total amount was fixed each year. The usual situation of a retiree was that they were living on a fixed income. Often the company pension was fixed and did not increase annually, and their Social Security amount only grew in small annual increments. But for most retirees today, this is no longer true.

Today we find that there are four possible sources for retirement income, with many retirees realizing money from all four.

Fixed Income Amounts

- Social Security – this amount is set for the year and is identifiable
- Pensions – fewer and fewer retirees receive annual pensions, but those amounts are also set and identifiable each year
- Annuities – used by many, but not all, retirees - and again, the amount is set and identifiable each year
- Reverse mortgage – while not widely used, this does provide a fixed, identifiable amount each year

Variable Income Amounts

- Full or part time jobs – whether out of financial need or boredom management, many retirees do choose to work, at least part-time
- Consulting work – a variation of the part-time job, retirees often are used by their previous employer (or similar companies) to tap into their experience and job-specific expertise
- RMDs – For those retirees who are 73 or older, the law requires them to take an RMD (Required Minimum Distribution) from their tax-sheltered IRAs and 401(k)s, and the amount changes each year

Asset-based Available Funds

- IRA's, 401(k)s and 403(b)s – in addition to, or before the RMD's start, retirees often draw from (and then pay taxes on) these funds on an "as needed" basis. The annual amount they might take out is not set
- Roth IRAs – retirees can draw from these retirement funds on an "as needed" basis without income tax implications
- Investments and investment returns - retirees can draw from these after-tax funds on as "as-needed" basis
- Personal CDs and money market savings - retirees can draw from these after-tax funds on as "as-needed" basis

Other Possible Income

- Gifts – support from other family members, etc., but these are often not stable or consistently repeated year after year
- Non-repetitive income – Inheritances, gambling and lottery winnings can provide occasional income, but are not a predictable source of annual income

Notice that only one of these four categories consists of fixed amounts. Three of these four provide variable amounts. They are, perhaps, undependable – and usually are unpredictable. For most retirees,

trying to calculate a 10% tithe – or any other percentage giving – for next year's church giving is impossible.

Church leadership should have a sense of how their retirees fit into these various income sources. Do your retirees have limited resources and investments? Do they live on just a fixed income amount? Does living in a middle-class community disguise the fact that some retirees are very well off, while others in that same middle-class community are struggling? It is unlikely that there a common financial thread that runs through all of the retirees in your church. It is more likely that each retiree household is a unique and special situation – similar to, but not exactly like, other retiree households. And even with some similarities, they can also be substantially different.

The sources of income for retirees may be definable, but the way each retiree has and uses those resources will vary, with no two retiree situations being identical. This variation is the key to understanding how to connect with this group.

How Does a Retiree Decide How Much to Give to the Church?

We have already established that retirees in your church want to give to the church, and that they want their charitable giving to have an impact, but there is no guidance that helps them figure out how much they should be giving each year. Let's look now at a few options. As mentioned earlier, the usual reply of "10% of income" makes little sense, as retirees usually have income available through many variable resources.

Here are some possible answers to the question:

(See also Appendix A which expands upon each of these with more detail)

- They simply give what they gave last year
- Some simply give what they gave last year but bump it up to account for inflation
- Others give some fixed percentage of the total of only their fixed income items
- They give a percentage of the total of their fixed income, and also make "second-mile" gifts
- Some give a percentage of the previous year's income
- They might give some percentage of their total expenditures from the previous year
- They simply figure out what feels good
- They might create their own "magic" formula based on their income and assets.
- Some take the church ministry costs, divide by the number of families, and give the average
- Retirees may give a percentage (50% - 100% - 150% - etc.) of what they give to other charities
- Many retirees might base the amount given on the increased value of their investments
- They will maintain an annual household budget and include giving in that budget
- Is it possible that some retirees will pray, listen for God, and discern their gift amount?

It is probable that most retirees use one of the first two methods – next year's giving is simply based on this year's giving. Most retirees need to be challenged to think and pray about their giving. The Lord asks more from us than taking that easy way out. They need to be challenged that simply adding 2% to last year's amount is not sufficient. And once they are well into retirement, many retirees may have set their budgets and defined their donation limits, and it will take a clear argument, showing great impact, to change that established (perhaps even "set in stone") giving pattern.

There certainly are other considerations. One's ability and willingness to give (to church or other causes) is directly related to one's perception of maintaining sufficient funds to last the remainder of a life-time. After all, a retiree is retired. There is little hope, and often even less desire, for them to move back into a meaningful, income-producing job. Therefore, whatever they receive each year as fixed pension, annuity and social security income, combined with whatever they have as other assets, must last for the rest of their lifetime. And the remaining length of each lifetime is unknown. In addition to being unable to predict remaining lifespan, there is also the inability to predict future earnings on those other assets – their IRA's, 401(k)s, bank deposits, etc.

We must also acknowledge that estate planning may be a key part of a retiree's financial perspective. Wanting to leave assets behind for children and grandchildren may well limit a retiree's intention to give to the local church.

From one perspective, the retiree is faced with a future life of unknown duration, coupled with a future of unknown investment returns. And they cannot go back to work if things get rough. From another perspective, with both fixed income and possible sources for variable income, retirees can annually

spend as much as they want to spend, as long as they remain comfortable with their remaining assets and income.

None of these comments, however, have helped us answer the question “How should a retiree determine how much to give to their church?” Hopefully, though, we have discovered that there is a myriad of possible answers. We also know that each retiree’s situation is different.

With multiple situations and multiple approaches to giving, are there common threads that can still be identified? Yes. Three common factors emerge when one looks at giving by retirees to the church’s annual funding needs.

First is their desire to give. They do want to give to an organization that has a positive impact on their community – local, regional, and global. They do want to provide financial support to an organization that provides spiritual and social support to them. Regardless of their financial, health or social situation, their attendance in church shows a sense of commitment to the mission of the church, both for the benefits to themselves and for the community at large.

The second common factor is that there are multiple forces pulling on their money. Some of those forces must be funded – items like food, housing and healthcare costs. Other forces are more discretionary – items like charitable giving and travel.

The third factor is change. Even without realizing it, retirees’ lives change. Their desire and ability to travel decreases. The need to help their children and grandchildren changes. Their housing costs change. Healthcare costs change. Over the course of a long retirement, there will always be changes in the prioritization of these factors. As life changes, so do spending choices. Good church stewardship efforts need to be aware of these changes and be ready to accept less when a retiree has additional competing financial needs – but also to be ready to ask for more as other uses for their money decrease.

As we look at what retirees give, we do need to consider various factors in their lives. And as mentioned above, these factors do change over time. That means we need to ask the same questions about retirees every year.

Some of the possible questions to consider include:

- Are they fully or partially retired?
- Is the spouse still working, fully or partially retired?
- If they were a part of the church before they retired, how did their giving change when they retired?
- Do they already pledge or give to the church, and if so, does the pledged amount seem to fit in with what we may know about them?

How Should We Communicate with Retirees?

The obligation of the church, regarding annual stewardship efforts, is three-fold.

- First is to be aware that, even though they may not realize it themselves, retirees look at their annual giving much differently than younger working people.
- Second is to recognize that retirees are not a homogenous group.
- And third is that their decision on how much to give to the church is based largely on how they see that church impacting their lives and the lives of others.

To fulfill that obligation, every church's leadership needs to be aware that "one size does not fit all" when it comes to retirees, and focus their annual stewardship campaign communications accordingly. After all, retirees have different abilities to give and different interests and charities beyond just the church. Additionally, retirement lives follow different timelines. They may be just retired, retired for 5 years, or retired for 25 years. They can be active and healthy or near the end of life's journey. And they are often transitioning from one phase to the next.

One of the common threads discussed earlier is that they give because of the impact they want to have on the local, regional and world communities - and on themselves. That desire to have an impact transcends financial abilities. It transcends personal timelines. Communications must build on that desire to have an impact.

Unique among all charities, the church is in a position to promote the concept of impact because the church can speak to both the impact on the world as well as the impact on the individual giver. There is great spiritual power in supporting one's local church, power that cannot be realized by supporting local food banks, university endowments or cancer research. While these other charities can have a large impact on our communities and in the world, the impact to the giver is limited to "satisfaction."

Church communications to the retiree must include a focus on the benefit to the giver. For some who give, there is comfort in being part of the Christian church. For others, they are responding to Biblical mandates. And yet for others, it is helping to build a legacy of faith in a specific church community that will continue for decades to come.

In order to touch all of these threads, communications need to focus on both the impact that your church has on both the local community and the world, as well as the impact that giving has on the giver. The impact on the world should talk about how your church is providing ministry to the community. The message should include specifics and stories, not just feel-good generalities. The message should talk about past successes as well as specific future plans. There already exists an abundance of literature on ways to bring your messages and your stories to life.

The impact on the individual is a harder message. Church includes people at all levels of spiritual growth and beliefs. For some, the impact of their giving on their personal lives will be deeply spiritual. But for others, going deep into spiritual rewards for the "cheerful giver" will sound like mumbo-jumbo and may actually close down a mind that was open to re-examining their giving. While impact on the community needs to be specific and informing, messages about the impact on the individual need to be general

enough to let each individual have the message speak to them at whatever place they are at on their spiritual journey.

It is also worth noting that since much of a retiree's income is based on variable income (i.e., investment income), stewardship messages to retirees need to be different in years when those savings and investments may have seen excellent returns as opposed to those years when investments return negative earnings. The retiree's desire to give may remain high, the church must realize that often their ability to give may be diminished. Conversely, when investments are doing well and investment values are rapidly growing, the church should be aware that requests for increased and/or special, second mile giving are not unreasonable.

Lastly, we know that retirees often support other charities in addition to their church. Stewardship requests must acknowledge that while giving to any and all charities might increase, those stewardship requests need to make it clear to retirees that their church should be considered first for any increased share of a retiree's total giving. The church needs to be ready to provide good answers to a retiree's question, spoken or unspoken, "Why will my gift to the church have the greatest impact?" Promoting giving at all levels helps every individual make more of an impact – and the church can always be making – and therefore promoting – a greater impact.

For many retirees, it can come down to two questions:

- 1) How much do I give to charity annually?
- 2) How much of that goes to my church?

Both questions can be framed within "Where will my gift have the greatest impact?" Because all charities are working to deliver the same message of making a significant and positive impact, it also takes clear communications to deliver the church's unique message. Others are trying to switch the retiree's giving from the church over to the university, the hospital, the orphanage or the animal shelter. The church's message must be clear and simple. And it must be communicated throughout the year, not just during an annual campaign.

In Conclusion

In the late 20th century, photographer Dewitt Jones made a series of short videos aimed at the “think outside the box” management seminars and in-house leadership training activities. One key point in his message was that there is often more than one right answer. Today’s stewardship efforts must acknowledge that there are a variety of retiree situations and there are a variety of ways that decisions about giving are made. To the questions of “what should a retiree give?” and “how do I communicate my church’s campaign to the retirees?” we need to keep in mind that there is more than one right answer.

But the simple answer of tithing 10% of one’s income is probably not on this list of potential right answers. Tithing requests are meaningless to most of America’s church-attending retirees today.

Retirees, however, need to be challenged to move away from an approach that simply adds a couple percent to what they gave last year. We are not called to take the easy way out. Instead, we are called to be faithful to God’s call and give in ways that will have an impact on our local community, our regional neighborhoods, and our world.

There are many scriptural messages that are used in various stewardship campaigns, and most books, articles and web-sites on stewardship topics rely heavily upon those scriptures. That variety should be a basic part of every church’s message to retirees. The following words from 2 Corinthians does a wonderful job of expressing many of those various messages.

2 Corinthians 9: 6-14

“Remember this: whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: ‘They have freely scattered their gifts to the poor; their righteousness endures forever.’

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

This service that you perform is not only supplying the needs of the Lord’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you.”

Appendix – An Expansion of “How Does a Retiree Decide How Much to Give to the Church?”

Each concept of giving by various retirees should be acknowledged, and the church should respond differently to each concept. This appendix expands upon the various options listed earlier in this paper and recognizes that communications need to align with the various giving perspectives. As mentioned earlier, the usual church tithing request - “10% of income” - makes little sense, as retirees usually have income available through many variable resources.

- A) They simply give what they gave last year. For retirees who are – or who have convinced themselves that they are – on a tight budget, this is one approach. Their annual giving is based on their budget, not on any call to give. Perhaps they see the church as a social group and their giving is much like “club dues.” It is a challenge to get these retirees to re-evaluate why they give, as well as how much they give.
- B) Some start with what they gave last year and add a percent or two for inflation. While their personal budget may not be as tight as the previous group, they don’t really spend much time thinking about why they are giving.
- C) Others give X% of the total of their fixed income items. Their giving may be historically based. For example, they gave 3% when they were working, so they will continue to give 3% in retirement. Some may have all of their income coming from fixed sources (pensions, social security, etc.) while others may calculate their giving on those fixed funds even though they have significant other variable sources of income.
- D) Often retirees will give X% of the total of their fixed income items, and then give an additional portion of other income as “second-mile” giving. They respond well to opportunities to give to special causes such as natural disasters, community issues or some denominational focus. But their main annual giving amount is still defined by some historical or budgetary percentage limitation.
- E) Perhaps some give X% of the previous year’s income. A look at a tax return can easily identify previous years’ income amounts, and then a percentage amount can be calculated.
- F) One could give X% of total expenditures last year if they track those expenditures closely. For retirees with highly variable income amounts, tracking expenses may be a better way to define a way to tithe some percentage annually. But it is unlikely that too many retirees track expenses that closely or use this method to define their annual church giving.
- G) They simply figure out what feels good. This group of retirees will listen to annual stewardship campaign messages and will define their giving in a spiritual context. Therefore, if at least some of the giving and/or campaign messages do not focus on this group, their giving may be minimal.
- H) There are some retirees who might create their own “magic” formula based on their fixed income, variable income possibilities and their other assets.
- I) We know that some take the church ministry costs, divide by number of families in the church (“giving units”) to calculate each family’s fair share and then give based on that calculation. Perhaps

they feel a need to give more than most of the others in the church, or maybe they want to be exactly average so that neither their giving nor their participation will bring them any special attention.

- J) Retirees may give a percentage (50% - 100% - 150% - etc.) of what they give to other charities such as an alma mater or other favorite causes. We know that retirees are a source of gifts for schools, charities and other benevolent needs. Giving to their church may include balancing church gifts with other causes they want to support.
- K) Many retirees will base the amount given on the increased value of their investments, savings, IRA's, etc. This only benefits the church in good years and can be a real limitation in years when investments shrink. This type of giving will also often preclude any pledging. They will tell the stewardship committee that they will be as generous as possible, but that since they cannot predict the investment markets, they are unable to pledge. This group may also be very conservative, feeling that even though their returns over the last few months were spectacular, they still need to limit their giving because they feel the stock market may "take a dive" in the near future.
- L) Many will maintain an annual household budget and include giving in that budget. This seems practical to many and may be based on habits generated during their working days. Even if the amount they give has some basis in some of the other concepts described above, once an amount is set into a household budget, it may be very difficult to have that gift amount re-evaluated.
- M) Is it possible that some retirees will pray, listen for God, and discern their gift amount? Many stewardship campaigns focus on this approach, but today's economic and financial realities suggest that very few givers follow that path. And retirees who have heard that "pitch" from the pulpit many times over the years will usually gloss over that possible approach. Using one of the other approaches from above, retirees usually know how much they will be giving before the church's stewardship efforts even begin.

Communications with retirees acknowledging all of these perspectives is essential. For some, it will need communications that suggest they break away from some simple formulaic approach. For others, it may require optimistic talks about the future of the economy, pointing out the glass is half full, not half empty. Others will need the church to understand the limitations of their tight budgets and current costs of living.

But all need to hear about the impact of their gifts, whether large or small – and be challenged to consider their gifts prayerfully.