

Are We Really That Generous?

✖ During the

Christmas season, no one wants to be called a Scrooge, which has become an enduring cultural name for a tightfisted, joyless person. We Americans like to think of ourselves as generous, not as Scrooges. But the current recession is exposing our miserly streak.

According to the Giving USA study, donations from individual Americans dropped 2.7 percent compared with 2007. This is the first such decline since 1987.

You may read headlines that total giving last year exceeded \$300 billion and think that is a lot of money. In some ways it is, but if you break it down, you'll see that the average American barely gives daily the cost of a premium cup of coffee.

Christians are doing better, thank God. But by how much?

In the book *Who Really Cares*, Arthur Brooks documents that people who place faith and family at the top of their priority list tend to give more to people in need than those who are not religious. Further, there is a link between fervency of faith and generosity in America. The more active you are in church, the more

generous you are likely to be with your time and money.

While the average person in America-religious and nonreligious-gives about 1 percent of his or her income, Roman Catholics give, on average, 1.5 percent apiece, Mainline Protestants 2.8 percent and evangelicals nearly 4 percent. And it's not all going to the church, either.

While the single largest chunk of Christian giving goes to religion, a study entitled "The Charitable Behavior of Americans" indicates that 73 percent of all contributions that go to nonreligious charities also come from the same group that supports religion and claims religious membership and involvement. Why might this be? The study notes that local churches provide the spiritual and moral underpinnings that motivate individuals to give.

And yet we Christians might qualify as Scrooges, too. Self-identified Christians in the United States (about 76 percent of the population) have seen their giving steadily decline for 40 years in real terms, after adjusting for inflation. Even as we have grown wealthier, we have given less. Does that remind you of anyone?

A recent study published by Oxford University Press, "Passing the

Plate,” found that if we Christians would increase our giving to 10 percent, which many believe is the biblical standard, the amount to help the needy and other good causes nationally would jump by \$85.5 billion a year. With needs growing all around us, can we afford not to?

But with economic indicators bleak and growing apprehension about the future, joy and charity may both be in short supply this season. More and more of our giving is coming from our leftovers rather than off the top, as Scripture suggests.

Scrooge is the epitome of the miser in our cultural imagination. So we need to remember that he actually ends *A Christmas Carol* as a reformed man. “I will honour Christmas in my heart, and try to keep it all the year,” Scrooge proclaims. “I will live in the Past, the Present, and the Future...” His newfound generosity is not a flash in the pan. It becomes part of his character. Scrooge, the ex-miser, now gives from the heart, not simply because the season calls for it.

As people of faith face Christmas and the New Year to follow, we are in a position to make a dramatic difference in charitable giving and to help fulfill the Great Commission. Let’s put generosity at the top of our list of

resolutions for

2010. Scrooge didn't remain a miser and, by God's grace, neither should we.

Wesley

K Willmer is Senior Vice President of the Evangelical Council for Financial

Accountability (ECFA)–(). Recent books include "God and Your Stuff" and

"Revolution in Generosity."