

Exploring Orthodox Generosity: Giving in US Orthodox Parishes.

Stage 1. The Study of Laity Opinions and Approaches.

"Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

-Luke 6:38

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Introduction: What Is This Study About and Why It Is Important.

Religious communities in America are voluntary organizations. Their members choose whether or not to support these communities monetarily and otherwise. The same is true for various religiously-based agencies and institutions. Their charitable, educational, missionary and other programs are sustained by the voluntary contributions of people who believe in their causes and want to support them. And Orthodox Churches are not excluded from these rules. That is, the Orthodox Churches in the United States - their local parishes, dioceses, various church-based organizations - depend financially on the generosity of church members.

However, this is a relatively new reality for the Orthodox Churches which in the "old world" were largely supported by their respective state governments. Establishing parishes in the American context changed this reality. The Churches were obliged to educate their immigrant faithful that personal contributions were necessary to establish, sustain, and grow their Church on American soil: whether an individual parish or an entire jurisdiction. This process has continued with each new wave of "Orthodox immigration" to the US. And each successive generation continues to be educated about the financial needs of their parishes and jurisdictions. Yet, we must admit to ourselves, that the generosity of our faithful and their contributions to their parishes and various church-based institutions are not what they could be nor are they keeping pace with the growing needs of a still-developing Church in America.

A great number of popular and academic publications are available¹ on giving and generosity in various American Christian denominations. Unfortunately, the US Orthodox Churches are typically not included in these studies because of both their small size (compared to many other Christian denominations) and relative "insularity" for outside researchers. According to previous research on giving to faith communities, there are many determining factors to religious contributions. Some of them are important only for certain denominations or faith traditions, while some are "universal." Some of them have strong impact on religious contributions; others can be seen as secondary in importance.

¹ To name a few: Chaves M. and S. Miller, eds. 1999. *Financing American Religion*. Walnut Creek: AltaMira Press; Hoge, D. R., C. E. Zech, P. McNamara and M. J. Donahue. 1996. *Money Matters: Personal Giving in American Churches*. Louisville: Westminster / John Knox; Iannacone, L. R. "Why strict churches are strong," *American Journal of Sociology*, Vol. 99, No. 5 (March 1994), pp. 1180-1211; Smith, C., M. Emerson and P. Snell. 2008. *Passing the Plate: Why American Christians Don't Give Away More Money*. New York: Oxford University Press; Zech, Charles. 2006. *"Why Catholics Don't Give...And What Can be Done About It."* Our Sunday Visitor: Huntington, IN.

Some of them are within the control of the Church, while others - such as socioeconomic characteristics including the personal income of Church members - are not. Of those over which the Church has control, some because of theological and ecclesiastical reasons, cannot be changed.² But that still leaves a number of factors that the Church can address if it is serious about increasing financial commitments of her members. **In simple terms, the purpose of this study is two-fold:** a) To understand *why* some American Orthodox faithful are more generous than their fellow parishioners and b) To find out *what* could possibly motivate our faithful to be *more* generous.

More specifically, this study has three main goals:

- ❖ To examine patterns and trends in religious giving among Orthodox Church members: both to their home parishes and to wider religious causes;
- ❖ To explore differences in giving between members of various Orthodox jurisdictions and between various categories of parishioners (in particular, between various generations³ and between cradle Orthodox and converts to Orthodoxy);
- ❖ To learn what might be done to increase "generosity" of Church members.

With regard to the last goal, while exploring the determinants of religious contributions, our study will particularly focus on three factors:

- a. The personal "theology" of parishioners in general and their "spiritual engagement with money" in particular;
- b. The parish culture and context in which giving occurs;
- c. The particular causes (or areas of Church life) that are more likely to attract donations.

In relation to the first factor, many studies have concluded that persons with more "orthodox" beliefs and conservative attitudes on moral issues contribute more than those with more "liberal" attitudes. Yet, there are two further questions that need to be examined.

² For instance, the Church would not change its position on such issues as abortion or homosexuality even if this would attract more people to join Orthodox parishes and contribute financially.

³ Academic studies of religion in America have shown that younger church members (generations "X" and "Y") differ significantly from older church members in their beliefs and that these differences in beliefs have significant impact on giving patterns across generations.

The first question is: in their personal beliefs, do Orthodox Church members separate the area of "money matters" from their religion or do they recognize the fact that how one uses money and material wealth is an important part of Church teaching? In other words, when deciding how much to give to the Church, are parishioners simply considering the Church's immediate needs (which would mean, to give just enough to "pay the bills") or do they think about what they could and should give as part of their Church commitment and religious obligations?

The second question is: how much of an impact the association of a Church member with either first (separating money from religion) or the second position ("spiritual engagement" with money) has on giving to the Church?

With regard to the second factor - the influence of parish-level context and culture - this study will look at two important questions. The first one is: how (if at all) "money matters" are brought up and discussed in the parishes. That is, do discussions of money occur within the larger context of conversation about the parish's mission and vision or, to the contrary, do such discussions simply center on meeting immediate basic organizational needs? The second question is: how does the "participatory culture" of a parish affect giving? That is, how do different degrees of involvement in the parish community and the sense of "parish ownership" among parish members affect their giving?

The underlying assumption of this study is that all Church members can be generous or, at least, better Church givers. However, different categories of parishioners attending in different types of parish communities have also different preferences when it comes to the question: to *which* particular causes and *how much* to donate? On the following pages this report will discuss religious giving among the members of US Orthodox Churches from a variety of viewpoints, offering recommendations on what might be done in order to increase their willingness to donate to the needs of the Church. The titles of each chapter are self-explanatory: those who are interested in particular subjects can easily select relevant chapter. Each chapter is preceded by "Highlights" section summarizing most important facts discussed in a chapter.

I. Methodology and Scope of the Study.

The study "Exploring Orthodox Generosity: Giving in US Orthodox Parishes" was designed as a "two-dimensional" study: the study of attitudes and approaches to church-giving among Orthodox lay parishioners *AND* among Orthodox parish clergy. In both cases the study was conducted via anonymous online survey. The data were collected in February 2015. Some of the questions used in the survey were the same for both clergy and lay study participants, while some were different. In short, the "clergy dimension" of the study focused more on how parish priests teach about "money and church" and how they actually handle "money matters" in their parishes. Also, the questionnaire for the clergy asked a number of "technical questions" on parish membership and finances that the ordinary church members would not be able to accurately respond.⁴ Differently, the "parishioners dimension" of the study paid more attention to how ordinary church members understand their financial responsibilities towards the Church and how their personal beliefs and the local parish context affect this understanding. This first part of the study report is about "parishioners dimension" of the study. On the following pages, we will discuss opinions and approaches to church-giving among the lay members in various US Orthodox Churches.

As noted, the major source of information presented and discussed in this report was an anonymous online survey conducted in February of 2015. The questionnaire used in the survey of lay church members is provided in Appendix A. A remark should be made on how participants for the study were found. Various social-media were used to disseminate the information about the study and invite people to participate. This was done via:

- a. Posting announcements about the study on various Orthodox web-sites (examples include Orthodox Church in America, Carpatho-Russian Diocese, Ukrainian Orthodox Church, Antiochian Archdiocese, Assembly of Canonical Orthodox Bishops, Orthodox Christian Network, Ancient Faith Radio, Orthodox Christian Laity, etc.);
- b. Asking Orthodox clergy and laity with significant number of "friends" on Facebook to post announcements about the study on their personal Facebook pages;
- c. Posting announcement about the study and invitation to participate on a number of popular Orthodox blog-spots;
- d. Direct emailing of announcement about the study and invitation to participate to certain constituencies (for example to all parishes of OCA dioceses of Eastern Pennsylvania, West and Midwest; GOA

⁴ In the following second study report - based on the data obtained from the clergy - an attention will be paid to finding relations between various "technical" characteristics of the parishes and their overall financial health.

Metropolises of Detroit and Chicago; Carpatho-Russian Diocese; Ukrainian Orthodox Church; the alumni of St. Vladimir's, St. Tikhon's and Holy Cross seminaries; various regional and jurisdictional clergy associations, etc.).

A significant effort was made to obtain representative samples of the study participants from all US Orthodox jurisdictions. Despite these efforts, a number of jurisdictions (for instance, Serbian and Ukrainian Orthodox Churches, Russian Orthodox Church Outside of Russia) were represented by the relatively small numbers of the respondents. Therefore we were unable to conduct separate comparative analysis of data for these jurisdictions and aggregated their data in the single category "other jurisdictions." In order to - at least partially - compensate the lack of information on church giving from these jurisdictions we plan to conduct interviews with their church leadership. These interviews will be used when the data from clergy survey will be analyzed in the second (following) part of the study report.

II. The Collective "Portrait" of Study Participants: Personal Parishioners

Characteristics

SOME HIGHLIGHTS:

- ❖ 2,825 parishioners from the various US Orthodox jurisdictions participated in the study "Exploring Orthodox Generosity: Giving in US Orthodox Parishes" and completed an online questionnaire. Geographically, the study participants represented the parishes from every single US state. The five top states where the study participants reside are Pennsylvania (9.9% of the study participants), Illinois (8.4%), Ohio (8.1%), Michigan (6.8%) and California (6.3%);
- ❖ More than three-quarters (77%) of the study participants belong to one of three largest American Orthodox jurisdictions: 38% of respondents were members of the Greek Orthodox Archdiocese of America, about one-quarter represented the Orthodox Church in America and 15% belonged to the Antiochian Archdiocese;
- ❖ By age, an absolute majority of the study participants (62%) were adults age 35-64. At the same time, both young adults (age 18-34) and senior citizens (age 65+) were also well represented in the study accounting for 18% and 20% of respondents respectively;
- ❖ Among four jurisdictions (GOA, OCA, Antiochian Archdiocese, Carpatho-Russian Diocese), Antiochian parishes have highest percentage of the young adults (age 18-34) and the smallest percentage of the senior citizens (age 65+): 27% and 14% respectively. On the opposite end are Carpatho-Russian parishes, where only 9% of parishioners are young adults, while as much as 32% are senior citizens. The median age of the respondents from the Antiochian Archdiocese is 49 years, compared to 51 years in the case of GOA and OCA and 58 years in the case of Carpatho-Russian Diocese;
- ❖ In terms of their religious upbringing, 57% of the study participants were born into Orthodox Church, while 43% discovered Orthodoxy in the later stages of their lives;
- ❖ The presence of cradle Orthodox and converts to Orthodoxy among respondents varies significantly in different Orthodox jurisdictions. A majority of parishioners from the Antiochian Archdiocese and Orthodox Church in America are converts to Orthodoxy (67% and 56% respectively), while in the case of the Greek Orthodox Archdiocese only 27% of members are converts to Orthodoxy;
- ❖ With 36% of the respondents households earning more than \$110,000 annually the Greek Orthodox Archdiocese is far ahead of the other three jurisdictions (Antiochian Archdiocese, Carpatho-Russian Diocese, OCA) in proportion of church members with higher incomes;

- ❖ Compared to Antiochian Archdiocese and OCA, GOA and Carpatho-Russian Diocese have more members who stayed with their parishes for a long time. Indeed, about two-thirds of their members attended their current parishes for more than 10 years and about half of them participated for more than 20 years. Differently, the parishes of Antiochian Archdiocese and OCA tend to have more persons who are new to a parish: about one fifth of the members in Antiochian Archdiocese and OCA participated in their current parishes for no more than two years.

2,825 parishioners from the various US Orthodox Churches participated in the study "Exploring Orthodox Generosity: Giving in US Orthodox Parishes" and completed an online questionnaire. The analysis of the composition of the study participants indicated that our sample of respondents reflects adequately overall membership and internal diversity of American Orthodox Churches.

Geographically, the study participants represented the parishes from every single US state. Tab. 1 shows that the five top states where the study participants reside are Pennsylvania (9.9% of the study participants), Illinois (8.4%), Ohio (8.1%), Michigan (6.8%) and California (6.3%).

Tab. 1 Geographic Distribution of the Study Participants by the State

| States | % of the study participants |
|---------------------------------------|-----------------------------|
| Pennsylvania | 9.9% |
| Illinois | 8.4% |
| Ohio | 8.1% |
| Michigan | 6.8% |
| California | 6.3% |
| Indiana | 5.8% |
| New York | 5.1% |
| Texas | 3.9% |
| Minnesota | 3.5% |
| Massachusetts | 2.8% |
| New Jersey | 2.6% |
| Florida | 2.5% |
| Maryland | 2.4% |
| Missouri | 2.2% |
| Connecticut, Virginia, South Carolina | 2.1% (each) |
| North Carolina, Kentucky | 2% (each) |
| Washington | 1.7% |
| Arizona | 1.6% |
| Oklahoma | 1.5% |
| Georgia, Tennessee | 1.4% (each) |
| Iowa | 1.0% |
| All other states | Less than 1% (each) |

More than three-quarters (77%) of the study participants belong to one of three largest American Orthodox jurisdictions: 38% of respondents were members of the Greek Orthodox Archdiocese of America, about one-quarter represented the Orthodox Church in America and 15% belonged to the Antiochian Archdiocese. See Tab. 2. In addition, because of particular efforts on the part of its diocesan administration, the members of the Carpatho-Russian Diocese are also well represented among the study participants (13% of all respondents).

Tab. 2 Composition of the Study Participants by Orthodox Church Affiliation:

"What is your Orthodox Church jurisdiction?" (%)

| Orthodox jurisdiction | % of Study Participants |
|----------------------------------|-------------------------|
| Greek Orthodox Archdiocese (GOA) | 38% |
| Orthodox Church in America (OCA) | 24% |
| Antiochian Archdiocese | 15% |
| Carpatho-Russian Diocese | 13% |
| All other Orthodox jurisdictions | 10% |

On the following pages of this report, along with the general analysis, we will also pay attention to the similarities and differences in church giving among these four jurisdictions.

In terms of gender, there were more female respondents than male study participants: 56% and 44% respectively. But based on common knowledge, we also know that this slight disproportion actually reflects the reality of church attendance in a typical Orthodox parish.

Tab. 3 Gender of the Study Participants: "Your gender?" (%)

| Gender | % of Study Participants |
|--------|-------------------------|
| Male | 44% |
| Female | 56% |

By age, an absolute majority of the study participants (62%) were adults age 35-64. At the same time, both young adults (age 18-34) and senior citizens (age 65+) were also well represented in the study accounting for 18% and 20% of respondents respectively. The median age of the study participants is 52 years: that is, half of them are older and half of them are younger than 52.

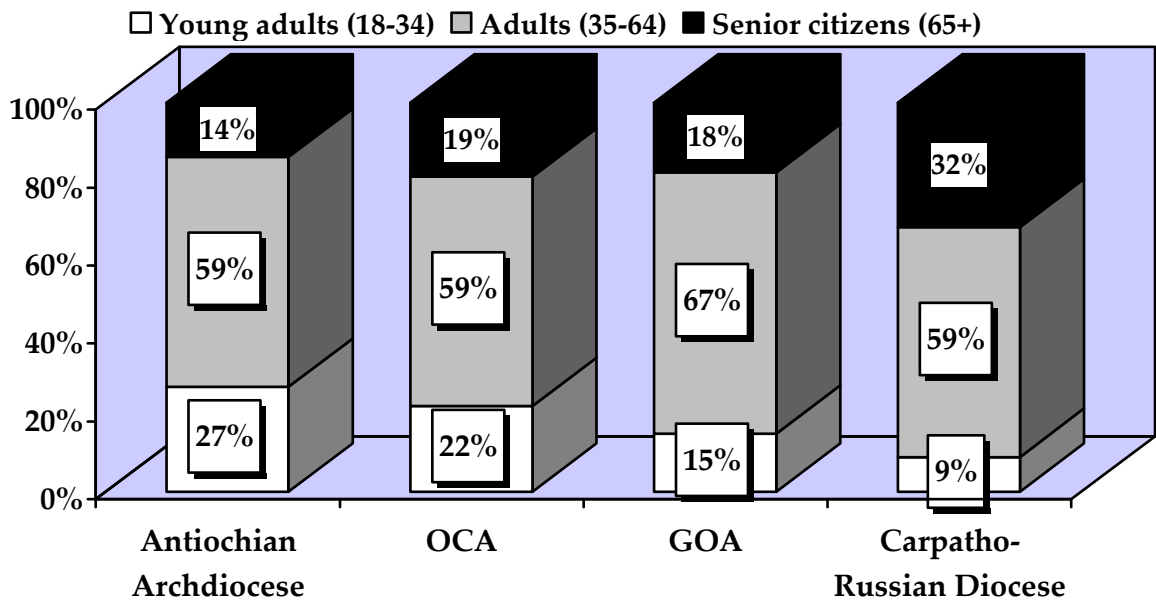
Tab. 4 Age of Study Participants: % of persons in each age category

| Age category | % of Study Participants in each age category |
|----------------------|--|
| Young adults (18-34) | 18% |
| Adults (35-64) | 62% |
| Senior citizen (65+) | 20% |

We should note, however, that there is a significant difference in the age composition of the members of four Orthodox jurisdictions: GOA, OCA, Antiochian Archdiocese and Carpatho-Russian Diocese.

Fig. 1 shows that among four jurisdictions, Antiochian parishes have highest percentage of the young adults (age 18-34) and the smallest percentage of the senior citizens (age 65+): 27% and 14% respectively. On the opposite end are Carpatho-Russian parishes, where only 9% of parishioners are young adults, while as much as 32% are senior citizens.

Fig. 1 Age Composition of the Study Participants: Differences Between Jurisdictions

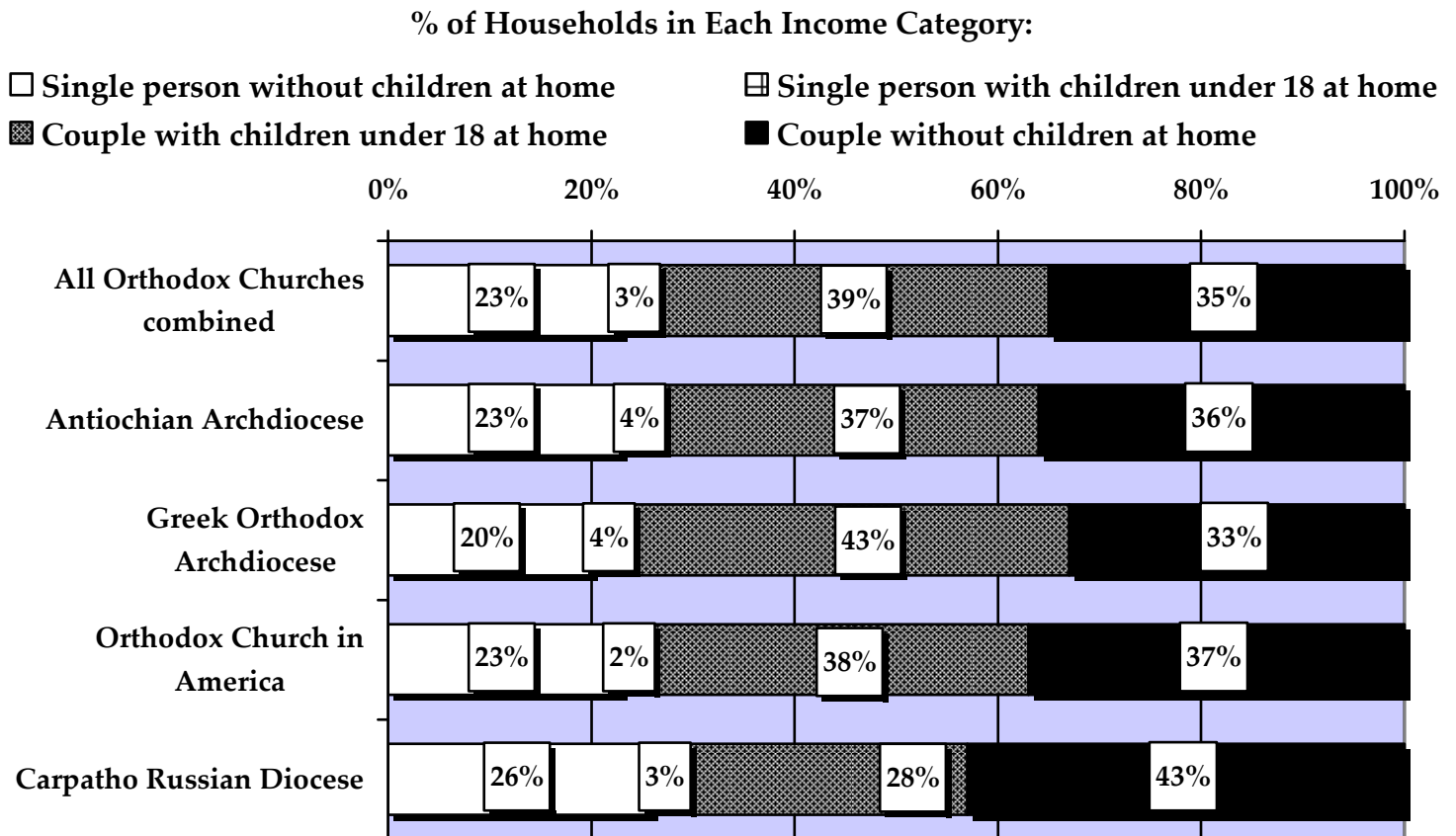


Accordingly, the median age of the respondents from Antiochian Archdiocese was 49 years, compared to 51 years in the case of GOA and OCA and 58 years in the case of Carpatho-Russian Diocese.

Fig. 2 on the next page shows the marital and family status of the study participants. It divides all households into four categories: "a single person without children at home" (23% of respondents), "a single person with children under 18 at home" (3%), "a couple with children under 18 at home" (39%), "a couple without children at home" (35%).

One can see that the family-structures of the households in four jurisdictions are fairly similar with one clear exception: there are many more "a couple without children at home" households in Carpatho-Russian Diocese than in the parishes of other three jurisdictions. This difference can be easily explained by the much stronger presence of senior citizens (persons aged 65+) in Carpatho-Russian parishes.

Fig. 2 Family Status of the Study Participants: Differences between Jurisdictions



An overwhelming majority of the study participants were US-born. Immigrants to US comprised only 8% of the respondents. And there was no significant difference among four jurisdictions in this regard.

What was the religious upbringing of the study participants? Were they born into the Orthodox Church or did they discover Orthodox Christianity and become Orthodox in later stage of their lives? Have they been always active in the Church or was there a period of religious "apathy" and passivity in their lives?

The survey asked: "What best describes your religious upbringing?" The respondents could choose between four responses:

- ❖ "I was raised and have always been active in Orthodox Church;"
- ❖ "I am a "returned Orthodox:" I was raised in the Orthodox Church, but was inactive in Church for a period of time;"
- ❖ "I am a convert to Orthodoxy: I was raised in other religious tradition and become Orthodox in later stage of life;"
- ❖ "I grew up in a non-religious family and became a church-involved Orthodox Christian in later stage of life."

Tab. 5 shows the answers of the study participants to this question.

Tab. 5 Religious Upbringing of the Study Participants: "What best describes your religious upbringing?" (%)

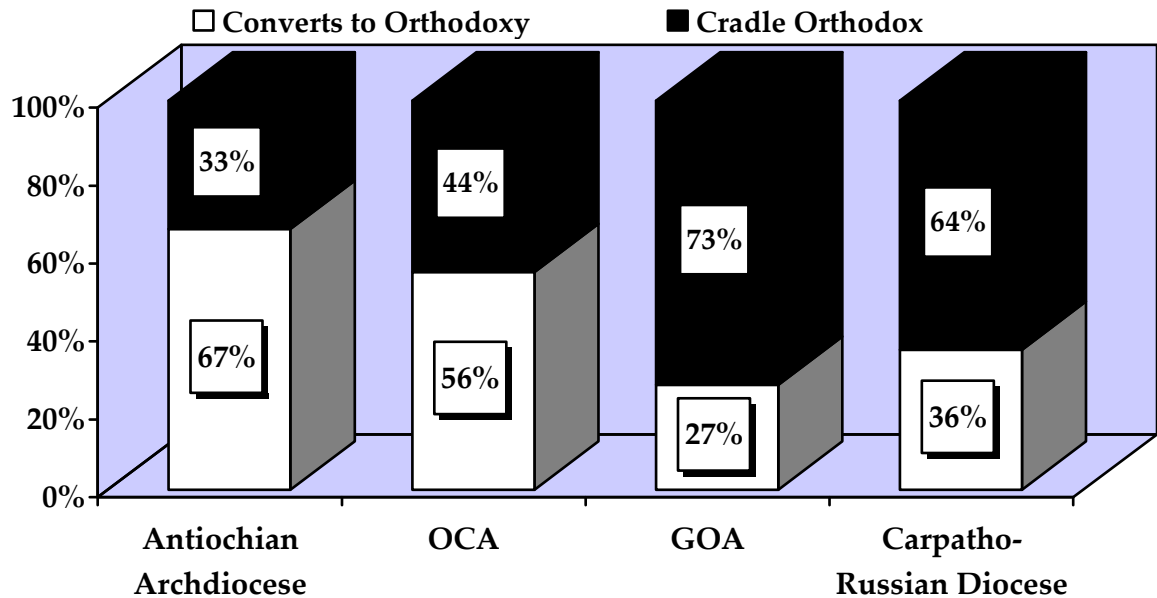
| | % of Study Participants in each category |
|---|--|
| I was raised and have always been active in the Orthodox Church | 40% |
| I am a "returned Orthodox:" I was raised in the Orthodox Church, but was inactive in Church for a period of time | 17% |
| I am a convert to Orthodoxy: I was raised in other religious tradition and become Orthodox in later stage of life | 36% |
| I grew up in a non-religious family and become became a church-involved Orthodox Christian in later stage of life | 7% |

In essence, the persons who have chosen first two answers can be combined into a single category of "cradle Orthodox," whereas respondents who selected third and fourth options can both be described as "converts to Orthodoxy." From now on, we will use in the analysis these two simplified categories: "cradle Orthodox" and "converts to Orthodoxy."

The presence of cradle Orthodox and converts to Orthodoxy among church members varies significantly in different Orthodox jurisdictions. Fig. 3 on the next page shows that a majority of study participants from Antiochian Archdiocese and Orthodox Church in America are converts to Orthodoxy (67% and 56% respectively), while in the case of the Greek Orthodox Archdiocese only 27% of the respondents are converts to Orthodoxy.

Survey data on proportion of converts to Orthodoxy among the respondents from GOA and OCA are generally consistent with the figures from the previous studies on the overall presence of converts to Orthodoxy in the parishes of these jurisdictions. In the case of the Antiochian Archdiocese the converts to Orthodoxy were slightly overrepresented in the study compared to their actual share in Antiochian parishes.⁵

Fig. 3 Religious Upbringing of the Study Participants: Differences Between Jurisdictions



Undoubtedly, the level of income of church members is among the key determinants of their monetary contributions to the parishes (and any other Orthodox and non-Orthodox charitable causes): that is, persons with higher income can afford to give more. In fact, previous research suggests that a household's income level is so important that it "overshadows" the effect of other individual characteristics on a person's giving to church (Zech, 2006).⁶

Therefore, the survey inquired about annual incomes of the parishioners households. The question did not ask about exact dollar amount (because many people would be uncomfortable providing this information), but asked to indicate income level category. See Tab. 6.

⁵ The 2008 study "Orthodox Church Today" by Alexei Krindatch (published by the Patriarch Athenagoras Orthodox Institute, Berkeley, CA) found that 29% of GOA and 51% of OCA parishioners are converts to Orthodoxy. The 2010 FACT survey of US Orthodox parishes indicated that 26% of GOA, 49% of OCA and 51% of Antiochian Archdiocese's church members are converts to Orthodoxy.

⁶ Zech, Charles. 2006. *"Why Catholics Don't Give...And What Can be Done About It."* Our Sunday Visitor: Huntington, IN.

Tab. 6 Household Income of the Study Participants:

"What category best describes the annual income (before taxes) of your household?" (%)

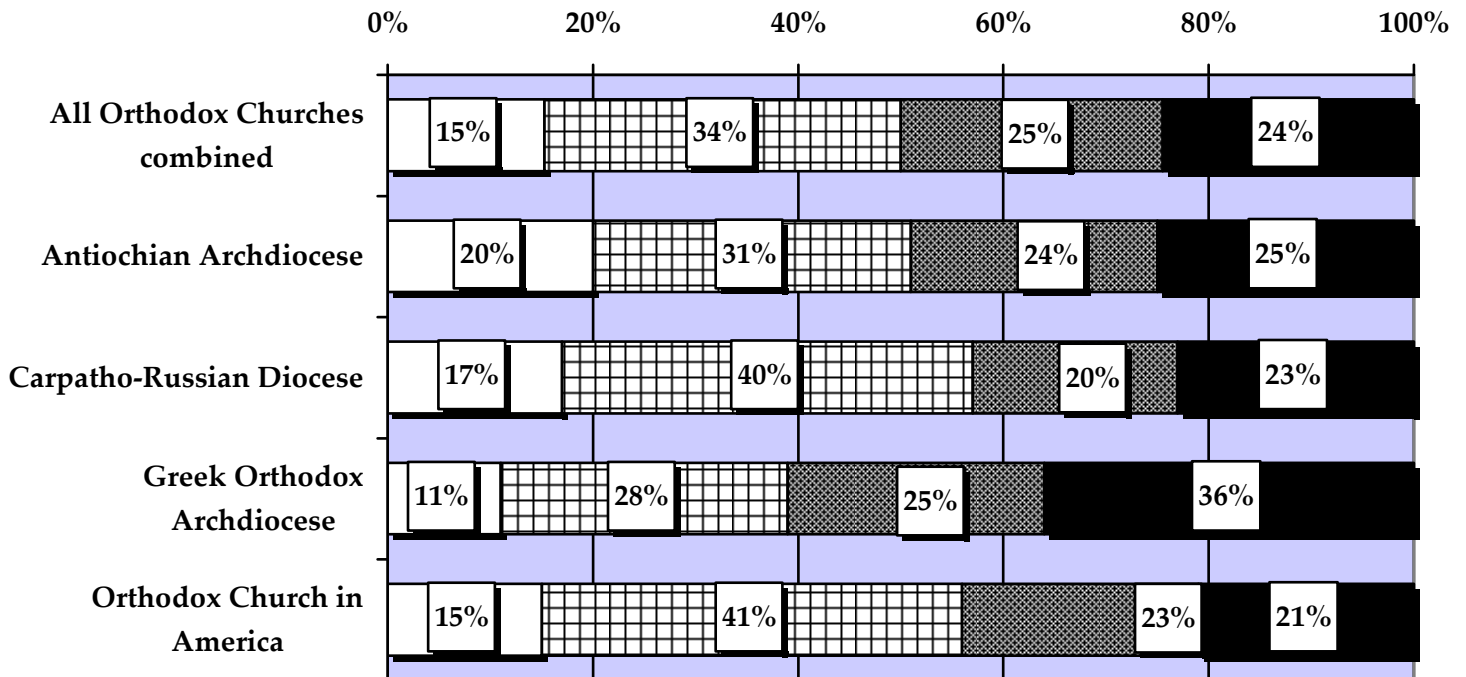
| Income Category | % of Study Participants in each income category |
|-------------------------|---|
| Less than \$ 30,000 | 15% |
| \$ 30,000 to \$ 49,999 | 17% |
| \$ 50,000 to \$ 69,999 | 17% |
| \$ 70,000 to \$ 89,999 | 13% |
| \$ 90,000 to \$ 109,999 | 12% |
| \$ 110,000 or more | 26% |

Fig. 4 shows that the members of Antiochian Archdiocese, Carpatho-Russian Diocese and OCA are basically similar by the level of their income: i.e. by the proportion of households in each income category. Differently, with 36% of the households earning more than \$ 110,000 annually the Greek Orthodox Archdiocese is far ahead of other three jurisdictions by proportion of church members with higher incomes.

Fig. 4 Income Level of Parishioners Households: Differences between Jurisdictions

% of Households in Each Income Category:

□ Less than \$ 30,000 ▨ \$ 30,000 to \$ 69,000 ▩ \$ 70,000 to \$ 109,000 ■ \$ 110,000 or more



A final remark in concluding this chapter is that a dominant majority of our respondents are well familiar with their parishes and participated in their lives for a significant duration of time. Indeed, more than half of the study participants (54%) attended in their current churches for more than ten years. Only one in seven (14%) of the respondents is relatively new to his/her parish and attended for no more than two years. One should note, however, that Antiochian, GOA, OCA and Carpatho-Russian church members differ somewhat in duration of membership in their parishes. See Tab. 7.

Tab. 7 Duration of Attendance in a Parish: "How long have been you member of this parish" (%)

| | 2 years or less | 3-10 | 11-20 | More than 20 years |
|--------------------------|-----------------|------|-------|--------------------|
| All respondents combined | 14% | 32% | 20% | 34% |
| Antiochian Archdiocese | 21% | 40% | 19% | 20% |
| Carpatho-Russian Diocese | 10% | 25% | 18% | 47% |
| GOA | 11% | 23% | 21% | 45% |
| OCA | 18% | 43% | 21% | 18% |

Compared to OCA and Antiochian Archdiocese, GOA and Carpatho-Russian Diocese have more members who stayed with their parishes for a long period of time. Indeed, about two-thirds of their members attended their current parishes for more than 10 years and about half of them participated for more than 20 years. Differently, the parishes of Antiochian Archdiocese and OCA tend to have more persons who are new to a parish: about one fifth of their members participated in their current parishes for no more than two years.

III. (Some) Characteristics of the Parishes Participating in the Study

SOME HIGHLIGHTS:

- ❖ About one fifth (21%) of all study respondents are members of small parishes with less than 50 persons in attendance on a typical Sunday. On the opposite end are 8% of study participants who attend in the big churches with more than 300 persons present on a typical Sunday;
- ❖ About one third of the faithful in Carpatho-Russian Diocese (37%) and OCA (31%) are involved in the small churches with less than 50 persons attending worship on a typical Sunday. Differently, in the case of GOA, only 9% of respondents are affiliated with small parishes with less than 50 persons attending on Sunday;
- ❖ Relative majority of the parishes participating in the study (40%) experienced growth in membership during past three years. More than one third of the churches (36%) have been stable in size during past three years and only one-quarter (25%) declined in members;
- ❖ The tendencies in membership change are different for various jurisdictions. An overwhelming majority of respondents from the Antiochian Archdiocese (61%) indicated that their churches have been growing during the past three years and only one in ten (10%) reported decline of their parishes. A smaller number of OCA and GOA respondents reported growth of their parishes: 43% and 33% respectively. The most difficult situation is in the Carpatho-Russian Diocese: only one quarter of Carpatho-Russian respondents said that their parishes have been growing, while almost half of them (45%) reported that their parishes experienced decline in members during past three years;
- ❖ A relative majority of the respondents (43%) evaluated their parish financial health as "Good or Excellent." Slightly more than one third (35%) of them judged their parish financial situation as "tight but manageable." Only one in four (25%) respondents said that their parishes have financial problems and described their financial health as being "in difficulty;"
- ❖ Among four jurisdictions, Antiochian Archdiocese stands out by the highest proportion of the respondents (52%) who think that their parishes are in a "Good or Excellent" financial health and by the lowest proportion of the respondents (16%) who feel that financial health of their parishes is "In difficulty;"
- ❖ Differently, compared to other three jurisdictions, GOA has the smallest proportion of members (40%) who reported that their parishes have "Good or Excellent" finances and - vice versa - greatest proportion of GOA parishioners (27%) think that their parish finances are "In difficulty;"

- ❖ Parish growth and parish financial health are statistically closely related. Survey data indicated that the respondents from the parishes with declining membership were very likely to report that financial health of their parishes is "in difficulty." To the contrary, the study participants from the parishes growing in members were very likely to describe their parish's financial health as "good or excellent."

As noted in first chapter, the study "Exploring Orthodox Generosity: Giving in US Orthodox Parishes" was designed as a "two-step" study: the study of attitudes and approaches to church-giving among Orthodox lay parishioners *AND* among Orthodox parish clergy. The questionnaire used in the laity survey asked only a few questions about technical ("measurable") characteristics of the parishes where our respondents participate. Most of the questions dealing with "measurable" characteristics of the parishes were used in the survey of parish clergy and they will be examined in the second study report.

The survey of laity asked respondents only about three characteristics of the parishes:

- The size of the parish membership
- The tendencies in parish growth or decline
- Overall financial "health" of the parishes

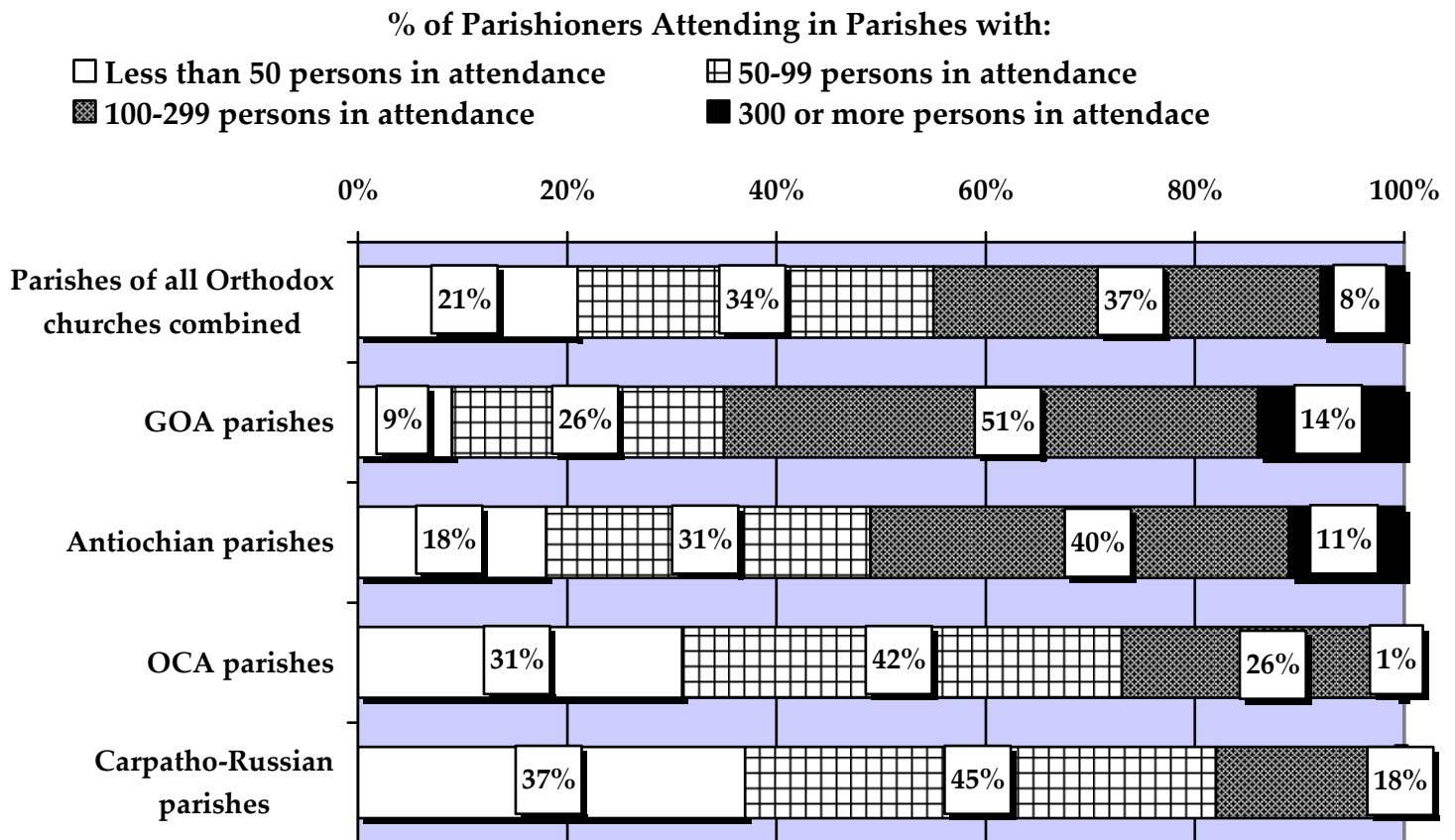
The size of a parish is a significant factor that determines the scope and scale of various parish-based activities and programs. It also determines the financial and human resources available to the local church community. Further, the size of membership may have implications for parish worship life. Think, for instance, about small mission parishes. Many of them cannot afford to pay full-time clergy and, therefore, either do not have permanently assigned priests or their clergy have "full-time" jobs outside of the parish. Clearly, such situation would have negative effect on the liturgical life of a parish.

Yet, the size of a parish is not only about of "what a parish can or cannot afford." The number of persons participating in a parish also affects the style of relations in a local church community. Understandably, the members in the small parishes would know each other much better and relations among them would have greater chances to be "family-like" than in large churches. The question of whether the size of a parish has effect on the "generosity" of its members will be addressed later in this report. At this point we will simply provide some basic information.

In order to judge the number of persons regularly participating in parish life the study used the figure of average attendance on a typical Sunday. The survey asked the question: "Approximately, how many persons total attend (adults and children combined) attend your church on a typical Sunday?" See Fig. 5.

Two major observations can be made from Fig. 5. First, in the overall national picture, about one fifth (21%) of the respondents participate in the tiny parishes with less than 50 persons in attendance on a typical Sunday. On the opposite end are 8% of study participants who attend in the big churches with more than 300 persons present on a typical Sunday.

Fig. 5 Typical Sunday Worship Attendance in the Parishes of Study Participants: Differences between Various Orthodox Jurisdictions

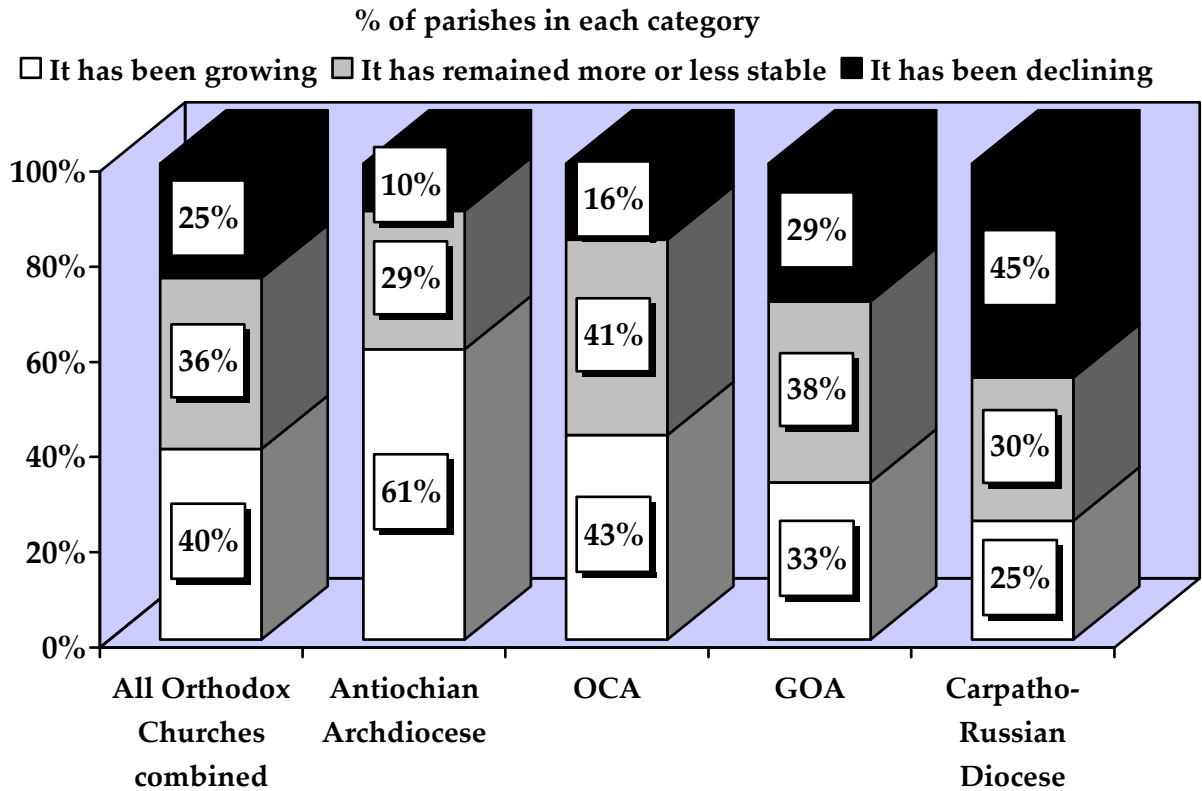


Second, this general national picture looks very differently for various US Orthodox jurisdictions. About one third of the faithful in Carpatho-Russian Diocese (37%) and OCA (31%) are involved in very small churches with less than 50 persons attending worship on a typical Sunday. In both jurisdictions, little to none of their members participate in large parish communities with more than 300 persons attending church on a given Sunday. Differently, in the case of GOA, only 9% of respondents are affiliated with small parishes with less than 50 persons attending on Sunday, whereas one in seven of GOA study participants participate in large parishes with more than 300 persons attending Sunday worship services.

The change in a size of a parish - either growth or decline in membership - is an indicator of dynamics in parish life and a good predictor of the parish's future. The survey asked "How would you describe the change in the membership of your parish during the past 3 years?" See Fig. 6

Fig. 6 Change in the Membership of the Parishes during Past Three Years:

"How would you describe the change in the membership of your parish during the past 3 years?"

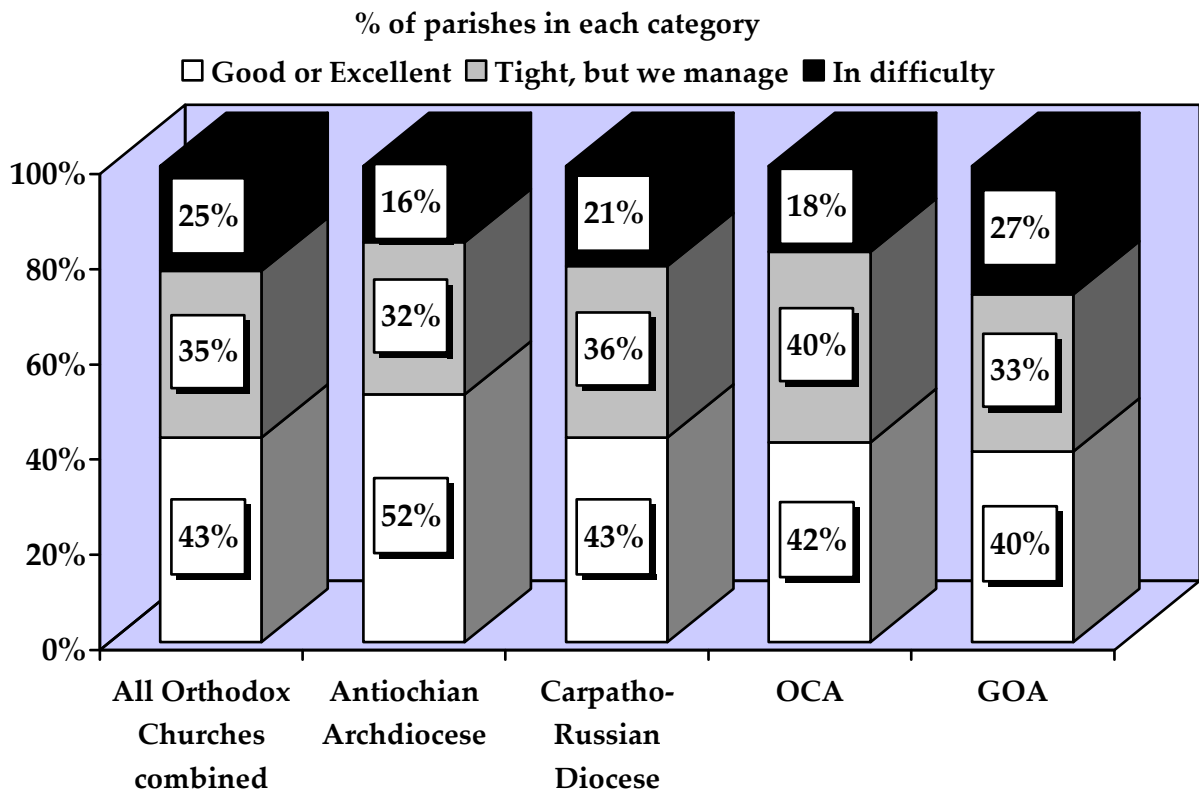


Good news for the American Orthodox church leadership is that according to the study participants, relative majority of all US parishes (40%) experienced growth in membership during past three years. More than one third of the churches (36%) have been stable in size during past three years and only one-quarter (25%) declined in members. However, Fig. 6 also shows that the tendencies in membership change are different for various jurisdictions. An overwhelming majority of respondents from the Antiochian Archdiocese (61%) indicated that their churches have been growing during the past three years and only one in ten (10%) reported decline of their parishes. A smaller number of OCA and GOA respondents reported growth of their parishes: 43% and 33% respectively. The worst situation is in the Carpatho-Russian Diocese: only one quarter of Carpatho-Russian respondents said that their parishes have been growing, while almost half of them (45%) reported that their parishes experienced decline in members during past three years.

How do our study participants judge the "financial health" of their parishes? The survey asked "Overall, how would you describe your parish's financial health?" The respondents can choose between five answers: "in serious difficulty," "in some difficulty," "tight, but we manage," "good," "excellent." To simplify analysis we combined first and second option of answers into one category ("in difficulty") and - similarly - fourth and fifth option into another single category ("good or excellent"). See Fig. 7.

Fig. 7 Financial Health of the Parishes:

"Overall, how would you describe your parish's financial health?"



In the overall picture and for all Orthodox churches combined, relative majority of the respondents (43%) evaluated financial health of their parishes as "Good or Excellent." Slightly more than one third (35%) of the study participants said that financial situation of their parishes is "tight but manageable." Only one in four (25%) respondents described financial health of their parishes as being "In difficulty." However, respondents attending in the smaller parishes were much more likely to say that financial situation of their parishes is "In difficulty," while study participants from the large parishes were much more likely to evaluate the financial health of their churches as "Good or Excellent." This clear relationship holds true both for the whole sample of the respondents and for the study participants representing individual jurisdictions.

Fig. 7 also indicates that Antiochian Archdiocese stands out by the highest proportion of the respondents (52%) who think that their parishes are in a "Good or Excellent" financial health and by the lowest proportion of the respondents (16%) who feel that financial health of their parishes is "In difficulty." The study participants from other three jurisdictions - Carpatho-Russian Diocese, GOA and OCA - are statistically similar to the national "average picture." One more observation can be made from Fig. 7. Despite overall image of the Greek Orthodox churches as being more "prosperous," among the four jurisdictions, the smallest proportion of GOA members reported that their parishes have "good or excellent" finances and - vice versa - greatest proportion of them said that their parish finances are "in difficulty." Further, this finding was consistent across the parishes in the various size-categories. That is, we looked separately at the parishes of all four jurisdictions in each size-category (under 50, 50-99, 100-299, 300 and more). Within each size category we compared four jurisdictions by the financial health of their parishes. The conclusion was that in all size categories, compared to other three jurisdictions, GOA has more respondents reporting that finances of their parishes are "in difficulty" and fewer study participants describing their parish financial health as "good or excellent."

Further, the same question on parish financial health was asked in the survey of parish clergy (that will be analyzed in the second report). When we looked at the data provided by clergy and compared them with opinions of parishioners, they were in full agreement with each other. In both cases, among four jurisdictions, the highest proportion of churches with "good or excellent" financial health was in the Antiochian Archdiocese, whereas the greatest proportion of parishes whose finances are "in difficulty" was reported by GOA clergy and laity. Furthermore, the earlier 2011 study "Holy Toll: the Impact of 2008-2009 Recession on US Orthodox Christian Churches"⁷ arrived to the same conclusion: compared to GOA and OCA, more AOCA parishes report "Good" or "Excellent" financial health. On the contrary, more GOA than OCA or AOCA churches feel that their finances are in "some" or "serious" difficulties.

A final remark in concluding this chapter is that typically parish growth and parish financial health are closely related. Survey data indicated that the respondents from the parishes with declining membership were very likely to report that financial health of their parishes is "in difficulty." To the contrary, the study participants from the parishes growing in members were very likely to describe their parish's financial health as "good or excellent." We are not suggesting that sound church finances cause parish growth or vice versa. Rather, both can be seen as expressions and indicators of the overall parish vitality.

⁷ The report on this study is available here:
<http://assemblyofbishops.org/assets/files/docs/research/4.%20Holy%20Toll%20The%20Impact%20Of%202008-2009%20Recession.pdf>

IV. How Much Church Members Actually Give

SOME HIGHLIGHTS:

- ❖ 5% of top givers in US Orthodox parishes account for 30% of all contributions to parishes in *regular annual giving*. In the case of donations *for special projects, appeals or capital campaigns*, 5% of top givers account for 71% (seventy one) of all donations to parishes;
- ❖ In 2014, a "typical" (median) household of an Orthodox parish gave \$2000 to its local parish community in regular giving: that is, half of all Orthodox households gave more than \$2000 per year and half of them gave less than that. In addition, a "typical" household of an Orthodox parish gave \$100 to the local parish community for some special projects or appeals; \$150 to any other than the local parish Orthodox organizations or causes; \$200 to non-Orthodox charities, not-for-profits or social causes;
- ❖ Among the four jurisdictions, the highest "per typical (median) household" contributions to their parishes are made by the members of the Antiochian Archdiocese and Orthodox Church in America. In both jurisdictions, an "average" household gave in 2014 about \$3,000 to a parish in regular contributions. On the opposite lowest end are households of the GOA members. A "typical/average (median)" GOA household contributed only \$1,500 in 2014 to a parish in regular giving;
- ❖ Orthodox Church members give relatively little outside of their parish communities: either to "to any other than your parish Orthodox organization or cause" or to "any non-Orthodox (either religious or nonreligious) charities, non-for-profit organizations, or social causes." By far greatest portion of their total annual giving goes exclusively to their home parishes;
- ❖ Compared to Antiochian, Carpatho Russian and OCA households, GOA families give more to charities and not-for-profit organizations *outside of their parish communities*: both to Orthodox and non-Orthodox;
- ❖ The tendency to be "generous" to one's parish is *statistically strongly related* to being a generous giver to the causes and organizations outside of the parish community. That is, parishioners who are largest contributors to their parishes are also most generous givers to the causes outside the parish.

All following chapters of this study report will look at a variety of factors that affect - positively or negatively - giving in US Orthodox parishes. Based on this analysis we will also offer some recommendations on how to increase the generosity of our faithful. But first, in this chapter, we will examine the contributions of church members to their local parish communities and to the other causes outside of their churches.

There is little doubt that the culture of philanthropy and giving - i.e. making voluntary contributions and donations to various not-for-profit organizations or political, religious and charitable causes - has very deep roots in and is fundamental to American society. In fact, the study "World Giving Index 2014. A Global View of Giving Trends" concluded that USA holds first place among all countries around the globe when it comes to various forms of giving.⁸

Our study participants - the members of various US Orthodox churches - are full-fledged members of this society: they grew up in America (as noted in previous chapter, more than 90% of the study respondents are US born) and are as likely to be affected by traditions of giving as any other American. Recognizing this fact, it would be safe to assume that Orthodox church members give not only to their parishes, but also to various causes outside of their churches.

In order to obtain a full picture of how US Orthodox parishioners actually "give," the survey asked the following question: "In 2014, approximately how much money did your household contribute to each of the following:

- a. To your parish, in regular giving (not counting contributions to a capital campaign or some special projects or appeals);
- b. To your parish for some special project or appeal or a capital campaign;
- c. To any other than your parish Orthodox organization or cause;
- d. To any non-Orthodox (either religious or nonreligious) charities, not-for-profit organizations, or social causes."

Based on responses from **all** study participants, Tab. 8 shows average 2014 contributions per one parishioner household to each of four items.

**Tab. 8 Average (Mean) Annual Contributions per One Parishioner Household
(all US Orthodox Churches combined)**

| In 2014, approximately how much money did your household contribute to each of the following: | Average (mean) dollar amount contributed in 2014 |
|--|--|
| To your parish in regular giving | \$3,340 |
| To your parish for some special project or appeal or a capital campaign | \$1,235 |
| To any other than your parish Orthodox organization or cause | \$1,451 |
| To any non-Orthodox (either religious or nonreligious) charities, not-for-profit organizations, or social causes | \$1,419 |

⁸ The report from this study can be accessed here: <https://www.cafonline.org/publications/2014-publications/world-giving-index-2014.aspx>

There is a **significant methodological problem**, however, with accepting the data in Tab. 8 for the purposes of our study: the study which is not about "analysis of parish incomes and finances" but about "examining Orthodox generosity." To explain, the figures in Tab. 8 were simply calculated as an arithmetic average (also known as "mean"): that is, for each item in the table, the dollar amounts reported by respondents were added up and then divided by the total number of respondents. The problem with such an approach is that the "arithmetic average" could be seriously affected by a few extreme "outliers:" a few persons who made truly giant (compared to vast majority of study participants) contributions. As a result the total sum of contributions would be much larger than if it would result from contributions of the vast majority of "typical" church members. Subsequently, the size of a "typical average" contributions would be also over-inflated by the impact of few giant donations.

In short, the data in Tab. 8 can be misleading when we examine "generosity" and giving of a "typical" parishioner. As a simple example. Say, we have a "parish" with twenty households. Two of them contributed \$100 per year, two - \$ 200 per year, six - \$ 800, eight - \$ 1000 per year, one - \$ 2000 per year and one \$ 50,000 per year. The total parish income is then $2*\$100 + 2*\$200 + 6*500 + 8*\$1000 + *\$2000 + \$50,000 = \$ 63,600$. The arithmetic average ("mean") would be then calculated as \$ 63,600 divided by 20 households: \$3,180. But does this figure \$ \$3,180 reflect actual contributions of a typical church member? The answer is obvious: "No." In reality, out of twenty households, nineteen gave significantly less than \$3,180.

More specifically, among our respondents, **5% of top givers accounted for 30% of all reported contributions** to parishes in *regular giving*. Most astonishingly, in the case of members' donations *for special projects, appeals or capital campaigns*, **5% of top givers accounted for 71% (seventy one) of all reported contributions.**

What it means is that if - theoretically - US Orthodox parishes would lose 5% of their parishioners who make largest contributions, then:

- ❖ the income of the parishes from the regular giving would be reduced by 30%;
- ❖ the income of the parishes from donations for special projects, appeals or capital campaigns would be reduced by 71%.

Or, simply think of a hypothetical parish with 100 contributing households. If this parish's 5 top benefactors would leave the parish, the parish's income from regular giving would decrease by 30% and parish's funds gathered from donations for special programs, appeals and capital campaigns will drop by 71%.

In order to find general tendency or a "typical" value and eliminate the effect of a few extreme "outliers" on the entire sample of respondents, the social research and statistics uses another measure: the so-called "median."

The "median" is the middle value in a sample of values sorted in ascending order: that is, the value that places 50% of the sample below it and 50% of the sample above it. If the sample contains an even number of values, the median is calculated as a "mean" (arithmetic average) of the middle two. In case of our hypothetical parish, the sample of values sorted in ascending order looks like this: \$100, \$100, \$200, \$200, \$800, \$800, \$800, \$800, \$800, \$800, \$1000, \$1000, \$1000, \$1000, \$1000, \$1000, \$1000, \$1000, \$1000, \$1000, \$2000, \$50000.

The median value in this sample is \$900 - the figure which is the arithmetic average between \$800 (position ten in our row) and \$1000 (position eleven). In simple terms, the median value of \$900 means that half of the parishioners in this hypothetical parish gave more than \$900 per year while the other half gave less than \$900 per year.

So, for the purposes of this study, we shall only use the median "average" measure, instead of the arithmetic average.

Tab. 9 shows that the average (calculated as median) contributions per parishioner household to each of four items examined in the survey are much more modest than it would appear from Tab. 8.

**Tab. 9 Average (Median) Annual Contributions per One Parishioner Household
(all US Orthodox Churches combined)**

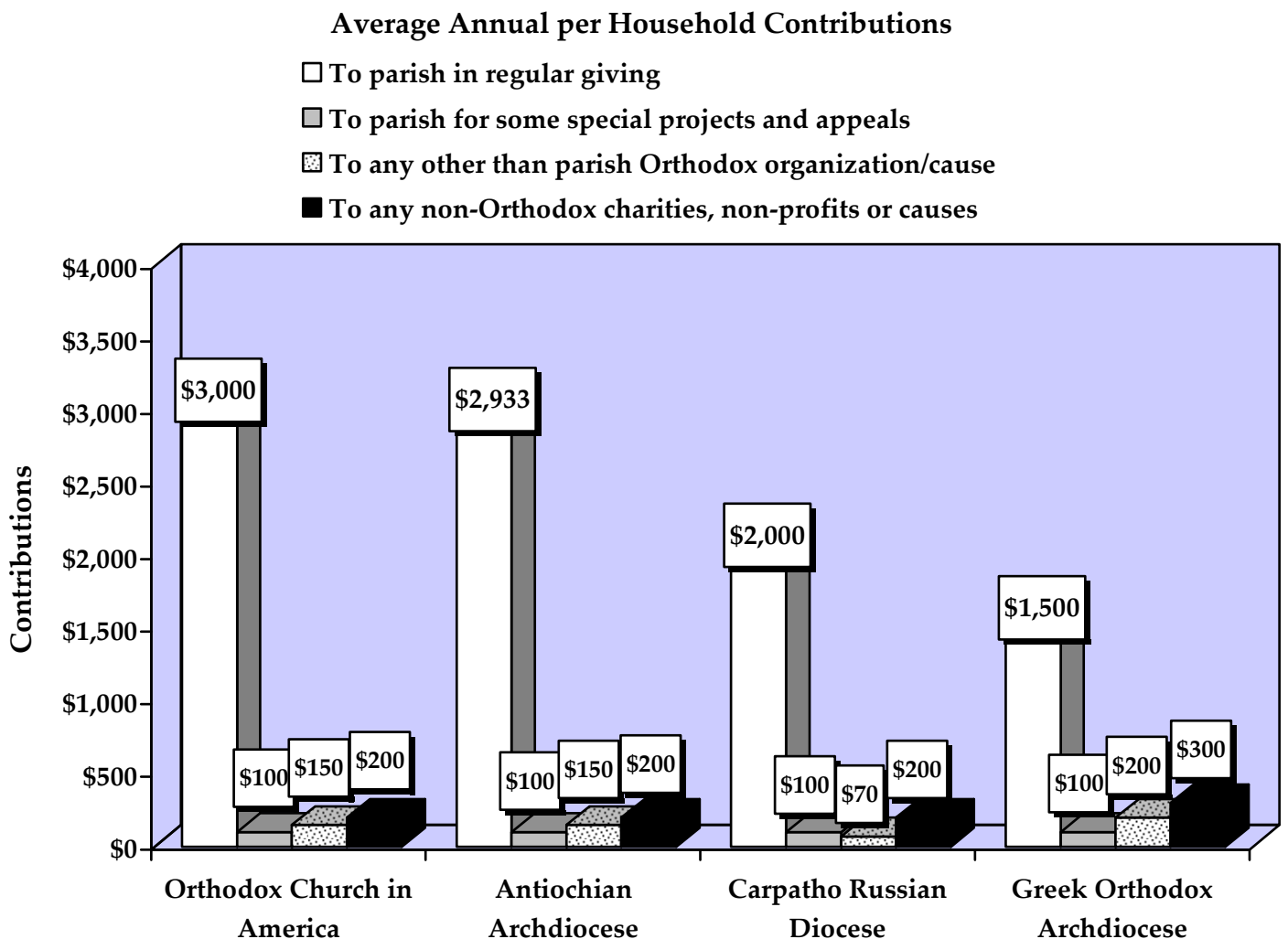
| In 2014, approximately how much money did your household contribute to each of the following: | Average (median) dollar amount contributed in 2014 |
|--|--|
| To your parish in regular giving | \$ 2,000 |
| To your parish for some special project or appeal or a capital campaign | \$ 100 |
| To any other than your parish Orthodox organization or cause | \$ 150 |
| To any non-Orthodox (either religious or nonreligious) charities, non-for-profit organizations, or social causes | \$ 200 |

Tab. 9 shows that in 2014, a "typical" household gave \$2000 to its local parish community in a regular giving: that is, half of all Orthodox households gave more than \$2000 a year and half of them gave less than that.

In addition, in 2014, a "typical" household gave \$100 to the local parish community for some special projects or appeals; \$150 to any other than the local parish Orthodox organizations or causes; \$200 to the non-Orthodox charities, non-for-profits or social causes.

How much of a difference between the four jurisdictions exists in the annual per average household contributions to their parishes and other causes? Fig. 8 provides answer to this question.

**Fig. 8 Average (Median) Annual Contributions per One Parishioner Household:
Differences among Various Orthodox Jurisdictions**



Three important conclusions can be made from Fig. 8. First, among four jurisdictions the highest "per typical household" contributions to their parishes are made by the members of Antiochian Archdiocese and Orthodox Church in America. In both jurisdictions, an "average" parishioner household gave in 2014 about \$3,000 to a parish in regular contributions. On the opposite lowest end are contributions of the GOA members. A "typical/average (median)" GOA household contributed in 2014 to a parish in regular giving only \$1,500.

This wide gap between the (high) contributions of the typical Antiochian and OCA households, on the one hand, and the (low) giving of GOA households, on the other hand, may seem a stark contradiction with the general image of GOA parishes as being more "prosperous" (paying higher salary to clergy, having more programs and bigger church facilities) than the parishes of other jurisdictions. Three circumstances, however, could explain why GOA parishes may, indeed, be more "prosperous" financially than the parishes of other jurisdictions despite having lower per "typical household" contributions.

The first explanation is that normally GOA parishes are much larger in membership than the parishes of other jurisdictions. Therefore, even with lower "per single household" contributions the total accumulated income could be quite significant. The second possible explanation is that all research on giving in US religious congregations suggests that a minority of members in a congregation give the most money.⁹ That is, it is very possible that in a typical GOA parish, a relatively small proportion of truly large donors pay most of the parish bills, whereas most of the people in the pews contribute relatively little. Again, by using median (instead of "mean") measure we eliminated possible "inflating influence" of the truly sizeable donations from a few benefactors on the picture of a "typical household" giving to a parish. Finally, the third possible explanation is that - comparing to other jurisdictions - the budgets of the GOA parishes may be less dependent on the income from members' contributions. Indeed, GOA churches are well known for their fund-raising events ("Greek festivals," etc.) that are likely to produce a big portion of their overall income.

To conclude, the data in Fig. 8 do not necessarily reflect the state of parish finances. What they tell us about is how "generous" majority of the people in the pews are.

⁹ See on this subject such publications as Chaves M. and S. Miller, eds. 1999. *Financing American Religion*. Walnut Creek: AltaMira Press; Thumma S. and W. Bird. 2011. *The Other 80 Percent*. San Francisco: Jossey Bass.

The second conclusion that can be drawn from the Fig. 8 is that Orthodox Church members give relatively little outside of their parish communities: that is, either to "to any other than your parish Orthodox organization or cause" or to "any non-Orthodox (either religious or nonreligious) charities, non-for-profit organizations, or social causes." By far the greatest portion of their annual giving goes exclusively to their home parishes.

The third and last conclusion from the Fig. 8 is that compared to Antiochian, Carpatho Russian and OCA households, GOA families give more to charities and not-for-profit organizations outside of their parish communities: Orthodox and non Orthodox.

Using median (rather than "mean") measure of the "typical" church giving in Orthodox households allows to eliminate the inflating influence on the "average" of a small portion of respondents who donate truly great amounts of money to their churches. Yet, one more factor should be taken into account if we want to accurately judge generosity of church members: the income level of various households. Clearly, more affluent households can afford to contribute more than the church members with lower income.

Therefore, the *percentage* of the household income given to the parish (or to some other cause) is probably a better indicator of church members generosity.

Chapter Two provided information on the income of the study participants households. They did not report actual dollar amount of the annual income, but indicated the "category of income" to which their household belongs: less than \$30,000 a year; \$30,000 to \$49,999; \$50,000 to \$69,999; \$70,000 to \$89,999; \$90,000 to \$109,999; \$110,000 and more. To calculate percentage of household income given to a parish we:

a) Assigned an average value of income for each income category. For instance, if a person reported annual income of "\$50,000 to \$69,999," we counted such income as "\$60,000." Those who reported an income "less than \$30,00 a year" were counted as "\$20,000." Regrettably, there was no reliable way to judge "average income" for the category "\$110,000 and more" and this group of the respondents was excluded from the calculating percentage of the income given to the church.

b) On the second step, the reported figures of households annual contributions to their parishes in regular giving were divided by the calculated (as described above) approximated values of the households annual incomes. The result was multiplied by 100.

The average (median) percentages of the annual incomes of parishioners households that are given to their churches in regular giving are shown in Tab. 10.

Tab. 10 Average (Median) Percentage of the Parishioners Household Incomes Given to Their Parishes

| | All US Churches combined | Antiochian Archdiocese | Carpatho-Russian Diocese | GOA | OCA |
|----------------------------|--------------------------|------------------------|--------------------------|------|------|
| Regular giving to a parish | 3.0% | 4.2% | 3.3% | 2.0% | 5.0% |

Essentially, the information in Tab. 10 confirms our first conclusions from Fig. 8. But it also adds a one more nuance. When controlled for the household's income, the difference between the four jurisdictions in average household contributions to parishes is even greater: a "typical" OCA household gives about 5% of its income compared to a parish to only 2% in the case of a "typical" GOA household.

What about the percentage of parishioners income that they spend on giving outside their parishes? Tab. 11 shows that the members of all US Orthodox jurisdictions are very similar in this regard. They all give less than 1% of their incomes to any (Orthodox and non-Orthodox) causes and organizations outside of their parishes. Again, as stated previously, by far greatest portion of Orthodox church members annual giving goes exclusively to their home parishes.

Tab. 11 Average (Median) Percentage of the Parishioners Household Incomes Given to All Organizations and Causes (Orthodox and non-Orthodox) Outside of their Parishes

| All US Churches combined | Antiochian Archdiocese | Carpatho-Russian Diocese | GOA | OCA |
|--------------------------|------------------------|--------------------------|------|------|
| 0.7% | 0.7% | 0.6% | 0.8% | 0.8% |

An important note should be made in concluding this chapter. The survey data indicate clearly that the tendency to be "generous" to one's parish is *statistically strongly related* to being generous giver to causes and organizations outside of the parish community. In simple terms, survey data show that parishioners who are largest contributors to their parishes are also most generous givers to the causes outside the parish. And this relationship is *true for both measures of giving*: actual dollar amount and a percent of income.

Why this conclusion is important? Because it shows that there are no "trade offs" in the minds of Orthodox parishioners between giving to their parishes and donating to other causes. That is, if a person is "generous," his/her generosity extends to both his/her parish and to other good causes. Accordingly, the parishes should teach its members to be "generous": not simply "generous" to one's church.

V. Personal Characteristics of Parishioners and Giving.

SOME HIGHLIGHTS:

- ❖ Gender has no influence on a person's giving to his/her parish. Male and female parishioners are equally good (or not so good) in terms of giving to their parishes;
- ❖ Orthodox households with an annual income under \$30,000 contribute on average about \$600 a year in regular giving to their parishes, whereas households earning more than \$110,000 a year give on average \$3,500;
- ❖ When donations are measured as a percentage of income, higher income households contribute less than do lower-income households. A "typical" (median) household earning between \$30,000 and \$49,999 gives 3.75% of its income to the parish, whereas households in \$90,000 - \$109,999 income category give only 2.5%;
- ❖ The persons who were born into the Orthodox Church give significantly less to their parishes than those who discovered Orthodoxy and joined the Orthodox Church in the later stage of their lives. The converts to Orthodoxy give almost twice as much annually to their churches than cradle Orthodox when measured in actual dollar amounts and they give more than twice as much when donations are measured as a percentage of a household's income;
- ❖ Age of church members is also strong factor in church giving. The "adult" parishioners (age 35-64) give more than young adults (age 18-34) and the senior citizens (age 65+) give more than those between the ages of 35-64. And this is true for both measures of giving: actual dollar amounts and/or percentages of households income;
- ❖ The US born parishioners are much more generous givers than the church members who are immigrants to the United States. When measured in dollar amounts, an "average" (median) household of a US-born Church member gives to his/her parish \$2000 in regular giving compared to only \$1300 in the case of the immigrant households. When contributions to a parish are measured as percentage of a household income, the figures are 3.1% and 2.0% respectively.
- ❖ From the perspective of duration of membership in a parish, the best givers (measured both in actual dollar amount and in percentage of income) are those who stayed with a parish long but not too long;

3-10 years. Both, persons who are new to a parish (members for 0-2 years) and persons participating in their parishes for more than 20 years, gave less than those attending in a parish for 3-10 years;

This chapter will examine how personal characteristics of church members (such as age, gender, religious upbringing, etc.) are related to and affect their regular annual giving to parishes. Clearly, the conclusions that are drawn on the following pages are more of a general interest and carry few implications for church policy, because personal characteristics of parishioners are outside of the Church's control. Yet, it is important for Church leadership to know about the "giving habits and patterns" of the various categories of parishioners, because:

- a. This information can help in parish and diocesan financial planning;
- b. This information can suggest specific strategies "targeting" generosity of particular groups of parishioners.

Chapter II discussed information on several personal characteristics of the study participants, namely:

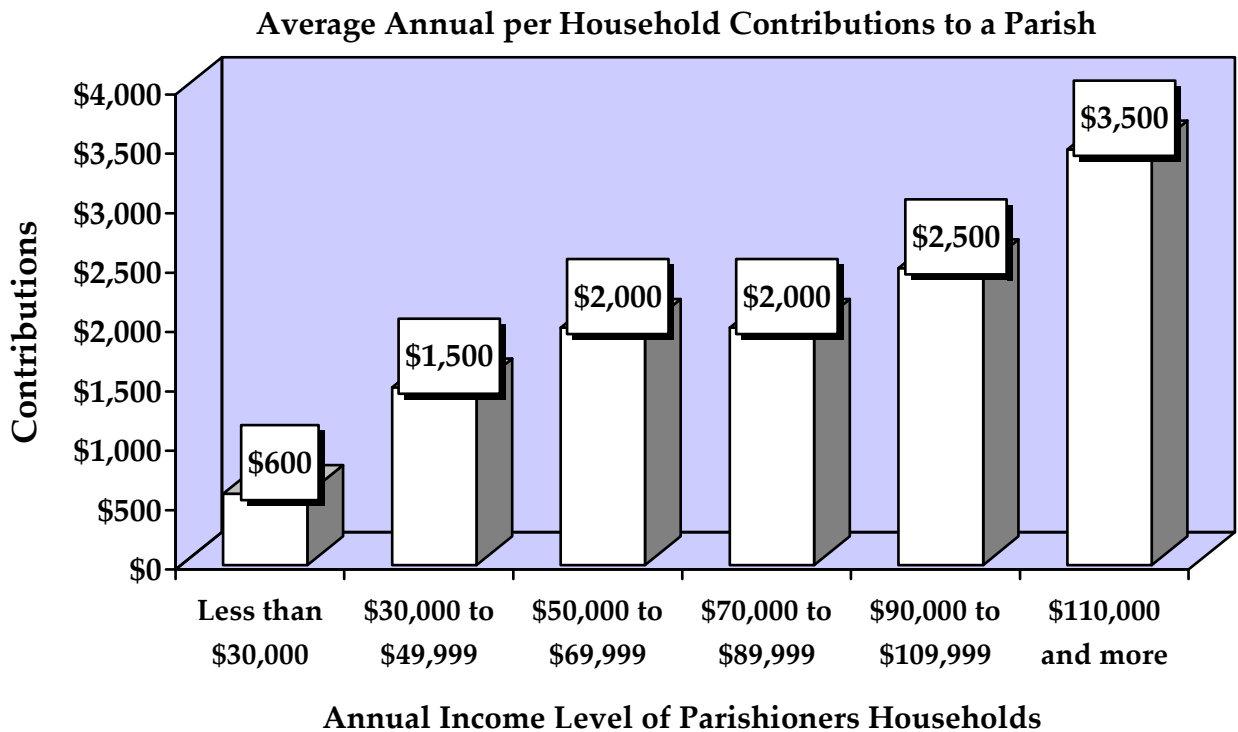
- ✓ age
- ✓ income level
- ✓ gender
- ✓ religious upbringing
- ✓ duration of attendance in a parish
- ✓ place of birth (US or outside of US)

For each of the above characteristics we performed a statistical analysis relating these characteristics to average giving measured both as dollar amount and as percentage of income. While analyzing the data for each characteristic, we tried to the extent possible control for the "additional influence" of some related characteristics. For example, when looking at possible difference in giving between "young adults," "adults" and "senior citizens" we also controlled for the possible difference in the income levels between these age categories.

Out of six personal characteristics listed above, only one "does not matter for giving to a parish:" gender. Male and female parishioners are equally good (or not so good) in terms of giving to their parishes.

Predictably, there is a close relationship between people's income and how much they give to their parishes. Households with more income can afford to contribute more and they in fact do so. Fig. 9a clearly demonstrates this fact. The households with the annual income under \$30,000 contribute on average about \$600 to their parishes, whereas households earning more than \$110,000 a year give on average \$3,500.

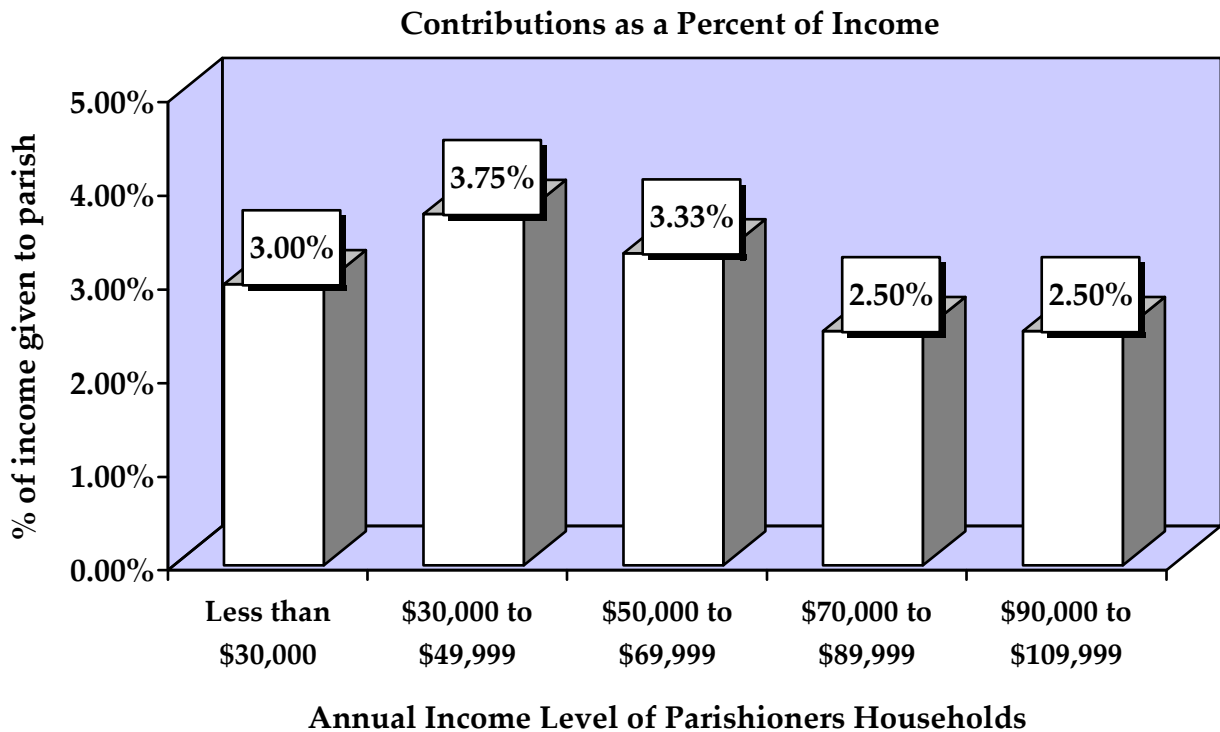
Fig. 9a Average Annual Giving to Parishes by Households Income Level



Wealthier households give more to the Church; this finding is fairly "intuitive." But does the growth in giving go "side by side" with increase of an income? In other words, does a household that receives twice as much income as another household contribute twice as much? The answer to this question is "No." In fact, if anything, the general pattern goes in the opposite direction: when measured as a percentage of income, higher income households contribute less than do lower-income households.

Fig. 9b shows that the only exception from this rule are the low income households making less than \$30,000.¹⁰ One can see, that a typical household earning between \$30,000 and \$49,999 gives 3.75% to the parish, whereas households in \$90,000 - \$109,999 income category give only 2.5%.

Fig. 9b Average Percentage (%) of Income Given by Parishioners Households to their Parishes: Differences between Households with Various Income Levels



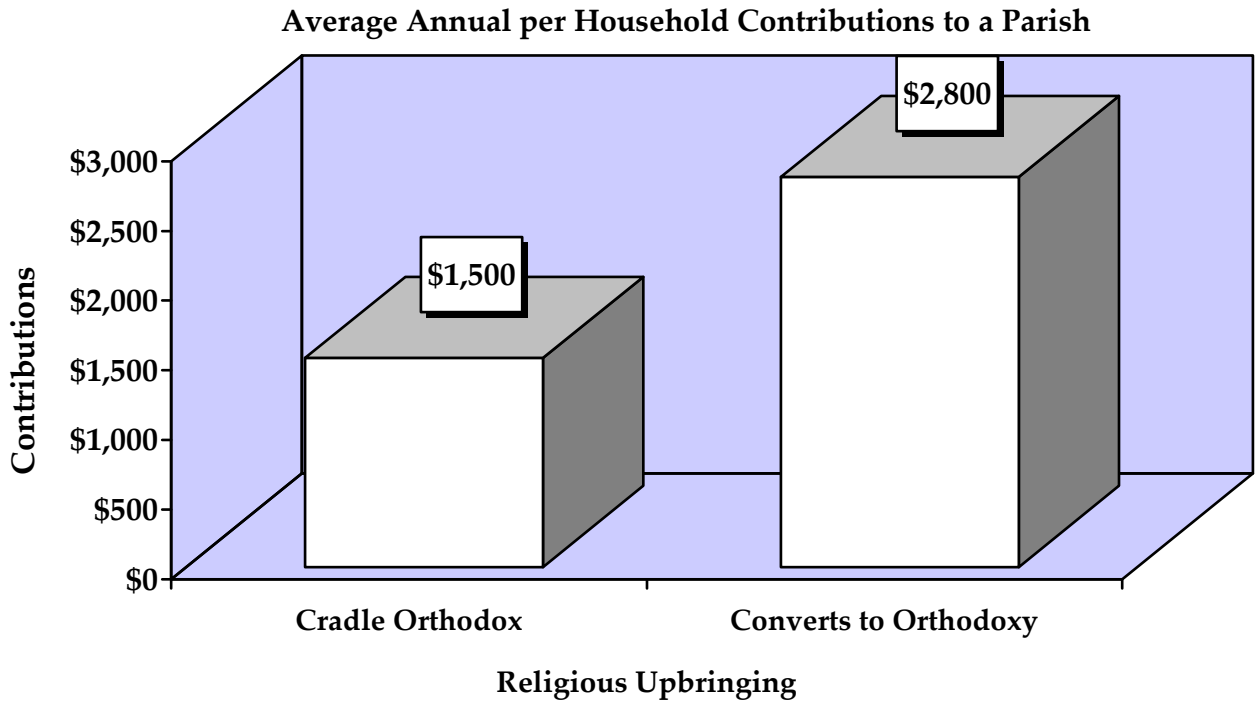
Note: households with the income of more than \$110,000 are not included in this chart, because there was no reliable way to calculate percentage of their income given to the church (see previous chapter for explanation of how percentages of income given to church were calculated).

The study found that *religious upbringing* (i.e. "cradle Orthodox" versus "converts to Orthodoxy") is a very powerful predictor of church giving. The persons who were born into Orthodox Church give significantly less to their parishes than those who discovered Orthodoxy and joined Orthodox Church in the later stage of their lives. And this is true for both measures of giving: actual dollar amount and percentage of household income.

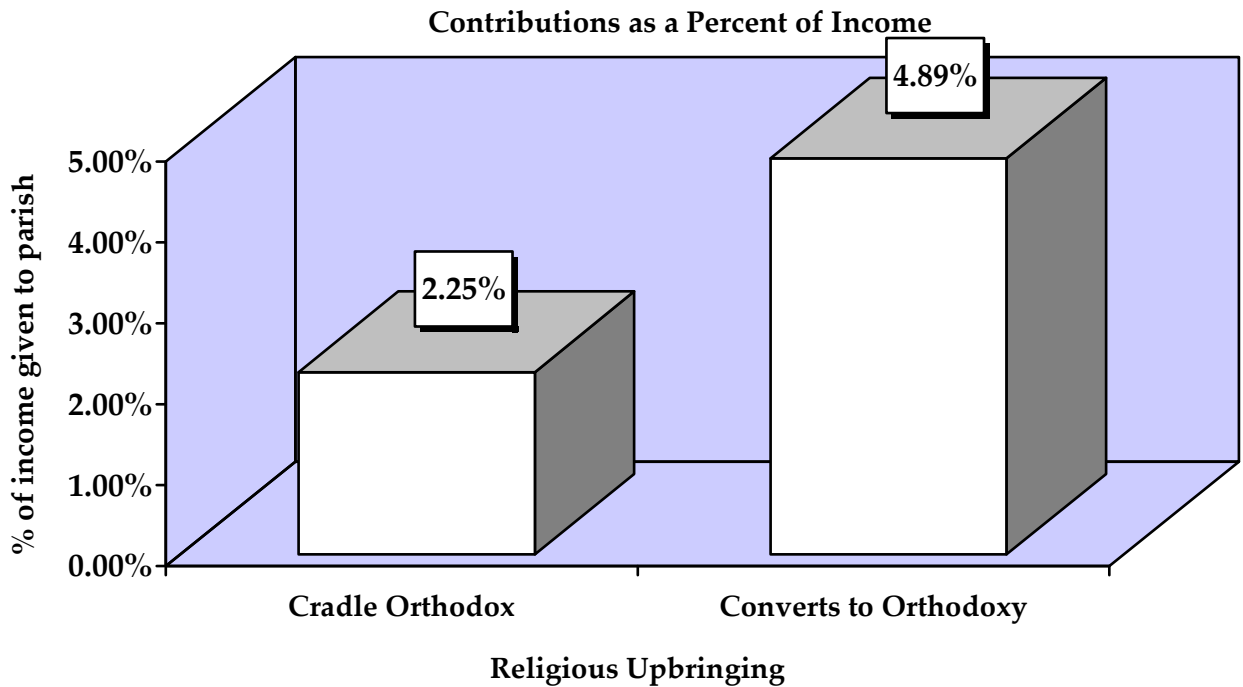
Fig. 10a and 10b on the next page show that converts to Orthodoxy give annually to their churches almost twice as much than cradle Orthodox when measured in actual dollar amount and they give more than twice as much when measured in percentage of a household's income.

¹⁰ This could be possibly explained by the fact that these "most low level income" households simply are forced to spare every single dollar to make a living and, therefore, literally cannot give more to the church.

**Fig. 10a Average Annual Giving to Parishes by Persons with Different Religious Upbringing:
Cradle versus Converts**

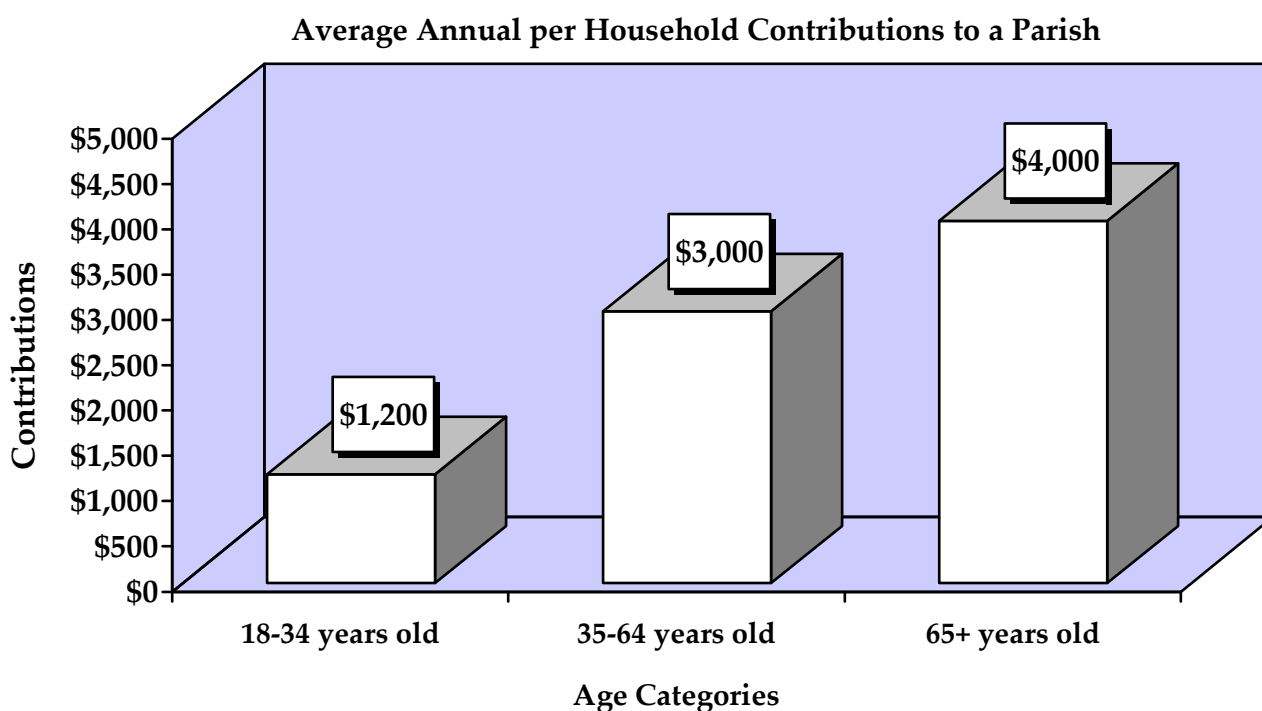


**Fig. 10b Average Percentage (%) of Household Income Given to Parishes:
Differences Between "Cradle" and "Converts"**



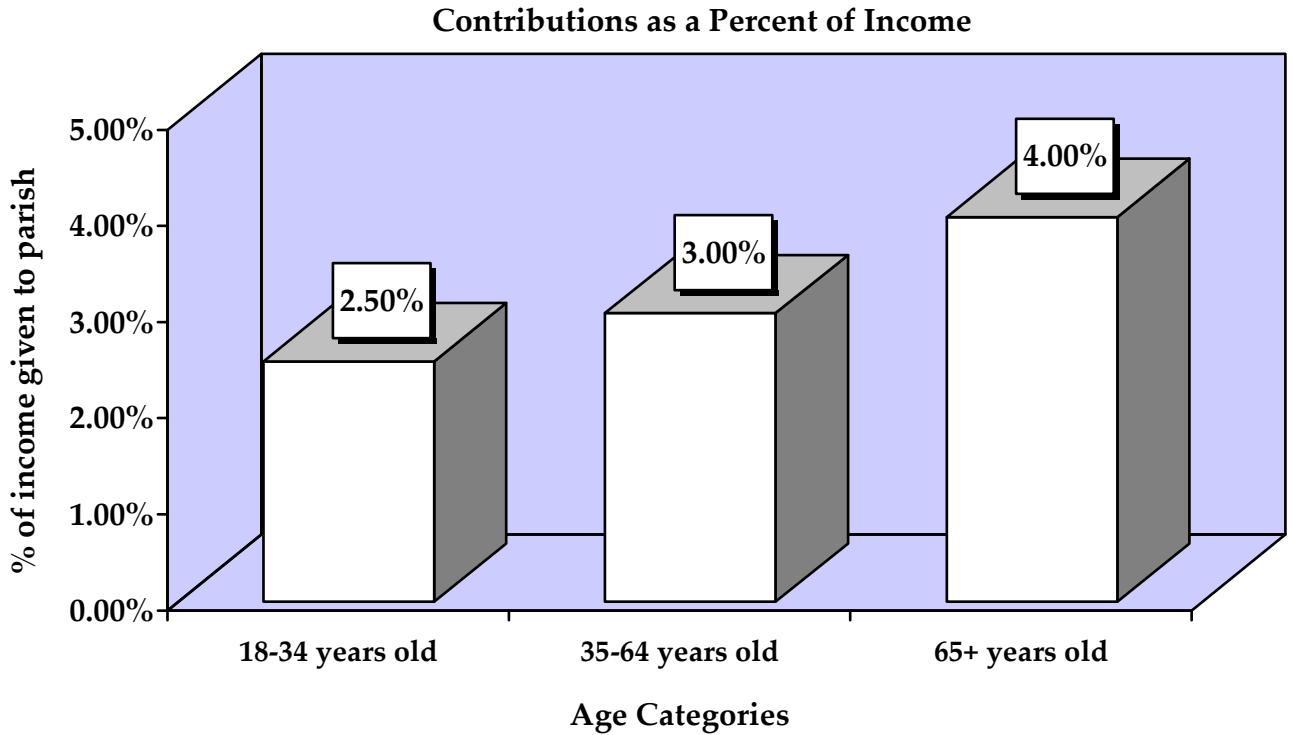
Survey data revealed that age is another strong factor in church giving. The "adult" parishioners (age 35-64) give more than young adults (age 18-34) and the senior citizens (age 65+) give more than those in the age of 35-64. And this is true for both measures of giving: actual dollar amount and percentage of household income. See Fig. 11a and 11b. When measured in actual dollar amount, on the average, the households of senior citizens (age 65+) give 3.3 times more to their parishes than the households of young adults in age 18-34 (i.e. \$4000 versus \$1200). When measured in percentage of income, the difference is not as huge, but still significant: 1.6 times (i.e. 4% versus 2.5%).¹¹

Fig. 11a Average Annual Giving to Parishes by the Age Categories



¹¹ In order to make sure that this conclusion is not affected by the possible differences in income levels (i.e. older people have lower income but donate greater percentage) we looked at the data for various age-groups within each category of income (i.e. when the income for all age groups is the same). The conclusion still remained sound.

**Fig. 11b Average Percentage (%) of Household Income Given to the Parishes:
Differences Between Age Categories**



The place of birth (in US or outside of US) also affects giving to church. Fig. 12a and 12b show that US born parishioners are much more generous givers than church members who are immigrants to the United States. When measured in dollar amounts, an "average" household of a US-born Church member gives to his/her parish \$2000 in regular giving compared to only \$1300 in the case of the immigrant households. When contributions to a parish are measured as the percentage of a household income, the figures are 3.1% and 2.0% respectively.

Fig. 12a Average Annual Giving to Parishes by US Born Persons and Immigrants to the United States

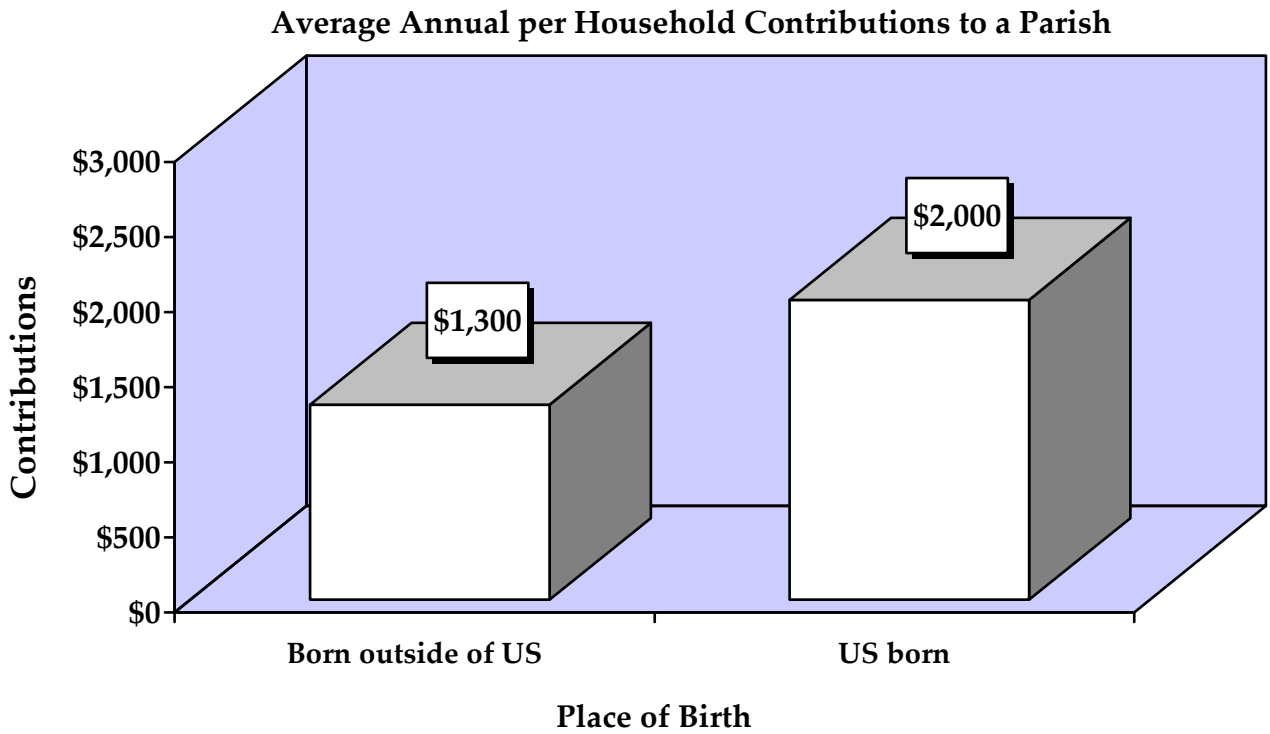
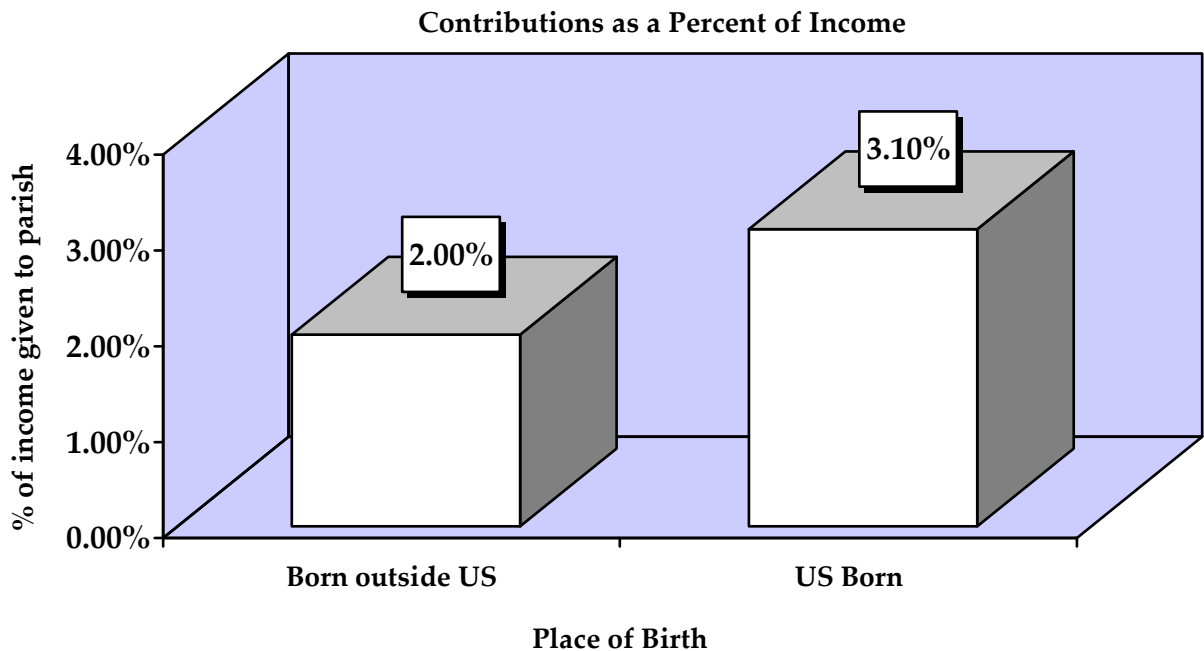


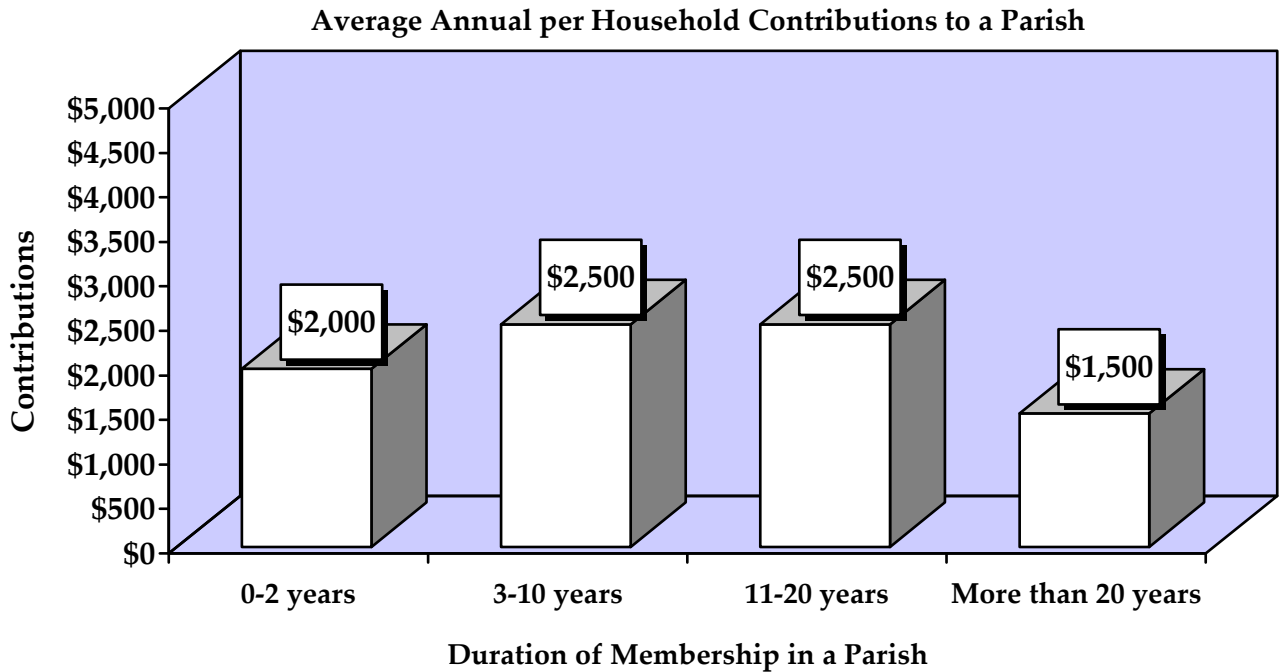
Fig. 12b Average Percentage (%) of Household Income Given to the Parishes: Differences between US Born Persons and Immigrants to the United States



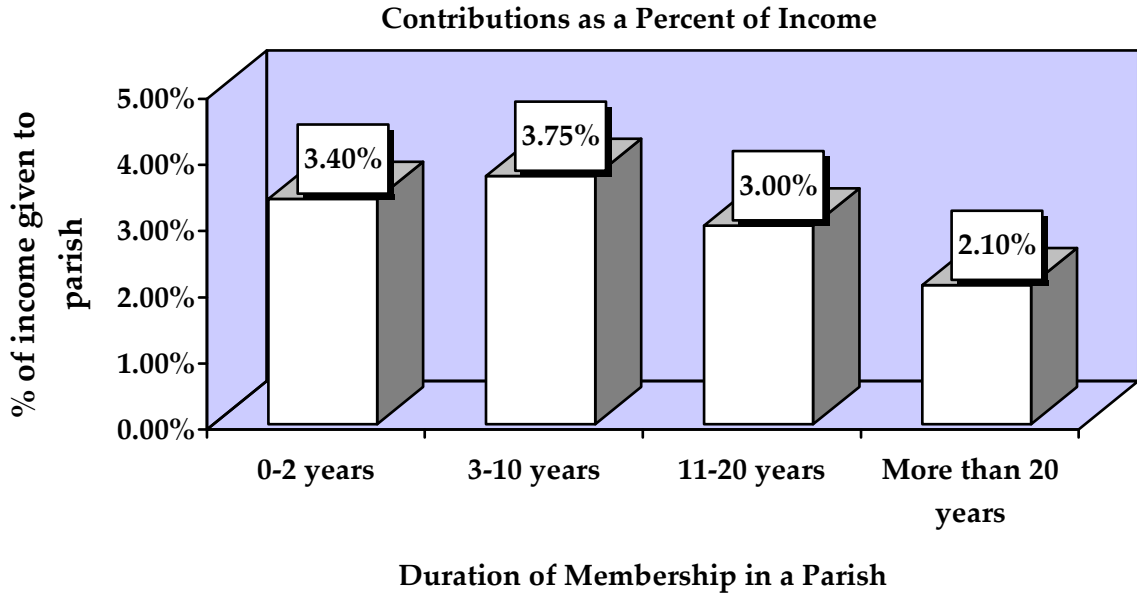
The survey asked study participants how long they had been members and attended in their parishes: 0-2 years, 3-10 years, 11-20 years or longer than 20 years. In order to eliminate possible influence of age on giving in each category of membership duration, we eliminated from the analysis the youngest (18-34 years) and the oldest (65+ years) respondents. When we looked afterwards at how much each category gives to their parishes, the pattern was somewhat inconsistent. See Fig. 13a and 13b. Generally speaking, the best givers (measured both in actual dollar amount and percentage of income) are those who stayed with a parish long but not too long: 3-10 years. Both, persons who are new to a parish (members for 0-2 years) and persons participating in a parish for more than 20 years, gave less than those attending in a parish for 3-10 years.

Fig. 13a Average Annual Giving to Parishes:

Differences by Duration of Membership in a Parish (controlled for the age of the respondents)



**Fig. 13b Average Percentage (%) of Household Income Given to the Parishes:
Differences by Duration of Membership in a Parish (controlled for the age)**



VI. Church Commitment of Parishioners and Giving.

SOME HIGHLIGHTS:

- ❖ Gender, age and family status have little impact on various measures of church commitment;
- ❖ Jurisdictional affiliation and religious upbringing have a strong influence on the regularity of church attendance. 84% of study participants from the Antiochian Archdiocese and Orthodox Church in America report weekly attendance of worship services compared to only 61% of the respondents from the Greek Orthodox parishes. 80% of the study participants who are converts to Orthodoxy attend worship services weekly in comparison with only 67% in the case of cradle Orthodox;
- ❖ Despite significant difference in the frequency of church attendance, the members of various jurisdictions and parishioners who are cradle Orthodox and converts to Orthodoxy are very similar in the answers to the question about their - self-described - overall involvement with the parishes. That is, how persons "feel" about their church involvement and how this involvement plays out in reality are two different things;

- ❖ An "average" person who feels that he/she is "less involved in the parish than majority of parishioners" gives annually about \$750 (or about 1% of a household income) to his/her parish, compared to \$2000 or 3% of income among those who are "involved similarly to majority of parishioners" and \$2465 (or 3.33% of household's income) donated by those who said that they are "more involved in the parish than majority of parishioners;"
- ❖ An "average" parishioner who comes to church "about once a month or occasionally" gives to his/her parish \$500 a year (or 0.83% of a household's income). Those attending 2-3 times a month donate about \$1,500 (or 2% of a household's income). Those who attend worship services weekly contribute about \$2,450 (or 3.75% of their households income) to their parishes in regular annual giving.

All studies on religious giving agree that there is a strong positive relationship between various measures of religious commitment (or, more specifically, commitment to a local congregation) and financial contributions to the church. This DOES NOT mean, of course, that a stronger religious commitment (measured as frequency of worship attendance or volunteering or serving in various leadership positions in a parish) causes parishioners to give more. Rather, generous financial contributions to a parish are simply another way for members to express their strong religious commitment. In simple terms, the same motives and feelings about their parish and Orthodox faith that "induce" people to attend regularly worship services also cause them to be more generous in their donations to the church.

The survey had two questions measuring church commitment. One question asked about *self-perceived* involvement of the study participants with their local parishes: "When it comes to church attendance and participation in the parish life, compared to most members of your parish, do you think of yourself as: "More engaged and involved," "Similar to the majority of parishioners," "Less engaged and involved." Tab. 12 shows that about half (52%) of the respondents *think of themselves* as being more engaged and involved than majority of their fellow parishioners, about one third (35%) believe that they are similar to most of parish members, and about one-in-seven (13%) feel that they are less involved and engaged into church life than most of parish members.

Tab. 12 Degree of Involvement into Local Parish:

| "When it comes to church attendance and participation in the parish life, compared to most members of your parish, do you think of yourself as: | % of Study Participants in each category |
|---|--|
| More engaged and involved | 52% |
| Similar to majority of parishioners | 35% |
| Less engaged and involved | 13% |

The second question asked about frequency of church attendance: "How frequently do you **typically** attend church?" The respondents can answer: "Once a week," "2-3 times a month," "About once a month or occasionally." Tab. 13 shows that about three quarters of study participants can be described as regular church goers: that is, 73% of respondents reported that they attend church services "once a week."

Tab. 13 Frequency of Church Attendance:

| "How frequently do you typically attend church?" | % of Study Participants in each category |
|---|--|
| Once a week | 73% |
| 2-3 times a month | 19% |
| About once a month or occasionally | 8% |

Information in Tab. 12 and Tab. 13 reflect overall picture for all study participants combined: that is, for all Orthodox jurisdictions and categories of respondents.

The comparison of church commitment of the various groups of parishioners revealed four important facts.

First, generally, gender, age and family status have little impact on both measures of church commitment. Men and women; young adults (18-34), adults (35-64) and senior citizens (65+); single person, married couple without children, married couple with children are fairly similar in their overall involvement with parish life and frequency of church attendance.

US born parishioners and immigrants to US are also similar in the regularity of church attendance. However, compared to immigrant respondents, more US born church members describe themselves as being "More engaged and involved" into their local parishes than "most of parishioners." We attribute this difference to the fact that, perhaps, US born parishioners know better how an Orthodox parish functions in an "American context" and, therefore, are more capable - and willing - to assume various leadership positions.

Second, the truly significant difference in the regularity of church attendance is:

- ✓ among study participants from the various Orthodox jurisdictions and
- ✓ between respondents who are "cradle Orthodox" and "converts to Orthodoxy."

Fig. 14 and Fig. 15 demonstrate this finding. Fig. 14 shows that 84% of study participants from the Antiochian Archdiocese and Orthodox Church in America report weekly attendance of worship services compared to only 61% of the respondents from the Greek Orthodox parishes. Similarly, Fig. 15 indicates that 80% of the study participants who are converts to Orthodoxy attend worship services weekly in comparison with only 67% in the case of cradle Orthodox.

Fig. 14 Regularity of Church Attendance: Differences Among Members of Various Orthodox Jurisdictions:

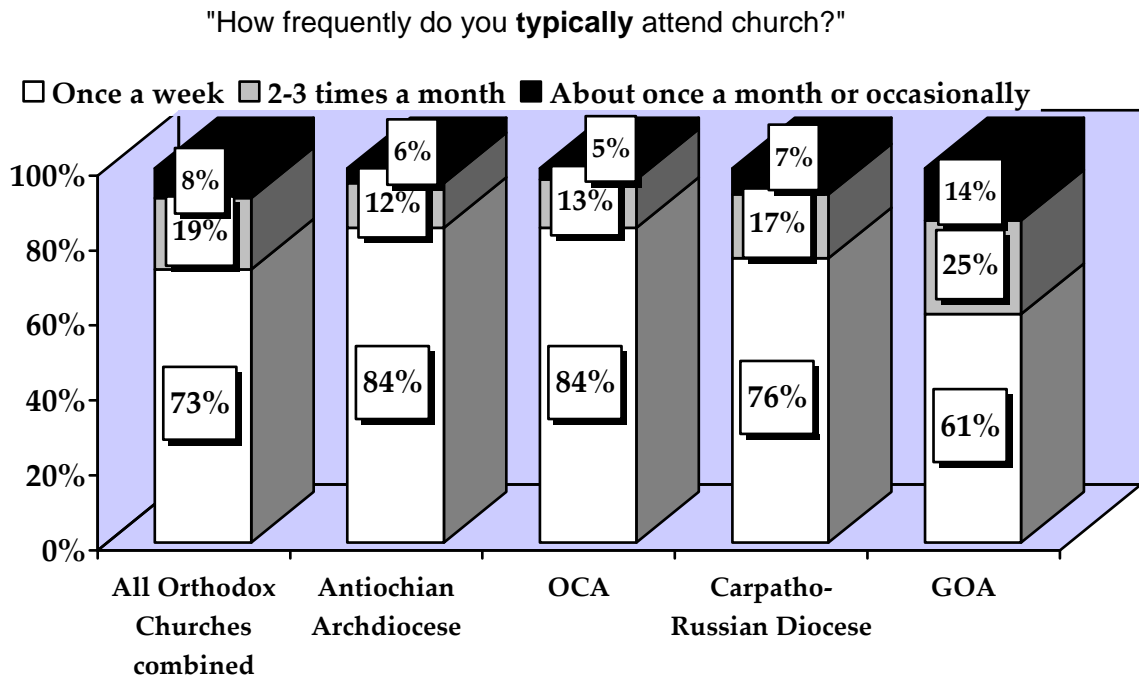
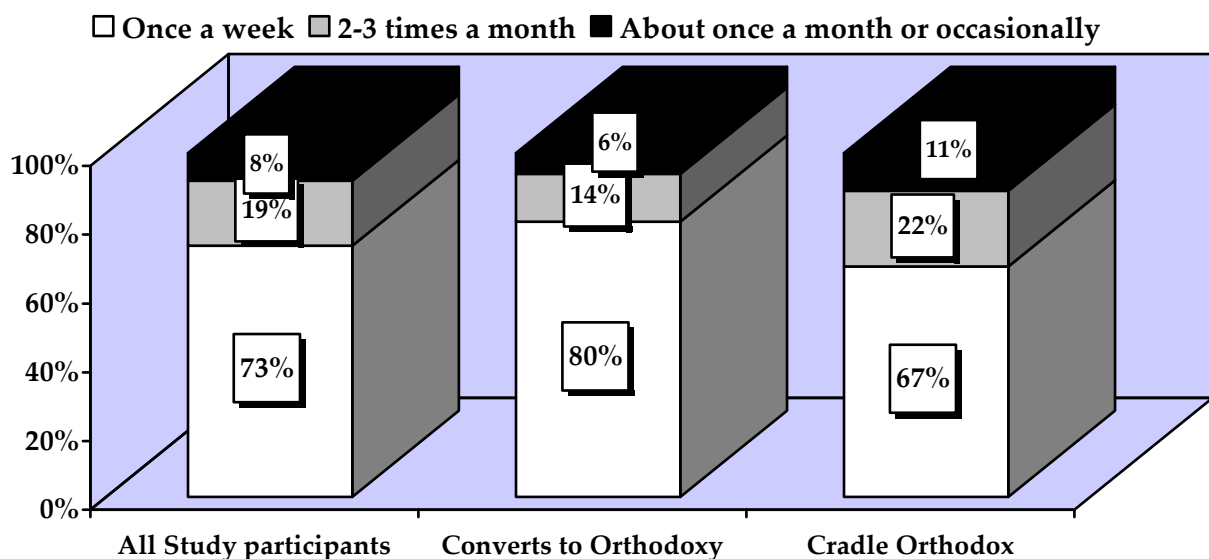


Fig. 15 Regularity of Church Attendance: Differences Among "Cradle Orthodox" and "Converts to Orthodoxy:" "How frequently do you typically attend church?"



An important note should be made here that neither Fig. 14 nor Fig. 15 reflect the actual "average" rates of church attendance in US Orthodox parishes, because half of our study participants were persons "more church engaged and involved than majority of their fellow parishioners." However, the data in Fig. 14 and Fig. 15 DO reflect accurately the *degree of differences* in the rates of church attendance among the members of various jurisdictions and among cradle Orthodox and converts to Orthodoxy.

Third. The conclusion that Antiochian and OCA church members are more frequent church attendees than the GOA parishioners could be - theoretically - challenged by the fact that proportion of converts to Orthodoxy in these two jurisdictions is much higher than in Greek Orthodox parishes. In other words, a question can be asked: "Is this really about some serious differences among jurisdictions that affect frequency of church attendance of their members OR is this simply about various composition of the membership (i.e. greater or lower proportion of converts)?" To answer this question, we looked at the church attendance separately for cradle Orthodox and converts to Orthodoxy and compared jurisdictions within each category. In both cases (either only for converts or only for cradle Orthodox) the difference persisted and remained significant. That is, the cradle Orthodox attending at Antiochian and OCA parishes are more frequent churchgoers than cradle Orthodox parishioners in GOA churches. And the same can be said about converts to Orthodoxy, although in this case the difference is less pronounced. In summary, there are indeed some underlying differences among US Orthodox jurisdictions (not simply demography of members) that result in quite different rates of church attendance of their members.

Fourth. Despite clear difference in the actual frequency of church attendance, the members of various jurisdictions and parishioners who are cradle Orthodox and converts to Orthodoxy were very similar in their answers to the question about their self-perceived involvement with the parishes. That is, how persons "feel" about their church involvement and how this involvement plays out in reality are two different things.

Finally it is time to actually turn to the analysis of the subject in the title of this chapter: church commitment of parishioners and their giving. There is really no need for any complicated analysis to predict that more church committed members give more generously to their parishes. The question is, however: "to what extent more?" *How much*, for instance, of a difference in giving exists between those who attend church services regularly versus those who goes to church occasionally? Survey data offer insights into these questions.

Fig. 16a and 16b show how much actually give to their parishes the persons who said that "they are more involved in the parish than majority of parishioners," "involved similarly to majority of parishioners" and "less involved than majority of parishioners."

Fig. 16a Average Annual Giving to Parishes by Degree of the Overall Involvement in a Parish

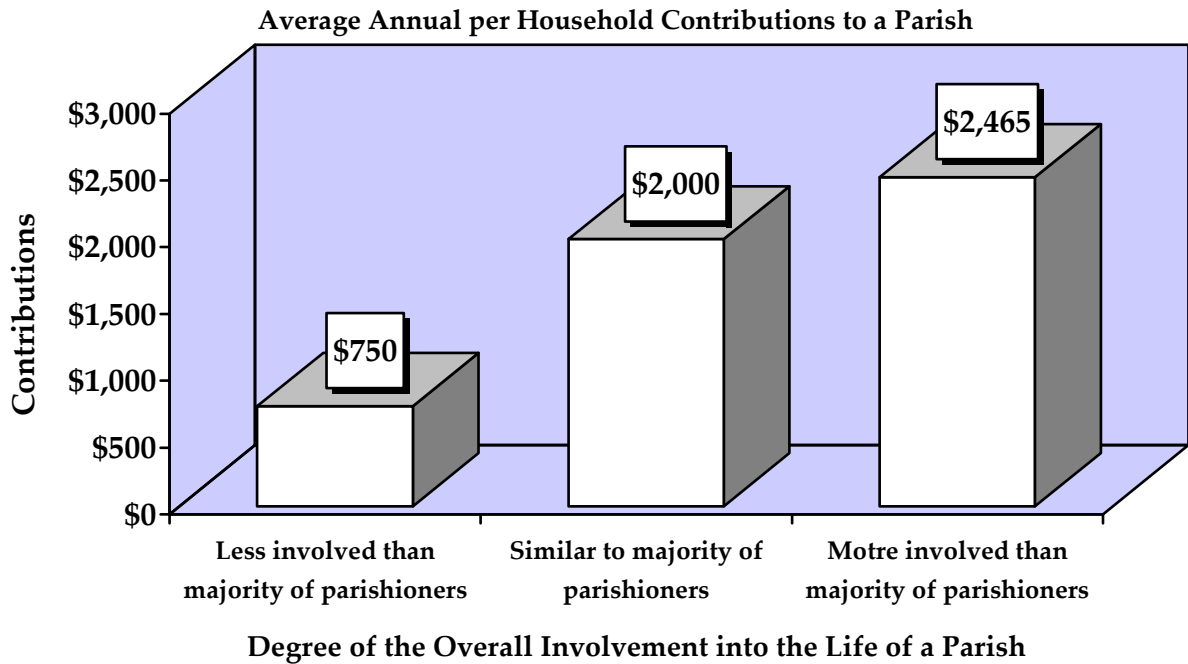
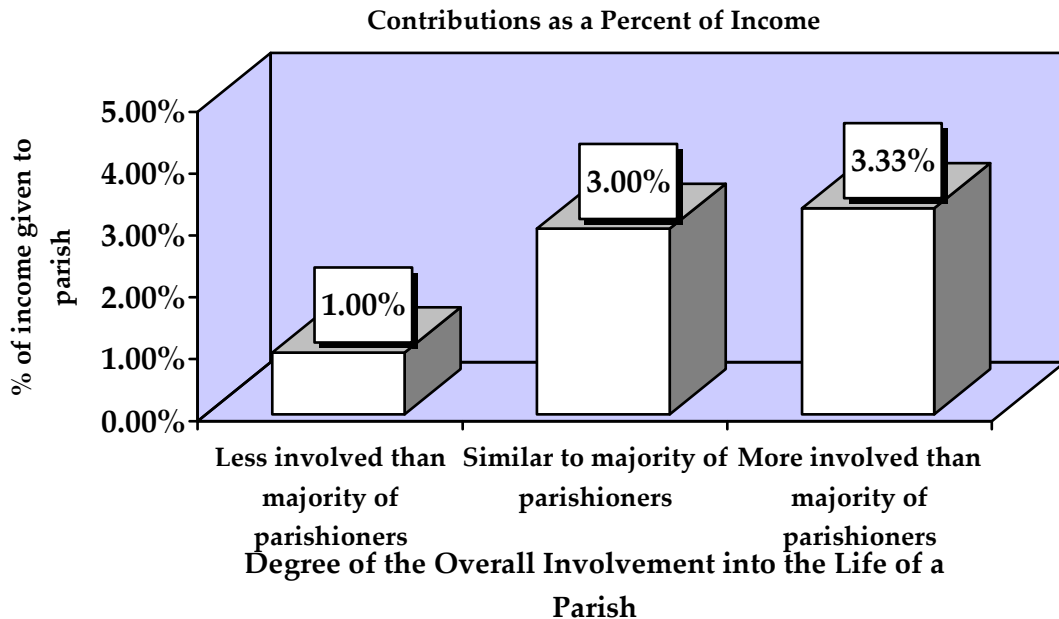


Fig. 16b Average Percentage (%) of Household Income Given to the Parishes: Differences Among Persons with Various Degree of Involvement into Parish



The most important conclusion that can be drawn here is that the widest "gap" in giving is between categories of "less involved than majority of parishioners," and those defining themselves as either "involved similarly to majority of parishioners" or "more involved than majority of parishioners." The difference in giving between two latter is much smaller.

An "average" person who feels that he/she is "less involved in the parish than majority of parishioners" gives annually about \$ 750 or about 1% of a household income to his/her parish, compared to \$2000 or 3% of income among those who are "involved similarly to majority of parishioners" and \$2465 or 3.33% of income donated by those who are "more involved in the parish than majority of parishioners."

What about regularity and frequency of church attendance? How much difference exists in giving to parish by the persons who attend worship services "weekly," "2-3 times a month" and "about once a month or occasionally?" The general answer to this question is: "A lot of difference."

Fig. 17a and 17b on the next page show that a person who comes to the church "about once a month or occasionally" gives to his/her parish a mere \$500 a year (or 0.83% of a household's income). Those attending 2-3 times a month donate about \$1,500 (or 2% of a household's income) to their parishes. But those who attend worship services weekly are by far most generous givers: on average, they contribute about \$2,450 (or 3.75% of their households income) to their parishes in the regular annual giving.

Fig. 17a Average Annual Giving to Parishes by the Regularity of Church Attendance

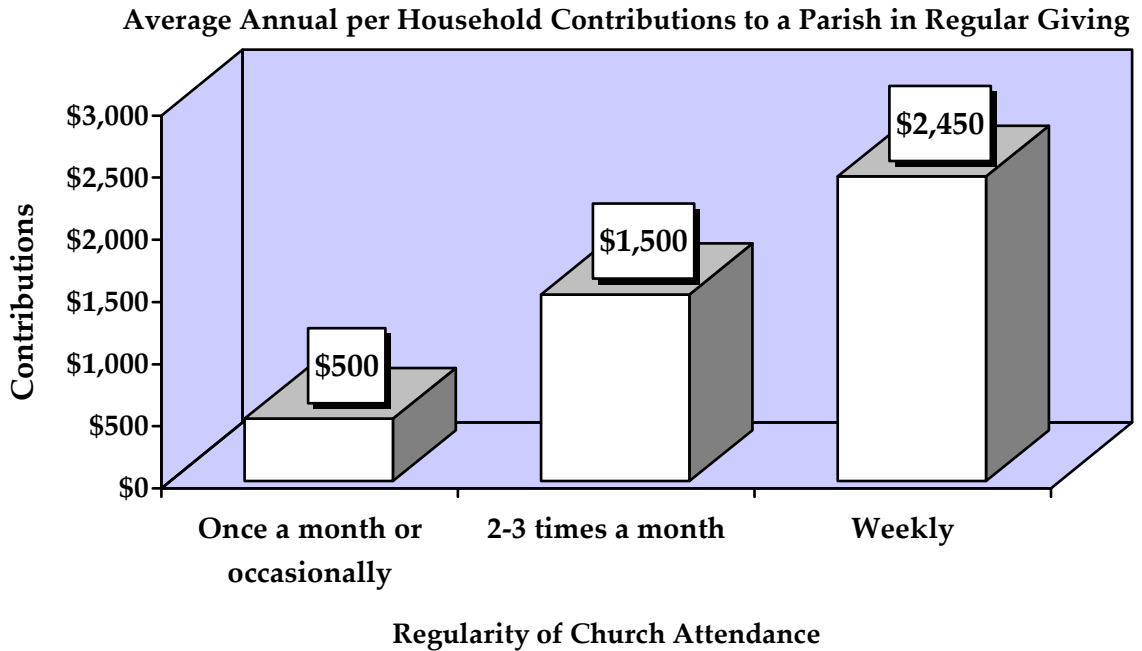
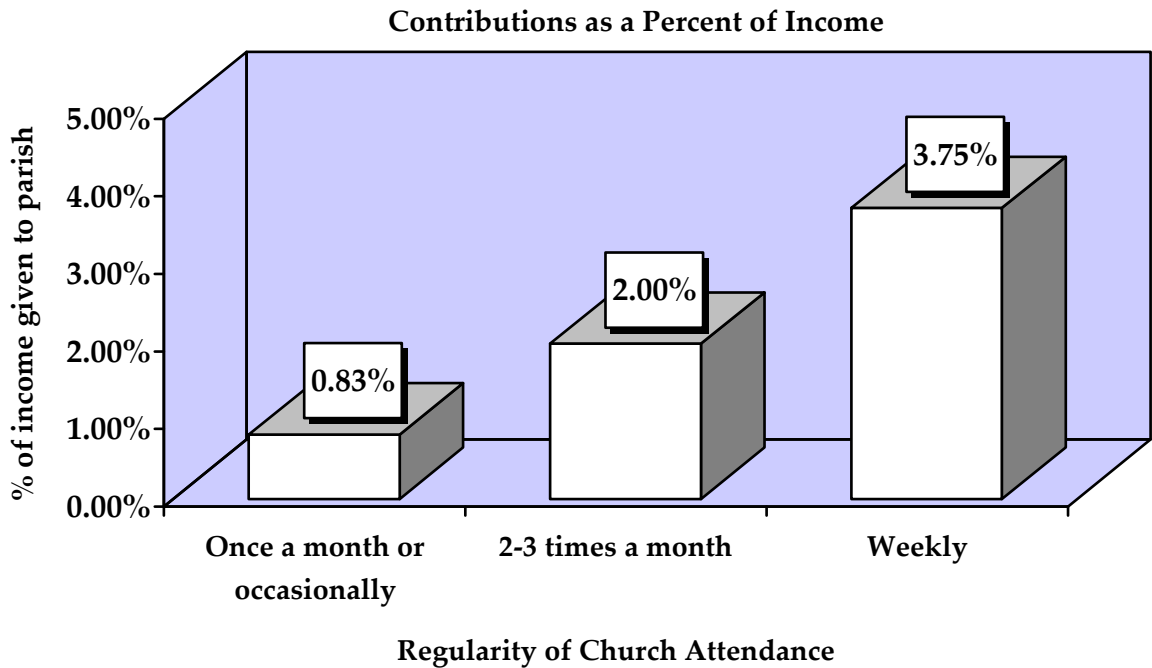


Fig. 17b Average Percentage (%) of Household Income Given to the Parishes: Differences Among Persons with Various Regularity of Church Attendance



One more remark should be made in conclusion that can help church leaders and administrators to better use the information provided in this chapter. As noted previously, compared to a "real typical" parish community, our sample has more persons with truly strong church commitment: either measured by self-described involvement into life of a parish or by the frequency of church attendance. That is, a "real typical" parish is very likely to have lower percentage of persons attending weekly and greater share of persons coming to church 2-3 times a month or occasionally.

The point is, however, that information and conclusions offered in this chapter describe accurately the differences in church giving between less and more engaged church members and between parishioners who are regular and occasional attendees. Clergy and lay leadership in the local parishes should know - at least roughly - the actual proportion of their people in the pews in the various categories of church commitment. This knowledge combined with findings from this chapter should help parishes in their financial planning and - most importantly - in evaluating a potential increase in members contributions if a parish community would have greater proportion of parishioners with a strong church commitment.

VII. Personal Beliefs of Parishioners and Giving.

SOME HIGHLIGHTS:

- ❖ Church members who believe that "using the money and material possessions in ways that please God" is part of their spiritual life give on average 2.5 times more to their parish communities than the persons who hold the view that "Money and material possessions have nothing to do with spiritual and religious issues." And this is true for both: the actual amount of money and the percentage of a person's income given to his/her parish community;
- ❖ When it comes to the major personal motives to give to Church, 60% of parishioners give to the Church because this is part of their religious convictions and they believe that "it is what God expects of us." Differently, 40% of church members contribute to their parish communities mainly because of pragmatic reason to take care of the needs of their parish communities;
- ❖ Giving because of a personal feeling of a "need to give" is especially typical for converts to Orthodoxy: 70% of them contribute to their parishes because of this motivation. When it comes to cradle Orthodox, the picture is different: they are equally divided between those who give simply to address the needs of their churches and those who give because of personal religious convictions and the feeling of a "need to give;"

- ❖ Church members who give to their parishes out of a personal "need to give to the Church" contribute to their parishes significantly more than those who give in order to simply "address the needs of their parishes." This is true for both cradle Orthodox and converts to Orthodoxy and both for giving measured either as dollar amount or percent of household's income;
- ❖ The culture of giving to Church because of personal religious convictions and feeling "the need to give" is pronounced and dominating in the parishes of Antiochian Archdiocese and Orthodox Church in America. Differently, in the GOA and Carpatho-Russian churches the adherents of pragmatic approach to giving - "I give because my parish has needs" - are as vocal as those who give because of religious reasons and internal "need to give;"
- ❖ Two thirds of the study participants (66%) are comfortable with simply giving to the Church without asking for much control over the ways their contributions are being used. They believe that "Overall, I am comfortable simply donating to the Church, because I trust Church leadership in how my contributions will be used." For about one-third of the respondents (34%) it is important to have a clear picture of the usage and outcomes of their contributions to the Church. They believe "When I give to the Church, I would like to see "a return on investment:" i.e. how my money is being used and what are the outcomes;"
- ❖ The parishioners who have full trust in church leadership in terms of how their contributions are being used are significantly more generous in their giving to the parishes than the church members who hold the position that "when I give to the Church, I would like to see 'a return on investment:' i.e. how my money is being used and what are the outcomes;"
- ❖ Nearly half of the converts to Orthodoxy are supporters of concept tithing (10% of income given to the church) in comparison with less than one-third (30%) among cradle Orthodox;
- ❖ The practice of tithing has significantly more supporters among the members of Antiochian Archdiocese and Orthodox Church in America and less among parishioners in GOA and Carpatho-Russian churches. And this is true even when controlled statistically for the fact that Antiochian Archdiocese and OCA have more church members who are converts to Orthodoxy;
- ❖ The supporters of a 'pure' (i.e. 10% of income) form of tithing give on average \$3000 per-household a year to their parishes in comparison with \$1915 in the case of supporters of 'adjustable' tithing (i.e. certain percentage of income but not necessarily 10%) and only \$1000 in the case of those who oppose proportionate giving in principle.

In Chapter Five we examined the impact of personal (demographic, socio-economic) characteristics of parishioners on their giving to the Church. The point was made, however, that while it is important to understand how these factors affect giving, they are generally outside of the Church's control. This chapter is different. It will explore the areas where the Church at large and parish clergy can and should have significant influence on the faithful. On the following pages, we will examine how different personal attitudes and beliefs of church members related to the subject "money and the Church" influence their "giving habits." Accurate understanding of how people in the pews relate "money matters" to their faith and Church-participation can be seen as a very important signal for the clergy - a signal that provides an indication of: a) how to take into account these "personal beliefs" when discussing and handling financial matters in the parishes; and b) how to respond pastorally and explain clearly the Church's position.

But first, a few comments on the notion of "religious giving." In essence, examining religious giving includes exploring two different - yet related - issues. The first issue is an objective need for everyone in a parish to contribute his/her fair share so that the parish will have the financial resources to pay the ongoing bills and - ideally - to run diverse programs and services that members believe are important to them. The second issue is a subjective "spiritual" need of a church member to give to the Church because of the belief that everything in our life is a gift from God and it is important to return to God a portion of what he has given to us as an expression of our gratitude for all God's bounty and blessings.

The first issue is about fundraising and paying dues as part of one's membership in the parish. This has been practiced in US Orthodox parishes as long as they have existed. The second issue is about stewardship: that is, a conscious theological understanding of a total way of life.¹² Unlike fundraising and paying dues, the emphasis on stewardship is relatively new in American Orthodox Churches.

Talking about fundraising and paying dues is pragmatic: it is primarily concerned with meeting financial requirements of the local parish community or the Church at large. Differently, discussing and promoting stewardship in the parishes raises the issue of money in the Church to a spiritual level. In short, fundraising focuses on parish's need to receive, whereas stewardship is concerned with the individual's need to give.

¹² Clearly, the notion of "stewardship" includes equally the giving of "time, talent and treasure," but this study narrows its focus on the subject of the monetary contributions of our faithful to the Church.

It should be made clear that both - fundraising and stewardship – have a legitimate presence in church financial affairs. In fact, in the real parish life the borders between two can be quite blurred. In other words, advocating and promoting stewardship in a parish does not exclude the usage of various pragmatic tools of fundraising.

The point is, however, that only one of two concepts - either being "Church's steward who gives because of the personal need to give" or being "parish's dues-paying member who gives because his/her parish has needs" - typically defines a person's attitude to the subject "money in the church" and understanding of his/her financial responsibility towards the local parish community.

On the following pages - among other subjects - we will examine how adherence to one of these notions affects actual giving and "generosity" of our Church's members.

One of the survey's questions was about how respondents relate money to their faith: that is, do they see the money as a "tool" that can enhance their spiritual life or do they separate entirely "money matters" and personal spirituality. The questionnaire asked: "Which of these statements comes closer to your views:

- ✓ "Part of a person's spiritual life is about using money and possessions generously in ways that please God."
- ✓ "Money and material possessions have nothing to do with spiritual or religious issues."

Fig. 18 on the next page shows that the overwhelming majority of our respondents (83%) DO NOT separate "money matters" from their personal faith and spirituality. Rather, they believe that "Part of a person's spiritual life is about using money and possessions generously in ways that please God." Fig. 18 also indicates that such position is especially widespread among parishioners from Antiochian and OCA parishes, while in case of the GOA and Carpatho Russian churches there is a relatively strong minority (23%) of those who believe "Money and material possessions have nothing to do with spiritual or religious issues."

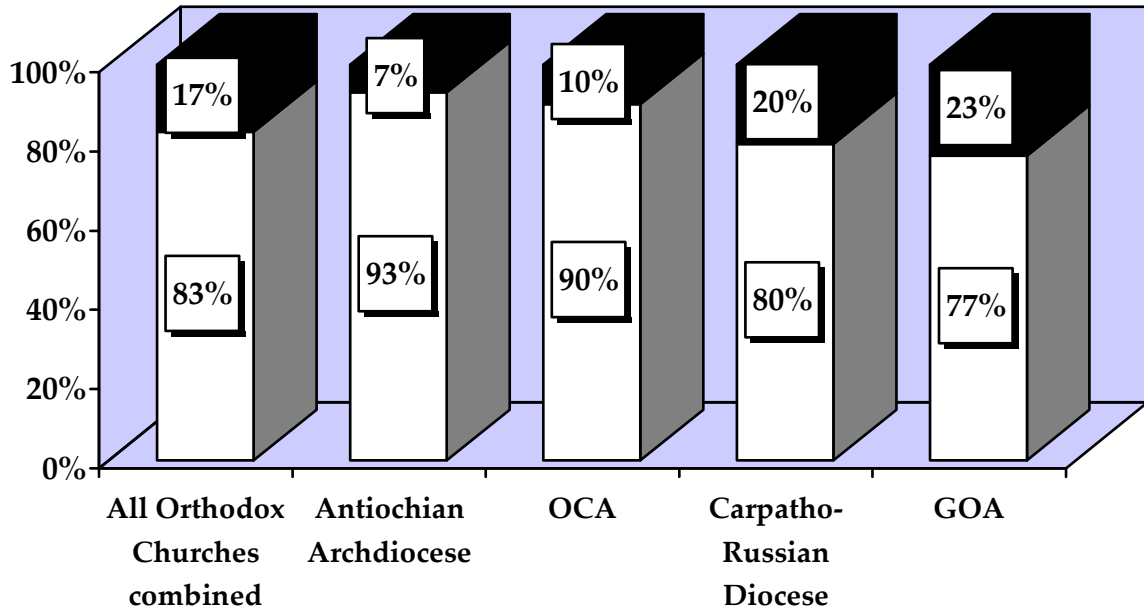
Fig. 18 Attitudes towards Relation Between Money and Faith and Spiritual Life

"Which of these statements comes closer to your views?"

% of respondents saying

■ Money and material possessions have nothing to do with spiritual life or religious issues

□ Part of a person's spiritual life is about using the money and possessions generously in ways that please God



There is also a significant difference between "cradle Orthodox" and "converts" in their vision of how money relates to their faith and spirituality. Nearly all converts (94%) are firm believers that "Part of a person's spiritual life is about using money and possessions generously in ways that please God," while a quarter (25%) of cradle Orthodox do not share this view and think that "Money and material possessions have nothing to do with spiritual or religious issues."

How the first or second position affects people's actual giving? Fig. 19a and 19b on the next page give answer to this question.

Fig. 19a Attitudes towards Relations Between Money and Spirituality versus Actual Giving

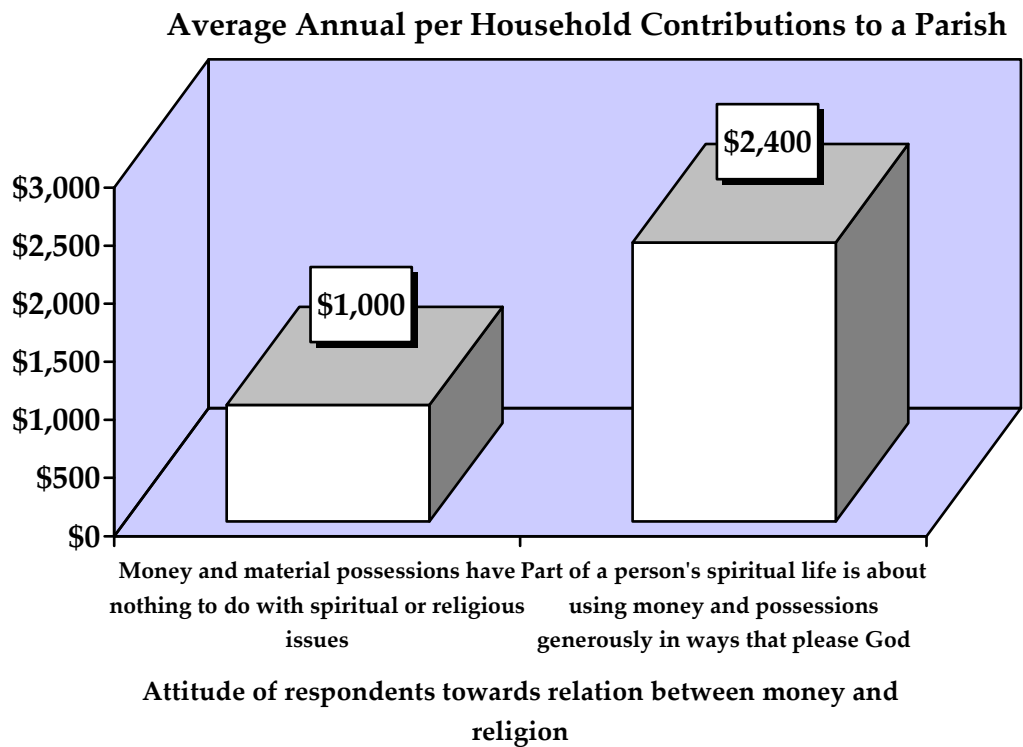


Fig. 19b Attitudes towards Relations Between Money and Spirituality versus Actual Giving

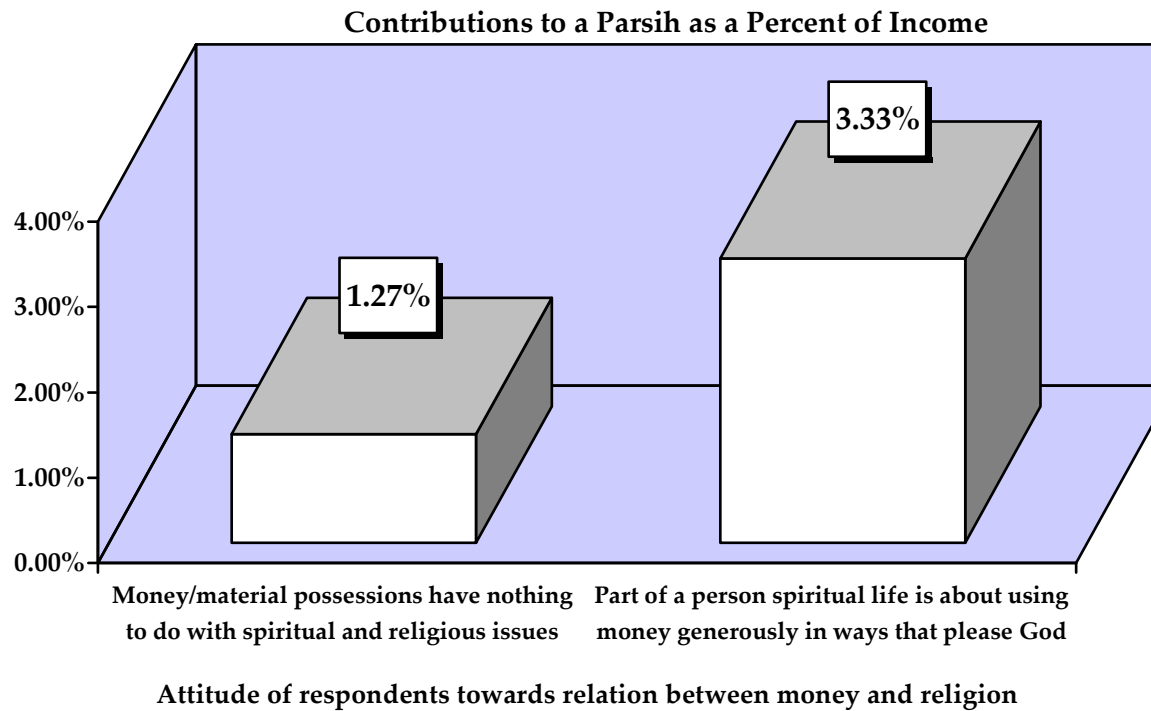


Fig. 19a and 19b show that church members who believe that "using the money and material possessions in ways that please God" is part of their spiritual life give on average 2.5 times more to their parish communities than the persons who hold the view that "Money and material possessions have nothing to do with spiritual and religious issues." And this is true for both: the actual amount of money and the percentage of a person's income given to his/her parish community.

The next question is: do the study participants give because their parishes have needs OR do they give, because this is part of their religious beliefs and, therefore, they feel personal need to give to the Church? The survey asked: "Which of these statements comes closer to your views:

- ✓ 'I give to the Church, because it is what God expects of us'
- ✓ 'I give to the Church because my parish community has needs that should be addressed''

Fig. 20 shows that Orthodox Church members are quite divided among themselves when it comes to their major personal motives to give to Church. 60% of them give to the Church because this is part of their religious convictions ("it is what God expects of us"), while 40% contribute to their parish communities because of pragmatic reason to take care of the needs that they parish communities have.

Fig. 20 Major Motive for Giving to Church
"Which of these statements comes closer to your views?"

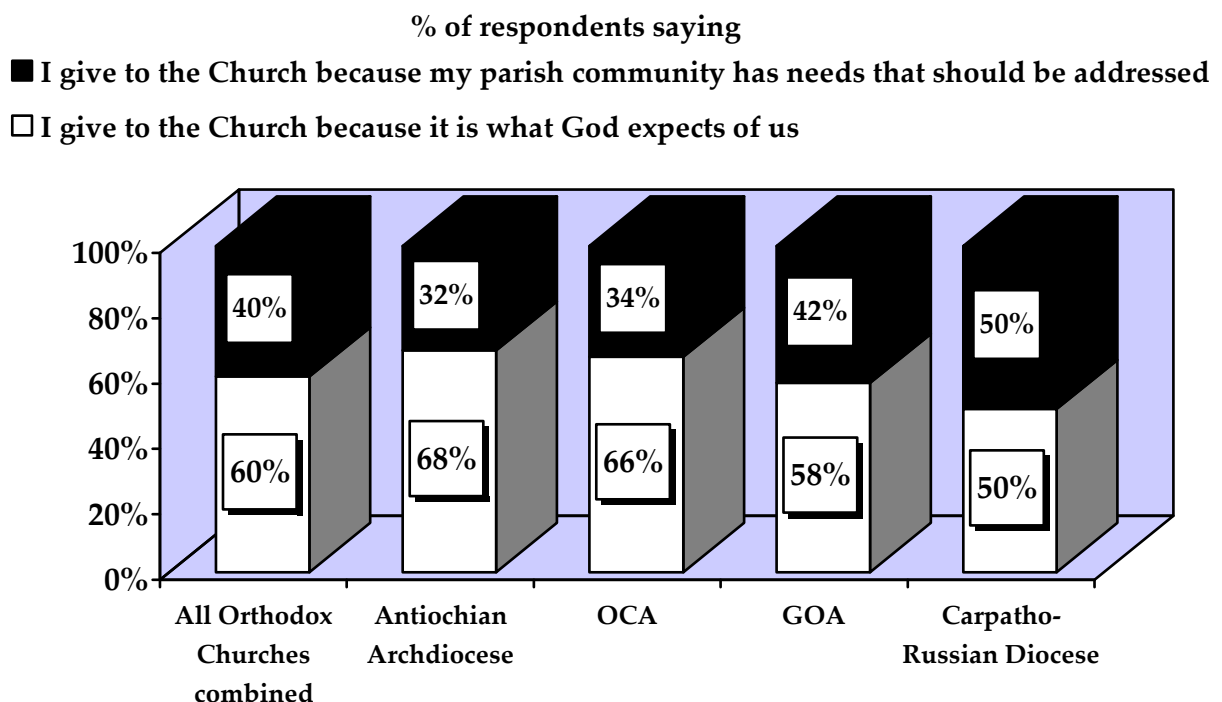


Fig. 20 also indicates that the culture of giving to Church because of personal religious convictions and feeling "the need to give" is especially pronounced and dominating in the parishes of Antiochian Archdiocese and Orthodox Church in America. Somewhat differently, in the GOA and Carpatho-Russian churches the adherents of pragmatic approach to giving - "I give because my parish has needs" - are nearly as vocal as those who give because of religious reasons and internal "need to give."

Survey data also reveal that giving because of a personal feeling of "need to give" is especially typical for converts to Orthodoxy: 70% of them share this approach. When it comes to cradle Orthodox, the picture is different: they are almost equally divided between those who give simply to address the needs of their churches (48%) and those who feel the "need to give" because of personal religious convictions (52%).

The main question in the context of this study is who are "more generous" givers: those who give to address the needs of their parishes or those who give because of a personal "need to give to the Church?" In order to accurately respond this question AND eliminate possible influence of the fact that the converts to Orthodoxy are greater givers we divided our respondents in two groups: cradle Orthodox and converts to Orthodoxy. Within each group we compared contributions to parishes made by those who "give to the need" and those who have "need to give."

Fig. 21a on the next page shows that either among converts or among cradle Orthodox those who give out of a personal "need to give to the Church" contribute to their parishes significantly more than those who give in order to simply "address the needs of their parishes."

Fig. 21a Major Motives to Give to the Church versus Actual Giving

"Which of these statements comes closer to your views?"

- ✓ I give to the Church, because it is what God expects of us ("Need to give")
- ✓ I give to the Church because my parish community has needs that should be addressed ("Parish has needs")

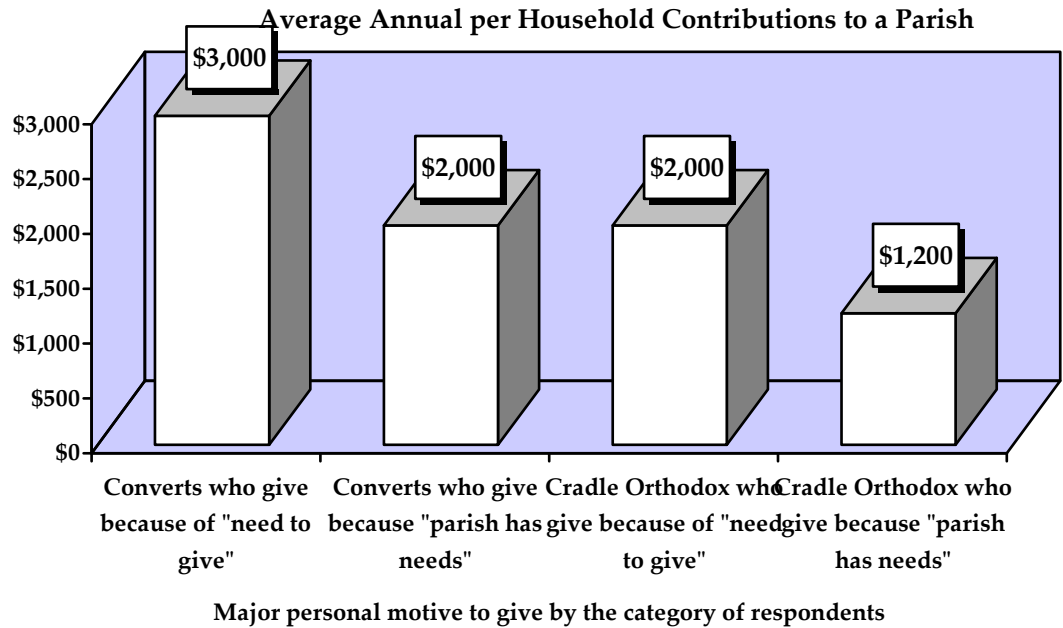
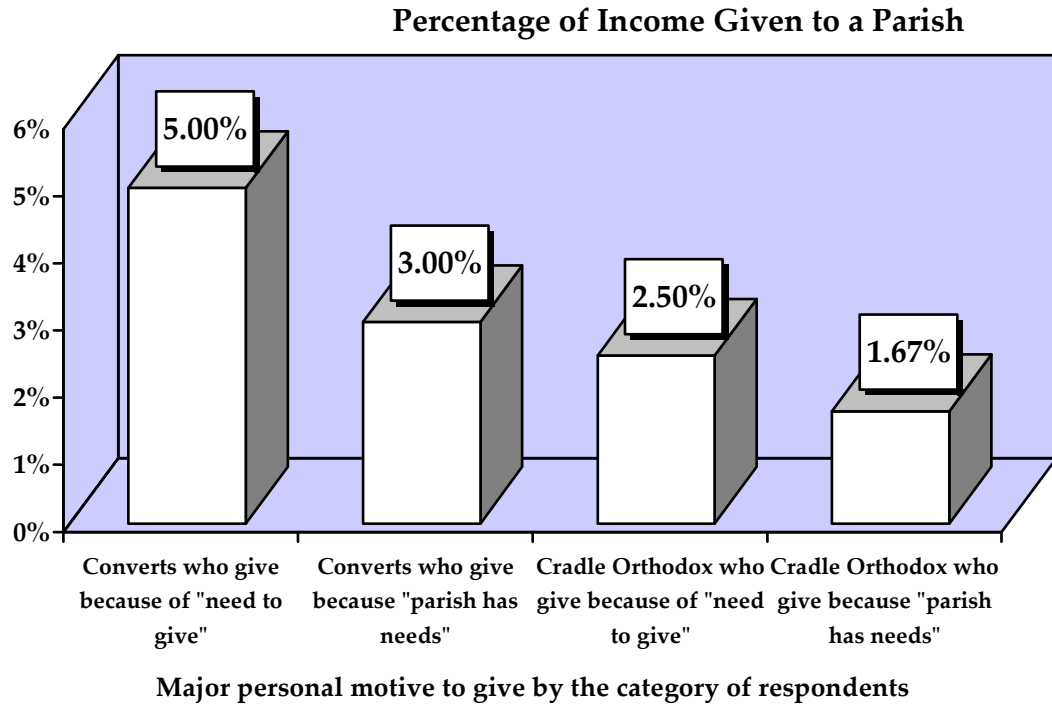


Fig. 21b confirms this finding when contributions to a parish are examined as a percentage of a household's income. It shows clearly: both among cradle Orthodox and among converts to Orthodoxy those who give out of a personal "need to give to the Church" donate to their parishes a significantly higher percentage of their income than those who donate in order to simply "address the needs of their parishes."

Fig. 21b Major Motives to Give to the Church versus Actual Giving

"Which of these statements comes closer to your views?"

- ✓ I give to the Church, because it is what God expects of us ("Need to give")
- ✓ I give to the Church because my parish community has needs that should be addressed ("Parish has needs")



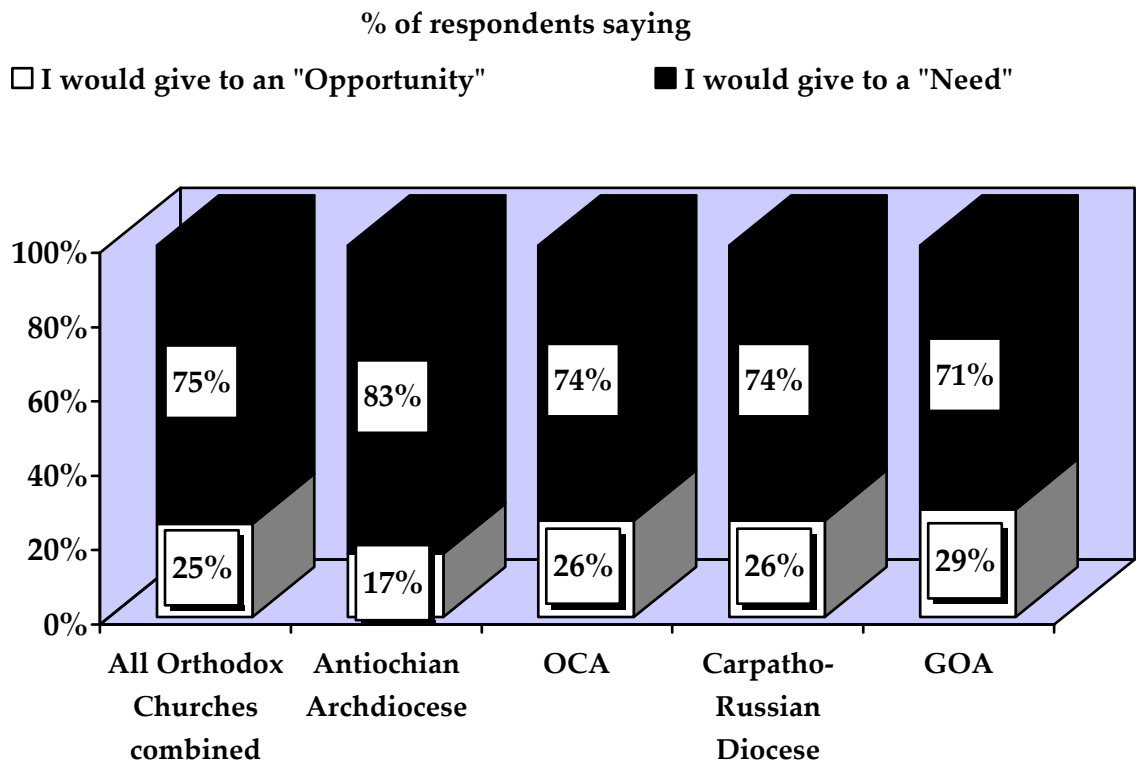
Besides these two major personal motives of giving to Church ("feeling of a need to give" or "giving to needs of a parish") are there any types of causes or conditions that inspire greater giving and generosity? To explore this subject the survey asked two questions. The first question was: "If you would need to make a CHOICE to give either to an "opportunity" (i.e. to create or support something new) or to a "need" (i.e. to respond to an ongoing or immediate Church need), what would be your choice?"

Fig. 22 shows that - when faced with such a dilemma - three quarters of our respondents (75%) would place priority in their giving to the ongoing Church's needs rather than to creation and supporting of something new. There were some variations among the study participants from the various jurisdictions in this regard (with GOA parishioners being somewhat more inclined to give to a "new opportunity" rather than an "ongoing need"), but the overall picture is the same for all jurisdictions: a strong majority of church members would first support financially the already existing Church's needs and only afterwards would give their money to creation of something new.

The comparison of the respondents from the various age categories and cradle Orthodox and converts to Orthodoxy did NOT find any significant difference in people's overall preferences to give first to the Church's ongoing needs and only afterwards to the creation of something new.

Fig. 22 Giving to "New Opportunity" Versus Giving to "Ongoing Need"

"If you would need to make a CHOICE to give either to an "opportunity" (i.e. to create or support something new) or to a "need" (i.e. to respond to an ongoing or immediate Church need,), what would be your choice?"



Hence, the overall preference of majority of Church members to give to already existing Church needs is clear. However, the most important question is "Who is more likely to be a more generous giver: a person who gives first to the new opportunity or a person whose first priority in giving is an ongoing Church need?" The answer to this question is that there is NO DIFFERENCE in generosity and church giving between the persons who are more inclined to give to creation of something new and those whose first priority in church giving are ongoing Church needs.

The survey also looked at the issue of how much control our faithful desire over how their contributions are being used and what are the outcomes. We asked the respondents: "Which of these statements comes closer to your views:"

- ✓ 'When I give to the Church, I would like to see "a return on investment:" i.e. how my money is being used and what are the outcomes'
- ✓ 'Overall, I am comfortable simply donating to the Church, because I trust Church leadership in how my contributions will be used''

Fig. 23 Desire to Have Control Over the Usage and Outcomes of Contributions to Church

"Which of these statements comes closer to your views:"

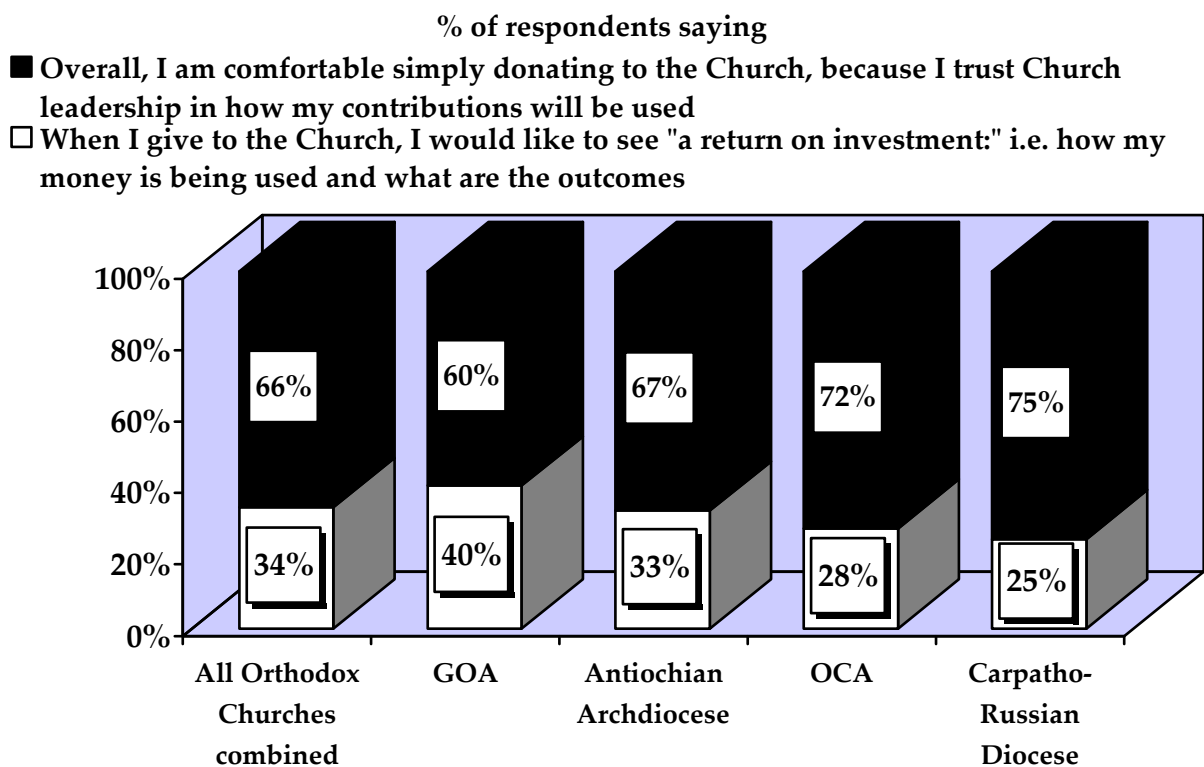


Fig. 23 indicates that for about one-third of the respondents (34%) it is important to have a clear picture of the usage and outcomes of their contributions to Church. And this attitude is more common among GOA parishioners: 40% of them said, "When I give to the Church, I would like to see "a return on investment:" i.e. how my money is being used and what are the outcomes." Differently, about two thirds of the study participants (66%) are fairly comfortable with simply giving to the Church without asking for much control over the ways their contributions are being used. This approach is especially widespread among church members from Carpatho-Russian Diocese: 75% of them expressed the view "Overall, I am comfortable simply donating to the Church, because I trust Church leadership in how my contributions will be used."

The respondents from various age categories were very similar in their attitudes towards the control over the usage and outcomes of their contributions to the Church. But there was a difference in this regard between the cradle Orthodox and converts to Orthodoxy: more cradle Orthodox (38%) than converts to Orthodoxy (28%) hold the view that "When I give to the Church, I would like to see "a return on investment:" i.e. how my money is being used and what are the outcomes."

Is either of these two positions - desire to have greater control over the usage of contributions to the Church OR full trust in Church leadership in how contributions are being used - associated with greater generosity and giving?

The answer to this question is: "yes." The persons who have full trust in Church leadership in terms of how their contributions are being used are significantly more generous in their giving to the parishes than the church members who hold the position that "when I give to the Church, I would like to see "a return on investment:" i.e. how my money is being used and what are the outcomes." Fig. 24a and 24b demonstrate this finding.

Fig. 24a Desire to Have Greater Control Over the Usage and Outcomes of Contributions to Church versus Actual Giving

"Which of these statements comes closer to your views:

'When I give to the Church, I would like to see "a return on investment:" i.e. how my money is being used and what are the outcomes;'

'Overall, I am comfortable simply donating to the Church, because I trust Church leadership in how my contributions will be used.'

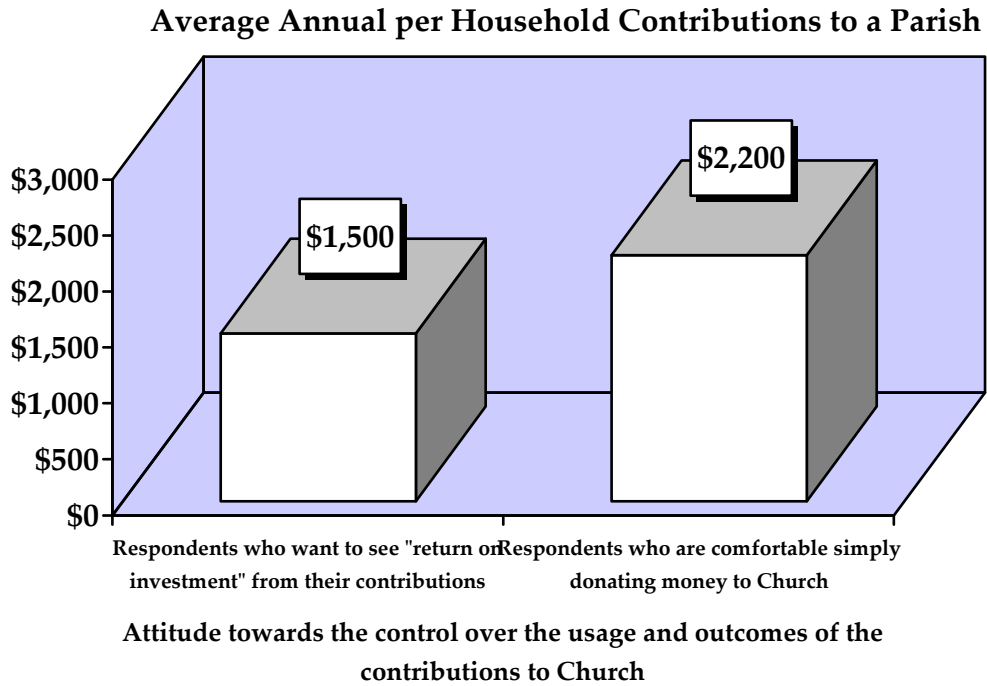
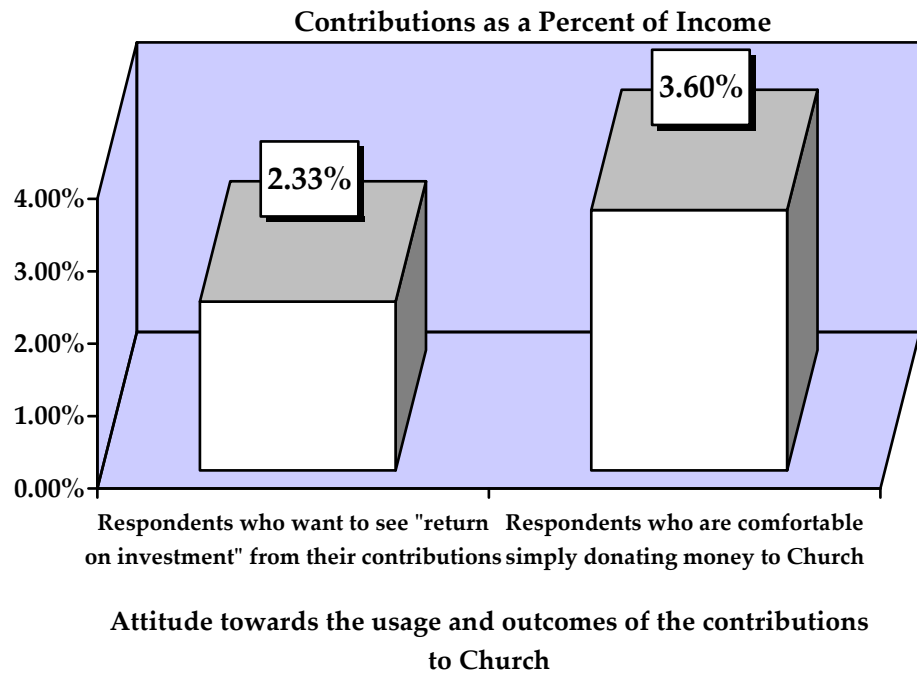


Fig. 24b Desire to Have Greater Control Over the Usage and Outcomes of Contributions to Church versus Actual Giving

"Which of these statements comes closer to your views:

'When I give to the Church, I would like to see "a return on investment:" i.e. how my money is being used and what are the outcomes;'

'Overall, I am comfortable simply donating to the Church, because I trust Church leadership in how my contributions will be used.'



Compared to stewardship, the practice of tithing - i.e. giving 10% of personal income back to the Church - is even newer and less widespread in US Orthodox Churches. Yet, more and more parishes (and entire dioceses) encourage tithing among their members. Further, in the case of many small US Orthodox parishes tithing could be the only means to keep the parish alive and reasonably funded. What is the personal opinion of the study participants about Biblical standard of tithing? The questionnaire asked: "What is your approach to the biblical standard of tithing (i.e. giving 10% of income to Church)?"

Tab. 14 Attitudes Towards Tithing

| "What is your approach to the biblical standard of tithing (i.e. giving 10% of income to Church)?" | % of respondents |
|--|------------------|
| The tithe belongs to God. In addition, Christians should give offerings as they are able | 38% |
| The tithe is an ideal to be striven for by all Christians, but it is not obligatory | 28% |
| Giving a certain proportion of one's income, but not tithing (i.e. not 10%), should be emphasized | 17% |
| I personally do not support the idea of "proportionate giving" (i.e. certain % of income) | 17% |

Tab. 14 shows that more than one-third of the respondents (38%) are firm believers that the practice of tithing should be followed in the Church life and feel that: "The tithe belongs to God. In addition, Christians should give offerings as they are able." Almost half of the respondents (45%) either support tithing, but do not view this principle as mandatory OR - instead of requiring exactly 10% to be given back to Church - they promote the concept of "adjustable tithing:" i.e. "Giving a certain proportion of one's income, but not tithing (i.e. not 10%), should be emphasized." Finally, less than one-fifth of the respondents (17%) oppose in principle the idea of giving of a certain % of income to the Church.

The picture presented in Tab. 14 is probably not reflective of the overall Orthodox Church membership in the United States, because - as mentioned earlier - of the strong presence in our sample of the respondents who think of themselves as "being more Church engaged and involved than majority of their fellow parishioners." Hence, it is likely that among members of a "real typical parish," we will find more opponents of proportionate giving and fewer supporters of tithing.

However, the data from Tab. 14 can be used in order:

- a) To find out what type of church members are more likely to be strong adherents of the principle of tithing;
- b) To judge how large is the actual difference in church giving between those who emphasizes tithing in its original "pure" (10%) form, those who support but not require tithing from everyone and those who opposes the principle of "proportionate giving."

To simplify the analysis, we combined the respondents who said, "The tithe is an ideal to be striven for by all Christians, but it is not obligatory" with those who feel that "Giving a certain proportion of one's income, but not tithing (i.e. not 10%), should be emphasized" into one category of "supporters of adjustable tithing."

What are the personal characteristics of "supporters of 'pure' form (10% of income) of tithing," "supporters of 'adjustable' tithing" and "opponents of proportionate giving?"

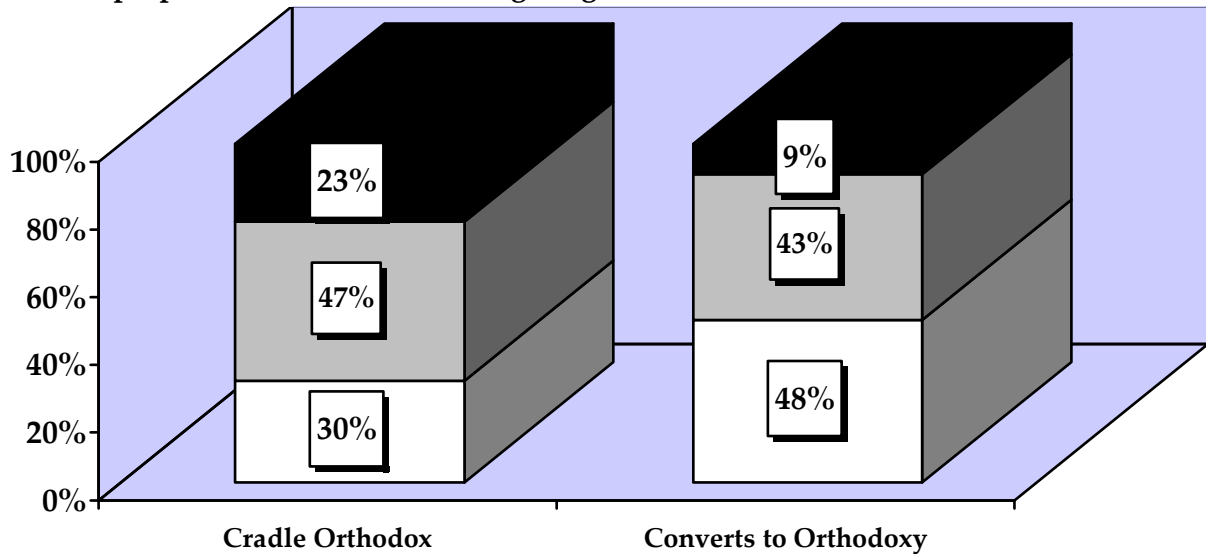
The strongest predictor of being either a proponent of a "pure (10% of income) form of tithing" or - to the contrary - an opponent of the principle of "proportionate giving" is religious upbringing of church members.

Fig. 25 shows that nearly half of the converts to Orthodoxy are "supporters of 'pure' (10% of income) form of tithing" in comparison with less than one-third (30%) among the cradle Orthodox."

Fig. 25 Attitudes towards Tithing in the Orthodox Church: Differences Between Cradle Orthodox and Converts to Orthodoxy

"What is your approach to the biblical standard of tithing (i.e. giving 10% of income to Church)?"

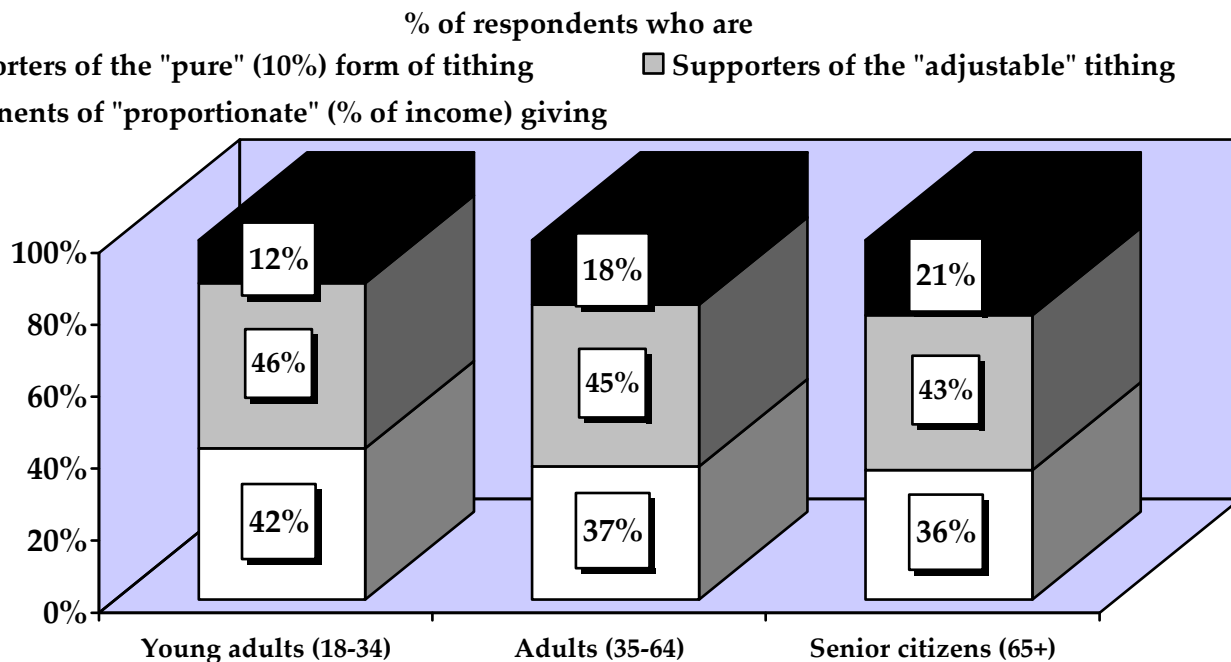
- % of respondents who are
- Supporters of the "pure" (10%) form of tithing
 - Supporters of the "adjustable" tithing
 - Opponents of "proportionate" (% of income) giving



Besides religious upbringing, age is another factor that affects personal opinion of parishioners about tithing in the Orthodox Church. Fig. 26 on the next page shows that the young adult church members (18-34) are the strongest supporters of tithing whereas greatest proportion of those who oppose proportionate giving is among senior citizens (65+).

Fig. 26 Attitudes towards Tithing in the Orthodox Church: Differences between Various Age Categories

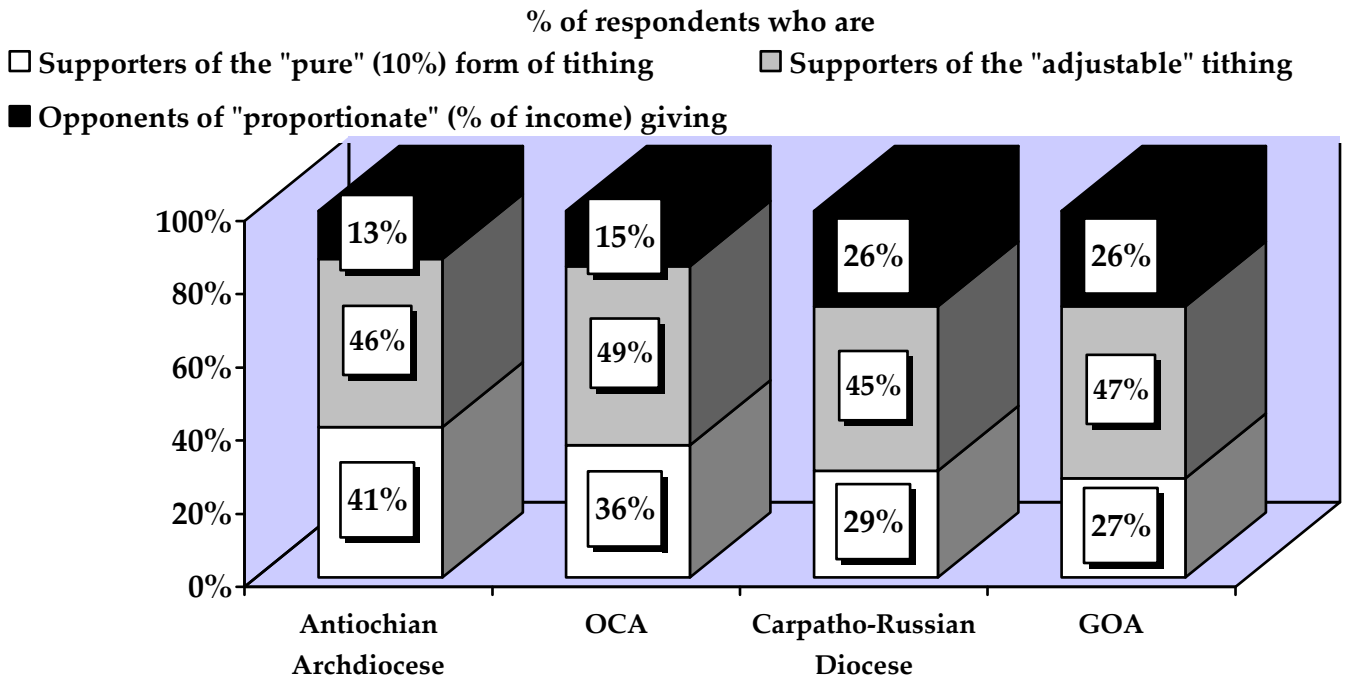
"What is your approach to the biblical standard of tithing (i.e. giving 10% of income to Church)?"



When comparing various Orthodox jurisdictions the practice of tithing has significantly more supporters among the members of Antiochian Archdiocese and Orthodox Church in America and less among parishioners in GOA and Carpatho-Russian churches. And this is true even if we control for the fact that Antiochian Archdiocese and OCA have more church members who are converts to Orthodoxy. Fig. 27 on the next page shows attitude towards practice of tithing **only among cradle Orthodox** church members in four jurisdictions.

Fig. 27 Attitudes towards Tithing in the Orthodox Church among Cradle Orthodox Church Members

"What is your approach to the biblical standard of tithing (i.e. giving 10% of income to Church)?"



How big is the difference in actual giving to the parishes between "supporters of the 'pure' (10%) form of tithing," "supporters of 'adjustable' tithing" and "opponents of the 'proportionate' giving?" The short answer to this question: **very** big. See Fig. 28a and 28b on the next page.

When measured in actual dollar amounts, the supporters of 'pure' (10%) form of tithing give on average \$3000 a year to their parishes in comparison with \$1915 in the case of supporters of 'adjustable' tithing and only \$1000 in the case of those who oppose proportionate giving. When measured as percentage of income given to a parish, the difference is even greater. The supporters of the 'adjustable' tithing give twice as much as opponents of proportionate giving (2.5% and 1.25% respectively), whereas supporters of the 'pure' (10%) form of tithing give twice as much supporters of 'adjustable' tithing (5% and 2.5%) respectively.¹³

¹³ Note, however, that even those who support - in principle - the "pure" (10% of income) form of tithing give on average only about 5% of their income.

Fig. 28a Attitudes Towards Practice of Tithing and Actual Giving

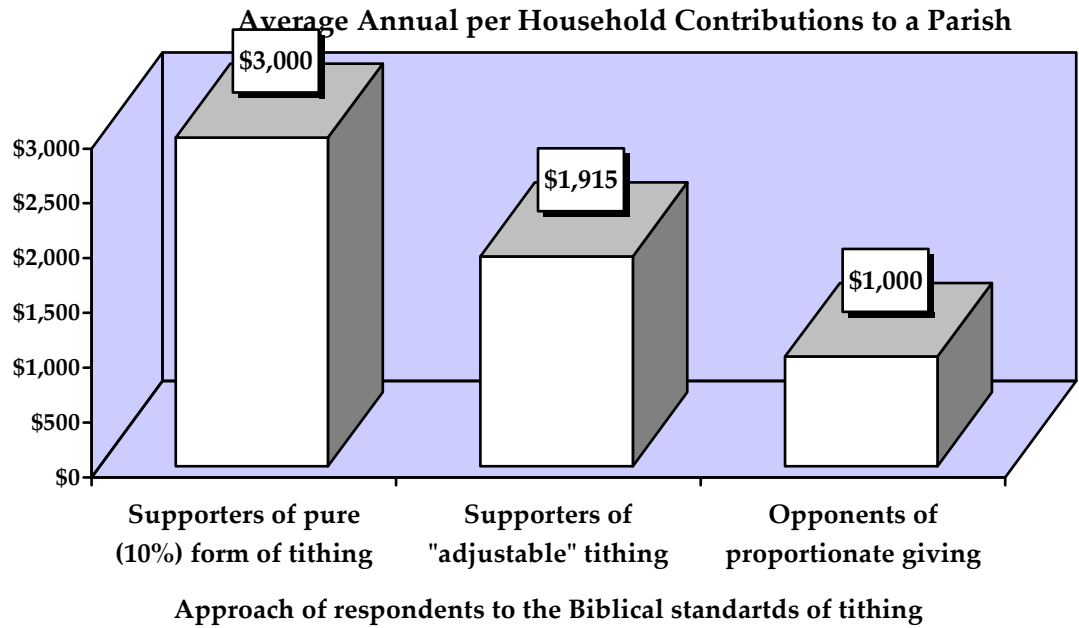
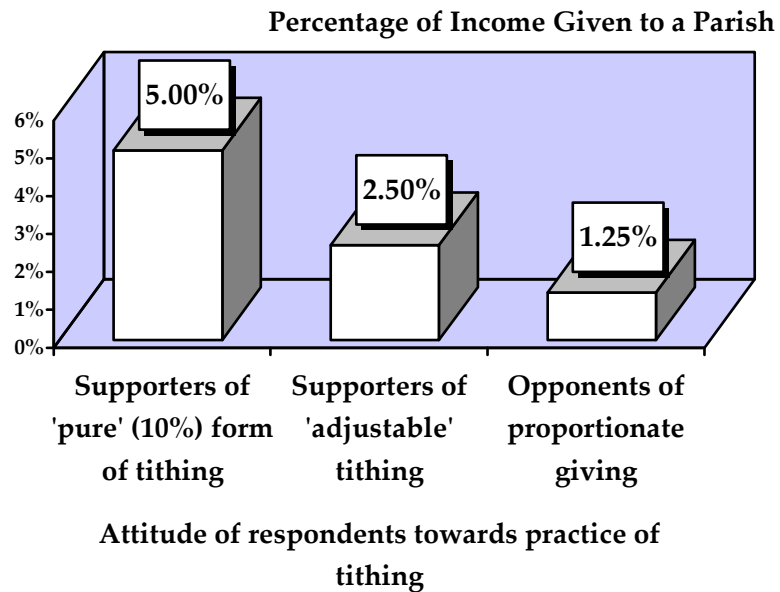


Fig. 28b Attitudes Towards Practice of Tithing and Giving as % of Income



VIII. Local Parish Context and Giving.

SOME HIGHLIGHTS:

- ❖ Church members who feel "very high" or "moderately high" enthusiasm about their parishes contribute on average annually to their churches \$2,500 and \$2,200 respectively. Differently, parishioners with "moderately low" or "very low" enthusiasm about their parishes give only \$1,500 and \$1,000 respectively in annual per-household contributions;
- ❖ The size of a parish has NO significant effect on average per-household giving to the church;
- ❖ Stewardship approach (i.e. giving time, talent and treasure to the Church in recognition that all we have in life is a gift from God) is promoted in 72% of the respondents' parishes, but it had actual positive impact on giving only in less than half cases (34%);
- ❖ Among four jurisdictions, GOA has the greatest proportion of parishes where stewardship is promoted and where it resulted in actual increase in members giving to the church. Differently, the Carpatho-Russian Diocese is the least successful jurisdiction in applying stewardship approach to church life;
- ❖ The US Orthodox parishes use two *different approaches* when they motivate parishioners to give to the Church: either "to give for spiritual reasons" or "to give to address parish's needs." These two approaches are nearly equally common in US Orthodox church life: 53% of respondents said that "When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish," while 47% of study participants reported "When my parish talks about donating money, it talks mostly about vision for the parish's mission, future and opportunities for spiritual growth";
- ❖ The parishes that encourage members to be more generous because it will enhance church's mission and create more opportunities for spiritual growth receive MUCH HIGHER contributions from parishioners than the parishes asking members to give because various needs of a parish community should be addressed. The average per-household annual contribution in the parishes where talks about money are "mostly about vision for the parish's mission, future and opportunities for spiritual growth" is \$2,400. To compare, the per household average annual contribution in the parishes where talks about money are "mostly about people's responsibility to address the needs of the parish" is only \$1,650;
- ❖ About half of all respondents (48%) described their parishes as having "strong ethnic heritage and culture that we are trying to preserve."¹⁴ At the same time, there is a very big difference among

¹⁴ This figure (48% of study participants describing their parishes as having "strong ethnic culture and heritage") is very consistent with the results of 2010 national study "Usage of English Language, Ethnic Identity and Ethnic Culture in American Orthodox Christian Churches." In this study, 45% of US Orthodox parishes described themselves as having "strong ethnic culture and identity." The report on this study is available at:

jurisdictions in this respect. Less than 30% of members of Antiochian Archdiocese and OCA think that "Our parish has a strong ethnic heritage and culture that we are trying to preserve" in comparison with 65% of GOA parishioners who feel that this statement describes correctly their home churches;

- ❖ Two major "weak points" of many US Orthodox parishes are: a) Struggling unsuccessfully with the problem of finding volunteers for various chores in a parish; b) Being bound by the established routines and reluctant to explore new opportunities and ways of doing things;
- ❖ Three characteristics of an Orthodox parish have the *strongest positive influence on greater giving*.

These three characteristics are:

- a) being a parish that cares about and supports members in time of difficulties and needs;
 - b) being a parish with participatory and inclusive process of decision making where all members (not only parish leadership) are engaged in discussion, deliberation and actual decisions;
 - c) being a parish that is successful in engaging its members in various volunteer positions and tasks;
- ❖ Being a parish with a "strong ethnic heritage and culture" that this parish "is trying to preserve" has significant negative effect on giving. The households in the parishes with "strong ethnic heritage and culture" give on average 25% less than the households in the entire sample of parishes;
 - ❖ Four characteristics of a parish make the greatest differences in giving: i.e. the difference between giving in parishes where one of these characteristics is present versus giving in parishes where the same characteristic is absent. These four characteristics are:
 - ✓ being OR not being a parish that is caring and supportive of its members when they experience personal problems and needs (makes 70% difference in giving);
 - ✓ being OR not being a parish with "strong ethnic heritage and culture" that this parish "is trying to preserve" (makes 65% difference in giving, but in reverse order: i.e. with greater giving in parishes that DO NOT have "strong ethnic heritage and culture");
 - ✓ being OR not being a parish where opportunities to serve in leadership positions are equally available to all members (makes 64% difference in giving);
 - ✓ being OR not being a parish with participatory and inclusive process of decision-making where all members (not only parish leadership) are engaged in discussion, deliberation and actual decisions (makes 45% difference in giving).

This and the following chapters will focus on the parish communities where our respondents attend and participate. Both chapters are most quintessential for this study report. That is for two reasons. First, local parishes are venues where most of the giving to Church occurs. Indeed, in Chapter Four we noted that by far greatest portion of parishioners' total annual giving goes exclusively to their home parishes. But even when people donate to Church causes outside of their parishes, the actual collection happens often in and through the local parish communities. Second, for the majority of "people in the pews," personal experiences of church life are mainly limited to their local parishes. Accordingly, most of the factors that affect positively or negatively giving and generosity of our faithful are related to what happens and "how things are done" in their home churches.

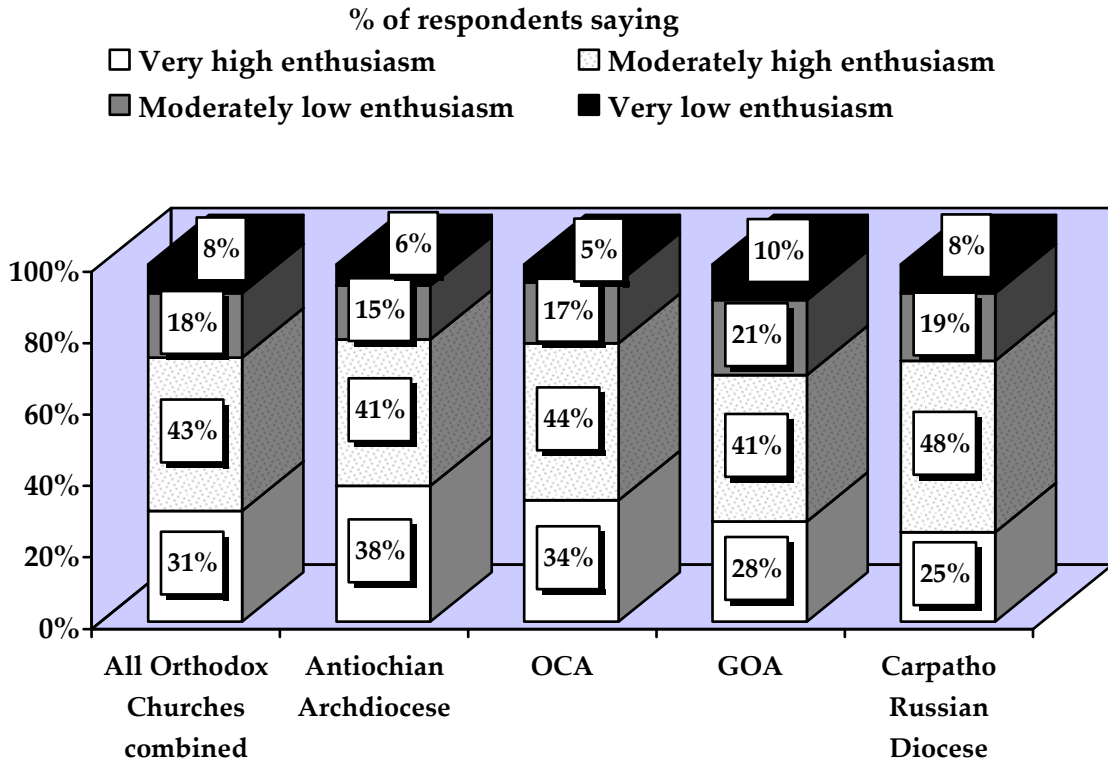
In short, when exploring "Orthodox generosity" and church giving, the main "action" is inevitably at the parish level. This is not to say that our faithful do not care about the Church at large. Most of them have strong sense of "being Orthodox Christian" (versus being Protestant, Roman Catholic or something else) and they are influenced by the national Church leadership, programs and policies. But it is the local parish where the Church has most of opportunities and "tools" to influence giving and generosity.

Therefore, in this and the next chapter we will look at a number of parish-level factors and characteristics that have influence on members' contributions to the Church. More importantly, many of these characteristics (variety and quality of programs, style of worship services and preaching, process of decision making, stewardship programs, financial practices) can be relatively easily adjusted unlike individual demographic and socioeconomic traits or personal beliefs of our church members - the subjects that have been discussed so far. Further, in American reality, local Orthodox parishes de facto have quite a high degree of autonomy. Accordingly, it is mostly up to local parish leadership (both lay and pastoral) to decide about and implement any new policies and programs that affect church giving.

The first most basic question is: to what extent parishioners' overall satisfaction with their parishes affects their giving? The survey asked: "In general, how much enthusiasm do you feel about the life and programs of your parish?" The respondents had four options to respond: "Very high enthusiasm," "Moderately high enthusiasm," "Moderately low enthusiasm," "Very low enthusiasm." See Fig. 29.

Fig. 29 Satisfaction of the Respondents with their Parishes

"In general, how much enthusiasm do you feel about the life and programs of your parish?"

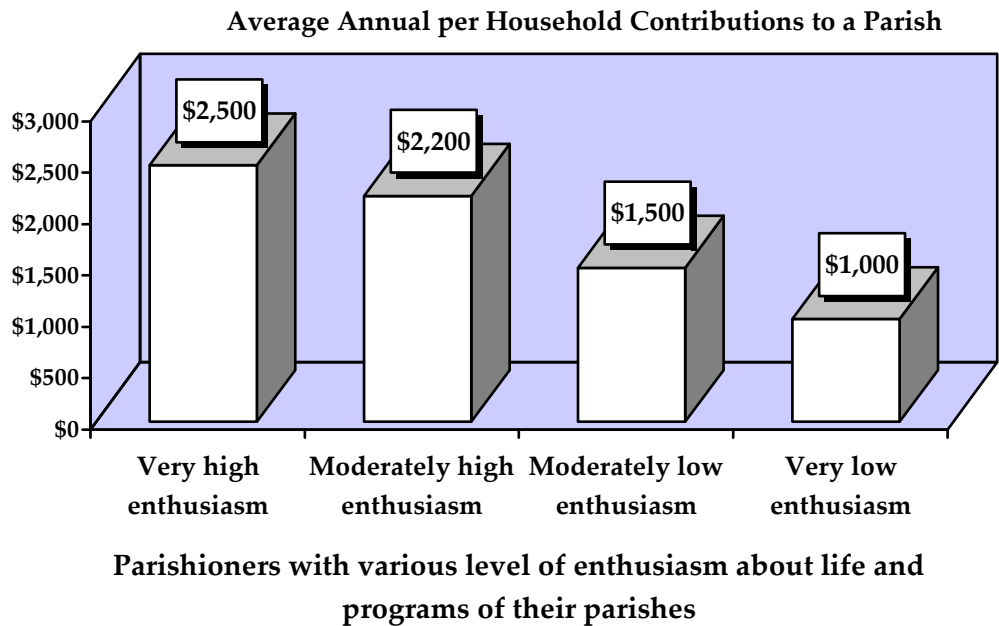


Overall, for all US Orthodox churches combined, nearly three quarters (74%) of respondents are basically happy with their parishes and feel either "Very high enthusiasm" (31%) or "Moderately high enthusiasm" (43%) about the lives of their home churches. Further, there were only slight variations in this regard among parishioners from the four jurisdictions).

Does the level of satisfaction with a parish make a difference in church giving? It sure does and quite a big difference. See Fig. 30. On average, those church members who feel "very high" or "moderately high" enthusiasm about their parishes contribute annually to their churches \$2,500 or \$2,200 respectively. Differently, the parishioners with "moderately low" or "very low" enthusiasm about their parishes give only \$1,500 and \$1,000 respectively in annual contributions.

Fig. 30 Satisfaction of Parishioners with Their Parishes and Giving

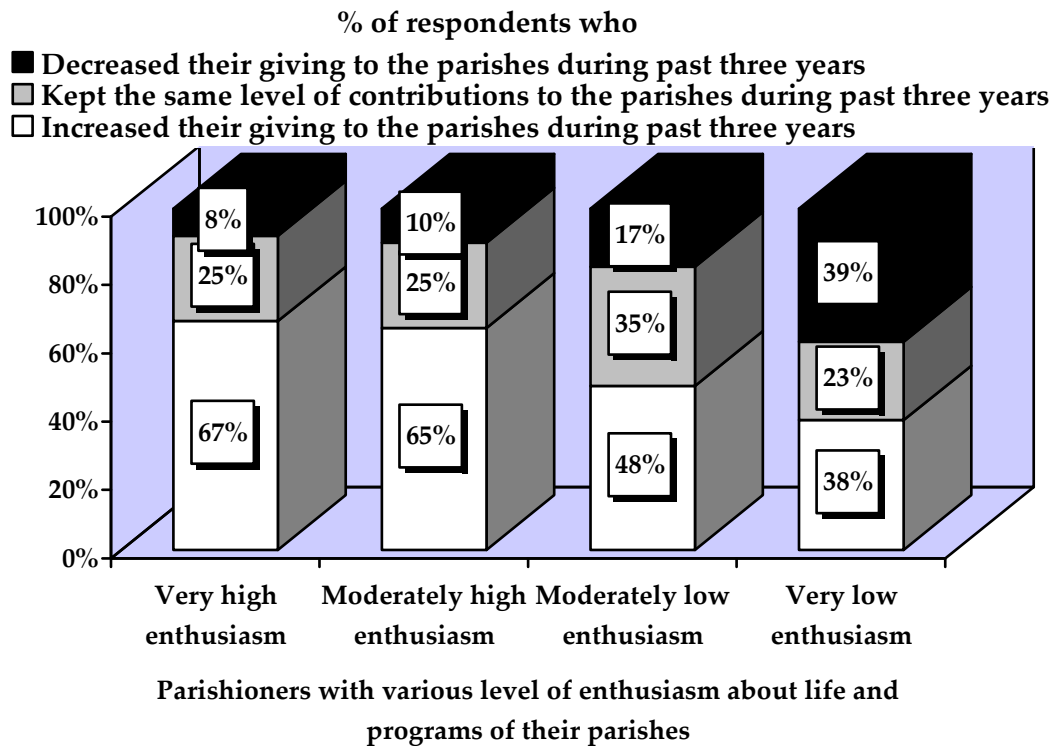
"In general, how much enthusiasm do you feel about the life and programs of your parish?"



General satisfaction with a parish has a tremendous impact not only on the current amount of contributions, but also on the change (increase or decrease) in giving over a period of time. We asked study participants if they increased or decreased the amount of money given to their parishes during the past three years. 60% of them said that they increased donations to their parishes (including 21% who "increased giving significantly"), 27% reported that their giving stayed the same, while 13% said that their church giving decreased during past three years.

Fig. 31 shows that parishioners who feel "very high" and "moderately high" level of enthusiasm about their parishes were much more likely to increase their contributions to the parishes, while those with "moderately low" or "very low" enthusiasm about their parishes were more inclined either keep their church giving on the same level or diminish it.

Fig. 31 Satisfaction with the Parishes and Changes in Giving over Period of Time



Does the size of a parish affect people's generosity? In other words, do church members in smaller parishes give more than those attending in large churches? Or vice versa? The analysis of survey data revealed that the size of a parish DOES NOT matter for per-household giving to the church.

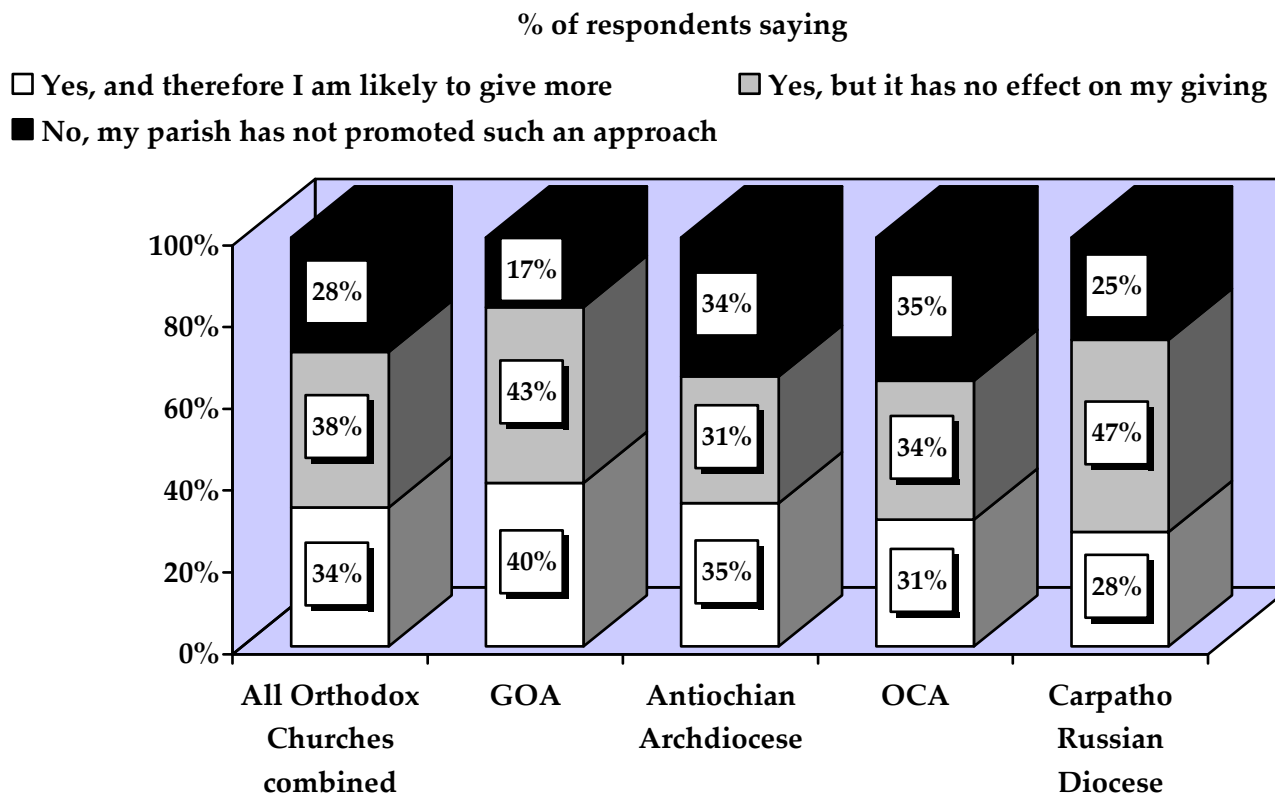
The promotion of stewardship approach - the giving of time, talent and treasure to the Church in recognition that all we have in life is a gift from God - becomes more and more common in US Orthodox Churches. Unlike fundraising, stewardship is not about merely addressing financial needs of a parish. It is about who we are, about our way of living, and about attitude towards the proper use of money and possessions.

How widespread is a stewardship approach in the parishes of our respondents? The survey asked "Has your parish actively promoted a "stewardship approach" to church life which teaches about equal importance of giving time, talent and money to the church?"

The respondents can reply: "Yes, and therefore I am likely to give more," "Yes, but it has no effect on my giving," "No, my parish has not promoted such an approach," "I don't know/Not sure what is this question about." For the purpose of analysis we combined last two options of responses into one category "No, my parish has not promoted such an approach" assuming that if a respondent "doesn't know" or "not sure what is the question about," it effectively means that nothing or very little was done in his/her parish to promote stewardship. See Fig. 32.

Fig. 32 Stewardship in US Orthodox Parishes and Its Impact on Giving

"Has your parish actively promoted a "stewardship approach" to church life which teaches about equal importance of giving time, talent and money to the church?"



Three main observations can be made from the Fig. 32. First, in the entire sample of respondents - representing all US Orthodox Churches – a stewardship approach was reportedly promoted in 72% of parishes, but it had actual impact on increase in giving only in less than half cases (34%). Second, among the four jurisdictions, GOA has greatest proportion of parishes where stewardship was promoted (83%) and where it resulted in actual increase in members giving to the church (40%).

Third, among four jurisdictions, Carpatho-Russian Diocese is - so far – the least successful in applying a stewardship approach. That is, despite the fact that 75% of respondents from Carpatho-Russian churches said that their parishes promoted stewardship approach, only in 28% of cases it resulted in actual increase in the church giving.

In the previous chapter we looked at how personal beliefs of parishioners affect their giving. One of conclusions was that church members who give to the Church because of a conscious theological understanding of giving, religious convictions and internal "need to give to the Church" are much more generous givers than their fellow parishioners who contribute financially simply because they thought that "the needs of their parishes should be addressed and church bills paid."

The same two "alternative" approaches to "why give" can also be used on a parish level when encouraging parishioners to be more generous. Hence, which of the two approaches is more common in US Orthodox parishes: encouraging members to be more generous because it will enhance church's mission and create more opportunities for spiritual growth OR asking members to contribute more because various needs of a parish community should be addressed?

The survey asked: "Which of these statements comes closer to your view:

- ✓ When my parish talks about donating money, it talks mostly about vision for the parish's mission, future and opportunities for spiritual growth;
- ✓ When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish."

Fig. 33 on the next page shows that both approaches - either "to give for spiritual reasons" or "to give to address parish's needs" - are nearly equally common in US Orthodox parishes. 53% of respondents said that "When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish," while 47% of study participants reported "When my parish talks about donating money, it talks mostly about vision for the parish's mission, future and opportunities for spiritual growth;

We should note that encouraging giving by referring to the church's mission and spiritual goals is somewhat more widespread in OCA and Antiochian parishes, whereas GOA and Carpatho-Russian churches place slightly stronger emphasis on motivating giving by referring to the needs of their parishes.

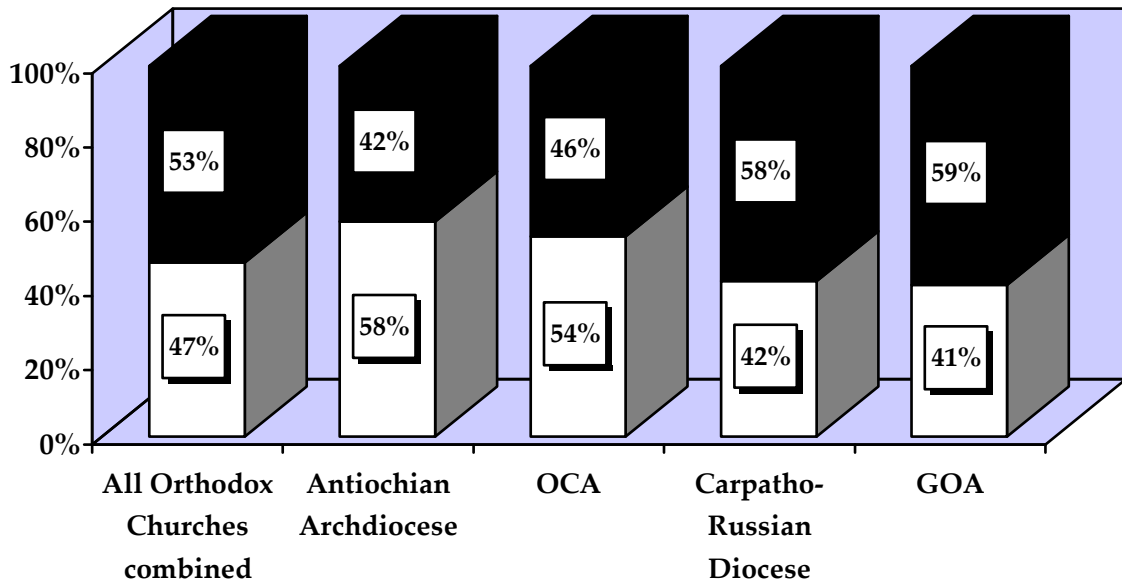
Fig. 33 Approach to Major Reason for Giving in US Orthodox Parishes

"Which of these statements comes closer to your view:

- ✓ When my parish talks about donating money, it talks mostly about vision for the parish's mission, future and opportunities for spiritual growth;
- ✓ When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish."

% of respondents reporting that in their parishes:

- When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish
- When my parish talks about donating money it talks MOSTLY about vision for the parish's mission, future and opportunities for spiritual growth



The most important question in the context of this study is: which of two approaches - motivating parishioners "to give for spiritual reasons" or "to give to address parish's needs" - has greater success and results in higher giving?

Fig. 34a shows that the parishes that encourage members to be more generous because it will enhance church's mission and create more opportunities for spiritual growth receive MUCH HIGHER contributions from parishioners than the parishes that ask members to give because various needs of a parish community should be addressed. Indeed, the per-household average annual contribution in the parishes where talks about money are "mostly about vision for the parish's mission, future and opportunities for spiritual growth" is \$2,400. To compare, the per-household average annual contribution in the parishes where talks about money are "mostly about people's responsibility to address the needs of the parish" is only \$1,650.

Fig. 34a Major Motives Used by the Parishes to Encourage Donations versus Actual Giving

"Which of these statements comes closer to your view:

- ✓ When my parish talks about donating money, it talks mostly about vision for the parish's mission, future and opportunities for spiritual growth;
- ✓ When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish."

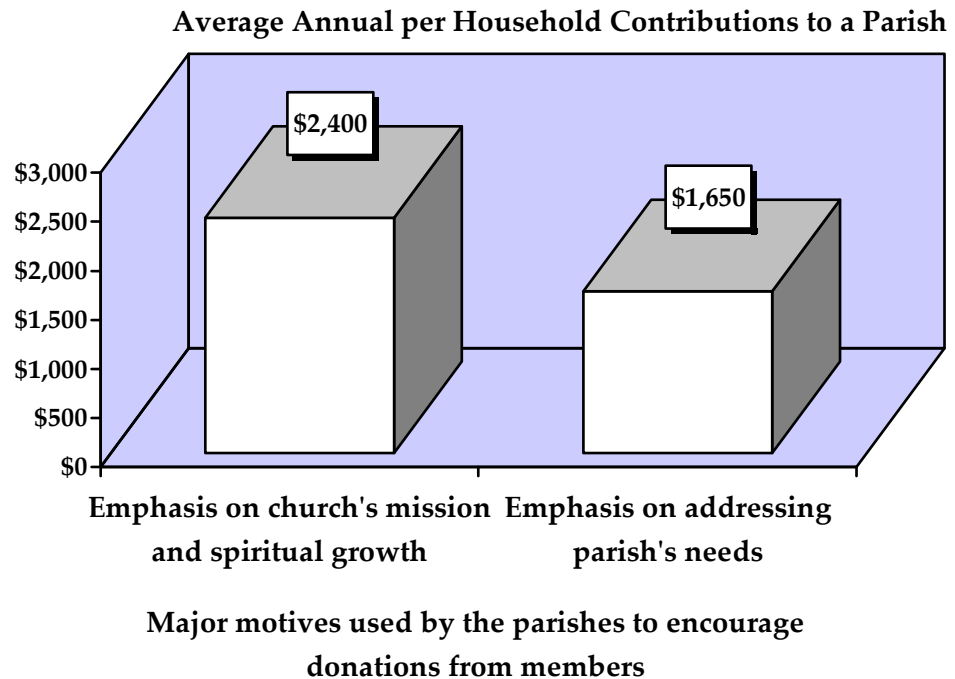
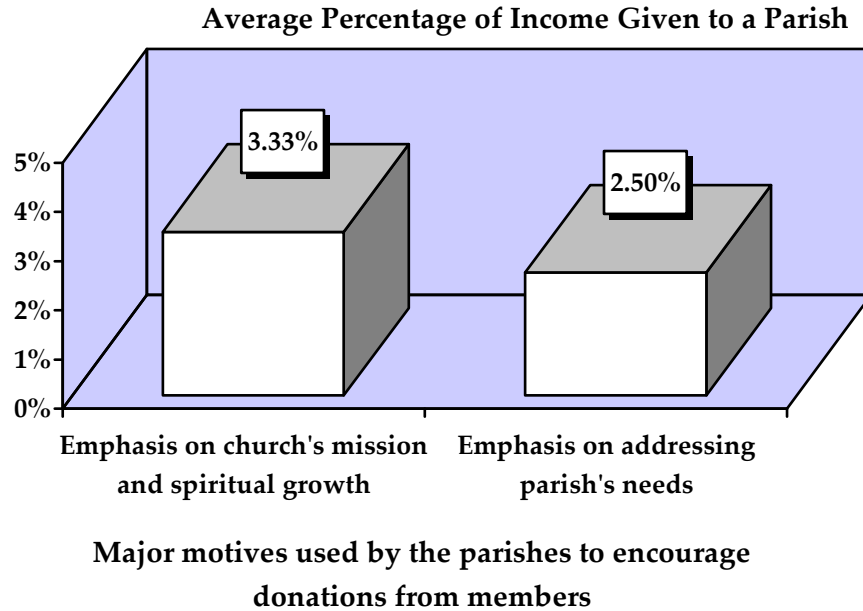


Fig. 34b confirms this finding when contributions to a parish are examined as a percentage of a household's income. It shows clearly: the members of the parishes that teach to be more generous because it will enhance church's mission and create more opportunities for spiritual growth donate to their churches significantly higher percentage of a household's income (3.33% of a household's income) than parishioners in the churches that ask to contribute because various needs of a parish community should be addressed (2.5%).

Fig. 34b Major Motives to Give to the Church versus Actual Giving

"Which of these statements comes closer to your views?"

- ✓ When my parish talks about donating money, it talks mostly about vision for the parish's mission, future and opportunities for spiritual growth;
- ✓ When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish."



Orthodox parishes in the United States organize their religious and social lives in very different ways. Some parishes limit themselves to worship and providing sacraments, while the others develop a wide range of social and educational activities. Some parishes welcome innovations and changes, while others emphasize their adherence to established traditions and rules. Some cherish their ethnic identity and make conscious effort to preserve their ethnic heritage, while the others strive to be "All-American" parishes. Some parishes consider outreach into the local communities among top priorities, while the others are more "insular" and reluctant to accept new members and converts to Orthodoxy from non-Orthodox Churches. The ways how social relations are built and decisions about the life of a parish are made also vary greatly from parish to parish.

Further, the factor of "congregationalism," the significant autonomy of the local parish community, has always been present in American Orthodox Churches to a much greater extent than in the "Old World." This distinct feature of American Orthodoxy has its roots in the ways how many parishes have been and continue to be founded. Generally, most parishes in the US were not and are not created "from the top" by the institutional Church. Rather it is typically a group of lay people who organize a parish community, then approach a

jurisdiction for reception (of course, the jurisdiction may be assisting the lay people with this process). In many parts of the US, the “congregationalism” of the American Orthodox parishes is further augmented by significant geographic distances and by the scant communications between them and their diocesan centers. In brief, in US, the individual parishes have relative flexibility and freedom in making decisions about patterns of their social and religious lives and about either embracing certain rules and traditions or avoiding them.

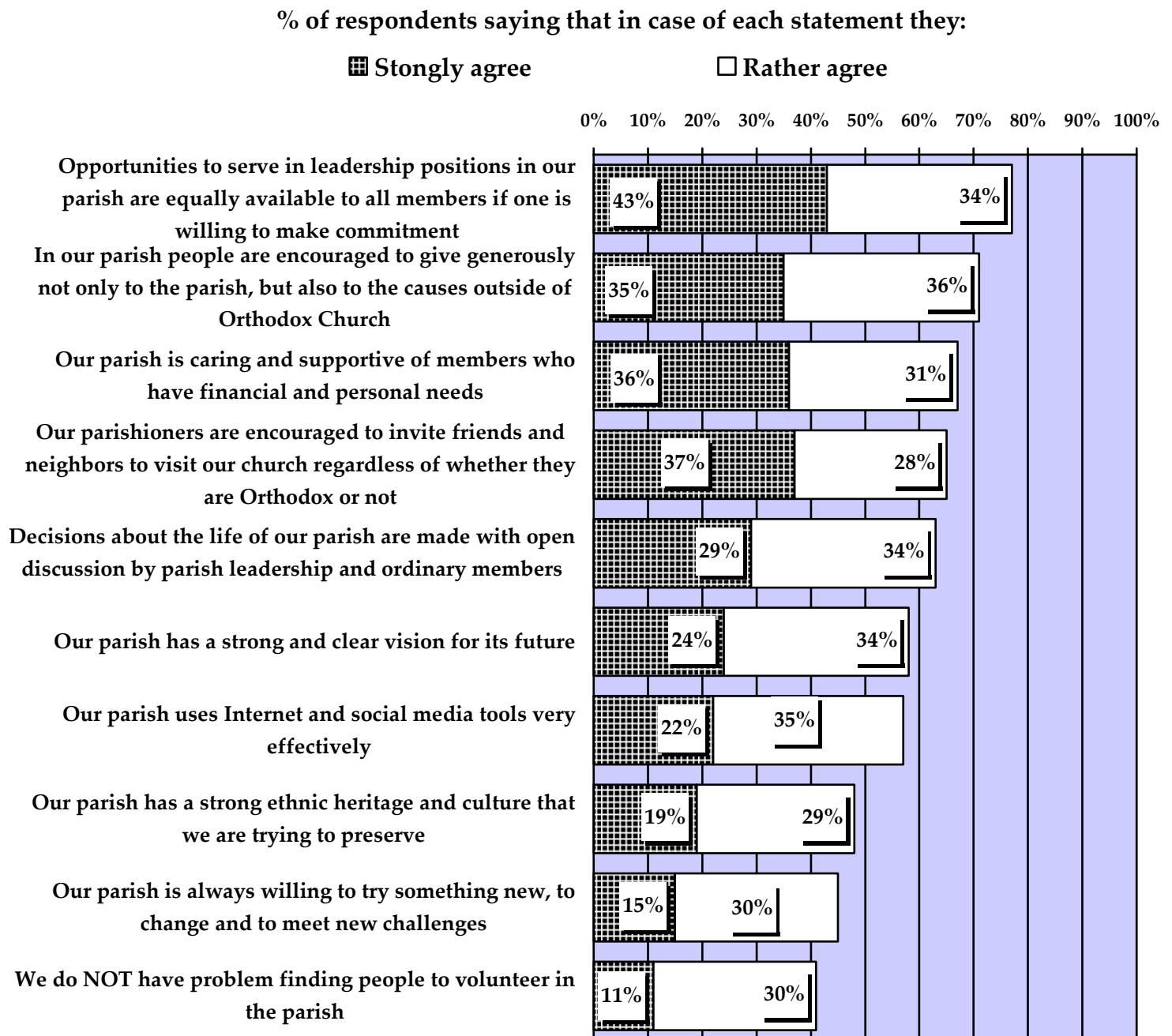
These numerous variations in local parish life have a significant influence on laity’s perception of the Church at large and their satisfaction with their home parish communities. Because of this, our study examined two related questions:

- ❖ How do parishioners view and describe their parishes?
- ❖ How do different nuances in the lives of the local parishes affect generosity and giving of their members?

The survey asked “Please, indicate to what extent you AGREE or DISAGREE with the following statements about your parish?” The respondents were given ten statements describing various nuances and characteristics of parish life. With regard to each statement, the respondents could say that they: "strongly agree," "rather agree," "neutral / not sure," "rather disagree," "strongly disagree."

Fig. 35a provides us with a good picture of how parishioners perceive their home churches. It shows the percentage of the study participants who either "strongly agree" or "rather agree" with each statement

Fig. 35a “Please, indicate to what extent you **AGREE** or **DISAGREE** with the following statements about your parish?”



Three major observations can be made based on Fig. 35a. First, one can see that overall the study participants describe their parishes in a rather positive manner. And this is especially true about three aspects of a local parish life, namely:

- ❖ providing everyone in a parish with an equal opportunity to serve in a leadership role;
- ❖ caring about fellow-parishioners who have personal problems and needs;
- ❖ encouraging members to be generous in general - not simply in giving to their home churches.

Indeed, more than two-thirds of the respondents said that they either "strongly agree" or "rather agree" with the statements "Opportunities to serve in leadership positions in our parish are equally available to all members if one is willing to make the commitment," "In our parish people are encouraged to give generously not only to the parish, but also to the causes outside of Orthodox Church" and "Our parish is caring and supportive of members who have financial and personal needs."

Second, Fig. 35a gives insight into the issue that continues to be debated among American Orthodox clergy and laity – the question to what extent American Orthodoxy remains an “ethnically based” religious community. Our survey indicates that nearly half of the respondents (48%) described their parishes as having “strong ethnic heritage that we are trying to preserve.”¹⁵

Third, Fig. 35a also shows two major weaknesses of the home parishes of the study participants. Indeed, two statements were identified by *less than half* of parishioners as truly describing their parishes. These statements are: “We do not have a problem finding people to volunteer in the parish,” and “Our parish is always willing to try something new, to change and to meet new challenges.” In other words:

- ❖ Many parishes struggle with the problem of finding volunteers for various chores in a parish,
- ❖ Many parishes seem to be bound by the established routines of their lives and are reluctant to explore new opportunities and ways of doing things.

It should also be noted that these three observations are very consistent with what was found in the previous studies of Orthodox Church life in the United States, especially, in the "Orthodox Church Today" study.¹⁶

Are there any *significant* differences between parishioners from the Antiochian Archdiocese, Carpatho-Russian Diocese, GOA and OCA in how they view and describe their parishes? The answer to this question is "yes" and the most pronounced differences between these four jurisdictions relate to five aspects of the local parish life.

¹⁵ This figure (48% of study participants describing their parishes as having "strong ethnic culture and heritage") is very consistent with the results of 2010 national study "Usage of English Language, Ethnic Identity and Ethnic Culture in American Orthodox Christian Churches." In this study, 45% of US Orthodox parishes described themselves as having "strong ethnic culture and identity." The report on this study is available at: <http://assemblyofbishops.org/assets/files/docs/research/3.%20Usage%20Of%20English%20Language%20Ethnic%20Identity.pdf>

¹⁶ See pp. 29-30 in 2008 study "Orthodox Church Today." Published by the Patriarch Athenagoras Orthodox Institute (Berkeley, CA). The study report is available at: <http://www.hartfordinstitute.org/research/OrthChurchFullReport.pdf>

First, when it comes to having *clear vision for the parish's future* (statement "Our parish has a strong and clear vision for its future"), many more parishioners from Antiochian churches than the members of other jurisdictions feel that this statement describes correctly their home parishes. On the opposite end are parishioners in Carpatho-Russian Diocese. Compared to other jurisdictions significantly smaller number of them believe that their churches "have strong and clear vision for the future."

Second, when it comes to *inviting and bringing to the church "outsiders"* (friends and neighbors, Orthodox and non Orthodox), the Antiochian and OCA parishes appear to be significantly more "open" and welcoming to everyone, whereas GOA churches tend to be more "insular." Indeed, significantly more parishioners from Antiochian Archdiocese and OCA agreed with the statement that "Our parishioners are encouraged to invite friends and neighbors to visit our church regardless of whether they are Orthodox or not." On the contrary, compared to the whole sample of respondents, GOA members were significantly less likely to agree with this statement.

Third, when it comes to the issue of *volunteering in a parish* (statement "We do not have a problem finding people to volunteer in the parish"), the Antiochian Archdiocese is well ahead of other jurisdictions by the number of parishioners who feel that this statement describes properly their churches.

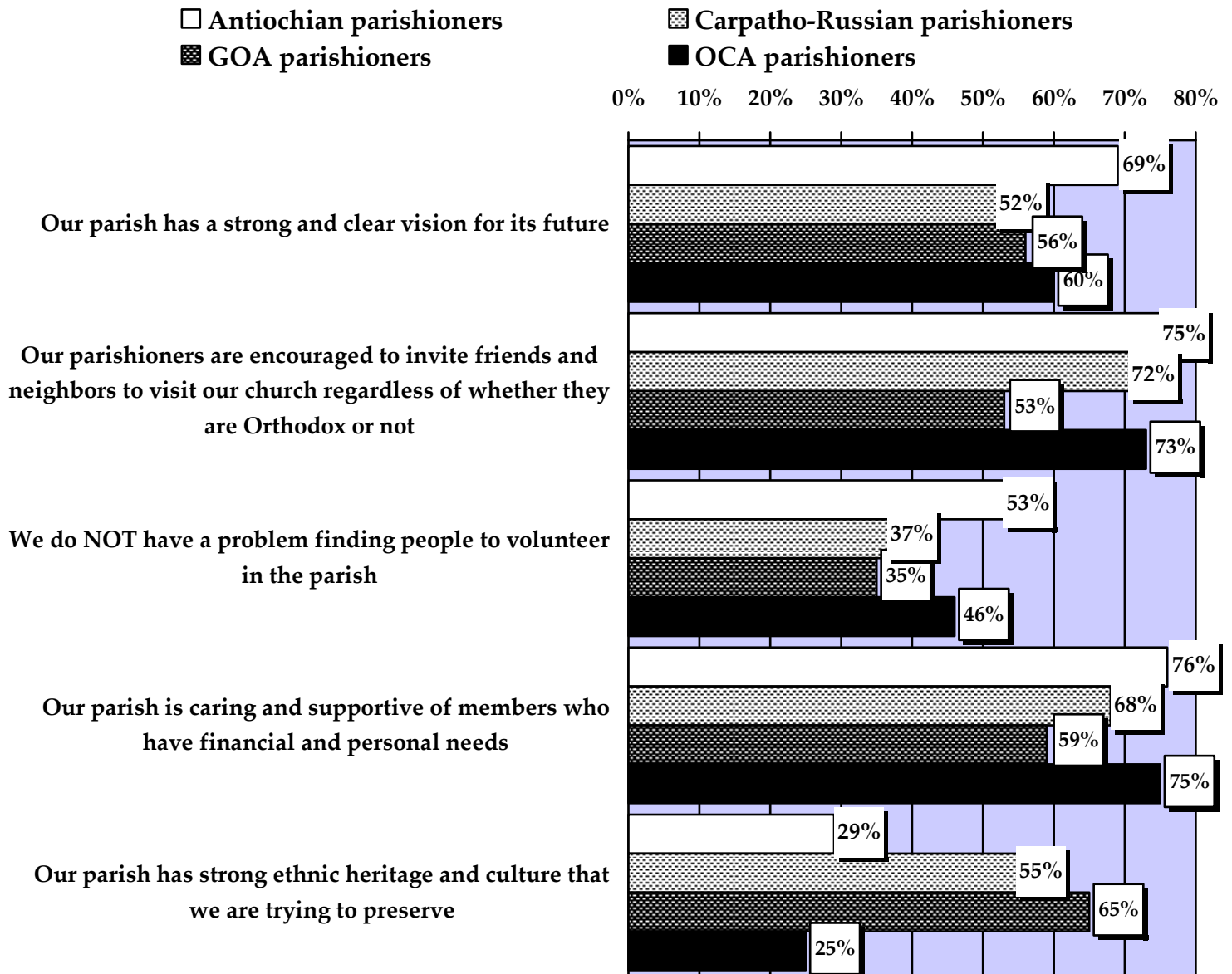
Fourth, when it comes to *caring about fellow parishioners who have problems and needs* (statement "Our parish is caring and supportive of members who have financial and personal needs"), the members of Antiochian Archdiocese and OCA are most whereas GOA parishioners are least likely to agree with the statement "Our parish is caring and supportive of members who have financial and personal needs."

Finally and predictably, the greatest differences among four jurisdictions is in how their members judge the *strength of the ethnic culture* of their parishes. Less than 30% of the members from Antiochian Archdiocese and OCA think that "Our parish has a strong ethnic heritage and culture that we are trying to preserve" in comparison with strong majority of GOA parishioners (65%) who feel that this statement describes correctly their home churches.

Fig. 35b demonstrates these five conclusions.

Fig. 35b Five Areas of Parish Life with Most Significant Differences between Antiochian, Carpatho-Russian, GOA and OCA Churches.

% of respondents saying that they agree ("strongly" or "rather") with following statements about their parishes



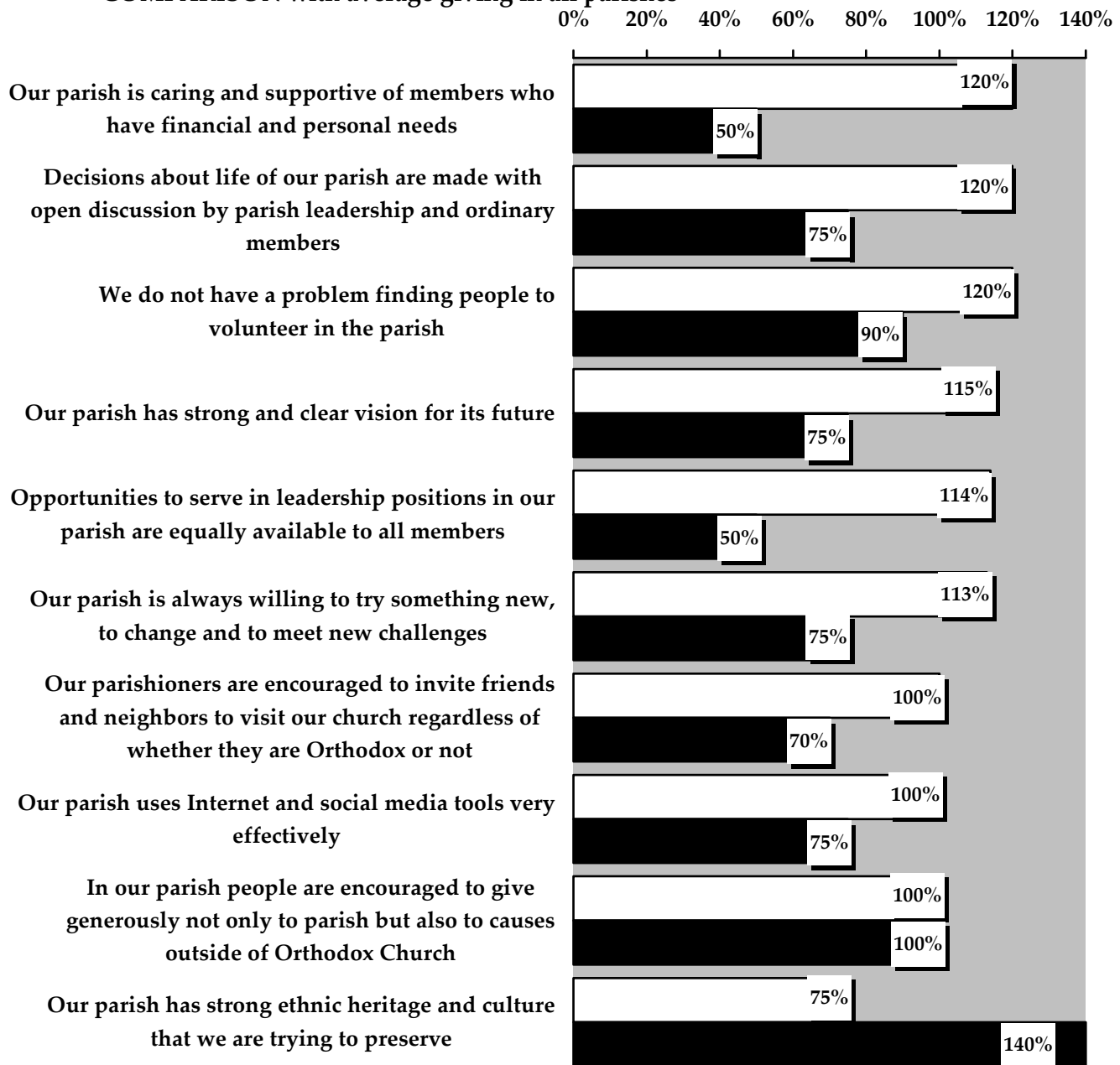
Out of the ten discussed characteristics of local parish life which ones are most strongly related to and affect the giving of parishioners? In other words, how much difference in per-household contributions exists between churches where parishioners agreed with this or that statement about their parishes versus the churches where parishioners disagreed with the same statements? To answer this question we constructed an "Index of Giving." "Index of Giving" shows (in %) average per-household contributions in the parishes where members either "agreed" or "disagreed" with each statement IN COMPARISON with the average per-household contributions in the entire sample of parishes (i.e. average per-household contributions in the entire sample of parishes are taken as "100% basis").

The items in Fig. 36 - ten characteristics of local parish life - are ranked in the order of their *positive impact* on giving if the members agree that this or that statement describes correctly their parishes.

Fig. 36 Index of Giving in the Parishes Where Members Either "Agree" or "Disagree" with Following Statements about Their Parishes

The index compares (in %) giving in the parishes where members either "agree" or "disagree" on the statements about their parishes with the average giving in all parishes

- Giving in parishes where members **AGREE** with the statements about their parishes IN COMPARISON with average giving in all parishes
- Giving in parishes where members **DISAGREE** with the statements about their parishes IN COMPARISON with average giving in all parishes



Four major conclusions can be drawn from Fig. 36. First, Fig. 36 shows three aspects in local parish life that have the *strongest positive influence on greater giving*. These three aspects are:

- ✓ being a parish that cares about and supports members in time of difficulties and needs;
- ✓ being a parish with participatory and inclusive process of decision making where all members (not only parish leadership) are engaged in discussion, deliberation and actual decisions;
- ✓ being a parish that is successful in engaging its members in various volunteer positions and tasks.

Indeed, Fig. 36 indicates that in the parishes where members agreed with the statements "Our parish is caring and supportive of members who have financial and personal needs," "Decisions about the life of our parish are made with open discussion by parish leadership and ordinary members" and "We do not have a problem finding people to volunteer in the parish" the average per-household contributions are 20% higher than the average per-household contributions in the entire sample of parishes.

Second, being a parish with "strong ethnic heritage and culture" that this parish "is trying to preserve" has significant negative effect on giving. Fig. 36 shows that the members in the parishes with "strong ethnic heritage and culture" give on average 25% less than the households in the entire sample of parishes.

Third, while the presence of certain characteristics in a local parish's life can have a significant positive effect on giving to a parish, the absence of the same characteristics may result in diminished contributions from parishioners. The black bars in Fig. 36 show the index of giving in the parishes where members disagreed with this or that statement about their parishes. Two aspects in local parish life are most strongly associated with the smaller giving by parishioners:

- ✓ being a parish that is NOT caring and supportive of its members when they experience personal problems and needs;
- ✓ being a parish where leadership is "monopolized" by a relatively small group of parishioners, whereas most of members do not have equal opportunity to serve in the leadership positions.

Fig. 36 shows that in the parishes where members disagreed with the statements "Our parish is caring and supportive of members who have financial and personal needs," and "Opportunities to serve in leadership positions in our parish are equally available to all members if one is willing to make commitment" the average per-household contributions are 50% lower than the average per-household contributions in the entire sample of parishes.

Fourth and finally, so far we looked separately at the characteristics of parishes that have either most positive or most negative effects on giving. Another way to explore influence of the various characteristics of parishes on generosity of their members is to look at the "gaps" (i.e. differences) in the "Indexes of Giving" when the same characteristic of a parish is either present or not presents. In simple terms, to compare the difference (in percentage points) between white and black bars related to each of the ten statements.

Fig. 36 indicates that the greatest differences in giving when the same characteristic is either present or absent in a parish are associated with four aspects in a local parish life:

- ✓ being OR not being a parish that is caring and supportive of its members when they experience personal problems and needs (difference in giving is 70%);
- ✓ being OR not being a parish with "strong ethnic heritage and culture" that this parish "is trying to preserve" (difference in giving is 65%, but in reverse order: i.e. with greater giving in parishes that DO NOT have "strong ethnic heritage and culture");
- ✓ being OR not being a parish where opportunities to serve in leadership positions are equally available to all members (difference in giving is 64%);
- ✓ being OR not being a parish with a participatory and inclusive process of decision making where all members (not only parish leadership) are engaged in discussion, deliberation and actual decisions (difference in giving is 45%).

It is worth noting that out of these four aspects in a local parish life that have greatest influence on giving, three are related to how social relations among parishioners in a local church community are being built. That is, the other characteristics presented in Fig. 36 also affect giving, but it is first of all about being a community that provides members with a sense of care and support, engages everyone in decision making and offers everyone an equal opportunity to serve in a leadership position in a parish.

IX. What the Parishes Can Do to Increase Generosity of Their Members.

SOME HIGHLIGHTS:

- ❖ A majority (59%) of the respondents support the idea of pledging, about one fourth of them (23%) oppose this practice and about one fifth (18%) have no opinion on this subject. At the same time, the members of four jurisdictions are very different by degree of acceptance of the practice of pledging. GOA parishioners are by far most supportive of this practice (71% approve and only 15% disapprove)

whereas the members of Carpatho-Russian diocese are most reluctant to accept pledging (only 43% approve and 39% disapprove);

- ❖ There exists a statistically very consistent pattern: overall, church members with higher incomes are more supportive, while parishioners with lower incomes are more reluctant to accept pledging system;
- ❖ In both measures of giving (as actual dollar amount or as percentage of the household's income) the parishioners who actually pledge contribute significantly more to their parishes (\$2,400 per average household a year or 3.15% of household's income) than those church members who give more "spontaneously (\$1,500 or 2.55% of income);"
- ❖ Comparing Antiochian Archdiocese, Carpatho-Russian Diocese, GOA and OCA, one can distinguish between three models of how parishioners plan their church's contributions. The members of the Antiochian Archdiocese and OCA are more inclined to plan their church giving in advance and as *a percentage of their income*. GOA parishioners also adhere to advance-planned giving but as a *certain dollar amount* (not as percentage of income). Finally, an absolute majority of members in Carpatho-Russian Diocese give to their parishes without significant advance planning: either deciding on a monthly basis (25%) or giving whatever they can afford at any period time (35%);
- ❖ Overall, those parishioners who plan their giving on an annual basis and allocate their contributions as percent of the income give significantly more than those who plan their donations based on a certain dollar amount. Those parishioners who decide about their contributions to a parish spontaneously and give whatever they can afford for a period of time give much less than their fellow church members who plan their contributions in advance;
- ❖ The majority of study participants (54%) are comfortable with the idea of monthly automatically transfers of agreed-upon sums from their checking accounts into a parish account. Only one in three respondents (33%) said "I don't like this idea." The remaining 13% were "not sure" about this option;
- ❖ Out of various "techniques" and "tactics" that a parish can use to achieve greater giving from members, by far most efficient is approaching members in person by the clergy (either parish priest or bishop). 40% of respondents reported that *"If I were personally asked by my parish priest or bishop"* they would likely give more.

- ❖ The top three desirable changes in the life of American Orthodox parishes that would "spark" generosity and result in greater giving of church members are all related to the same issue of excessive "insularity" of the local parishes and their weak engagement into "outside community." That is, the top three causes that an Orthodox parish can employ in order to inspire parishioners to give more are: greater social outreach into local community, stronger emphasis on mission and evangelism programs, and creating joint programs and ministries with the other nearby Orthodox parishes. **Less than half of church members** are satisfied with the present situation in these three areas of their parish life and more than 20% of parishioners said that they would give more if their parishes would pay more attention to social and religious outreach into local community, mission and evangelism, and cooperation with the neighboring Orthodox parishes;
- ❖ The fourth in importance cause for which parishioners are willing to give more is "if my parish would be better at engaging our youth and young adult church members;"
- ❖ With regard to all eighteen areas in parish life that were examined in the question "Are there any desirable changes or circumstances under which you would consider donating more money to your parish?", GOA parishioners were *less satisfied with the present situation in their churches* than the members of Antiochian Archdiocese, Carpatho-Russian Diocese and OCA. Accordingly, more GOA than Antiochian, Carpatho-Russian or OCA study participants said that they "would give more" if their parishes would improve current situation in these eighteen areas of the parish life.

This chapter will continue the analysis of the influence of various parish-level characteristics on generosity and giving of parishioners. The previous chapter looked mainly at what we defined as "parish context:" that is, we analyzed a combination of various characteristics and nuances in parish life that is unique for each local church community. This chapter is different: it will examine various policies, processes and programs that a parish can implement in order to achieve greater giving of its members.

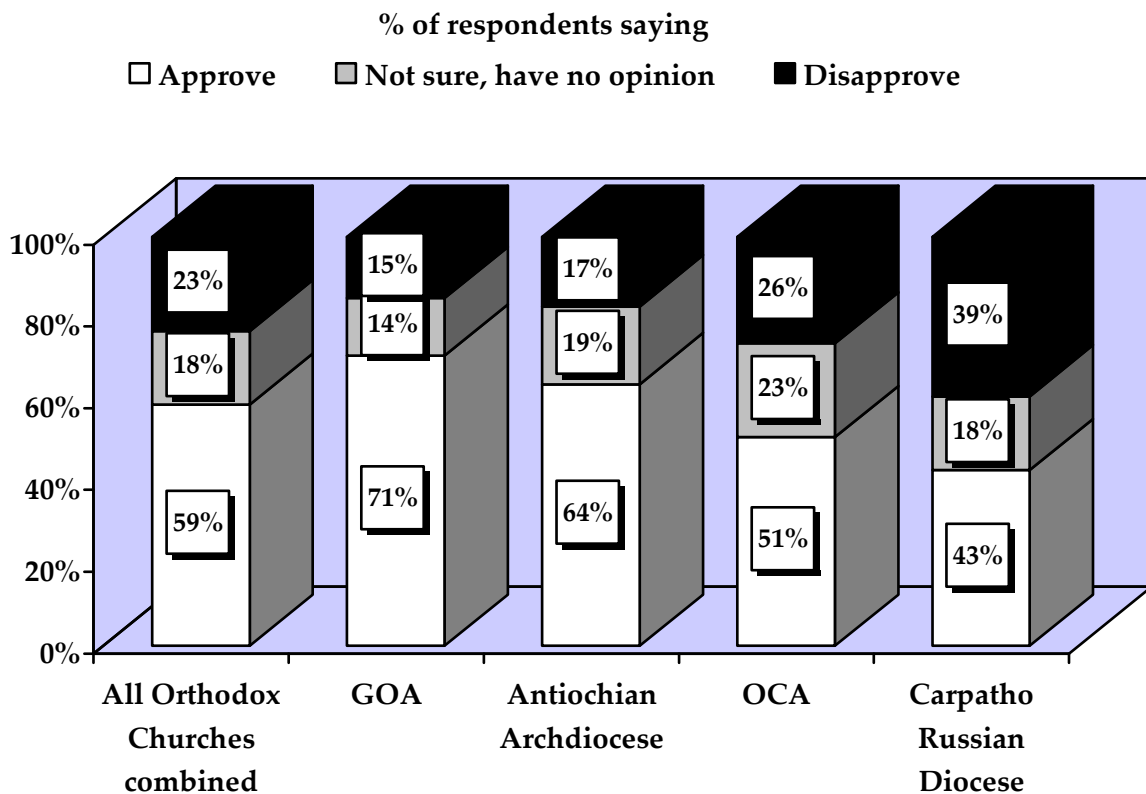
The first subject is the practice of pledging and its impact on giving. Pledging means committing in advance by a church member a certain amount of money to be given to the church. Most typically pledging is done on a yearly base by completing an annual pledge card. Pledging can be seen as one of the tactics associated with successful stewardship programs. Truth to be told, not all Orthodox parishes and church members are familiar with the practice of pledging. Of those who are, not everyone embraces and approves it. From practical experiences of work with the parishes, we know that some church member resist pledging, because they dislike the idea of giving as an "advance payment obligation" (although the same people are not afraid to take

a loan to pay for a car or commit themselves to a long-term paying of a house mortgage). Some pastors are also reluctant to adopt practice of pledging arguing that people's pledges would be actually lower than their current "spontaneous" giving. In other words, some clergy think that their parishioners would be afraid to pledge "in advance" as much as they currently give, because some unexpected changes in their life circumstances can create obstacles to meet their pledge.

How do our study participants feel about practice of pledging? Fig. 37 shows that majority (59%) of the respondents support pledging, about one fourth of them (23%) oppose this practice and about one fifth (18%) have no opinion on this subject. Fig. 37 indicates also that the members of four jurisdictions are very different by degree of acceptance of the practice of pledging. The GOA parishioners are by far the most supportive of this practice (71% approve and only 15% disapprove) whereas the members of the Carpatho-Russian diocese are the most reluctant to accept idea of pledging (only 43% approve and 39% disapprove).

Fig. 37 Attitudes Towards Pledging in US Orthodox Churches

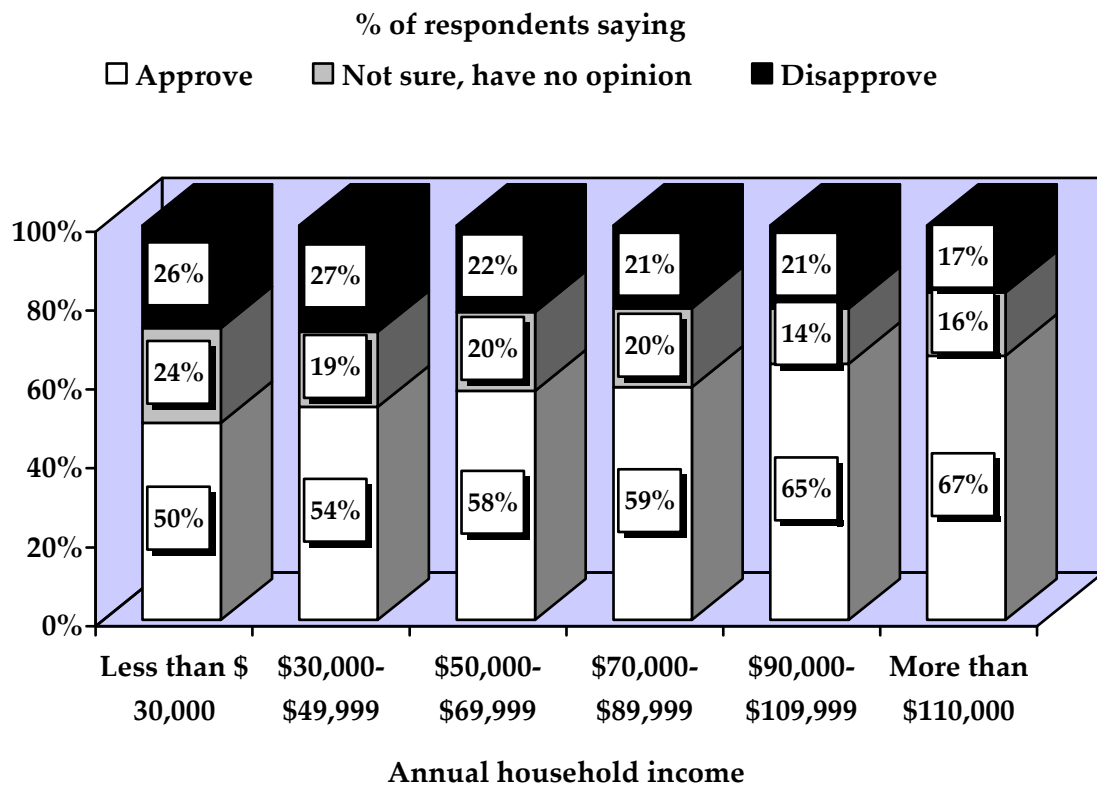
"Do you approve or disapprove of the practice of asking parishioners to fill out annual pledge cards (commitment cards) regarding church giving for the year?"



Survey data revealed that there is NO DIFFERENCE between cradle Orthodox and converts to Orthodoxy or between various age categories in terms of being either supportive or resistant of the practice of pledging. But we found an interesting and somewhat puzzling relationship between income level of a household and degree of support of the practice of pledging. Fig. 38 shows very consistent relationship: church members with higher incomes are more supportive, while parishioners with lower incomes are more reluctant to accept pledging system. A possible explanation could be that the lower income households feel greater financial insecurity and, therefore, are afraid to commit any specified in advance amount of money to the church.

Fig. 38 Attitudes Towards Pledging Among Parishioners with Various Household Income Levels

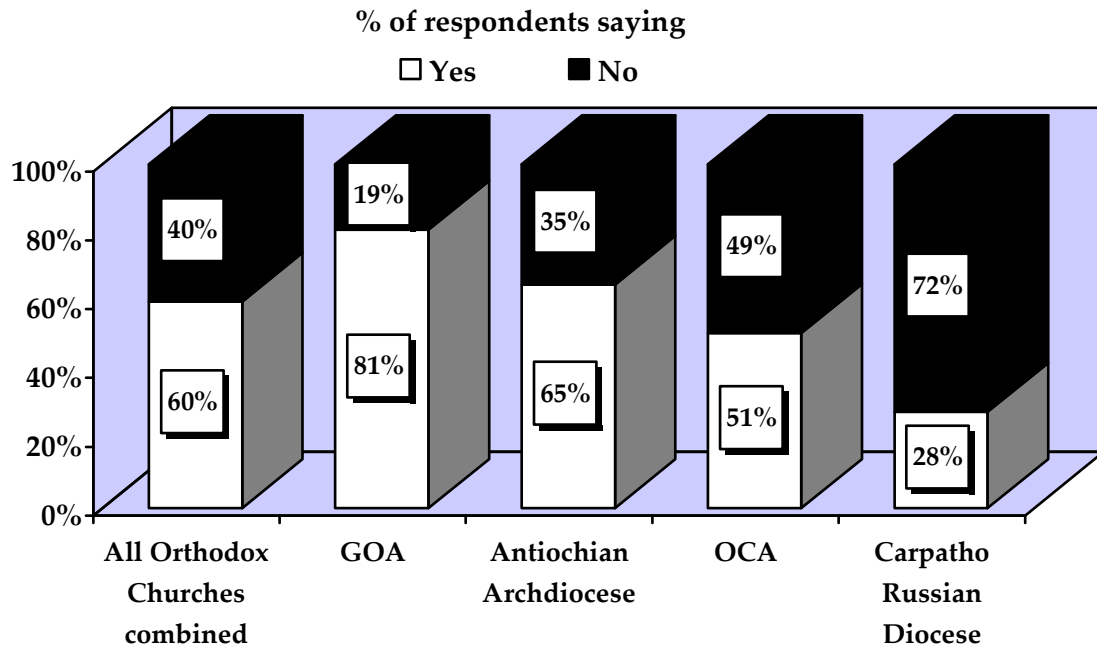
"Do you approve or disapprove of the practice of asking parishioners to fill out annual pledge cards (commitment cards) regarding church giving for the year?"



Church members may or may not support the idea of pledging in principle, but the question is: how common and widespread in reality is the practice of pledging among our study participants? The survey asked: "In the last year, did you or another adult in your household fill out a pledge card or commitment card regarding church giving for the year?" See Fig. 39.

Fig. 39 Practice of Pledging Among Members of Four Jurisdictions

"In the last year, did you or another adult in your household fill out a pledge card or commitment card regarding church giving for the year?"



Overall, what Fig. 39 (actual pledging) shows is very consistent with what parishioners told us in terms of their support or opposition to the practice of pledging in principle (see Fig. 37). A majority (60%) of the respondents completed themselves annual pledge cards, but a very strong minority (40%) did not. In addition, there are significant differences among the four jurisdictions in terms of how common the practice of pledging is. 81% of GOA parishioners filled out pledge cards during past year in comparison with only 28% among the members of the Carpatho-Russian Diocese.

With regard to the latter jurisdiction (Carpatho-Russian Diocese), one more important observation can be done by comparison information in Fig. 37 and Fig. 39. Fig. 37 shows that 43% of Carpatho-Russian parishioners approve in principle the practice of pledging, but only 28% of them actually filled out pledge cards in the last year. This is a clear indication for the diocesan and parish-level leadership that - for whatever reason - they miss the possibility to have advance commitment for giving from a significant number of their church members.

The key question is: who are more generous and better givers? The church members who pledge or those who do not? Fig. 40a and 40b show that in both measures of giving (actual giving in dollar amount and giving measured as percentage of the household's income) pledging parishioners contribute significantly more to their parishes (\$2,400 per average household a year or 3.15% of income) than those church members who give more "spontaneously" (\$1,500 or 2.55% of income)."

Fig. 40a Pledging versus Actual Giving

"In the last year, did you or another adult in your household fill out a pledge card or commitment card regarding church giving for the year?"

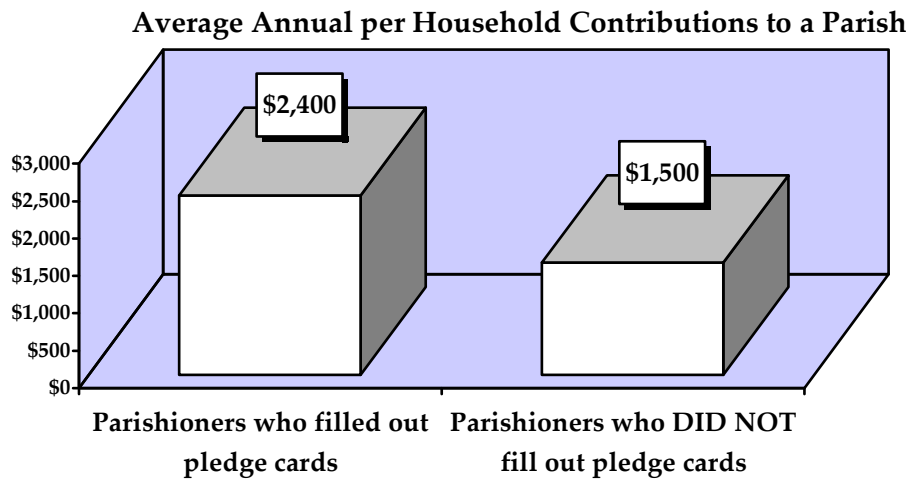
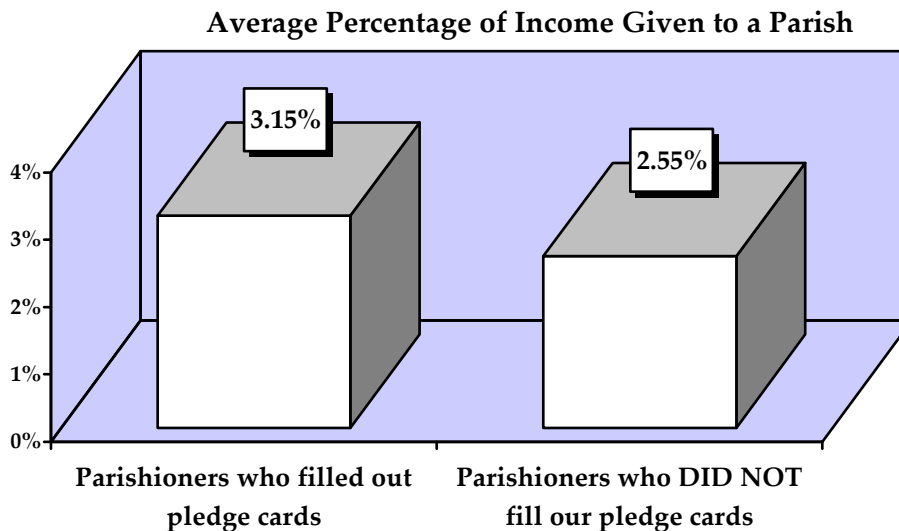


Fig. 40b Pledging versus Actual Giving

"In the last year, did you or another adult in your household fill out a pledge card or commitment card regarding church giving for the year?"



A subject that is related to pledging is the degree to which our faithful plan in advance their giving. Clearly, there is a big spectrum of options here ranging from church members who actually tithe to those who decide how much he/she would donate on this particular Sunday morning being already in the church. Based on what was learned from comparing contributions of those who pledge and those who do not, it would be logical to assume that the longer advance-planning of giving results in higher level of contributions.

The survey asked: "In general, how do you make decisions about how much money to contribute to your parish?" The respondents were given five options to respond:

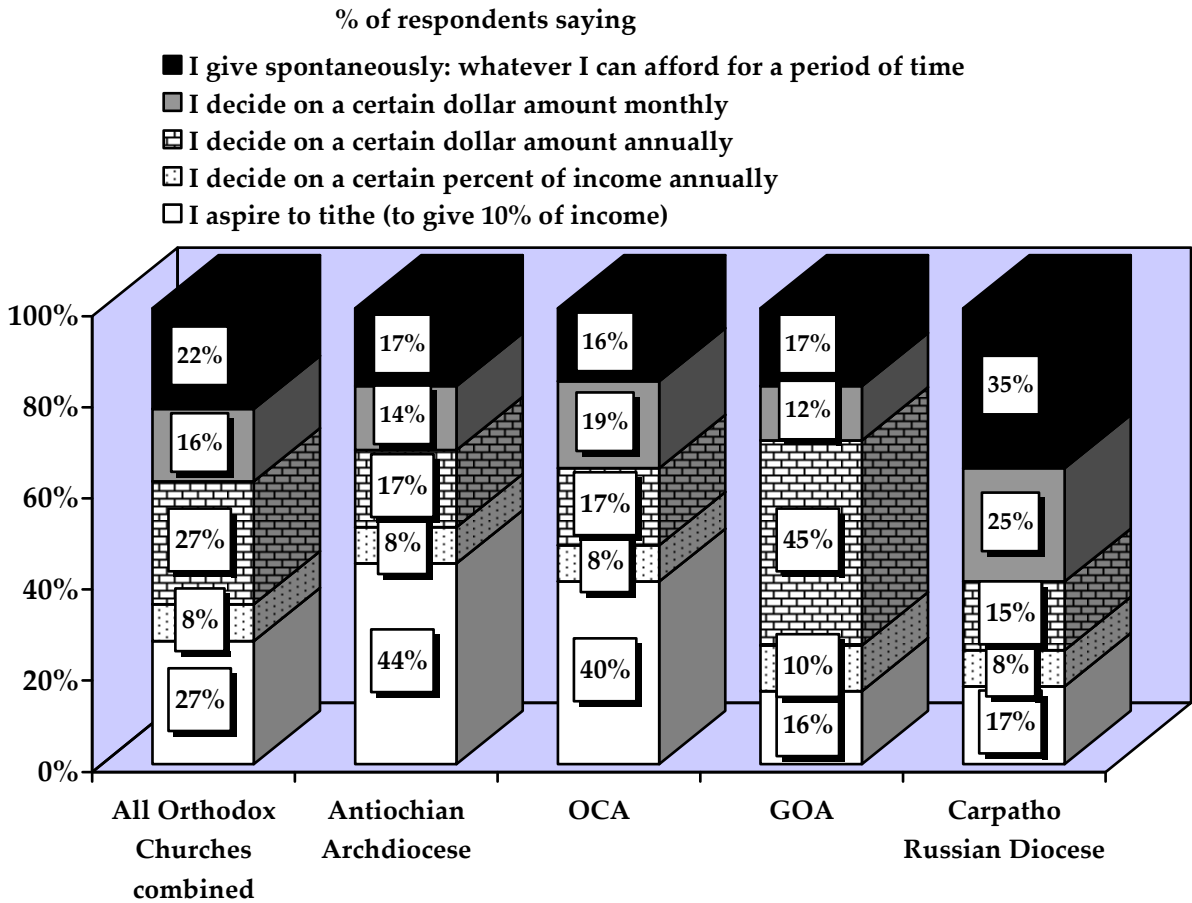
- ✓ I aspire to tithe and to give 10% of my income
- ✓ I decide on a certain percent of my income annually
- ✓ I decide on a certain dollar amount annually
- ✓ I decide on a certain dollar amount monthly
- ✓ I give mostly spontaneously: whatever I can afford for a period of time

See Fig. 41. In the overall picture - for all US Orthodox Churches combined - 62% of study participants plan their church giving in advance (on an annual basis): either as certain percentage of their income (35%) or as a certain dollar amount (27%). At the same time, 38% of the respondents give more spontaneously: either deciding about contributions every month (16%) or simply giving whatever they can afford at any period time (22%). But this general picture is very different for four jurisdictions.

Essentially, comparing the Antiochian Archdiocese, Carpatho-Russian Diocese, GOA and OCA, one can distinguish between three models of church contributions' planning. The members of the Antiochian Archdiocese and OCA are more inclined to plan their church giving in advance and as *a percentage of their income*. GOA parishioners also adhere to advance-planned giving but as a *certain dollar amount* (not as percentage of income). Finally, an absolute majority of members in Carpatho-Russian Diocese give to their parishes without significant advance planning: either deciding on a monthly basis (25%) or giving whatever they can afford at any period time (35%).

Fig. 41 Advance Planning of Giving to a Parish

"In general, how do you make decisions about how much money to contribute to you parish?"



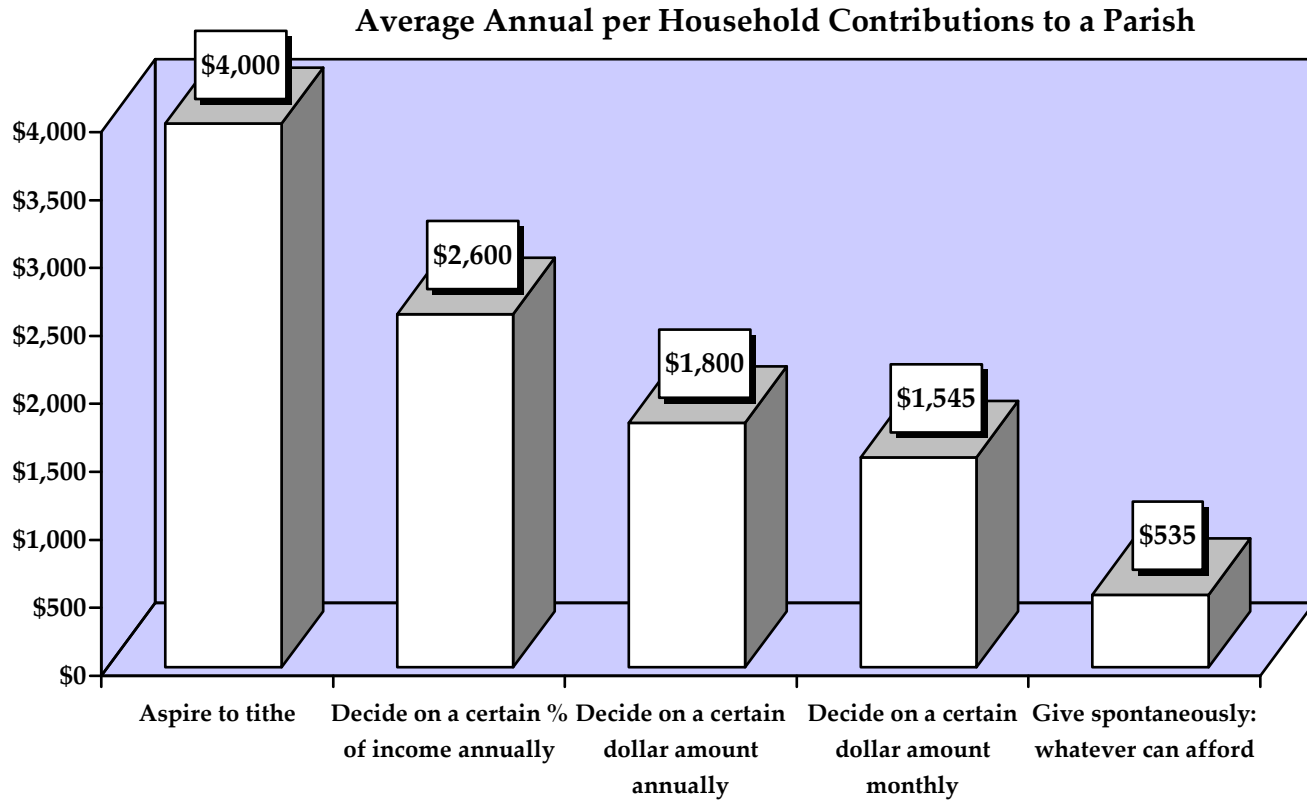
It should be noted that there were significant differences between various categories of parishioners in how they plan their giving to the parishes. In essence, these differences can be summarized as follows.

First, converts to Orthodoxy are more inclined to plan their giving in advance and based on a certain percentage of their income. Differently, cradle Orthodox adhere more to advance planning of giving based on a certain dollar amount (not percentage of income). Second, when planning in advance their giving to the parishes, young adult church members (age 18-34) are more likely decide on a certain percentage of their income to be given annually to the church. Differently, senior citizens (age 65+) prefer to make advance planning of giving based on a certain dollar amount. Finally, the most significant difference between high and low income households is that the latter are much more likely to give spontaneously rather than by making any advance planning of their giving to parishes.

The key question is: among five categories of church members that have five different approaches to planning of their giving to parishes, who are most and who are least generous givers? Fig. 42 provides a very clear answer to this question.

Fig. 42 Advance Planning of Giving to Parishes and Amount of Contributions

"In general, how do you make decisions about how much money to contribute to you parish?"



Parishioners with various approach to planning of their giving to parishes

In summary:

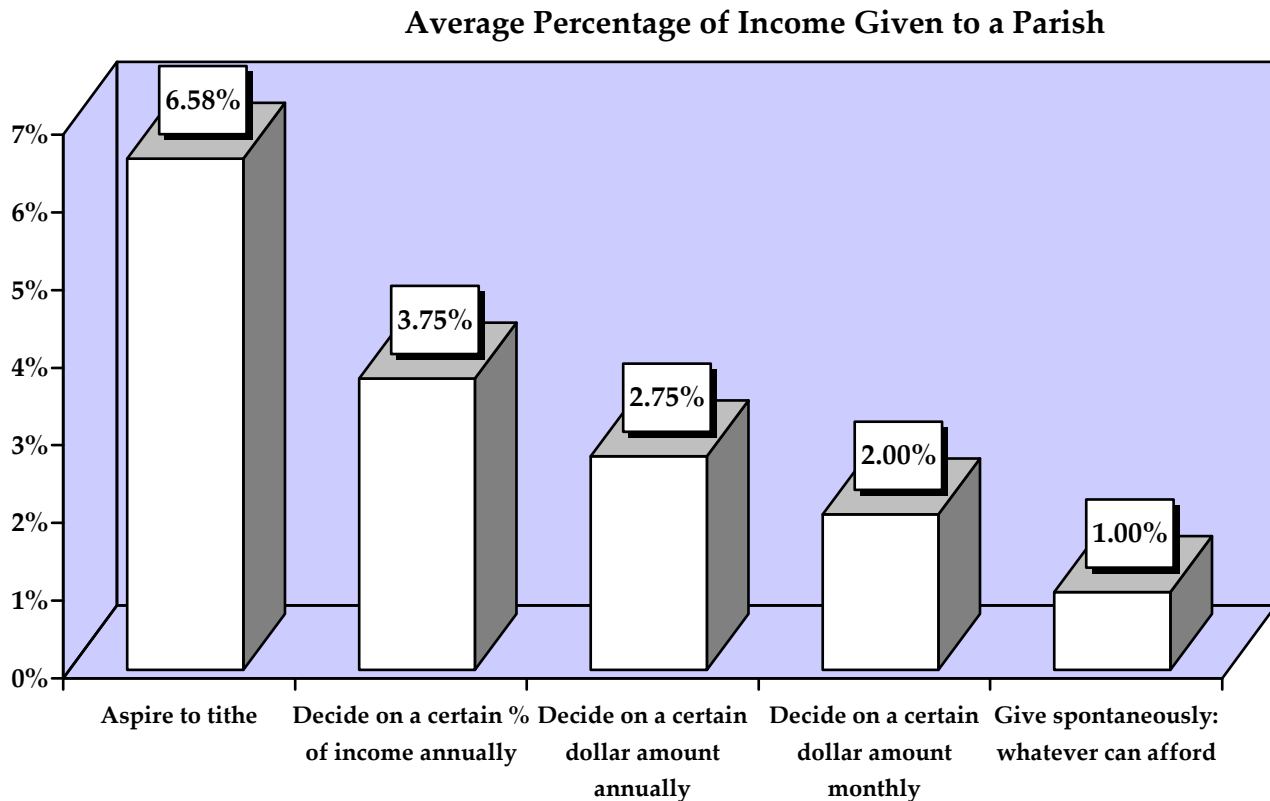
- ❖ Both the *extent* to which church members plan their giving in advance and *in what form* they dedicate their contributions to church (i.e. as percentage of income or as fixed dollar amount) have very strong effect on per household annual contributions to the parishes;
- ❖ Those parishioners who plan their giving on an annual basis and allocate their contributions as a percentage of income give significantly more than those who plan their donations based on a certain dollar amount;

- ❖ Those parishioners who decide about their contributions to a parish spontaneously and give whatever they can afford for a period of time give much less than their fellow church members who plan their contributions in advance.

Are the above conclusions still true if we control for the level of income and analyze giving to parishes as percent of members income,? Fig. 43 shows that the answer to this question is "yes."

Fig. 43 Advance Planning of Giving to Parishes and Contributions as % of the Household's Income

"In general, how do you make decisions about how much money to contribute to you parish?"



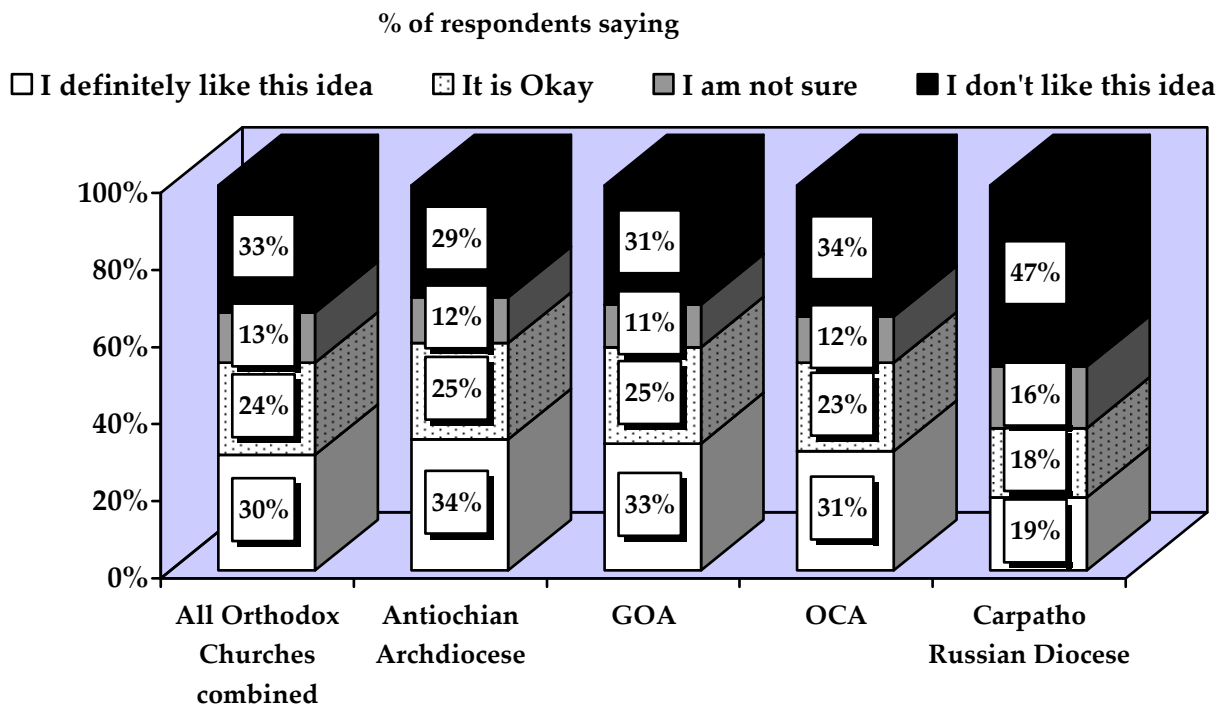
Parishioners with various approach to planning of their giving to parishes

The adoption of the practice of pledging by a parish is helpful for church finances not only because pledging effectively results in the higher per-household contributions (as we saw previously), but also because pledging allows for better financial planning, providing parish leadership with advance knowledge about contributions for the year. And if better advance financial planning is a priority for a parish, some other additional "techniques" can also be used to achieve this goal. One of the possible tactics is automatic electronic transfers of members' pledges from parishioners accounts into church account on a monthly basis.

The survey asked: "How would you feel about electronic transfers of your pledges: that is, the money that you pledged for a year would be automatically directly transferred each month from your checking account into your parish checking account (or automatically charged to your credit card)?" Fig. 44 shows that majority of study participants would be comfortable with this: 30% of respondents "definitely like this idea" and 24% think that "this is Okay." Only one in three respondents (33%) said "I don't like this idea." Further, among the four jurisdictions, only in the case of Carpatho-Russian Diocese the idea of automatic electronic transfers of pledges into the church account was disliked by a significant number of church members (only 37% of Carpatho-Russian parishioners approved this idea, whereas 47% said that they "don't like it").

Fig. 44 Opinion of Church Members about Automatic Electronic Transfers of Pledges into Parish

Account: "How would you feel about electronic transfers of your pledges: that is, the money that you pledged for a year would be automatically directly transferred each month from your checking account into your parish checking account?"



Predictably, the idea of electronic transfers of pledges from personal accounts of church members into a parish account received much greater approval on the part of young adult church members age 18-34 (72% of them either "definitely liked this idea" or thought that "this is Okay") than among adult parishioners (55% approved)

or among senior citizens (only 37% approved). But overall, the survey data show that Church members are mostly willing to allow their parishes to establish a system of automatic monthly withdrawals of pledges into a church account - a step that would assure more disciplined planning of church finances. Furthermore, a significant number (33%) of parishioners who said that they "disapprove" in principle of the practice of pledging were, yet, comfortable with the idea of automatic monthly transfers of contributions from their personal accounts into a parish account.

Clearly, there are many other practices and techniques that the parishes can try in order to boost giving. We thought about some of them and asked study participants: "A parish can use various 'strategies' to encourage greater giving among parishioners. Think of yourself: which of the following is more and which is less likely to increase your contributions?" The five "strategies" offered for consideration were: "If I heard a good sermon on stewardship and church giving;" "If my fellow parishioners would set a personal example and testify publicly about their experiences of 'being more generous;'" "If a good story on church giving would be published in the parish newsletter or on its website;" "If I were personally asked by my parish priest or bishop;" "If I were personally asked by parish council president or member."

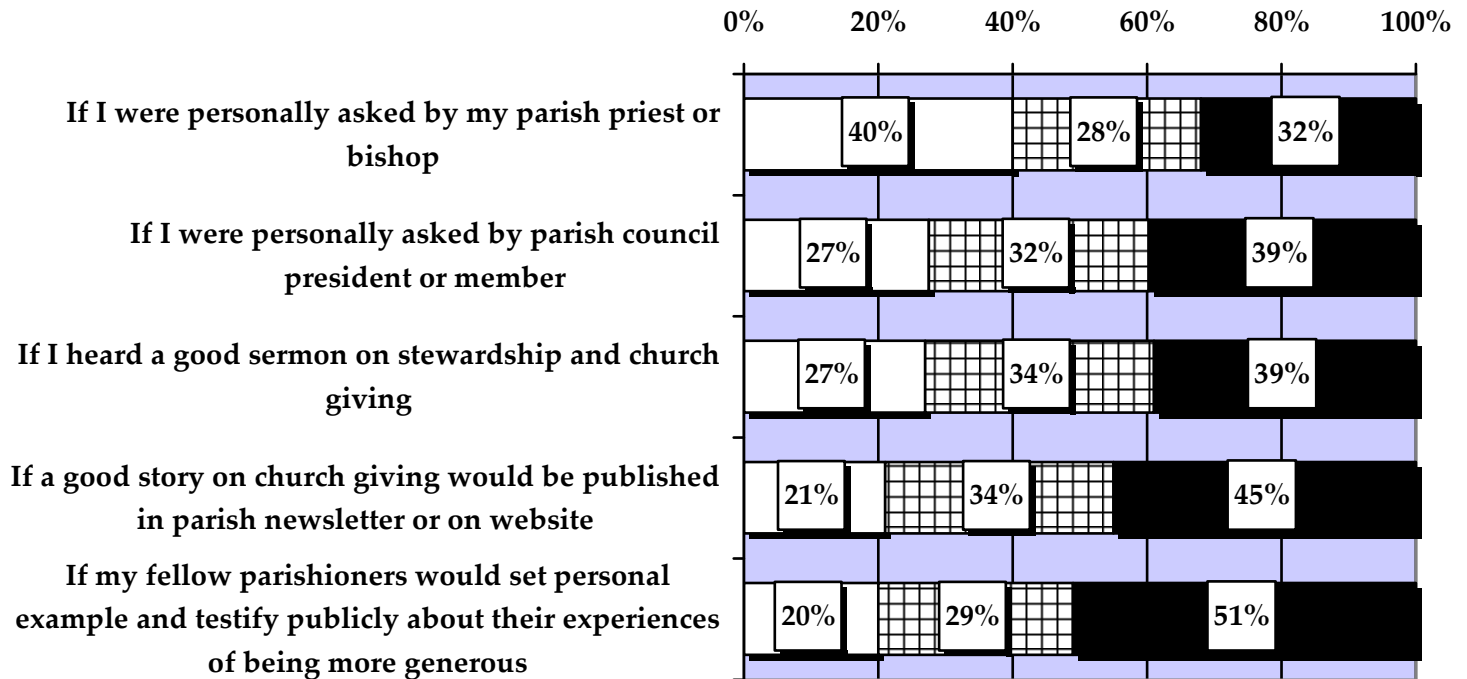
Fig. 45 on the next page indicates how efficient each of these techniques would be in terms of potential increase in giving. With regard to each, Fig. 45 shows percentage of parishioners who said that they "would likely will give more," "unsure" or "unlikely will give more."

Fig. 45 Efficiency of the Various Strategies to Increase Giving of Parishioners to Church

"A parish can use various 'strategies' to encourage greater giving among parishioners. Think of yourself: which of the following is more and which is less likely to increase your contributions?"

% respondents saying:

□ Likely that I will give more ▨ Neutral, not sure ■ Unlikely that I will give more

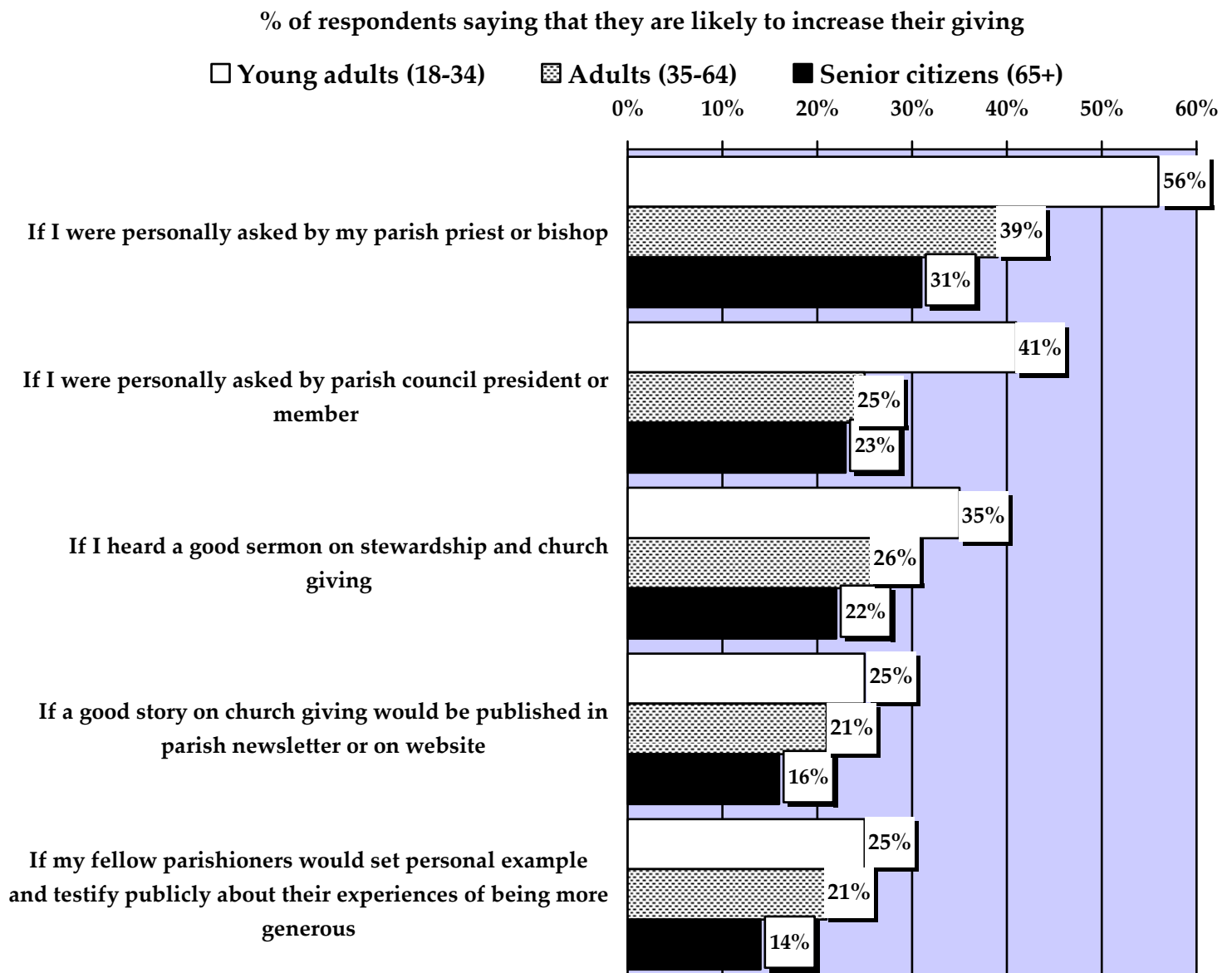


The most basic conclusion from Fig. 45 is that neither of these five techniques are "bullet proof." Most of them - if employed - would result in increase in giving among about one-fifth or one-fourth of church members. Out of five, only one technique would cause a significant number of church members to give more: 40% of respondents thought that "If I were personally asked by my parish priest or bishop" they would likely give more. This finding is probably "old news" for our pastors, but it reiterates the fact that the Orthodox clergy can have a significant personal impact on generosity of church members.

We also looked at the possible differences among jurisdictions and various categories of church members (age groups, gender, cradle Orthodox versus converts) in terms of how efficient each of five techniques would be. Two findings are worth mentioning. The first is that approaching members in person by parish priests or bishops would have significantly stronger positive impact on giving in Antiochian parishes than in GOA, OCA and Carpatho-Russian churches.

In simple terms, survey data show that parishioners in Antiochian Archdiocese would be significantly more receptive to personal requests from the clergy to increase their giving than the members of GOA, OCA and Carpatho-Russian Diocese. The second finding is that all five techniques would work more efficiently (i.e. would result in greater giving) among young adult church members (age 18-34) than among adults (age 35-64) or, especially, among senior citizens (age 65+). Fig. 46 demonstrates this finding. Why are the younger church members are more receptive to various techniques for boosting giving? We don't know this and can only speculate. But in practical terms, one conclusion is simple: it will be easier for US Orthodox parishes to increase contributions from their younger than older members.

Fig. 46 Efficiency of Various Techniques for Increasing Giving: Differences Between Age Categories.



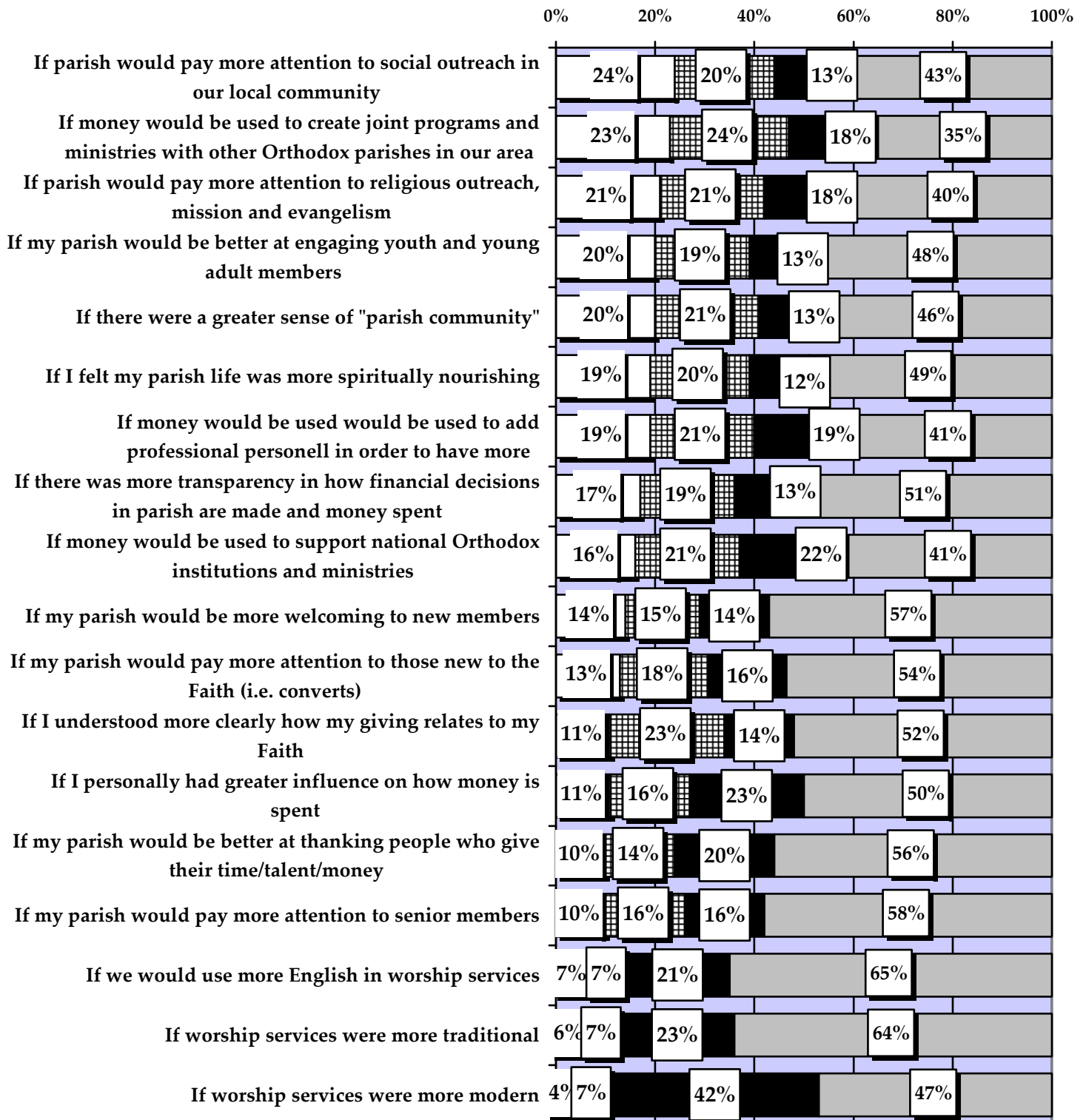
What has been discussed so far in terms of "what the parishes can do to increase giving," can be qualified as various "tactics" and "techniques" that DO NOT require significant changes in the life of a parish. We saw, however, in the previous chapter that the local "church context" - the combination of various characteristics and nuances that are unique for each parish - has a strong effect on giving. Therefore, the study explored a question of how different possible adjustments, improvements and innovations in the life of a parish may affect giving.

The survey asked: "Are there any desirable changes or circumstances under which you would consider donating more money to your parish?" The respondents were given eighteen possible circumstances/changes to consider. With regard to each, they can reply: "yes, would give more," "not sure," "no, would not give more," or "I am satisfied with this area. There is no need for improvement here." Fig. 47 summarizes the answers of parishioners to this question.

Fig. 47 "Are there any desirable changes or circumstances under which you would consider donating more money to your parish?"

% of respondents saying:

- Yes, would give more
- Not sure, may be
- No, would not give more
- I am satisfied with this area. No need for improvement here



Four key conclusions can be made from Fig. 47.

First, the top three desirable changes in the life of American Orthodox parishes that would "spark" generosity and cause greater giving of church members are all related to the same issue: the problem of excessive "insularity" and their weak engagement with the "outside community." Indeed, the top three causes that an Orthodox parish can employ in order to inspire parishioners to give more are: greater social outreach into local community, stronger emphasis on mission and evangelism programs, and creating joint programs and ministries with the other nearby Orthodox parishes. **Less than half of church members** are satisfied with the present situation in these three areas of their parish life and more than 20% of parishioners said that they would give more if their parishes would pay more attention to social and religious outreach into local community, mission and evangelism, and cooperation with the neighboring Orthodox parishes.

Second, we know from practical experience that the issue of young and young adult church members who lose connection with parishes and eventually cease participation in Church life is urgent for US Orthodox Churches. Survey data show that there is a serious concern with this problem among active church members. Indeed, the fourth in importance cause reason for which parishioners would be willing to give more is "if my parish would be better at engaging our youth and young adult church members."

Third, the fifth in importance desirable change in the life of a "typical Orthodox parish" for which church members are willing "to pay" is having greater sense of "parish community." Less than half of the study participants (46%) are presently satisfied with this aspect of their parish life and 20% of respondents said that they "would give more if there were a greater sense of parish community." This is consistent with one of conclusions from previous chapter, namely that *by far strongest predictors* of high contributions of parishioners are associated with attending in a parish that provides members with a strong sense of mutual care and support and that engages everyone in decision making and serving in various leadership positions.

Fourth, despite being sometimes "hot button issues" in discussions about American Orthodox Church life, the questions of language used in the church or the need for having more "modern" (or "more traditional") worship services do NOT appear to be very important for vast majority of church members. At least, they are not willing "to give more" for possible adjustments and improvements in these areas.

Fig. 47 reflects the overall situation for all respondents: i.e. combined for all Orthodox jurisdictions and for all demographic and socioeconomic categories of church members. Are there any desirable changes and adjustments in parish life that would be especially important (and, therefore, likely to inspire greater giving) either for members of certain jurisdictions or for particular categories of parishioners?

When comparing *cradle Orthodox church members and converts to Orthodoxy*, the most remarkable difference is in their perception of financial transparency and accountability in the parishes and desire to improve current situation. Remarkably, in all four jurisdictions, the converts to Orthodoxy are significantly more satisfied with "how financial decisions are made and money spent," whereas cradle Orthodox are much more likely to say that they would give more to a parish "if there was more transparency in how financial decisions in parish are made and money spent." This phenomenon is difficult to explain, but - based on survey data - this finding is statistically sound and, therefore, worth noticing.

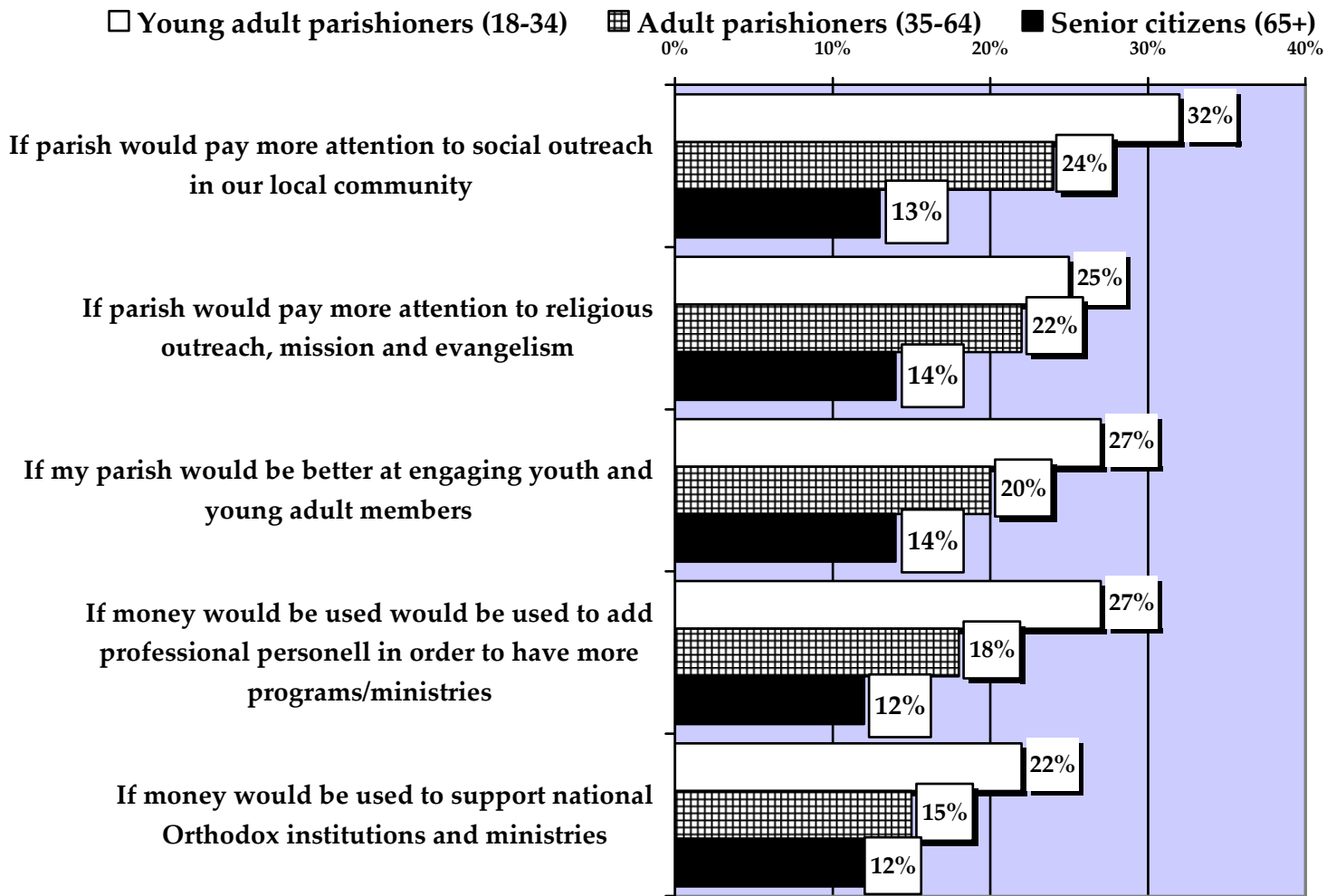
When comparing *various age groups*, the major difference is in their feelings about their churches (and, therefore, willingness to give more to improve situation) related to five areas of a parish life:

- ✓ social outreach into local community
- ✓ religious outreach, mission and evangelism
- ✓ engagement of youth and young adult church members
- ✓ availability of professional personnel in a parish to run more programs and ministries
- ✓ parish support for national Orthodox ministries and programs such as seminaries, missionary and humanitarian work, etc.

In all these areas, young adult church members (age 18-34) are much less satisfied with the present situation than adults (age 35-64) and senior citizens (age 65+). Accordingly, younger church members are much more willing than their older fellow parishioners "to give more" if their parishes would improve current situation in these five areas. Fig. 48 demonstrates this finding. Putting aside "greater engagement of youth and young adult church members," Fig. 48 indicates that compared to older parishioners, younger church members feel a much greater need for stronger emphasis on the external work of an Orthodox parish (social outreach; religious outreach, mission and evangelism; support of national ministries and programs) and, generally, for having greater variety of programs and ministries in a local church community.

Fig. 48 "Are there any desirable changes or circumstances under which you would consider donating more money to your parish?"

% of respondents in each age group saying that they "WOULD GIVE MORE IF:"



The comparison of answers given by members of the four jurisdictions revealed one remarkably strong - and somewhat difficult to explain - pattern. With regard to all areas in a parish life examined in the question "Are there any desirable changes or circumstances under which you would consider donating more money to your parish?", GOA parishioners were *less satisfied with the present situation in their churches* than the members of Antiochian Archdiocese, Carpatho-Russian Diocese and OCA. Accordingly, with regard to virtually all areas in a parish life, more GOA than Antiochian, Carpatho-Russian or OCA study participants said that they "would give more" if their parishes would improve current situation in various areas of the parish life.

These three findings related to differences among jurisdictions, age categories, cradle Orthodox and converts in terms of "what they would give more money for" deserve further in-depth examination, but this is beyond the scope of this study. Yet, these findings should be indicative for pastors and lay parish leadership because they show what are major concerns of the various categories of church members.

X. The "Less" Engaged Church Members and Giving.

SOME HIGHLIGHTS:

- ❖ An "average" household of someone who feels that he/she is "less involved in the parish than majority of parishioners" gives only about \$750 annually to a parish compared to \$2000 among those who are "involved similarly to majority of parishioners" and \$2465 donated by those who are "more involved in the parish than majority of parishioners;"
- ❖ Such characteristics as being older or younger, being cradle Orthodox or convert to Orthodoxy, being born overseas or in US, being a single person or married couple or married couple with children, living on greater or lower income have NO relation to the fact that a person is either "less involved in a parish" or "involved similarly to majority of parishioners" or "involved more than majority of parishioners;"
- ❖ In their personal beliefs, the "less engaged and involved" church members have weak theological understanding of how giving to the Church relates to the Orthodox faith. That is, they are likely not to see a connection that exists between "being generous" and "being a good Orthodox Christian;"
- ❖ In their attitudes towards their home parishes, the "less engaged and involved" parishioners are less satisfied with and enthusiastic about their churches than the other church members. This dissatisfaction derives mainly from the fact that many "less engaged and involved" church members feel that their parishes:
 - a. are NOT caring and supportive of its members when they experience personal problems and needs;
 - b. allowed leadership to be "monopolized" by a relatively small group of parishioners, whereas most of members do not have equal opportunity to serve in the leadership positions;
- ❖ The "less engaged and involved" church members would give more to the Church *if* their contributions would be spend on the good causes "outside of parish's walls" such as social and religious outreach into local community, international mission projects, etc. Many "less engaged and involved church members" felt that their parishes have too many unnecessary expenses within the parish community, whereas there are so many needs and good causes in the wider community.

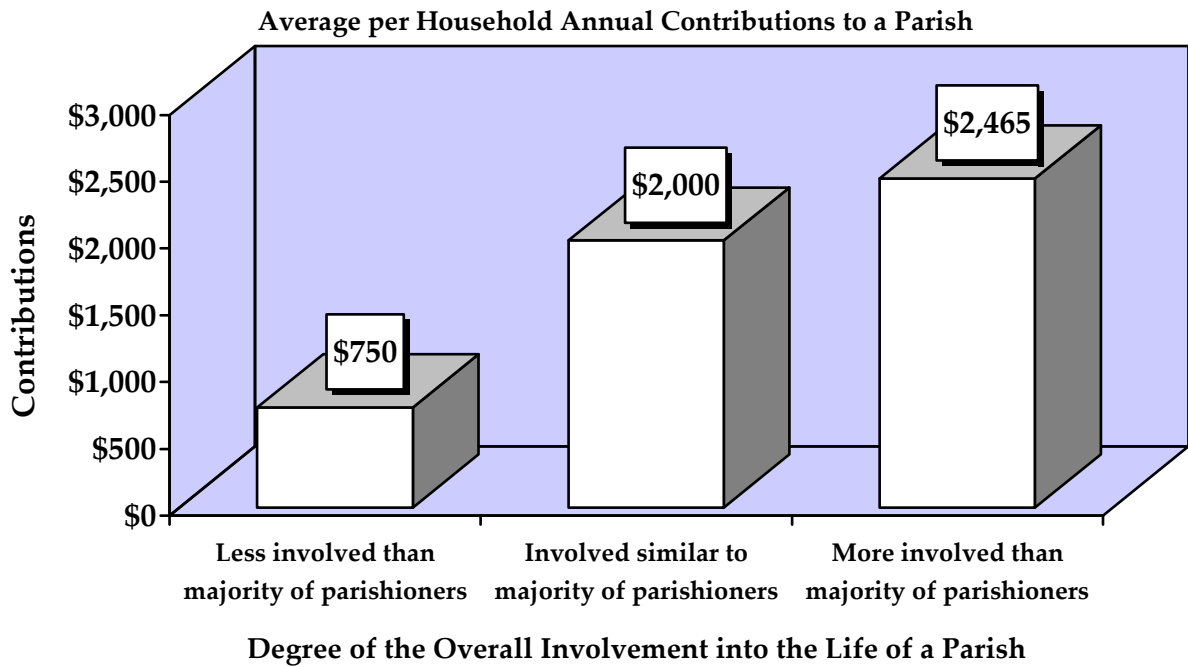
This chapter focuses on one particular category of church members - the respondents who described themselves as being "less engaged and involved in a parish" compared to majority of their fellow parishioners.

Recall, chapter VI examined the overall church commitment of the study participants and its impact on their giving to the parishes. One of the questions discussed in this chapter was about the *self-perceived* involvement of the study participants with their parishes: "When it comes to church attendance and participation in the parish life, compared to most members of your parish, do you think of yourself as: 'More engaged and involved,' 'Similar to the majority of parishioners,' 'Less engaged and involved.'" Answering this question, about *one-in-seven (13%) respondents said that they are less involved and engaged into church life than most of parish members*. This 13% of "less involved and engaged" church members will be the subject of this chapter.

Why is there a need for a chapter on "less engaged church members?" Two reasons. The first reason is that we suspect that the category "of less involved church members" was underrepresented in our sample of respondents compared to actual US Orthodox Church membership. In other words, there is a high probability that in a "real typical Orthodox parish" the percentage of "less involved church members" is significantly greater than 13%.

The second reason is related to giving by "less involved church members" versus the other two categories of parishioners (i.e. "more engaged and involved" and "similar to the majority of parishioners"). Fig. 49 (used already in chapter VI) shows the difference in giving among the persons who said that "they are more involved in the parish than majority of parishioners," "involved similarly to majority of parishioners" and "less involved than majority of parishioners."

Fig. 49 Average Annual Giving to Parishes by Degree of the Overall Involvement in a Parish



The conclusion from Fig. 49 is simple: "more involved church members" give somewhat more than the members who are "similar to majority of parishioners." But this difference is not dramatic. The real "gap" in giving is between "less involved church members" and both other categories (those who are "more engaged and involved" and those "similar to the majority of parishioners"). An "average" household of someone who feels that he/she is "less involved in the parish than majority of parishioners" gives only about \$750 to a parish annually compared to \$2000 among those who are "involved similarly to majority of parishioners" and \$2465 by those who are "more involved in the parish than the majority of parishioners."

Accordingly, if a parish is serious about increasing contributions from its members, then bringing these "less involved and engaged members" into a higher category of "involved similar to majority of parishioners" could make a really big - and positive - difference in members' contributions.

But most importantly, this study is not simply about church finances per-se but also about the "culture of generosity" in US Orthodox parishes. In many ways, a local parish is like a family. Similarly to any family, the culture of a local parish includes certain customs and certain underlying attitudes.

The parish culture sets the overall tone, defines the vision, strategy, goals and the impact of the local Orthodox Christian community. "Generosity" is an inseparable and important part of the parish culture. Like in a family, the "less engaged" and "less generous" parishioners could be likened to either somewhat "dysfunctional" family members or to the relatives who - for whatever reason - have strained relations with and distanced themselves from the rest of a family. Accordingly, if a parish wants to be a "good family" and is concerned about its overall culture and culture of generosity in particular, it also should be concerned about these "less engaged" parish members.

On the following pages, we will take a brief look at two related questions:

- ❖ Are there any significant differences between "less engaged and involved" parishioners and the rest of the respondents in terms of their personal characteristics, beliefs or attitudes towards their parishes?
- ❖ Are there any particular factors or circumstances that may have a positive impact on the generosity of the "less engaged and involved" church members?

We first looked at three characteristics of the parishes where our respondents attend - size of membership, overall parish financial health, and changes in parish membership during past three years¹⁷ - and compared the parishes where "less engaged church members" participate with the churches of two other categories of the study participants. Survey data did not reveal any difference in this respect. In other words, the fact that a person is "less engaged in a parish than majority of parishioners" has NO relation with the facts that a parish is big or small, has strong or weak finances or is growing or declining in members.

We then looked at the demographic and socio-economic characteristics of "less engaged church members" (such as age, family status, place of birth, religious upbringing and income) and compared them with the respondents who are "involved in a church similar to majority of parishioners" or "more engaged and involved than majority of parishioners." Survey data did not reveal any significant differences in this respect.¹⁸ In other words, such individual characteristics as being older or younger, being cradle Orthodox or convert to Orthodoxy, being born overseas or in US, being a single person or married couple or married couple with children, living on greater or lower income have NO relation to a fact that a person is either "less involved in a parish" or "involved similarly to majority of parishioners" or "involved more than majority of parishioners."

¹⁷ This subject was examined in chapter III.

¹⁸ The only exception was the fact that the "less engaged church members" were somewhat more likely to belong to the lower income categories, but the difference was not significant.

However, when it comes to *personal beliefs and attitudes towards home parishes*, the "less engaged church members" differ significantly from church members who are "involved similarly to majority of parishioners" or "more involved than majority of parishioners."

In their personal beliefs, compared to other parishioners, the "less engaged church members" are:

- ❖ Stronger believers that "Money and material possessions have nothing to do with spiritual or religious issues" rather than "Part of a person's spiritual life is about using money and possessions generously in ways that please God;"
- ❖ Much more likely to give to the church simply because "their parishes have needs" rather than because giving to Church is part of their religious beliefs and is "what God expects of us;"
- ❖ Much stronger opponents of the idea of "proportionate giving" (i.e. giving a certain percentage of an income to Church);
- ❖ Much less aware of the meaning of "stewardship approach" to Church life.

Fig. 50a-d demonstrate these four differences in personal beliefs of the "less engaged and involved" parishioners as compared to church members who are "involved similar to majority of parishioners" or "involved more than majority of parishioners."

Fig. 50a Attitudes towards Relation Between Money and Faith and Spiritual Life

"Which of these statements comes closer to your views?"

% of respondents saying

- Money and material possessions have nothing to do with spiritual life or religious issues
- Part of a person's spiritual life is about using the money and possessions generously in ways that please God

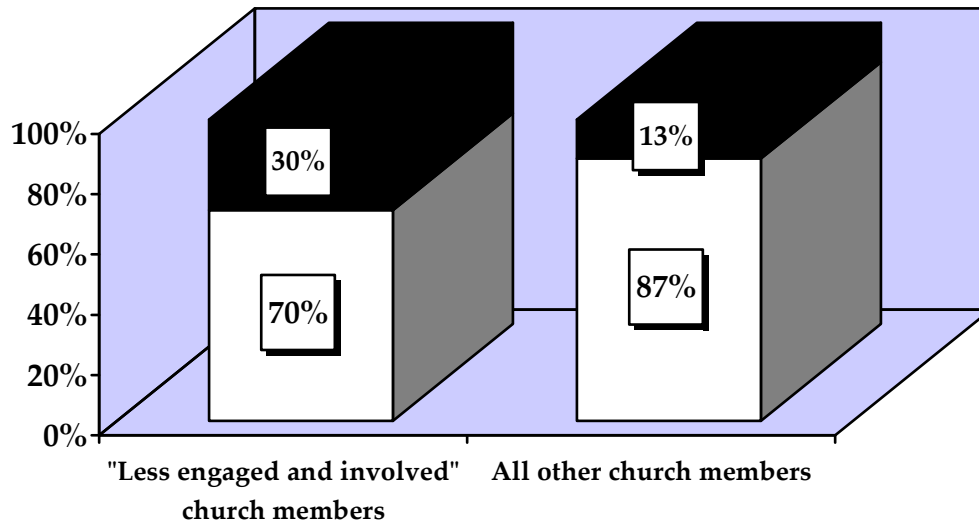


Fig. 50b Major Motive for Giving to Church

"Which of these statements comes closer to your views?"

% of respondents saying

- I give to the Church because my parish community has needs that should be addressed
- I give to the Church because it is what God expects of us

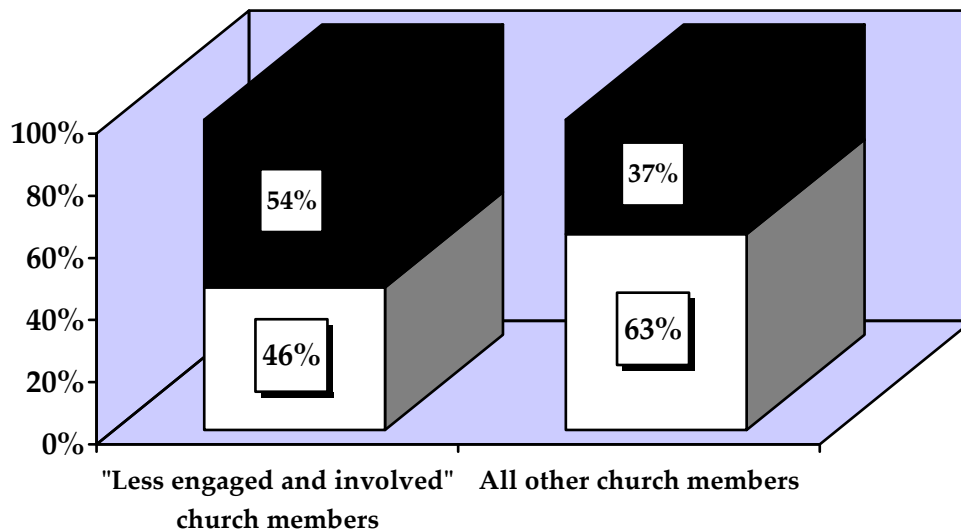


Fig. 50c Attitudes towards Proportionate Giving in the Church:

"What is your approach to the biblical standard of tithing (i.e. giving 10% of income to Church)?"

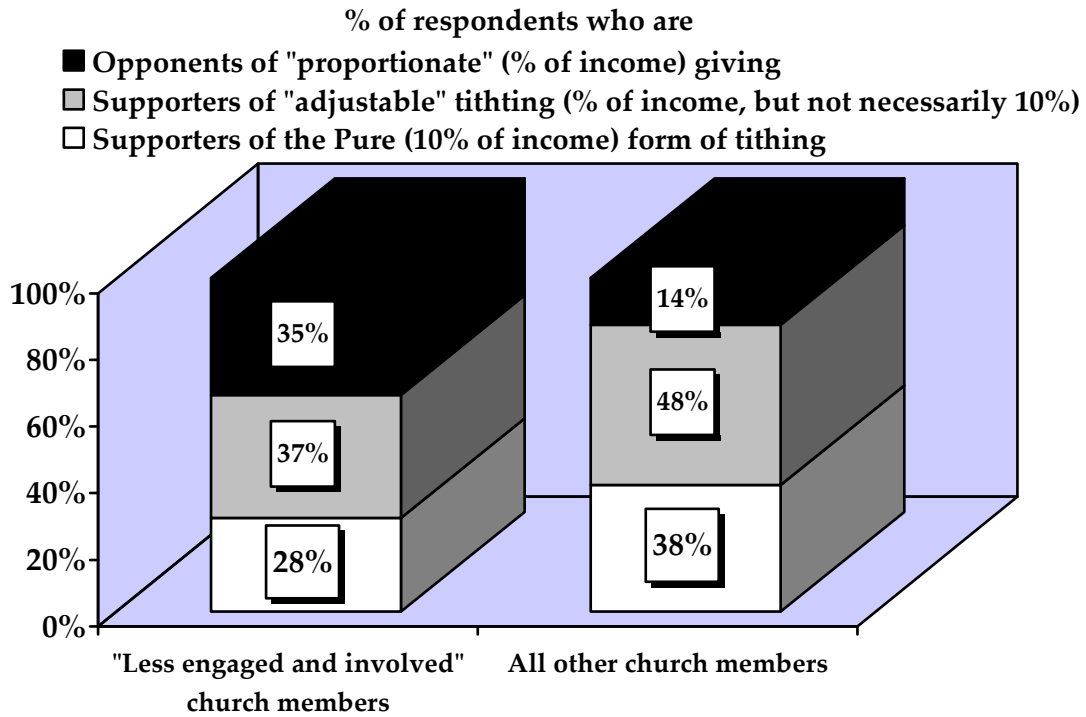
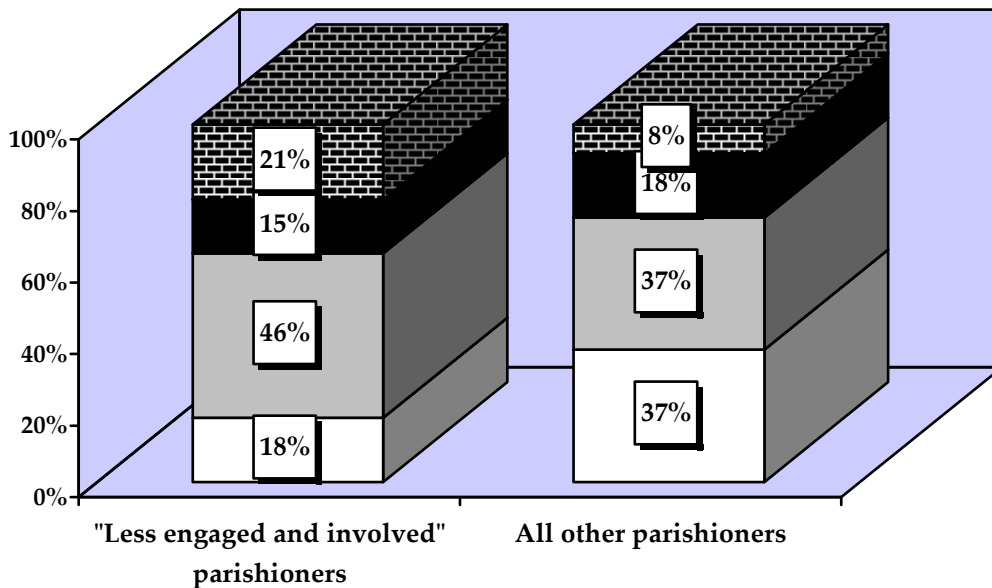


Fig. 50d Attitudes Towards Stewardship

"Has your parish actively promoted a "stewardship approach" to church life which teaches about equal importance of giving time, talent and money to the church?"

% of respondents saying

- Yes, and therefore I am likely to give more
- ▒ Yes, but it has no effect on my giving
- No, my parish has not promoted such an approach
- ▨ I am not sure what is this question about



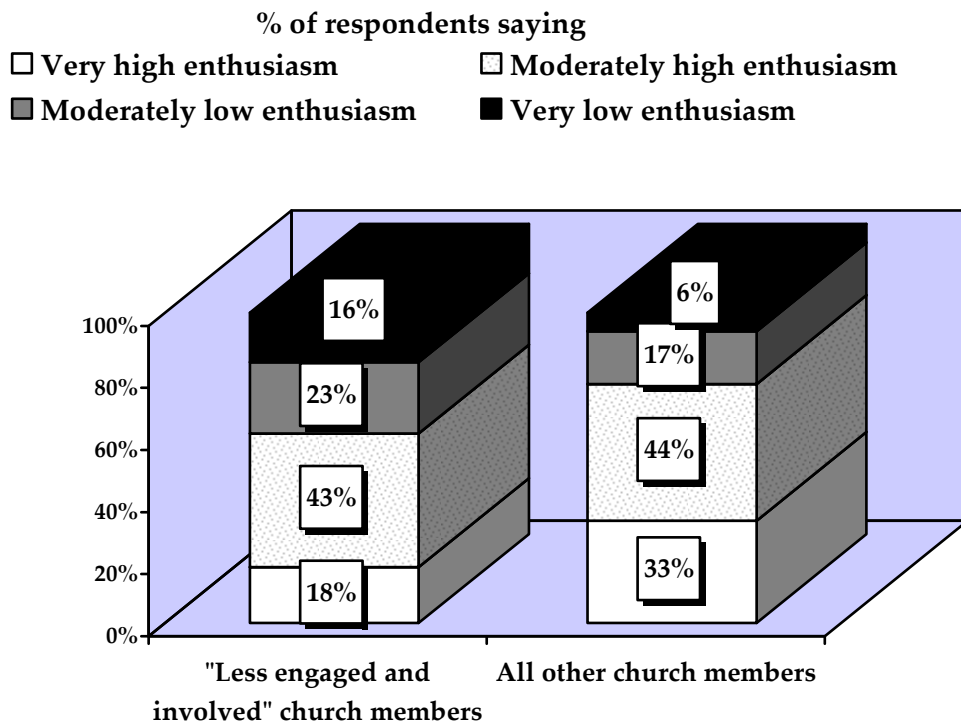
In summary, the data in Fig. 49a-d suggest that compared to their fellow parishioners the "less engaged and involved" church members have much a weaker theological understanding of how giving to the Church relates to their Orthodox faith. That is, they are very likely NOT to see a connection that exists between "being generous" and "being a good Orthodox Christian."

In addition, in terms of their personal giving habits, nearly half (43%) of "less engaged and involved" church members give to their parishes spontaneously and "whatever they can afford for a period of time" rather than planning their giving in advance. This figure is much lower among church members who are "similarly involved to majority of parishioners" or "more involved than majority of parishioners:" only 17% of them are "spontaneous" givers.

In the overall attitudes towards their home parishes, the "less engaged and involved" parishioners are less satisfied with and enthusiastic about their churches than the other church members: 39% of them feel "low enthusiasm" about the life and programs of their parishes compared to only 23% among their more involved fellow-parishioners. See Fig. 51.

Fig. 51 General Satisfaction with the Parishes

"In general, how much enthusiasm do you feel about the life and programs of your parish?"



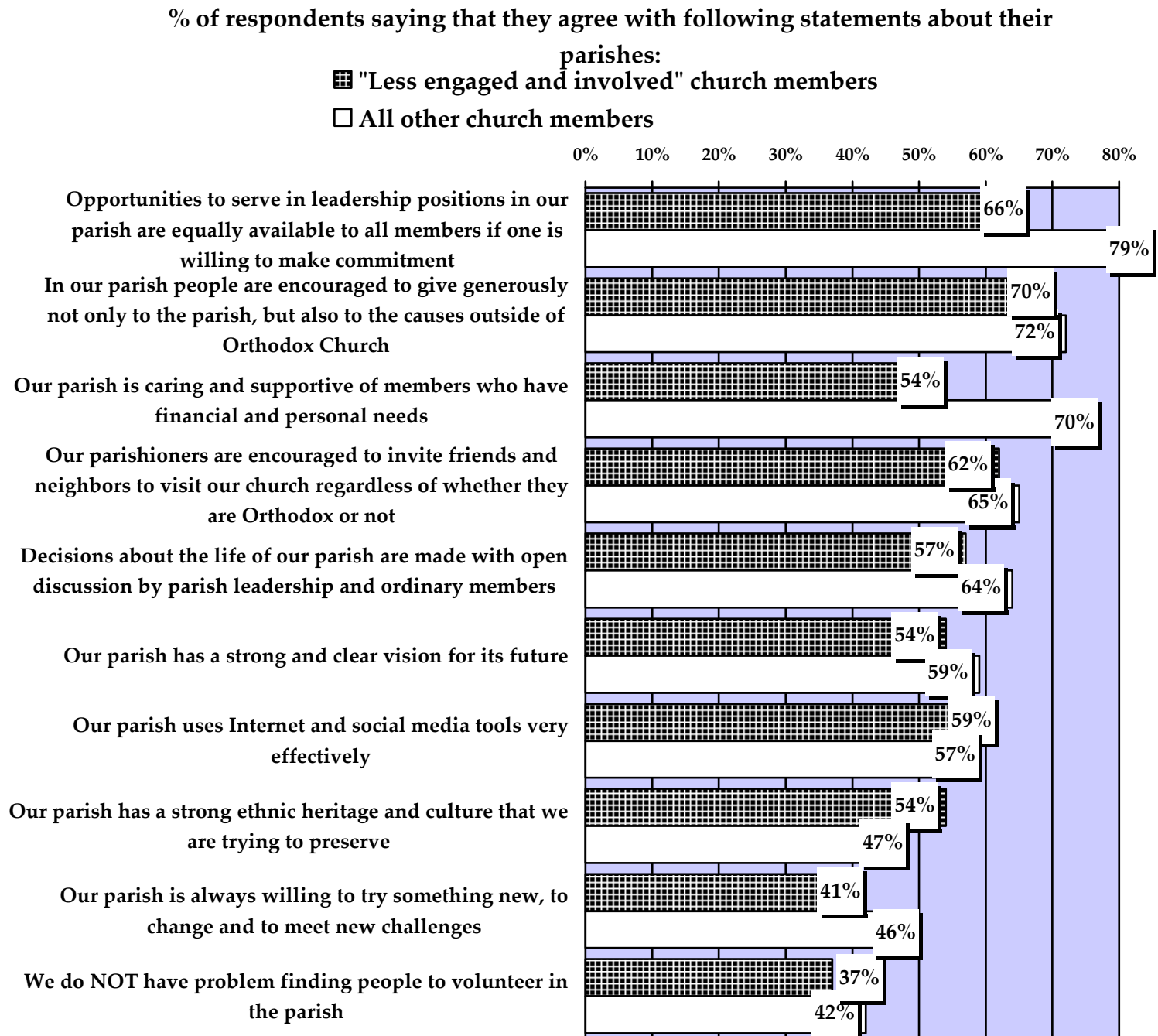
In summary, survey data indicate that the "less engaged and involved church members" are not different from their fellow parishioners in terms of their personal demographic or socio-economic traits, but: a) they have weaker theological understanding of how generous giving relates to the Orthodox faith and b) they are - for whatever reason - less satisfied with their home parishes.

Are there any *particular reasons* that could explain why "less engaged and involved" church members are less satisfied with their home churches? Recall, chapter VIII examined the question of what the study participants think about and how they perceive their parishes. The same data can be used to look at possible differences between "less engaged and involved" and all other church members in their opinions about their parishes. See Fig. 52 on the next page.

Fig. 52 shows *two aspects* in local parish life where "less engaged and involved" church members and all other parishioners have significantly different feelings about their home churches:

1. Being a parish that provides all members with an equal opportunity to serve in a leadership role. Only 66% of "less engaged and involved" church members agreed that in their parishes "opportunities to serve in leadership positions are equally available to all members" compared to 79% among other respondents.
2. Being a parish that is caring and supportive of its members when they have personal problems and needs. Only 54% of "less engaged and involved" church members agreed that their parishes "are caring and supportive of members who have financial and personal needs" compared to 70% among other respondents.

Fig. 52 “Please, indicate to what extent you **AGREE** or **DISAGREE** with the following statements about your parish?”



In simple terms, compared to other respondents, significantly more "less engaged and involved" church members feel that they belong to parishes:

- ✓ that are NOT caring and supportive of its members when they experience personal problems and needs;
- ✓ where leadership is "monopolized" by a relatively small group of parishioners, where most members do not have equal opportunity to serve in the leadership positions.

It would be very feasible to assume that these two factors are among major reasons that drove away "less involved and engaged church members" from more active participation in their churches. Further, chapter VIII also found that the same two *negative aspects* in local parish life are most strongly associated with smaller giving by parishioners.¹⁹

Are there any particular causes, motives or circumstances that could make "less engaged and involved" church members more generous in their giving? Recall, chapter IX examined the question of whether there are any desirable changes or circumstances under which the study participants would donate more to their parishes.²⁰ Overall, the answers of "less engaged and involved" church members to this question were similar to the rest of the respondents. However, the multiple-choice question was followed by an additional open-ended question: "Other than listed above, are there any other circumstances under which you might consider donating more money to your parish? Please, tell us." We separated responses provided by the "less engaged and involved" church members and analyzed them.

Two consistent patterns emerged from the answers of the "less engaged and involved" church members to the open-ended question "Are there any other circumstances under which you might consider donating more money to your parish? Please, tell us."

The first - and by far strongest - pattern was that the "less engaged and involved" church members would give more if their contributions would be spend on the good causes "outside of parish's walls" such as social and religious outreach into local community, international mission projects, etc. Many "less engaged and involved church members" felt also that their parishes have too many unnecessary expenses, whereas there are so many needs and good causes in the wider community. Here are several quotes exemplifying this type of answers:

- ❖ "My husband and I used to donate more money, but we stopped since the church spends way too much on buying items that they already have. They have been asking to add more icons on the walls. I believe that our church is pretty as it is and it does not need to spend more on icons. There are more important needs in the world. Countries are being destroyed because of wars, and there are lots of poor

¹⁹ As noted in chapter VIII, in the parishes where members disagreed with the statements "Our parish is caring and supportive of members who have financial and personal needs," and "Opportunities to serve in leadership positions in our parish are equally available to all members if one is willing to make commitment" the average per-household contributions are 50% lower than the average per-household contributions in the entire sample of parishes.

²⁰ The answers to this question were presented in Fig. 36.

children and humans in these countries. We feel that the church should change priorities and put the money where God asked us!"

- ❖ (I would give more if) They would use the money to convey the Orthodox religion to persons that are not Orthodox and curtail emphasis on internal matters;
- ❖ (I would give more if) I knew it would directly help the poor/ homeless, for example a soup kitchen. That is where my heart is, not necessarily a building fund;
- ❖ (I would give more if) If there were more outreach programs that all ages/genders could participate in that didn't necessarily support the Orthodox church, but supported anyone who needed help, no matter what religion they may be;
- ❖ (I would give more if) There were an outreach/evangelism emphasis;
- ❖ (I would give more if) they would assist the homeless in our area more;
- ❖ I would say that my personal most important factors that would lead me to contribute more money to the church are evangelism and outreach to the community, with social attention and needs to the poor;
- ❖ (I would give more if we would be) Less a Hellenic country club for yiayias and more a spiritual mission driven evangelistic caring family;
- ❖ (I would give more) If we had a sister parish somewhere in a developing nation in which the Orthodox Church needed financial support in order to remain alive;
- ❖ (I would give more if) International missions and charity became more of a priority;
- ❖ We need to shift our emphasis to the creation of better ministries. We don't seem to have anything working well except Philoptochos and a Senior Citizens Center. If my money is going to do nothing but pay salaries to people who make more than I do, and for paying the utility bills, I would rather donate it elsewhere, which I have;
- ❖ (I would give more if) Money would be managed better and used to promote the kingdom of God. Instead funds are being used to ""keep the ship afloat"" meaning a very large and expensive building which our small parish cannot afford.
- ❖ (I would give more if) we were committing more time and effort into our social outreach and service to those in need. I understand we give money, but I see no real desire to physically help the poor and needy by spending time and having face-to-face interactions. People seem very isolated from these needs, and I would love to help build a ministry from our parish to address this disconnect.

The second strong pattern in responses of the "less engaged and involved church members" was that they would give more if their parishes would be more inclusive of everyone and allowing everyone's voice to be heard to make a difference than it is presently. In addition, many "less engaged and involved church members" felt strongly that presently their parishes are "monopolized" and "owned" by small groups of people, whereas the rest of a parish community has no voice in decision making. Here are the quotes exemplifying this type of answers:

- ❖ (I would give more if) Also, if the church encourages personal interests and ideas of parishioners who would want to start an activity or add an additional service in the church i.e. to encourage individuals to express interests in starting an activity in and for the church.
- ❖ Most talents and gifts in our parish are wasted. The leadership does not know what a gift is.
- ❖ (I would give more if) the parish was transparent as to where the money is spent.
- ❖ (I would give more if) Every one was treated with the same kindness and respect. If you are not part of the ""family"", you are treated like an outsider and below them. You have to do what is asked of you and there is no recognition for it...it is expected and doesn't seem like it was appreciated.
- ❖ (I would give more if) If those in leadership positions, at the very least, would take a second of their time to learn my name and greet me by name. For me personally, I would give more if those in leadership would drop the ""we have always done it that way"" attitude and recognize opportunities for process improvement.
- ❖ ..the people who control and are continuously on the church board for over 35 years and have embezzled, cheated and lied are gone permanently. ..our church was built to appear more humble, warm and welcoming instead of the cold, ostentatious edifice that was chosen by those in charge. ..the millions spent on a church and ended up with cement flooring like a Walmart and without carpeting and chairs instead of pews, were spent wisely. ..the money our new church generated had not been spent stupidly by the people in charge. .. there would have been positive changes that would entice me and my family to give more.
- ❖ (I would give more if) They rotated the church council. It's the same 10 individuals for the past 15 years, but they just rotate presidents.
- ❖ (I would give more if) If the priests ""friends"" were not on the council. Seems that people elected to council are ""yes"" people, who will do whatever the priest tells them to do.
- ❖ (I would give more if) the members were more friendly and accepting to other members not in the Priests inner circle.

XI. What Are Parishioners Willing to Give For?

(The Analysis of Responses to the Open-Ended Question: "Are there any circumstances under which you might consider donating more money to your parish?")

Chapter IX examined the issue of what might motivate the study participants to contribute more to their parishes. The survey question that was analyzed in chapter IX was: "Are there any desirable changes or circumstances under which you would consider donating more money to your parish?" The respondents were given eighteen possible circumstances/changes to consider. With regard to each, they can reply: "yes, would give more," "not sure," "no, would not give more," or "I am satisfied with this area. There is no need for improvement here." We presented the answers of the study participants to this question in Fig. 35a-b and analyzed in details their responses on pp. 79-81 .

This multiple-choice question was followed by an additional open-ended question: "Other than listed above, are there any other circumstances under which you might consider donating more money to your parish? Please, tell us." Out of 2,825 study participants, nearly 1,700 answered this question and shared their thoughts about what type of causes and/or circumstances may increase their giving. Clearly, there was a great diversity in the answers (some as long as two pages) and many of them were "circumstantial" and based on a very particular situation in a local parish. Many answers, however, followed fairly consistent patterns indicating several areas in the Church life that our respondents considered important and would be willing to give for.

Overall, nine consistent patterns emerged from the answers to the open-ended question "Are there any other circumstances under which you might consider donating more money to your parish? Please, tell us." We will first describe these seven patterns in order of importance (i.e. in order of how frequently the answers were given "fitting" into each pattern) and then we will provide several quotations from the study participants' answers for each pattern.

Thus, many study participants indicated that they will give more to their parishes IF:

- ❖ If they (respondents) had greater income and, therefore, were able to give more;
- ❖ If LESS money would be spent on parish's ongoing "operations" and/or unnecessary "improvements" (more icons, bigger building, additional property purchased) and MORE on creating meaningful ministries that have impact on both parish and wider community;
- ❖ If there would be greater trust in local and diocesan church leadership: that is, if the leadership would NOT be monopolized and finances misused by a small "corrupt" group of people;
- ❖ If the money will be used for social outreach into the local community;
- ❖ If overall "culture of generosity" in a parish would be improved, so that everyone would give more - not just a few most generous members;
- ❖ If a parish would use money to help parishioners who are in different types of needs;
- ❖ If contributions will be used to support various international missions or sister parishes abroad;
- ❖ If the money would be used for greater inter-Orthodox cooperation;
- ❖ If they (respondents) would live geographically closer to a parish, have shorter time to commute and, therefore, be able to attend and participate more regularly.

Below we provide quotations from the answers of the study participants that exemplify each pattern in responses.

If the respondents had greater income and, therefore, were able to give more:

- ✓ I give as much as my family can at the present time, but if our church were in great need (financially or structurally) I would try to come up with an immediate amount to donate to help out;
- ✓ Our giving is close to being maxed out right now. We do not give because of the circumstances in the church community; we give because everything we have is from God, and we are called to give back to support the community of faith;
- ✓ (I would give more) If I earned more income I would donate more;
- ✓ (I would give more) When I pay down debt and my kids finish college;
- ✓ I am poor. I cannot give more unless God provides;
- ✓ (I would give more) if God blesses us with more financial resources, we will have more to give to the church;

- ✓ How much I give depends on my income level. I give more when I am able. While recently retired, I have tried to maintain, if not increase, my contributions compared to when I was employed;
- ✓ If the income that my husband and I make increases then we give more to the parish. We give what we can;
- ✓ I would give more money to our parish if my family were more well off. We give what we can after our responsibilities are met;
- ✓ Money is always the subject of Church. Priests and Bishops are always asking for more. If a person is not working how can they give more. 10% of nothing is nothing. I have given my time, and you always want money;
- ✓ We give the max we feel we can as we love our church we would give more if we made more. We did increase our pledge 10 per month when asked this year by the parish council.

If LESS money would be spent on parish's ongoing "operations" and/or unnecessary "improvements" (more icons, bigger building, additional property purchased) and MORE on creating meaningful ministries that have impact on both parish and wider community:

- ✓ I simply would like stewardship to be less focused on "paying the light bill," and more focused on Christian works - helping those less fortunate than us;
- ✓ (I would give more) If I believe that the parish council cared more about missions, evangelism, and youth and college programs than it does about facility maintenance;
- ✓ (I would give more if) They would use the money to convey the Orthodox religion to persons that are not Orthodox and curtail emphasis on internal matters;
- ✓ (I would give more if) I knew it would directly help the poor/ homeless, for example a soup kitchen. That is where my heart is, not necessarily a building fund;
- ✓ My husband and I used to donate more money, but we stopped since the church spends way too much on buying items that they already have. They have been asking to add more icons on the walls. I believe that our church is pretty as it is and it does not need to spend more on icons. There are more important need in the world. We feel that the church should change priorities and put the money where God asked us!
- ✓ We have tithed for a number of years. My opinion is that almost al of the Church revenue goes to support the parish operation and archdiocese operations. We also give to the discretionary fund and have given to the building fund. I doubt that we will increase our giving as long as this situation exists;

- ✓ I feel like I give appropriately for ongoing needs. I would only give more for special situations (one-time donations);
- ✓ (I would give more if) Our parish would stop wasting money and asking for donations after the fact of making purchases;
- ✓ (I would give more) If I did not feel that the money is "wasted." There are many places where the church does not need to spend money but does, since sometimes it runs more like any other institution and not like a church;
- ✓ (I would give more if) less building things and more giving to the poor.

If there would be greater trust in local and diocesan church leadership: that is, if the leadership would NOT be monopolized and finances misused by a small "corrupt" group of people:

- ✓ I would give more money if I trusted our priest and the parish was more informed on where our money is being spent. I can give more money upon listening to a good sermon on stewardship if our priest could be trusted. The issue for me is trust in our spiritual leader and not if my fellow parishioners set a good personal example. Our parishioners are working hard for their church but I feel we do not trust our leader. I know our stewardship has declined because of lack of trust;
- ✓ (I would give more if) If those in leadership did not take from the church;
- ✓ (I would give more if) The clergy were more humble and lived within the means of the parish, not driving around in expensive cars and demanding more money each year;
- ✓ (I would give more if) The Archdiocese became authentically transparent and accountable in its finances by having annual outside audits with results published on the internet web site of the Archdiocese, along with the financial statements;
- ✓ I'd none of it went to the Diocese of [.....]. An investigation needs to be done regarding the scandal in [.....] and the bishops in [.....]. You cannot expect people to give when they feel like there is dishonesty in the higher ranks. Fix it. Address it. And you risk losing a lot by not addressing this;
- ✓ (I would give more if) The by-laws would state that the priest or any member of his family cannot be on council. Our previous priest was a dictator with a council that bowed to his every wish. He divided our parish and made many of us very bitter. We lost 20+ adults from our already small parish because of our previous priest. This survey is about money. There should be a survey about priests;

- ✓ (I would give more if) If the parish involved the non-council members more in their financial decisions and if they fully communicated all financial decisions to everyone in the church after the decisions are made. Also, if the priest and church emphasized financial controls and accountability to a much great extent. There is a major perception of financial mistrust in this church that needs to be addressed;
- ✓ (I would give more if) We got a new group of Bishops who actually listened to their flock, and dealt in a transparent and equitable manner with priests and fellow heirarchs. I would consider donating more if I wasn't considering leaving this jurisdiction all the time, not because of my wonderful priest, but because of the bishops we have in place.

If the money will be used for social outreach into the local community:

- ✓ (I would give more if)...we were involved more directly in helping the poor through ministry action that originated in our parish rather than only supporting the work of others in the city (usually Protestant ministries, such as the rescue mission, etc.);
- ✓ We already tithe, but the one thing I think would coax us to give more is giving to the needy. My greatest frustration is all this giving, giving, giving being asked for, the fundraising, the Greek Festivals...all done to pay our bills and not to help others. For me it is almost a kind of money gluttony;
- ✓ (I would give more) if our community worked with other religious communities in philanthropy, if any sort of community outreach (i.e. homeless shelters, nursing homes, etc.) became more consistent;
- ✓ (I would give more if) I knew it would directly help the poor/ homeless, for example a soup kitchen. That is where my heart is;
- ✓ (I would give more if) If we have a clear vision which connects our parish to our community, I would be more generous with my money. Unfortunately, our parish continues to be "invisible" in my area and its needs. Muskegon MI is a very needy and challenged community. Our faith and parish have virtually been invisible from the social and economic challenges of the community;
- ✓ (I would give more if) We had a program that directly helped those in need;
- ✓ Would like to see the church set up philanthropies. I work with several community projects. When a specific need is addressed, we get more donations;
- ✓ (I would give more) If there were more outreach programs that all ages/genders could participate in that didn't necessarily support the Orthodox church, but supported anyone who needed help, no matter what religion they may be;
- ✓ (I would give more if) they would assist the homeless in are area more.

If overall "culture of generosity" in a parish would be improved, so that everyone would give more - not just a few most generous members:

- ✓ (I would give more if) I felt the financial burden of sustaining the parish were more evenly distributed;
- ✓ I think the Culture of giving in a Parish is important. Creating a culture of generosity toward your Church would encourage everyone join in a more generous behavior;
- ✓ (I would give more if) I felt that other members of my parish also made sacrifices in their lifestyles in order to give generously;
- ✓ (I would give more if) Others in the parish were more generous;
- ✓ (I would give more if) those who have it would do their part;
- ✓ We give well above the average, but feel that all we are doing is paying a higher share of operation expenses than the average parishioner. It seems that we magically meet, but rarely exceed, budget every year. Thus, parishioners are unintentionally encouraged to just give the minimum average rather than pay a disproportionate share of the operational costs, because they know that others will end up making sure the budget needs are met. Our parish is affluent and there is no doubt in my mind that giving could be - and should be - much greater than it is. I would prefer to pay my share of operation expenses, and see the excess go toward community outreach.

If a parish would use money to help parishioners who are in different types of needs:

- ✓ I would give more to support a benevolent fund in our own community. There has been many unemployed who need assistance, but are afraid to ask from the church and I feel uncomfortable to give the money directly to them;
- ✓ (I would give more if) Other parishioners needed help;
- ✓ (I would give more to) Children with disabilities and/or special needs - family outreach;
- ✓ (I would give more) If real needs of people were being ministered to and not just more liturgies and more services;
- ✓ (I would give more) To help support a parish member in dire circumstances;
- ✓ (I would give more to) Help parish families in immediate need, crisis need and support in medical issues and financial stress.

If contributions will be used to support various international missions or sister parishes abroad:

- ✓ I would like to see my parish openly support Orthodox missions outside of the US in addition to the ones we do in state. Perhaps a sister parish in Syria? Or Romania?
- ✓ (I would give more) If we had a sister parish somewhere in a developing nation in which the Orthodox Church needed financial support in order to remain alive;
- ✓ (I would give more if) International missions and charity became more of a priority.

If the money would be used for greater inter-Orthodox cooperation:

- ✓ There are more than 5 other Orthodox denominations in a 50 mile radius. Our level of cooperation and pan-Orthodox outreach has been virtually nothing. We need to do better with these initiatives;
- ✓ I travel a lot. I have several "adopted home" parishes of multiple jurisdictions - Iowa, Tennessee, South Carolina that are either doing quite well or are in dire straits. Money is wasted by not having one unified North American Orthodox jurisdiction. There is wasteful overlap or shameful not sharing funds between jurisdictions. It is a scandal;
- ✓ (I would give more if) There was only one Orthodox Church in America.

If they (respondents) would live geographically closer to a parish, have shorter time to commute and, therefore, be able to attend and participate more regularly:

- ✓ (I would give more) If I went more regularly and lived in the community. It's hard to be involved when I live an hour away - and find it hard to feel a connection to a random new church in the city where I now reside. I love the church and plan to get married in it, raise my children in it, and then become more involved, interested and invested in its programs and performance;
- ✓ I would give more money to my parish if it wasn't an hour's drive away! By the time I fill the car and feed my family a meal out (after fasting from the night before---often coffee hour just isn't filling enough for teens) there is little left for a gift;
- ✓ I would donate more frequently if I was able to attend Liturgy more often. My parish is 54 miles from my home and I work most Sundays but I try to get there every chance I do have the day off.

In Conclusion: Twelve Things the Church Leadership Should Consider to Increase Giving in American Orthodox Parishes

This concluding section is NOT an "executive summary" of all what was discussed previously. The study report has eleven chapters and each of them addressed a particular subject. Each chapter also had its own summary of the most important "highlight" findings. Hence, it should be easy for a reader to decide to either read the whole report (this is what we hope for) or selected individual chapters or only some "highlight findings."

When we conducted the survey, some of the respondents "complained" that the questionnaire addressed only "money related matters," whereas examination of "generosity" and "giving to a parish" should also include giving of "time" and "talent." This would be a legitimate rebuke, if this study would be about stewardship in US Orthodox parishes. But it was not. This was the study that used the narrow view of giving and focused specifically on financial contributions of church members to their home parishes.

As stated in the introductory chapter, the purpose of this study was two-fold:

- a) To understand *why* some American Orthodox church members are more generous in their giving to the parishes than their fellow parishioners and
- b) To find out *what* could possibly motivate all parishioners to be *more* generous.

Accordingly, on previous pages we examined a variety of determinants of financial contributions to the parishes. We indicated that some of these determinants are important only for certain Orthodox jurisdictions or categories of church members, while some are more "universal." Some of them have strong impact on religious contributions; others can be seen as secondary in importance. Some of them are within the control of the Church, while others - such as demographic or socioeconomic characteristics of Church members - are not.

The following twelve selected findings indicate areas in the life of the Church where there is a possibility for positive impact on giving. Further, we believe these are also the areas where there is a need for more effort and work on the part of national and local Church leaders if they are serious about the goal of "increasing generosity" of the Church members:

- I. Church members who believe that "using the money and material possessions in ways that please God" is part of their spiritual lives are much more generous givers than their fellow parishioners who think that "Money and material possessions have nothing to do with spiritual and religious issues." That is, church leaders should try to lift up the discussion about "money in the church" to a spiritual level; and they should place more effort on both theological education and demonstrating in the real parish life that there are numerous connections between "money matters" and the spiritual life of a person (see Chapter Seven for more details on this subject).

- II. Church members who give to the Church because of a conscious theological understanding, religious convictions and internal "need to give to the Church" are much more generous givers than their fellow parishioners who contribute financially simply in order "address the needs of their parishes and pay church bills." That is, church leaders should place more effort on talking and educating about stewardship (financial giving being part of it) as a total way of life (see Chapter Seven for more details on this subject).

- III. Church members who have full trust in Church leadership in terms of how their contributions are being used are much more generous givers than their fellow parishioners who feel that they need greater control over the usage of their contributions. That is, church leaders should place more effort on creating maximum transparency and accountability in financial matters that will result in the greater trust on the part of people in the pews (see Chapter Seven for more details on this subject).

- IV. While the practice of tithing is today not very common in US Orthodox Churches, survey data showed that it deserves much greater attention on the part of Church leadership, because those church members who support - at least, in principle - this practice are much more generous givers than their fellow parishioners who oppose proportionate giving (see Chapter Seven for more details on this subject).

- V. The stewardship approach to church life was reportedly promoted in 72% of parishes participating in the study, but it had an actual impact on increase in giving only in less than half cases (34%). That is, although the emphasis on stewardship is becoming more and more common in US Orthodox parishes, the local church communities still need to place much more effort on *how* they teach about stewardship and *what* they actually do to promote it (see Chapter Eight for more details on this subject).
- VI. US Orthodox parishes "talk about money" and motivate their members to be more generous in two very different ways: either by referring to the church's mission and spiritual goals OR by referring to the ongoing financial needs of the parishes. And, at this point, both approaches are equally present in American Orthodox Church life. The study results, however, indicated clearly that the parishes encouraging members to be more generous because it will enhance church's mission and create more opportunities for spiritual growth receive MUCH HIGHER contributions from their members than the churches asking members to contribute more merely because various needs of a parish community should be addressed (see Chapter Eight for more details on this subject).
- VII. Numerous aspects and nuances in the local parish life affect giving: we examined a good number of them in this study report. But the most significant characteristics of a parish that have *by far the strongest positive effect* on contributions are associated with being a community that: a) provides members with a strong sense of mutual care and support and b) engages everyone in decision making and serving in various leadership positions (see Chapter Eight for more details on this subject).
- VIII. The study indicated that nearly half of US Orthodox parishes continue to view themselves as ethnically-based communities that have "strong ethnic heritage and culture" and place certain effort on preserving these heritage and culture. But we also learned that being a parish with "strong ethnic heritage and culture" has a significant negative effect on giving. That is, the members in "All American" and "pan Orthodox" parishes are much more generous givers than those attending churches with "strong ethnic heritage and culture." We are NOT SUGGESTING that the parishes should abandon their ethnic heritage and traditions for the sake of greater donations from parishioners. Rather, it is worth exploring in greater details *why* parishioners in ethnically based churches are not as good at giving to the church as their fellow church members in the "All American" and "pan Orthodox" parishes (see Chapter Eight for more details on this subject).

- IX. We found that the majority of study participants support - at least, in principle - the practice of pledging: that is, committing in advance certain amount of money to be given to the Church during the year. The study also indicated that church members who actually pledge give more (both in total dollar amount and as percentage of income) than those who make contributions more spontaneously. Further, even without actual pledging (i.e., without formal filling out annual pledge cards) those who plan their giving in advance contribute more to a parish than those whose giving is based on short-term decisions. That is, the more insistent and effective the parishes are in convincing their people to determine their giving in advance (either through formal pledges or informal commitments) the larger will be members' contributions. One technique that can be used by the parishes to achieve this goal (i.e., more "planned" giving) is to introduce a system of monthly automatic electronic transfers of a certain agreed upon sum from the checking accounts or credit cards of parishioners to the parish bank account. This is a practice that is little known in US Orthodox parishes, but - according to the study results - would be supported by a majority of church members (see Chapter Nine for more details on this subject).
- X. Among various "techniques" that the parishes potentially can use to "boost" generosity of their members and that were examined in this study, *approaching parishioners in person* by clergy (either by priests or bishops) and encouraging them to give more would have by far the strongest positive effect on giving. We are not suggesting that the clergy should make this technique a "top priority" in their work, but it is worth to re-iterate that our pastors and archpastors can have significant *personal impact* on the generosity of church members (see Chapter Nine for more details on this subject).
- XI. One can think of many possible desirable changes and improvements in the life of a local parish. Some of them are more urgent, whereas other are of secondary significance. Some of them are important for particular categories of church members, whereas other have universal appeal and are desirable for everyone. From the perspective of positive impact on giving, the top three desirable changes in the life of American Orthodox parishes are all related to the same issue: the problem of excessive "insularity" of the local parishes and their poor engagement into "outside community."

Indeed, according to the study participants, the top three causes that that the parishes can employ and that would "spark" generosity of church members are: a) greater social outreach into the local community; b) stronger emphasis on mission and evangelism programs; c) greater attention to creating joint programs and ministries with other nearby Orthodox parishes. These are the areas in the Orthodox church life that our faithful are most willing to give more to (see Chapter Nine for more details on this subject).

XII. A separate chapter was devoted to "less engaged and less involved (and also 'less generous') church members." What we found was that the church members who described themselves as being "less engaged and involved in a parish" (and who give significantly less than their fellow parishioners) are NOT different from the other church members in terms of their demographic and socio-economic characteristics (such as age, family status, place of birth, religious upbringing income). However, the "less engaged and involved" church members differ from their fellow parishioners in two important ways.

First, when it comes to personal beliefs, the "less engaged and involved" church members have much weaker theological understanding of how giving to the Church relates to the Orthodox faith. They are very likely not to see a connection that exists between "being generous" and "being a good Orthodox Christian." Second, when it comes to the feelings about their churches, the "less engaged and involved" church members are less satisfied with their home parishes. This dissatisfaction derives mainly from the fact that many "less engaged and involved" church members feel that their parishes: a) are NOT caring and supportive of its members when they experience personal problems and needs; b) allowed leadership to be "monopolized" by a relatively small group of parishioners, whereas most of members do not have equal opportunity to serve in the leadership positions.

Yet, despite being presently not satisfied with their parishes, the "less engaged and involved church members" are still willing to give more to the Church, ***IF*** their contributions would be spend on the good causes "outside of parish's walls" such as social and religious outreach into local community, international mission projects, etc (see Chapter Ten for more details on this subject).

In addition to the above-mentioned twelve possible steps toward better giving, there is one additional thing that Church leaders can do if they are serious about the goal of increasing the generosity of parishioners. It is our hope and recommendation that this study be used as the basis for organizing open discussions and workshops on approaches to and experiences of giving to the church. Ideally such discussions should:

- ❖ Engage all three levels of church membership (i.e. hierarchs, parish clergy and parishioners) in honest and in-depth conversations on church giving and generosity;
- ❖ Bring together parishes from varying jurisdictions within the same city/region (this would also foster the Assembly's objective of achieving greater Church unity in America);
- ❖ Use this study-report as preparatory reading material in order to facilitate an exchange of questions and opinions;
- ❖ Focus on a variety of approaches to church giving based on different parish environments and the context of the local community;

It is likely that through such discussions best practices will emerge. These practices can be shared in educational materials and programs that would be available to all parishes within the Assembly, thus increasing Church unity and fostering common work.

1. The name of your parish (this question is optional: you don't need to answer, if you feel uncomfortable doing so)

2. In what ZIP code is your parish located? (This question is optional)

***3. In what state is your parish located?**

Please, select the state from the drop-down menu

State:

***4. What is the church jurisdiction of your parish?**

Please, select church jurisdiction from the drop-down menu

Orthodox Church jurisdiction:

***5. In general, how much enthusiasm do you feel about the life and programs of your parish?**

- Very low enthusiasm
- Moderately low enthusiasm
- Moderately high enthusiasm
- Very high enthusiasm

***6. Overall, how would you describe your parish's financial health?**

- In serious difficulty
- In some difficulty
- Tight, but we manage
- Good
- Excellent
- I don't know / Not sure

***7. How would you describe the change in the membership of your parish during the past 3 years?**

- It has been declining
- It has remained more or less stable
- It has been growing
- I don't know / Not sure

***8. Which of these two statements comes closer to your views?**

- Part of a person's spiritual life is about using money and possessions generously in ways that please God
- Money and material possessions have nothing to do with spiritual or religious issues

***9. What is your approach to the biblical standard of tithing: i.e. giving 10% of income to Church?**

- The tithe belongs to God. In addition, Christians should give offerings as they are able
- The tithe is an ideal to be striven for by all Christians, but it is not obligatory
- Giving a certain proportion of one's income, but not tithing (i.e. not 10%), should be emphasized
- I personally do not support the idea of "proportionate giving" (i.e. donating certain % of income)

***10. Please, indicate to what extent you AGREE or DISAGREE with the following statements about your parish**

| | 1. Strongly agree | 2. Rather agree | 3. Neutral, unsure | 4. Rather disagree | 5. Strongly disagree |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| In our parish, people are encouraged to give generously not only to the parish, but also to the causes outside of the Orthodox Church | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Our parish has a strong and clear vision for its future | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Our parishioners are encouraged to invite friends and neighbors to visit our church regardless of whether they are Orthodox or not | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Our parish uses the Internet and social media tools very effectively | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Our parish is always willing to try something new, to change and to meet new challenges | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| We do NOT have a problem finding people to volunteer in the parish | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Our parish has a strong ethnic heritage and culture that we are trying to preserve | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Opportunities to serve in leadership positions in our parish are equally available to all members if one is willing to make the commitment | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Decisions about the life of our parish are made with open discussion by parish leadership and ordinary members | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Our parish is caring and supportive of members who have financial and personal needs | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

***11. What is your age?**

***12. Which of the following best describes your religious upbringing?**

- I was raised and have always been active in the Orthodox Church
- I was raised in the Orthodox Church, but was inactive in Church for a period of time
- I was raised in a non-Orthodox religious tradition and became Orthodox later in life
- I grew up in a non-religious family and joined the Orthodox Church at a later stage in life

***13. You are**

- Orthodox lay person
- Ordained Orthodox clergyman

Just a few more questions. Please, click on the "Next" button and finish the survey. It should take only about 5 more minutes. Thank you for the help!

laity page

A few more questions: it should take only about 5 minutes to finish. Thanks!

***14. Approximately, how many persons TOTAL (adults and children combined) attend your church on a typical Sunday?**

- Less than 50 r 50-99 r 100-299 r 300 or more

***15. How frequently do you typically attend church?**

- At least once a week About once a month
 2-3 times a month Occasionally, rarely

***16. When it comes to church attendance and participation in parish life, COMPARED to most members of your parish, do you think of yourself as:**

- Less engaged and involved
 Similar to the majority of parishioners £
 More engaged and involved

***17. When it comes to your religious beliefs and approaches to Church life, compared to most members of your parish, do you usually think of yourself as:**

- More "liberal" and "experimental"
 Similar to the majority of parishioners
 More "conservative" and "traditional"

***18. Which of these statements comes closer to your views?**

- I give to the Church because it is what God expects of us
 I give to the Church because my parish community has needs that should be addressed

***19. Which of these statements comes closer to your views?**

- When I give to the Church, I would like to see "a return on investment:" i.e. how my money is being used and what are the outcomes
 Overall, I am comfortable simply donating to the Church, because I trust Church leadership in how my contributions will be used

***20. Which of these statements comes closer to your views?**

- When my parish talks about donating money, it talks mostly about vision for the parish's mission, future and opportunities for spiritual growth
 When my parish talks about donating money, it talks mostly about people's responsibility to address the needs of the parish

21. If you would need to make a CHOICE to give either to an "opportunity" (i.e. to create or support something new) or to a "need" (i.e. to respond to an ongoing or immediate Church need,), what would be your choice?

- I would give to an "Opportunity"
- I would give to a "Need"

***22. Are there any desirable changes or circumstances under which you would consider donating more money to your parish?**

| | Yes, would give more | Not sure, may be | No, would not give more | I am satisfied with this area. There is no need for improvement here |
|--|-----------------------|-----------------------|-------------------------|--|
| If I understood more clearly how my giving relates to my Faith and what is the meaning of "church giving." | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If I felt my parish life was more spiritually nourishing | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If there were a greater sense of "parish community" | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If there was more transparency in how financial decisions in my parish are made and how money is spent | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If I personally had greater influence on how money is spent | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If my parish community would be better at thanking people who give their time, talent and money to the parish | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If worship services were more traditional | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If worship services were more modern | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If we would use more English in our worship services | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If my parish would pay more attention to social outreach in our local community or set aside the fund to give to the poor | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If my parish would pay more attention to religious outreach, mission and evangelism | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If my parish would be more welcoming to new members | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If my parish would be better at engaging our youth and young adult members | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If my parish would pay more attention to senior members | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If my parish would pay more attention to those who are new to the Orthodox faith (i.e. converts) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If the money would be used to add professional personnel - clergy or lay - so that we can have more programs/ ministries | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If the money would be used to create joint programs and ministries with the other Orthodox parishes in our area | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If the money would be used to support major national Orthodox institutions and ministries: e.g., seminary, missionary work, humanitarian work, Orthodox mass-media, etc. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

23. Other than those listed above, are there any other circumstances under which you might consider donating more money to your parish? Please, tell us. I would give more money to my parish if:

***24. A parish can use various "strategies" to encourage greater giving among parishioners. Think of yourself: which of the following is more and which is less likely to increase your contributions (choose one answer on each line).**

| | Very likely will give more | Rather likely | Neutral, unsure | Rather unlikely | Very unlikely will give more |
|--|----------------------------|-----------------------|-----------------------|-----------------------|------------------------------|
| If I heard a good sermon on stewardship and church giving | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If my fellow parishioners would set a personal example and testify publicly about their experiences of "being more generous" | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If a good story on church giving would be published in the parish newsletter or on its website | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If I were personally asked by my parish priest or bishop | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| If I were personally asked by parish council president or member | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

***25. Has your parish actively promoted a "STEWARDSHIP APPROACH" to church life which teaches about equal importance of giving time, talent and money to the church?**

- Yes, and therefore I am likely to give more
- Yes, but it has no effect on my giving
- No my parish has not promoted such an approach
- I don't know / Not sure what is this question about

***26. Do you approve or disapprove of the practice of asking parishioners to fill out annual pledge cards or commitment cards regarding church giving for the year?**

- Approve
- Not sure, have no opinion
- Disapprove

***27. In the last year did you, or another adult in your household, fill out a pledge card or commitment card regarding church giving for the year?**

- Yes
- No
- Don't know, not sure

***28. How would you feel about electronic transfers of your pledges: that is, the money that you pledged for a year would be automatically directly transferred each month from your checking account into your parish checking account (or automatically charged to a credit card)?**

- I definitely like this idea
- It is Okay
- At this point, I am not sure
- I don't like this idea

***29. In general, how do you make decisions about how much money to contribute to your parish?**

- I aspire to tithe and to give 10% of my income
- I decide on a certain percent of my income annually
- I decide on a certain dollar amount annually
- I decide on a certain dollar amount monthly
- I give mostly spontaneously: whatever I can afford for a period of time

***30. In the past three years, overall have you increased or decreased the amount of money that you give to your parish?**

- Increased giving significantly
- Increased giving a little
- Give about the same
- Decreased giving a little
- Decreased giving significantly

31. What category best describes the annual income (before taxes) of your household?

- Less than \$ 30,000
- \$ 30,000 to \$ 49,999
- \$ 50,000 to \$ 69,999
- \$ 70,000 to \$ 89,999
- \$ 90,000 to \$ 109,999
- \$ 110,000 or more

32. In 2014, approximately how much money did your household contribute to each of the following? Please, indicate approximate dollar amount in the space provided below

To your parish, in regular giving (not counting contributions to a capital campaign or some special projects or appeals)

To your parish for a capital campaign or some special project or appeal

To any other than your parish Orthodox organization or cause

To any non-Orthodox (either religious or nonreligious) charities, non-for-profit organizations, or social causes

***33. In what country were you born?**

In the USA

In other country

If other country, please, specify:

34. How long have you been member of this parish?

0-2 years

3-10 years

11-20 years

more than 20 years

***35. What best describes your current household situation?**

A single person without children

A single person with children under 18 living at home

A couple without children

A couple with children under 18 living at home

36. If you have a spouse (or partner living with you), he/she is:

I am single: don't have a spouse of partner living with me

He/she is a "cradle" Orthodox Christian—a person born into the Orthodox Church

He/she is a convert to Orthodoxy, someone who became an Orthodox Christian

He/she is a non-Orthodox Christian

He/she is a member of non-Christian faith community (Jew, Muslim, etc.)

He/she is a non-religious person

***37. Your gender:**

Male

Female

Thank you! Please, click on the "Next" and - then - "Done" buttons and your completed survey will be submitted.