

From *The Almost Church Revitalized*, by Michael Durall

Making the Annual Pledge Drive Obsolete

Charity is enjoined upon each of us, not simply upon the rich, or upon those who can be said to afford it.

Rev. Peter Gomes
Memorial Church, Harvard University

One of the most boring things to do with money is just spend it.

Robert W. Wilson
A successful investor who lives frugally and plans
to give away his entire \$800 million fortune

Making the annual pledge drive obsolete is based on four principles:

Pledge drives ultimately rest on the transformative power of Unitarian Universalism to help us lead more purposeful lives. In my view, this transformative power is waiting to be tapped.

The responsibility for a successful pledge drive does not rest with the Stewardship Committee. Success in the stewardship realm is the responsibility of the minister(s), board members, and lay leaders of the congregation. The Stewardship Committee only conveys their message of hope for the future.

Middle class Americans could double their charitable giving to all causes and not

notice the slightest difference in their daily lives. Thus, UU congregations could double their annual pledge drives with ease. The money is out there. UU churches should be in the business of creating philanthropists, one of life's most noble and highest callings. We just haven't convinced people that giving away money is fun! Surely, being a generous person or family is one of life's great privileges. Aren't we privileged to be part of a community that can create a more just and humane world?

The time, effort, and angst invested in the annual pledge drive are exceedingly poor investments of the church's resources.

Let's take a look at each issue in turn, along with a few others, including how much UUs can be asked to give.

The transformative power of Unitarian Universalism

Robert Wuthnow is Director of the Center for the Study of American Religion at Princeton University. His work is highly regarded, including his books about money in the church. His words will resonate with those who desire the church to speak with a more powerful voice and have a greater influence in the world. He writes,

Clergy lament the materialism of our society and the pressures to work harder and spend more. They worry that young people are being corrupted by false and misleading values of the marketplace. They acknowledge that wealth and generosity do not go hand in hand. Most clergy realize there is theological support for these opinions. Still, they find it hard to say anything that might seem to criticize the ways their parishioners are living. (1)

UCC minister Anthony Robinson states it more uncompromisingly, saying that, "People need to detoxify from a culture that is toxic in its materialism, individualism, and violence. The church needs new attitudes, new relationships, new practices, and new perspectives." (2)

As a Christian minister, Robinson says that people need to find God.

I believe UU congregations hold the authority to set standards that guide our behavior as people of faith. This authority should be at its zenith in challenging UUs to reject the materialistic society in which we live. The church should take a strong position against the conviction that life is always about having more. Theologian Walter Bruggeman defines this as, “The frantic effort to acquire more – more body surgery, more cosmetics, more cars, more beer, more sex, more certitude, more security, more power, more oil, more whatever.” (3)

Challenging the prevailing consumer culture is a powerful way that Unitarian Universalism can and should change our attitudes, our perspectives, and the way we lead our lives. The proverbial good life should not be about acquisition, but rather an innate sense of simplicity, of goodness, of limitation.

Shunning materialistic values goes beyond our individual and family lives, and can serve as a beacon for liberal religion, as well. Wuthnow writes, “Instead of being a reaction to fundamentalism, liberal religion needs to become a counterculture to secularism. [Liberal religion] should present itself as a third way.” (4)

Congregations of any faith that wish to confront materialism in their ranks face monumental challenges. The greatest challenge is overcoming the middle class obsession with money and careers. Once people achieve a certain standard of living, they guard it carefully. It is not socially acceptable to consider a lesser standard. Who among us wishes to live in smaller houses, in less desirable neighborhoods, or drive less expensive cars? What would people think?

All too often, we live in a society that assigns status to people according to what they can buy. It’s akin to the Calvinist notion of predestination. Successful people must be the elect, those identified by God, who will achieve eternal salvation. Economic instability is associated with moral failure, even today.

“Respectability is the hallmark of the middle class church,” Wuthnow writes, “and the tokens of respectability include fine dress, attractive transportation, capacious homes, well-educated children, and successful careers.” (5)

When I belonged to the aforementioned affluent New England congregation, I received numerous invitations from church members to visit their homes. These were not strictly social events, nor were they gatherings to discuss the work of the church. Rather, these get-togethers were intended to show off expensive home additions and renovations, including new kitchens with imported granite countertops, family rooms with wide screen TV's and surround sound systems, and spacious master bedrooms with whirlpools in the bathroom and large, walk-in closets. Everyone oohed and ahhed.

In the 1950s novel, *The Man in the Gray Flannel Suit*, fictional character Tom Rath leaves his job at a small foundation to take a higher-paying job at a large corporation. He becomes disillusioned. "I spend my days," he opines, "trying to convince people to eat more corn flakes and smoke more cigarettes and buy more stoves and refrigerators, until they explode with happiness. I do this so I can buy a bigger house and a better brand of gin."

When I observed the huge amounts of money that my fellow congregants had poured into their houses, I wondered if I should have exploded with happiness. Instead, I felt an aching sadness. Are expensive home renovations the pinnacle of American life? Do increasingly frequent trips to the mall constitute life as good as it gets?

Theologians Stanley Hauerwas and William Willimon phrase the dangers of a consumer mentality in an extremely articulate way. They write,

Our society has become a vast supermarket of desire, under the assumption that if we are free enough to choose whatever we want, we can defer eternally the question of what needs are worth having and on what basis right choices are made. What we call "freedom" becomes the tyranny of our own desires. (6)

Hauerwas and Willimon fault the contemporary church in not providing an alternative to consumer oriented society in which we live. This is a perfect segue into how charitable UUs might become.

How much should UUs be asked to give?

A maxim in fund-raising is, "Asking people for money is the easiest way to raise it. All other methods are more difficult." Thus,

Clergy and lay leaders should ask members and friends to reach the 5 to 10 percent

giving level at the earliest opportunity.

This level of commitment is increasingly discussed in UU congregations, and is the essential first step in doing away with the annual pledge drive. Members and friends can commit to this level of giving anytime they wish, whenever they decide. Or, they can commit to reaching the 5 to 10 percent level incrementally. No church by-law prohibits people from pledging at any time of year. No one has to wait until the pledge drive rolls around in the fall or spring. Thus, there really doesn't have to be an annual pledge drive, does there? Members and friends can notify the minister or the treasurer of their decision at any time. What could be easier?

Actually, there's a catch. Congregants are unlikely to commit to this level of giving unless clergy, board members, and key lay leaders do likewise. The leadership must set an example for the congregation. Otherwise, congregational leaders will be asking members to do something they themselves are not.

Giving five to ten percent of one's income is a long-standing tradition in many congregations, of all faiths. I've met many UUs whose parents or grandparents committed 10 percent of their incomes, for decades on end. They could not envision life any other way. These family ancestors were very likely people of lesser means. They set an extraordinary example. Many of them lived by the formula, "Give 10 percent to the church, save 10 percent, and live on the remaining 80 percent." Most American families would be better off financially if they returned to this simple formula.

Invariably, whenever the subject of giving 10 percent arises, someone asks, "Ten percent of gross or net?" I heard a wonderful response to that question recently, from an Episcopalian friend. He said, "Do you want your prayers answered in gross or net terms?"

Especially important in regard to money in family life is the shameless practice of the American advertising industry in targeting younger and younger children. UU congregations need to stand foursquare against the pressure to convince children and youth that life's ultimate cool is to buy ever more fashionable consumer goods.

Many commentators claim that television teaches children values more effectively than any church. This is a sobering thought. Whose values do we wish to impart to our children; the enduring, timeless values of generosity and service offered by the church, or the shallow, fleeting consumer values promoted by ads on television?

One last note on asking people for 5 to 10 percent of their incomes. Some church members may react with “sticker shock.” They cannot possibly afford it. They have mortgage payments, car payments, credit card balances, college or private school tuition bills, cable TV and cell phone costs, Internet fees, utility bills, season tickets for the symphony or a professional sports team, and the cost of vacation travel. Some are also paying for housecleaning and landscaping services. Yet others have second homes to pay for, furnish, and maintain. Both husbands and wives work full time and then some to maintain these lifestyles. How could the church possibly ask them to become more charitable? There’s just no extra money.

For the moment, let’s leave aside the question of whether owning all this stuff represents the good life. When I meet with people who commit 10 percent of their incomes (and sometimes more) to the church or to other causes, I often ask what they gave up to become so generous. To a person, they do not understand the question. The universal response is that they gave up nothing, not a thing. They report their lives have been immeasurably enriched by the experience. Even more surprising, many say they used to worry about finances until they started giving 10 percent, and now that worry has almost completely vanished. This is the great paradox of a religious life. Give it a try and see what happens.

Admittedly, many UUs do not own second homes, travel abroad, or possess the outward trappings that indicate wealth. Their lives, in fact, may be very different. The Federal Reserve Board recently reported that the average American family carries a mortgage of \$85,000; car and tuition loans of \$14,000; home equity loans of \$10,000; and credit card debt of \$8,500. That average American family saved \$392 the previous year. (7)

If families are overextended, they are in need of financial counseling, which more and more churches now provide. Clergy and lay leaders realize the church will not engage congregants in a meaningful stewardship conversation if people, according to the familiar phrase, are two paychecks away from losing it all.

The church has the power, through its redefinition of the good life and by providing financial counseling services, to assist people in leading better, more fulfilling lives, unencumbered by consumer debt.

We might end this section by considering the Easterlin Paradox, a concept formulated by economist Richard Easterlin. He posits that once people have their basic needs met, they do not become happier as they become richer. (www.wikipedia.com is a good source)

Rather, Easterlin’s research shows that happiness has less to do with money and more to do with friendships and being involved in causes larger than one’s self.

What about all those poor people in the church?

This question often arises in UU congregations when the pledge drive rolls around. I recall a heated conversation in an affluent community (median household income, \$110,000)

in regard to a proposed \$25 membership fee. An extremely vocal group argued that \$25 would “price out” many potential members, in addition to being a hardship for some current members.

Another group suggested that congregants be allowed to make five payments of \$5 each, to reach the \$25 figure, as though members had the incomes of teenage babysitters. The entire conversation was absurd, but demonstrates how deeply the poverty viewpoint is ingrained in some UU congregations.

We need to define who poor people are, to see if they resemble UUs. Most poor people do not own homes and may live in government subsidized housing, are eligible for food stamps, do not have health insurance, and may be unable to afford to take their kids to the dentist. They may not own cars, and rely on public transportation. If they are employed, they labor in menial jobs because they have a high school education at best. They rarely, if ever, go on vacation. If their kids go to college, they most likely attend the local community college and work 25 hours a week or more to afford that. They are likely to live in neighborhoods with higher crime rates than the norm. If your congregation is comprised of people who fit this description, then asking them for money may be a problem.

Likewise, I frequently hear that older people are on fixed incomes, and like poor people, they cannot give much, either. Oddly, people of younger generations are often the ones who make this blanket statement. Of course, some elderly people have limited means. But people 55 and older control approximately 65 percent of all the wealth in America, and many are doing just fine.

It is extremely patronizing for anyone to pass judgment on what other people can or cannot give. Church members are grown-ups. They can make their own decisions regarding their assets and what they wish to share. Clergy and lay leaders are in the business of creating congregations that serve in ever-greater measure. They should not be perceived extracting money from people who don't have it.

Who's responsible for the success of the pledge drive?

Strong, well-informed leaders will present a continual array of new and captivating ideas that energize a congregation. In churches like this, the pledge drive is built on a year 'round basis of engaging with new people and the wider world.

Most nonprofit organizations operate from this starting point. When you receive mailings from your alma mater, a local hospital, the symphony, or an agency that serves people who are less fortunate, you'll discover there's always something new underway. Nonprofit mailings convey interesting stories and provide donors with innovative and exciting opportunities to give.

I recall working with a congregation that fit this description. In an offhand comment I mentioned that in most churches, running the pledge drive is a thankless task. Shortly

thereafter, the entire seven-member stewardship committee mildly admonished me to adjust my attitude. The chairperson said, “We joyfully took on the pledge drive and have every intention of making it successful. This is the best job the church has to offer.” She was right. If clergy and lay leaders will not challenge UUs to change the way they lead their lives and work toward making the annual pledge drive obsolete, a stewardship committee of lively souls is the second best scenario.

On a less upbeat note, if the leadership of a church is tentative, hesitant, or takes a maintenance posture, the stewardship committee will be hard-pressed to devise a forward-looking, animated message that convinces the congregation to invest generously in its future. It is just about impossible for a congregation that is complacent eleven months of the year to mount a soul-stirring pledge drive in the twelfth.

In such a situation, the stewardship committee is likely to maintain the status quo, because they have little on which to base the pledge drive. I’ve worked with more than one congregation that dreaded the pledge drive coming around. Sadly, the opportunity to support the church and its good work is anticipated with a sense of foreboding.

Let’s create some new traditions

We need to leave some old habits behind. The first is same-level giving. The norm in most UU congregations is incremental increases in the annual pledge drive year to year. This is the result of approximately two-thirds of members and friends giving about the same amount, year after year.

The eternal hope is that a more compelling stewardship sermon from the minister or a better-written pledge letter will motivate the masses to give more. This rarely occurs. When increases do occur, they are likely to come from one-third of the membership, those who already give the most.

In my experience, same-level giving among two-thirds of the membership has two particular roots: low expectations of giving when people join; and an ever changing, theme-of-the-year pledge drive. When the church asks people for little in the early going, that’s what it will get over the long haul. A new theme each year does not reflect consistent, compelling, long term hopes and dreams for the future. A theme-of-the-year drive is short term in nature, signaling that congregational life is viewed one fiscal year at a time. Themes such as “Living Together in Harmony” are also not forceful enough to help congregants contemplate a more distinctive life together.

The role of the operating budget

When the pledge drive kicks off, church members are frequently presented with a budget that contains increased costs for personnel, insurance, utilities, and other line items. The key word is “increased.” Costs rarely decrease. When next year’s budget is rolled out, church

members sometimes feel they are being flogged to cover ever-increasing costs.

If costs are up three percent, members may raise their pledges by the same percentage. Thus, a \$500 donor might increase to \$525, which is actually five percent, but increasing to \$515 appears cut-rate. Same-level giving is perpetuated. Some congregants may not want the church to have too much money, otherwise the leadership will just fritter it away on unnecessary items.

Thankfully, a growing number of congregations do not place the operating budget as the centerpiece of the pledge drive. An accurate budget is certainly important, but some members view each line item suspiciously, wondering why so much money needs to be spent for salaries, benefits, maintenance, and other costs. Can't we do all this for less? For many, the operating budget is a disincentive to give.

To be sure, some people wish to see the operating budget because they believe if X dollars are raised, then X programs will be implemented. This is their motivation to give, and the church should provide the figures. In my experience, though, the operating budget is not a wellspring of charitable giving for most members. They don't relate to a "pay the bills" mentality. Rather, they prefer being generous souls, and believe this adds to their innate goodness.

(On a related note, I do not recommend publishing monthly budget updates in the newsletter. Many people do not understand budgets, no matter how straightforward the numbers are presented. In many instances, there are confusing footnotes. Also, ongoing budget figures often show a deficit in pledges being paid, which can result in an attitude of fiscal uncertainty when one does not exist.)

New or exciting initiatives are an excellent way to stimulate giving in any congregation. But smaller congregations may have difficulty launching new efforts, given the staff and volunteer resources available. In these instances, a sense of urgency toward a desirable goal is an excellent alternative. I have found, however, that urgency is not a strong suit of most UU congregations. But I do believe that if an initiative is truly important, it will carry its own urgency.

For example, some smaller congregations have a particular vocation, such as "adopting" a school or other organization that serves people who are less fortunate. Such a vocation can be a motivation for creating a generous congregation, one that will encourage "second mile" giving, an attractive antidote to same-level giving.

Generosity should be a core UU value, at the heart of what it means to be a member or friend of a Unitarian Universalist congregation. Sadly, UUs rank among the least generous of American churchgoers. This is another tradition we should leave in the past.

Doing away with the annual pledge drive

Making the annual pledge drive obsolete requires a new “mindset.” It means shifting away from asking church members for money, and asking people to commit to a distinctive UU way of life.

Clergy and lay leaders who go this route will need a dose of courage in challenging themselves and their fellow church members to redefine the kind of lives they wish to lead. Theologically conservative churches routinely ask this of members. Liberal churches rarely do because they do not believe they offer a life-transforming experience, or have the authority to challenge the materialistic lifestyles of their members.

Numerous surveys indicate that churchgoers and non-churchgoers lead almost identical lives. If we live our lives no differently from our un-churched friends and neighbors, then what difference does the church make? If the church makes no difference in our day-to-day lives, then it’s a social club and not a community of faith.

How do clergy, lay leaders, and we ourselves challenge the prevailing consumer culture? Here are some suggestions:

I can’t repeat often enough how important it is to encourage members and friends to reach the 5 to 10 percent giving level as soon as possible.

UU congregations should give away the loose offering on Sundays, to organizations that live out our values by assisting people in need. Churches that have gone this route have seen increases both in plate offerings and in the annual pledge drive. Committing the loose offering does not rob Peter to pay Paul.

UU congregations need to be worthy recipients of people’s charitable giving, and can gain this credibility by assigning at least 10 percent of their operating budgets to outreach, to those who are less fortunate. Outreach should be the first line item in the budget, and the first to be paid. All other items follow. Outreach should not come last, if there’s anything left over. The outreach line item is in addition to denominational and district dues.

Churches will do their members a great favor by offering classes in alternative ways of living. The Voluntary Simplicity movement has made it more socially acceptable

for people to lead more simple lives, unencumbered by consumer goods. The church should also encourage its members toward debt-free living.

Clergy might include references to simple lifestyles as an ongoing sermon topic. Many clergy may already live this life, not necessarily by choice, so this should be an easy topic on which to preach.

Church members can be encouraged to purchase smaller, high-mileage automobiles and use public transportation whenever possible.

Church members can be encouraged to purchase smaller, less extravagant homes.

The architect Sarah Susanka is author of *The Not So Big House* series, which has

brought a design-oriented perspective to helping people live creatively, comfortably, and stylishly in smaller homes. (www.susanka.com)

Members can be encouraged to consider moving toward a vegetarian diet, as approximately five pounds of the world's resources are required to produce one pound of meat. This is a matter of stewardship of the earth on which we live.

Climate scientists believe the key to a sustainable planet is people who live simpler lives, closer to home. Will UUs consider this concept as a religious issue?

Church members can be encouraged to view ostentatious displays of wealth as antithetical to what kind of people we are called to become.

Readers may be shocked! shocked! that the church would ask so much of them. But these recommendations aren't really a stretch. Observant Jews keep holy the Sabbath by doing no work, using no electricity, and spending no money for a full day each week.

I'm hoping UUs won't dismiss the above suggestions out of hand, but will consider a few items on the list. Doing so might be an interesting adventure, a lively change of pace. Besides, the things in life that hold great value require some effort. A strong, life-sustaining faith is no exception.

Leading a simpler life goes far beyond making personal choices. "Congregations of all faiths," according to Robert Wuthnow, "deplore the oppression of peoples, or decry the injustices to the unborn, or to gays and lesbians. But efforts to assist the downtrodden and disadvantaged and to speak for greater justice on their behalf can succeed only if middle class churchgoers are challenged in ways that have seldom been seen in recent decades." (8)

UUs who lead lives that challenge the prevailing consumer culture will be the vanguard of progressive religion in our time.

Will UU clergy, lay leaders, and UUs themselves take up these challenges? In many faith traditions, the issue is not just the amount one gives to the church. The issue is using all the resources at one's command to craft lives of meaning and purpose. It's not just the five or ten percent we give to the church, but what we do with the remaining 90 to 95 percent, as well. Stewardship is all about a way of life.

UUs rank among the most well educated, successful Americans. What better legacy could we leave our children and grandchildren than belonging to a generous church; and that we are generous people in heart, spirit, and daily life.

Finally, I led a seminar at district gathering of about 150 UUs recently. I asked people in attendance to write down the answers to some questions I posed, and to hand in their answers. One of the questions was, "Would you make a sacrifice for a larger cause or a greater good?"

In reviewing their responses, I was extraordinarily heartened that 95 percent of respondents answered, "Yes, I would make a sacrifice for the greater good." Many of the responses contained marginal comments that said, "I wish my church asked this of me." I rest my case for increased giving and a distinctive UU way of life.