



冠冕成長網絡

你對會友的財務健康了解多少？極限慷慨事工和國際今日基督教兩個機構做了一個新的研究，其結果告訴我們—你的家庭正面對今日經濟的「新正常生活」。

布來恩·庫魯思 (Brian Kluth) 將他們的研究寫成摘要文章如下。

號外！調整到「新正常生活」

研究顯示 1000 個基督徒家庭的財務、債務和施予/十一奉獻情況

幾十年來，大部份美國人都認為他們每一年都比過去的一年好一點。透過加薪、年終獎金、生活費增加、加班費和額外的津貼，大多數家庭的收入都會增加。但現在不再如此了。今天我們活在一個「新正常生活」裡，學習用更少的錢去做更多的事，並仰望上帝成為我們的供應者。

「信徒觀點」是一個由極限慷慨事工和國際今日基督教兩個機構每年共同做的研究計畫。他們收到 1025 個基督徒家庭的回覆。這些家庭提供了以下寶貴的資料，顯示經濟影響到他們的就業、財務、債務和施予/十一奉獻*。

1) 77%的家庭收入沒有增加，有的甚至還減少。

幾十年來，人們都經歷每年收入會增加。但這種景象已改變了。有些人的職位被裁撤、薪水沒了、退休金減少、投資也受到重創。

這項研究顯示，在過去 12 個月只有 23%的家庭看到收入增加，44%的家庭收入與以前一樣，而 33%的家庭收入減少。所以現在比起任何時候，我們都更需要仰望上帝供應我們。

2) 這個經濟衰退正影響我們所愛之親人和朋友的生活。

當大部份媒體都專注在吸引人目光的頭條新聞和警示性的統計時，我們的經濟下滑已非常逼近許多

家庭。這項研究顯示 96%受訪者所認識的人當中有些在去年失業，44%受訪者所認識的人當中有些為了找工作而必須搬家，30%受訪者所認識的人當中有些因為法拍而失去房子。

加拉太書 6 章 2 節說：「你們各人的重擔要互相擔當，如此，就完全了基督的律法。」所以有餘的人或生活穩定的人應主動幫助那些在掙扎或正往下沉的人。

3) 大部份家庭已付清所有貸款，除了房貸。

冠冕財務事工和其他機構已幫助許多基督徒家庭重塑債務/借款行為。大多數人 (64%) 需要付的主要款項是房貸。只有 35%的家庭有汽車貸款。而 70%的家庭每個月都付清信用卡費。其他的負債包括學生貸款 (18%)、醫藥費 (17%)、房屋淨值貸款 (15%) 及個人貸款 (11%)。愈來愈多人正學習積極地避免有新的負債。

4) 年輕時就開始捐獻會成為一生的習慣。

許多忠實的捐獻者都是在小時候就開始學習捐獻，且繼續把捐獻當作第一優先要做的事，不論在好時光或壞時光。當被問到：「你的捐獻佔所得多少比例？」，22%的受訪者說他們的捐獻少於所得的 10%，18%的人捐獻 10%，42%的人捐獻 11-15%，10%的人捐獻 16-20%，而 8%的人捐獻 20%以上。那些捐獻收入 10%以上的人中，27%是從孩童/青少年就開始這麼做，33%是 20 多歲開始，20%在 30 多歲開始，只有 20%是 40 歲以後才開始。

當被問到：「關於如何管理個人財務和捐獻上的聖經原則，你受誰的影響？」時，冠冕已過世的共同創立者薄來瑞被 54%的受訪者提到，46%的人說是教會牧師，44%是大衛·藍賽 (Dave Ramsey)，44%提到冠冕財務事工，41%是父母，35%是布來恩·庫魯思，26%是蘭迪·艾爾康 (Randy Alcorn)，25%是朗恩·布盧 (Ron Blue)。

* 這研究有助於探討對所問特定問題的新趨勢，但其結果並不一定反映美國大多數基督徒的意見。

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註 1：鄭淑慧譯自美國冠冕財務事工 Crown Monthly 2010 年 7 月出版；已獲准允翻譯刊印。

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Surprise! Adjusting to the “New Normal”

By Brian Kluth

How much do you really know about the financial health of your congregation? Results from a new research project from Maximum Generosity ministry and Christianity Today International shed light on the "new normal" that your families are facing in today's economy.

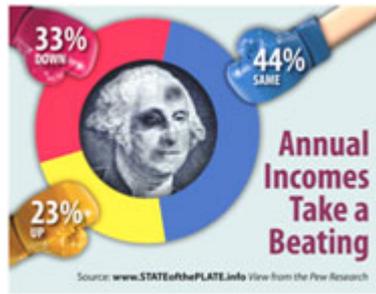
Brian Kluth's summary article from the current issue of *Crown's Money Matters* newsletter is presented below.

Surprise! Adjusting to the "New Normal" Survey reveals financial, debt, and giving/tithing practices of 1,000 Christian families

By Brian Kluth

For decades, most Americans thought that each year they would be doing a little better than the year before. Household income would regularly increase for most families through raises, bonuses, cost of living increases, overtime pay, and perks. Not anymore. Today we are living in a "new normal," learning to do more with less and looking to God as our Provider.

The second annual *View from the Pew*, a collaborative research project by Maximum Generosity ministry and Christianity Today International, received responses from 1,025 Christian households. Survey participants provided the following valuable insights into how the economy has impacted their employment, finances, debts, and giving/tithing.*



1) Incomes have flat-lined or declined for 77% of households.

For many decades people have experienced rising incomes year after year. But that picture has dramatically changed. Some people's positions have been eliminated, paychecks have gone away, pensions have gone down, and investment portfolios have been battered.

The result is that only 23% of households saw their family income increase from the previous 12 months, 44% of households saw their income stay the same, and 33% saw their household income go down. Now more than ever, we need to be people who look to God as our Provider.

2) This recession is touching the lives of loved ones and friends.

While most media focuses on eye-catching headlines and alarming statistics, this downturn in our economy is very up close and personal for many families. The survey reveals that 96% personally know people who have lost their jobs in the last year, 44% know people who have had to move away to find employment, and 30% personally know people who have lost their homes through foreclosure.

Galatians 6:2 says, *"Share each other's troubles and problems, and in this way obey the law of Christ"* (NLT). It is important that those who have surplus or are stable look for active ways to help those who are struggling or sinking.

3) The majority of families have everything paid off except for their house.

Crown Financial Ministries and others have helped reshape the debt/borrowing practices of thousands of Christian families. The main thing that most people (64%) are making payments on is their house mortgage. Only 35% of households have car payments. And 70% of households actively pay off their credit cards in full every month. The other debts people have include student loans (18%), medical bills (17%), home equity loans (15%), and/or family/personal loans (11%). A growing number of people are learning to actively eliminate and avoid growing indebtedness.

4) Giving starts young and becomes a lifelong practice.

For many people who are faithful givers, giving was learned early on and continues to be practiced as a priority in good times and in hard times. When asked, "What percent of income do you donate?" 22% of survey responders indicated that they give less than 10% of their income, 18% give 10%, 42% give 11-15%, 10% give 16-20%, and 8% give over 20%. For those who give 10% or more of their income, 27% started in their childhood/teen years, 33%

started in their 20s, 20% started in their 30s, and only 20% started after the age of 40.

When asked, "Who influenced your biblical understanding about how to manage your personal finances and giving?" Crown's late cofounder Larry Burkett was mentioned by 54% of responders, church pastor by 46%, Dave Ramsey by 44%, Crown Financial Ministries by 44%, parents by 41%, Brian Kluth by 35%, Randy Alcorn by 26%, and Ron Blue by 25%.

* While the survey is helpful to explore recent trends for the specific questions asked, results do not necessarily reflect the views of the broader Christian population in the U.S.

BRIAN KLUTH is a pastor, author, researcher, and radio speaker for the www.GiveWithJoy.org eDevotional. His bestselling www.GenerousLife.org 40-day devotional has been used by over 1,300 churches to inspire generosity and increase giving. He also is the founder of www.MAXIMUMgenerosity.org website and free eNewsletter for pastors and church leaders.