

20 Financial & Generosity Fast Facts to Open Your Eyes

Compiled by Brian Kluth

1. **Average credit card debt** per U.S. household is \$8400. Cardweb.com
2. Americans spent more on **legalized gambling** (\$2500 for every American) than on groceries. Focus on the Family article on the 1997 US abstract reports
3. **Requests for emergency shelter** assistance grew an average of 19% from 2001 to 2002 in 18 major cities - the steepest rise in a decade. Of these requests, 41% were families, 41% single men, 13% single women, 5% minors. [USA Today 2003](#)
4. 70% of employees are **retiring** BEFORE they are 65. And 33% of retirees indicated that 90% of their income came from their Social Security retirement check of \$895/month in 2002. [Washington Post 2003](#)
5. 20% of Americans have items stored in the U.S.'s 40,000 **storage facilities**. [USA Today 2003](#)
6. Many U.S. families (and churches) are 1 to 2 months away from **\$\$\$ crisis**.
7. Record 1.5 million **bankruptcies** in 2002 (more than the ENTIRE decade of the 1960's). [US Bankruptcy Courts](#)
8. **Financial problems** are the largest contributing cause of marital stress and divorce.
9. Average **college student** carries 4 credit cards (with UNPAID balances of \$2327). [Washington Post 2003](#)
10. 50% of new college graduates owe \$10,000-\$40,000 in **student loans** (and 1/3rd were unable to make their first monthly payment 6 months after graduation). [Wall Street Journal 2003](#)
11. \$10-13 trillion dollars in **inheritances** will be transferred to the baby boomer generation within the next 10-20 years. Yet, 70+% of the elderly today have NO will or trust (\$0 for church/non-profits) [Chronicle of Philanthropy](#)
12. 95% of **Christian Educational Institutions** (colleges, universities, seminaries and Bible colleges) offer NO personal or ministry financial curriculum. [Lilly Foundation Studies](#)
13. 90% of **Denominations** offer no available (or limited) financial teaching resources to their pastors or churches. [CSA research](#)
14. 85% of **Pastors** feel unequipped and uncomfortable teaching on finances and giving. [Lilly Foundation Studies](#)
15. 90% of **Churches** have no active plan for teaching Biblical financial principles. [CSA seminar research](#)
16. In 2000, 12% of all born again adults **tithed** to their local church. The percentage rose to 14% in 2001, but dropped to only 6% in 2002. This represents a 62% drop! [Barna.org May 2003](#)
17. There has been a 30+ year decline in the % Christians give (depending on the denomination, the average giving is 1% - 3½ %) [Empty Tomb Research](#)
18. 20-35% of church attendee **giving records** are blank (\$0 of recorded offerings given). Source: [CSA](#)
19. In 1999, ~\$3 billion was given to 600 **Christian mission agencies**. Compare this to \$58 billion for soda products, \$24 billion in jewelry store sales, \$8 billion for movies theaters, \$13 billion for chocolate products, \$38 billion in vending machine sales, \$11 billion for comp/video games, \$7 billion greeting cards, \$23 billion for toys, \$91 billion in lawn/garden industry, \$23 billion for pets. [Empty Tomb](#)
20. In the **Bible**, there are 40 verses on "baptism", 275 verses on "prayer", 350 verses on "faith", 650 verses on "love" -- and 2,350 verses that relate specifically to finances and material possessions

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