Philanthropy: You moved with your family to New York to plant a church in Manhattan. Why?

Keller: Well, I think it’s good for people to believe. The gift of Christian faith is the greatest gift any person can receive, and it is a privilege and a joy to be part of that process. There’s lots of reasons for that.

Before we began, my wife and I knew two things about Manhattan. One was that it was highly unchurched compared to the rest of the country. Secondly, the city is extraordinarily influential on the rest of our culture. It’s where books are published, it’s a media and cultural center, it churns out much of what we see on our screens. So we felt like it would be both good for New Yorkers and good for the country to see churches started in Manhattan. It’s not desirable to have the national culture-setter be the place with the fewest Christian believers.

Philanthropy: How does a healthy church benefit the community at large beyond its own members? On the flip side, when a neighborhood doesn’t have a flourishing church, what is it missing out on?

Keller: Churches promote cooperation between individuals and the kind of associational life that is necessary for human happiness and social success. Without informal shared trust, things are more litigious and combative. Life is much better when neighbors pull for each other, help each other, collaborate together. But this kind of “social capital” is very difficult to generate through public policy. Governments cannot duplicate the effect of religion as a source of shared values.

Family ties and religious ties are the two biggest sources of social capital. And religion can be fed and bolstered as a source of valuable shared experience. I, as an older white American man, can connect quite sincerely to a single poor African woman in Soweto because we are both evangelical Christians. There’s a powerful bond because we’ve had the same experience of spiritual rebirth. There’s a trust I have that would not exist if I was a non-Christian white man.

Anywhere you’ve got a church, social capital is being created. Especially when the church is attended by people from the surrounding neighborhood. And it’s a big benefit to the community.

Also, church buildings in big cities are a kind of public utility. We bought a parking garage in upper Manhattan and converted it into a church and all the homeowners on the block who were not believers said, “Thank you, you’re improving the whole block.” The city council asked if various local groups could use the building, saying, “We’re
starved for space." Our building became a community center. Organizations can meet there, people can have weddings and other celebrations there. On a Sunday, urban churches create the foot traffic all the restaurant owners and shop owners want. So in all kinds of ways an urban church has huge benefits, as long as it doesn't have a fortress mentality.

**Philanthropy:** Is secularism replacing religion for many Americans today? If so, how will that affect society at large?  
**Keller:** Oh, it has, of course. That means certain corners of culture will take on different roles. For example, for many secular people, art and sports replace worship. Where do I get awe, where do I get inspiration, where do I get a sense that I'm part of something huge, that I have passionate allies, that I'm amazed at what I'm seeing? It's in art galleries and sports stadiums.

Secularism tends to make people more self-centered. Jonathan Haidt and other sociologists have shown this. Haidt, who is not a Christian, says that religion creates a solidarity and cohesion that cannot be reproduced by secularism. In Israel, for instance, secular kibbutzim have not lasted nearly as long as the religious ones.

Secularism eventually undermines itself in a couple of ways. One is it makes people very fragmented—they might talk about community, but they aren't sacrificing their own personal goals for community, as religion requires you to do. Social research demonstrates that secular people do not give away nearly as much money as religious people do. Secularism also undermines the family. The more secular you are the less likely you are to marry, the less likely you are to have children, and the fewer children you have. The more religious you are, the more likely you are to marry and to have children. I'm not saying the family structure or having more children is what holds communities together—in fact, single people and those without children can have very active family lives. But secularism undermines what Christians call a “covenantal” type of relationship that is non-conditional and more intuitively reflected in family structures.

As a whole, and in the long-run, secularism is not good for a society. Let's acknowledge that there are individual secular people who are happier from having got out from under an unhealthy religion. Obviously, unhealthy religion does exist and has had terrible consequences. But secularism writ large is causing problems in our culture.

That said, our job as Christians is to confess and repent for our sins, and improve our own character and neighborliness, not to attack others. That's not productive.

**Philanthropy:** How has Redeemer Presbyterian Church raised the funds necessary for its operations?  
**Keller:** For our first three years of establishing the church from scratch,
it was outside gifts that kept us afloat. I could name at least 100 people over the last 30 years who gave large gifts ranging from $20,000 to $2 million and above at crucial turning points in the life of our church.

Once the church was established, we primarily raised funds from inside the congregation through regular giving. We’ve always encouraged the tithe as a good rule of thumb for where to start in Christian generosity. I encourage giving in a planned and incremental way, stretching to give a bit more and then a bit more, not in an impulsive way.

Redeemer is almost two thirds single people, and most are young and don’t have deep pockets. So disciplined, sacrificial, small gifts have been our lifeblood. On the basis of that giving, we’ve made ends meet.

The problem is that as a church gets bigger there is a higher percentage of people who don’t give. In smaller churches people give all the way down. In bigger churches there’s a tendency to think, “This is their church, not my church, I just come.”

Two or three years ago we had a campaign to divide Redeemer into three churches. The plan was for me to step down as senior pastor and each of the three churches would get their own senior pastor. That has happened.

Over the next ten years we want each of the three churches to plant three daughter churches, making nine churches total. Redeemer City to City, the nonprofit where I am stationed now, has partnered with Redeemer Presbyterian on a strategy called the New York Project to come alongside many denominations to help plant churches all over the city. The goal is a total of 250 churches planted here in the next ten years.

We had a campaign inside Redeemer to raise money for this new strategy. And since we are also going to support churches of other denominations we felt we could make a call to the wider world. So, we went outside the congregation and asked for money.

The ten-year project is broken down into three phases, and right now we are raising funds for the first phase. So far we’ve raised about $70 million in pledges. About $33 million of that came from the three Redeemer congregations. About $37 million has come from outside. Our goal is to raise a total of $80 million for this first phase (2016 to 2019).

**Philanthropy:** How is the church planting going so far?

**Keller:** Since 2001, Redeemer City to City has helped plant nearly 400 churches in over 50 cities around the globe. For the New York Project, we’re two years into phase one and hoping that it accumulates like an investment. In the first phase we’re hoping to help plant more than 80 new churches of various denominations. We’re trying to create enough leadership that the number of churches explodes. We are trying to get a lot of young people out of grinding professional jobs and into ministry training and then starting churches, with our encouragement and aid.

We have partnerships with 16 outside networks that are focused on church planting. We go to those networks, and other potential allies, and ask, “What do you need? Do you need money? What’s your plan for the next three years?” A leader might say, “I’m aiming to do a church a year.” And we might answer, “Is there any way you could make that two churches if we help?”

It’s not easy. Sometimes we hear, “You’re Presbyterian, and I’m charismatic—you’ll probably squash my charismatic side.” We’re working to overcome that. Because we’ve learned a lot over the last couple decades, and a leader’s chances of failure are much higher if he or she doesn’t take advantage of the training and assistance we offer through Redeemer City to City.

**Philanthropy:** What are some of the main reasons a new church fails?

**Keller:** It’s the same two reasons a business fails. First, you didn’t find your market. The person plants a country church in the city, plants an urban church in the country, or just plants the wrong kind of church that doesn’t really reach the local people. The second problem is inadequacy on the part of the church planter—the person doesn’t have the necessary gifts or expertise. A church planter is basically an entrepreneur. My guess is that only 5 to 7 percent of ministers could be church planters. They could be great ministers, but they wouldn’t be good church planters because...
they don’t have entrepreneurial skills. And less than 1 percent of ministers have the chops to be pioneer church planters—where you start from zero, with nobody, often in a disinterested environment. Most church plants are sprouted from a cutting taken off of another church. To start without a core group is how many church plants fail.

**Philanthropy:** How have you tried to involve wealthy people in your work, while still heeding Biblical warnings about the dangers of money and favoritism?

**Keller:** It is a danger. It’s right to give special attention to “ministry multipliers.” If I spend time with one member of my congregation who needs pastoral care—and I do—then that hour I spend with him invests mainly in just him. If I spend time with another pastor on my staff, or with a lay leader who will be teaching Bible studies, I am investing in someone who will reach dozens or hundreds of others. People who are willing to give significant sums are ministry multipliers, and so it is not wrong to spend time with them. But if these ministry multipliers—the assistant pastor, the Bible teacher, the donor—let this go to their heads and begin to lord it over others (something Jesus talks about), then you must refuse to be part of that, even if you are walking away from talent or money.

**Philanthropy:** Let’s pretend you have a chance to talk with a donor who wants to advance Christian belief and practice in some way. Where would you suggest he or she invest?

**Keller:** This isn’t the only place, but make sure that in your portfolio of philanthropic gifts there’s a substantial amount that goes to church planting. That is not only substantively important, but also efficient. Because if you start a ministry at a university, for example, that group will need money forever. If you start a ministry to help the homeless, it too will need money annually as long as it exists. But if you start a church, it only needs start-up capital; then it becomes self-funding.

If it’s done right, the start-up period (in America) is only about two years. So, you’re putting money into the church for two years, and then it gets to the place where it is supporting itself. And as that church grows it will start giving money to other good works. There aren’t many philanthropy projects that multiply like that.

It took about $200,000 to start Redeemer Church. Now it gives away millions of dollars outside of the congregation annually. It attracts many new followers who become important volunteers and workers for the rest of their lives. There was a man in the Midwest who gave $50,000 as part of starting Redeemer. How many times have his philanthropic dollars been multiplied?

In the U.K., it takes about three years for a new church to become self-funding. It’s about three to five years in northern and western Europe, and seven to ten years in eastern and southern Europe. If the church is in China, it can be very fast.

You could start a church in a village in Thailand with a few hundred American dollars, while it might cost you $500,000 to start a church in Paris. You have to be careful about all of this, though. If you simply calculate bang for your buck, what you’re really saying is that a soul in Paris is too expensive, so I only want to win souls in a village in Thailand.

I would encourage a Christian donor to pay attention to whatever is on his or her heart. If you care about reaching some specific group of people, or giving overseas poverty aid, I would never ask you to ignore that and do church planting instead. But I am saying that in church planting you can give $1,000 and turn that into $10,000, eventually $100,000.

**Philanthropy:** Would it make sense for donors to help churches that are currently renting temporary facilities, as many new congregations do, to find permanent facilities?

**Keller:** Yes. There are parts of the country where by far the best thing a donor can do to assist a church and up the ante of its activity is to help the church buy its own property. For a church to rent for a long time is not good stewardship. That rental money is going to somebody else, whereas if the church owns a building it’s an asset that belongs to the congregation. Owning also roots the church. When you rent you often have to move. What’s disastrous for a church is to get to know a neighborhood and then be pushed out of it. A disaster.

In an increasing number of places property values are exorbitantly high and might call for more creative approaches. One idea I’ve heard is to have a group of Christians form an investment company, put money in, buy property, and let churches rent those properties. The churches would pay rent to the company, so this is not a straight gift to the churches. The investors would get a dividend. But it would be a Christian investment, because you could probably get better returns somewhere else. There’s also a generosity factor in that you are tying your money up and wouldn’t be able to use it for another purpose. You’d have to make sure the investors don’t gouge

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**Interviews**

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the many academic pieces that go into training a minister. And the churches could oversee formulation of better, more practical, more hands-on training.

I was on a call recently with leaders of Gordon-Conwell Theological Seminary, and they are talking with their donors about more partnerships with churches. Their idea is that the seminary would send faculty right out to local church organizations to teach classes, maybe instruct over video, teach at night, reach more students. The traditional model is that you have 20 professors on campus and all the students have to live there. That’s great for faculty—no night courses, no weekends, no travel. But it is extraordinarily expensive now to do it that way. And it eliminates candidates who have a day job or a family to support. Distributed instruction would also benefit lay leaders, Sunday School teachers, unconventional ministry candidates, and others.

**Philanthropy:** How would you advise donors negotiating the balance between giving to local and global needs?

**Keller:** I would give two answers. The first answer is that there is this concept in Christianity called “calling and gifts.” Nobody can do everything. So, people need to uncover their calling. The places where they can be most helpful.

I would never say to a donor or volunteer, “Why are you giving so much overseas when there are so many needs right here?” To start with, I would be very nondirective, and encourage people to find their best competence. But if somebody starts pushing me on where money should go, I tell donors they should be responsive to conditions. Look around, follow the news, talk to people, and see what needs are most pressing within your view.

**Philanthropy:** There is much concern today about the deterioration of civil discourse in our country. How can the church be part of the solution?

**Keller:** The percentage of Americans who identify as nonreligious is growing. Right now it’s about 25 percent overall, and 30 percent among younger people. That group is divided among people who say religion is okay for somebody else, people who think religion is sometimes good and sometimes not good, and people who just say religion is bad. There are a lot of nonbelievers who want religious views kept out of the public square entirely. That’s a big problem for Christians.

There’s a lot of political churn right now and everybody is a little bit deranged. The ideological and political alliances are surprising sometimes. For example, Republican Mayor Bloomberg wanted nothing to do with churches and wouldn’t let churches rent public-school auditoriums for their weekend services. Mayor de Blasio comes in and is much more liberal than Bloomberg, but apparently understands the importance of a church to healthy neighborhood life, so immediately opens up the public schools for churches to rent. I think he better understands the social importance of the church.

**Philanthropy:** How has the American Protestant church changed since you’ve been involved with it?

**Keller:** I’m 67. When I started out there were crisper boundaries. Fundamentalism wanted nothing to do with the wider culture, or with other denominations. African-American churches and white evangelicals were very conservative in their theology, but different in their politics. It was very easy to tell who was who. That’s not true anymore.

A lot of white evangelicals have gotten more orthodox. There are a lot of black leaders who don’t call themselves evangelicals yet practice that theology by the old definition. There’s a younger multi-ethnic evangelicalism that’s radically different than the white evangelicalism in other parts of the country. It is just very diverse and very fragmented on the evangelical side.

And the mainline churches are weaker, and weaker, and weaker.