

# GIVE PLUS<sup>+</sup>

Powered By Vanco Payment Solutions



## Churchgoer Giving Study

*Comparison of preferences and trends for 2015-2017*

# Table of Contents

5 Key Findings	3
About the Survey	5
Survey Results	6
Other Giving Attitudes, Preferences and Behaviors	13
Summary	18

# 5 Key Findings



**Vanco Payment Solutions** conducted an online survey of 1,002 U.S. Christian churchgoers in August 2017. This survey is a follow-up to our groundbreaking survey from August 2015—one of the largest, most comprehensive studies of its kind—which focused on attitudes, preferences and behaviors of churchgoers toward giving.

In this paper, we'll detail what we've learned from our newest research and what effect the underlying causes may have on donations to churches. Our key findings include:



**A continued increase in preferences for eGiving, particularly among older adults**



**Declines in church attendance and the use of traditional giving methods**



**A decline in how frequently churchgoers make donations to their church**

We'll also share correlations between eGivers and their engagement in activities other than services and how much they give. And we'll take a close look at the giving habits and communication preferences of millennials, the future leaders of church congregations.

## Our findings show:

### 1. Churchgoers' preference for eGiving continues to grow.

The overall preference for eGiving showed a slight increase from 2015, but remains strong across all age groups, and is much stronger among older adults than it was in 2015.

**2. Those who prefer eGiving are more engaged than those who prefer traditional giving, and contribute a higher percentage of their salaries to their church.**

eGivers contribute a larger percentage of their salary (6.9%) to the church compared to traditional givers (5.9%). They are also more engaged in church activities than traditional givers.

**3. Across all age groups, frequency of church attendance and use of traditional giving methods declined.**

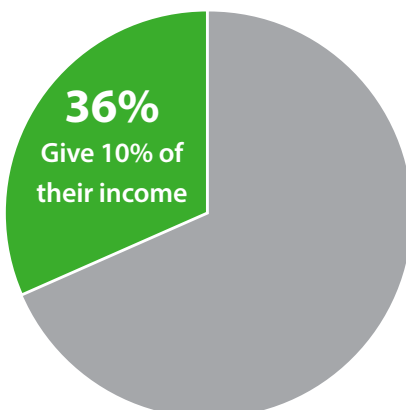
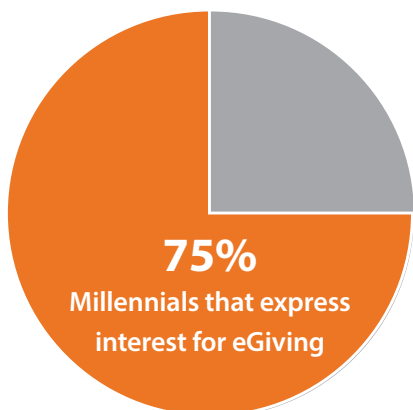
Churchgoers attending services once a week or more fell 20% over the past two years. Fewer people are using traditional giving methods like cash and checks in the offering plate, or mailing in their contributions to the church.

**4. Weekly giving has declined, and more people are giving less often.**

- 15% fewer churchgoers give weekly: 34%, down from 49% in 2015
- 3% more give once a month: 23%, up from 20% in 2015
- 6% more give every 2-3 months: 12%, up from 6% in 2015
- 6% more give every six months: 8%, up from 2% in 2015



**5. Millennials express a strong preference for eGiving, contribute more of their annual income to the church and are more engaged in church activities outside of worship services than any other age group.**



Three of four (75%) millennials—ages 25 to 34—expressed preferences for eGiving, and 36% give 10% of their income to the church. They’re also more likely to participate in some church activities than any other age groups.



# About the Survey

## Methodology

Survey participants were selected from a national survey panel of adults over 18 years of age. Qualifying participants reported that they had attended church at least once in the past 12 months, and had contributed money to their church at least once in the past 12 months.

---

## Demographics

The participant pool was controlled for age, gender, household income and religious denomination to be representative of the U.S. population.

---

## Chronology

Our survey was in the field August 7 – August 21, 2017.

# Survey Results

## Churchgoers' preference for eGiving continues to grow

Churchgoers' overall preference for eGiving showed a two-point increase from 2015, and remains strong across all age groups, with significant growth among older adults.

While 62% of churchgoers express a preference for giving electronically, preferences were substantially higher among adults ages 45-54 (62%, compared to 50% in 2015), and ages 66-74 (58%, compared to 39% in 2015). We also found new results for most preferred giving options by age group:

All Age Groups Prefer eGiving		
Age Group	2015	2017
25-34	79%	75%
35-44	75%	72%
45-54	50%	62%
55-65	50%	52%
66-74	39%	58%

We also found new results for most preferred giving options by age group:

- Ages 66-74: Recurring gifts with debit or credit card
- Ages 55-65: Recurring gifts from bank account
- Ages 45-54: Computer or Tablet
- Ages 35-44: Recurring gifts with debit or credit card
- Ages 25-34: Smartphone app

## What does this mean for churches?

The demand for eGiving continues to extend beyond occasional and absent members. This trend is expected to continue as people and online technology age.

When the World Wide Web launched more than 25 years ago, someone 60 years old probably wouldn't have known what the internet was or had any interest in learning how to use it. Someone age 30 or 35 likely couldn't wait to install an AOL disc and try out this cool new thing they'd read about in the morning newspaper.

Today, those people are 55 or 60 and go online almost every day to get their news, shop and pay bills. And someone 30 or 35 probably can't remember a world where there wasn't an internet—it's always been there for them.

It's inevitable that there'll one day be no age group that isn't comfortable using the internet, smartphones and online giving.

---

## Those who prefer eGiving are more engaged than those who prefer traditional giving, and contribute a higher percentage of their salaries to their church.



They're also more engaged in church activities than traditional givers:

- 43% of eGivers attend Bible study vs. 35% of traditional givers
- 26% of eGivers attend Sunday school vs. 18% of traditional givers
- 23% of eGivers take part in service organizations vs. 16% of traditional givers
- 23% of eGivers attend church retreats vs. 16% of traditional givers
- 21% of eGivers attend church conferences vs. 15% of traditional givers
- 17% of eGivers serve on leaderships committees vs. 11% of traditional givers

## What does this mean for churches?

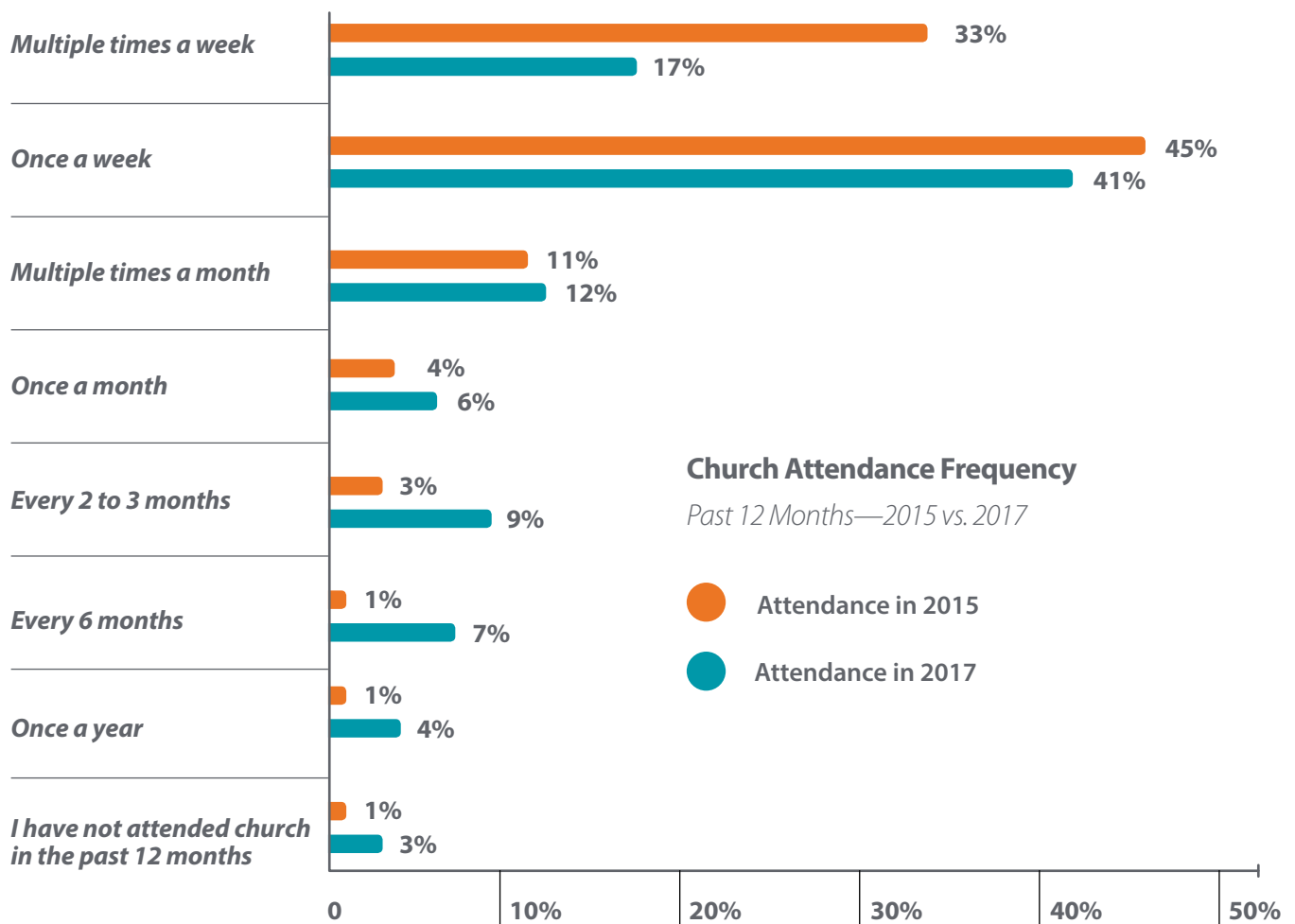
Our 2015 survey found that the most engaged churchgoers —attending multiple services and activities each week —were more likely to prefer eGiving. Up to 80% of members engaged in activities outside of services expressed preferences for electronic giving because it made it convenient for them to give anytime, anywhere.

The 2017 findings reaffirm this and also show that those engaged members are more generous in their giving. Providing a motivated giver more opportunities to make donations helps them give more often and more generously.

## Across all age groups, frequency of church attendance and use of traditional giving methods declined.

The percentage of churchgoers in our 2017 survey who said they attend services at least once a week dropped to 58% from 78% in 2015.

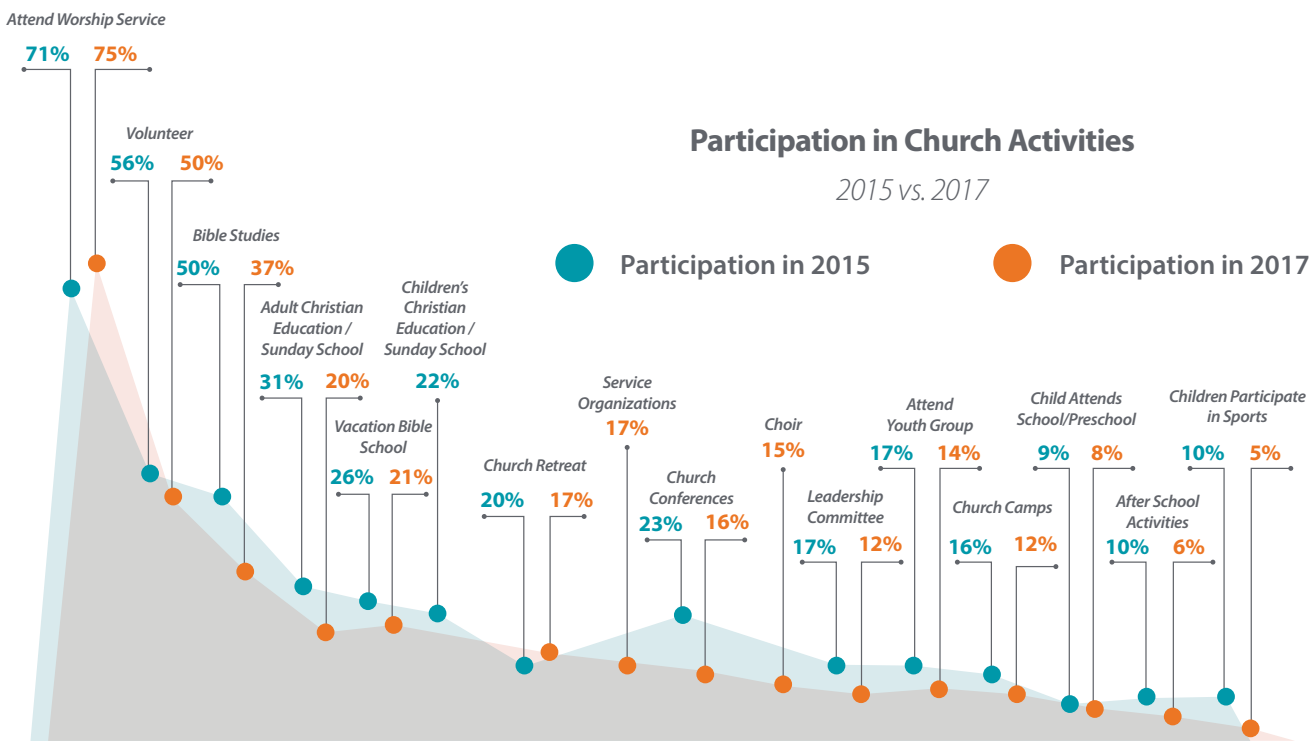
The percentage who attend multiple services dropped almost by half (to 17% from 33%), while those who attend once a week went down 4% from the 2015 survey, to 41% from 45%.





While the frequency of their attendance declined, the percentage of all churchgoers who at least occasionally attend services was up 4% (to 75% from 71%). But, participation in activities also declined:

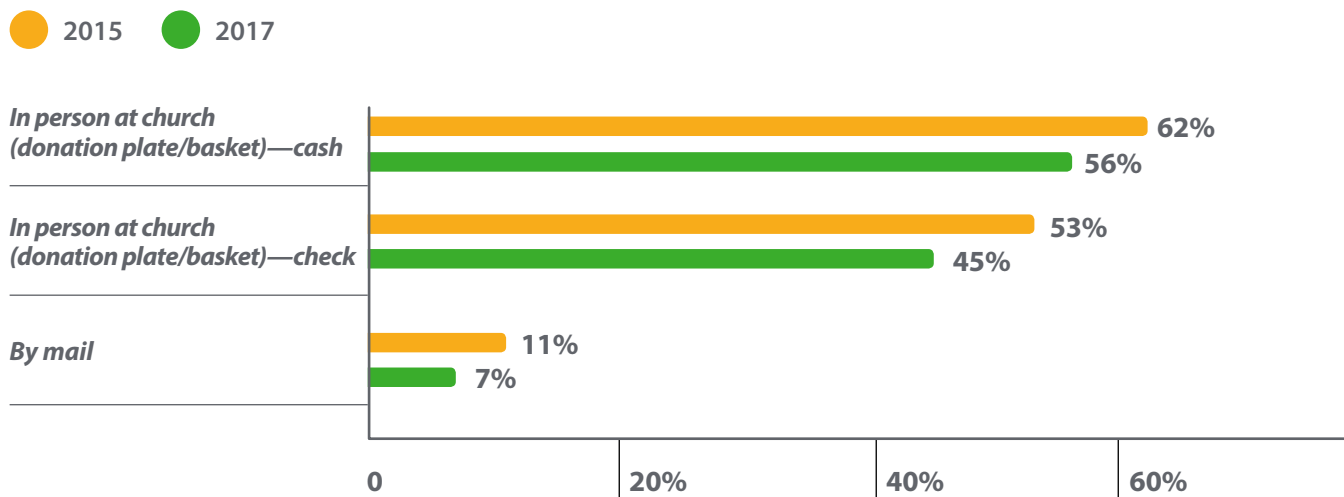
- Volunteer: 50% vs. 56%
- Bible study: 37% vs. 50%
- Sunday school: 20% vs. 31%
- VBS: 21% vs. 26%



We also found significant declines in churchgoers who contribute to their churches by giving cash or writing checks:

- Cash givers fell 6% (56% from 62%)
- Givers who write checks fell 8% (45% from 53%)
- Givers who send in contributions by mail fell 4% (7% from 11%)

### How Church Members Normally Make Monetary Contributions



## What does this mean for churches?

These declines indicate that churches need to align giving options, engagement strategies and resources with the way churchgoers live.

If fewer churchgoers are attending services every week, they need options for giving that will keep them current on their pledges so that infrequent or forgotten gifts don't put undue strain on church budgets.

Offering your members online, mobile or text options for making one-time or recurring gifts eliminates their need to catch up when they attend services and allows them to conveniently make additional contributions when they're inspired to give.

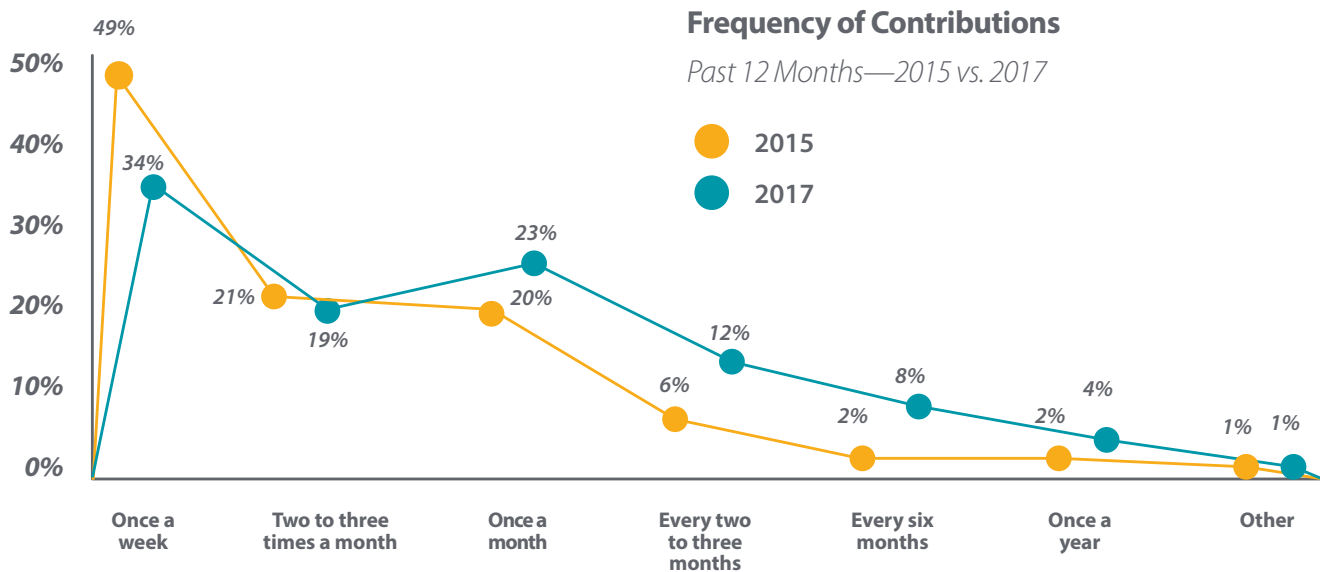
---

## Weekly giving has declined, and more people are giving less often.

The percentage of churchgoers who make weekly contributions fell by almost a third, from 49% in 2015 to 34%.

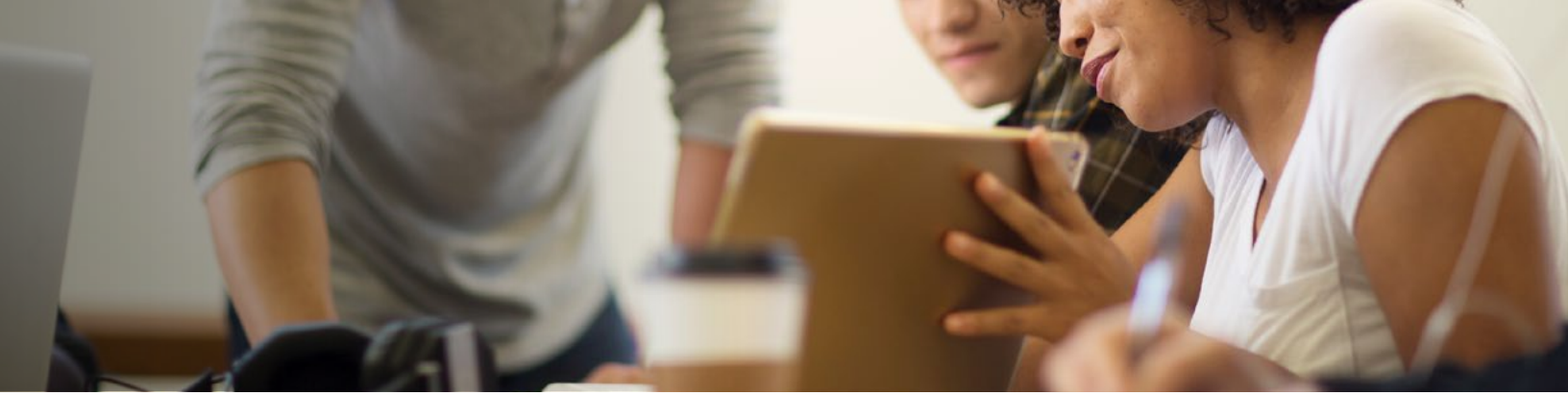
More now give less often:

- Once a month: 23%, up from 20% in 2015
- Every two to three months: 12%, up from 6% in 2015
- Every six months: 8%, up from 2% in 2015



## What does this mean for churches?

Churchgoers who don't give every week need the "set it and forget it" options that online giving offers. A recurring gift set up online, or via a text message or mobile app will always arrive on time and doesn't put undue pressure on the bank accounts of the church or the giver.



## Millennials express a strong preference for eGiving, contribute more of their annual income to the church and are more engaged in church activities outside of worship services than any other age group.

### 75% of millennials prefer eGiving.

Church members who are millennials (25-34 years old) give more of their annual income to the church compared to older members. Percentage of givers by age group who tithe (give 10% of their income to the church):

- **Millennials:** 36%
- 35-44 years old: 31%
- 45-54 years old: 29%
- 55-65 years old: 27%
- 66-74 years old: 20%

Millennials are also more likely to participate in some church activities outside of services than all other age groups:

- Bible study: 44% vs. 35%
- Church retreats: 20% vs. 16%
- Church conferences: 20% vs. 15%
- Leadership committee: 14% vs. 11%

Millennials are influenced to give by Bible teachings to help others, a desire to do the right thing, family values and duty to the church. On a 1-to-10 scale, millennials ranked these statements about giving higher than all other age groups:

- The Bible teaches us to help others: 8.5 vs. 8.2
- It's the right thing to do: 8.5 vs. 8.2
- I believe what the Bible teaches about regular tithing: 7.8 vs. 7.6
- This is how I was raised: 8.1 vs. 7.3
- It's important to give in times of prosperity: 7.9 vs. 7.4
- It's my duty as a member of the church: 7.9 vs. 7.5
- I like to share some of my own success: 7.2 vs. 6.9
- To fulfill my pledge to the church: 7.0 vs. 6.5

## What does this mean for churches?

Millennials are the future leaders of church congregations, so churches would benefit to recognize that 75% of these members prefer eGiving and understand the “why” behind that statistic.

The oldest millennials were in elementary school when the World Wide Web launched, so they’re the first generation to have never really known how commerce worked without it. Few of them carry cash or write checks; they’re accustomed to being able to pay for things with debit or credit cards and expect to be able to give to the church the same way.

Millennials happily commit to causes they believe in and are surprisingly more likely to give 10% of their annual income to their church than any other age group. Their giving is influenced by Bible teachings and their feelings of responsibility to family and church. They’re also actively engaged in the church and favor activities personal in nature that help them forge strong connections with their church and with the community.

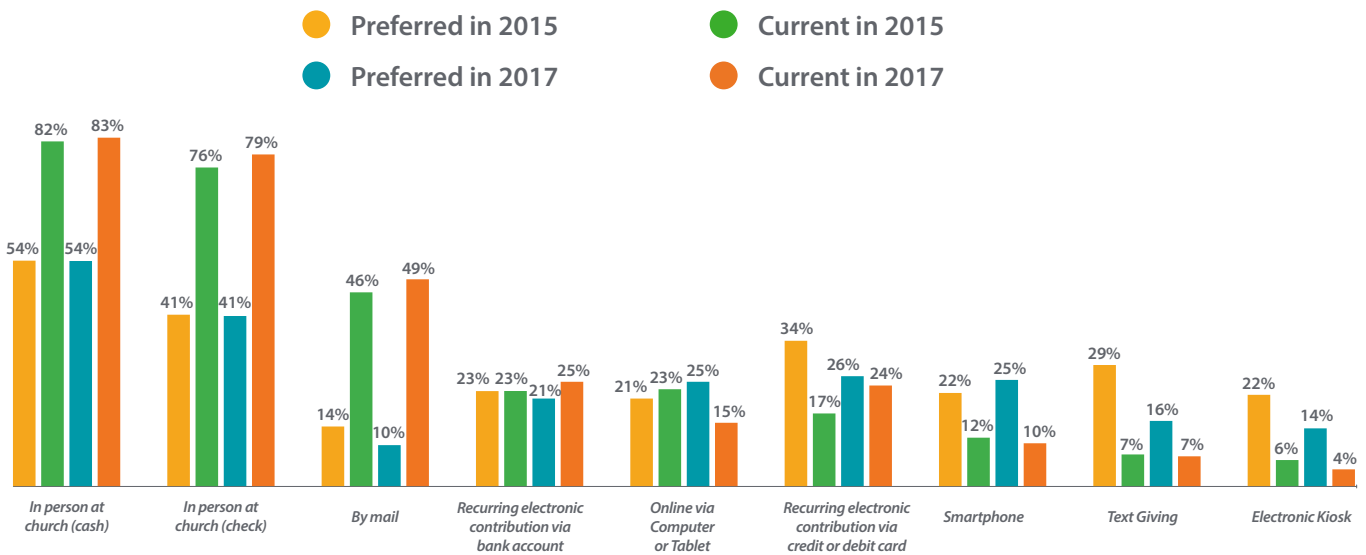


# Other Giving Attitudes, Preferences and Behaviors

## Giving Preferences

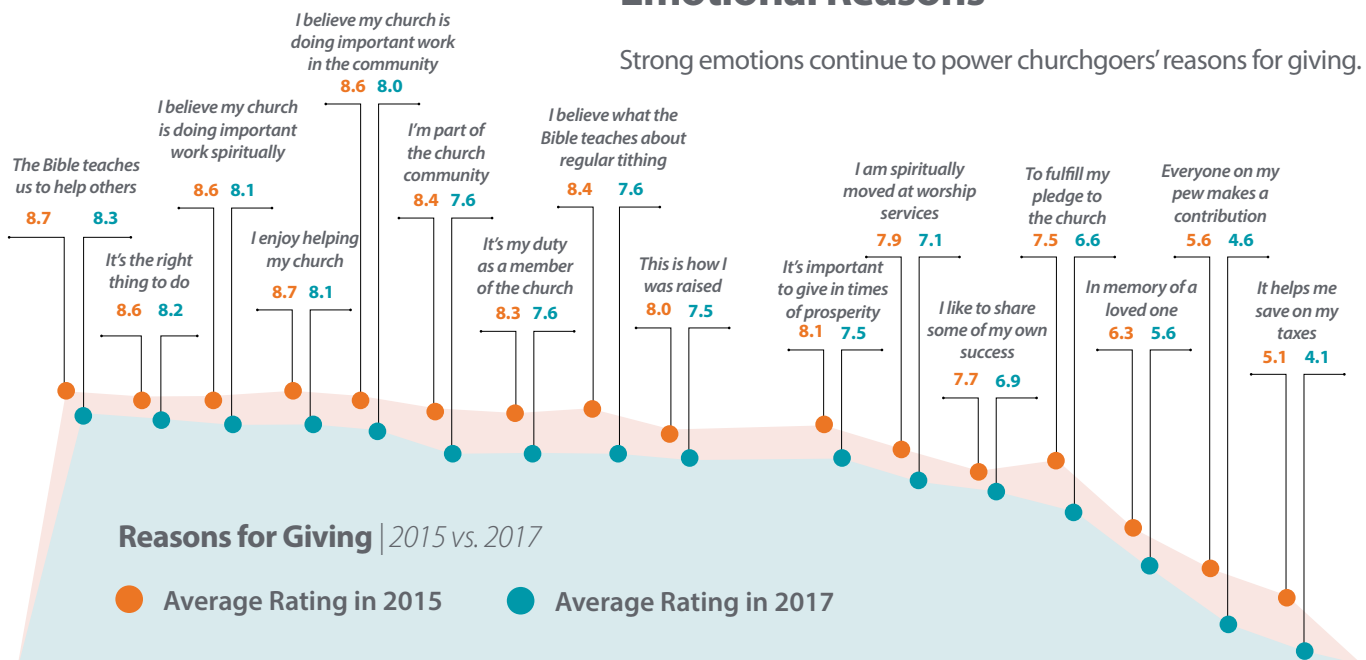
Many churchgoers continue to express preferences for giving electronically, with increases in giving by smartphone app and with a computer or tablet.

### Preferred Giving Compared to Current Giving Approaches



## Emotional Reasons

Strong emotions continue to power churchgoers' reasons for giving.



eGiving is positively associated with supporting the church and the ability to give anytime and direct funds.

Perceptions Toward eGiving - Average Rating	2015	2017
I like the feeling of giving when the plate is passed	7.1	6.3
eGiving helps my church receive consistent income	6.2	5.9
eGiving allows me to keep my intention to give even when I'm not at church	6.2	5.9
My church benefits from eGiving	6.0	5.7
eGiving is not part of my church culture	6.2	5.5
eGiving allows me to direct my contribution where I want it to go	5.8	5.5
eGiving is breaking from the tradition of passing the plate	6.0	5.5
eGiving is more convenient and helps me support my church the way I pay my other obligations and bills	5.8	5.4
I cannot commit to recurring contributions	5.4	5.3
I'm concerned about security with eGiving	5.8	5.2
I'm not comfortable with electronic payments	5.5	5.1
Paypal is the most secure way to give online	6.2	5.0
I don't know where my money is going with eGiving	4.9	4.4
eGiving is giving without the spirit or intention	5.1	4.2
My pastor does not like eGiving	4.7	3.8
If I don't put something in the plate, my friends/family will think I'm not giving	4.4	3.8
eGiving is not the Christian thing to do	4.3	3.7
I don't have a bank account	3.1	2.5



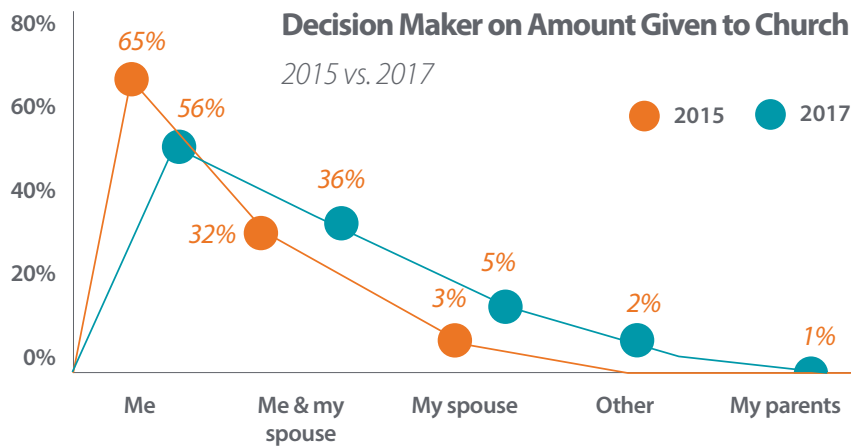
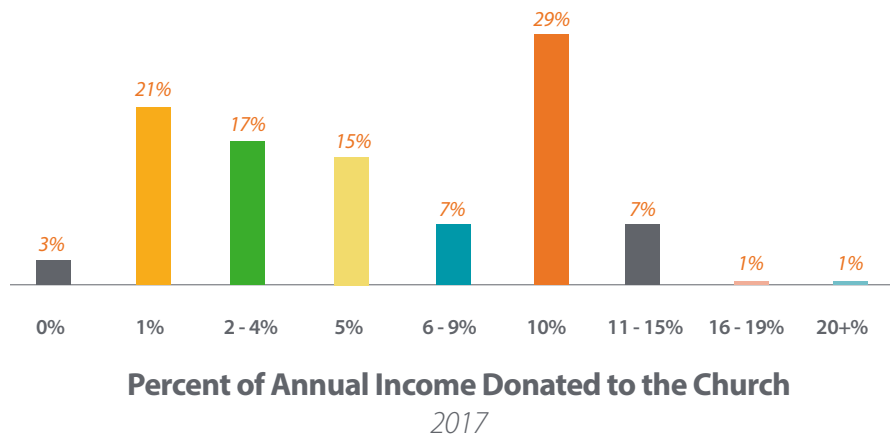
eGivers have stronger perceptions than Traditional Givers on giving as a duty, tithing regularly and being part of the church community.

Perceptions Toward Giving - 2017 Average Rating	eGivers	Traditional Givers
The Bible teaches us to help others	8.3	8.2
I believe my church is doing important work spiritually	8.3	8.1
It's the right thing to do	8.3	8.2
I believe my church is doing important work in the community	8.2	8.0
I enjoy helping my church	8.2	8.0
It's my duty as a member of the church	8.0	7.5
I believe what the Bible teaches about regular tithing	7.9	7.5
I'm part of the church community	7.9	7.5
It's important to give in times of prosperity	7.7	7.5
This is how I was raised	7.4	7.5
I like to share some of my own success	7.1	6.9
I am spiritually moved at worship services	7.1	7.1
To fulfill my pledge to the church	6.9	6.6
In memory of a loved one	4.9	5.8
It helps me save on my taxes	4.4	4.1
Everyone on my pew makes a contribution	4.0	4.7

Reasons For Giving - 2017 Average Rating	eGivers	Traditional Givers
eGiving is more convenient and helps me support my church the way I pay my other obligations and bills	7.6	5.0
eGiving allows me to keep my intention to give even when I'm not at church	7.5	5.6
eGiving helps my church receive consistent income	7.3	5.7
My church benefits from eGiving	7.1	5.4
eGiving allows me to direct my contribution where I want it to go	7.1	5.2
PayPal is the most secure way to give online	5.4	5.1
I like the feeling of giving when the plate is passed	5.2	6.7
eGiving is breaking from the tradition of passing the plate	5.0	5.7
I cannot commit to recurring contributions	4.5	5.7
eGiving is not part of my church culture	4.5	5.9
I'm concerned about security with eGiving	4.2	5.5
If I don't put something in the plate, my friends/family will think I'm not giving	3.7	4.0
I don't know where my money is going with eGiving	3.5	4.7
eGiving is giving without the spirit or intention	3.5	4.5
My pastor does not like eGiving	3.4	4.1
I'm not comfortable with electronic payments	3.2	5.5
eGiving is not the Christian thing to do	3.1	3.9
I don't have a bank account	2.3	2.7

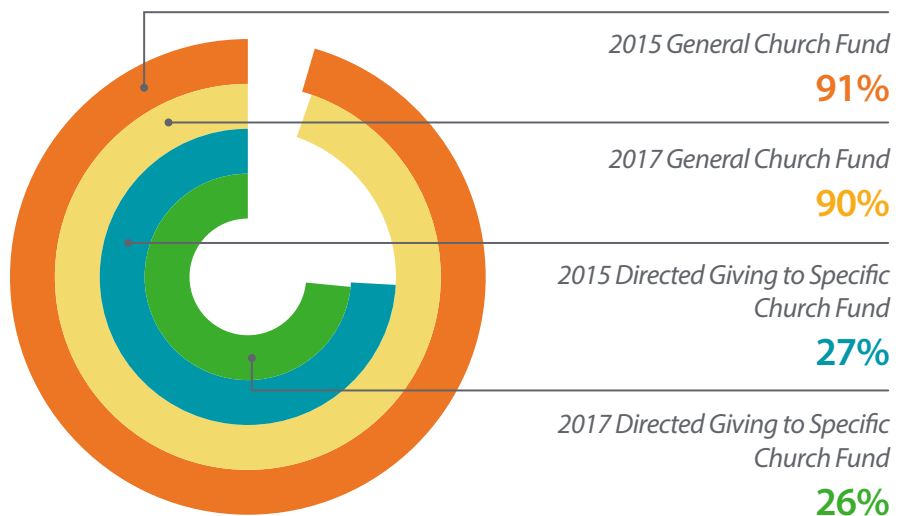
# Giving Decisions

More people give 10% of their annual income to the church than any other percentage.



More couples are working together to make giving decisions than in 2015.

Churchgoers still allocate most of their giving to church general funds.



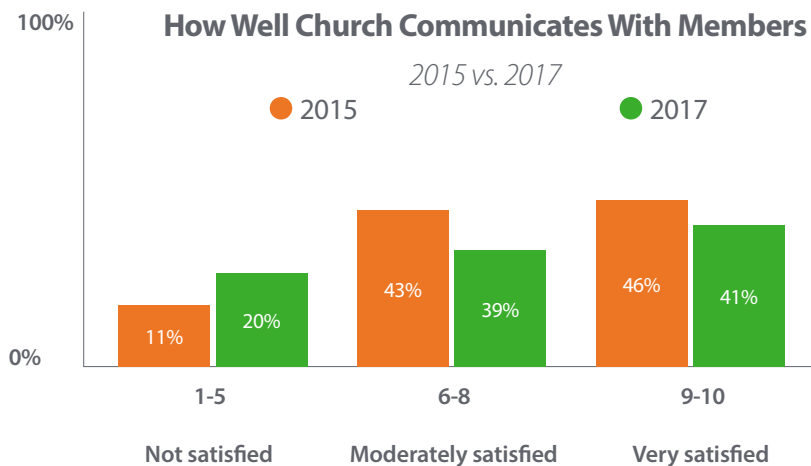
## Where Church Members Allocate Their Monetary Contributions

2015 vs. 2017



## Communication Preferences and Satisfaction

While they're still mostly satisfied with how their churches communicate with them, fewer churchgoers say they are very satisfied.



Churches do appear to be using the channels their members prefer – announcements during services, emails, bulletin messages and websites.

### How Church Members Prefer Their Church to Communicate with Them

2017

	25-34	35-44	45-54	55-65	66-74
Email	45%	41%	46%	45%	47%
Announcements during worship service	36%	38%	41%	46%	54%
Website	35%	35%	38%	35%	33%
Bulletin/program	32%	38%	42%	49%	56%
Facebook page	32%	40%	28%	20%	14%
Email newsletter	26%	27%	38%	34%	38%
Mailed letter	22%	22%	35%	28%	36%
Phone	21%	21%	27%	23%	19%
Text communication	20%	20%	17%	15%	14%
Mobile App	14%	16%	13%	6%	5%





# Summary

In summary, the Churchgoer Giving Study shows that the preference for eGiving has increased between 2015 and 2017. The preference has grown among churchgoers of all ages, including older adults. This is significant, as some churches have been reluctant to offer eGiving in the belief that their older church members would not use it.

The results of the study also indicate that those who prefer eGiving over traditional giving are more engaged with their churches. They participate in more activities beyond just attending services, and on average give 1% more of their salaries.

As weekly service attendance continues to decline, relying solely on traditional giving is negatively impacting the financial health of many churches. With fewer people in the pews, contributions received on a weekly basis have dropped as much as 35%.

The study also focused on millennials, the future leaders of church congregations. It showed that 75% of millennials (ages 25 and 34) continue to be most likely to prefer and use eGiving. They want to give electronically and are more likely to give more of their annual income to their church compared to older members.

As a group, millennials also have the most members who tithe (give 10% of their income to the church), and are most likely to participate in activities where they can build strong personal relationships within their church and its community.

As churches are challenged with finding ways to increase the funding necessary for them to carry out their missions, eGiving offers benefits that can help their members express their generosity at any time. Our study found that churchgoers want these options, and are more generous when the options are easy to access.

For churches focused on sustainability and growth, eGiving provides a simple yet powerful solution for increasing contributions. It allows their members to give how and when they want. And, it provides an in demand alternative to traditional giving.

## About GivePlus

GivePlus, powered by Vanco Payment Solutions, helps churches and faith-based organizations manage and grow financial stewardship. Working with more than 20,000 churches, GivePlus is the largest provider of electronic giving and payment solutions designed specifically for faith-based organizations. For 20 years, we've listened to our loyal, longtime family of customers, understood their needs and supported them through every step of building a complete electronic giving program. We can help your church select the right combination of services and grow eGiving across your congregation.

**GIVE PLUS<sup>+</sup>**

**Powered By Vanco Payment Solutions**

[www.GivePlus.com](http://www.GivePlus.com)