



# Giving Insight

A report of a survey carried out across five denominations into giving habits and practices.

Produced by the Stewardship Network of the Churches Together in Britain and Ireland

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CHURCHES TOGETHER  
in  
BRITAIN AND IRELAND

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## Introduction

It is my great pleasure to introduce this 'Giving Insight' report.

In commissioning this report, the Stewardship Network of the Churches Together in Britain and Ireland recognised that churches of all denominations face major challenges, both in renewing and growing the mission of God's church and in underpinning it with effective Christian giving and witness.

An anonymous quote rather unhelpfully, but perhaps insightfully, says about ecumenism, "*Good fences make good neighbours. Ecumenism tramples down fences and invites itself into others' homes.*" It is true that the strength of the ecumenical movement has ebbed and flowed over many years and what it means to be ecumenical in 21<sup>st</sup> century Britain is perhaps a very different thing to what it meant in the mid to late 20<sup>th</sup> century. I am pleased that the strength of this report lies not in simply comparing and contrasting the statistics of the participating denominations, but in exploring common factors, differing strengths and weaknesses and shared opportunities. It may also help in putting into context the giving levels and motivators in our own denomination and may dispel some deeply ingrained impressions or views that we might have held about giving within other denominations.

Giving data, whilst interesting at a certain level, is of course nothing new – indeed each denomination will collect and analyse such data on an annual basis and draw its own conclusions. However, perhaps the 'golden nugget' within this report, lies in the research and findings particularly concerned with giving 'motivators' and 'triggers'. This is an area largely unexplored in similar past surveys and reports and surely is essential in better understanding our givers and how we might encourage, foster and grow Christian giving in the future.

The extensive data and comprehensive but clear reflections and conclusions form an excellent platform for the presentations and discussions which will form part of the 'Giving Insight' day conference, being held on 23<sup>rd</sup> November 2011, at Salvation Army International Headquarters, London, at which this report is to be formally launched and presented.

I offer my sincere thanks to all those officers and churches from the participating denominations whose hard work and willing agreement ensured the collection of 1670 completed survey questionnaires. A special debt of gratitude is owed to Dr. John Preston, National Stewardship & Resources Officer, the Church of England, whose enthusiasm and skills have been pivotal in the compilation and publication of this report and I offer him my thanks on behalf of the participating churches and from all those whose future thinking and work will ultimately benefit from his efforts.

I am confident that this report represents a significant milestone in the long history of the CTBI Stewardship Network and will continue our aim of promoting an ecumenism which builds '*good fences and make good neighbours*'. I commend it to you.

Richard D Jones  
November 2011

Chair – Churches Together in Britain & Ireland, Stewardship Network

## A. Executive Summary

The Giving Insight Report is based on survey responses from 1670 church members across five denominations (Church of England, Church of Scotland, Church in Wales, Salvation Army and Scottish Episcopal Church). The sample is broadly representative, although slightly skewed to those who give more, which in turn provides a greater emphasis to a key group of givers.

1. The demographics of the respondents show 47% are aged over 65, with 45% of the total giving coming from this group. Together with those expected to retire in the next ten to twenty years, up to 50% of existing giving is 'at risk'.
2. The top 20% of givers give just over half (52%) of the total giving received by the church. This group tends to give by Standing Order, and think proportionately about their giving. Their average giving level, £29.20 per week, is more than twice that of the next 20%, who give an average of £12.28.
3. There is considerable scope to increase giving by Standing Order or Direct Debit. Just over a third give this way at a much higher level than those giving by regular envelope or through the plate. There is scope to increase Gift Aided giving – a fifth of givers who do not use Gift Aid come from households with annual incomes over £20k.
4. Over one in five members agree they "often feel guilty that they don't give enough to church or charity". These responses often clustered into certain church groups, indicating how a church presents stewardship impacts on feelings of guilt.
5. More than a quarter say they think about their giving proportionately. However, this may be an over-estimate, or that the base for the proportion is lower than after-tax income e.g. "disposable" income.
6. When asked about a proportionate giving challenge, respondents fell into three roughly equal groups – "yes", "no" and "not sure". The comments made in response, though, have wider relevance in understanding attitudes towards giving.
7. Fewer than one in five want more teaching on giving and money. This may reflect current quality of teaching, how applicable it is, or the feelings of guilt engendered. Those giving most are more open to further teaching.
8. Those with additional involvement (leadership, church council or home group) are likely to give at a level 50% greater than those without involvement, are more likely to give by standing order, and think about proportionate giving.
9. When considering the split of giving between church and other charities, those who give most to the church have an average giving per week to the Church which is higher than other groups, but those who give most to charity tend to be the largest outward givers.

## B. The Methodology

The Giving Insight survey was carried out by self-completion questionnaire across five denominations. In most cases, Stewardship Advisers invited a selection of churches considered to be representative of the wider denomination to participate. 1670 responses were received from over 80 churches. 762 responses came from 38 Church of England churches, 148 Salvation Army responses from 8 corps, 254 responses from 9 churches in the Church in Wales, and 260 responses from 24 churches of the Scottish Episcopal Church. In the Church of Scotland, participants at a conference provided 252 responses: this provided a geographical spread across the Church of Scotland but appears to have led to a high proportion of individual respondents being office bearers in congregations. Thus this research method gathered a sufficiently large sample at minimal cost.

The drawback of a self-completion survey is those feeling more comfortable about giving are more likely to complete and return the survey forms, giving a potentially skewed picture, although samples can, if necessary, be post-stratified to ensure that the survey population is representative e.g. on the basis of age if details of the population are known.

Alternative methods were considered:

- a) Telephone questionnaire. Typically denominations don't have good databases of planned givers other than the local church level. Further, there were felt to be privacy issues, and a reluctance to participate, if givers were approached over the phone.
- b) Face to face interviews. Planned givers to churches are a relatively small proportion of the population, interviews would therefore be difficult to carry out in the street. Placed interviews (e.g. in churches on Sundays) would be expensive, particularly in covering over 80 churches.
- c) Internet questionnaire. Although cheap and flexible, it was felt the population of churchgoers to be insufficiently IT literate to get a representative sample.

The survey form is provided at Annex One. In addition, background data on participating churches was captured relating to size, context (rural, urban etc), when a stewardship programme was last run and the level of contribution sought by the national church towards the cost of ministry.

The survey was run between September 2010 and Easter 2011.

## C. Who responded?

### 1. Age of Respondents :

Table C1	Age-group of respondent								Total	
	Under 25	26-45	46-55	56-65	66-75	Over 75	Blank	Total		
CE	1%	11%	13%	22%	26%	22%	4%	100%	762	
CS	1%	5%	14%	27%	31%	11%	10%	100%	252	
CW	3%	10%	13%	18%	25%	17%	14%	100%	249	
SA	6%	20%	12%	16%	19%	14%	13%	100%	147	
SEC	0%	7%	12%	24%	27%	23%	7%	100%	260	
Average Denomination	2%	11%	13%	21%	26%	17%	10%	100%		
All Respondents	2%	10%	13%	22%	26%	19%	8%	100%	1670	

Key : Throughout this report, the denominations are coded CE (Church of England); CS (Church of Scotland), CW (Church in Wales), SA (Salvation Army) and SEC (Scottish Episcopal Church)

Responses are fairly consistent across denominations, although the Salvation Army has a younger profile than the other denominations. Members of the CTBI Stewardship Committee felt the profiles of respondents were broadly similar to the denomination as a whole. For the Church of England the split of respondents by age is very close to that found for the wider church by the 2007 Diversity Monitoring Survey. (figures are re-percentage to account for blank responses)

Table C2	Age of respondent					
	Under 25	26-45	46-55	56-65	66-75	Over 75
% of Responses	1%	11%	13%	23%	27%	23%
Monitoring Survey %	2%	16%	11%	21%	48%	

2. **Context:** The proportion of members by context varies, and there is a reasonable spread across the various contexts. As no church data was collected for the Church of Scotland, this row is blank.

Table C3	Context						Total
	City	Town	Suburban	Village	Hamlet	Blank	
CE	20%	11%	30%	31%	8%	0%	100%
CS							100%
CW	61%	18%	4%	17%	0%	0%	100%
SA	48%	52%	0%	0%	0%	0%	100%
SEC	10%	38%	20%	22%	5%	4%	100%
Average Denomination	35%	30%	14%	18%	3%	1%	100%
All Respondents	24%	18%	17%	20%	4%	16%	100%

3. **Household Income:** There is a reasonable spread of household income amongst respondents.

Table C4	Household Income of Respondent							Blank	Total
	Under £5k	£5k - £10k	£10k- £20k	£20k- £40k	£40k- £60k	Over £60k			
CE	4%	16%	23%	25%	10%	8%	14%	100%	
CS	2%	9%	27%	32%	8%	9%	13%	100%	
CW	2%	13%	24%	22%	6%	3%	29%	100%	
SA	10%	13%	24%	19%	8%	5%	20%	100%	
SEC	1%	18%	22%	30%	8%	8%	14%	100%	
Average Denomination	4%	14%	24%	26%	8%	7%	18%	100%	
All Respondents	4%	14%	24%	26%	8%	7%	17%	100%	

As one in six respondents did not respond to this question, the figures have been recalculated as a percentage of those who did answer (Table C5 on next page). Having done this, we can see around 20% have incomes under £10k, 30% in each of the “£10k to £20k” and “£20k to £40k” groups and the final 20% having incomes over £40k. The Church of Scotland have the wealthiest respondents (Only 12% in the under £10k cluster, and joint top with 21% in the over £40k group), and the Salvation Army have the least wealthy (29% in the under £10k group, and only 16% in the over £40k group). The Church in Wales have the lowest percentage in the over £40k group with only 13% of respondents.

Table C5	Household Income of Respondent						Total
	Under £5k	£5k - £10k	£10k- £20k	£20k- £40k	£40k- £60k	Over £60k	
CE	5%	18%	27%	29%	11%	10%	100%
CS	2%	10%	31%	37%	10%	11%	100%
CW	3%	18%	34%	32%	8%	5%	100%
SA	13%	16%	31%	24%	10%	6%	100%
SEC	1%	21%	25%	35%	9%	9%	100%
Average Denomination	5%	17%	30%	31%	10%	8%	100%
All Respondents	4%	17%	29%	31%	10%	9%	100%

4. **Size of Church:** This is another useful way of checking the survey sample is reasonably representative. As no data was collected for the Church of Scotland, this row is blank. For the Church of England, the picture is reasonable with a slight under-representation of the very largest churches, but the second group being over-represented.

Table C6	Size of Church							Total
	>150	100-150	70-100	40-70	20-40	<20	Blank	
CE	7%	35%	17%	13%	23%	5%	0%	100%
CS							100%	100%
CW	0%	0%	50%	39%	0%	12%	0%	100%
SA	0%	18%	35%	44%	3%	0%	0%	100%
SEC	4%	17%	7%	20%	36%	16%	0%	100%
All Respondents	2%	10%	13%	22%	26%	19%	8%	100%

5. **Length of Church Association:** There is a reasonable similarity between denominations, although Salvation Army respondents have spent less time in their current church on average, and Church of Scotland ones longer.

Table C7	Length of Attendance at Current Church						Total
	<6m	6m - 1yr	1yr - 3yrs	3 - 10yrs	10yrs+	(blank)	
CE	2%	2%	8%	21%	66%	1%	100%
CS	0%	0%	4%	11%	84%	0%	100%
CW	2%	2%	11%	16%	69%	0%	100%
SA	7%	4%	14%	15%	60%	0%	100%
SEC	0%	2%	6%	24%	67%	4%	100%
Average Denomination	2%	2%	9%	17%	69%	1%	100%
All Respondents	2%	2%	8%	19%	69%	1%	100%

6. **Frequency of Attendance:** Over 90% of respondents say they attend church at least twice a month, and around three-quarters say they attend "every week". It is quite possible such statements overstate actual attendance, but their purpose is to identify commitment to the local church. Only 2% of questionnaires were filled in by 'occasional attenders' - not a surprise for a questionnaire on giving.

Table C8	Frequency of Attendance						Total
	"Every Week"	2/3x per month	1/2x per month	Occasion-ally	Never	(blank)	
CE	67%	21%	9%	2%	0%	1%	100%
CS	79%	15%	4%	2%	1%	0%	100%
CW	74%	18%	5%	2%	0%	0%	100%
SA	91%	6%	2%	0%	1%	0%	100%
SEC	76%	16%	7%	1%	0%	0%	100%
Average Denomination	77%	15%	5%	2%	0%	0%	100%
All Respondents	73%	18%	6%	2%	0%	1%	100%

7. Level of Giving: Respondents from the Salvation Army have the highest level of average giving per week (£14.43), and the Church in Wales the lowest (£7.70). The Salvation Army figure is particularly impressive, when the data in paragraph 3 indicated that they have the lowest income levels.

Table C9	Average Giving per Week
CE	£11.23
CS	£12.07
CW	£7.70
SA	£14.45
SEC	£12.39
Average Denomination	£11.57
All Respondents	£11.29

Respondents' average giving levels look a little bit high in relation to actual giving. For the Church of England, parish finance returns show average giving per member per week of £9.77, compared with the £11.23 shown in the survey. There may be a number of reasons for this, the main one is probably that committed givers are more likely to complete a survey about giving, and those giving at low levels, or do not at all, are less likely to complete the survey. Other factors include the fact the survey calculation of giving levels is based on mid-points in bands, so if a respondent ticks £81 to £120 per month, we will assume they give £100 per month, and the underlying giving may be skewed to the lower part of the band; additionally some givers may have recorded a rather optimistic view of their actual giving level.

### Conclusion

There is a reasonable spread of responses – by age, by income group, by size of church and by context. In terms of frequency of attendance, the survey responses are skewed towards more regular attenders, and probably to those who give at higher levels.

If the distribution of the underlying population is known, it is possible to correct for survey imbalance by weighting the responses from under-represented, or over-represented groups. However, in many cases the underlying population is not known, and it has been decided that for simplicity, no weighting will be applied. Each response counts as one giver.

Therefore we are looking at the views and habits of more than 1600 givers, slightly more committed than the underlying church population, but nevertheless broadly representative of the denominations from which they come. This slight bias is helpful in allowing us to focus in on the attitudes and practices of a more committed and generous group.

## D. The Age Time-Bomb

In many churches there is a clear skew to the older age-groups. 10% of respondents chose not to answer this question so the figures have been re-percentage. On the basis of these responses, 47% of the average denomination are over 65. The chart below maps out the proportion of respondents, and the share of total giving, coming from each age group.

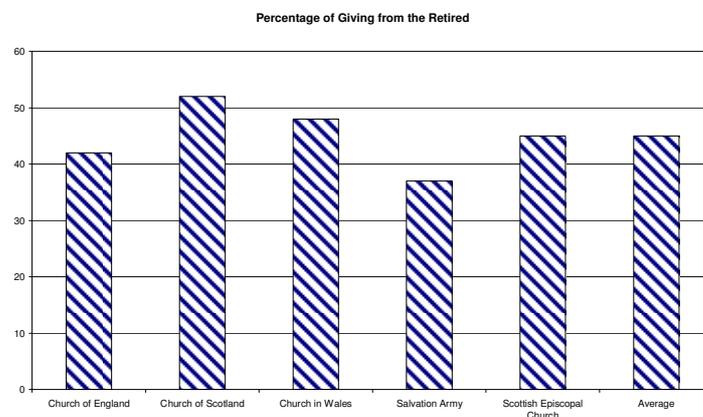
Table D1		Age-group of respondent							Total
		Under 25	26-45	46-55	56-65	66-75	Over 75		
CE	% of respondents	1%	12%	14%	23%	27%	23%	100%	
	% of giving	1%	12%	16%	29%	26%	16%	100%	
CS	% of respondents	1%	6%	16%	30%	35%	12%	100%	
	% of giving	0%	3%	16%	29%	39%	13%	100%	
CW	% of respondents	3%	12%	15%	21%	29%	20%	100%	
	% of giving	1%	13%	17%	21%	32%	16%	100%	
SA	% of respondents	7%	23%	14%	18%	22%	16%	100%	
	% of giving	2%	24%	15%	23%	21%	16%	100%	
SEC	% of respondents	0%	7%	13%	26%	29%	25%	100%	
	% of giving	1%	11%	17%	26%	20%	25%	100%	
Average Denomination	% of respondents	3%	12%	14%	24%	28%	19%	100%	
	% of giving	1%	13%	16%	26%	28%	17%	100%	
	Average Giving/Wk	£5.24	£12.30	£13.03	£12.93	£11.05	£9.57	£11.29	

This reveals two potential 'time-bombs' in terms of the sustainability of the church's income....

### a) The contribution of the retired.....

For the average denomination, 47% of the respondents are aged over 65, and might reasonably be assumed to be retired and living on pension income. This varies by denomination, at one end, the Scottish Episcopal Church having 54% and the Church of England having 50%; and at the other end the Salvation Army having 38%. Please note the sampling methods used by this survey are not sufficiently robust to yield accurate estimates of the size of age cohorts, although the Church of England sample is broadly in line with the 2007 Diversity Monitoring survey which showed 48% of C of E members being over 65.

They give slightly less on average than the sample as a whole, and therefore their share of total giving is slightly lower than the percentage of respondents. They still contribute more than two fifths of the income of the average denomination (45%), and this varies by denomination from the Church of Scotland (52%) to the Salvation Army (39%). This is quite possibly an under-estimate, as those who chose not to disclose their age may be skewed towards the more elderly respondents, and the re-percentageing to eliminate blank responses assumed an even distribution.



b) A potentially lower contribution from those who might retire in the next few years.

The 56-65 year old group are significant contributors. The average denomination has 24% of givers in this group, and they contribute a quarter of income. For many, this will be their peak time for disposable income, with children likely to have left home. However, there is a risk their level of giving will drop as income drops as they enter retirement.

### Reflection

These two risks show that at least half the current giving of church members is at risk from members dying or moving into long-term care, or entering retirement during the next ten to twenty years. The one exception is the Salvation Army, where the 'at risk' level is only around a third. This takes no account of new members joining and as such represents a worst case scenario. This is the first time this kind of data has been available, and it is possible the scenario could have been similar ten years ago, although it feels many denominations are aging.

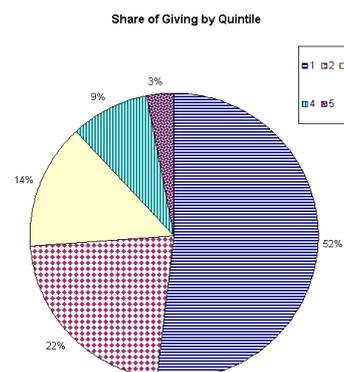
### Recommendation

- R1 We should nurture generosity amongst church members at every stage of life, reflecting in our approach the different learning styles, issues and motivators at each life stage.
- R2 Encourage Churches to make legacy material available routinely to members, as the demographics of our givers indicate that many are likely to be reviewing their wills. Positioning legacy giving as an integral part of stewardship is important.

## E. All givers great and small

In this section all respondents are ranked in order of their weekly giving level, and then divided into five equal groups, or quintiles. Over half the giving comes from the top 20% of respondents, and the top 40% contribute 74%. This is not as extreme as the proverbial 80-20, but it is a significant skew. The lowest 40% contribute only 12% of giving.

Table E1 Quintile	% People	% Giving	Average Weekly Giving
1 (Top)	20%	52%	£29.20
2	20%	22%	£12.28
3 (Middle)	20%	14%	£7.66
4	20%	9%	£4.77
5 (Bottom)	20%	3%	£1.91
Average Respondent			£11.17



### So who gives more, and who gives less?

There is a clear skew - in cash terms, those who have more, give more. Over a third (34%) of the top quintile have household incomes of over £40k, whereas only 10% (quintile 4) or 9% (quintile 5) are in the top income bracket. Conversely, there are over a quarter of the givers in the bottom two quintiles with household incomes under £10k.

Table E2 Quintile	Under £10k	£10k to £20k	£20k to £40k	Over £40k
1 (Top)	5%	16%	38%	34%
2	12%	29%	31%	13%
3 (Middle)	16%	29%	26%	13%
4	28%	22%	17%	10%
5 (Bottom)	28%	23%	17%	9%
Average Respondent	18%	24%	26%	16%

There is no particularly strong skew on age, although there is some evidence suggesting the larger givers are in the middle 46-65 age groups. This may simply follow the previous point about incomes, as these are likely to be the age when households receive maximum income.

Table E3 Quintile	Standing Order	Regular Envelope	Plate
1 (Top)	75%	25%	11%
2	35%	62%	15%
3 (Middle)	60%	31%	13%
4	18%	57%	25%
5 (Bottom)	11%	36%	44%
Average Respondent	40%	43%	21%

Note: Percentages sum to more than 100% as some givers give by more than one method.

At the opposite end, the bottom two quintiles have markedly lower levels of Standing Order Giving and higher levels of plate giving. The level of giving by regular envelope is less marked in terms of its pattern than other methods of giving.

Those thinking about their giving proportionately are much more likely to be in quartiles 1 and 2. Over half (53%) of respondents in Quintile 1 claim to work out their giving in proportion to their income. This is the highest percentage, the likelihood drops off through the other quintiles, with 13% of those in the bottom quintile claim to think about their giving proportionately.

Table E4 Quintile	Give Proportionately
1 (Top)	53%
2	29%
3 (Middle)	20%
4	19%
5 (Bottom)	13%
Average Respondent	27%

The percentage giving by Gift Aid is unsurprisingly correlated with quintile, not least because of its relationship with regular giving which is more likely to be given through Gift Aid.

Table E5 Quintile	1	2	3	4	5
% giving by Gift Aid	94%	83%	85%	57%	38%

The 6% of respondents in quintile 1 who did not say they were giving by Gift Aid split into two groups. About half were giving by CAF or Stewardship voucher, and therefore are giving in a Gift Aided method. The other 3% may not be able to give by Gift Aid as their household income level is generally below £10k. However, in other quintile groups there is some potential for more givers to give through Gift Aid.

There is also a relationship between quintile and agreement with some of the other statements:

- Quintile 1 are most likely to strongly agree that they see themselves as committed members of their local church; respondents in quintile 5 the least likely.
- Quintile 1 are also most likely to agree or strongly agree (88%) that “they do their bit to support the church”, but this is not as marked in quintiles 3 and 4 where only 80% of respondents agree or strongly agree that they “do their bit.”
- The response to “I feel I am a generous giver” is similar to the previous statement. Quintile 1 have the strongest levels of agreement (41%), but not markedly so. 36% of quintile 4 would also agree with the statement. Although Table E2 shows the average incomes are perhaps half of givers in the first quintile, the level of giving in Quintile 4 is a fifth of the giving in cash terms of those in Quintile 1. This suggests that what feels generous in both cash terms and in proportion of income given is different at different levels of income.

## Reflection

Our Churches' income is largely dependent upon about 40% of givers, who give three quarters of the voluntary income. This is not as extreme as an "80% from 20%" split, but it is significant. Churches tend not to treat donors any differently, but there are some pointers suggesting we may need to support our largest donors better, even if provision is available to all e.g. advice on Gift Aid for higher-rate taxpayers.

## Recommendation

R3 Donors should be encouraged to give via Standing Order or Direct Debit. We cannot prove that doing so would increase giving, but it is clear that givers using these methods tend to give at significantly higher levels.

## F. Methods of Giving

We asked respondents how they give financially to their local church, offering them five different methods of giving, and asking them to tick as many ways as applied to them.

Table F1	Standing Order/DD	Regular Envelope	Plate	CAF Voucher	One-off Gift Aid	Avg no of ways
Church of England	44.8%	37.3%	24.4%	1.3%	7.4%	1.15
Church of Scotland	37.7%	50.4%	23.8%	17.5%	6.0%	1.35
Church in Wales	27.3%	50.6%	24.9%	0.0%	6.8%	1.10
Salvation Army	21.3%	51.7%	23.1%	1.4%	8.2%	1.06
Scottish Episcopal Church	50.4%	36.9%	21.5%	0.4%	10.8%	1.20
Average Denomination	36.3%	45.4%	23.8%	4.1%	7.8%	1.17

For the Scottish Episcopal Church and the Church of England, Standing Order is the most common method of giving. The other three denominations have envelope giving as the most common method of giving. In all five denominations, between one in five and one in four givers use the plate (although this is the most likely method of giving to be used by those giving in other ways.) Between 5% and 10% use a one-off Gift Aid envelope. In general, very few givers use a CAF or Stewardship Account, apart from in the Church in Scotland where almost one in five say they do, although we believe this to be an error.

The majority of givers (85%) say they only use one method of giving, 11% say they use two methods, and 2% say they use three. The most common application is for Standing Order givers to give in church in some way in addition. A quarter of Standing Order givers also give either regularly or occasionally using plate (10%), Regular Envelope (8%) or one-off Gift Aid envelope (7%)

The amount given by method varies, although there is broad consistency within this.

Standing Orders tend to have the highest level of average

Table F2 Weekly Average Giving	Standing Order/DD	Regular Envelope	Plate	CAF Voucher	One-off Gift Aid
Church of England	£16.49	£8.40	£5.46	£24.81	£12.88
Church of Scotland	£15.82	£10.14	£20.31	£5.74	£10.91
Church in Wales	£14.50	£7.18	£3.97		£5.54
Salvation Army	£21.71	£15.26	£11.31	£23.08	£14.71
Scottish Episcopal Church	£16.57	£9.98	£10.85	£9.23	£13.45
Average Denomination	£17.02	£10.19	£10.38	£15.72	£11.50
Average Respondent	£16.46	£9.50	£7.62	£9.75	£11.96

weekly giving. This is followed by those who use Regular Envelopes, and the lowest levels of giving are usually associated with plate giving. The exception is the Church of Scotland, where plate giving

is shown as the highest method of giving, although this can probably be discounted as the sample is very small (only 14 responses). One-off Gift Aid envelopes can be used for a wide range of purposes, from an ad-hoc donation at a Gift Day, when large amounts might be given, or in lieu of a regular giving envelope for givers in rural teams who may be worshipping in a different church on a Sunday when their church has no service.

Combining this data provides an estimated share of giving. Across all the respondents nearly half of giving (49%) is given by Standing Order or Direct Debit and 30% by regular Envelope.

Table F3	Standing Order/DD	Regular Envelope	Plate	CAF Voucher	One-off Gift Aid
% of Respondents	39.9%	42.5%	21.3%	3.5%	7.7%
Average Giving/Week	£16.46	£9.50	£7.62	£9.75	£11.96
Share of Giving	49%	30%	12%	3%	7%

The data shows the three most popular forms of regular, planned giving (Standing Orders, Regular Envelopes and Plate givers) have quite different profiles.

a. A higher proportion of Standing Order givers have household incomes over £20k

Table F4	<£20k	£20k-£40k	>£40k	Total
Regular Envelopes	60%	28%	12%	100%
Standing Orders	35%	37%	26%	100%
Plate Givers	53%	29%	16%	100%

Note: re-percentage to allow for blank responses.

b. Younger church members are relatively more likely to give through the plate or by regular envelope than by Standing Order. Only 6% of Standing Order givers are under 45, compared with 13% of envelope givers and 21% of plate givers.

Table F5	Under 45	45 to 65	Over 65	Total
Regular Envelopes	13%	43%	44%	100%
Standing Orders	6%	36%	54%	100%
Plate Givers	21%	37%	41%	100%

Note: re-percentage to allow for blank responses.

c. Plate givers are far less likely to think about their giving proportionately. Only 16% of those givers who give through the plate claim to think about their giving proportionately, compared with 28% of regular envelope givers, and 31% of standing order givers.

## G. Gift Aid

The vast majority of respondents answered the question about whether they gave through Gift Aid. Just under three-quarters of respondents said they give through Gift Aid (73%) and just over a quarter (27%), said they did not. Those giving through Gift Aid give at a higher level, and on the basis of the estimations made about giving levels, around seven-eighths of giving (87%) is from givers who use Gift Aid. However, not all of their giving is given under Gift Aid – there is a small amount from some standing order givers who also give through the plate that seems less likely to be covered by Gift Aid.

## Conclusion

There is still some opportunity to increase Gift Aid effectiveness, around one in four givers not using Gift Aid claim to have household incomes in excess of £20,000, indicating there is at least one taxpayer in the household.

## H. Knowledge and Need

Understanding how a church spends the money given to it, and its financial need are two factors likely to have an influence on giving levels.

Across all denominations, the majority of church members agree they have a reasonable understanding of where the money goes. Over a third strongly agree (lowest in the Church in Wales, strongest in the Church of Scotland), and the proportion who agree in each case take the overall percentage agreeing above 70%. Only a small minority of around 5% for most denominations disagree or strongly disagree with the statement, although the Salvation Army has a slightly higher percentage.

Table H1	I have a reasonable understanding of how my local church spends its money						
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank	Total
Church of England	32.6%	46.4%	10.9%	4.4%	1.1%	4.7%	100%
Church of Scotland	49.2%	38.9%	4.8%	4.4%	1.2%	1.6%	100%
Church in Wales	28.1%	42.6%	15.3%	3.6%	1.2%	9.2%	100%
Salvation Army	31.3%	41.5%	9.5%	8.8%	0.7%	8.2%	100%
Scottish Episcopal Church	40.4%	44.2%	7.7%	4.6%	0.4%	2.7%	100%
Average Denomination	36.3%	42.7%	9.6%	5.2%	0.9%	5.3%	100%
Average Respondent	35.6%	43.9%	10.0%	4.7%	1.0%	4.9%	100%

This understanding appears to make a difference. There is a clear correlation between 'understanding' and the average level of giving. Those who strongly agree have a level of weekly giving some 33% higher than those who merely agree, (c£15 vs c£10) and this is markedly higher again than the group who neither agree nor disagree, who disagree, or who left the question blank. This is a reasonably consistent finding across the five denominations, although there are three cells, all with small numbers of respondents, which do not fit the pattern. These are marked with an asterisk in the table below.

Table H2	I have a reasonable understanding of how my local church spends its money						
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank	All
Church of England	£15.61	£10.40	£6.76	£6.34	£5.22	£5.50	£11.23
Church of Scotland	£15.12	£9.69	£6.05	£7.34	£14.46	£4.90	£12.07
Church in Wales	£10.63	£6.98	£6.14	£3.96	£3.46*	£6.65	£7.70
Salvation Army	£20.29	£13.64	£9.48	£12.00*	£5.54	£5.35	£14.45
Scottish Episcopal Church	£14.40	£11.78	£8.32	£8.37	£2.77	£12.13*	£12.39
Average Denomination	£15.21	£10.50	£7.35	£7.60	£6.29	£6.91	£11.57
Average Respondent	£15.05	£10.29	£6.99	£7.46	£6.49	£6.38	£11.29

Note: Cells marked with an asterisk have a very small underlying sample.

Is this a causal relationship?

Is it merely that those who are more committed and more regular are better informed?

'Will better education about church spending and needs necessarily lead to better giving?

- Over 90% of those who strongly agree they have a reasonable understanding of how the local church spends its money, also strongly agree they see themselves as committed members of their local church (Q11a). This group of 532 respondents have an average giving level of £15.58
- Of those who only agree that they have a reasonable understanding of how the local church spends its money, just 50% would also strongly agree that they see themselves as committed members of the local church. This group of 361 respondents has a lower giving level, with an average weekly giving of £11.67.
- A further 45% of those who only agreed that they have a reasonable understanding of how the local church spends its money also only agree that they are committed members of their local church. This group of 328 respondents has an average weekly level of giving of £9.36

**Conclusion**

Those who are strongly committed are also very likely to have a clear understanding of how the church spends its money. These two factors combine to give a significantly higher giving level. However, for those who are slightly less committed, the degree to which they understand where the money goes does make a significant difference to their level of giving, with a weekly giving level 25% higher (£11.67 vs £9.36).

**Recommendation**

R4 It is important churches continue to communicate their collective stewardship of the money entrusted to them. It is important donors know where the money has been spent, as it does affect the level at which they are willing to give, especially those who are in the second strongest group in terms of commitment to their Church.

**Where does financial need fit within the hierarchy of factors influencing giving decisions?**

The previous section shows understanding where a church spends its money is an important factor in determining how much will be given; and also the degree to which a church’s financial need influences giving decisions varies. Overall, just under a third of givers would agree that the Church’s financial need is the most significant factor in how much they give, a third would disagree, and just under a third either left the question blank, or ticked “neither agree nor disagree”. By denomination, the Scottish Episcopal Church & the Church in Wales are most likely to agree (35% agree or strongly agree) and the Salvation Army least likely to agree (25% agree or strongly agree). Conversely Church of England members are most likely to disagree (38% disagree or strongly disagree), and the Church in Wales least likely to disagree (25% disagree or strongly disagree.)

Table H3	Church's financial need is the most significant factor in how much I give						Total
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank	
Church of England	5.2%	24.0%	25.5%	29.0%	9.4%	7.0%	100%
Church of Scotland	3.2%	25.8%	28.6%	31.3%	6.7%	4.4%	100%
Church in Wales	7.6%	27.3%	28.9%	19.7%	4.8%	11.6%	100%
Salvation Army	7.5%	17.7%	24.5%	29.9%	7.5%	12.9%	100%
Scottish Episcopal Church	8.8%	26.5%	24.6%	27.7%	5.8%	6.5%	100%
Average Denomination	6.5%	24.3%	23.8%	27.5%	6.8%	8.5%	100%
Average Respondent	6.0%	24.6%	26.2%	27.8%	7.6%	7.7%	100%

What is noticeable is the relative scarcity of strong responses. Only 13% of respondents strongly agreed or strongly disagreed, and they were roughly evenly split between the two. Whether or not

the Church's financial need is the most significant factor influencing the size of the gift does makes some difference to the average weekly giving level, but it is not particularly marked.

The lowest level of weekly giving is amongst the third of respondents who either left the question blank, or who indicated that they neither agreed nor disagreed. There is evidence that those who disagree with the statement give at a higher level than those who agree.

Table H4	Church's financial need is the most significant factor in how much I give						
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank	Total
Church of England	£11.03	£10.00	£10.02	£13.38	£13.86	£7.03	£11.23
Church of Scotland	£13.30	£12.02	£10.66	£13.48	£14.56	£6.67	£12.07
Church in Wales	£8.65	£9.30	£6.84	£6.58	£9.67	£6.50	£7.70
Salvation Army	£19.36	£11.81	£11.38	£16.24	£26.71	£9.79	£14.45
Scottish Episcopal Church	£14.22	£12.64	£11.41	£13.06	£12.31	£9.84	£12.39
Average Denomination	£13.31	£11.15	£10.06	£12.55	£15.42	£7.97	£11.57
Average Respondent	£12.45	£10.79	£9.91	£12.89	£14.52	£7.70	£11.29

### Reflection

The question was included to calibrate whether people 'give to need' or respond to a 'need to give'. Although the numbers of respondents who were in strong agreement or strong disagreement was small, both groups have higher levels of giving, with the lowest levels of giving reserved for those who responded "neither" or left it blank. For some, knowing that their church has a certain need is a motivator to give, for others, perhaps those who give proportionately, there are other more significant factors determining giving levels.

## I. Who feels guilty?

We asked respondents to indicate their level of agreement with the statement "I often feel guilty that I don't give enough to church or charity". Just over a quarter of respondents (27%) indicated they agreed, or strongly agreed with the statements, whilst 43% disagreed or strongly disagreed.

Table H5	Agree or Strongly Agree	Disagree or Strongly Disagree
Often feel guilty		
Church of England	24%	46%
Church of Scotland	26%	45%
Church in Wales	35%	30%
Salvation Army	26%	40%
Scottish Episcopal Church	26%	47%
Average Denomination	27%	43%

By denomination, there was clearly a higher proportion of respondents from the Church in Wales who agreed that they often felt guilty; and a correspondingly lower level of disagreement with the statement. Members of the Salvation Army also had a slightly lower level of disagreement than for the survey as a whole.

There is a very clear correlation between feeling guilty and household income. Those on the lowest two tiers of income are much more likely to agree they feel guilty than those on other levels. For example, 44% of those with household incomes under £5,000, and 35% of those with household incomes between £5,000 and £10,000 agreed or strongly agreed with this statement.

When we focus in on those who “strongly agreed”, there is a particular match with those on the lowest income level. Slightly surprisingly, those on the highest income level, also are more likely to agree (although not strongly agree), perhaps indicating a degree of felt responsibility that wealth affords?

Income level	Agree or Strongly Agree	Strongly Agree only
Under £5,000	44%	10%
£5,000 to £10,000	35%	4%
£10,000 to £20,000	26%	5%
£20,000 to £40,000	27%	5%
£40,000 to £60,000	26%	3%
Over £60,000	30%	4%
Average All respondents	27%	5%

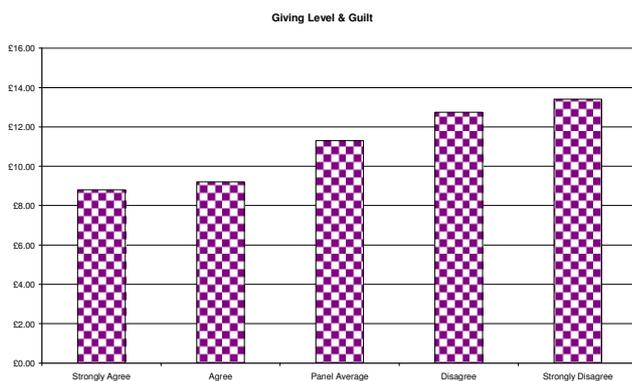
This finding points to the possibility that some feelings of guilt among those on low incomes may have arisen as a result of stewardship teaching that encourages a flat rate of contribution, or a flat rate of increase. “This church costs an average of £12 per person per week”; “We only need an extra £1.30 per person per week – the price of a litre of petrol”; or this message is perceived by givers, even if it is not what has been said.

Agreement with "I feel I should probably give more than I do to my church or to charity"	Those who feel guilty	All Respondents
Strongly Agree	18%	6%
Agree	64%	31%
Neither Agree nor Disagree	11%	26%
Disagree	5%	25%
Strongly Disagree	1%	4%
Blank	1%	6%
TOTAL	100%	100%

Those who feel guilty do feel they should be giving more. Over four out of five in this group would agree (64%) or strongly agree (18%) they should probably give more than they do to either church or charity. This is very significantly more than the universe of all respondents. Conversely, there is a very low level of disagreement compared with the sample as a whole.

So does giving more moderate the guilt?

It is true that those who feel guilty, give less. Those who strongly agree with the guilt statement



give an average of £8.80 per week, those who agree give £9.20; both significantly less than the average for the panel of £11.29. At the same time, those who don't feel guilty do give more. Those who disagree with the statement give £12.74 a week, and those who strongly disagree give £13.41. Thus, we find a clear and consistent trend that those giving at a lower absolute level, are more likely to feel guilty. If we make a rough attempt at setting this in the context of income levels, we still find that those

who feel guilty are giving at a lower level – approximately 2.6% of income for those who feel guilty, compared with 3.4% of income for those who disagree with the statement.

It might be expected those who give proportionately are much less likely to feel guilty, as proportionate giving provides an external reference point to guide the level of giving, removing subjective perceptions which may be more likely to lead a giver to feel guilty. This is true, but not to the extent that might be expected. Just over one in five (21%) of those who give proportionately

either agree or strongly agree they often feel guilty, compared with 27% for the panel as a whole, and 29% for those who say they do not work out their giving in proportion to their income.

Just over one in five proportionate givers often feel guilty about their giving.

There is a clear clustering of responses of those who feel guilty in particular churches. Excluding responses from the Church of Scotland which cannot be linked to individual churches, one third of those agreeing or strongly agreeing that they felt guilty were found in just 9 of the 80 churches taking part in the survey. One church had the majority of its respondents indicating they feel guilty. Local church practice and teaching clearly plays a role in engendering feelings of guilt.

**Reflection**

There is a fine line between a giver feeling uncomfortable with their current level of giving, and wishing they had either the financial capability, the commitment or the discipline to increase it; and feeling guilty about it. The former can be a helpful motivator along the disciples’ path of increasing stewardship; the latter, an unhelpful emotion that can hold us back.

In nurturing a progression in stewardship we inevitably seek a dissatisfaction with the status-quo that leads to a maturing into a greater understanding of the joyful, but accountable, responsibilities of the steward. The challenge is to do this in ways which move people on, nurture increased generosity, but which do not lead to feelings of guilt, except perhaps for a few individuals where the level of giving compared with what might be reasonably expected is particularly low.

**Recommendations**

- R5 Good practice needs to clarify that “the ask” is linked to income, rather than just a share of costs; and if the share of costs or share of increased costs are used, then it needs to be clearly stated that some will be able to give more, others less.
- R6 Teaching on tithing and proportionate giving should stress the journey of generosity, rather than a particular percentage; and if the tithe is recommended, it should be done so in the context of grace rather than obligation.

**J. Proportionate Giving**

The survey asked specifically whether respondents work out their giving in proportion to their income.

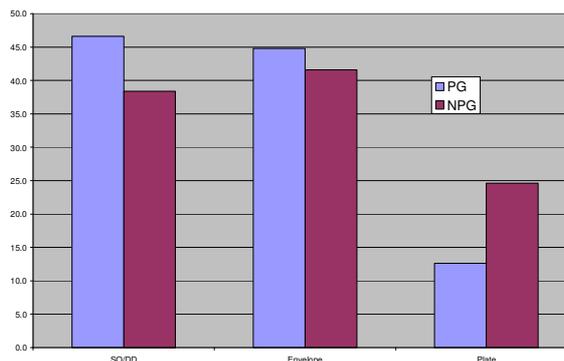
Table J1: Work out giving in proportion to income				
Denom	Yes	No	(blank)	Grand Total
CE	26.6%	70.2%	3.1%	100.0%
CS	19.0%	78.6%	2.4%	100.0%
CW	21.2%	72.6%	6.2%	100.0%
SA	40.8%	51.7%	7.5%	100.0%
SE	30.0%	65.0%	5.0%	100.0%
All respondents	26.5%	69.3%	4.2%	100.0%

Just over a quarter of respondents said that they did, around 70% said they did not, and 4% left the question blank. We can probably add those leaving the question blank to the “No” group.

The Salvation Army has the highest percentage of proportionate givers (two out of five), the Church of Scotland the lowest.

Proportionate givers unsurprisingly give at a much higher average level of giving, £17.08 per week compared with £9.27 for those who answered “no”.

Those who say they think about their giving as a proportion of their income are more likely to give in a planned way, and much less likely to give through the plate. 47% of proportionate givers give through a Standing Order or Direct Debit, 45% through a regular giving envelope. Only 12% give through the plate, compared with 25% of those who say that they do not work out their giving in proportion to their income.



When investigating what proportion that they give, some interesting questions start to arise. The table below only looks at the 444 surveys where the respondent indicated that they worked out their giving in proportion to their income. Unsurprisingly the most common levels of proportionate giving stated were 10% and 5%. A third (32%) of those who think proportionately about their giving say they give 10% of their income, 14% said they gave 5% of income, just over a third (36%) indicated one of a wide range of other levels of giving, and nearly a quarter left this question blank.

	<5%	5%	5%-10%	10%	>10%	Blank	Total
Number	20	47	60	141	76	100	444
(%)	5%	11%	14%	32%	17%	23%	100%
Average Giving	£10.09	£10.91	£20.68	£20.47	£8.08	£11.47	£17.08

The average levels of giving at each level raise some interesting questions. Those saying they give 5% or less of their income away to churches and charities combined have a level of giving below average for all respondents. Those saying they give away between 5% and 10% (including the 10% group) have a level of giving to the church double that of the previous group (and hence possibly consistent), but those saying they give away more than 10% of their income have an average level of giving to the Church which is the lowest of the group. This suggests some church members do not understand proportionate giving, or struggle with percentages.

There are some differences about how those who think proportionately think about themselves, their giving and their local church. Participants were asked whether they agreed or disagreed with a number of statements.....

Table J3 Statement	Proportionate Givers		Non-Proportionate Givers	
	Agree or Strongly Agree	Disagree or Strongly Disagree	Agree or Strongly Agree	Disagree or Strongly Disagree
I see myself as a committed member of my local church	96%	0%	88%	2%
I feel that I do my bit to support the church	86%	2%	77%	4%
I feel that I should probably give more than I do to church or charity	37%	35%	41%	28%
I feel I am a generous giver	42%	9%	32%	18%
I often feel guilty that I don't give enough to church or charity	21%	51%	28%	41%
I would like to receive more teaching on giving and a Christian view of money	24%	38%	16%	44%
The most significant factor in determining how much I give to my local church is its financial need	26%	44%	32%	33%

Proportionate givers are:

- **More** likely to see themselves as committed members of their local church.
- **More** likely to feel that they do their bit to support the church
- **Less** likely to feel that they should give more than they currently do to support church or charity
- **More** likely to feel that they are generous givers
- **Less** likely to often feel guilty about their giving
- **More** likely to want to receive more teaching on Christian giving and money
- **Less** likely to see a church's financial need as the most significant factor in determining how much they give.

The survey asked five questions, which together provide some insight into the coherence of these results:

- Q7 – what proportion of your total church and charity giving would you say you give to your local church?
- Q8 – do you work out your giving in proportion of your income?
- Q9 – if yes to Q8, what proportion of your income do you give away to church and charities combined?
- Q5 – how much do you give to your local church?
- Q12 – how would you describe your annual household income?

In theory, giving to the church in £ (Q5) should be an approximation of the proportion given away (Q9), multiplied by the percentage of that given away which is given to the local church (Q7), multiplied by the household income (Q12)

When the maths is applied to the numbers who claim they are giving proportionately, then of the 444 people who say that they think proportionately about their giving, there are:

- 226 people (51%) who have supplied all of the data and their level of giving and percentages are broadly consistent. They give on average £20.58 a week.
- 88 people (20%) who have supplied all of the data to enable the calculations, but whose giving is less than half of that which the calculation would suggest. They give on average £13.56 a week.
- 130 people (29%) who have not completed all of the pertinent questions, and so the calculation cannot be carried out. They give on average £13.05 a week.

However, there are many situations where the maths will not work. Where the giving comes from one member of a household with unequal incomes, a tithe for one individual may be considerably less than 5% of household income. One respondent commented: *"My partner isn't a Christian therefore I work out 10% from my pension. He does support local charities but not a church."*

### Reflection

Just over a quarter of respondents said they thought about their giving proportionately. As this sample is skewed slightly to the more committed, we can assume no more than a quarter of the whole church population might think in this way. However, this is almost certainly an over-estimate.

Looking at the raw forms, it is clear a reasonable number of givers just don't "get" percentages – supported by anecdotal data from those running the survey in some churches. Within the group

who say they give more than 10% of their income to the church, the average level of giving (£8.08) is less than for the survey sample as a whole, suggesting a level of income below the basic state pension. Whilst some of them may fall into the group giving proportionately out of very little personal income, it is likely many are not.

## K. Challenging church members with a specific giving target

The three Anglican churches, to varying degrees, have challenged their members to give 5% of after tax income to the Church. The Church of England is most explicit, with General Synod having first agreed this over 30 years ago. The most recent resolution, in the Giving for Life debate, reads *“reconfirm its challenge to church members to assess annually their financial giving as a proportion of income and to adopt as an initial target the giving of 5% of their after tax income to and through the church, and a similar amount to other work that helps to build God's kingdom.”*

However, when asked “do you think it is reasonable that the church should challenge its members to give 5% of their after-tax income to the church”, there is only a minority agreement. Across all three churches the level of agreement is very similar, with broadly a third agreeing, a third disagreeing, and a third who are “not sure”. Interestingly, the Salvation Army, who are more likely to teach tithing than 5%, were the denomination most in agreement, with 58% agreeing to the statement. Unsurprisingly, the level of giving of those who agree is higher than those who are not sure, or who disagree.

Table K1		Is 5% reasonable?		
		No	Not Sure	Yes
CE	% of respondents	34%	32%	32%
	Giving/Wk	£7.00	£8.50	£18.93
CW	% of respondents	27%	33%	35%
	Giving/Wk	£5.14	£6.25	£11.62
SEC	% of respondents	32%	28%	36%
	Giving/Wk	£9.64	£9.76	£17.39

Again, unsurprisingly, there is a clear correlation between those who think proportionately about their giving, and views on whether the church should encourage members to give 5% of income.

Table K2	Is 5% reasonable?		
	No	Not Sure	Yes
Proportionate Givers	15%	22%	60%
Non-Proportionate Givers	41%	35%	23%

There is a slight correlation between income and support for proportionate giving, but it is only slight, mainly due to the number of blank responses. Of those who disagree or are not sure that challenging members to give 5% of income, just over a third (35% of those saying “no” and 37% of those saying “not sure”) have incomes over £40k. However, for those who support the suggestion, 52% have incomes over £20k.

Table K3	Income bracket			
	Under £20k	£20k to £40k	Over £40k	Blank
Is 5% Reasonable				
No	42%	21%	14%	22%
Not Sure	45%	22%	15%	18%
Yes	40%	33%	19%	9%

This question also had the opportunity for people to comment. 280 respondents did. Those who said “no” were most likely to comment. Just over 30% of this group wrote a comment, just over 20% of those who said “not sure” made a comment, but only 15% of those who said “yes” left a comment.

There are a number of themes....

22 comments supported differential levels of giving, but felt that a fixed proportion was regressive, and that the proportion should vary with income or with disposable income. “5% is decidedly less challenging to a high income person than it is to a low income person,” “Very difficult when a blanket % given. To a single person or a well off couple it maybe reasonable. To someone supporting a family it just 'piles the guilt on' “, “Yes - if income >£50k; n/s if income c £30k; no if income £20k or less.” – (this respondent left the statement blank, and indicated that their income was in the £20k-£40k bracket) “*higher percentage of disposable income would perhaps be better*”. Respondents were more evenly split between the three different answers.

The most frequent comments were about freedom of choice in how much to give, rather than a fixed percentage challenge. “*Giving should be from the heart and depending on ones own commitments. Should NOT be like income tax*”, “*it should be for each individual to determine how much is given to church or charity according to his own wishes and financial status. It is arrogant to suggest a value*”, “*It should be up to the individual to give as much or as little as they can afford.*”

13 respondents commented that they felt that a tithe would be better than 5%..... “*because the Biblical requirement is 10% as a tithe and then free-will offering*” or “[I'm in the] *habit of being challenged to give 10%*” or “*The tithe is a wonderful goal to aim for but a terrible goal to stop at.*” a quote I heard once that stuck.” Ten of these respondents agreed with the statement given.

12 respondents expressed varying degrees of outrage! (All said “no” to the statement). “*That's outrageous!*”, “*how dare they! It would put me and others off,*” “*Downright cheek to ask for this!*”, “*this should be personal - not a "rate" to talk to God*”, “*You will alienate some people if you do. You will REDUCE others giving if you do. It's a matter of conscience - the church can (sensibly) only give guidelines and can't expect (sensibly) to dominate and demand people's giving solely to the church.*”

6 comments were pensioners who felt it was unrealistic. “*As a pensioner with limited income, 5% is far too high to be expected to give away*”, “*As an elderly widow, one's yearly income fluctuates - therefore one gives accordingly. I think it would be wrong to put a compulsory figure on any giving.*” “*At 86 years of age I no longer have the money or the energy to contribute more. Worked with stewardship since 1959,*” “*How many seniors are taxpayers? The world seems out of touch with what we live on.*”

Several comments related to giving to the church in relation to other charities, and that impact is not as easy to determine with church giving. “*For some people increasing their giving to the church might result in lower contributions to other charities (where the benefit might be greater)*”, “*give to other charities that are more urgent!*”, “*There are other more 'worthy' causes*”, “*AT LEAST 5% but church needs to "do something" worthy with it!*”, “*Congregation need more information as to the the cost of running church ie building, stipends, away giving etc*”.

There was little sense that church members had been familiar with this challenge for some time. Only one response commented “*We have been doing this for years.*”

## L. Teaching..... who doesn't want it?

Most people, according to our respondents! Overall, fewer than one in five agreed that they would like to receive more teaching on giving and money. The Salvation Army and the Church in Wales were the most receptive, with 25% and 22% respectively saying they would like more teaching. Whilst roughly one in three said they neither agreed nor disagreed, and there were quite a few blank responses, nevertheless, over 40% of respondents either disagreed (31%) with the statement or strongly disagreed with it (12%).

Table L1	I would like to receive more teaching on giving & money						Total
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank	
CE	3%	14%	30%	34%	12%	6%	100%
CS	4%	14%	34%	31%	12%	6%	100%
CW	4%	18%	37%	21%	8%	12%	100%
SA	4%	21%	29%	26%	7%	13%	100%
SEC	2%	13%	30%	32%	15%	8%	100%
Average Denomination	3%	16%	32%	29%	11%	9%	100%
All Respondents	3%	15%	32%	31%	12%	8%	100%

Interestingly, those who were more open to further teaching already give more. There is a strong correlation between agreement with the statement and level of giving.

Table L2	I would like to receive more teaching on giving & money						Total
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank	
All Respondents	3%	15%	32%	31%	12%	8%	100%
Giving Per Week	£17.11	£13.23	£11.60	£10.99	£9.32	£8.20	£12.39

Givers who say they give proportionately are more likely to agree with the statement, but not markedly so:

- 23.8% of proportionate givers agree or strongly agree with the statement
- 16.5% of those who say they do not think about their giving proportionately agree or strongly agree.

Teaching is, though, seen as a way of helping those who currently feel guilty about their giving. A third (32%) of those who agree or strongly agree that they feel guilty about their giving also say they would like to receive more teaching; compared with 18% for the sample as a whole.

Conversely, the appetite for further teaching amongst those who disagree that they often feel guilty is lower, with only 11% agreeing that they would like to receive more teaching.

The other group who show correlation with a desire for more teaching are those who agree or strongly agree with the statement "I feel that I should probably give more than I do to church or to charity." 29% of those who agree or strongly agree they should probably give more also say they would like to receive more teaching. Amongst those who disagree with the statement, and therefore can be presumed to be satisfied with their current level of giving, there is little desire for further teaching, with only 10% indicating any level of agreement.

### Reflection

The lack of appetite for further teaching on giving may indicate feelings about the quality of such teaching, and perhaps a perception that it is focused on raising money for the church rather than equipping the disciple to be a good steward.

## Recommendations

- R7 That preachers and teachers focus on the ongoing teaching of money and generosity within the broader context of lectionary readings, where the context provides a natural fit, and that they do so holistically i.e. much more widely than the giving of money to the church.
- R8 That as and when further research is carried out, the lack of desire for further teaching among church members is explored in more detail.

## M. Self Sufficiency, Income and Dependents

The questionnaire explored two particular factors that might be expected to impinge upon generosity. First, whether the respondent feels they are expected to provide additional support for 'dependents', and second, whether they have sufficient income to be 'self-sufficient'.

### 1. Dependents

There is little difference across denominations in the presence of 'dependents' or in its impact. Therefore groups have been amalgamated to increase sample size. At first glance, the result is counter intuitive. The 885 respondents without dependents gave an average of £11.15 a week, whereas the 610 respondents with dependents gave a slightly higher weekly amount of £12.21. The presence of dependents might be expected to lead to additional demands upon the household income, and therefore a lower giving level. However, all becomes clear when we look at the income profile of the two groups.

Table M1		Income <£20k	Income £20k to £40k	Income >£40k
Dependents	% in income group	34.3%	32.1%	26.4%
	Avg Weekly Giving	£8.62	£13.06	£17.32
No Dependents	% in income group	52.7%	25.4%	11.0%
	Avg Weekly Giving	£8.20	£14.05	£21.30
All Respondents	% in income group	41.6%	25.9%	15.7%
	Avg Weekly Giving	£8.33	£13.53	£18.68

In our survey, the respondents with dependents are significantly wealthier than those without. There is a much smaller proportion of respondents with dependents in the lowest income brackets, and a much larger one in the largest income brackets. Given that the level of income is one of the most significant factors in explaining giving level, this explains the initial result above. However, the question then remains as to whether, given this skew, the presence of dependents does indeed lower giving levels.

For the lowest income bands, the giving levels of those with and without dependents is similar (£8.62 and £8.20 respectively). For those on medium levels of income, those without dependents are giving around £1 per week more, and on the highest levels of income the difference rises to about £4 per week. There is therefore some evidence to support the view that the presence of dependents does suppress giving levels.

### 2. Self Sufficiency

No definition of self-sufficiency was provided to respondents, the question merely asked "would you regard yourself as financially self-sufficient?" Therefore respondents' answers

are to some degree subjective. However, whether you feel you are self-sufficient does, unsurprisingly, have a significant impact on giving levels.

Across all denominations, approximately 70% of respondents felt they were self-sufficient; 10% disagreed, 10% were not sure, and 10% left the question blank. Respondents from the Church of Scotland were most likely to see themselves as self-sufficient (75%) and those from the Church in Wales (61%) and the Salvation Army (62%) least.

Those who felt they were self-sufficient gave an average of £12.68 per week, those who were not sure gave £8.20 and those who felt they were not self-sufficient gave £6.82.

It is again insightful to correlate the perception of self-sufficiency with respondents' household income levels. In every case, feeling self-sufficient enables a significantly higher level of giving than those who are not sure. Those who are not sure in general give at a higher level than those who responded that they were not self-sufficient (except for the middle income group, which are essentially the same).

Table M2		Income		
		Income <£20k	Income £20k to £40k	Income >£40k
Self-Sufficient	% in income group	41.1%	30.4%	19.6%
	Avg Weekly Giving	£9.17	£14.41	£19.50
Not Sure	% in income group	59.6%	22.3%	9.0%
	Avg Weekly Giving	£7.33	£9.78	£13.04
Not Self-Sufficient	% in income group	57.1%	19.4%	8.0%
	Avg Weekly Giving	£5.65	£9.80	£11.51

It is interesting to observe that a small number of respondents were either not sure or felt they were not self-sufficient at income levels in excess of £40k. Expressing the percentages down the column, rather than across the rows, indicates 11% of the 260 survey respondents with household incomes over £40,000 felt they were not self-sufficient, or were unsure.

Considering yourself self-sufficient makes no difference as to whether or not you give proportionately, but you are slightly less likely to feel guilty about giving, and slightly more likely to feel you are a generous giver.

Table M3	% who say they give proportionately	% who feel guilty about their giving	% who feel they are generous givers
Self-Sufficient	27.4%	25.6%	36.7%
Not Sure	28.3%	31.9%	30.7%
Not Self-Sufficient	24.0%	33.7%	34.3%

### Reflection

It might be assumed that the presence of dependents, and whether or not you feel you are self-sufficient, restricts the level of giving. Where givers, whether consciously or otherwise, see themselves as giving from disposable income, this perception will be reinforced. The indication that the proportion of givers who think about their giving proportionately does not significantly vary across the different perceptions of self-sufficiency is interesting.

## N. Leadership & Home Groups

One survey question explored whether respondents were a member of their church council, were a member, or a leader, of a home group, or had some other leadership position in their church.

Table N1	The impact of Leadership & Home Groups					
	Some	None	Church Council	HG Leader	HG Member	Other
CE	60%	40%	32%	5%	12%	33%
CS	100%	0%	66%	38%	23%	17%
CW	51%	49%	35%	2%	3%	24%
SA	64%	36%	32%	5%	17%	24%
SEC	67%	33%	33%	3%	13%	40%
Average Denomination	68%	32%	40%	11%	14%	28%
All Respondents	66%	34%	38%	10%	13%	30%
Avg Weekly Giving All Resp	£12.91	£8.15	£14.04	£16.08	£13.82	£12.38

Of those who responded to our survey, two thirds (66%) were involved in home groups or in some form of leadership position within their church. The Church in Wales had the lowest level with 50% involved in some form of leadership position or home group, the Church of Scotland the highest, with all bar one respondent claiming some form of involvement.

In terms of giving, this makes a difference in terms of both amount and engagement:

- Those with some form of additional involvement give at a level 50% greater than those who do not. (£12.91 vs £8.15).
- Unsurprisingly, those with additional involvement are more likely to see themselves as a committed member of the Church (95% vs 71% for those without involvement)
- They are better informed - 46% of those with additional involvement “strongly agree” that they have a reasonable understanding of how the local church spends its money, compared with only 14% for those without such involvement.
- They have a greater feeling they “do their bit” to support the church, with 35% strongly agreeing with this, compared with 17% for those without additional involvement.
- They are more likely to give by standing order (45% vs 30%)
- They are more likely to think about their giving proportionately (30% vs 20%)

## O. Church and Other Charitable Giving

Respondents were asked what proportion of their church and charitable giving they gave to their local church. The question was perhaps not well understood, or the challenge of percentages too great, and 30% of respondents left this blank.

Of those who answered around one in four have an even split (defined as between 60% and 40% inclusive) between giving to church and other charities, a half give most to their local church (more than 60%), and the final quarter give most to other charities (less than 40% to their church).

Those giving most of their giving to their local church tend to have a higher level of giving to the Church, but it is those giving most to charity who appear to be the most generous in terms of their

overall giving. (In calculating this, it was assumed those who gave most to Church gave 75%, the middle group gave 50%, and those who gave most to charity, still gave 33% to their local church.)

Table O1		Division of Giving between Church and Charity			
		Most to Church	Roughly Even	Most to Charity	Blank
CE	% of respondents	32%	20%	17%	30%
	Church Giving/Wk	£16.12	£11.93	£10.11	
	All Giving/Wk (approx)	£21.49	£23.86	£30.64	
CS	% of respondents	44%	22%	8%	25%
	Church Giving/Wk	£14.02	£12.12	£11.43	
	All Giving/Wk (approx)	£18.70	£24.23	£34.65	
CW	% of respondents	27%	16%	12%	45%
	Church Giving/Wk	£9.61	£7.33	£10.97	
	All Giving/Wk (approx)	£12.81	£14.66	£33.23	
SA	% of respondents	41%	1%	27%	31%
	Church Giving/Wk	£17.83	£9.00	£12.93	
	All Giving/Wk (approx)	£23.78	£18.00	£39.19	
SEC	% of respondents	33%	20%	23%	25%
	Church Giving/Wk	£14.04	£11.07	£15.09	
	All Giving/Wk (approx)	£18.72	£22.15	£45.74	
Average Respondent	% of respondents	34%	18%	17%	31%
	Church Giving/Wk	£14.79	£11.19	£11.85	
	All Giving/Wk (approx)	£19.72	£22.38	£35.90	

### Reflection

There is a potential conflict of interest – teaching a broader generosity may increase total levels of giving, but reduce the level of giving to the church. One challenge seen in some of the comments is that for those who give to both church and charity, the need to explain the mission and ministry impact of the giving is significant, given many charities do this so well.

### Recommendation

R9 We need to ‘up our game’ in helping those who give generously to a range of causes understand how their giving to the church furthers mission and ministry.

## P. Future Research

Whilst there have been some studies into how Christians give, principally amongst evangelical Christians, this was the first broadscale survey of church members across a number of denominations conducted by the CTBI Stewardship Network.

Some of the findings in this report will confirm existing beliefs about giving, others will be new. Repeating the research at some point in the future would allow us to:

- reconfirm some of the key findings,
- start to identify direction of travel amongst the churchgoing population (e.g. is the number of proportionate givers increasing or decreasing? Are congregations becoming better informed?)
- probe further into issues raised by this first survey. In particular, how can we encourage teaching which is found to be helpful and creates an appetite for more, rather than engenders feelings of guilt.

Although there has been little financial cost in running the study, there has been a significant time commitment in analysing the data, and compiling this report. A decision to run further research in the future would need to consider this investment in ensuring it was time well spent.

Areas for further exploration might include:

- Factors motivating giving. One of the statements researched by Q11 was “the most significant factor in determining how much I give to my local church is its financial need”. It would be insightful to ask participants to rank several statements about motivations for giving in order of priority.
- Explore the issue of individual giving vs giving as couples. How do couples work out their giving, and is the anecdotal understanding that Standing Orders tend to be one per couple, whilst Regular Envelopes are more likely to come from one per individual correct?
- Legacy Giving. Who is most likely to consider leaving a legacy to the church or to charity, and how does this correlate with levels of regular giving, and thinking about this (e.g. proportionate giving).
- We could explore whether the “value” created in giving to the church is as great as when giving to charity; and whether this matters? Do givers just give to the church, or do they give to work which has an outcome?

# Giving Insight



This survey seeks your help!

Across the Churches we have some good statistics about average levels of financial giving to the church, but we know very little about who gives, and their background motivations and involvement. Knowing more helps us to provide materials and support which better meets people's needs.

Please take a moment to complete this short questionnaire and seal it in the Response envelope provided. This ensures your response is kept confidential. Place the envelope in the Collection Box provided by your church. Your church will then post all responses together to save postage.

This survey is run by the Churches Together in Britain and Ireland Stewardship Committee.



CHURCHES TOGETHER  
STEWARDSHIP NETWORK  
BRITAIN AND IRELAND

**Thank you for completing this Questionnaire!**

## About You

Q12: How would you describe your annual household income?

Under £5,000
£5,000 - £10,000
£10,000 - £20,000
£20,000 - £40,000
£40,000 - £60,000
Over £60,000

Q13: Which age group are you in?

Under 25
26 to 45
46 to 55
56 to 65
66 to 75
Over 75

Q14: Would you regard yourself as financially self-sufficient?

Yes  Not Sure  No

Q15: Do you have any who are financially dependent on your income?

Yes  No

Church code : CE / \_\_\_\_\_

This is simply CE for Church of England + your church postcode, excluding the last two letters. Your church will fill it in by hand for you. Identifying all responses from the same church will enable us to cross-reference attitudes to giving against (for example) the size of the church. However, this survey is anonymous and responses will NOT be traceable back to individuals.

Q11: How strongly would you agree with the following statements? Please write 1, 2, 3, 4 or 5 in the right-hand column:

- 1 = strongly agree
- 2 = agree
- 3 = neither agree nor disagree
- 4 = disagree
- 5 = strongly disagree

a) I see myself as a committed member of my local church	
b) I have a reasonable understanding of how my local church spends its money	
c) My perception is that my church is well-off financially	
d) I feel that I do my bit to support the church	
e) I feel that I should probably give more than I do to my church or to charity	
f) I often feel guilty that I don't give enough to church or charity.	
g) I feel I am a generous giver	
h) I would like to receive more teaching on giving and a Christian view of money	
i) The most significant factor in determining how much I give to my local church is its financial need	

## You and Your Church

Q1: How long have you been attending your current church? (✓)

Less than 6 months	
Between 6 months and 1 year	
Between 1 and 3 years	
Between 3 and 10 years	
Over 10 years	

Q2: How often would you say that you go to church?

Every week	
Two or three times a month	
Once or twice a month	
Occasionally	
Seldom or Never	

Q3: Which of the following apply to you? (Tick all that apply)

Member of Church Council / PCC / Vestry	
Home Group Leader	
Home Group member	
Some other leadership role in church	

## You and Your Giving

Q4: How do you give financially to your local church? (Tick all that apply) (✓)

Standing Order / Direct Debit	
Regular Envelope Scheme	
CAF / Stewardship Vouchers	
Into the collection bag / plate	
One-off Gift Aid envelope	

Q5: How much do you give to your local church? (Please tick a monthly box if you give monthly and a weekly box if you give weekly, or both if you give both weekly and monthly. If you give quarterly or annually, please tick the equivalent monthly amount.)

<u>If you give monthly</u> ✓	£20 or less
	£21 to £50
	£51 to £80
	£81 to £120
	£121 to £160
	More than £160

<u>If you give weekly</u> ✓	£4 or less
	£4 to £8
	£8 to £12
	£12 to £20
	More than £20

## You and Your Giving (continued)

Q6: Do you give to your local church by Gift Aid?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Q7: What proportion of your total church and charity giving would you say you give to your local church?

%
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Q8: Do you work out your giving in proportion to your income?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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(If no, move on to Q10)

Q9: What proportion of your income do you give away to the church and charities combined?

%
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## Your Views on Giving

Q10: Do you think it is reasonable that the church should challenge its members to give 5% of their after-tax income to the church?

Yes	<input type="checkbox"/>	Not Sure	<input type="checkbox"/>	No	<input type="checkbox"/>
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Comment if you wish....



