

Recommendations

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.

Copies of the full report can be obtained from stewardship@churchofengland.org or from the Parish Resources website: www.parishresources.org.uk/givinginsight



A summary 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

November 2011



CHURCHES TOGETHER
in
BRITAIN AND IRELAND

Background

Historically data on giving to churches has tended to focus on totals and averages – useful statistical data on absolute levels, but without any understanding of the behaviours or attitudes of the underlying givers. An initiative of the CTBI Stewardship Network, the Giving Insight survey sought to generate greater understanding of how givers act, how they think about their giving, and what motivates them.

Methodology

The Giving Insight survey was carried out by self-completion questionnaire across five denominations (Church of England, Church of Scotland, Church in Wales, Salvation Army and Scottish Episcopal Church). 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, and 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.

Key Conclusions

1. The demographics of respondents show 47% are aged over 65, with on average, 45% of the total giving coming from this group. This varies by denomination, from the Scottish Episcopal Church (54%) and the Church of England (50%) at one end; and the Salvation Army (38%) at the other. Together with those expected to retire in the next ten to twenty years, up to 50% of existing giving is 'at risk'.
2. When ranked by level of giving, the top 20% give just over half (52%) of the total giving received by the church. This group ('quintile') 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.

Quintile	% People	% Giving	Average Weekly Giving	Giving Method			Give Proportionately
				Standing Order	Regular Envelope	Plate	
1 (Top)	20%	52%	£29.20	75%	25%	11%	53%
2	20%	22%	£12.28	35%	62%	15%	29%
3 (Middle)	20%	14%	£7.66	60%	31%	13%	20%
4	20%	9%	£4.77	18%	57%	25%	19%
5 (Bottom)	20%	3%	£1.91	11%	36%	44%	13%
Average Respondent			£11.17	40%	43%	21%	27%

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. Those on the lowest two tiers of income are much more likely to agree they feel guilty than those on other levels. 44% of those with household incomes under £5k, and 35% of those with household incomes between £5k and £10k agreed or strongly agreed with this statement.
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. Just over one in five (21%) of those who say they give proportionately either agree or strongly agree they often feel guilty. The Salvation Army has the highest percentage of proportionate givers (two out of five), the Church of Scotland the lowest.
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.