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Research Partners Topic Paper 6 >
Uniting Church of Australia, NSW & ACT



FINANCIAL GIVING TO CHURCHES

This research paper reviews the financial giving patterns of church attenders. It reveals very different cultures of giving across denominations. However, a common trend is that more involved and motivated attenders tend to be more generous givers.

Church attenders were asked questions about patterns of giving that covered both attitudes and actual behaviour.

PART A: LEVELS OF GIVING

Attenders were asked to describe their financial giving to the local church where they completed the survey.

Q. About how much do you give financially to this congregation/parish?

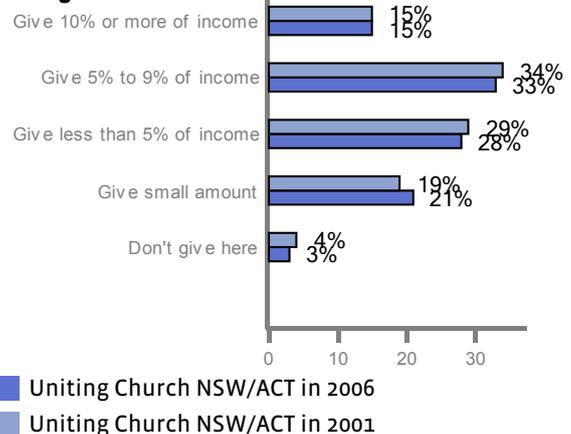
- I give 10% or more of net income regularly
- I give about 5% to 9% of net income regularly
- I give less than 5% of net income regularly
- I give a small amount whenever I am here
- I do not contribute financially here

Across all denominations two-thirds are regular givers. This is made up of 19% of attenders who give ten per cent or more of their net income regularly, 20% who give five to nine per cent and 27% who give less than 5 per cent net income to their local church. Some 28% give a small amount whenever they attend, while 7% do not contribute at all (See Table 1 for detailed results).

Anglican and Protestant denominations fall into three groups. The first group with the highest rates of giving (tithing a tenth or more) include Seventh-day Adventist (66%) and Pentecostal attenders (62%). The second group, with around 30% to 46% of attenders who tithe, includes the Baptist, Churches of Christ, and Salvation Army denominations among others. The third group, which includes the Anglican, Lutheran and Uniting churches, has around 14% to 18% who give a tenth or more of their income.

Catholic attenders adopt different patterns of giving with 4% who give a tenth or more of their net income to the local parish. There are several possible reasons for this lower level of giving among Catholics. There does seem to be a different culture of giving among Catholics. This may partly have been shaped by a history of being predominantly from poorer sections of society. There may also have been less need for individual support for Catholic institutions. Further, Catholic parishes often hold special collections

Figure 1: Levels of Financial Giving: Proportion of net income given



Source: 2006 NCLS Attenders Survey, based on 18201 responses in 2006 and 23155 responses in 2001.

Attenders' contributions to these appeals are not accounted for in the data considered here. As well, many Catholics contribute to their parish's primary school through fees, and may consider this as a form of contribution to the church. These differences were found in the previous National Church Life Surveys and discussed in more detail in Taking Stock (1999), Chapter 4, page 37.

The Catholic Church is also more successful than other denominations in keeping 'nominally affiliated people' attending church. These are people whose identification with a denomination may be more for historical or family reasons than a current sense of personal connection. Because of the presence of these people, the financial giving figures, along with other indicators of personal investment and involvement, are bound to be somewhat lower.

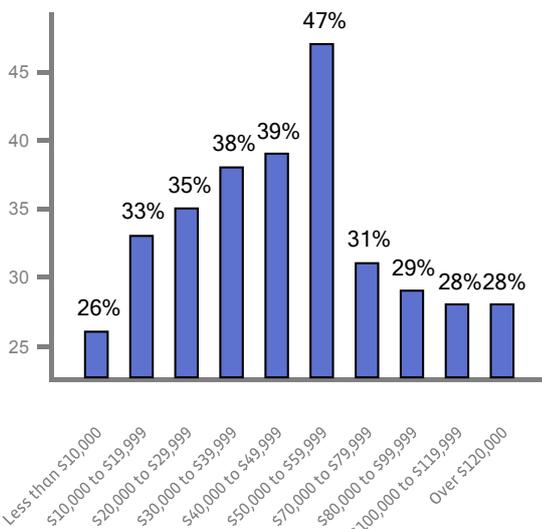
Figure 1 shows the 2006 NCLS results for the NSW & ACT Uniting Church compared with 2001 NCLS results.

CHARACTERISTICS OF GENEROUS GIVERS

Who are the generous givers? As might be expected, there is certainly a positive relationship between earning more and giving more in dollar terms.

However, there is another perspective in regard to generosity. Figure 2 shows that for Anglican and Protestant attenders, it is actually those in the lower income brackets who are more likely to give higher proportions of their income to their churches. This pattern is also true for Catholic attenders.

Figure 2: Percent of Anglican and Protestant attenders who give 10% or more



Source: 2006 NCLS Attenders Survey - Anglican and Protestant

GIVING AND INVOLVEMENT GO HAND IN HAND

It appears that an important factor in determining how much is directed to local churches is how involved attenders are in the life of their church. The more involved people are, the higher the proportion of their total giving is directed to their church.

There is a positive relationship between higher proportional giving and:

- feeling a sense of belonging to one's local church and giving
- claiming to have grown in faith due to the local church
- being in leadership or ministry roles

While the proportions may differ, these trends are true among Catholic attenders as well as across Anglican and Protestant denominations.

In Anglican and Protestant churches, attenders who have changed churches in the previous five years are just as likely to be generous givers as long-term attenders. These include *switchers*, who changed denomination, when they moved to a new church and *transfers*, who changed

churches within the same denomination. Newcomers to church life are least likely to give more than 5 per cent of net income.

It appears that Protestants take their giving habits with them when they change churches. For example, those who have switched into Catholic parishes are more likely than long term Catholic attenders to give 10 per cent of net income to their local parish (12% vs 4%).

PART B: MORE DETAIL ABOUT HOW AND WHY PEOPLE GIVE

The 2006 NCLS also asked a sample of 2500 randomly selected attenders a range of other questions about financial giving (2006 NCLS Survey L). This sample is statistically representative for most denominations. However, it may not always be able to pick up regional variation, due to the smaller number of responses for any given region. Available results are shown in Table 2.

This section uses questions from Survey L to look in more detail at how much people give.

- The dollar value of giving
- Percentage of giving to the local church
- Whether giving has increased or decreased.

The Dollar Value of Giving

In terms of dollar value, 27% of all attenders give five dollars or less per week. Over half (53%) give between six dollars to forty dollars per week and 20% give more than forty dollars per week.

Percentage of Giving to the Local Church

37% of Australian church attenders indicated that nearly all of their giving (over 90% of it) is to their local church. The same amount of attenders (37%) indicated that very little of their giving (10% or less) is to their church. Those who do not give as high a proportion of their income to the church may well give generously to other organisations, charities and causes.

Increased or Decreased Giving

Nearly half of all attenders (46%) say that their giving has remained the same over the past 2 years. Some 37% say their giving has increased, while only 5% say it has decreased. This suggests that people are more likely to increase their giving as they stay with a church rather than decrease it, although it's not clear how much this refers to 'dollars' or an increase in real terms.

Note: Part B describes patterns for all Australian attenders. See Table 1 for any denominational or regional variation.

Table 1:**LEVELS OF FINANCIAL GIVING**

	%	%	%	%
	UCA NSW	UCA Aust	Ang/Prot	All Aust
Q. About how much do you give financially to this congregation?				
I give 10% or more of net income regularly	15	14	33	19
I give about 5% to 9% of net income regularly	33	33	26	20
I give less than 5% of net income regularly	28	30	19	27
I give a small amount whenever I am here	21	19	17	28
I do not contribute financially here	3	3	5	7

Source: 2006 NCLS Attenders Survey, based on 18201 responses in 2006 for Uniting Church NSW/ACT.

Table 2:**LEVELS OF FINANCIAL GIVING**

	%	%	%	%
	UCA NSW	UCA Aust	Ang/Prot	All Aust
Q. About how much does your family (or you, if you don't live in a family) give each week to the support of this congregation/parish, its activities and staff?				
Nil	1	3	4	6
\$1 - \$5 per week	13	13	10	21
\$6 - \$10 per week	16	14	13	23
\$11 - \$20 per week	30	30	17	18
\$21 - \$40 per week	19	17	18	13
\$41 - \$60 per week	15	16	16	9
\$61 - \$100 per week	3	4	10	6
Over \$100 per week	2	3	11	6
Q. Approximately what percentage of your total giving goes to this congregation?				
91-100%	40	39	38	37
71-90%	12	12	13	8
51-70%	6	8	7	5
31-50%	10	10	6	5
11-30%	2	5	8	8
10% or less	27	23	24	30
I do not contribute financially to my congregation/parish	2	4	5	7
Q. In the last two years, has your giving to this congregation/parish increased or decreased?				
Increased	31	34	44	37
Stayed the same	54	54	39	46
Decreased	7	5	6	5
Don't know or not applicable	8	7	11	12

ATTITUDES TO FINANCIAL GIVING

Do you agree or disagree: 'Tithing (giving 10% of one's income) is an unrealistic expectation of current attenders?'

Strongly agree	7	10	10	13
Agree	28	26	20	24
Neutral/unsure	34	35	27	29
Disagree	27	21	21	19
Strongly disagree	4	8	23	15

What influences you the most in your decisions about giving to this congregation/ parish? (Mark up to TWO options) (Responses will not add to 100%)

A sense of religious duty to give	16	19	14	24
Hearing about specific needs	16	14	15	14
A sense of gratitude for God's love and goodness	41	36	39	30
Wanting to contribute to God's work in the world	37	35	37	29
The Bible's teaching on giving	6	8	23	13
A sense of obligation to support the work here	24	23	14	20
A sense of gratitude for help my family or I have received here	5	3	3	5
Habit or custom	12	9	4	8
The leader's or other attenders' urging to give	0	0	0	1
Other factors	5	3	4	4
I don't give here	0	2	3	4

When it comes to giving to your congregation, would having the facility of direct debit from bank accounts be helpful?

Helpful and I would use it	16	19	22	19
Helpful, but I probably wouldn't use it	30	23	25	21
Not particularly helpful	23	19	16	16
Do not believe it would be appropriate	26	32	25	31
Don't know	4	6	11	13

Source: 2006 NCLS L Survey random selection of attenders.

Number of forms for each group: 104 310 1767 2529

About results in this paper

In 2006 NCLS all Anglican and Protestant attenders completed a core question about their financial giving patterns. (n = 235 000).

A random sample of over 10,000 Catholic attenders completed the same item in a series of small surveys.

In addition, some 2500 randomly selected attenders answered a detailed set of questions (2006 NCLS Survey L). This sample is statistically representative for most denominations. However, statistically reliable results are not always possible at a regional level, due to the reduced number of responses.

Tables in this paper include results for:

- All Australian church attenders
- Anglican and Protestant attenders
- Your denomination
- Your region where possible

Legend for Tables 1 and 2

UCA NSW: Uniting Church NSW/ACT

UCA Aust: Uniting Church

Ang/Prot:
Anglican/Protestant
Denominations

WHY GIVE AND HOW MUCH TO GIVE?

This section summarises findings related to why people give and how much they give. It includes:

- attitude to tithing
- influences on giving to the local church
- use of direct debit facilities
- leaving money to church in wills.

ATTITUDE TO TITHING

Tithing is the practice of giving a tenth of one's income, derived from the Old Testament command to the people of Israel to give one tenth of the produce of the land. There are various theological positions on tithing: some denominations emphasise tithing as a necessary part of Christian discipleship, whereas others simply encourage people to be generous givers.

Overall, around a third of all church attenders give some endorsement to the practice of tithing. When asked whether they felt tithing was an unrealistic expectation of church attenders, some 33% disagreed or strongly disagreed.

Denominational variation in attitudes to tithing, follow the same patterns as actual giving. Teaching and practice are linked. The opinion ranged from 83% of Adventists, and 65% of Pentecostal attenders to lower figures for Anglican (27%), Uniting Church (29%) and Catholic Church (23%) attenders. These mainstream denominations are not known to advocate tithing. (See Table 1 for more detail).

INFLUENCES ON GIVING TO LOCAL CHURCH

Motives for giving to one's local church will not always be simple and attenders may even struggle to articulate their reasons. However, a sample of attenders were invited to reflect on what influences them the most in their decisions about giving to 'this congregation/parish?' They were able to mark up to two options from a list. Table 1 shows overall results and denominational and/or regional results where possible.

USE OF DIRECT DEBIT FACILITIES

Electronic methods of personal financial management have increased in recent years. When asked if the facility of giving direct debit from bank accounts would be helpful for giving to the local church, some 40% of all attenders believe it would be helpful, with some 19% stating they would use it. (See Table 1 for more detail).

However, church leaders should think carefully about introducing this and consider the responses to this question within their own movement as dramatic differences exist between denominations. In the Australian church as a whole there are almost a third (31%) who do not think this would be appropriate, and who may therefore react poorly to its introduction.

In Anglican and Protestant churches, attitudes are strongly related to age. Those in their 20s and 30s are most likely to believe that direct debit facilities would be helpful and this proportion declines by age. Age trends are similar among Catholic attenders, although they are less clear cut. For example, those most likely to find direct debit facilities helpful are in their 40s and 50s.

LEAVING MONEY TO CHURCH IN WILLS

A small proportion of attenders have considered leaving money to the church in their will: the local congregation (8%), their denomination (4%), a Christian charity (6%) or a Christian mission agency (4%). Some 20% would not leave money to the church and 63% of all attenders claim not to have thought about a will.

Data for this Research Paper was drawn from two sources:

THE 2006 NCLS ATTENDERS SURVEY

The 2006 NCLS Attenders Survey was completed by 18201 attenders in the NSW & ACT Uniting Church. Any attender aged 15 years or over during the survey period was invited to complete an Attender Survey.

THE 2006 NCLS ATTENDERS SURVEY L

The 2006 NCLS Attenders Survey L was one of a number of randomly distributed surveys used during the national survey, to collect more targeted information on a range of topics. Most questions are the same as on the main survey - about a third have been removed for the specialised questions to be introduced.

About Research Partner Topic Papers.

This paper is one of a series of monthly research papers provided to Denominational or Regional Research Partners, through a nominated representative. Partners may distribute their Topic Paper as they choose. Other papers in the series investigate a wide range of topics based on data collected from church attenders, church leaders and about church operations in the 2006 National Church Life Survey.

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