

The Giving Gap

Changes in Evangelical Generosity



EXECUTIVE SUMMARY

- 1** Sixty-one percent of all evangelical Protestant adults made a financial donation to a local church in the past 12 months, while 50% gave to an organization outside of a church. Forty-two percent gave to both church and charity, while 31% gave to neither.
- 2** Eleven percent of evangelicals gave to a political cause, party, or candidate in the last 12 months (political giving is not considered in the 31% who gave nothing to church or charity).
- 3** The proportion of evangelicals who gave money fell sharply from 2021. The proportion giving to a church fell from 74% to 61%, and the percent who gave to a nonprofit or ministry outside of church fell from 58% to 50%. The proportion who supported neither one rose from 19% to 31% in the past three years.
- 4** There is a very strong correlation between regular engagement in spiritual activities and giving. Evangelicals who regularly read and study the Bible, pray, attend worship, and attend small group are about **twice as likely to give to charity** as those who infrequently or never do these things, and nearly **three times more likely to give to church**.
- 5** Not only are fewer evangelicals giving, but those who are still giving are donating less than in 2021. Among evangelical donors to church, the average amount given over the past 12 months was \$2,503. This is down 15% from an inflation-adjusted average of \$2,953 in 2021.
- 6** Among charitable donors, the average given in the past year is \$1,151, which is down 5% from \$1,210 (inflation adjusted) three years ago.

7 Among those who gave to church or charity (or both), the average given is \$3,053, which is a 15% drop from \$3,572 (inflation adjusted) in 2021.¹

8 **Generosity** is the proportion of household income given away. **The average donor gives 2.8% of household income to church** (down from 3.2% in 2021). An average of 1.1% of household income is given to charity outside of church (down from 1.4%). Between church and charity, **the average evangelical donor's generosity is 3.3% of household income**, which is down from an average of 4% three years ago.

9 Not only are people who are fully engaged spiritually more likely to give, but they average much higher giving. Average total generosity among donors is 5.1% of household income when spiritual engagement is Full. This drops to 3.6% when it is High, 3.1% at Moderate, and just 1.8% when spiritual engagement is Low/None.

10 Today, the average evangelical donor sends 68% of their donations to a local church, with 32% going to charities or ministries outside of church.

11 There is also a high correlation between church and charitable giving. The more generous evangelicals are to church, the more generous they are to charity. The more generous they are to charity, the more generous they are to church. Giving to church and charity rises and falls in tandem.

12 Because both household income and giving amounts are estimates, we consider tithing to be generosity of 8% or greater, to allow for a little play in the figures. **The proportion of all evangelicals who tithe has fallen from 13% in 2021 to 10% today.** The older the evangelical and the more spiritually engaged she or he is, the higher the proportion who tithe.

¹The averages from church and charitable giving (both dollars and generosity figures in points #7 and #8) do not add to the total because not everyone gave to both.

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INTRODUCTION

The old joke is, What do you have with 100 economists in a room? One hundred different opinions.

We certainly cannot say where the economy is going (and there are probably far more than a hundred different opinions about that), but we all know where it has been over the past couple of years: higher prices, rising debt (national and personal), a challenging housing market, destabilizing wars, and all manner of uncertainty.

In 2021, [Grey Matter Research](#) and [Infinity Concepts](#) joined forces to measure the state of evangelical giving in our report [The Generosity Factor](#). Back then, we found that despite the Bible's frequent exhortation on the importance of giving, **only 13% of evangelical Protestants were anywhere close to tithing**. The average evangelical was giving away only 3.2% of household income to either church or charity, and 19% gave not a penny to either over the previous 12 months.²

The data for our report was gathered in August 2020—right in the middle of the COVID-19 pandemic. So, at the time, we figured that might be suppressing giving.

Now that the pandemic is largely in our collective rearview mirror, we measured this again (collecting the data in February 2024).

Well, guess what: **evangelical giving is down**. Way down. Nearly every measure. Across the board.

The numbers paint an increasingly bleak picture of evangelical generosity—a situation which has the potential to impact every church, every denomination, every parachurch ministry, and even many secular nonprofits.

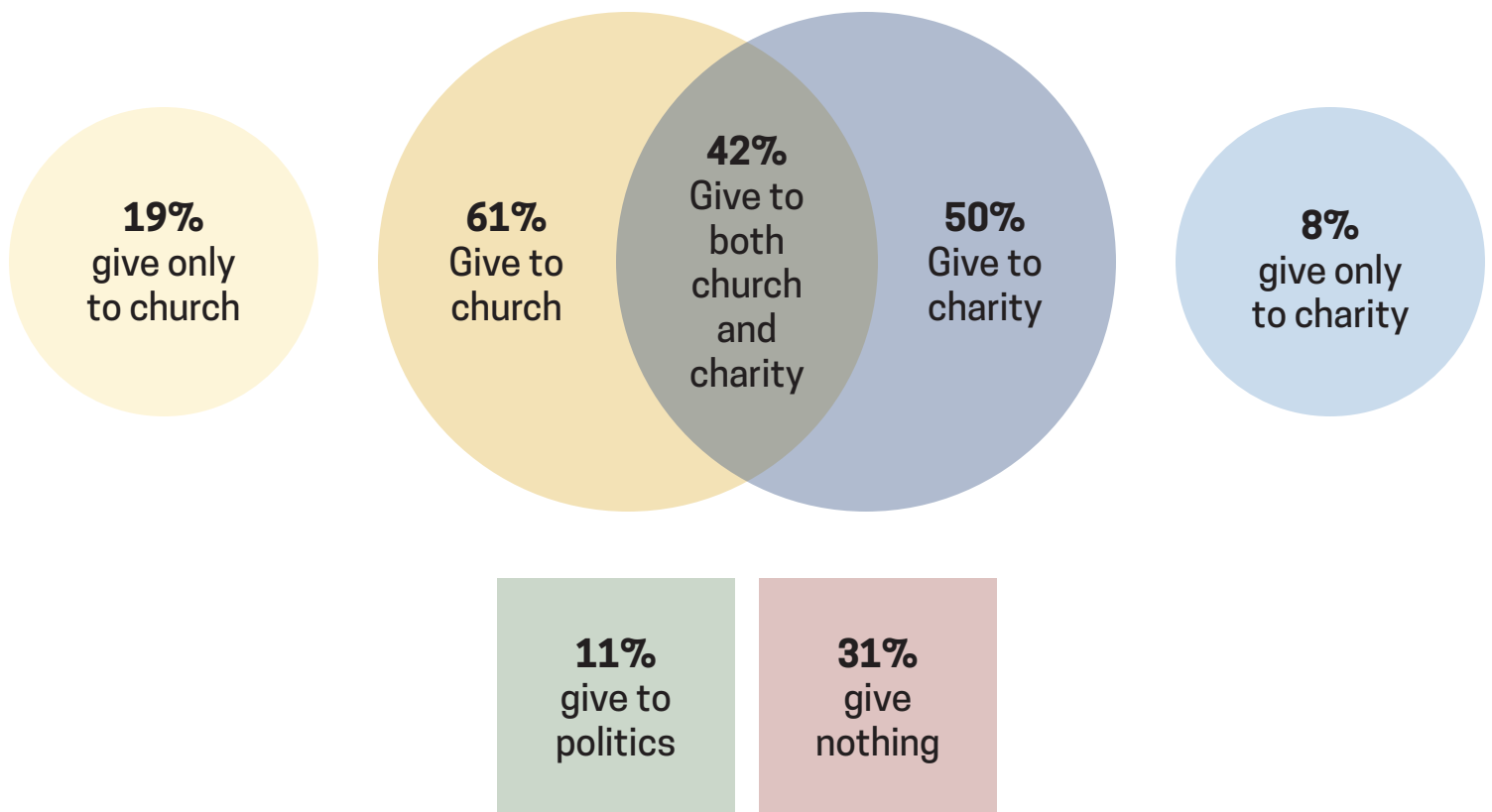
Join us as we explore just what has happened since the original research we conducted in 2020.

²Note that for simplicity, percentages are generally presented in whole numbers. If we say giving among a particular subgroup dropped from 60% to 50%, the actual numbers might be 60.4845% to 49.5673%. We would therefore report a drop of 18%, even though when you look at the rounded numbers, a drop from 60% to 50% is 17%. But no one wants to slog through a report with numbers like 60.4845%!

The Overall State of Evangelical Giving

In total, 69% of all evangelical Protestant adults made a financial contribution to a church or a charity of any type over the last 12 months leading up to our February 2024 data collection. This includes 61% who gave to church, 50% who gave to an organization outside of a church, and 42% who gave to both church and charity.

We also added political giving (political cause, party, or candidate) to this year's questionnaire, but we kept it separate from other types of giving. Eleven percent of evangelicals contributed money to politics in the past year, and almost all of them are people who are also giving to church and/or charity (less than 2% gave only to politics).



So the good news is that a clear majority of evangelicals are giving money. The bad news is that **every one of these numbers is down over the last three years.**

17%
fewer
evangelicals
are giving today
than in 2021

The proportion of evangelicals who financially supported a church in the last 12 months fell from 74% in 2021 to 61% today. That represents a 17% decrease. The proportion who gave to nonprofits or ministries outside of church fell from 58% to 50%, which is a 13% decrease. The proportion who gave to both church and charity dropped 17%, from 51% to 42%.

Well, not *every one* of the numbers is down. **The proportion of evangelicals who did not give a dime to either church or charity rose 59% over the past three years, from 19% in 2021 to 31% today.**

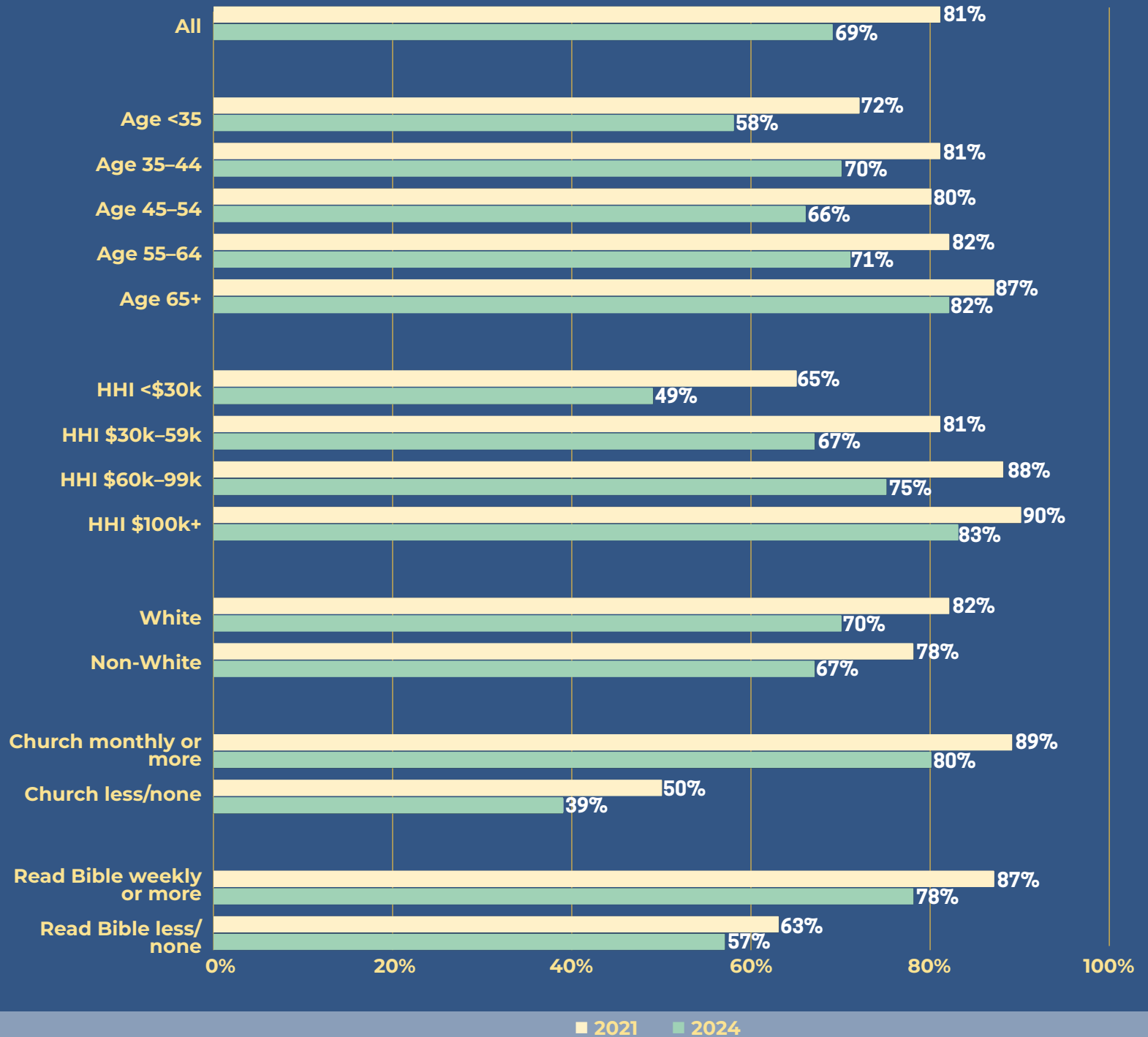
Giving is down for every single segment of the evangelical population we reviewed. The proportion who gave to either church or charity dropped 24% among the lowest-income evangelicals, but also 7% among those earning \$100,000 or more. It fell 21% among people who infrequently or never attend church worship services, but also 10% among those who attend at least once a month. It fell 19% among the youngest evangelicals, but also 6% among the oldest believers. Every group has shown a decrease in the proportion who give to either church or charity.

Some patterns did remain constant. Older evangelicals continue to be more likely to donate than are younger believers. Those with higher incomes continue to be much more likely to give than are those of more modest means. White evangelicals are still more likely to give money than are others (who tend to be both younger and from somewhat more modest economic backgrounds).

And, as we will see in more detail momentarily, those who attend church and/or read the Bible are dramatically more likely to be donors than are the less spiritually engaged—just as it was in 2021.

Changes in the Proportion Who Give

From 2021 to 2024



The Connection Between Spiritual Engagement & Giving

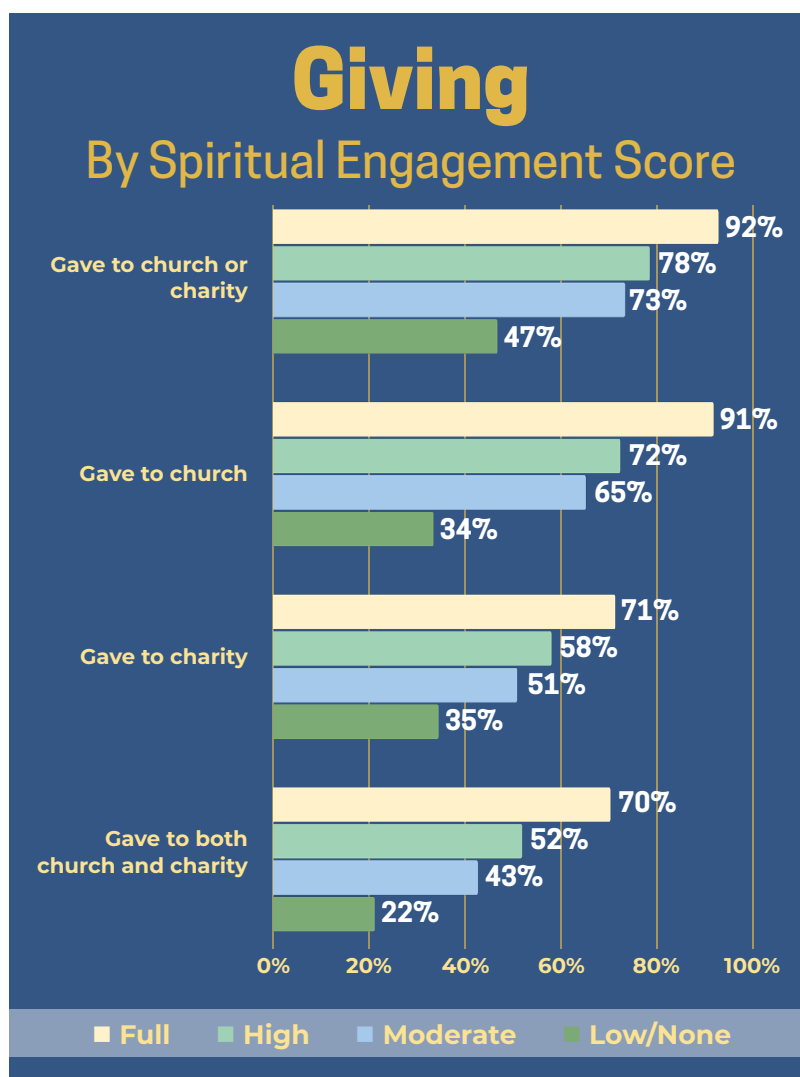
In 2021, we found a very strong correlation between spiritual activities (such as frequency of reading the Bible, attending worship services, and attending small groups for Bible study and/or prayer) and giving to both church and charity.

That connection remains just as true today as it was in 2021. However, Grey Matter Research has developed a more comprehensive **Spiritual Engagement Score** that combines the level of participation in Bible readership, Bible study, church attendance, small group attendance, and prayer.

What we consider to be “Full” spiritual engagement is a minimum of:

- daily prayer
- daily Bible readership
- Bible study at least a few times a week
- weekly church attendance
- weekly small group attendance

An individual scores 5 points for each of those, for a total of 25 points. Less frequent engagement in each activity scores fewer points; no engagement scores no points. We recognize no model of this nature will be perfect, but this model presents a clear separation between believers who regularly engage with their faith and those who neglect some or all spiritual activities. We separate believers into spiritual



engagement levels of Full, High, Moderate, and Low/None (thankfully, not enough evangelicals are at None to be able to evaluate them as a separate group).

The chart clearly portrays the connection between spiritual engagement and giving. Among those with Full spiritual engagement, 92% gave money in the last 12 months, including 91% who supported a church, and 71% who supported at least one organization outside of church.

The proportion who gave money drops from 92% among those with Full engagement to 78% among those with High engagement, then slightly again to 73% among those with Moderate spiritual engagement. Among those with Low/None, only a minority gave anything in the last year (47%).

The strong correlation between spiritual engagement and giving is present for all measures—supporting a church, supporting at least one ministry or nonprofit, and supporting both a church and at least one other organization.

Evangelicals with High engagement are more than twice as likely as those with Low/None to support both church and charity financially; those with Full engagement are nearly three times more likely than the Low/None group to do so.

How Much Money Evangelicals Are Giving

We also asked evangelicals (just as we did in 2021) to estimate the total amount of money they have given to church over the past 12 months, and to do the same with any giving to charities, nonprofits, or ministries over the same time frame. The picture we get in 2024 is anything but pretty.

In order to make a fair comparison, we need to adjust the 2021 numbers for inflation. From the time the 2021 data was collected to the time the 2024 study was conducted, the United States Bureau of Labor Statistics reports inflation was 13.44%. All 2021 numbers in this report are adjusted by this proportion (which is why they will all look higher than in the 2021 report).

We will provide both *averages* and *medians* to get a clear picture of this data. The average is what you get when you add up all the numbers in your dataset and then divide by the total number of values. It's like finding the overall score. However, it can be skewed by very high or low values, known as outliers, which can make it less descriptive in some cases.

On the other hand, the median is the middle value in your dataset when you arrange the numbers in order. The median is valuable for getting a true sense of the center, especially if the data has extreme values which can skew things. By looking at both the average and the median, we can make better sense of the data and gather more meaningful insights.

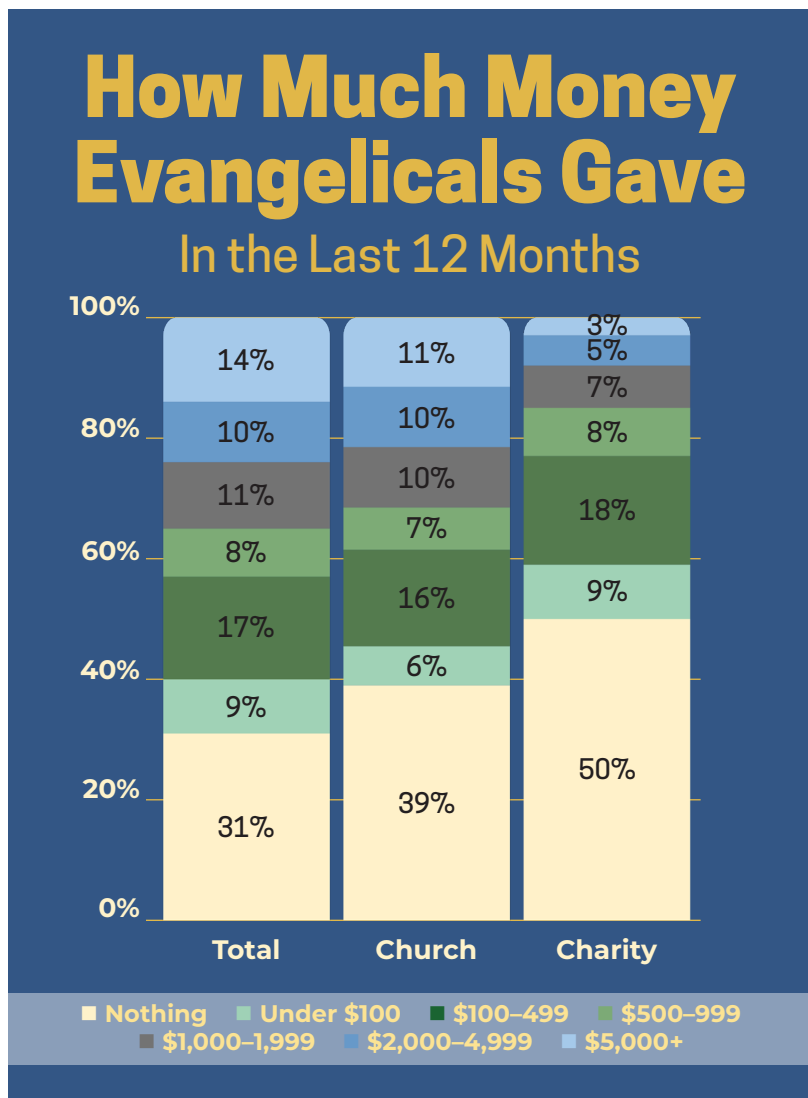
When we consider the averages and medians among just those who give:

- The average evangelical church donor gave \$2,503 to church over the last 12 months, with a median of \$1,000.
- The average evangelical charitable donor gave \$1,151 to charities during this time, with a median of \$300.

- Combined, among evangelicals who gave to church, charity, or both, the average is \$3,053, with a median of \$1,000. (Note that church and charity averages/medians do not combine to the total, because many people gave to only one or the other.)

When we calculate these figures among *all* evangelicals, including those who did not give at all to one or both, we see:

- The average evangelical gave \$1,538 to church over the last 12 months, with a median of \$100 (meaning \$100 is the exact midpoint of giving).
- The average evangelical gave \$581 to charities during this time, with a median of \$5 (no, that is not a typo).
- Combined, evangelicals average \$2,119 total giving, with a median of \$250. In other words, about **half of all evangelical Protestants gave \$0 to \$249 to church and charity combined during the last 12 months (including the 31% who gave nothing).**



15%

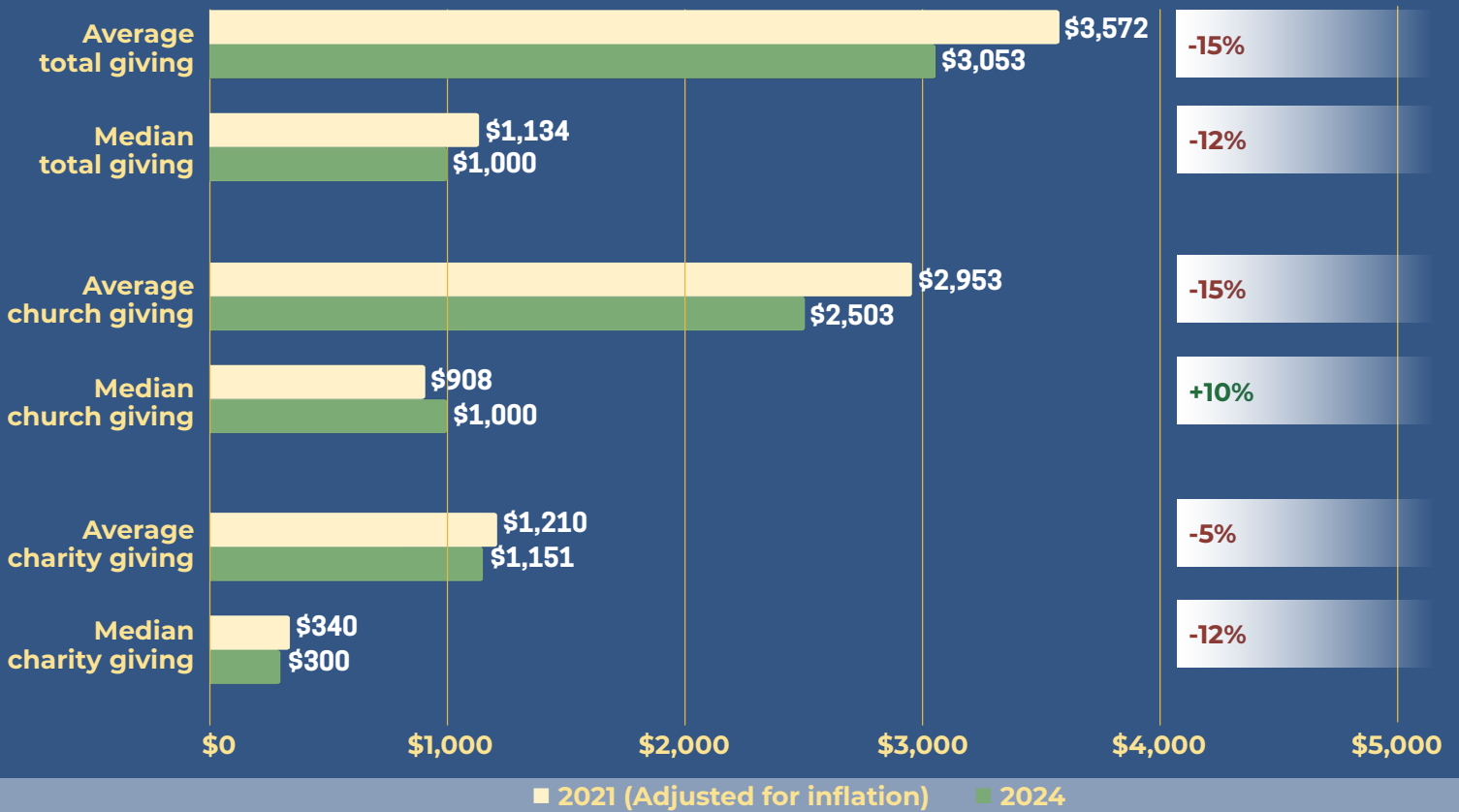
average decrease
in the amount
evangelical donors
gave since 2021

The 2024 figures are almost all substantially lower than they were in 2021. When we just consider how much donors to each are giving, the average and median are both down for total giving and charitable giving, and the average is down for church giving. Only the median rose a bit for church giving.

So even those who continue to give, on average, have decreased the amount they give.

Giving Among Donors to Each

(2021 to 2024)



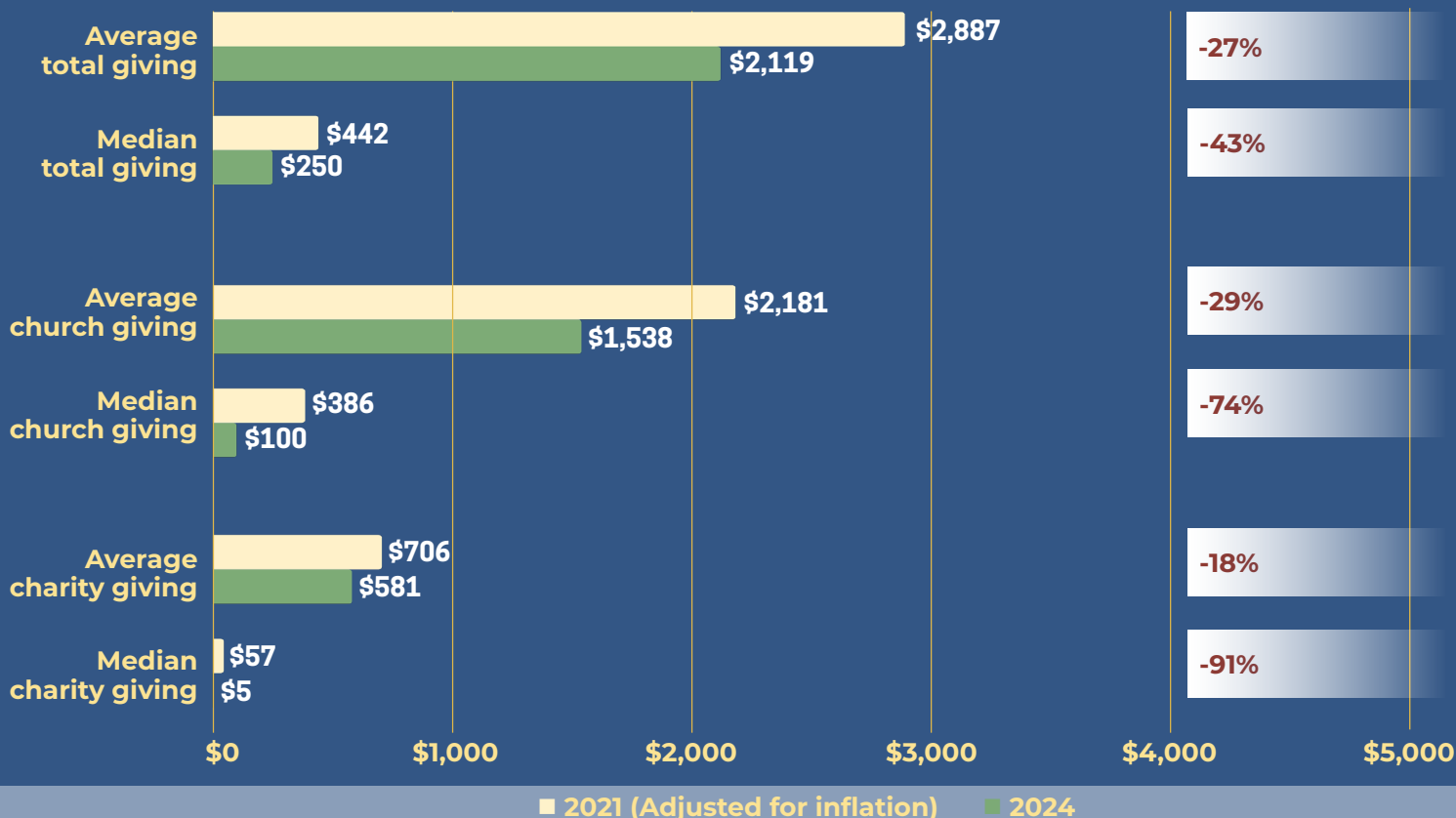
The gap that has formed over the past three years is much more stark when we consider the averages and medians among all evangelicals, not just those who are still giving. **The lower giving among those who are still donors is combined with the fact that fewer evangelicals are giving anything at all, making the drop much more severe.**

- **Average giving among evangelicals is down 27%, and the median has dropped 43%.**
- **The average for church giving is down 29%; the median is down 74%.**
- **For charitable giving, the average is down 18%, while the median is down a whopping 91%.**

Consider the overall impact. [ChurchSalary.com](https://www.churchsalary.com) figures the average budget for a church of 150 people is \$378,000. A 29% drop would cut nearly \$110,000 from that budget.

Of course, averages and medians are just mathematical measurements. With only half of all evangelicals giving to charities or ministries beyond church, the median mathematically is close to zero in the first place. A 91% drop in median giving sounds like the end of the world, but it represents a fall from \$57 to \$5. (In simple terms, this means in 2021, about half of all evangelical Protestants gave \$57 or more to charity, while today, about half gave \$5 or more).

Giving Among All Evangelicals (2021 to 2024)



Measuring Generosity to Church

Two people might give \$1,000 to church. One has a household income of \$40,000; the other is at \$150,000. Which is the more generous gift?

In order to measure generosity, we compare the amount each evangelical gives with their household income. Household income is mostly measured in \$10,000 increments; we take the midpoint of each category. So, someone earning \$40,000 to \$49,999 is considered to be earning \$45,000. If they give \$2,000 to church and \$500 to charity, their generosity to church is 4.44%, while it is 1.11% to charity, for a combined generosity of 5.55%.

2.8%
of their income is what the average evangelical donor gives to the church

We recognize there is some play in these figures, as we have estimates of both household income and giving. However, short of examining everyone's tax returns and giving receipts, this is the most effective measurement of generosity.

When we consider only those who give to church, **the average evangelical church donor gives away 2.8% of household income to church, with a median of 1.1%**. Unfortunately, both of these figures are down from 2021, when the average was 3.2% and the median was 1.3%.

The upshot of this is a double whammy for churches:

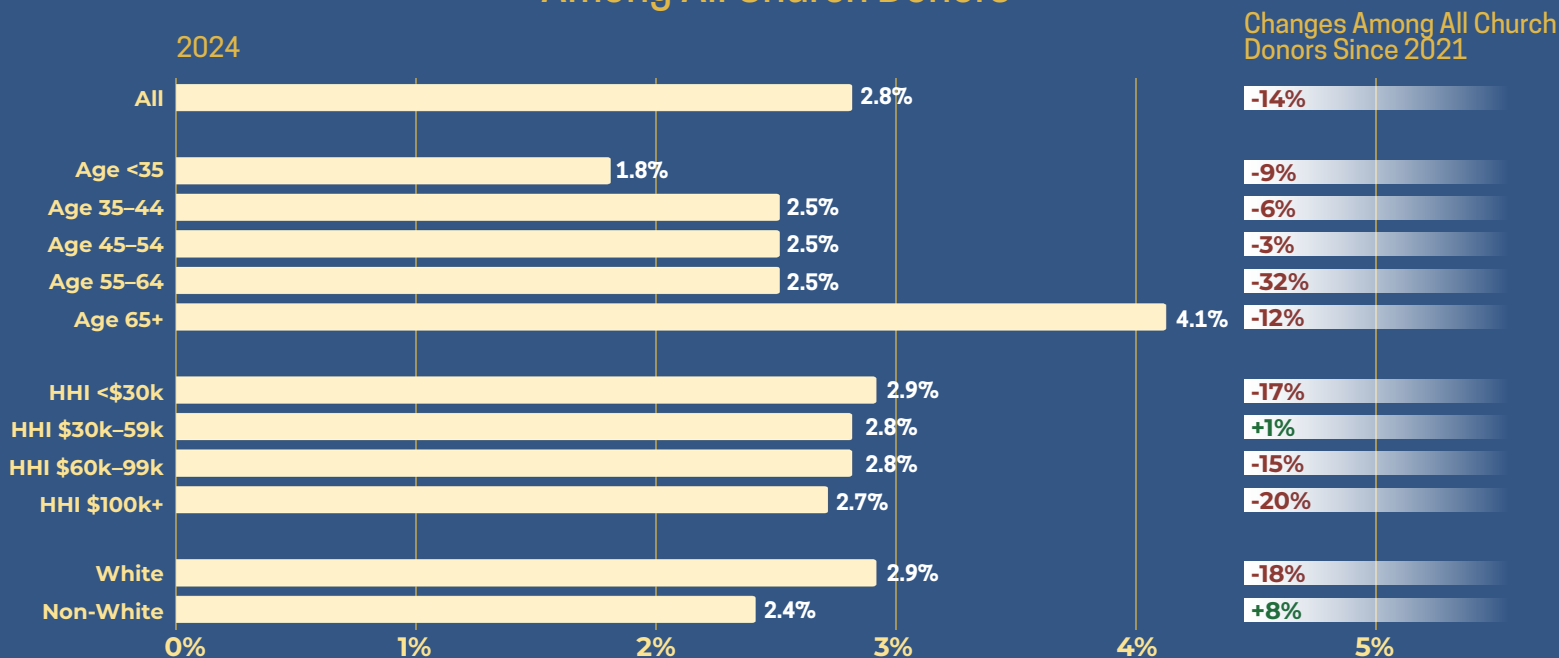
- **Fewer evangelicals are giving to church.**
- **Those who continue to give are giving less.**

Most types of evangelical donors are giving less, although just how much less varies by subgroup. Total church generosity fell 14% since 2021 among those who continue to give, but one group—donors of color—actually saw a small increase in generosity since 2021, with an 8% rise. Evangelicals with household incomes between \$30,000 and \$59,999 were essentially flat, with an increase of 1%. All other subgroups declined in their generosity. Especially hard hit were pre-retired evangelicals age 55 to 64, who saw generosity drop by 32%.

In 2021, we found while the amount given was higher the more money people earned, *the proportion of income given to church did not vary that much by household income.* We see this again in 2024. Generosity levels are nearly identical among evangelical church donors of all income levels. And with the exception of those in the \$30,000 – \$59,000 income group, generosity declined just as much for households with six-figure incomes as it did for the lowest-income households.

In 2021, one other thing we found is evangelicals who were more engaged spiritually—regularly reading and studying the Bible, attending worship and small group—had dramatically higher levels of generosity than did evangelicals who do these things less frequently or not at all. That continues to be true in 2024. For instance, evangelical church donors who read the Bible at least once a week give 3.1% of household income to church; those who read the Bible less frequently (if at all) average 2%.

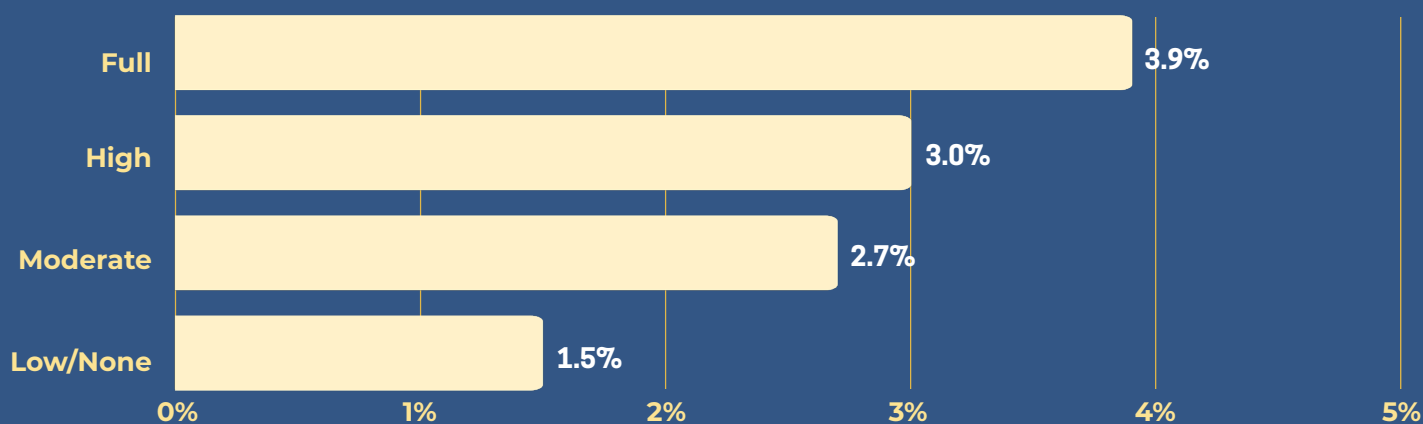
Average Generosity to Church Among All Church Donors



After the 2021 study, Grey Matter Research developed our Spiritual Engagement Score. As the following chart shows, among church donors, **the higher the level of spiritual engagement, the more generous they are to church.** This runs from an average of 1.5% given to church among those who have Low/No spiritual engagement all the way up to 3.9% among those with Full spiritual engagement. Unfortunately, we do not

have comparisons to 2021 by Spiritual Engagement Score, as we did not have all of the necessary measures for that model in the 2021 study.

Average Generosity to Church Among All Church Donors by Spiritual Engagement



The numbers above are all among the 69% of evangelicals *who actually gave to church in the last year*. If we recalculate the numbers to include *all evangelicals* (both those who gave to church in the last 12 months and those who did not), generosity to church looks even more bleak.

The average evangelical Protestant gave 1.7% of household income to church over the past 12 months, with a median of just two-tenths of one percent. Because of both lower generosity among those who are still giving and a drop in the proportion who give anything to church, the average has fallen 28% over the past three years, from 2.4% generosity in 2021. The median has fallen from 0.6% three years ago.

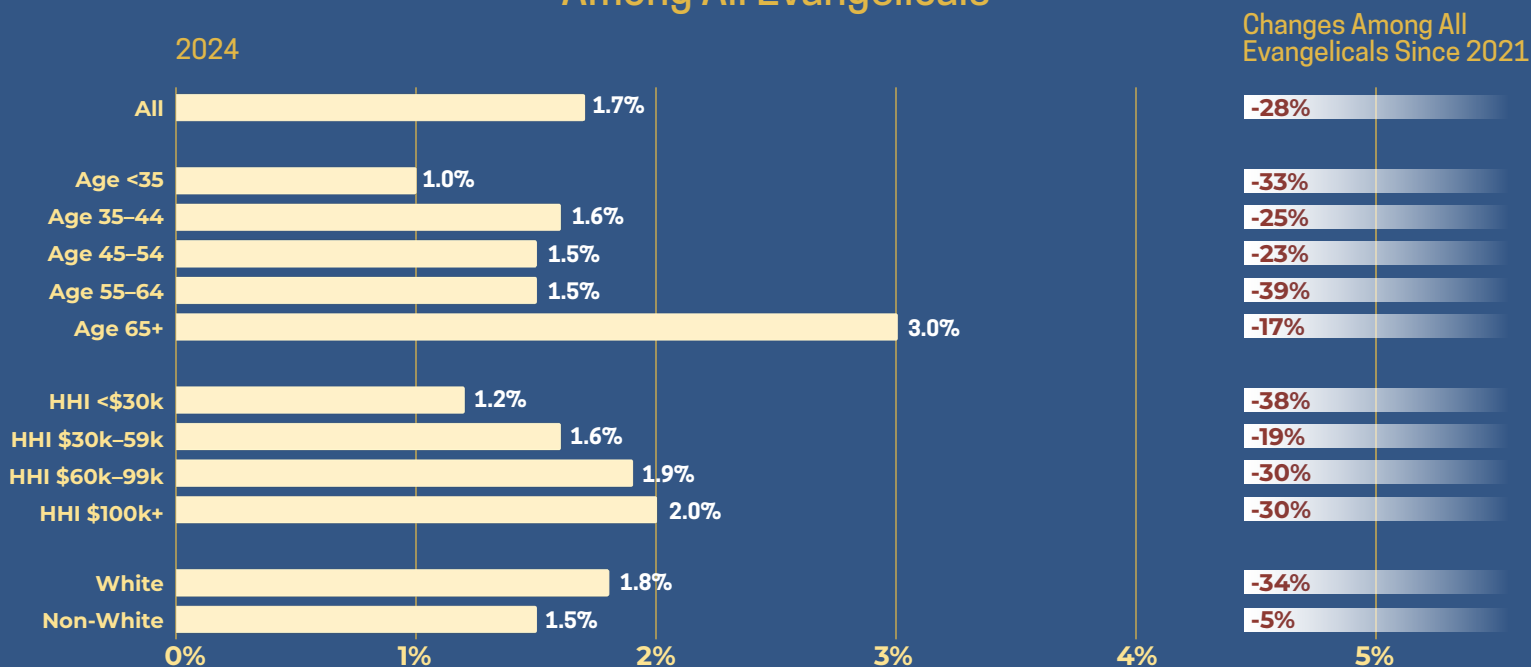
Older evangelicals continue to be much more generous to church than are those under age 65.

There is also a severe difference in generosity according to Spiritual Engagement Score, with averages ranging from a low of one-half of one percent generosity among those with Low/No engagement to a high of 3.6% among those with Full engagement.

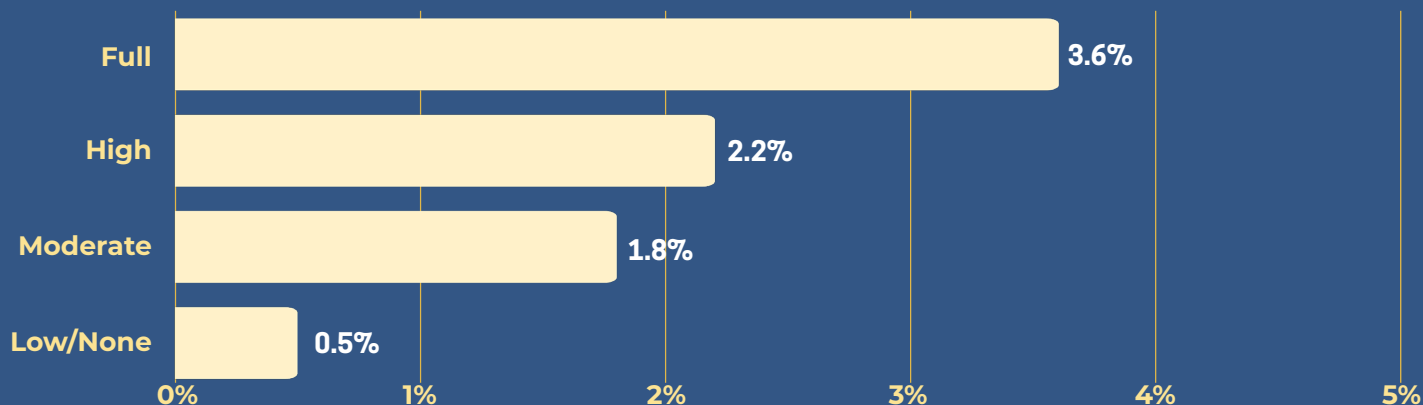
When we look at changes in generosity, one group stands out: those who are Latino, Black, American Indian, or Asian-American. White evangelicals in 2021 were

significantly more generous to church than were non-White evangelicals (2.7% average generosity for Whites, compared to 1.6% for all others). Yet while White evangelical generosity declined by 34% since 2021, it dropped only 5% among non-White evangelicals. Today, generosity to church is only slightly higher among White evangelicals than among others (averages of 1.8% and 1.5%). **Evangelicals of color have remained more steadfast in their church giving than have White evangelicals.**

Average Generosity to Church Among All Evangelicals



Average Generosity to Church Among All Evangelicals by Spiritual Engagement



Measuring Generosity to Charities & Ministries

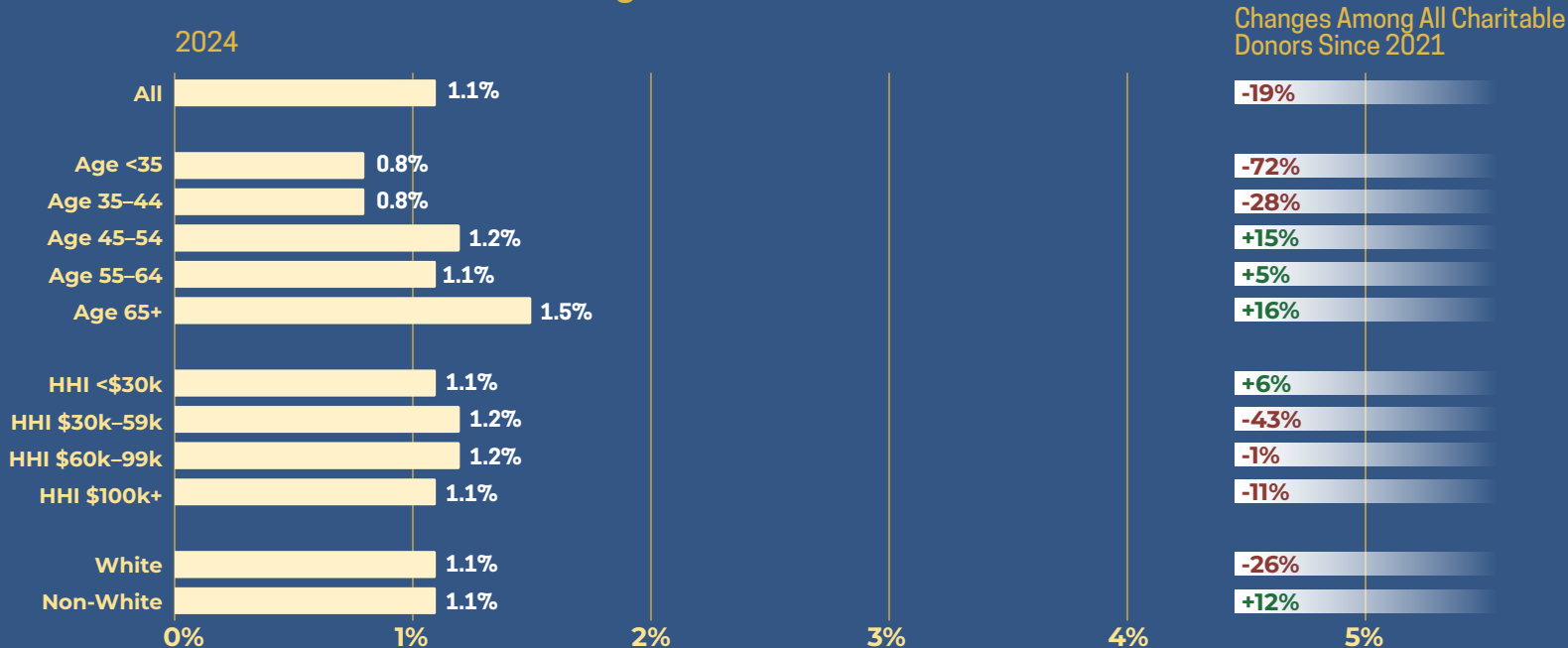
We can examine current generosity to charities and ministries outside of church, as well as comparing these figures to 2021, using the same methods as for church giving.

First, consider the 50% of evangelicals who did give to charity in the past 12 months. Among these people, **the average generosity is 1.1% of household income going to charity**, with a median of 0.4%. The average has dropped 19% since 2021's level of 1.4%. The median is down 11%, from 0.44%.

There is no subgroup of evangelical charitable donors who average more than 1.6% of income going to charity. By age, older donors are the ones who are most generous to charity, while those under 45 years old are the least generous.

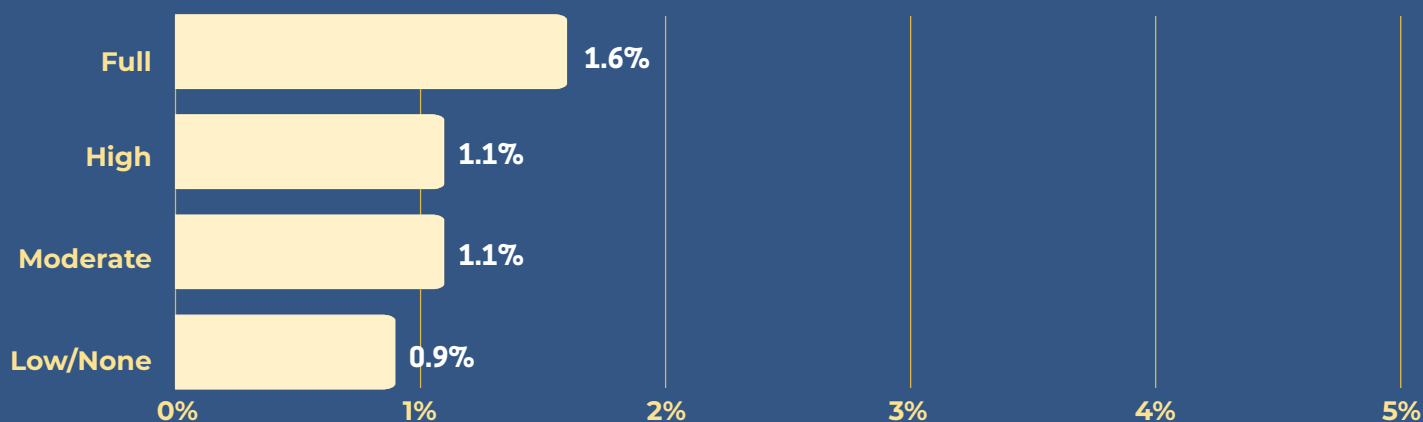
1.1%
of income is what the average evangelical donor gives to charity

Average Generosity to Charities Among All Charitable Donors



Once again, the higher the Spiritual Engagement Score, the higher the generosity to charity among those who give. But even among those who have Full engagement spiritually, the average donor is giving 1.6% of household income to charity.

Average Generosity to Charities Among All Charitable Donors by Spiritual Engagement



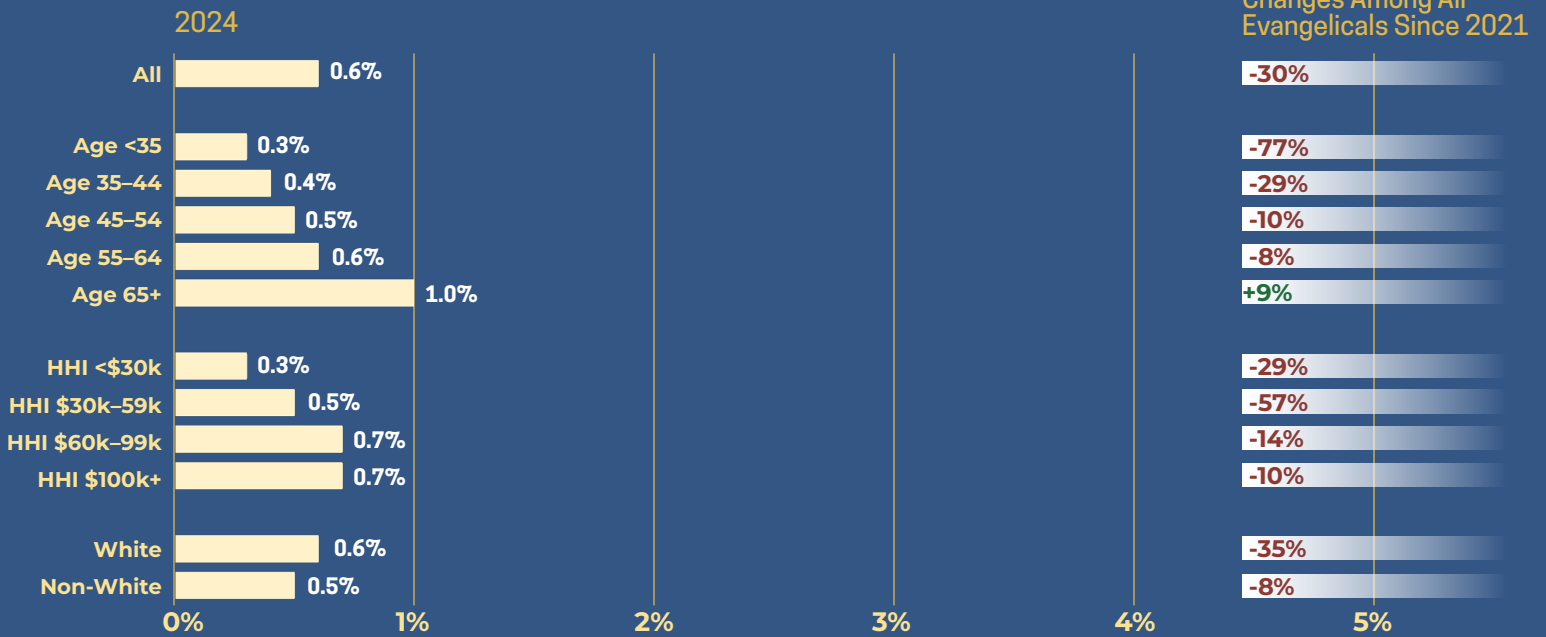
When we consider all evangelicals rather than just the half who give to charity, the average generosity to charities and ministries outside of church is 0.6%, which is down 28% from 0.8% in 2021. The median is one one-hundredth of a percent, a fall from one-tenth of one percent three years ago. Again, these paltry numbers represent a drop in the proportion of evangelical Protestants who are giving *anything* outside of church, together with a drop in generosity among those who continue to give.

Only two types of evangelicals reach an average of even 1%: those with Full spiritual engagement and those who are 65 or older. In fact, the 65+ age group is the only one that saw even a small increase in generosity. The other groups all fell from 2021 (some of them rather steeply). (Again, note that with 2021 percentages that were already quite small, a 77% drop may represent a large percentage, but in practical terms it is a fairly small amount of money.)

While generosity among donors does not vary by household income, higher-income evangelicals are far more likely to have remained donors over the past three years. This means the average generosity among all evangelicals is over twice as high among those earning \$60,000 or more as it is among those earning under \$30,000 annually. Interestingly, though, generosity is exactly the same in the upper-middle-income group as it is among those earning \$100,000 or more.

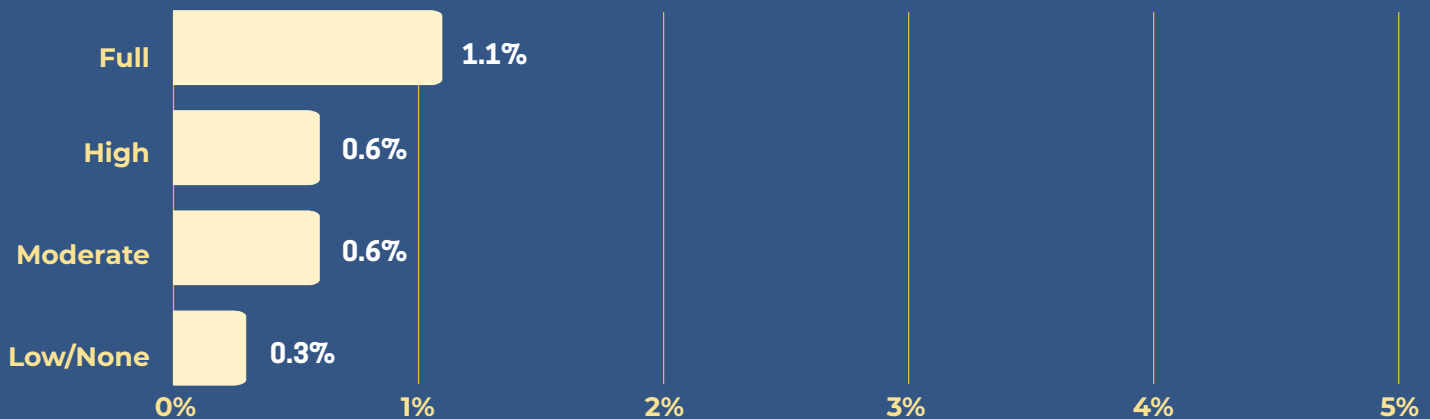
Average Generosity to Charities

Among All Evangelicals



Average Generosity to Charities

Among All Evangelicals by Spiritual Engagement



Measuring Overall Generosity

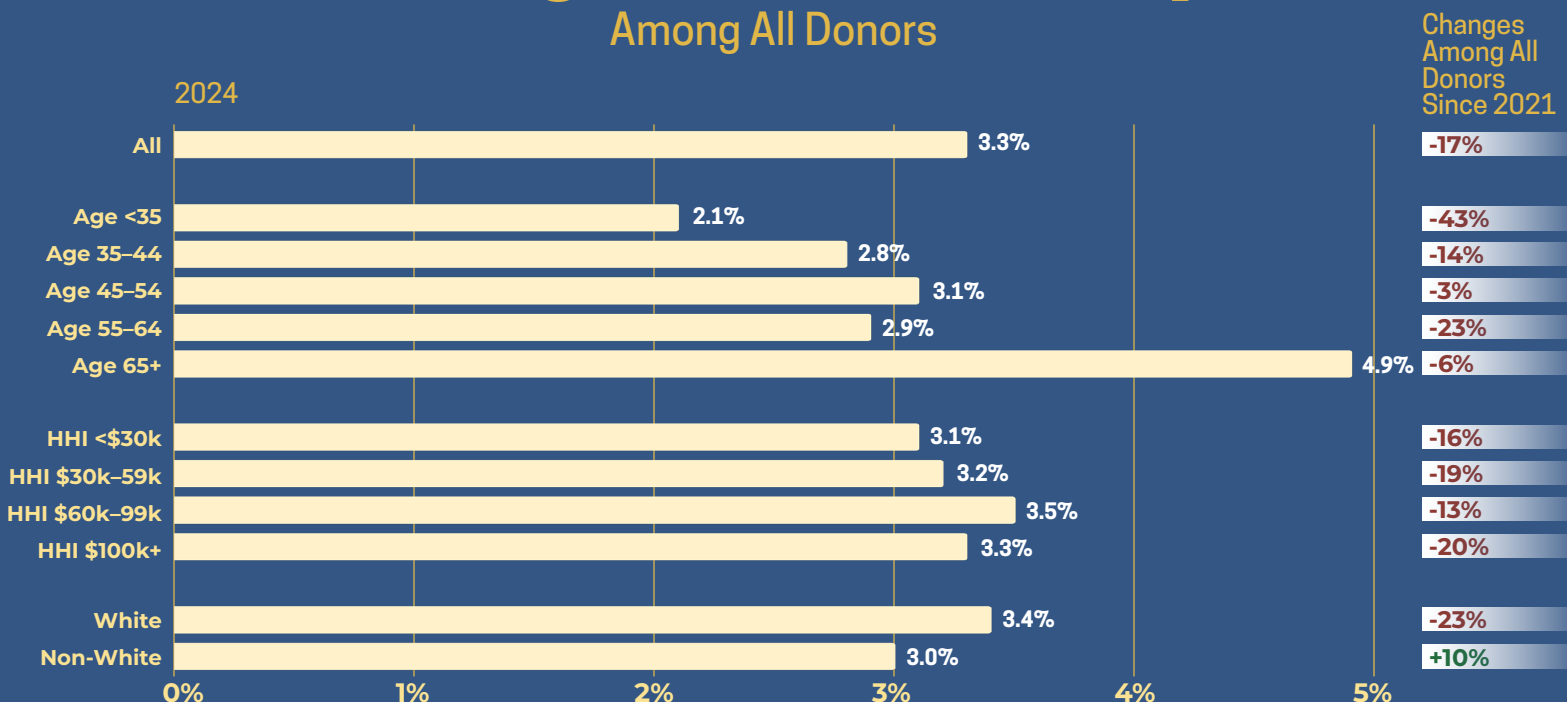
Finally, we can evaluate total overall generosity, whether the money is being given to church or charity.

The average evangelical donor to one or both gave away 3.3% of household income in the last 12 months, down 17% from an average of 4% in 2021. The median generosity figure is 1.2% today, down 21% from 2021's figure of 1.6%.

Among donors today, **generosity is higher as age advances**. In fact, evangelical donors 65 and older are more than twice as generous as are those under age 35. And generosity is almost three times higher among those with Full spiritual engagement as it is among those with Low/No engagement. Yet among donors, there is very little difference in generosity according to household income.

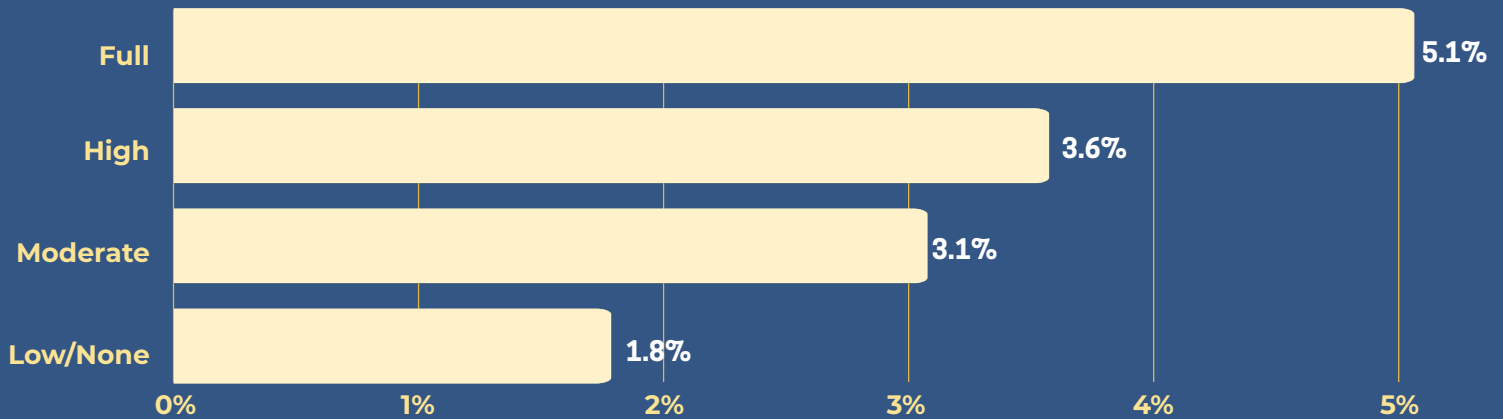
Generosity among evangelical donors fell for almost everyone. The one exception is, again, donors of color, who actually increased generosity by 10%, even while White donor generosity was falling 23%. Generosity fell almost equally among donors of all income levels.

Average Total Generosity Among All Donors



Average Total Generosity

Among All Donors by Spiritual Engagement



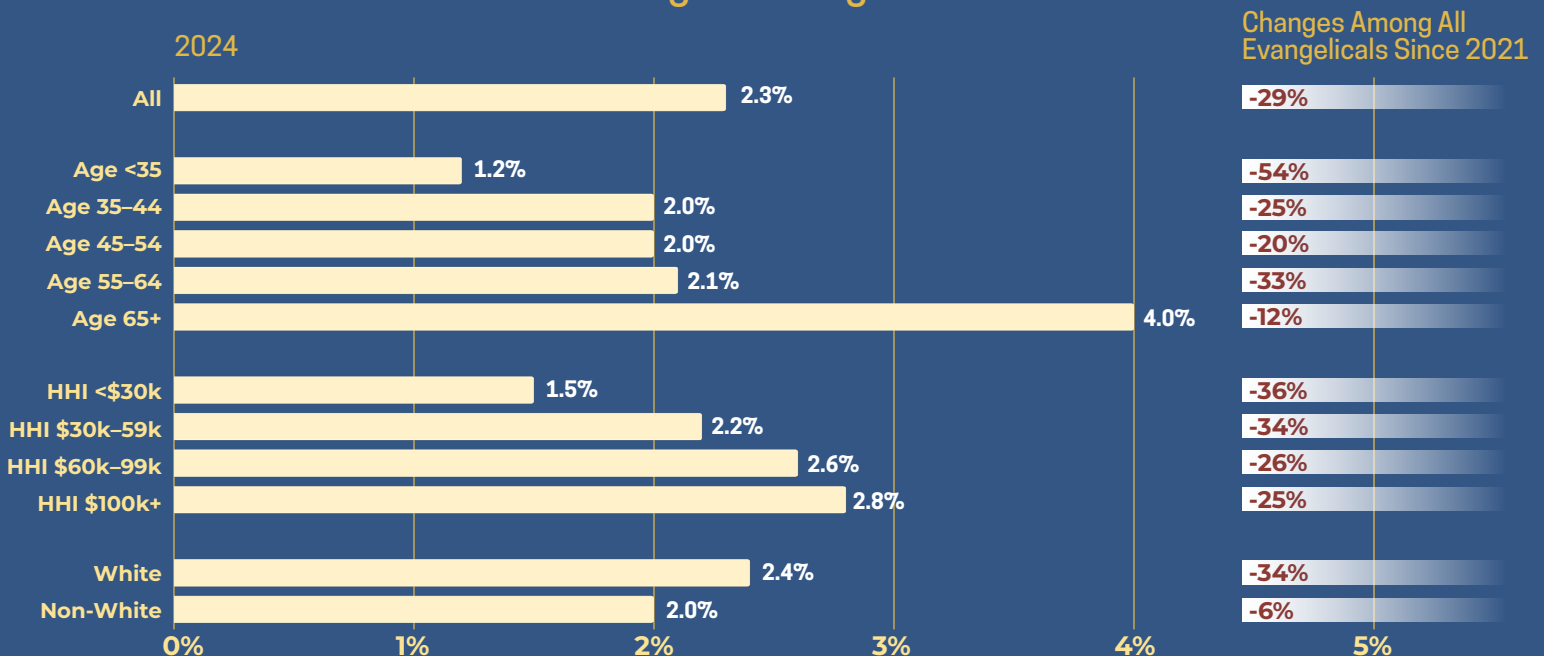
We can also view generosity among all evangelicals, including the 31% who gave nothing at all to church or charity.

The average evangelical Protestant gives away 2.3% of household income, which is a 29% drop from 2021, when it was 3.2%. The median figure is currently 0.4%, which is down 57% from the figure of 1% found in 2021.

Generosity has fallen for every subgroup in the study. Only donors of color and those who are 65 or older saw declines in generosity below 15%. The youngest evangelicals have seen the greatest declines in generosity. Currently, generosity is more than three times higher among the oldest evangelicals as it is among the youngest.

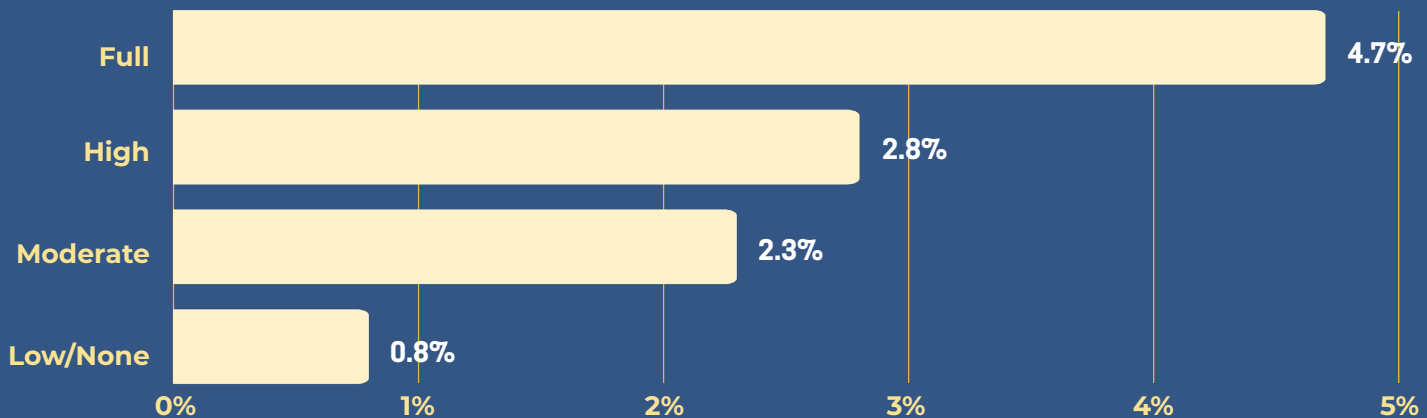
Average Total Generosity

Among All Evangelicals



One of the more important findings in this study is the continued strong correlation between spiritual engagement and generosity. Among evangelicals with Low/No spiritual engagement, generosity averages 0.8%. This nearly triples to 2.3% when spiritual engagement is even just Moderate, and is up again to 2.8% when spiritual engagement is High. Among evangelicals with Full spiritual engagement, generosity averages 4.7%. **Average generosity is 461% higher when someone is fully engaged spiritually than it is when there is low or no spiritual engagement.**

Average Total Generosity Among All Evangelicals by Spiritual Engagement



Generosity is:

- 129% higher among those who attend small group weekly versus those who are not involved in a small group at all
- 184% higher among evangelicals who study the Bible multiple times per week than among those who rarely or never study it
- 228% higher among people who read the Bible daily than among those who read it less than once a week
- 434% higher among weekly churchgoers than among those who rarely or never attend

Although Christian media use is not part of the Spiritual Engagement Score, we see similar differences in generosity according to Christian media usage (consuming

specifically Christian television, radio, and/or music). Average total generosity is:

- 3.4% among those with High Christian media engagement
- 2.4% among those with Moderate engagement
- 2% among those with Low engagement
- 0.8% among those with Zero engagement (do not engage with any Christian media even once a month)

In every way, the more immersed evangelicals are in their faith, the more generous they are.

The Church/Charity Split

In 2021, we found the average evangelical donor was giving 71% of donations to church, with 29% going to charity.

68%
of evangelical
donations go
to church, on
average

With all the changes to giving, this split largely still holds true. Over the past 12 months, the average evangelical who has given away any money has donated **68% of their funds to church, with 32% going to charity**. This does not vary much according to age or household income, but White donors tend to give a lower proportion to church (65%) than do non-White donors (74%).

This ratio also does not vary much by Spiritual Engagement Score, with the exception of those who have Low/No engagement. This is because the church involvement of those with a low Spiritual

Engagement Score is usually sporadic or nonexistent, so a lower proportion goes to church. Even so, the lowest scoring evangelicals still average giving 51% of what little they donate to church, with the other 49% going to charity.

There has long been concern among clergy that giving to external charities and ministries may mean lower giving to churches. Technically, it is absolutely true that \$100 given to a parachurch ministry is money that theoretically could have gone to the donor's congregation (if the donor has a congregation).

However, what we see again in the 2024 data is what we found in 2021's *The Generosity Factor*:

**The more generously evangelicals give to their church,
the more generously they give to charity.**

**The more generously evangelicals give to charity,
the more generously they give to their church.**

Consider the fact that among evangelicals who give no money at all to charity, only 38% give any money to church. Among those who support charities outside of a church, 84% also support their church.

Not only that, but **generosity tends to move the same direction for both church and charity**. When people are more generous to charities, they are also more generous to church.

- Among evangelicals who give nothing to charity, the average level of generosity to church is 0.9% of household income.
- Among those whose generosity to charity is below 1%, the average generosity to church is 1.81%.
- When generosity to charity is 1% to below 3%, generosity to church averages 3.5%.
- When generosity to charity is 3% or higher, generosity to church averages 6.1%.

We cannot prove generosity to charity *causes* or *contributes* to generosity to church. But there is an incontrovertible connection between the two. If giving to charities actually cannibalized giving to church, these numbers would move in the opposite direction.

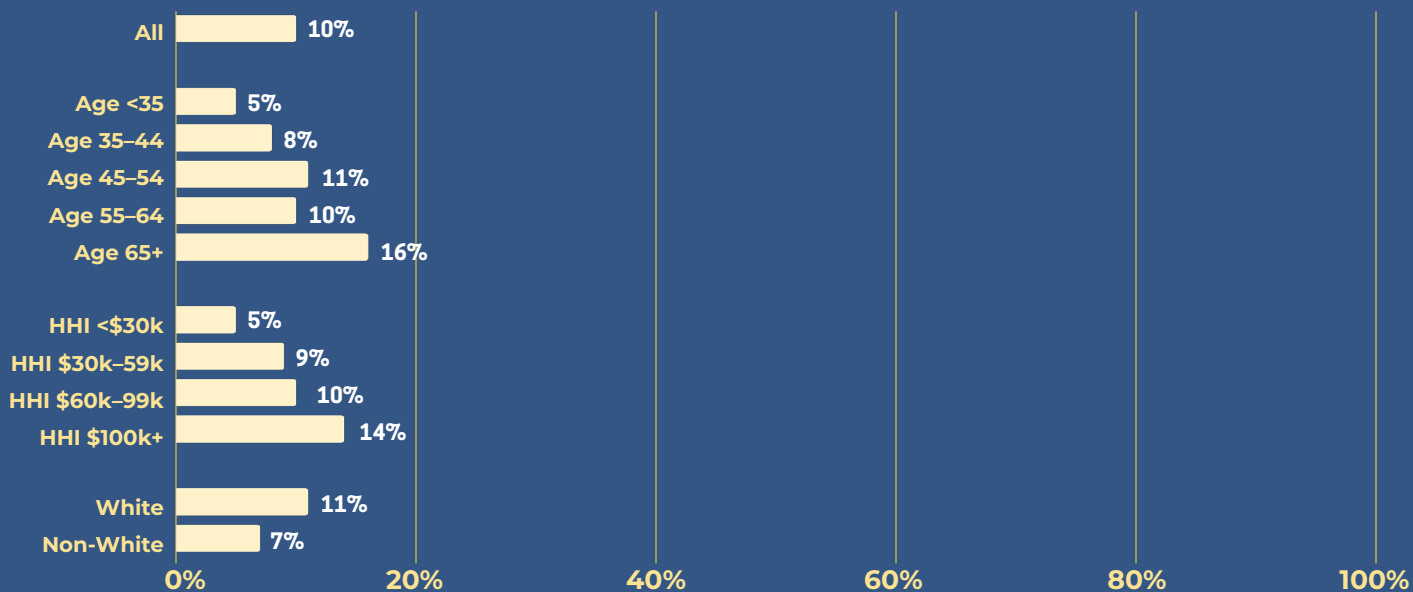
Tithing

Because all of our generosity numbers are estimates, we have tried to be generous ourselves in estimating tithing, giving people the benefit of the doubt. We put “tithing” at 8% generosity or higher, knowing there may be some play in the numbers.

In 2021, we found 13% of evangelicals tithe (giving 8% or more to church, charity, or both). Today, **that figure has fallen by 25%**.

Only 10% of all evangelicals give what could be considered a tithe.

Proportion Who Tithe 8% or More

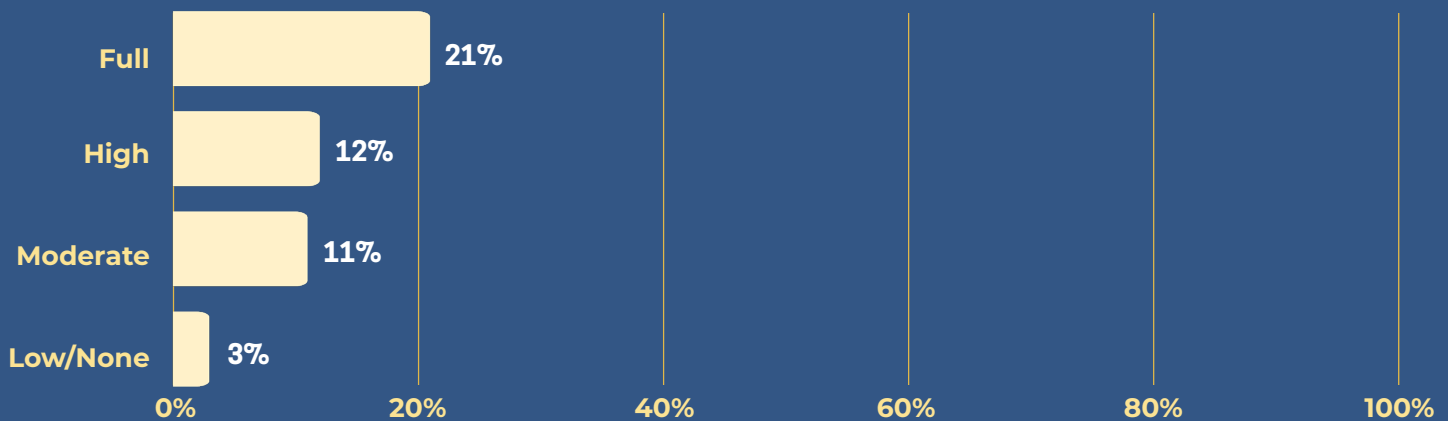


Tithing is more than three times as common among the oldest evangelicals as it is among the youngest.

The higher the household income, the more likely they are to tithe, but **even among evangelicals earning six figures, only 14% come close to a tithe.**

Tithing is also seven times more likely among those with Full spiritual engagement than with Low/No engagement. But even among evangelicals who are fully engaged spiritually, only 21% can be considered tithers. In fact, among those with Full engagement, the proportion who tithe is considerably lower than the proportion who give away less than 1% of their household income to church or charity (30%).

Proportion Who Tithe Among All Evangelicals by Spiritual Engagement



What Does It All Mean?

Decreased giving is not unique to evangelical Protestants. According to [Giving USA](#) from the Lilly Family School of Philanthropy, inflation-adjusted giving by individuals in the US declined 2.4% in 2023, and is currently below the record high levels seen in 2021. So evangelical giving is just part of a pattern of decreased giving we are seeing nationwide.

However, the question must be asked: is the expectation for evangelicals that they are just part of a larger pattern? Or **should the behavior of believers be different** from that of the nation as a whole?

Is the decline in giving a long-term trend? That is hard to say. For one thing, Grey Matter and Infinity Concepts only started measuring generosity in this manner, among evangelical Protestants defined in this manner, three years ago. Two points in time do not form a trend. As *Giving USA* points out, 2021 saw record giving as people tried to react to all the needs that arose from the pandemic. Maybe 2023's figures are more of a return to normalcy after an artificial increase in giving. Or, maybe it is part of a long-term decrease.

There was a
2.4%
decline in
American giving in
the last year

In some ways, we can say this is at least partially a long-term decline. Virtually every religious measurement among Americans has dropped significantly over the past decades: belief in God, worship attendance, identification with Christianity, etc. As Pew Research Center [projects](#), if the current trends continue, by 2070 Christians will comprise only 46% of American adults.

This is likely correlated with the *Giving USA* finding that religion is one of only two sectors which saw an inflation-adjusted decline in total giving last year (continuing “a decades-long steady decline in market share”).

So, from those standpoints, giving by religious people and giving to religious causes are both in long-term decline. At the same time, much of evangelical giving outside of church does not go to overtly religious causes.

As we saw in our study [The Favorite Charity](#), just 27% of all evangelical adults in 2021 were giving outside of church and named a faith-based organization as their favorite organization to support. A majority of evangelical donors named a favorite charity that is not faith-based, such as Feeding America, Wounded Warrior Project, or United Way. Billions of dollars are flowing from evangelicals to secular organizations, even when there are Christian ministries doing similar work.

Many of the points and questions we raised in *The Generosity Factor* still hold true today.

- **Church and Charity Giving:** There is no evidence we can identify that suggests giving to nonprofits or ministries outside of church takes money away from churches. In fact, there is a clear, consistent pattern that the more people give to one, the more they give to the other. As we noted in 2021, “A rising tide lifts all boats.” Those boats continue to float in 2024.
- **Younger Evangelicals and Low Generosity:** Older evangelicals are more generous than younger evangelicals. As younger evangelicals age, they may start to dedicate more money to donations (which has been the trend with past generations). However, there are more avenues today for helping others: direct giving, crowdfunding, microloans, etc. Even if younger evangelicals do increase their giving, there is nothing saying that giving will automatically go to traditional sources, such as charities and churches.
- **Spiritual Engagement and Generosity:** A quick search for “Christian stewardship” among books on Amazon reveals over 7,000 products, from such luminaries as Larry Burkett, Tony Evans, and Charles Stanley, among many others. **The American Church has been teaching on giving, tithing, and stewardship for centuries, and the average evangelical is giving away 2.3% of household income.**

If you want people to increase their generosity, maybe the key is not to encourage them to give more, but to encourage them to become more spiritually engaged... read the Bible more; get involved with a small group; attend worship more regularly; or listen to more Christian radio. There is an extremely strong, direct correlation between greater engagement with spiritual activities such as these and greater generosity.

- **The Reality of Tithing: The vast majority of evangelicals do not tithe.** The vast majority do not come anywhere close. Maybe it is time to stop emphasizing tithing during teaching. For most evangelicals, the gap between what they give (if anything) and the goal of tithing is so vast that it may simply seem unapproachable. It is like telling someone who has \$1,000 saved for retirement that they need at least \$500,000, or informing someone who is 350 pounds that their ideal weight is 170. Doubling that savings to \$2,000 or dropping 20 pounds are much more realistic goals. If someone can successfully take those steps, or increase their giving from 2.3% to 2.5%, that may not be sufficient as an end goal, but it may be a great first step. **Consider giving people reachable goals to focus on**, rather than something currently so far out of reach for most evangelicals.
- **Clueless Givers:** One question we received about *The Generosity Factor* when it first came out is why our figures contradicted some other figures on giving that were out there. Grey Matter Research did a study in 2017 that asked American charitable donors of all types to estimate their giving both by dollar figure and by percentage.

What we found at that time was when estimating by percentages, the average donor overestimates her or his generosity by 331%. When telling us the *dollar figures* they gave over the past 12 months, we calculated average American donor generosity at 1.95%. When telling us the *percentage* of household income they gave away, the average figure was 8.41%. Sixty percent of donors actually gave away a dollar figure equaling less than 1% of their household income, but just 7% gave us a percentage below 1%.

How do we know which approach is more accurate? Our calculations of generosity are far closer to a variety of other studies that have calculated giving in different ways (such as evaluating charitable deductions on itemized tax returns, before 2018 tax code changes reduced the proportion of Americans itemizing their deductions from around 30% to around 10%).

Beyond just helping you know which conflicting numbers are more accurate, we should note that **this mental inflation of giving may actually be suppressing donations**. If 10% is the goal you are taught, and you believe you are already at 8% or 9%, what reason is there to evaluate how you can significantly increase giving? You are already doing pretty well!

When conducting lapsed donor studies for various organizations, both Infinity Concepts and Grey Matter find it is very common for people not to have a clue they have not supported that organization in more than a year. We commonly have lapsed donors tell us they gave just a few months ago, or that they give annually and the time to give has not rolled around yet (even though their last gift was 22 months ago, not 12). This is especially common when people support a variety of organizations. It is hard to keep track of who got a gift this month when 18 organizations are regularly contacting you to request more support.

SOME IMPORTANT QUESTIONS

Given everything we have learned in this study, there are a number of questions to emerge that are worthy of discussion. Although both Infinity Concepts and Grey Matter Research are tasked daily with providing strategy and answers for clients, a general report like this cannot effectively make blanket recommendations that will work in all situations. Instead, we want to start important discussions.

- Although tithing may be the ultimate goal, the typical evangelical is miles away from tithing. **Would it be wiser to put more emphasis on small, achievable increases** in giving and build from there?
- As younger people (hopefully) build their own giving legacy, **are you prepared to give them relevant reasons they should support your organization**, rather than using less traditional methods such as crowdfunding that can help in a more directed manner?
- What can Christian organizations do to increase brand awareness and encourage believers to support child development, education, disaster relief, poverty relief, or other types of work **from a Kingdom perspective**, rather than through secular organizations?
- When people are more generous to church, they are also more generous to charity, and the other way around. **Are you trying too hard to protect giving to your own organization**, or trying to foster generosity in general among potential donors?
- When teaching about stewardship, **does the message sometimes make people feel as though the underlying thought is really, “You need to increase your giving to us”?**

- With so many people clueless about their giving, **can donors be educated gracefully about what they are really giving?** Can they be taught to think in terms of dollars as a goal, not percentages? (Although those dollar goals could be based on percentages.) Can you more effectively inform them of just what they have given your organization, and when was the last time they did that?

The concept of GENEROSITY is about more than just giving. It is about understanding the true source of our blessings and being generous to others as the Lord has been generous to us.

Through a positive and genuine stewardship message, we can create a deeper commitment to giving and foster a lifestyle of generosity. Educating donors respectfully about giving empowers them to give more thoughtfully and generously. By making generosity relatable and attainable, we can do more to inspire the evangelical community to become people of purpose and compassion.

Together, we should aspire to build a legacy of giving that reflects our faith and makes a lasting difference in the world. Let us embrace this journey with hope and determination, knowing that our collective generosity can change lives and advance the work of the Kingdom.

Methodology and Definitions

Researchers have defined “evangelical” in ways that have them representing 7%, 23%, and even 35% or more of American adults. For this study, we considered an evangelical to be someone who agrees strongly with all four of the following theological positions:

- The Bible is the highest authority for what I believe.
- It is important for me to encourage non-Christians to trust Jesus Christ as their Savior.
- Jesus Christ’s death on the cross is the only sacrifice that could remove the penalty of my sin.
- Only those who trust in Jesus Christ alone as their Savior receive God’s free gift of eternal salvation.

This is the definition favored by the National Association of Evangelicals, which [Grey Matter Research](#) and Lifeway Research helped create.

Further, we limited this study to exclude those who identify with a non-Protestant group, such as Mormon, Roman Catholic, or Orthodox. This is a study of evangelical Protestants, a group representing 23% of American adults, or about 59 million people.

The study was conducted online, through a blend of research access panels. Stringent quality control was used to eliminate any responses from bots, click farms, and disengaged or fraudulent respondents. A demographically representative sample was screened for evangelical beliefs and lack of non-Protestant affiliation. Data was gathered in early 2024. A total of 1,039 evangelical Protestants participated in this study.

ADDITIONAL REPORTS

from Infinity Concepts and Grey Matter Research

If you found this report beneficial, Infinity Concepts and Grey Matter Research offer additional reports on evangelical Protestants:

CHURCH INSIGHTS:

- [Church After COVID: Changes in Evangelical Engagement](#)
- [The Congregational Scorecard: What Evangelicals Want in a Church](#)
- [The Ripple Effect: Congregations, COVID, and the Future of Church Life](#)

FUNDRAISING INSIGHTS:

- [Strategic Creative Design: Fundraising Advertising Among Evangelicals](#)
- [Who Controls the Wallet: Giving Decisions Among Evangelicals](#)
- [Race & Gender in Fundraising: Exploring Potential Bias Among Evangelicals](#)
- [The Sustainers: Exploring Monthly Donor Partnerships](#)
- [The Favority Charity: Evangelical Giving Priorities](#)
- [The Generation Gap: Evangelical Giving Preferences](#)
- [The Generosity Factor: Evangelicals and Giving](#)

SPIRITUAL INSIGHTS:

- [Beyond the Label: Unmasking Evangelical Identity](#)
- [The Spiritual Journey: How Evangelicals Come to Faith](#)
- [The Renewalists: Pentecostal and Charismatic Evangelicals](#)

ISRAEL INSIGHTS:

- [The Holy Land Journey: Evangelicals and Israel Travel](#)
- [The Jewish Connection: Evangelicals and Israel](#)

CULTURAL INSIGHTS:

- [Artificial Intelligence: An Evangelical Perspective](#)
- [Evangelicals in the Public Arena: Understanding Their Political, Moral, and Social Views](#)
- [Faith & Wellness: Evangelical Insights on Healing and Physicians](#)
- [Media Matters: Evangelicals and the Media](#)

ABOUT GREY MATTER RESEARCH



What do you wish you knew about the people you are trying to reach: donors, potential donors, customers, or the general public? And what could you accomplish if you knew the answers to those questions? **That is where we help you make a difference.**

Grey Matter Research helps our clients make wiser decisions with **valuable, relevant consumer insights**. We specialize in serving **Christian organizations**, although we have partnered with many secular charities and for-profit companies, from professional sports teams to vehicle manufacturers to branding, marketing, and fundraising agencies.

Our motivation is to **partner with our clients**, which is why we have been working with some of the same organizations **for over two decades**. Whether we are helping a client discover how consumers perceive their brand, learn what the donor experience is like, develop new messaging, or any other topic, we have **A Passion for Research That Makes a Difference**.

Just a Few Clients We Have Served

American Bible Society • National Christian Foundation • World Vision
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General Motors • The Christian and Missionary Alliance • Focus on the Family
The Assemblies of God • Children's Mercy Hospital • Catholic Relief Services
Prison Fellowship • Compassion International • Paralyzed Veterans of America
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Our work has been covered by the international media, (MSNBC, *Christianity Today*, NPR, *Wall Street Journal*, *USA Today*, *Fast Company*, *Harvard Business Review*, *NonProfit Times*, and many others), translated into multiple languages, used in US Senate panel hearings, and included as part of the curriculum at universities in the US and Italy.

You can learn more about how we help clients, as well as check out a variety of available research reports, on our website: www.greymatterresearch.com.

Company president Ron Sellers would be delighted to chat with you. Call him at **1-602-684-6294**, or meet him digitally at ron@greymatterresearch.com.

ABOUT INFINITY CONCEPTS

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Strategic Solutions for Success

Infinity Concepts is an integrated marketing-communications agency inspiring people of faith to action that specializes in the following:

- **Consulting:** We help you think more strategically and lead more effectively.
- **Branding:** We help you develop a strong and memorable brand.
- **Creative:** We provide effective and memorable creative including superior quality graphic design, copywriting, websites, direct mail, logos, and much more.
- **Fundraising:** We help you build a loyal and generous donor base that embraces your organization and supports your vision.
- **Public Relations:** Through proven strategies, effective communication, and media relationships, we will put your organization on center stage.
- **Media:** We will help maximize your media investment through optimized media planning, placement, management, and reporting.
- **Digital:** We create high-impact, cohesive messages to engage your target audience through multiple digital and social media platforms.

For over 20 years, Infinity Concepts has helped its clients *think more strategically, operate more efficiently, and communicate more effectively.*

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Faithful Central Bible Church • Faith Life Now • Foursquare Missions International
Friends of Israel • Friends of the IDF • Good Life Television (TV45)
Holocaust Remembrance Association • International Christian Embassy Jerusalem
Israel Ministry of Tourism • The Jewish Agency for Israel • Marilyn Hickey Ministries
Metro World Child • Mission Eurasia • NRBTV • One Voice Ministries • Open Doors USA •
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You can learn more about Infinity Concepts and how our team of experts can help you make a bigger impact. If you are looking for an agency to be your thoughtful strategic partner and impassioned advocate, Infinity Concepts may be for you: www.infinityconcepts.com

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Additional FREE RESOURCES from Grey Matter Research

In addition to our custom research work for clients, we offer a variety of exclusive reports.

A small selection is below; [click here](#) for information on all of them.

■ Uneven: Success, Stagnation, and Delusion in Spiritual Growth

Spiritual growth and maturity among American evangelicals is a mixed bag. Some are highly engaged and growing, while others have almost completely checked out. [Click here](#).

■ What America's Favorite Charities Have in Common

Donors often claim they like to support small, local organizations. The reality is they generally favor massive global brands. And most people of faith do not favor supporting faith-based organizations. Learn what sets America's favorite charities apart in the minds of donors. [Click here](#).

■ Lost Opportunities: Faith, Giving, and Social Media

Learn how donors and people of faith use social media to interact with nonprofit organizations and congregations. [Click here](#).

■ Charitable Overhead Ratios and Donor Decisions

Donors often believe ministries and charities spend more on fundraising and administration than they should. Because of this, many organizations think donors will not support organizations with expense ratios exceeding a certain threshold. We find that is often not true—and in fact, donors frequently do not have a clue what their favorite organization's overhead ratio really is. [Click here](#).

■ Understanding Evangelical Mid-Level Donors

This small but critical group is not well understood because not much research has been done on them—we help put that right with this report. [Click here](#).

■ Six Ways Your Survey Research May Be Misleading You

The only thing worse than no research is bad research, and there are many ways you can unintentionally receive misleading data from your surveys—even when they are conducted by professionals. [Click here](#).

Additional FREE RESOURCES from Infinity Concepts

■ *CAPTIVATE* Magazine

Get the latest news and guidance on branding, church growth, fundraising, leadership, digital marketing, podcasting, media buying, and much more by accessing the latest edition of *CAPTIVATE* magazine. [Click here.](#)

■ Donor Trend Analysis

Every nonprofit should have a clear understanding of what is happening with its donors by measuring key performance metrics to monitor the health of its donor file. The **Donor Trend Analysis** gives insights into your donor retention rate, average lifetime donor value, donation frequency, number of multi-gift donors, average gift amount, new donor acquisition trends, lapsed donor trends, and much more.

This Donor Trend Analysis is valued at \$800. However, you may qualify to receive this valuable report for FREE! [Click here](#) to complete your application to see if you qualify for a FREE **Donor Trend Analysis** for your church, ministry, or nonprofit.

■ Digital Assessment

Your digital presence matters, now more than ever! What does a donor experience when they give to your organization online? Are you posting too little or too much on social media? Does your website effectively communicate your story and impact? How well do you engage with your followers through social media?

Infinity Concepts provides a FREE **Digital Assessment** to qualified churches, ministries, and nonprofits. This analysis will help you improve the way you communicate and engage with people and donors online. [Reach out](#) to see if your organization qualifies for a FREE **Digital Assessment** by the experts at Infinity Concepts.

■ *Strategic Solutions* Newsletter and Blog

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