

state of the plate REPORT

2016

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Innovative church giving

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CHURCHES TURNING TO DIGITAL GIVING SOLUTIONS AS GIVING DECREASING NATIONWIDE

The sixth State of the Plate constituency-based survey shows most churches are struggling with declining or flat giving, compared to 53% that saw giving increasing from 2012 to 2013. At the same time, a growing number of churches are seeing the importance of digital giving via the web, mobile, text, kiosk, autopay EFT, and more.

The State of the Plate surveyed 1,596 pastors, leaders, and laypeople to assess the current state of giving to churches in America. This year's constituency-based survey was a collaborative research project by Brian Kluth's MAXIMUM Generosity ministry, Tithe.ly, ChurchMag, Elvanto, ChurchOS and Apollo Church Apps.

The survey asked pastors, leaders, and laypeople from churches of all sizes and types to report on their church giving patterns and practices.

The State of the Plate survey has received broad media coverage in the past, including USA Today, Washington Times, Reuters, major city newspapers, Chronicle of Philanthropy, Associated Press Radio, USA Radio, and all the major TV news networks.

The findings from the 2016 survey have revealed a dramatic shift in giving over the past three years, compared to the last time the survey was conducted in 2013. Giving has flat-lined or decreased for the majority of those surveyed, which has many churches looking to implement more modern giving solutions.

We provide this information for pastors and leaders in hopes that it would be useful in implementing better giving strategies at churches all across America, and that it would ignite a renewed passion for unprecedented generosity towards God's church.

1

THE MAJORITY OF CHURCHES ARE NOT SEEING GIVING INCREASES.

59% of churches surveyed reported decreasing or flat-lined giving while 41% saw giving increase.

What happened to giving to your church's general fund in 2015 compared to 2014?

20% saw giving decrease by 5% or more.

39% had flat-lined giving from the year before.

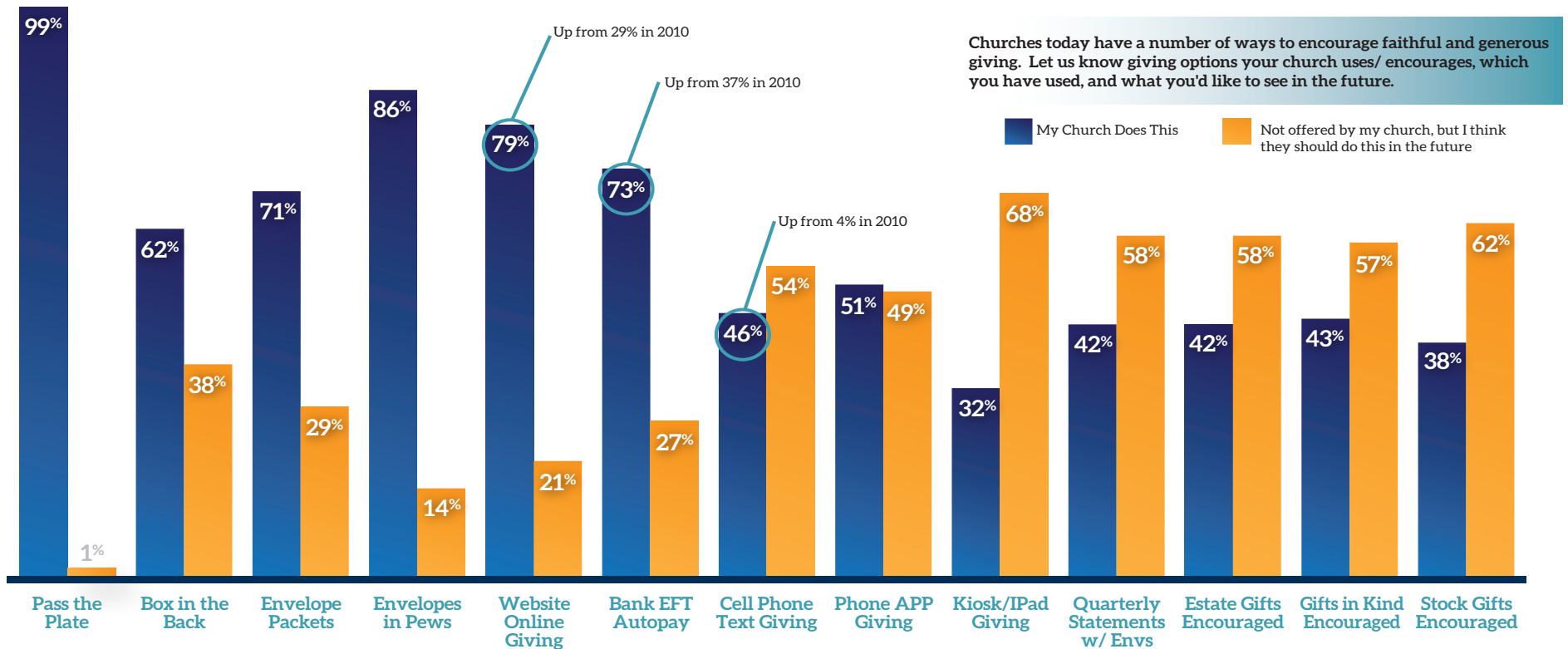
41% saw giving increase of 5% or more.



2

DIGITAL GIVING IS GREATLY INCREASING IN CHURCHES.

While “passing the plate” is still practiced in almost every church, in the past 6 years there has been a growing number of churches that have **embraced digital giving** across a variety of platforms (online, EFT autopay, cell phone/text/APP, and Kiosk/iPad).



3 DIGITAL GIVING IS NOT LIMITED TO CHURCH WEBSITES.

With more and more people shopping and paying bills online or through apps and auto-pay services, hardly anyone carries physical checks or cash on them anymore. Yet the number one way churches collect donations is by passing the plate.

In addition to online and mobile giving options, **68%** of those surveyed indicated that they would like to see kiosk and iPad giving available at their church. **32%** of those surveyed have already implemented a kiosk solution. While only **14%** indicated that solutions like envelopes in the pews would be useful.

Giving kiosks and iPads make it easy for someone to give electronically in the moment, using their checking account, debit or credit card. Without these in-person digital giving options, churchgoers are expected to make the effort to give online or through an app and often forget or don't get around to it.

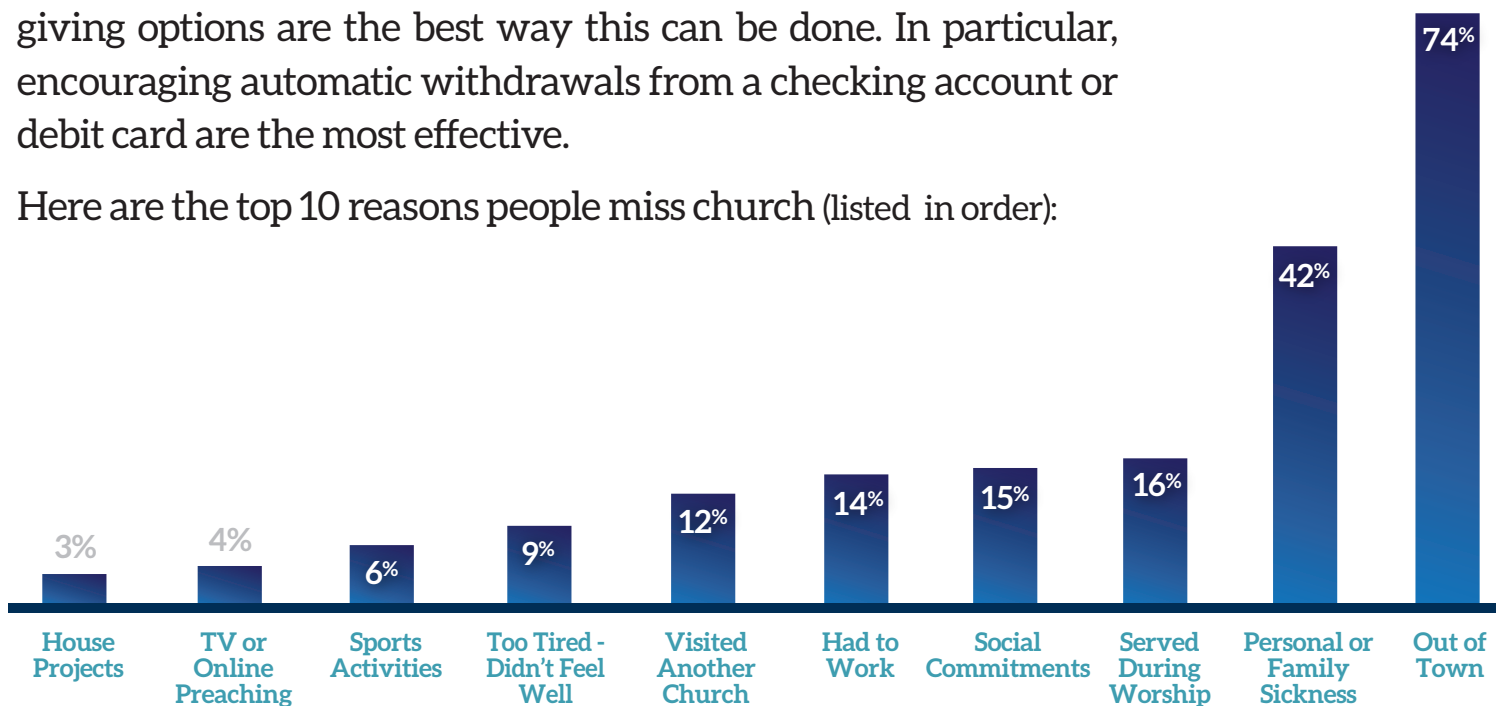


4 ONE-THIRD OF REGULAR CHURCH ATTENDEES MISS SERVICE ON THE WEEKEND.

On any given weekend, one third of a church's regular attendees are not there - due to the reasons listed below. Unless a church has digital giving options, many people don't give when they aren't there in person.

If churches want to encourage regular and faithful giving, whether someone is in the worship service or not, digital giving options are the best way this can be done. In particular, encouraging automatic withdrawals from a checking account or debit card are the most effective.

Here are the top 10 reasons people miss church (listed in order):



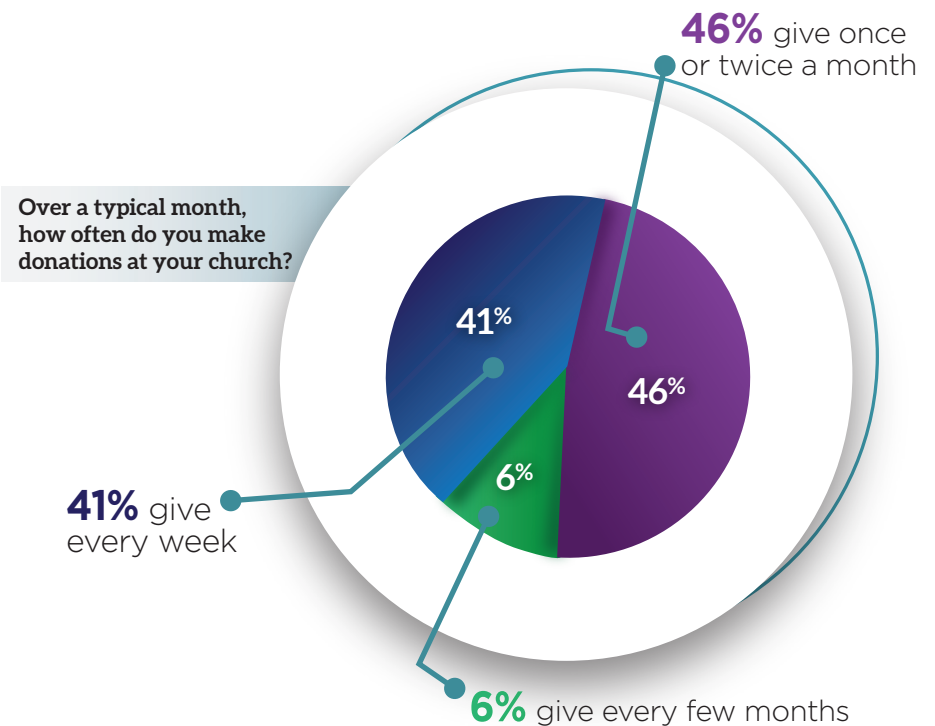
5

MANY PEOPLE DO NOT GIVE WEEKLY.

Even though 98% of churches “pass the offering plate” every week, less than half of their members donate weekly. With many people being paid once or twice a month, it follows that their giving will be once or twice a month. Also, more and more people are handling most or all of their finances and purchasing online, with autopay, or on a mobile app.

The implication for churches is that they need to make it as “easy as possible to give” according to frequency a person or family prefers (weekly, bi-weekly, monthly, spontaneously) and with whatever means they prefer (cash, check, autopay, online, text, cell, app, kiosk).

This year’s research highlights the fact that in the midst of flat-lining or declining giving, it will be important for churches of all sizes and locations to begin to actively embrace automated giving methods to encourage and empower greater generosity and consistency among their church families.



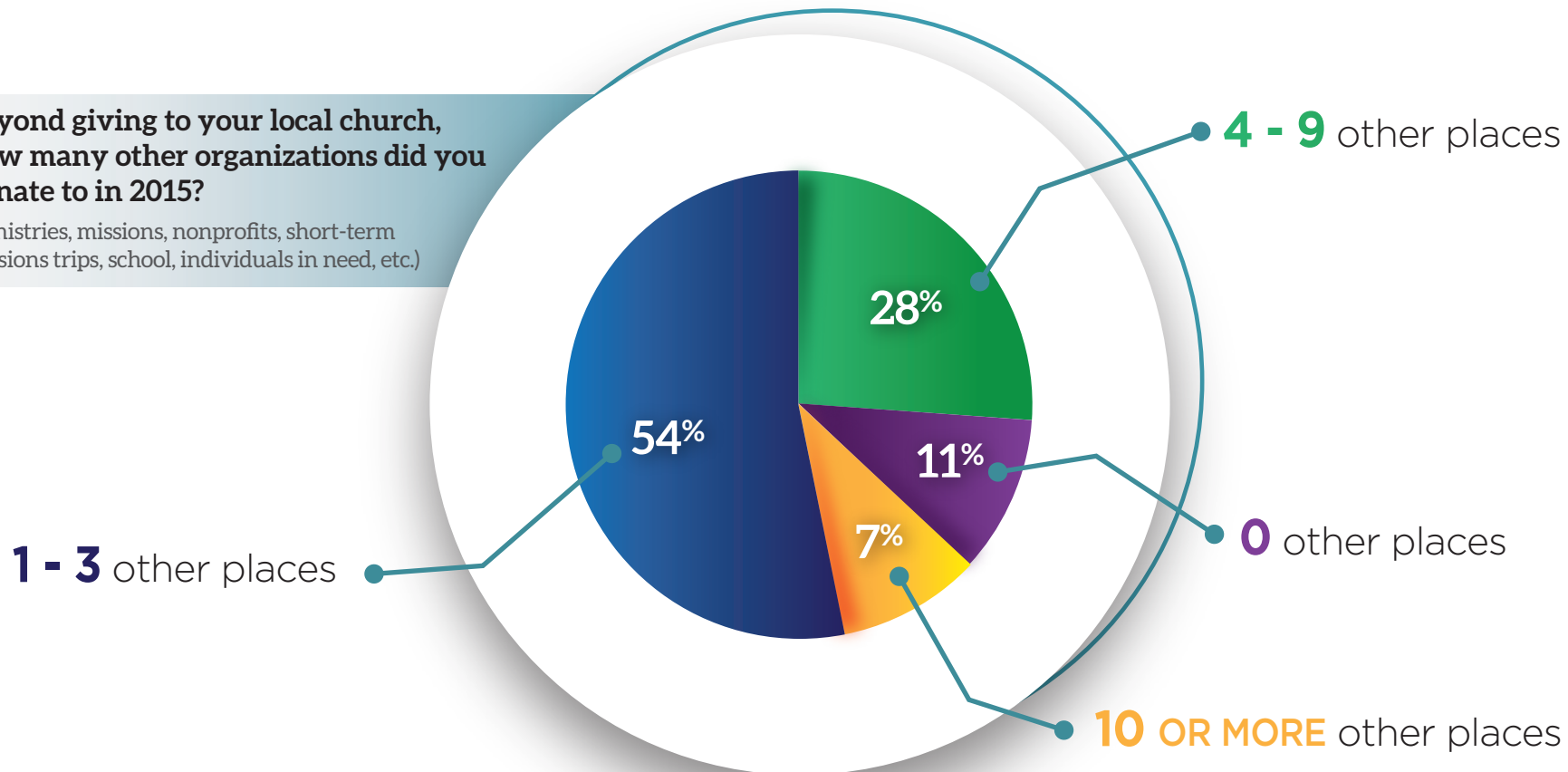
6

PEOPLE TEND TO GIVE TO MULTIPLE ORGANIZATIONS.

89% of people surveyed indicated that they give to at least one additional organization other than their church with 34% giving to four or more organizations consistently.

Beyond giving to your local church, how many other organizations did you donate to in 2015?

(ministries, missions, nonprofits, short-term missions trips, school, individuals in need, etc.)



7 PEOPLE IN THEIR 20S-30S ARE GENEROUS AND WANT EASIER GIVING OPTIONS.

We all hear about generational differences, but in this study we can identify some very specific differences that are important to understand. Again, when it comes to giving, these stats are a strong reminder that churches need to make it easy for people to give according to the frequency and level they prefer.

This research also points out the need for generosity/financial teaching for individuals as well as couples and families.

Those surveyed in their 20's or 30's

- Feel positive about the economy and giving to churches compared to those over 40. 53% feel things will get better in the next two years compared to 36% of others who feel it will remain flat or get worse.
- Are more likely to miss church worship services because of sickness (51%), work (32%), social commitments (24%), or too tired/didn't feel like going (21%). A great indicator that automated giving methods would make it easier for them to give.
- Are more likely to miss church more often. Only 56% attend 90%+ of the Sundays compared to 88% of those who are 40's and older.
- 63% give 10% or more to their church. Compared to 83% of others.
- Are more likely to give less frequently. 60% give once or twice a month or every few months.
- 23% are more likely to only donate to their church, compared to 13% who are older.
- 60% give to 1 - 3 other places, in addition to their church. 14% give to 4 or more other places.



8

THE MAJORITY OF CHRISTIANS NEED HELP GETTING THEIR FINAL WISHES IN ORDER.

While many churches struggle for week-to-week donations, they don't realize that 90% of a person's wealth is in their assets/estate. The largest donations a church will ever receive are from someone's accumulated assets or estate, yet most churches do very little to encourage or help people get their final wishes in order.

90%

of a person's wealth is
in their assets/estate

46%

of people have no
will/estate plans.



9

MANY DO NOT GIVE IN THEIR WILL/ESTATE PLANS

In examining the statistics, 46% of the survey respondents have no will/estate plans. Among people who do have will/estate plans, only 46% plan to make a donation to their church or favorite charities as part of their final wishes. Meaning, only 24 out of 100 or twenty-four percent are leaving an estate donation to their church.

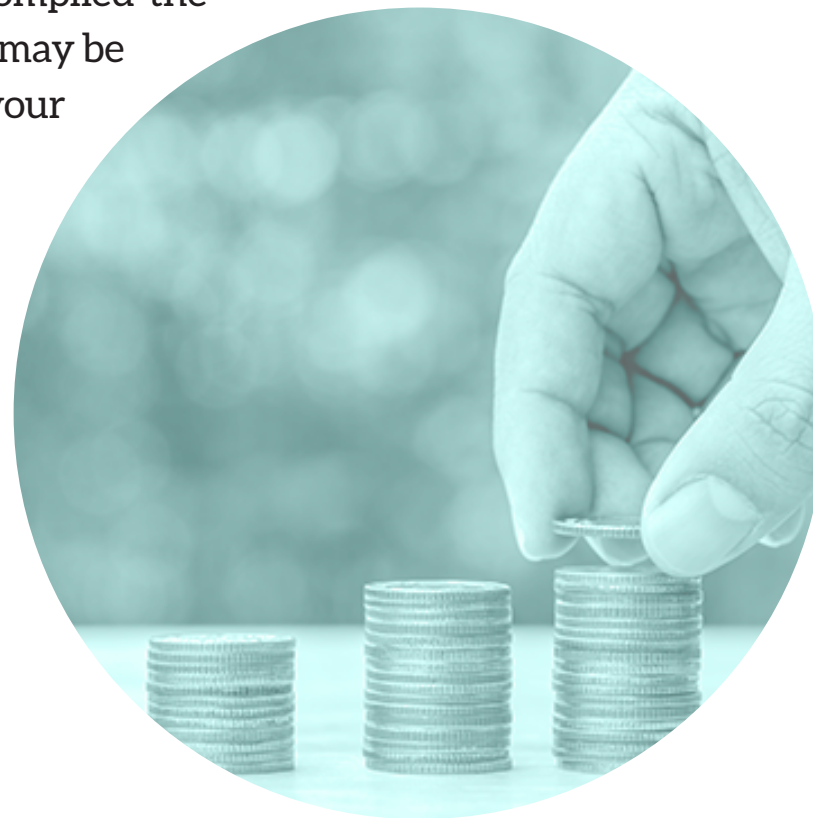
only
24%
of survey
respondents plan
to leave an estate
donation to their
church.



10 PASTORS & LEADERS REALIZE THEY NEED PROVEN GENEROSITY RESOURCES.

There is a significant realization that pastors and leaders need more help and resources to grow giving, help with estate planning, and implement easier and more modern giving methods.

Based on the survey results, we have compiled the following resources on the next page that may be helpful for your church as you reassess your giving strategies.



GIVING RESOURCES

1 INCREASE GIVING:

- GenerosityDevotional.com
- [Financial Health for All](#)
- [20 Truths About Tithers Research](#)
- GenerousChurch.org
- MaximumGenerosity.org
- TheStewardsWay.org

2 IMPLEMENT DIGITAL GIVING:

- Tithe.ly makes giving via text, mobile, and web simple, fast, and secure.

3 30 & 40 DAY GENEROSITY DEVOTIONS:

- GenerosityDevotional.com
- TheStewardsWay.org
- GenerousChurch.org

4 WILLS/ESTATE PLANNING RESOURCES:

- LegacyOrganizer.com
- Willing.com

5 PREACHING ON MONEY:

- BrianKluth.org/Messages
- GenerosityDevotional.com
- MAXIMUMgenerosity.org

6 FINANCIAL COMMITTEE TRAINING RESOURCES:

- BrianKluth.org/Materials
- ECFA.org
- ChurchEquip.org
- GenerousChurch.org
- [Financial Health for All](#)

7 CAPITAL & BUILDING CAMPAIGN RESOURCES:

- Generis.org
- RSIstewardship.org
- Injoy.org



STATE OF THE PLATE PRESS COVERAGE

Previous Reports Have Generated 400+ News Stories, Headlines, And Interviews!

The State of the Plate research has received major media coverage through Washington Times (front page story), NBC, CBS, ABC, FOX, Associated Press Radio, NPR, Reuters, Wall Street Journal, USA Today, USA Radio Network, Prime Time America, Chronicle of Philanthropy, and over 400 newspaper and print publications around the world.



ABOUT THE AUTHOR

BRIAN KLUTH



Pastor Brian Kluth is a Christian speaker and writer on generosity, God's provisions, and legacy living.

His books and materials have over 650,000 copies in print and have been translated into over 40 languages. His ministry travels have taken him across the country and to more than 50 countries. His work has been featured on TV, radio, newspapers, and magazines. In 2009, Brian founded the State of the Plate research on church and Christian giving.





WE BELIEVE GIVING TO YOUR LOCAL CHURCH SHOULD BE MEANINGFUL, SIMPLE, AND FAST. THAT'S WHY WE BUILT A COMPREHENSIVE SUITE OF DIGITAL GIVING TOOLS FOR YOUR CHURCH.

PACKED WITH ALL THE FEATURES YOUR CHURCH NEEDS. Tithe.ly was born with mobile first. From text-to-give to our mobile app, everything has been built to be used by the mobile generation because over 221 million people in the US have smartphones and over 20% of Americans use their smartphone at church!



ABOUT OUR GREAT SPONSORS



Maximum Generosity exists to help churches, parachurches and denominations to encourage giving and generosity. You'll gain access to resources that address matters of Biblical stewardship, generosity, giving, tithing, tithes and offerings, fundraising, building fund pledge drives, church capital campaigns from a Biblical perspectives.

www.maximumgenerosity.org / www.generositydevotional.com



In a busy world full of distractions, churches need powerful tools to ensure people are not slipping through the cracks. Good church management software allows your team to better shepherd people on their faith journey. This not only improves the effectiveness of your team but ensures peoples are loved, nurtured and disciplined. Elvanto is here to help you manage your church, so you can spend time caring for your people! www.elvanto.com



We make powerful, feature rich, custom designed church apps that are accessible to everyone. We build and design your app for you allowing us to offer literally hundreds of integrations and completely custom designs without raising the cost. www.apolloapps.com



We built ChurchOS because we believe a great website can be the foundation of church communication. ChurchOS is an easy-to-edit, church focused, cost effective, full service and support platform that was built in partnership with pastors from our local churches. www.churchos.com



A digital community that is very much alive. It is our mission to resource the Church with timely, relevant, practical, and exceptionally awesome content focused on technology and creativity. We are passionate about how the Church, ministries, and non-profits use technology to effectively fulfill their mission to the world. www.churchm.ag



That Church Conference is not the type of conference where you sit and listen, but instead you do and practice. We've created something unique that empowers and changes the way churches do digital communications and reach people online. www.thatcc.com



RESEARCH & SURVEY INFORMATION

TYPE OF RESEARCH CONDUCTED:

The State of the Plate research is done as a CONSTITUENCY SURVEY. Each participating group (MAXIMUM Generosity, Tithe.ly, Elvanto, Apollo Apps, ChurchMag, and ChurchOS) sent email communications and provided website links for their individual constituencies and partners to participate in this online research. Each group serves thousands of pastors, churches, church leaders, and individual Christians through their publications, products, and services. Because this is constituency survey and not a random sampling study, a scientific error margin is not included. We do not claim our statistics are representative of all Americans, but our research does give a highly accurate and detailed picture of the financial, giving, and spiritual practices of people from US, all income levels, and across denominational lines. Over the the years, our annual research findings have been compatible with major church-giving research studies done by many nationally recognized groups.

DEMOGRAPHICS & LOCATION:

Emails were sent to individuals in Australia, Canada and all 50 United States (U.S.). Using zip code verification, we confirmed that individuals from every state in the U.S. participated in this research. Nine percent of survey responders were from other countries. Churches from under one hundred members to over ten thousand members participated in this years survey. Members, volunteers, admin staff, pastoral staff, senior leadership, and other individuals are represented in the survey respondents.



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ACCESS TO SURVEY QUESTIONS

[Click here to see the original survey questions](#)

