

A photograph of a person from behind, standing in a field of tall, golden-brown grasses. The person is wearing a light blue t-shirt. The background is a bright, hazy sunset or sunrise, with the sun low on the horizon, creating a warm, golden glow. The overall mood is peaceful and contemplative.

THE GENEROSITY FACTOR:

Evangelicals and Giving

2021



GREY MATTER
RESEARCH & CONSULTING

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THE GENEROSITY FACTOR:

Evangelicals and Giving

One of the pillars of Christian life is **generosity**. The Bible talks extensively about giving of one's treasure. But is that teaching reflected in the lives of American evangelical Protestants?

In this study, we will examine the generosity of the evangelical community. The findings provide some interesting answers and raise some challenging questions.

Tithing: A Meaningless Debate?

Christians have long debated the topic of tithing (or giving 10% of one's income). Is it supposed to be on net income or gross income? Is tithing meant to be only to one's church, or can it be any type of giving? Does giving to a secular organization count as part of the tithe? What about buying lunch for a homeless person?

Based on the results of this study, it is actually ironic that debates about tithing even exist, since tithing in any form is rarely practiced. Just 13% of evangelical Protestants actually tithe or come close to it with their giving.

So, debates about tithing are rather like a family arguing where to go on vacation when they have no desire to actually go anywhere.

Grey Matter Research and **Infinity Concepts** partnered to research over 1,000 American evangelical Protestants. One of the things we examined in a variety of ways is **evangelical donating behavior and preferences**; this report is part of a short series that examines how evangelicals give.

Only 13%
of evangelicals give anything
close to a tithe

KEY INSIGHTS

1 Only 13% of evangelical Protestants give anything close to a tithe.

2 Seventy-four percent (74%) of evangelicals give to church; 58% give to charity (any nonprofit organization or ministry outside of church); 51% give to both. Only 22% of evangelicals give only to their church.

3 Nineteen percent (19%) of evangelicals give no money at all to church or charity.

4 The percentage of evangelicals who give increases significantly among those who read their Bible at least once a week, attend church at least once a month, regularly study the Bible online, and/or are part of a small group.

5 The average evangelical donor annually supports 3.8 separate organizations in addition to their church.

6 The average evangelical gave \$1,923 to church and \$622 to charity for a grand total of \$2,545 in the past twelve months. However, this includes many who gave nothing at all. If we just consider those who donate to church, the average giving to church is \$2,603. The average giving to charity is \$1,067 among those who give to charity.

7 The average amount of money given by evangelicals who are spiritually engaged is significantly higher than among those who are not:

- Weekly Bible Reading: 399% higher giving
- Monthly Church Attendance: 306% higher giving
- Small Group Participation: 159% higher giving
- Online Bible Study: 112% higher giving

8 The average evangelical donor gives 71% of donated money to church and 29% to charity.

9 The average evangelical donor gave 4% of income to church or charity in the past year.

10 Older Americans are more likely than younger people to give to charities and religious congregations, but younger adults are substantially more likely to give money or help to a stranger in need, give money to friends or family in need, or give to others through crowdfunding.

Evangelical: A Quick Definition

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

Further, we limited our study to those who did not identify with a non-Protestant group, such as Mormon, Roman Catholic, or Orthodox. This is a study of American **evangelical Protestants**, a group representing **23% of American adults**, or about **59 million people**.

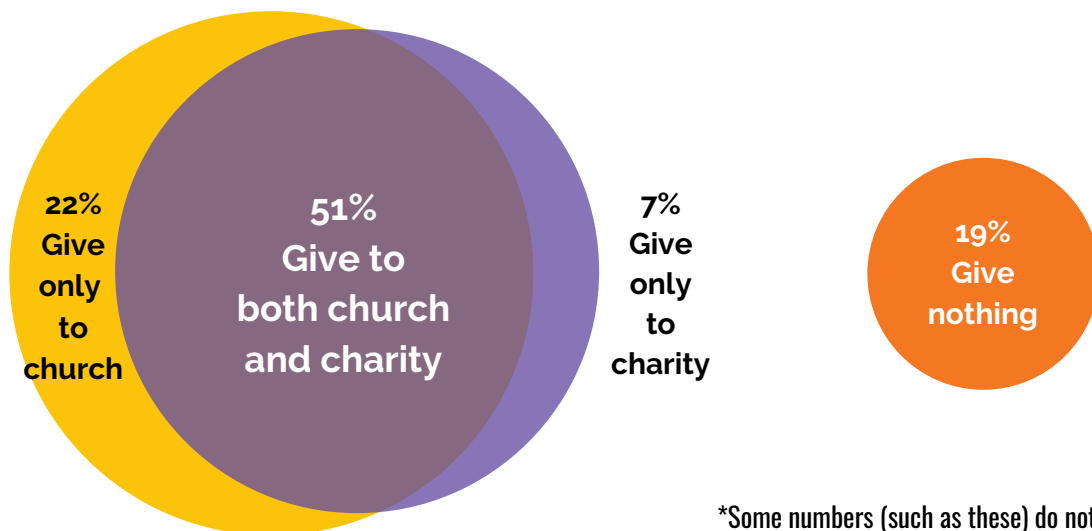
Who Actually Gives?

Evangelical giving breaks down in the following manner:

- 74% give to church
- 58% give to charity
- 51% give to both church and charity
- 22% give only to church; they give nothing outside of their congregation
- 7% give only to charity; they give nothing to church
- **19% give no money at all to church or charity**

Three out of four evangelicals (74%) gave money at some point during the last 12 months to a church they attended (either in person or watching online). Nearly six out of ten (58%) gave money to some other type of nonprofit organization, charity, or ministry outside of a congregation. (For brevity, we will call all non-church giving “charity,” whether it might have been for evangelism, cancer research, or anything else.)*

19%
did not give a penny in the last 12 months



*Some numbers (such as these) do not add to exactly 100% due to rounding.

Some may be thinking, “Well, particularly with the pandemic, many evangelicals may not have been able to afford giving.”

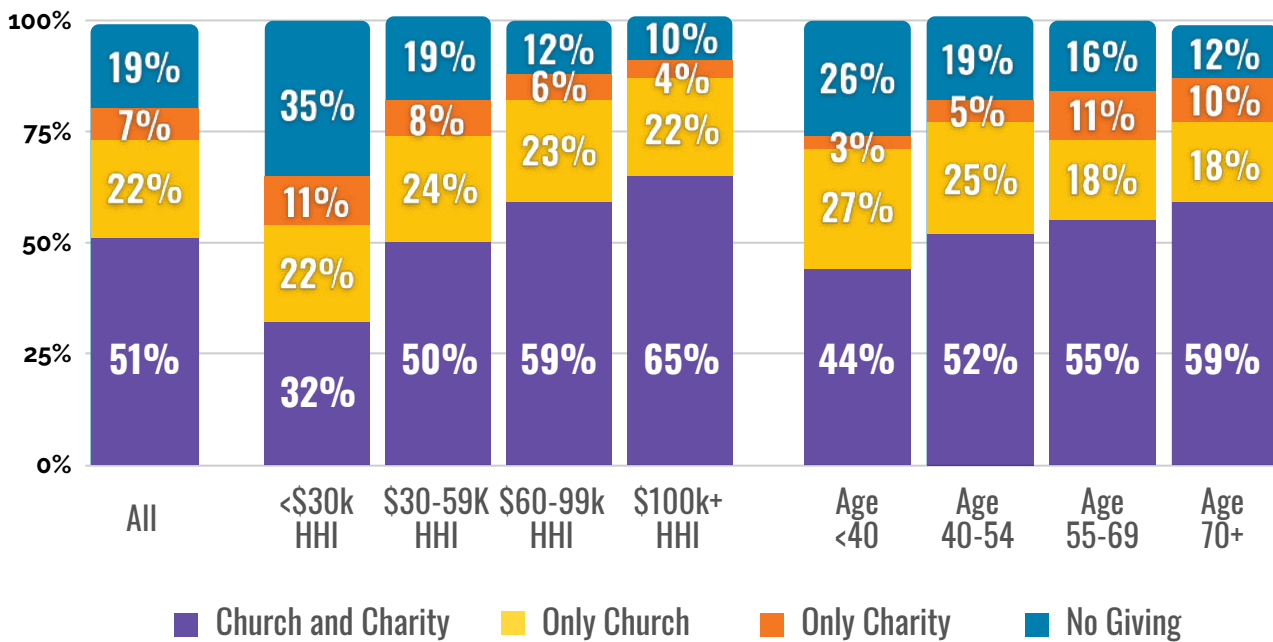
Whether Christians are called to give regardless of their financial circumstances is a theological question we will not address here. And certainly our study shows that lower-income evangelicals are far less likely than others to give.

But note that among the lowest-income evangelicals, 65% still gave something over the past year. And even among higher-income groups there are still those who do not give to church, do not give to charity, or do not give to anything.

Among evangelicals with a six-figure household income, one out of ten gave nothing at all in the past 12 months. Conversely, 65% give to both church and charity.

Giving also varies significantly by age. The older the individual, the more likely he or she is to give to both church and charity. The youngest evangelicals are especially likely to have either given only to a church, or not at all.

Who Gave Money over the Past 12 Months?

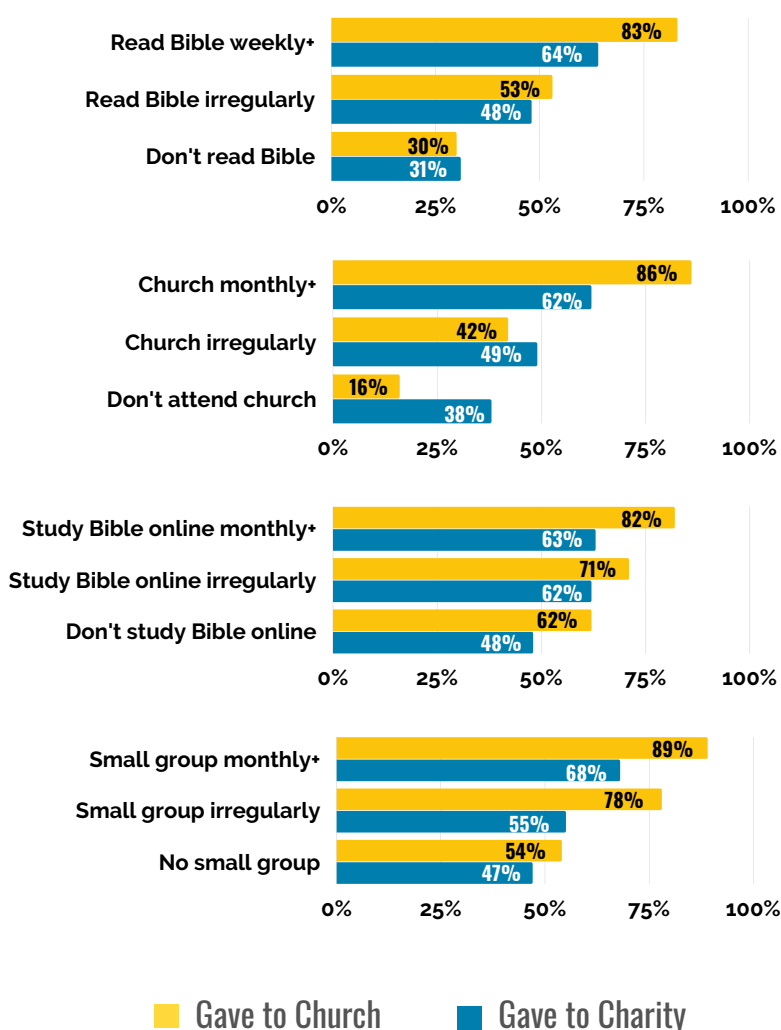


The fact that one out of four evangelicals do not give to church probably should not be surprising, given the fact that 20% of evangelical Protestants typically attend church less than once a month (9%) or not at all (11%).

Churchgoers are much better givers overall than are unchurched evangelicals. Among those attending church once a month or more, 85% give to church (compared to 28% who attend infrequently or rarely/never).

26%
gave nothing to church in the last year

Giving Money by Faith Involvement



To show that the lack of giving among the unchurched is not just because they have no church to support, note that 62% of churchgoers give to charity, compared with 43% of the unchurched.

In fact, **the more involved evangelicals are in their faith in a variety of ways, the more likely they are to give to both church and charity.**

For instance, among those who read the Bible at least once a week, 83% gave money to church in the last year. Among those who read the Bible irregularly, 53% did so. Among those who rarely or never read the Bible, only 30% gave money to a church. This pattern is repeated over and over for both church and charity with Bible readership, church attendance, online Bible study, and small group participation.

How Many Charities Do They Support?

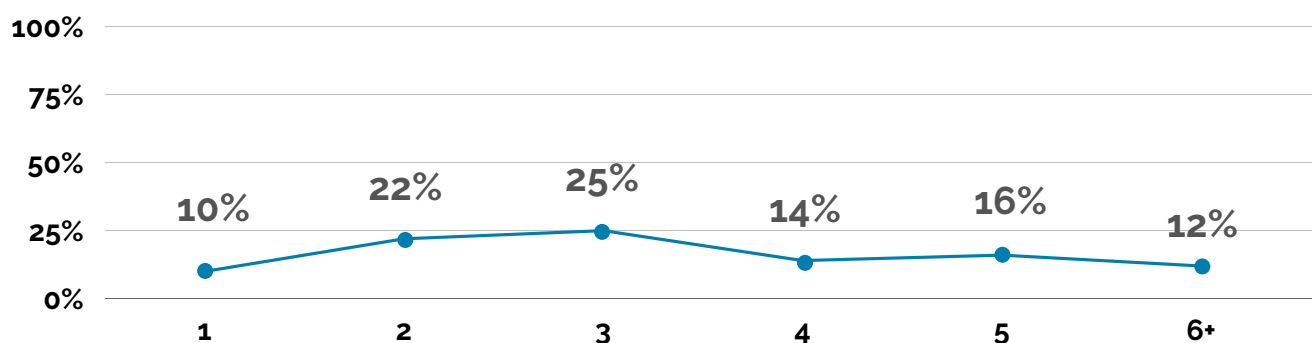
The average evangelical Protestant donor to charity reports giving to 3.8 separate organizations (outside of any giving to church) over the course of a year, while the median is three organizations.

There are evangelicals who spread their support among a much larger number of organizations—as many as 15 or 20. But these are pretty uncommon. Nearly nine out of ten evangelical donors give to between one and five different organizations each year. Only 12% give to more than five, including 3% who give to ten or more. However, **67% of evangelical donors support three or more charities outside of their church.**

3.8

charities supported per year by the average evangelical donor

Number of Separate Charities Supported, Last 12 Months
(Among evangelicals who gave to charities outside of church)



How Much Are They Giving?

It's one thing to know that 81% of evangelical Protestants give money to church and/or charity. But obviously there is a big difference between dropping a few coins into a donation box and giving away hundreds or even thousands of dollars.

We can talk about the amounts given in three ways. One is to break it into categories, such as how many gave under \$100 in the last year, how many gave \$100 to \$499, etc. These categories can be very helpful in getting a broad view of evangelical giving, but they do not provide one nice, neat number.

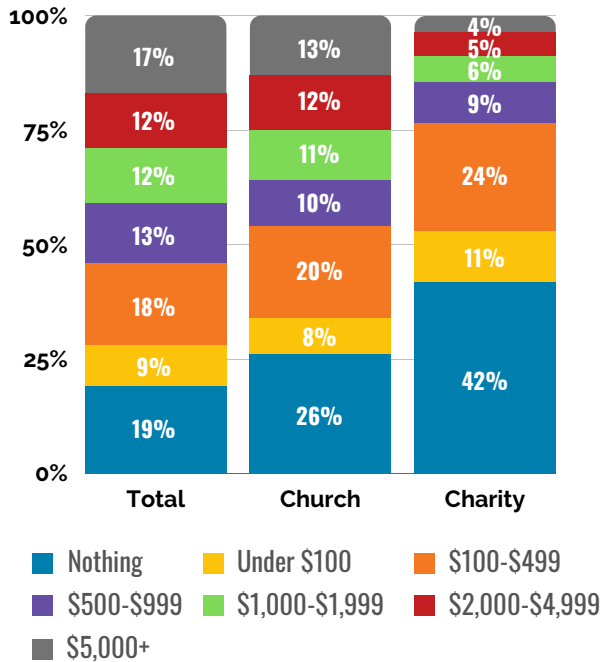
This is why many people like mathematical averages. The challenge with an average is that it can be substantially influenced by a few individuals who report very large numbers. For example, if we have 100 people all giving somewhere between \$100 and \$500, our average might be \$300. If all we do is add two people into that group who each gave \$50,000, those two people alone more than quadruple that average, to \$1,275. A few large givers can skew the average substantially higher.

For this reason, we also report median giving. The median is the mathematical midpoint of a group; the point at which half are above and half below. It can be a more accurate reflection of “typical” givers.

The average evangelical gave \$1,923 to church and \$622 to charity over the past 12 months, for a grand total of \$2,545. The medians are very different, at \$340 for church and \$50 for charity, for a total of \$390. Of course, these figures include the many evangelicals who give nothing at all.

If we just consider those who donate to church, the average church giving is \$2,603, with a median of \$800. And if we just consider charitable donors, the average is \$1,067 given to charities, with a median of \$300.

How Much Money Evangelicals Gave in the Last 12 Months



Total annual giving among the 81% who give money to either church or charity is an average of \$3,149, with a median of \$1,000.

(Note that total church giving and total charitable giving do not add up to total giving when just donors are considered, because different groups of evangelicals give to churches, charities, and both.)

Not only are evangelicals who are more involved in their faith more likely to give, but they tend to give substantially higher amounts.

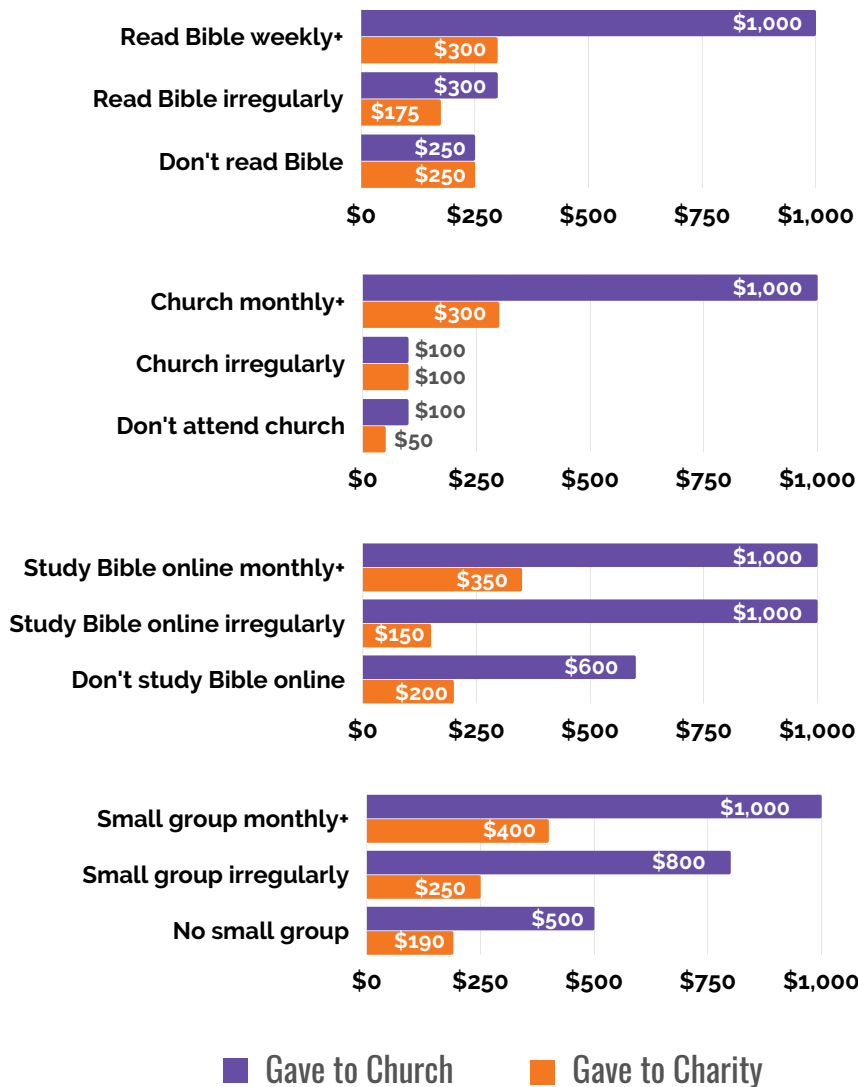
In considering only people who give to their church, the differences are enormous, such as a median of \$1,000 among people who read the Bible at least once a week, compared to \$300 among those who read it irregularly, and \$250 among those who rarely or never read the Bible. The same types of differences can be seen for regularity of church attendance, online Bible study, and small group participation.

The story is the same when we turn our attention to charity rather than church. For example, evangelicals who give to charity and attend a small group monthly or more give a median of \$400 to charity, compared to \$250 among those who irregularly participate in a small group, and \$190 among those who rarely or never participate.

So when we combine propensity to give with the amount given, we can see just how much difference there is between evangelicals who regularly participate in spiritual activities and those who rarely or never do.

Among all evangelicals, the average total amount given to church and charity is:

Median Giving (Among donors to each)



- **112% higher for those who study the Bible** online monthly or more than it is for those who rarely or never study the Bible online
- **159% higher for those who participate in a small group** monthly or more than it is for those who rarely or never participate in a small group
- **306% higher for those who attend church** monthly or more than it is for those who rarely or never attend church
- **399% higher for those who read the Bible** weekly or more than it is for those who rarely or never read the Bible

Giving amounts vary according to other factors, as well. Total giving increases as age rises, from a median of \$700 among the youngest evangelicals to \$800 in the 40 – 54 age group, then \$1,200 in the 55 – 69 group, and finally \$1,332 among the oldest evangelicals.

And as would be expected, giving is much higher among people with higher incomes. Among evangelicals with a household income below \$30,000 annually, the median total giving is \$300. This doubles to \$600 when people earn \$30,000 to under \$60,000, and more than doubles again to \$1,400 when the income is \$60,000 to under \$100,000. At six figures, median giving is \$2,200.

Giving by Household Income (HHI)

Measure	<\$30,000	\$30,000-\$59,999	\$60,000-\$99,999	\$100,000+
Proportion who give to a congregation	43%	57%	65%	68%
Proportion who give to a charity	54%	73%	82%	86%
Proportion who gave to both (church and charity)	32%	50%	59%	65%
Total proportion who give	65%	81%	88%	90%

Giving Amounts among Evangelicals Who Give

Measure	<\$30,000	\$30,000-\$59,999	\$60,000-\$99,999	\$100,000+
Median giving to church	\$300	\$500	\$1,200	\$1,500
Average giving to church	\$702	\$1,235	\$2,636	\$4,842
Median giving to charities	\$100	\$200	\$400	\$500
Average giving to charities	\$208	\$862	\$967	\$1,842
Average number of charities supported	3.0	3.3	3.8	4.6
Median total giving	\$300	\$600	\$1,400	\$2,200
Average total giving	\$723	\$1,728	\$3,176	\$6,051

Giving Amounts among All Evangelicals

(Including those who do not give to church or charity)

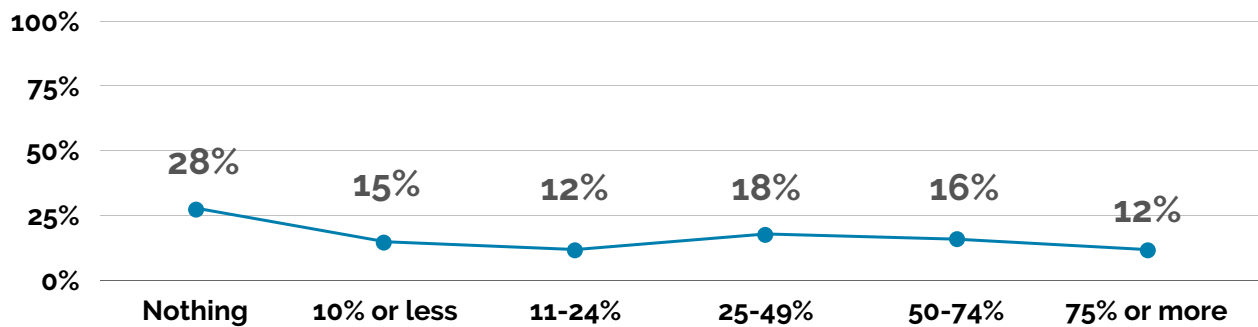
Measure	<\$30,000	\$30,000-\$59,999	\$60,000-\$99,999	\$100,000+
Median giving to church	\$25	\$250	\$600	\$1,000
Average giving to church	\$380	\$903	\$2,157	\$4,190
Median giving to charities	\$0	\$50	\$100	\$200
Average giving to charities	\$89	\$492	\$627	\$1,262
Average number of charities supported	1.3	1.9	2.4	3.1
Median total giving	\$100	\$400	\$1,000	\$1,700
Average total giving	\$469	\$1,396	\$2,784	\$5,452

Our figures allow us to provide two more calculations that help shed light on how evangelicals give. First, we can figure out what proportion of giving is going to church and what proportion to charity for the 81% who do any giving at all.

The average evangelical giver sends 71% of donated money to church and 29% to charity. But 28% of givers donate only to church, while another 15% do give outside of church, but it is limited to no more than 10% of their total giving.

On the other side of the spectrum, 28% give half or more of everything they donate to organizations outside of a church (including the 9% who give only to charities but not a church).

Proportion of Giving Going to Charities outside of Church (Among evangelicals who gave to either church or charity)



The second calculation we can make is the average annual giving per charity among evangelicals. We have already seen that the average charitable donor supports 3.8 separate organizations and gives \$1,067 to those charities. This means on an annual basis, they are giving an average of \$281 to each charity. Of course, we have no way of knowing whether someone giving to multiple charities gives equally to each of them, nor whether this average figure represents one or two larger gifts or smaller, more frequent gifts, but this works out to a little over \$23 per month on average to the organizations they support.

Remember that averages can be inflated by a small number of large figures. The median for charitable donors is \$100 per organization per donor in the last year.

So we saw earlier in this section that higher-income evangelicals give far more than do lower-income evangelicals ... but does that mean they're necessarily more generous?

Evangelical Generosity

“Generous” is a difficult word to define. If Tom gives \$1,000 and Tina gives \$500, Tom obviously gives twice as much Tina. But is he twice as generous? What if Tom earns three times as much money as Tina? We might reconsider Tom’s giving, saying Tina gives a higher proportion of her income, so she’s more generous.

But what if Tom is also paying for his younger brother to attend college, helping support his elderly parents, paying off heavy school loans, and supporting a family of five, while Tina has no debt, no nuclear family, and no extended family members who need support? Again, it is a tough judgment based only on numbers.

3.2%

is the proportion of income the average evangelical gave to church/charity last year

Yet numbers are what we have in this study. And **the numbers do not suggest that evangelicals are particularly generous when it comes to church and charity, regardless of how we define that word.**

We calculated generosity as the proportion of household income given to church and/or charity. Let us be clear that these numbers are estimates. People estimated the amount they gave to both church and charity, so someone telling us, “I gave about \$2,500 to my church” in reality may have given \$2,300 or \$2,875 or some other figure in that neighborhood. Then we compared their giving with their household income, which was measured in ranges.

So as an example, someone reporting \$2,500 of total giving and a household income of \$60,000 to less than \$70,000 would have their \$2,500 calculated against the midpoint of that range, or \$65,000, for a total generosity figure of 3.8%. There is naturally some “play” in these numbers; if we considered their income to be \$60,000,

for instance, the figure would be 4.2%, whereas if we put the income at \$69,999, it would be 3.6%. But reasonable estimates are far superior to outright guesses without data.

Using this process, **evangelical Protestants who contributed money to church averaged 3.2% of their income given.** Those who gave to charity averaged **1.4% of income to charitable organizations.**

The average evangelical gave away 4% of his or her income to either church or charity.

Again, the church and charity giving averages add up to considerably more than the total figure of 4% above, because many gave to one or the other, but not both. So someone who gave only to church would have their \$0 giving to charity included in the average for total giving, for example.

We can also calculate average giving for *all* evangelicals, including those who give nothing. This is a more complete picture of American evangelicals. Among all of them, **the average is 2.4% of income to church and 0.8% to charity, for a total of 3.2%** of household income going to church or charity.

Remember that averages are usually inflated by a few people providing large numbers. When considering the median numbers, the story is even more grim. **The median for church giving is 0.57%**—yes, that's just over one-half of one percent—while **for charitable giving, it is 0.1%** (or one-tenth of one percent). Total giving to church and charity combined shows a median figure of exactly 1%.

Think about that figure for a moment: **half of all American evangelical Protestants give less than 1% of their household income to church or charity.**

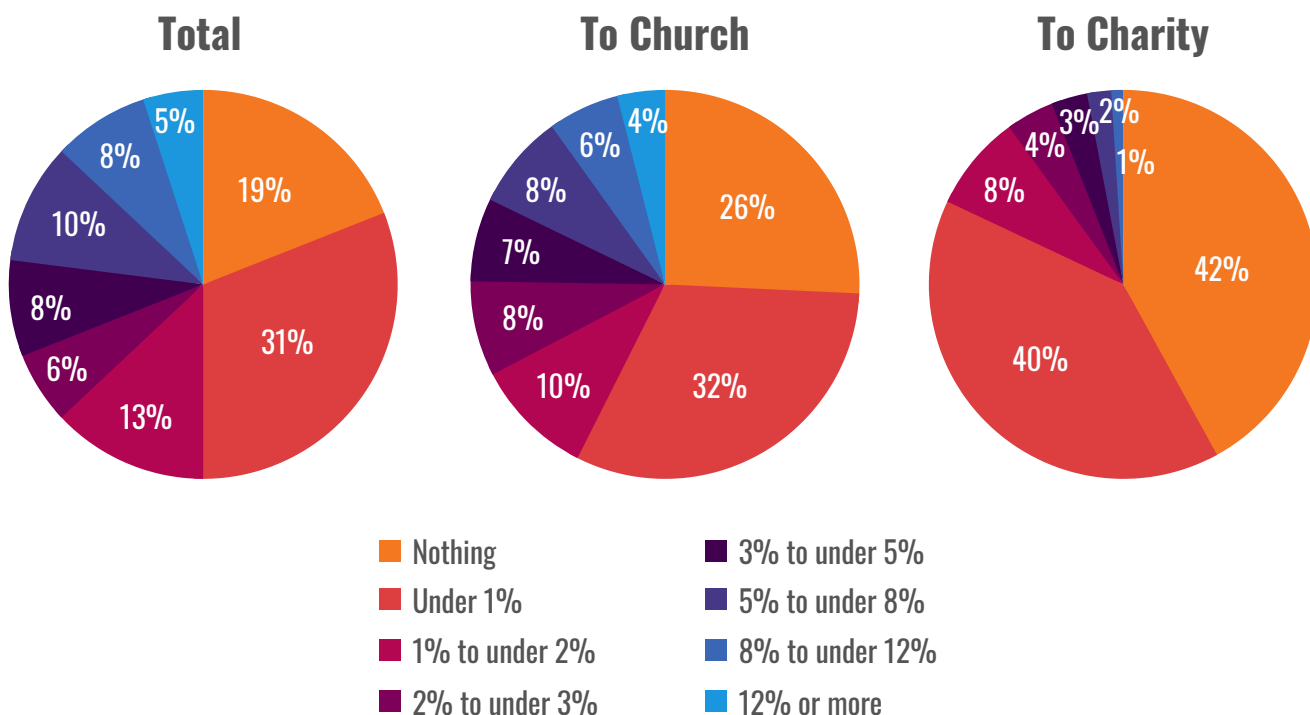
Just how generous is this? The answer depends a bit on context. Both Christianity and Judaism have historical expectations of tithing, meaning the first 10% of income going back to God. Obviously compared to that expectation, evangelicals are exceedingly ungenerous.

Recognizing that these are estimates rather than exact figures, we set the bar for “tithing” at 8% or higher. Just one out of every ten evangelicals gives 8% or more of household income to a congregation. A total of thirteen percent give 8% or more of their income to church and charity combined.

In other words, out of every eight evangelical Protestants in America, about one gives away 8% or more of his or her household income. In fact, **significantly more evangelicals give nothing at all (19%) than give something we might describe as tithing (13%).**

But in another context, evangelical generosity (or lack of it) is similar to that of other Americans. In 2017, Grey Matter Research released *Americans Are Far Less Generous Than They Think They Are*. The report detailed a study of 1,000 American donors, finding the average donor gave 3.2% of their income to church and/or charity. The average evangelical donor in 2021 is giving 4%, which at first glance appears to be at least somewhat better than Americans in general.

Percentage of Household Income Given Away among All Evangelicals



However, evangelicals are far more likely to attend church than are Americans in general, and therefore also more likely to give to church, which impacts the figures. Among American adults who attend worship once a month or more (church, temple, mosque, etc.), the average giving was 4.2% of household income in 2017. Today, among church-going evangelical donors (which is most of them), the average is 4.1% of income going to church or charity.

So, the average evangelical Christian is just as ungenerous as the average American.

The primary difference is that the average evangelical is giving a higher proportion to church and a lower proportion to charity than the average American. Among charitable donors in 2017, the average given to charity (excluding congregations) was 1.95% of household income. Among evangelical donors to charities today, the average is 1.4% of household income.

One might assume that generosity varies substantially by household income. And certainly giving does vary by income, in that 35% of the lowest-income evangelical households give nothing, compared to 10% of the highest-income households. But the averages vary less than one might think.

The average generosity for the lowest-income evangelicals is 2.4%, rising to 3.2% for those earning \$30,000 to less than \$60,000. But then it only bumps up slightly to 3.5% for those earning \$60,000 to under \$100,000, and slightly again to 3.7% for those with six-figure incomes. So the lowest-income evangelical households show lower giving levels, but **there is relatively little difference in average generosity levels between an evangelical in a household earning \$50,000 and in one earning \$150,000.**

Generosity among Evangelicals Who Give

Measure	<\$30,000	\$30,000-\$59,999	\$60,000-\$99,999	\$100,000+
Average % of HHI given to churches	3.5%	2.8%	3.3%	3.4%
Average % of HHI given to charities	1%	2.1%	1.2%	1.2%
Average % of HHI given in total*	3.6%	4.0%	4.0%	4.1%

*Average given to churches and to charities will not add to the total, because the figures represent different groups of people who give. Not everyone who gives to church also gives to charity, and vice versa.

Generosity among All Evangelicals

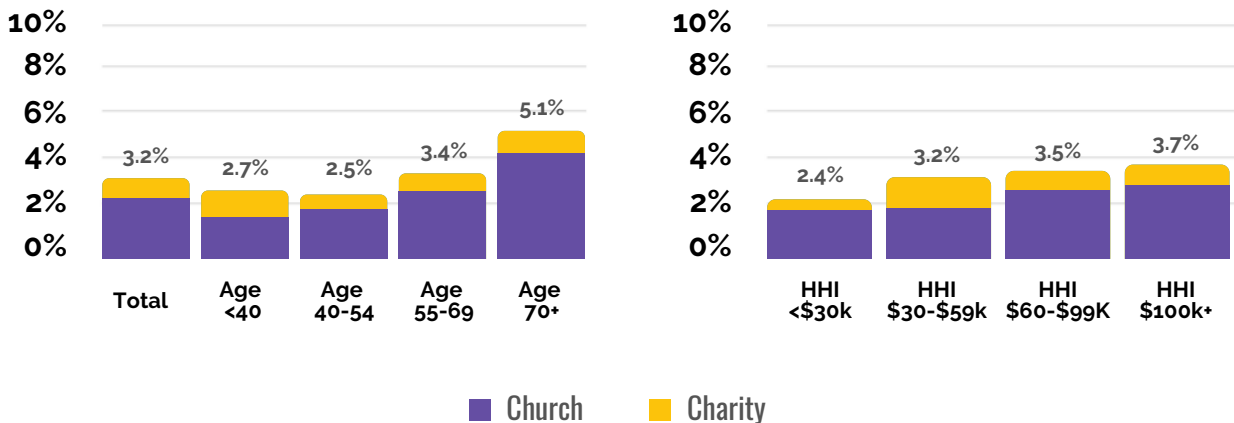
(Including those who do not give to church or charity)

Measure	<\$30,000	\$30,000-\$59,999	\$60,000-\$99,999	\$100,000+
Average % of HHI given to churches	1.9%	2.0%	2.7%	2.9%
Average % of HHI given to charities	0.5%	1.2%	0.8%	0.8%
Average % of HHI given in total*	2.4%	3.2%	3.5%	3.7%

Where we see a much larger difference is by age. The very youngest evangelicals show an average generosity level of 2.7% of household income, and for those 40 to 54 years old, it is actually a touch lower, at 2.5%. But this rises to 3.4% among the 55 to 69 age group, then to 5.1% for those 70 and older.

Put another way, 26% of evangelicals 70 and older qualify as tithers in our estimates, giving 8% or more of their income to church/charity. Compare this with 14% in the 55 to 69 age group, 9% who are 40 to 54, and 10% under 40.

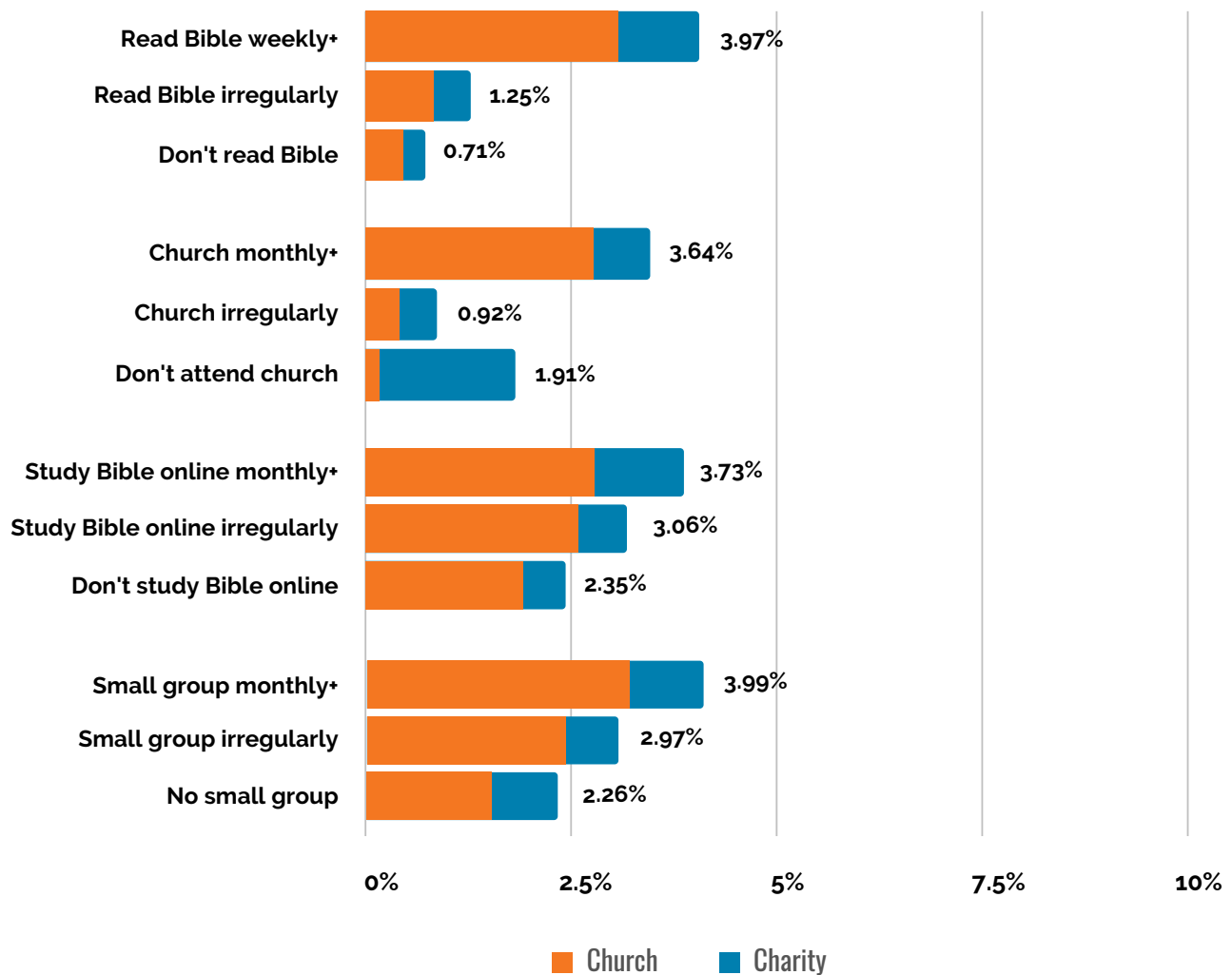
Average Generosity Levels by Age and Household Income



Generosity levels also vary substantially by frequency of participation in Christian disciplines: church, Bible reading, online Bible study, and small group participation. In every case, those who participate in these activities regularly show substantially higher generosity levels than do evangelicals who participate irregularly or not at all. The differences are quite large.

Evangelicals who are part of a regular small group show generosity levels that average 77% more than those who do not participate at all. For regular online Bible study, it's 59% higher. For church attendance, it's 91% higher. And for Bible readership, it's a whopping 459% higher.

Generosity Levels by Faith Involvement

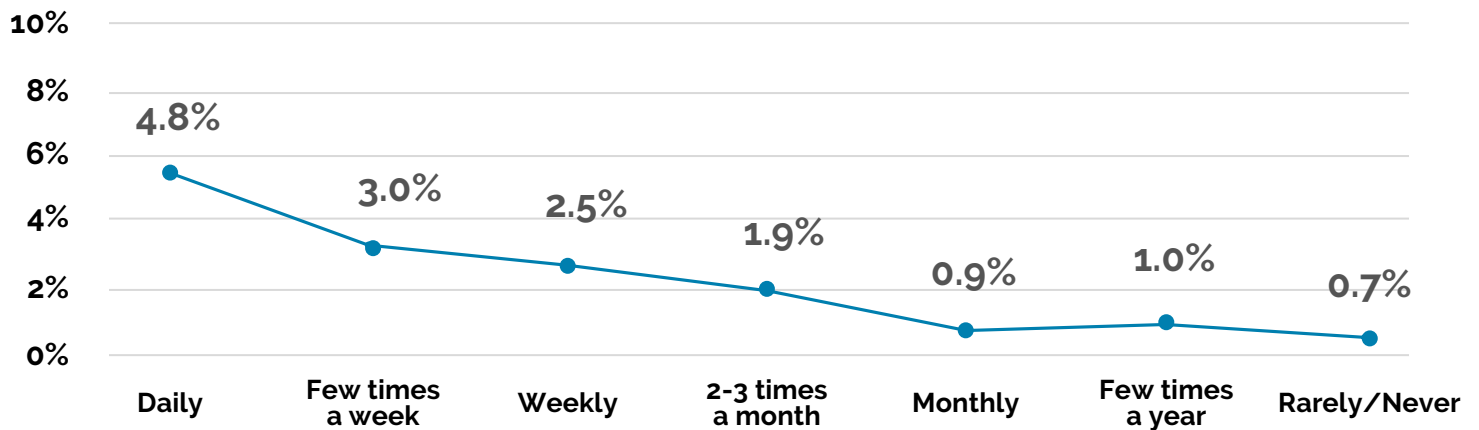


Particularly with Bible readership, there is a clear line that the more often people read it, the higher their generosity levels. This goes from an **average generosity level of 4.8% among daily Bible readers to just 0.7% among those who rarely or never read the Scriptures.**

582%
higher generosity among daily Bible readers than among those who never read it

Still, even among daily Bible readers, only 21% can be considered tithers.

Average Total Generosity Level by Bible Readership Frequency



There is one additional interesting data point: generosity to charities other than churches is actually highest among those who rarely or never attend church. The average generosity to charities among unchurched evangelicals is 1.7%, which is even higher than among people who attend church regularly, attend a small group, etc. It is likely that the unchurched are substituting charitable giving for what would be their giving to church if they were attending church.

What Does It All Mean?

The big picture, of course, is that for all the talk about stewardship, tithing, first fruits, etc., evangelicals are a rather ungenerous lot. Most do not get close to the biblical ideal of tithing. In fact, half don't even make it to a tenth of a tenth, including about one out of five who does not give at all. In their giving, evangelicals look much like any other Americans—nothing sets them apart.

We will leave it to pastors, teachers, and other leaders to consider what should be done about this. Stewardship has been taught and preached about by many, but this appears to have had relatively little impact, even in the evangelical community.

But there are some smaller-picture things to discuss as well. One is the tremendous difference when it comes to giving between evangelicals who are more involved in their faith and those who are less involved in activities such as Bible reading and small group participation.

Maybe one answer is that instead of focusing on stewardship independently, evangelicals need more guidance and encouragement to become more active participants in their faith, and stewardship will organically emerge from that participation as people immerse themselves in what the Bible teaches. It is hard to imagine a message of “the Bible tells us to give” having a tremendous impact on someone who rarely reads the Bible.

The more involved someone is in their faith, the more likely that person is to give and the more they tend to give. And while survey research cannot prove causality, the correlation is so clear, strong, and consistent as to lend considerable credence to the

statement that people are changed in demonstrable ways when they take their faith seriously ... and one of those ways is their generosity.

Another finding worthy of considerable thought is the substantial age gap in giving, which has significant implications for churches and charities. This gap should be of some concern to parachurch ministries and other charitable organizations.

The difference between the youngest and oldest evangelicals when it comes to supporting a congregation is fairly small (78% for evangelicals 70 and older, compared to 70% for those under 40). But the gap is dramatically larger for ministries and charities (69% for the oldest evangelicals, only 47% for the youngest). Organizations that depend on gifts from evangelicals may start facing significant shortfalls in the coming years if this type of giving gap continues long-term as younger evangelicals age. Only time will tell.



The Next Generation

Numerous studies have shown that there are many things that change as people age: religious belief and participation, religious and charitable giving, social and political attitudes, etc.

Younger people for some time have tended to start out as adults being less sure about their religious beliefs (or about whether they even have religious beliefs), being less involved in religious activities, giving less to charity, being more socially and politically liberal, etc. As they age, they typically become more religious, give more, and become more socially and politically conservative.

So what's to say today's young evangelicals, who are less likely to support charities and ministries than older evangelicals, won't increase their support as they age?

Giving a definitive answer on that is tantamount to trying to predict the future. But when we look at the typical changes people experience as they age, we have to ask what tends to cause those changes.

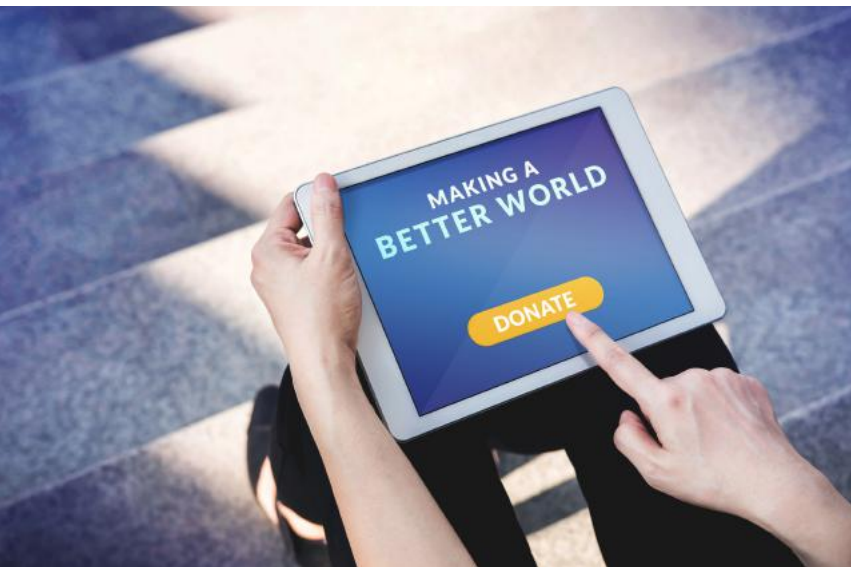
For instance, it has long been known that having children often makes people reconsider their spiritual situation. Some parents want their children to have the same religious upbringing they had. Others simply feel lost on how to have discussions with their kids about faith, so they want to turn that over to the "experts." Still others begin to reconsider their own spirituality as their lives change dramatically with the arrival of children. These factors very well may continue as today's young adults age, mature, and have kids of their own.

With giving, what changes as people age? One thing is often their disposable income. Older people tend to be more settled with their jobs and careers and simply have more money to give away.

Another may be increased religious participation as they age—we know from a variety of studies that religious people tend to be much stronger givers than the irreligious.

Will these factors continue to change today's young adults as they have previous generations? At first blush that may seem likely, but consider two potential wild cards in the equation.

The first is the rise of the **gig economy**. We've already gone from working 40 years for the same company and retiring with a pension to changing jobs every five to eight years and being largely responsible for our own retirement. Now we're in the process of having more and more people who essentially work for themselves, doing project-based short-term jobs for companies and moving around more frequently. Will the people doing this at age 25 still be doing this at age 45 or 55? And will that mean less economic stability and security—and therefore possibly less comfort giving away resources?



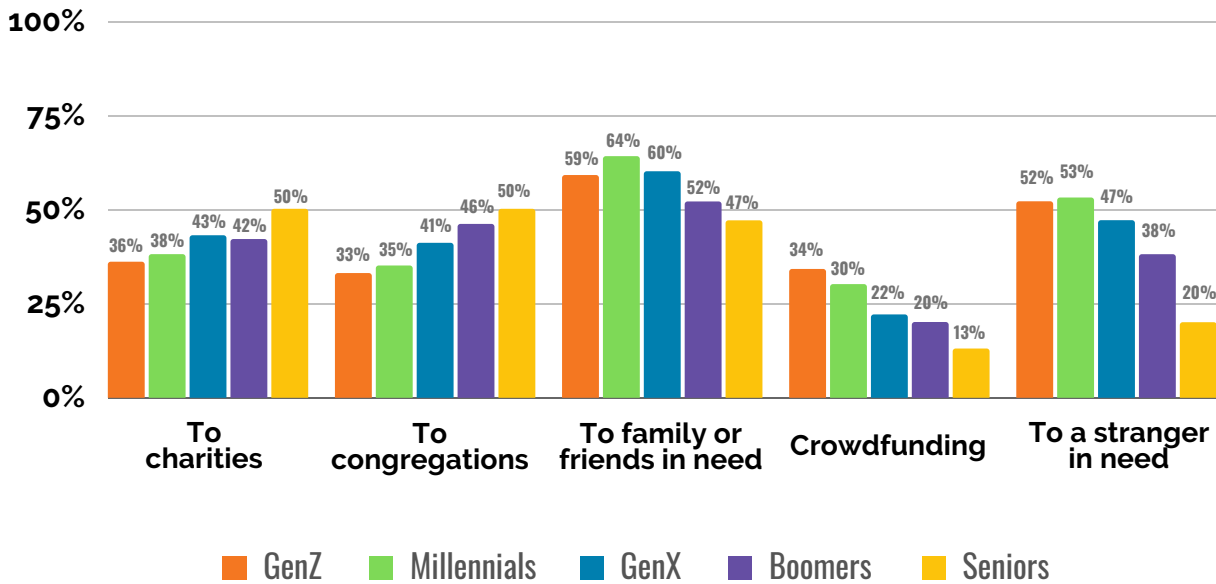
The second is the increase in person-to-person giving (also called direct giving). People—particularly younger people—are becoming more and more comfortable with crowdfunding, financially helping people they know, or even just supporting an individual stranger in need.

A study conducted by Grey Matter Research and Newport One (*How Do You Help Others*) in 2020, just

before the COVID pandemic, showed older Americans were more likely than younger people to give to charities and religious congregations, but younger adults were substantially more likely than older people to give money or help to a stranger in need, give money to friends or family in need, or especially to give to others through crowdfunding such as GoFundMe or Kiva.

In total, senior adults were 29% more likely to have given through congregations or traditional charities in the past three months or so than were those from Generation Z, but GenZ was 31% more likely than seniors to have employed direct giving.

Ways of Giving (Past 3 Months) by Age Group



Younger people are giving—just not in the traditional ways to congregations and charities. Will their support switch from direct giving to supporting churches and charities as they age? Or will they, like previous generations, substantially increase their giving as they get older—but through direct giving, not through traditional charitable methods?

There’s no way to know for sure, but we can say that the environmental factors which have traditionally led Americans to give more as they age may be in the midst of change. This should make congregations, charities, and ministries a bit nervous about their long-term financial futures. More importantly, it should make them start strategizing about how to maintain their financial health in the face of potentially significant societal changes.

Some fundraisers consistently push for more attention to be paid to donors and potential donors under age 50, whether because they are in their prime earning years, to establish long-term relationships, or for other reasons. But generally this recommendation is made for the supposed benefit of an individual organization, rather than as a way to increase giving in general among younger people.

It is critical to understand that **older adults still continue to form the backbone of American giving** (and that doesn't even include the potential for planned giving). This is particularly true in the evangelical community, where the giving gap between older and younger people is even greater than it is in the American donor population in general.

There is certainly nothing wrong with trying to attract younger donors, but make sure not to do so at the expense of the older and more generous evangelicals. On average, **older evangelicals are more likely to give, give larger amounts, and give more generously than do younger evangelicals.**

Effective messaging to younger donors is also a factor. Attracting younger donors requires more than the traditional messages of “why you should give” or “why you should give to our organization” that have been employed for decades. Now, with direct giving opportunities, it's also an issue of “why you should give to an organized group like ours, rather than helping crowd fund a family in poverty or a little boy's operation.”

Conclusion

Evangelicals are often presented as a monolithic group—largely believing and practicing the same things. Obviously, there is a commonality of belief, for it is by core beliefs that evangelicals are defined. But in non-core beliefs and especially in practices, there are many dissimilarities.

This particular report demonstrates that there is considerable variation in giving practices and generosity levels within the evangelical community. There is also a lot of disparity in evangelical participation in Christian disciplines, for instance from those who are in church for multiple services per week all the way to those who rarely or never step inside anything with a steeple. Other reports emerging from our research will show considerable variance in other practices and perspectives as well.

The media may often portray evangelicals as being in lockstep with each other, but don't fall into that pattern of thinking. As we have demonstrated here and will continue to demonstrate in other reports, it simply is not true. Evangelicals may be united by their core beliefs, but that doesn't necessarily mean they are united in practice.

The common thread we have discovered when it comes to generosity is that, as a group, evangelicals may be far less generous than they think. There are some variations by age and household income, but the story remains similar for various types of evangelicals.

Where there is far more variation is by spiritual engagement. What our research demonstrates that should give both hope and challenge to Christian leaders is that the more deeply engaged people are with their faith, the more generous they are.

If you found this report beneficial, Grey Matter Research and Infinity Concepts also offer **The Ripple Effect: Congregations, COVID, and the Future of Church Life**—research on what evangelicals did for church during the pandemic and how that may change their church engagement going forward.

ADDITIONAL REPORTS

from Infinity Concepts and Grey Matter Research

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

- **[The Ripple Effect: Congregations, COVID, and the Future of Church Life](#)**
A study on how evangelicals worshipped during the pandemic, and how this has affected their feelings about church going forward.
- **[The Generosity Factor: Evangelicals and Giving](#)**
Research on how and where evangelicals give money. The study also reveals significant age differences in giving, and points to some long-term concerns for donor-supported organizations.
- **[The Jewish Connection: Evangelicals and Israel](#)**
There are many evangelicals who financially support Christian organizations that serve Israel and the Jewish people, as well as many Jewish and Israeli charities. Without evangelical support, many of these organizations would struggle to survive.
- **[The Congregational Scorecard: What Evangelicals Want in a Church](#)**
Evangelical Christians are largely satisfied with the church they attend most often. However, eight out of ten still would like to see at least one change to their church.
- **[The Generation Gap: Evangelical Giving Preferences](#)**
While the median age of American adults is a little under 46, it is very common for donor-supported ministries and charities to maintain a donor base that is considerably older. Many organizations are concerned about their long-term viability as their donors age, and eventually die off.
- **[The Holy Land Journey: Evangelicals and Israel Travel](#)**
The types of evangelicals especially interested in visiting Israel are those who are more engaged in their faith, those who believe that the Jews are still God's chosen people today, and Pentecostal or charismatic evangelicals. In addition, the younger they are, the more likely evangelicals are to be extremely interested in travel to Israel.

ABOUT GREY MATTER RESEARCH



What do you wish you knew about the people you're 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's 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've 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've been working with some of the same organizations **for over two decades**. Whether we're 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've Served

Compassion International • Focus on the Family • American Bible Society
National Association of Evangelicals • Young Life • David C. Cook
The Coca-Cola Company • Joyce Meyer Ministries • Prison Fellowship
Moody Global Ministries • Crown Financial Ministries • Northwest University
Bethesda Lutheran Communities • National Christian Foundation • Duke University
General Motors • Cancer Treatment Centers of America • The Assemblies of God
Catholic Relief Services • Pulte Homes • The Christian and Missionary Alliance
Paralyzed Veterans of America • Covenant House • World Vision

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*, 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



Infinity Concepts is an integrated marketing-communications agency focused on inspiring people of faith to action. We specialize in the following:

- **Consulting:** We help you think more strategically and lead more effectively.
- **Branding:** We help determine your Brand Essence, define your Brand Promise, develop Brand Alignment, and create your Brand Image.
- **Creative:** We provide effective and memorable creative. We offer superior quality graphic design, copywriting, website development, logo design, 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 and let the world see the great things you are doing.
- **Media:** We will help maximize your media investment through optimized media planning, placement, management, and reporting.
- **Digital:** We create high-impact, cohesive messages to reach and motivate your audience through multiple digital and social media platforms.

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

Just a Few Clients We've Served

American Friends of Magen David Adom • Cancer Treatment Centers of America
Cornerstone Television Network • Church of God of Prophecy • Evangelical Press Association
• Faithful Central Bible Church • Faith Life Now • Friends of the IDF • Holocaust
Remembrance Association • Total Living Network (TLN) • Israel Ministry of Tourism
Jewish Agency for Israel • Marilyn Hickey Ministries • Metro World Child • NRBT
One Voice Ministries • Saving Moses • ZOE International • Foursquare Missions International

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

Infinity Concepts President, Mark Dreistadt, and Chief Growth Officer, Darrell Law, can be reached at 724-733-1200 or by email at Mark@infinityconcepts.com and Darrell@infinityconcepts.com.

Additional 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.

■ 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 won't support organizations with expense ratios exceeding a certain threshold. We find that's often not true—and in fact, donors frequently haven't a clue what their favorite organization's overhead ratio really is. [Click here](#)

■ Charity Watchdogs: Ignore Them at Your Own Risk

How many donors actually use charity watchdogs to research organizations they might support? [Click here](#)

■ How Much Mail and Email Donors Receive and Read

Donors report receiving more prospecting messages than messages from organizations they already support. And very few just toss or delete everything they receive—your messages have the opportunity to get read. [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're conducted by professionals. [Click here](#)

Additional 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**

Tap into a wealth of insights, tips, and information on a variety of topics from our seasoned team of experts through our **Strategic Solutions** newsletter and blog.

- [Click here](#) to check out the insights from our experts on our blog.
- [Click here](#) to have **Strategic Solutions** delivered to your in-box each week.