

Stewardship 

# Generosity Report **2024**



Exploring Christian giving in the UK

[#GenerosityReport](#)

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# Foreword

**Stewardship** helps Christians give joyfully and serves the causes they support so they can achieve more impact for God's Kingdom.

Our vision is a thriving Kingdom economy where God's people steward resources generously to advance the Gospel.

As we prepared to embark on a new strategy from 2024 to deliver this vision, we realised we needed a better understanding of the UK Christian giving landscape. We wanted to know how much Christians are giving, what they think about generosity and why they do or don't give. Crucially too, we wanted to explore our hypothesis that there is a gap between current and potential levels of generosity in the UK.

To address these questions and more, we partnered with Whitestone Insight to conduct the research behind this inaugural report, not just for our benefit but also for our charity, church, and Christian worker partners. The findings aim to provide rigorous, objective data on the UK giving landscape as well as insights into the factors driving and hindering generosity. Our hope is that this resource will lead to a better understanding of how to invite generosity and grow support.

Our ultimate goal is that this research will be the catalyst for unlocking the giving potential in the UK by identifying how we can help more people discover the joy of being more generous towards the causes they are passionate about.

This report is an important first step that we plan to build on by running the research on an annual basis. We look forward to receiving your feedback to help us develop a rigorous resource that we hope will prove invaluable for all our partners.



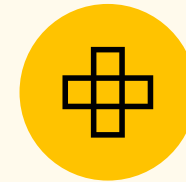
**Janie Oliver**

CEO

## About Stewardship

Stewardship connects and serves Christian donors, workers, charities and churches in the UK and beyond to help steward their resources generously and create impact for God's Kingdom.

Founded over a century ago by a small group of Christians who partnered to facilitate financial support for Christian ministries, today, we help over 30,000 people experience the joy of generosity, giving more than £110 million each year in support of over 6,000 charities, 4,000 churches and 2,300 Christian workers.



# Key findings



# Introduction

We enjoy a unique position in the Christian charity sector, serving both donors and the causes they support.

We could see there was a gap between current and potential levels of generosity but didn't know how big it was. This research was designed to help us measure this gap and to check our understanding of what is both driving and hindering generosity in the UK.

The report starts by providing some data to help measure the size of the current gap in generosity. It then groups the main research findings under three key headings – 'Active faith', 'Connection to causes' and 'Unlocking the giving potential' – to help us better understand the impact of faith and the donor-cause relationship on giving; and to identify factors that are key to unlocking giving potential.

Throughout the report we refer to Christians giving to causes. It is important to note that this refers both to donors making direct gifts to causes, as well as to donor advised fund (DAF) charities, like Stewardship. With the latter, gifts are made to the DAF; the donor then requests that the DAF makes grants to the causes they would like to support.

## Measuring the giving potential



Christians in the UK give an average of £73 each a month, equating to 3.2% of their income after tax across all causes, including their churches.<sup>1</sup>



This is £8 more than the £65 per month that is reportedly given by UK citizens to all charities.<sup>2</sup>



This breaks down into an average of £60 or 2.5% per month being given to Christian causes (including church, Christian charities and Christian workers) and £14 or 0.6% per month to secular causes.<sup>3</sup>



If every Christian adopted the [biblical principle of tithing](#) – which is defined in this report as giving 10% of income after tax across all causes – the total amount being given to all causes would be an average of £232 each a month.<sup>4</sup>

**The difference in these numbers points to a giving potential that these findings can help to unlock.**

# Key findings

## Active faith



- 1 Regular church attendance more than doubles propensity to give
- 2 Engaged faith leads to engaged giving

## Connection to causes



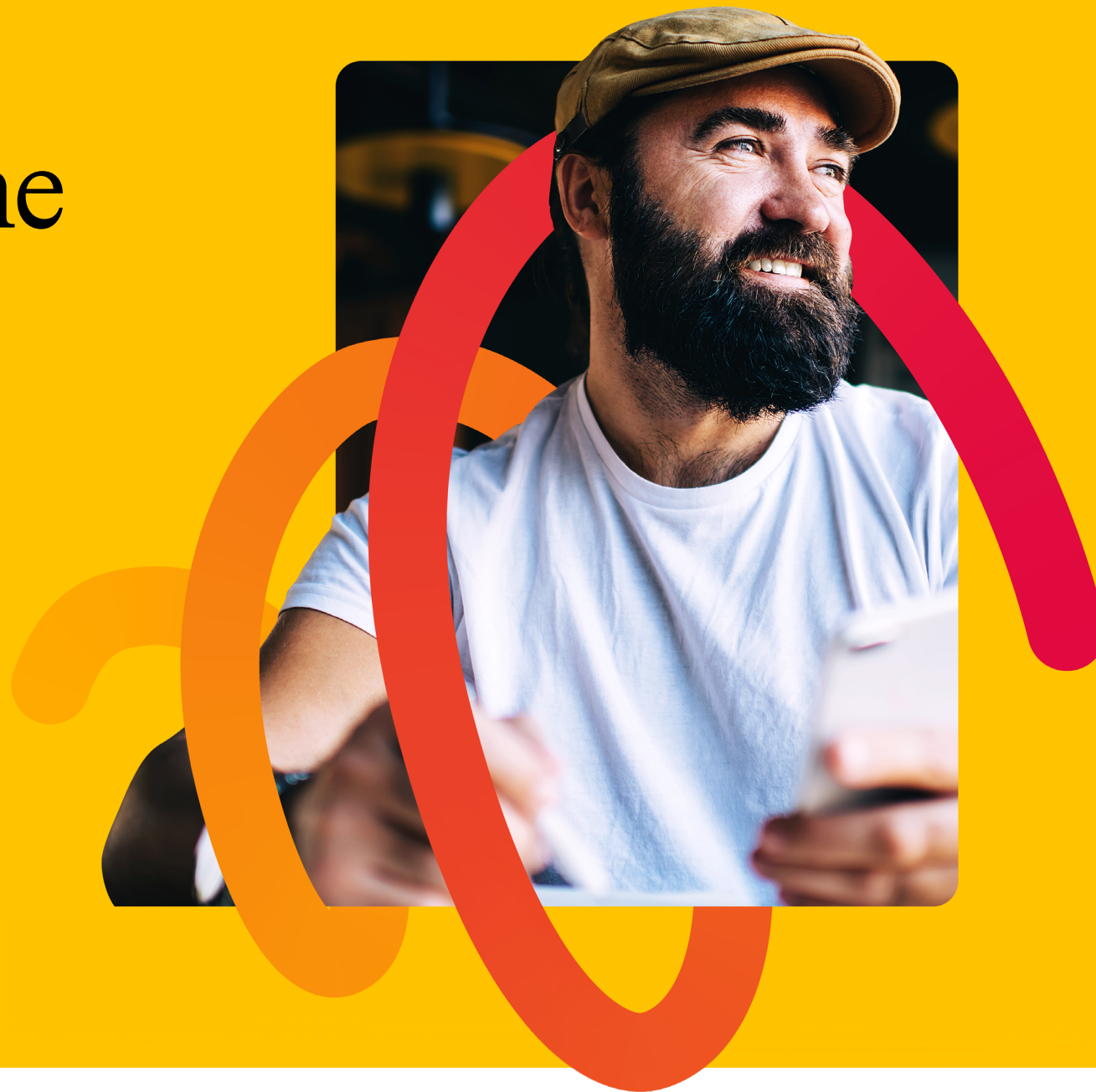
- 3 An appeal or personal approach triggers spontaneous giving
- 4 Those who trust the causes they support are likely to be more generous to all causes
- 5 People will feel more driven to give if they feel connected to a cause that can make a difference
- 6 Fewer people give to Christian workers but the donations made to them are higher than to other causes

## Unlocking the giving potential



- 7 Two key barriers to giving are feeling unable to afford to give and a lack of trust that donations will be used well
- 8 Those who discuss their giving tend to give more themselves

# About the research



# Our objectives

1. To gather robust quantitative data on giving by Christians to charities (both Christian and secular), churches and Christian workers.
2. To use qualitative research to explore and illustrate the key findings from the quantitative survey.
3. To understand the mindset of generous donors – the beliefs and attitudes that shape their giving, in the context of their broader approach to life, faith and finances.
4. To understand Christians' motivations to give or not give, both in terms of what they think and what they do in practice.
5. To identify factors that increase giving and help overcome barriers.

We engaged specialist research firm, [Whitestone Insight](#), to conduct the Stewardship Generosity Report 2024 on our behalf as an independent research project.

# Our hypotheses

The research was designed to test five hypotheses that would help us better understand the current state of giving and how we can nurture generosity more effectively:

## Hypothesis 1

There are positive correlations between financial giving and a combination of church attendance, Bible reading and prayer.

## Hypothesis 2

There is an approximate correlation between trust and giving – charities which are trusted generally receive more generosity.

## Hypothesis 3

Donors who understand the Kingdom impact of their giving – transforming lives and communities through sharing Jesus in word and deed – are likely to be more generous in their giving.

## Hypothesis 4

People who talk about their giving with their peers, friends, and family are likely to be more generous.

## Hypothesis 5

There is a positive correlation between financial generosity and regular teaching on the application and impact of giving. This is probably seen most clearly when churches teach regularly on the importance of the biblical mandate for generosity.

All five hypotheses were proved to varying degrees by the quantitative stage. The qualitative stage was designed to explore and illustrate the key findings data by listening to personal stories.



# Quantitative survey

4,056 UK Christian adults were surveyed online from 9-16 November 2023.

The data was weighted to be representative of religious identification data from the 2021 Censuses in England and Wales, Northern Ireland and Scotland.

We stratified the sample into three groups to better understand the relationship between faith and giving:

## Practising Christians ■

Attend church at least once a month and read the Bible at least once a month.

## Church-going Christians ■

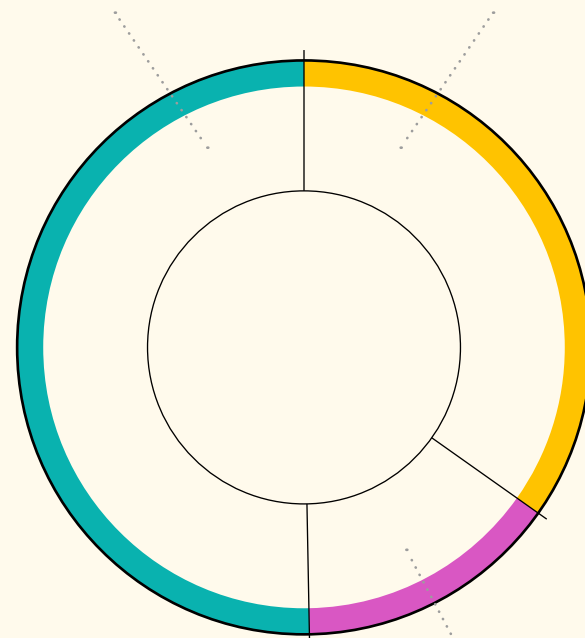
Attend church at least once a month but read the Bible independently less than once a month.

## Cultural Christians ■

Identify as Christians but attend church less than once a month.

### Quantitative survey group breakdown

CULTURAL CHRISTIANS	PRACTISING CHRISTIANS
2,038 50.2%	1,142 34.8%



CHURCH-GOING CHRISTIANS  
606 14.9%

**Note:** In the survey we also asked individuals about their prayer life. However, unlike church attendance and Bible reading, which did correlate with giving, the data showed no clear correlation between frequency of prayer and giving as most people, regardless of their depth of faith, pray in some form. This is why prayer is omitted from the definitions.
















# Qualitative interviews

After the quantitative survey was complete, we conducted 15 in-depth interviews via video call with Practising Christians across a variety of ages, regions, ethnicities and denominations in the UK. These were separate from those surveyed and taken from a pool of 140 applications to the project.

All the interviewees attend church and read the Bible independently at least once a month.

They also gave more than average (3%+ of their income). They were selected to help us understand what it means to have a generous mindset.

## Participants for the qualitative phase

 <p><b>Stan</b> 20s East Anglia Catholic</p>	 <p><b>Bolarinwa</b> 20s East Anglia Pentecostal</p>	 <p><b>Grant</b> 30s Scotland Church of Scotland</p>	 <p><b>Abby</b> 30s West Midlands Pentecostal</p>
 <p><b>Melika</b> 30s West Midlands Church of England</p>	 <p><b>Rosemary</b> 40s London Reformed</p>	 <p><b>Karen</b> 40s London Pentecostal</p>	 <p><b>Verne</b> 40s London Roman Catholic</p>
 <p><b>Lynne</b> 40s Scotland Free Church of Scotland</p>	 <p><b>Monika</b> 40s London Church of England</p>	 <p><b>Bethan</b> 40s Wales Baptist</p>	 <p><b>Andrea</b> 40s Yorkshire and the Humber Catholic</p>
 <p><b>Philip</b> 60+ London Congregationalist</p>	 <p><b>Robert</b> 60+ London Church of England</p>	 <p><b>Richard</b> 60+ West Midlands Pentecostal</p>	

# Key definitions

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## Tithing

Tithing is often used in Christian literature as a synonym for giving, but it resists a single definition because so many people hold differing perspectives on what tithing is. Stewardship believes that giving in all its forms is an integral part of our worship to God. There is great joy in giving freely, not only because of the impact it has on the causes we care about, but also because of the way it teaches us about God's grace and love for us, and the blessing we are promised in return. We therefore see it first and foremost as a sacrificial offering to God that transforms us by the joy it releases rather than as a transaction performed out of duty. We give out of recognition that everything we have comes from God and we can trust Him to provide for us.

We recognise that some Christians tithe on gross salary but, for the purposes of this report, the tithe is defined as 10% of monthly income after tax given to any charitable cause or causes.



## Christian workers

For the purposes of this report, 'Christian workers' refers to individuals in ministry, training or mission. This was the specific wording used in the quantitative survey and qualitative interviews to help participants understand that we were referring specifically to Christian workers whose income is dependent on support raising.

# Behind the headlines



The Christian monthly giving average across both Christian and secular causes<sup>1</sup> is £73 or 3.2% of income after tax, £8 more than the £65 per month that is reportedly given by UK citizens to all charities.<sup>2</sup>

This breaks down into £60 or 2.5% per month being given to Christian causes (including church, Christian charities and individual Christian workers) and £14 or 0.6% per month, to secular causes.<sup>3</sup>

However, when considering those who attend church and read their Bible at least once a month, described as 'Practising Christians' in this report, those numbers increase rapidly

Practising Christians give an average of £167 a month, or 6.3% of their income (see FIGURE 1). This is £102 more than the average presented in the Charities Aid Foundation report.

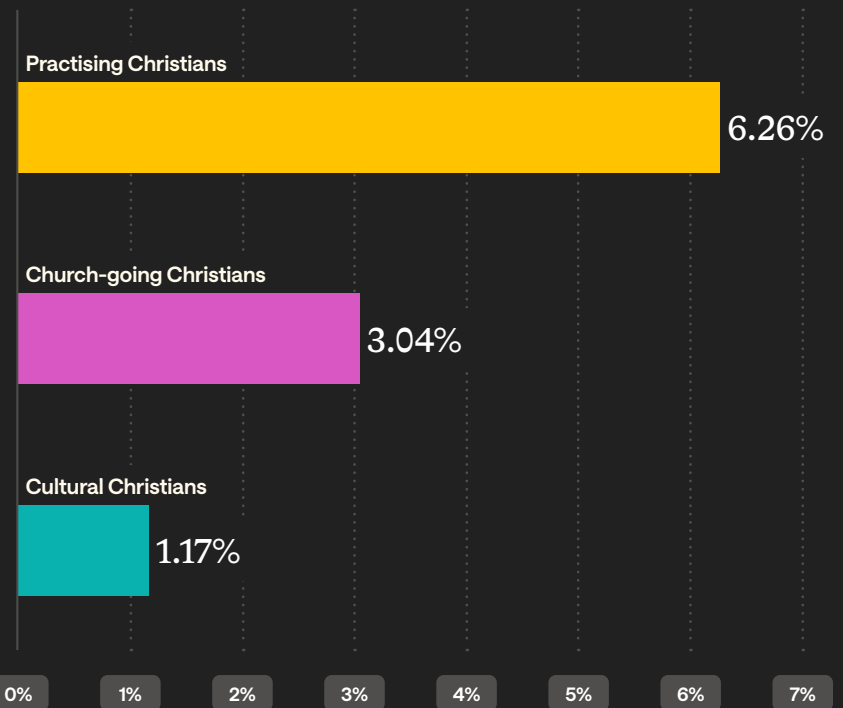
This breaks down into £141 or 5.2% per month being given to Christian causes (including church, Christian charities and individual Christian workers) and £26 or 1.1% per month, to secular causes.<sup>5</sup>

If every Christian gave 10% of their income after tax,<sup>4</sup> the total given to all causes would be £232 a month.

FIGURE 1

## What percentage of your income after tax (either monthly or annually) do you give?

This could include giving to Christian and secular charities, church, and individuals in ministry, training or mission.



It is worth noting that, in keeping with the Charities Aid Foundation's findings, a small proportion of society provides most of the charitable giving, with the mean average being brought down by those who give very little or not at all.

## Behind the numbers

Five of our 15 interviewees understood tithing as giving 10% after tax. However, only three of that five had that as a personal goal for their giving.

- Melika, Monika and Bethan, who aim to give away 10%, do this out of a faith-based sense of responsibility, not out of duty.
- One interviewee mentioned that being taught to think of it as ‘the 90% you get to keep’ was a helpful aid.
- Many of the others gave amounts that ‘felt’ right, rather than any making any specific calculation.
- Few people precisely knew the percentage of their income they gave away – again their answers were motivated by their emotions rather than facts.



### Case study: Melika

Melika is a professional musician who described herself as a ‘faith-driven person’ putting God first in everything she does. Every month, Melika works out 10% of her income after tax and gives that away to different causes. She does this because she believes it is obedient to God’s Word. Melika was clear in expressing that she gives from a place of joy and a self-appointed sense of responsibility rather than pressure or duty.

### Interviewees’ understanding of tithing



# Active faith



## Definitions recap

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### **Practising Christians**

attend church at least once a month and read the Bible at least once a month

### **Church-going Christians**

attend church at least once a month but read the Bible independently less than once a month

### **Cultural Christians**

identify as Christians but attend church less than once a month

1

## Regular church attendance more than doubles propensity to give

Practising Christians, who attend church, and read their Bible on a monthly basis, are more likely to give to every type of cause including their church.

71% of Practising and Church-going Christians, that is those who attend church at least once a month, give monthly across all Christian causes.

Give monthly to  
Christian causes

71%

of Practising and  
Church-going  
Christians

28%

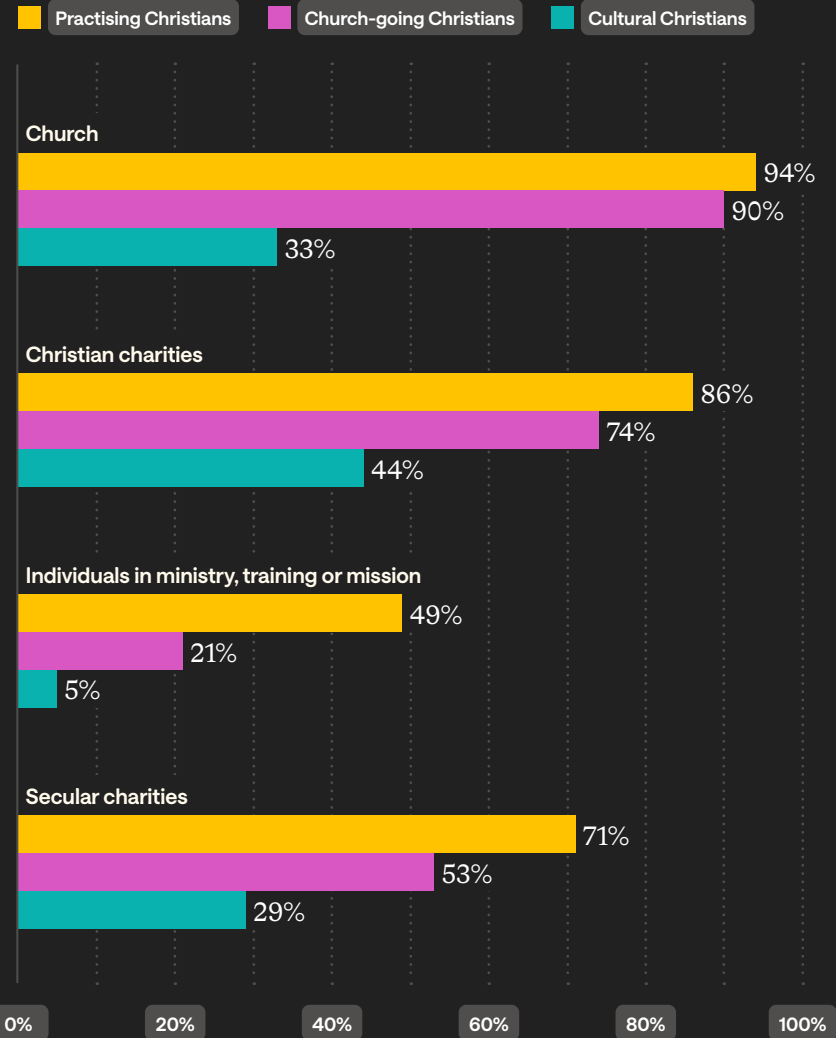
of Cultural  
Christians

By contrast, only 28% of Cultural Christians do the same.

As **FIGURE 2** shows, those that attend church at least monthly are more likely to give across all cause types. This may be partly due to the spiritual impact of regular church attendance and Bible reading. Another contributory factor may be a greater awareness of causes due to church attendance as many churches will encourage their congregations to give to other causes, as well as being a cause themselves.

FIGURE 2

Do you give to each of the following? Christian and secular charities, church and individuals in ministry, training or mission?





## Behind the numbers

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The qualitative research suggests that regular churchgoers give more often for practical as well as spiritual reasons. The reasoning for this was often reported as follows:

- they are prompted if there is an offering or collection moment in the service
- they are also exposed to more teaching on Christian principles and morals, such as helping others
- finally, they have greater exposure to charitable initiatives at the church they attend



### Case study: Abby

Before becoming a Christian, Abby did not give to any charities. Her church taught her the Christian approach to managing money and giving. Now she gives to her church using a monthly Direct Debit because she wants others to experience the blessing of faith. She also gives monthly to her church's 'Always Building' fund and has enjoyed being part of the journey towards the new church building.

#### Abby on why she gives:

“

Obviously we want more people to come to church and it's going to bless people's lives - people need to get saved. So I don't see any negative from me giving and I feel like, just like my son and my daughter going to church in years to come, it's looking at the longer goal and the bigger picture of giving to the Church.

2

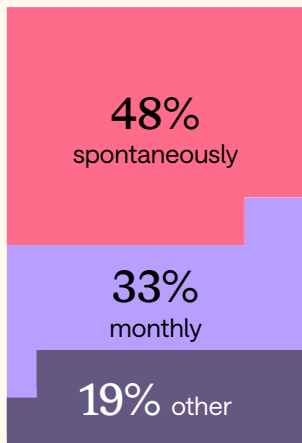
## Engaged faith leads to engaged giving

Practising Christians are most likely to budget to give monthly donations to their chosen Christian causes (47%).

Cultural Christians are most likely to give spontaneously (58%).

Of Church-going Christians, the most likely way to give is spontaneously, followed by budgeting monthly (48% and 33% respectively).

### How Church-going Christians are most likely to give

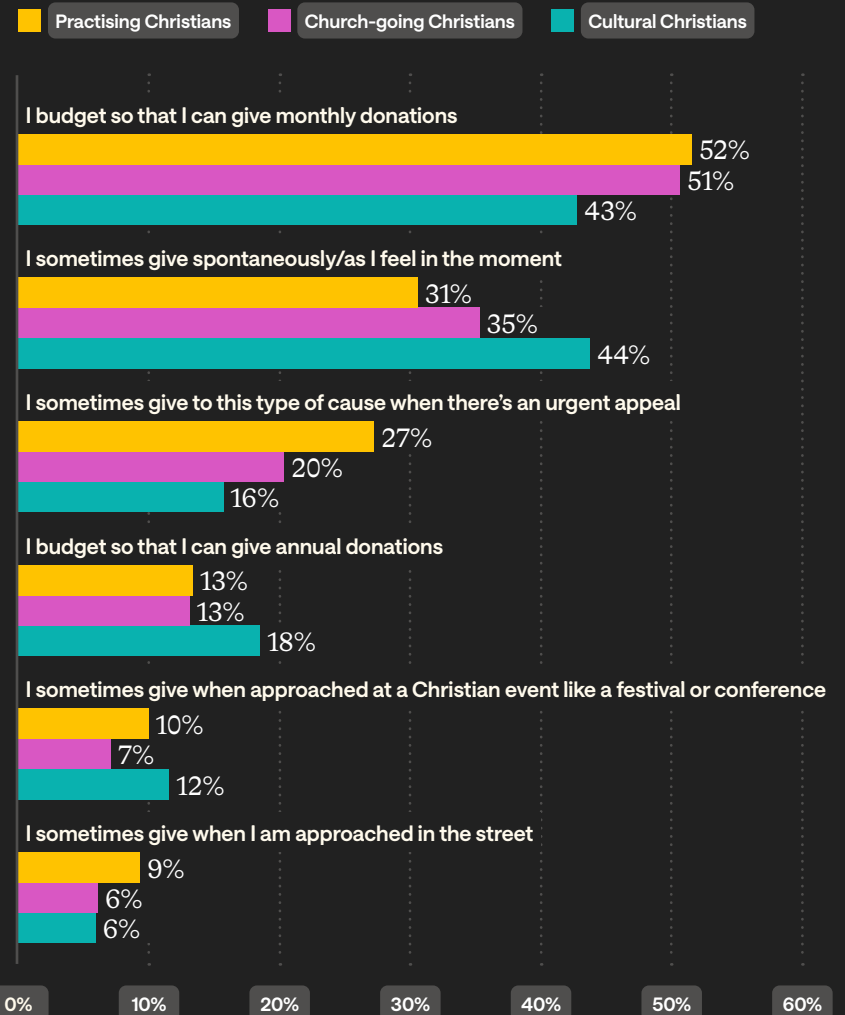


This suggests that those who are more engaged in their Christian faith are also more engaged in the way that they give. There is a clear correlation between those that give monthly and those that also attend church and read their Bible monthly (see **FIGURE 3**).

Additionally, Practising Christians give more on average than Cultural or Church-going Christians. As you will see with other findings in this report, this is in part due to the exposure to causes that they experience both by attending their church and through the causes that are shared within their church services, as well as their connection to these causes. The spiritual impact of regular church attendance and Bible reading may be another influence.

FIGURE 3

### Which of these describe the way you give?



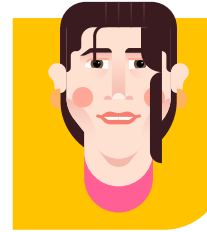
Note: Participants were asked to confirm how they give to each cause type (Christian and secular charities, church and individuals in ministry, training or mission). This data was used to create a mean average across all cause types.

## Behind the numbers

While all 15 interviewees were Practising Christians, the impact this had on the way they gave did not express itself in a uniformed way:

- Melika was disciplined in giving away 10%, but the way she gave her money was much more spontaneous
- Stan was very disciplined in setting up standing orders to support causes he was passionate about, but very rarely were these Christian causes
- we also saw from many interviewees that regularly attending church, praying and reading their Bibles independently did not always translate to an attitude to money that was predominantly shaped by their faith. While the quantitative research tells us that there is clearly a correlation, it is worth considering how many who come under the category of Practising Christians may have gaps in their theological perspective on generosity and giving

### Case study: **Monika**



Monika became a Practising Christian after attending a Christmas church service in 2019. On her first Alpha course she heard from others about how Christians are called to be considerate about their money. She always conducts her due diligence on a charity to help gauge how much impact her gifts will have and generally gives by monthly Direct Debits.

“

It is a part of Christianity to not just be, kind of, throwing money at things willy-nilly.



#### Abby on why she gives:

“

So I give because I feel like I'll get back from giving. I can't remember the Scripture, how it goes, but basically you reap what you sow and if you give then God will give back to you. So I believe in that.



#### Bolarinwa on why she gives:

“

It also shows that it's not all about the money or to say, you know, God, you gave me this, I don't mind giving you all of it. Because I know that you're going take care of me anyway.

# Connection to causes



## Definitions recap

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### **Practising Christians**

attend church at least once a month and read the Bible at least once a month

### **Church-going Christians**

attend church at least once a month but read the Bible independently less than once a month

### **Cultural Christians**

identify as Christians but attend church less than once a month

# 3

## An appeal or personal approach triggers spontaneous giving

The research showed that most giving is reactive, rather than proactive. People need a prompt to consider giving.

Yet it is clear from the data that most givers have not been asked to review or increase their giving. Churches and charities should remember to speak about giving and generosity to their donors. Often a personal ask has a great impact on giving.

Over half of those surveyed have a 'set and forget' approach to their giving. On average, 53% stated that they 'Don't know/Can't remember' or have 'Never' reviewed their giving. When then asked if they had been invited to review their giving in the last two years, 54% said 'Not at all' for their giving to their church, 46% to Christian charities, 69% for Individuals in ministry and 49% for secular charities (see **FIGURE 4**).



### Christian charities

Giving to Christian charities is mostly due to being asked in the first place rather than proactively searching for a cause to give to. Just over half (51%) give spontaneously.



### Secular charities

One third (33%) of donors surveyed give when there is an urgent appeal.



### Church

Those who attend church regularly will hear calls for giving and charity appeals more frequently.

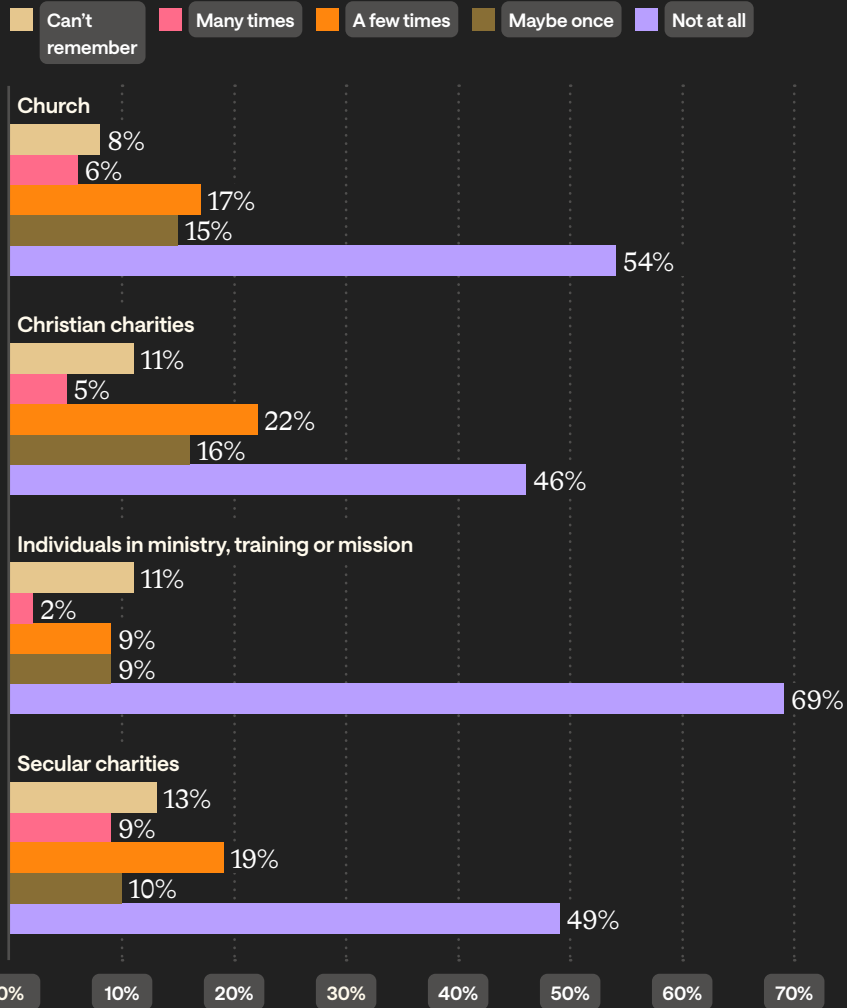


### Christian workers

The top reason for not giving to Christian workers is because participants did not know of any. Personal appeals directly from Christian workers would reverse this, as well as raising awareness of the need in this area for financial support.

FIGURE 4

How often in the last two years do you recall being asked by someone from each of the following types of cause to begin giving to them, or to review, or increase your giving to them?



## Behind the numbers

The qualitative research suggests that the generous giver is someone who sees and feels moved by the needs of other people. Their empathy levels may be influenced by:

- personal experience of a need, in the past, 'knowing what it's like'
- wanting others to experience the benefits they have experienced, for example the blessing of faith
- witnessing the experience or need of a close friend or family member
- witnessing others suffering through no fault of their own, especially children and animals

### Case study: Verne



Verne and his son go to church together. He appreciates the moral framework this creates for his son, the back up support this gives him as a parent, and the community focus. He also feels he benefits from attending, describing himself as 'generous spirited'. When approached on the street by a charity volunteer for donations, he feels as though he can't help but donate to them so avoids eye contact to prevent this feeling of obligation!

### Case study: Lynne



Lynne became a Christian during the Covid pandemic and feels an overwhelming sense of gratitude towards her church family for all they've done for her. When describing her giving, she said that her giving has always come from a place of gratitude for what she's been given. When deciding who to give to, Lynne is quite against the idea of budgeting her giving for specific causes because she wants the ability to give spontaneously to people she comes across and is approached by.

4

## Those who trust the causes they support are likely to be more generous to all causes

We found that those who trusted their church ‘a lot’ were much more likely to be regular donors across all causes (giving at least once a month).

76% of those who give across all Christian causes at least once a month trusted their church ‘a lot’. Those who only trust their church ‘a little’ made up only 16% of those who give regularly. When looking at trusting Christian charities, these margins became slightly narrower at 51% and 33% of people who give regularly across all Christian causes.

This shows how trust correlates with regular giving, and how trust in one cause can lead to greater trust in another. In **FIGURE 5**, we see that most of those polled trusted causes either ‘a lot’ or ‘a little’. Demonstrating good governance and compliance as well as being transparent in how funds are spent are a great way to grow trust in your ministry.

How much those who give at least monthly to a Christian cause trust:

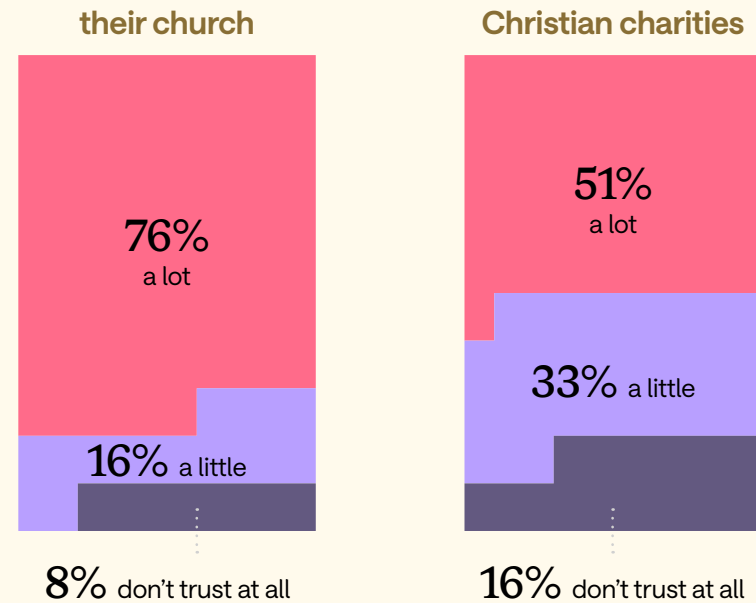
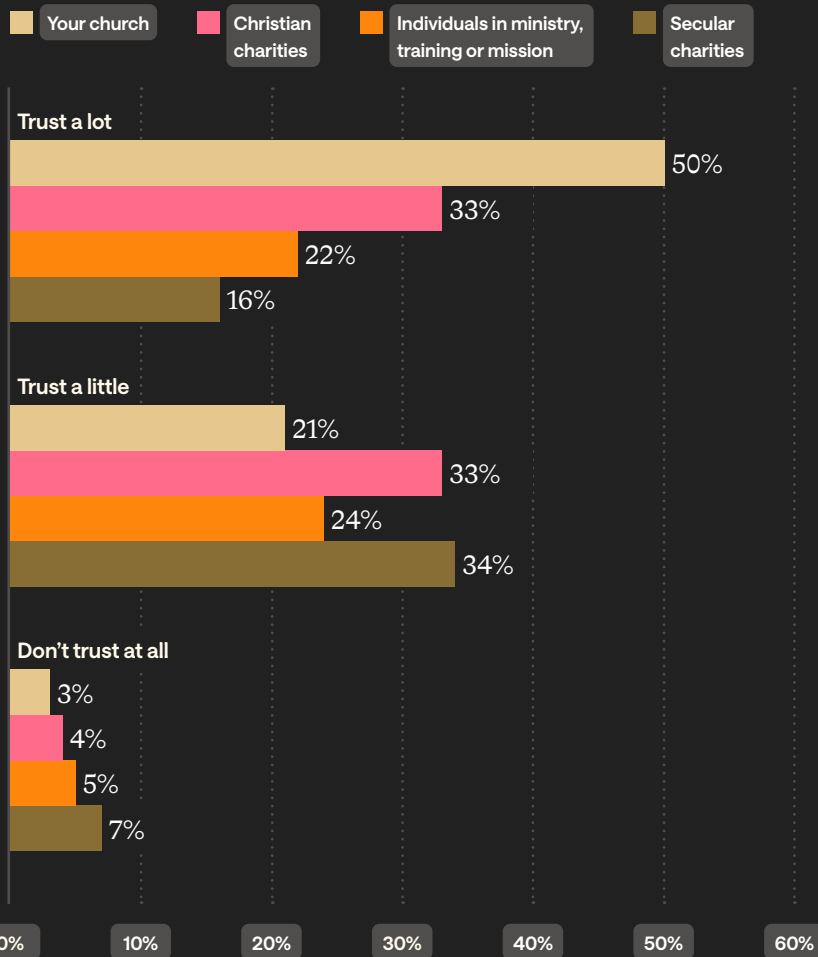


FIGURE 5

In general, how much do you trust or distrust each of the following types of organisation to spend well the money people donate to them:

Christian and secular charities, church, and individuals in ministry, training or mission?



## Behind the numbers

The generous mindset requires a level of confidence that the money given will be used well. This is particularly true of those whose trust is dependent on good leadership and the trust they have in those relationships, such as with their church leaders.

### We saw generous donors taking active steps to boost their level of trust:

- they choose smaller or local charities because they are perceived to be more trustworthy, and the work is seen as more tangible than is the case in larger charities
- they rely on their church to conduct the due diligence on charities, thereby partnering with the church in their giving
- they learn how a cause spends its funds and what proportion of their donations goes directly to the need. For example, by looking for transparency in areas like marketing and payroll expenditure



### Case study: Grant

Even though Grant has doubts around his faith, he grew up in church and has recently started attending weekly again. This was largely a result of talking to church leaders and more senior members of his congregation, seeing that they practised what they preached and applied good due diligence in deciding which causes to support out of the donations the church receives. While Grant remains sceptical of giving to charities, he chooses to give generously to his church as he trusts its leaders to use and steward his resources wisely.



5

## People will feel more driven to give if they feel connected to a ministry or cause that can make a difference

The decision to give again, sign up for regular giving digitally, or increase giving is often a result of seeing the impact of giving, as well as feeling appreciated and connected to the cause.

The top three things that encouraged donors in their giving related to feeling like a part of something and impact: 'I felt a part of something that can make a difference' (29%), 'I could see the impact it would have on people in my community' (26%), 'by giving, I felt a part of the ministry I was supporting' (25%) (see **FIGURE 6**). It is important for organisations to remember to invite their donors to join in with their mission and see them as partners in the work they do. A sense of belonging helps to retain donors and encourages them to make a second gift.



### Melika on why she gives:

“

It feels good to be able to give and to see a difference in somebody else's life. No man's an island and I haven't come to where I am without a lot of other people intercepting and supporting me, you know what I mean? So I'm grateful for that, and I think that's how we all move, you know, in this world together. So it's not for me to kind of hug things to myself. It's to give and to share. I'm grateful for all the little nuggets that were shared my way.

FIGURE 6

We would love to know what, if anything, has been a specific encouragement to you to give more, or more frequently, to church, Christian charities, or individuals in ministry, training or mission.

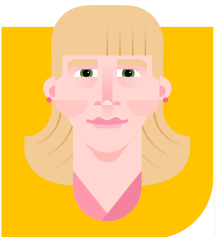


## Behind the numbers

The quality and means of communication seemed to be fundamental in making the interviewees feel they were personally involved in the cause they were giving to, and in turn that their donations were making a difference.

### Examples of this were:

- charities which do a good job of thanking givers, especially those giving regularly, are appreciated, particularly when this is not attached to a request for more money
- charities which communicate the impact of the work being done and demonstrate how the gift is reaching the beneficiaries, reinforcing a sense of importance and connection to the work
- tangible amounts for specific outcomes help people calibrate their giving. For example, a charity asking for £28 to support a child's needs for a month
- charities which do a good job of linking a donation amount to a specific outcome may encourage people to 'upgrade' their donation amount. For example, one individual donated £15 rather than £10 to a children's aid charity when she learnt that it would pay for two vaccinations



### In talking about a hospice Rosemary gives money to:

“

They're so grateful that they really show that you are valued. They appreciate your giving. You know, that does go a long way as well.

### Case study: Abby



Abby has been attending church for eight years and was baptised as an adult. She gives to Compassion, which sponsors children in Haiti. Abby feels a personal connection to the charity and believes in the principle of reaping what you sow when it comes to giving. She also gives tithes to the church for the upkeep of the building and other projects. Abby trusts that the money she gives is being used in the right way and feels a sense of joy and fulfilment in contributing to the church and its outreach projects.

“

Our new church building is a real blessing. It's great to see our children running around there. That's what made me want to pay towards it, as well. I was thinking of the next generations.

### Case study: Stan



Stan carefully selects the causes he gives to, particularly focusing on those that he has been personally affected by, or that he can directly see the impact of. He gives to his local mental health charity because mental health is something he has struggled with in the past, he gives to the local wildlife trust because it's something he deeply cares about and supports his church's youth work because he sees the direct benefit it has on the community.

### Reflecting on his own experience in youth group:

“

It gave me a lot, I made lots of friends, learned social skills and it just kind of formed the basis of the values I have today. So, I've got a lot to thank for it... I think I'm living proof of the good stuff that comes out of it.

6

## Fewer people give to Christian workers, but the donations made to them are higher than for other causes

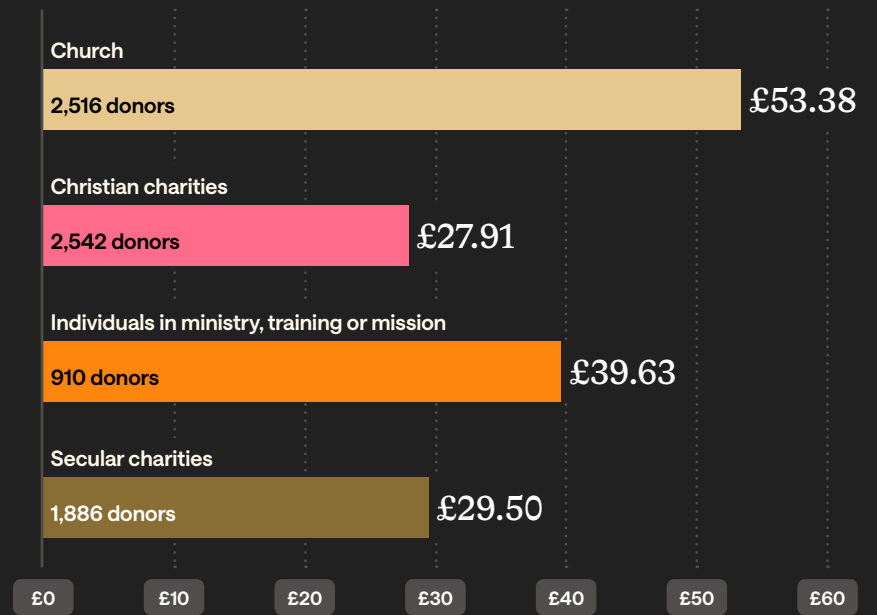
One of people's top reasons for giving to Christian workers in the quantitative phase was 'I could see how my money would be spent to directly benefit someone'.

The average donation size to Christian workers is £40 per month, compared with £28 to Christian charities and £30 to secular charities, despite the number of donors being less than half of those supporting other causes. The average donation amount for Christian workers is second only to church (£53).

Those who support raise for their work should be encouraged that donors often give more to individuals than to organisations. This is often due to the relationship between the individual and the donor. Nurturing that relationship through good communication is key to ensuring ongoing support.

FIGURE 7

Average amount (£) Christians give per month, with donor pool size



How much do you currently give per month to each of these?  
If you do not give monthly, please estimate the equivalent monthly amount.

		Church	Christian charities	Christian workers	Secular charities
Practising Christians	% of segment who gave	94%	86%	49%	71%
	Average gift amount (£)	£83	£47	£46	£37
Church-going Christians	% of segment who gave	90%	74%	21%	53%
	Average gift amount (£)	£33	£14	£16	£24
Cultural Christians	% of segment who gave	33%	44%	5%	29%
	Average gift amount (£)	£15	£10	£29	£20
All Christians	% of segment who gave	62%	63%	22%	47%
	Average gift amount (£)	£53	£28	£40	£30

## Behind the numbers

We only heard two stories relevant to supporting individuals in ministry, training or mission in our research interviews. In both cases, the individuals' mission was highlighted as part of a church service. Some assumed that the church is funding individuals, so they see their donation to the church as indirectly supporting this type of cause. Others might even misinterpret this cause, thinking that 'individuals' refers to people such as the homeless, or individuals looking for sponsorship, for example, for a charity run.

However, responses suggest that people would be interested in supporting Christian workers if they knew about them – based on the popularity of supporting individual fundraisers on other platforms.

### Case study: **Monika**



Despite having been a Christian for a relatively long time, Monika feels as though she has only learned what it means to have a Christian approach to giving and finances in the last five years or so. While she has always given to causes she cares about, learning about Christian generosity now has shaped the way she budgets. She strives to plan her finances well so that her and her family can give more generously. When it comes to the causes she cares about, Monika identified the joy she finds in supporting two individuals in ministry, both domestically in a London Housing Estate and someone who's gone to share the Gospel abroad in Greece.

# Unlocking the giving potential



## Definitions recap

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### **Practising Christians**

attend church at least once a month and read the Bible at least once a month

### **Church-going Christians**

attend church at least once a month but read the Bible independently less than once a month

### **Cultural Christians**

identify as Christians but attend church less than once a month

7

## Two key barriers to giving are feeling unable to afford to give and a lack of trust that donations will be used well

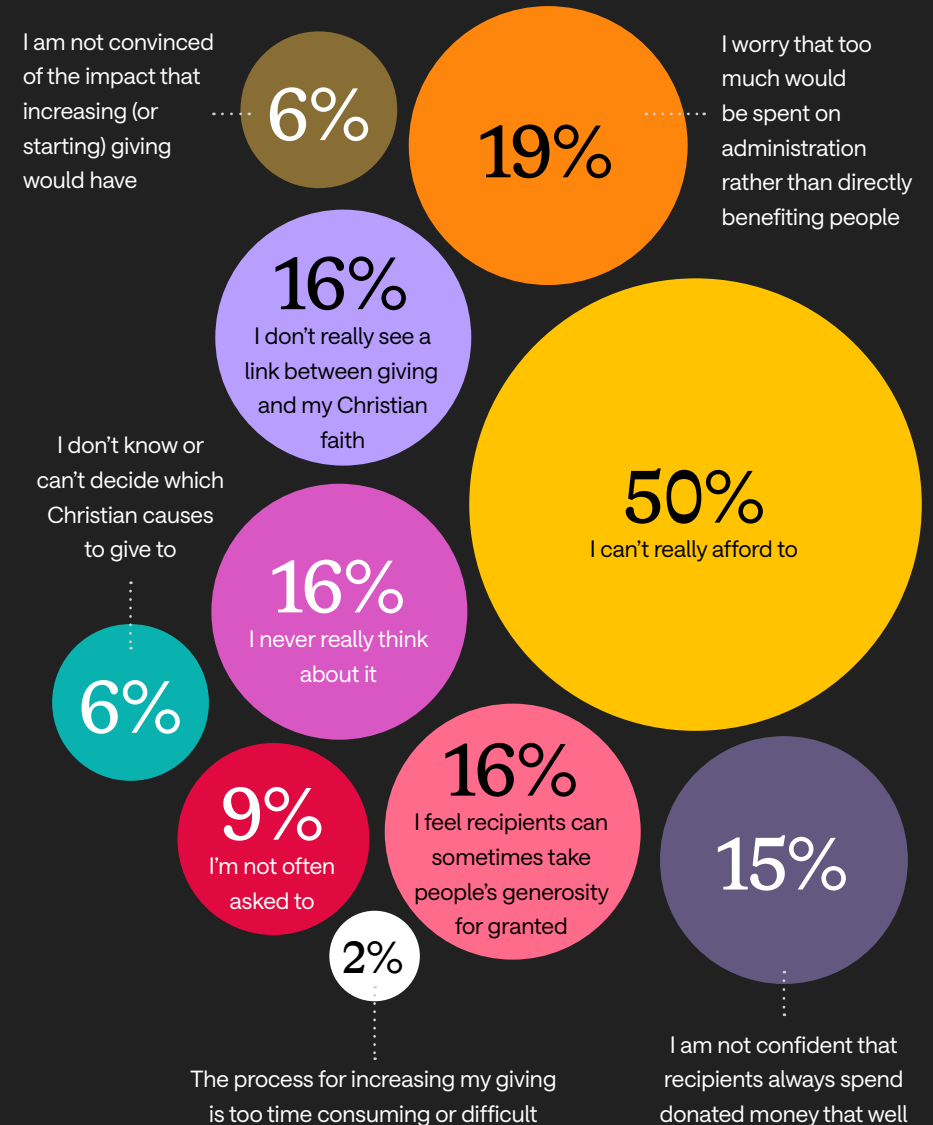
50% of those surveyed said that they can't really afford to start giving or give more (it is worth noting this research was conducted in November 2023, when the cost-of-living crisis was acute), but we should also consider other barriers to giving.

We learned from the qualitative interviews that often people 'feel' they are giving enough, or cannot afford to give any more, without necessarily doing any calculations to work out what they can and cannot afford to give. Those seeking to raise funds should address areas around awareness, trust and accessibility so that donors feel that giving or giving more would be a good, doable and joyful thing for them to do.

20% expressed concern that too much of any donation would be spent by the church or charity on administration rather than directly benefiting people, and another 15% cited a lack of confidence that recipients spend donated money well (see **FIGURE 8**).

FIGURE 8

### What do you feel are the main barriers to you starting to give or giving more?



## Behind the numbers

In the UK, we live in a cultural context that places a heavy emphasis on feeling when it comes to spending money. The news and media are constantly telling consumers that we are living through a cost-of-living crisis and pushes the narrative that this is a time of struggle, paradoxically paired with the culture of insatiable consumerism. In the in-depth interviews with relatively generous givers, two mindsets were identified that have come out of this context and impact the way one gives: the scarcity mindset and the plenty mindset.

When felt through a **scarcity mindset**, the cultural context can express itself in ways such as:

- donors wanting to prepare a safety net for themselves in case of financial challenges in the future
- wanting to maintain their current lifestyle

When felt through a **plenty mindset**, it can express itself in ways such as:

- wanting to give out of the abundance that God has provided, trusting that He will use it well
- wanting to give generously to a cause, seeing the donation as an expression of the donor's interests and values



### Case study: Philip

Philip came to faith later in life and has found a real zeal for serving Christ through his local church, especially in his role as a deacon. Despite living in social housing, earning a low income and working across multiple jobs, Philip is keen to give out of what he has, recognising that there are many in a worse position than him.

However, Philip will choose to give what feels right based on his income each month, whereas his wife is very determined to give a monthly tithe of 10%. Philip feels as though the tithe is too restrictive and prescriptive – he would much rather give the amount he feels is right for that month's income.



## Those who discuss their giving tend to give more themselves

Over 1 in 5 (22%) of those who give more than 11-15% of their income discuss their giving with friends or family more than every few months. Over 3 in 5 (61%) of those that give less than 1% never discuss their giving.

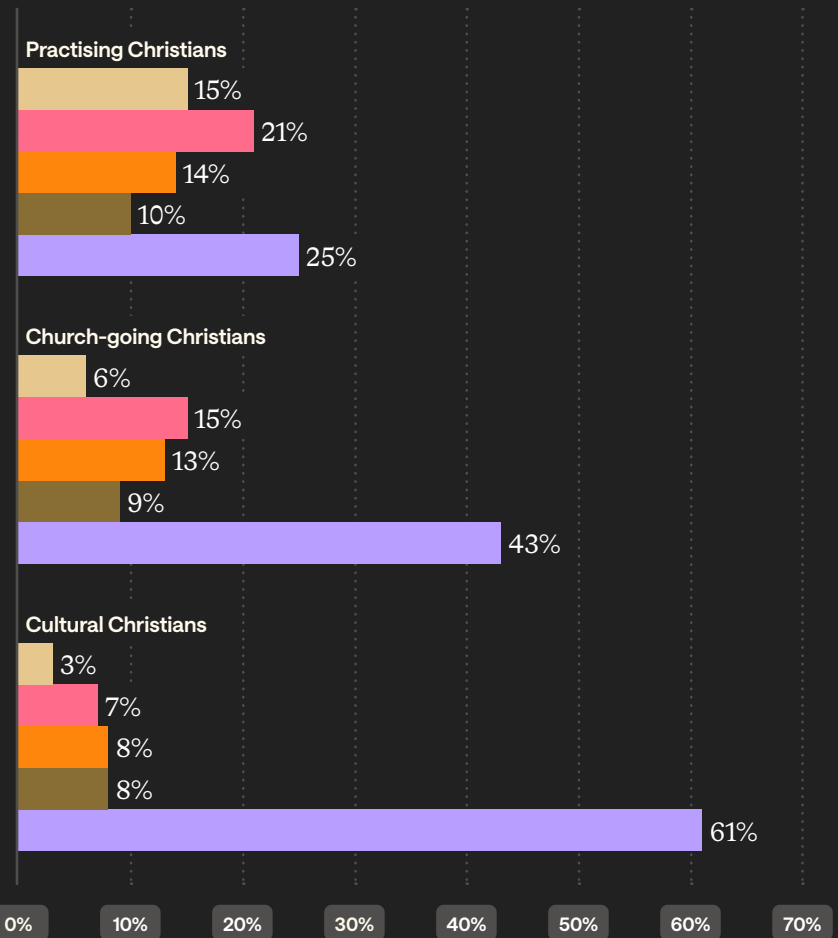
Practising Christians are more than twice as likely as Cultural Christians to discuss their giving with others (see **FIGURE 9**).

We continue to see that Practising Christians demonstrate differences in their behaviour around generosity. The relationship between discussing giving and greater generosity is another unique identifier of the Practising Christian. Understanding what causes these differences will be key in unlocking generosity in the wider church.

FIGURE 9

How often do you discuss giving or what causes you support with others in your church, friends or family?

More frequently than every few months About once every few months About once a year Once every few years Never



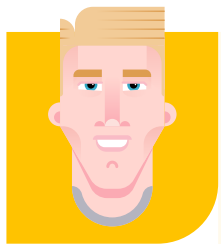


## Behind the numbers

Generous givers are often good promoters of the causes they are passionate about. More could be done to encourage them to share the word, which in turn would help to reduce marketing costs.

Additionally, there is a clear pattern of generational giving. Many interviewees discussed how the primary influences were other family members, often their parents or grandparents. We also heard interviewees discussing the importance of instilling generosity as a value in their children and grandchildren.

While the data points to talking about giving as a helpful factor in encouraging generosity, the qualitative interviews revealed that trust is a crucial overlapping factor. Care must be taken in how giving is discussed; if there is a sense of judgement or an overbearing sense of duty, particularly by those in leadership, this can have an adverse effect.



### Stan on his grandmother's generosity:

“

She's just a very generous person who is not wealthy or anything, but is just full of love and generosity and I think I probably picked that up from her. I've seen how admired she is for it and how much she's helped some people hugely, not just financially but with her time, generosity and advice.

### Case study: Robert



#### Discussing unlocks generosity

Robert loves giving, claiming that the only thing that stops him giving more is his wife, who thinks he gives too much, too often. Robert loves to discuss giving with his friends, colleagues and family. He will often try to encourage them to give more, especially to his church as a means of preserving its physical architecture. Robert has asked his daughter to highlight to him causes in need that she finds on social media, so that he can donate his money more effectively. Robert is determined that his children and grandchildren should also be 'big-hearted' and has tried to instil in them the joy of giving.

#### Robert on encouraging his grandkids to give:

“

I give to my church, yeah. Our grandkids go and I give them money to put in the box and do things. They're eight and nine so they think it's a big deal and it's nice. It's good to let them see what it's about. And I'll say also Granda says that they're getting the money because it's helping children in countries that don't have much and it gives them a picture of what the world's about. It's not all about going to Selfridges for coffee and buying clothes from Harrod's and that kind of stuff - it helps them to learn how life really is for a lot of people.

# Recommendations



## For charity leaders

### What you do matters

The findings show that people will feel more motivated to give if they feel connected to a cause that can make a difference.

The incredible work that your charity does every day really matters so it's important that your mission is shared in a compelling way and that tangible requests are clearly communicated. You can do this every time you connect with your donors through prayer requests, appeals and regular updates including your annual report. It is easy to assume that donors understand the 'why' of your charity.

Consider too how and when you ask for support as that will also materially impact donors' perceptions of your values and will affect their level of trust in your organisation.

#### Key questions

- Are you clearly communicating your mission and work? Is it compelling?
- Do you have goals for this year which people's giving can help you to achieve? How could you make these tangible for donors?

### Be good to give to

You are accountable to your donors for effective and impactful stewardship of their gifts so demonstrating effective financial management and sound governance is vital.

Clear, transparent and accessible information about your charity's finances and policies is essential for helping to build your donors' trust and confidence. Use good independent advisers and auditors or independent examiners as required.

#### Key questions

- Can donors easily access information about your charity's finances, governance and policies?
- What policies might be missing or need updating?

### Nurture your donors

Your supporters want to know that you see them as integral partners in your mission, not merely funders. They will feel encouraged and inspired if they can see how their support, made possible by the money God has blessed them with, is making a material difference to God's Kingdom.

The more integrated and valued donors feel, the more likely they are to develop into loyal supporters for the long term who will also serve as advocates for your cause.

#### Key questions

- When was the last time you thanked your donors and shared your appreciation of them?
- When did you last explain the impact that your donors' support has made?
- When did you last share a personalised story of impact to personalise your donors' engagement?

## For church leaders

### Teach on faith and finance often

11 out of 39 of Jesus' parables are about money. The Bible contains more than 2,300 verses on money, wealth and possessions, yet we're seeing a disconnect in this research between faith and finance, possibly due to a lack of teaching in this area.

The finding that engaged faith leads to engaged giving also shows that generosity is a heart issue that the church is uniquely positioned to speak into.

It is important too to embed teaching on this topic as a key aspect of discipleship that is not only presented just before specific appeals; your congregation is more likely to respond if they understand giving as an integral part of their faith journey rather than as just about supporting your church.

#### Key questions

- How often do you teach on generosity and giving?
- How is generosity taught in your church?
- Do you feel restrained as a leader teaching on this? If so, why not consider inviting or equipping someone else to teach on it?
- Does your congregation understand generosity as a joyful expression of gratitude in response to God's abundant grace to us?

### Share more appeals from the front

The report findings show that people are prompted to give when there is an offering or collection moment in the service. Don't be shy to share the needs that your church has – from finances to volunteering to prayer – but do also consider too how and when you ask as that will influence your congregation's level of trust in your church to steward their support well.

Your congregation needs to feel part of your ministry too; always report back on the impact that their giving is having and remember to thank them!

Inviting others into the freedom and joy of generosity is key so it is important to nurture generosity as a natural response to the abundant grace we've received from God rather than as something that is driven by a need to close a gap in funding.

#### Key questions

- How will your congregation's contributions help to make a difference?
- How can you communicate that impact effectively and in an encouraging way?

### Take a financial health check

Solid finance and governance processes and policies are essential not only for ensuring that your church is operating effectively and efficiently, but also to demonstrate that it can be trusted to wisely manage the gifts it receives; you are accountable for your congregation's financial support. Consider the lengths the apostle Paul went to in 2 Corinthians 8 & 9 to ensure there was no doubt about how the collection for the saints in Jerusalem was handled! It's important that you identify which areas of your finances and governance are healthy and which may need further attention. Review and encourage constructive conversations between your leaders, trustees and finance team and use good independent advisers and auditors as required.

#### Key questions

- How can generosity and a healthy view of money help shape the culture of your church?
- Which areas of finance and governance need attention?

# For Christian workers

## Make a plan

While there are fewer people who financially support Christian workers than other causes, those who do tend to be particularly generous in the amounts they give. Start by working out your monthly support raising goals which will help you work out how many partners you will need to reach them.

Set up a system to keep track of your potential partners and progress and be proactive. Remember, although your work might be important to them, your potential partner might easily forget about joining your support team, and a gentle reminder may be welcome.

### Key questions

- How much do you need to raise and what are your critical support raising milestones?
- While this research found the average monthly gift to Christian workers to be £40 per month, our Individual Partners receive, on average, 75% more or £70 each month. Why don't you consider attending our Support Raising Training to help you increase your monthly income?
- Revising your average monthly income to £70 per partner, how many new partners will you need?

## Build a partner team

There is a temptation to 'invite' people en masse via a round-robin email or a broad invitation from the front of church. It seems quicker and more comfortable than personally asking people for support. However, the findings from this research tell us that a personal approach that actively invites people into partnership with you is much more likely to be successful.

Built and managed well, a partner team can be a source not just of financial support but also of immense encouragement and prayer. They are like a team of cheer leaders on the sidelines, willing you on in the difficult times and celebrating with you in the times of joy!

### Key questions

- How can you reframe a generic ask for support into a personal invitation to partner with you in your mission?
- Who could you consider inviting to partner with you?

## Keep your partner team up to date

Maintaining a strong relationship with your partners involves intentional communication, ensuring they feel connected to the impact of your ministry.

While periodic newsletters serve a purpose, a personal email, or even a handwritten postcard, can be more meaningful. As well as more lengthy updates every six months, consider sending short, regular messages that highlight a recent event and a prayer request.

### Key questions

- How will you communicate with your partners?
- How can you share the difference their partnership with you is making to your ministry?
- How will you nurture your partners?

# For donors

## Joyful, faithful stewards

Biblical stewardship celebrates that all we have belongs to God. How often and how much you should give to charity, what giving means and why giving is important should be seen in this context. If God owns it all, we can reframe the primary question not as ‘How much should I give?’ but rather ‘How much should I keep?’

There is a responsibility placed on us such that all the resources available to us should be ‘held lightly’ with open hands. The challenge then becomes about how we can be generous with all the resources we have, our time, our finances and our prayer.

### Key questions

- What does your faith mean in relation to the things that you believe are yours?
- What does the Bible say about giving? Consider prayer, searching the scriptures, or speaking with your church leader to deepen your understanding on biblical generosity.
- In which areas do you feel your financial giving is already going well?
- If you are just starting your journey of generosity, what giving habits can you set up so that you are ready to go against the grain and live a life of radical generosity?

## Giving when times are hard

The findings confirm that many say they feel as though they can’t afford to give.

So much of our world centres around money and possessions that it’s hard to let go. Money is essentially neutral; it’s the decisions that we make with our money that reveal how we view it, and challenging our attitudes can be an uncomfortable process.

We also have to wrestle with the hard questions of how we can give when our budgets are tight. It is all too easy for giving to feel like a transactional duty that we struggle to meet. Yet, God’s desire is for us to discover the transformational joy of giving, regardless of how much we have. This happens when we give from the heart, in response to God’s incredible generosity and grace to us.

### Key questions

- How can your faith impact your spending priorities?
- How can you nurture a heart of generosity even when your budget is tight?

## Support causes close to your heart

If you struggle with deciding which causes to give to, start by taking some time to pray about your giving and to reflect on what you care about most. Explore our CauseFinder™ database to help you discover a range of charities working in your areas of interest. You will then be in a good position to start building a giving portfolio with the right level of breadth and depth for you.

Remember, too, when planning your giving, that causes prefer sustained, regular support to one-off donations, as this helps them to budget and plan their projects.

### Key questions

- Are there particular causes or issues that God has put on your heart?
- Are there causes that link to your experiences as an individual, a couple or a family?
- Is there someone in your church or local community that you could support?

# Helpful resources

## For charities and churches

The [Stewardship Partner Account for Churches and Charities](#) can help you to invite generosity and increase your support base, so that you feel equipped and encouraged to grow your vision and further your missional impact.

Explore our [training and events](#) opportunities, which include our [Lunchtime Dial-In sessions](#) for anyone involved in the financial stewardship of a church or charity. The free [Stewardship health check tool](#) enables church and charity leaders to work through all the key functional areas, diagnosing and suggesting actions for improvement as needed.

We also offer a range of [professional services](#) specifically designed to support churches and Christian charities in raising their standards of attitude towards money, accountability and administration. Read more about our thinking in this area in our blog on [raising the standard](#) in our starter list.

Explore our library of [online resources](#) on all aspects of biblical generosity.

### A starter list:

[Raising the standard: transforming the culture of money in the church](#)

[How to communicate financial information to your church or Christian charity \(stewardship.org.uk\)](#)

[Bible economics, Part 1: Checking our temperature](#)

### We also recommend this free resource:

[Foundation Truths on Money and Possessions](#)

[Subscribe to Sharpen](#), our quarterly email for trustees, treasurers and church and charity leaders. The content provides practical tools, technical resources and expert guidance to safeguard your mission and ministry.

## For Christian workers

Sign up for [The Stewardship Partner Account for Individuals](#) which will help you organise, receive and increase your financial support.

If you support raise with us, register for our [Support Raising training](#) and subsequent Support Raising Surgeries, which will help you see support raising as an opportunity to partner with your supporters in the Gospel, rather than as just a financial transaction.

Read '[Personal Support Matters](#)', which reflects recent trends and the latest best practice in support raising. Published by Stewardship in January 2024, this revised edition of Myles Wilson's 'Funding the Family Business' is co-written with Claire Niclasen.

[Subscribe to Mission](#), our bi-monthly email for Christian workers and Bible college students, with encouragement, practical tools and training opportunities to strengthen you on your support raising journey.

## For donors

The [Stewardship Giving Account](#) can help you discover the joy of active generosity. It is trusted by over 30,000 Christians who give to the causes they love with Stewardship.

For donors giving more than £25,000 a year, we offer the [Donor Advised Fund](#) account, and for those wanting to establish a fund of £500,000 or more, we offer the [Philanthropy Fund](#) account.

Explore our [CauseFinder™](#) database to discover a range of charities working in the areas that you care about most. All causes listed with us have been checked and verified by us.

On our website we have [a range of blogs](#) and stories that offer inspiration on biblical stewardship, generosity and giving. Some of our most popular blogs focus on topics such as [‘I’m using foodbanks – should I stop tithing?’](#) or [‘Should you give to charity if you’re on benefits?’](#) We also have some deeply encouraging personal stories of giving, like [Rachel’s story](#), and also the impact that giving has created. See our story about the [Illuminate Tour](#) as one example.

Stewardship’s [Giving Reflections Guide](#) helps you create time and space to explore what generosity means to you and how you would like to shape your giving journey.

We also have a [wide collection of devotional guides and practical resources](#) to help you think more deeply about what it means to be generous and prioritise your giving including:

[The Generosity Agenda](#)

[Money and the Gospel](#)

[Guide to Budgeting](#)

[Budget Planner Template](#)

[Guide to Giving for Married Couples](#)

[Guide to Giving for 18-30s](#)

Subscribe to [Generous](#), our monthly email for supporters with inspiration, practical tools and guidance to support the causes you love in more meaningful ways.

For our philanthropists, we offer [Impact](#), our quarterly email with news, inspiration and guidance to support you on your giving journey.



**Email us**

**[enquiries@stewardship.org.uk](mailto:enquiries@stewardship.org.uk)**



# Conclusion

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This research confirms that there is currently a gap between what UK Christians currently give and what they could give.

The more engaged Christians are with their faith and the causes they support – especially when those causes build trust with regular, transparent communication that helps their donors understand the tangible impact of their support – the more the gap closes. However, even for Practising Christians, giving levels remain significantly below the biblical principle of tithing where you give away 10% of your monthly income.

Our own experience serving generous Christians at Stewardship, where our informal customer surveys regularly reveal proportionate giving levels of between 11 and 14%, encourages us that closing this gap is possible.

Our hypothesis that the lack of regular, robust teaching by churches on the application and impact of giving is also having an impact needs further exploration. We plan to address this in next year's report.

In partnership together, we need to nurture and normalise a stronger culture of generosity based on transparent communication. One that builds trust by supporting and evidencing faithful stewardship of resources; one that makes talking about giving an everyday reality; and one that, above all gets people excited about the very real difference they can make to their chosen causes.

## Will you join us?

We would like to thank the Whitestone Insight team for their dedicated partnership on this project. We very much appreciate their wisdom and diligence in shaping and conducting the research, and their support in the writing of this report.

# Appendix



## Demographic highlights

Within the initial survey we identified different trends of generosity across demographics. Where there is a key difference in generosity level, the demographics consist of a higher proportion of Practising Christians, leading us to the conclusion that engagement with faith and church is the key factor for these demographics, rather than the demographic difference itself. Further research needs to be done to understand the relationship between causation and correlation within these demographics of generosity.

### Gender

There is no clear leaning between genders in the findings. Although women give, on average, proportionally and monetarily slightly less than men, this is likely due to lower wages or earning power. This is highlighted by the fact that though the value of the average donation is lower for women, the proportion given is similar.

<b>Women</b>	give an average of £57 a month, or 3% of their income after tax
<b>Men</b>	give an average of £94 a month, or 3.4% of their income after tax

### Age

There is a stark variance in giving, both in amount and proportion, when looking at the age of donors. Those who are younger tended to give more than those who are older. However, those who are younger were also almost twice as likely to be a Practising Christian, which could be a contributing factor to the variance rather than age. This can be observed most clearly in the difference between giving for those aged 34 or under versus those aged over 35.

The highest given is by those aged 18-24 at an average of £123 per month or 5.2% of their income after tax, followed by those aged 25-34 who give an average of £116 per month or 4% of their income after tax. The lowest is given by those aged 55-64, at £50 per month or 2.5% of their income after tax.

### The 'Practising Christian' umbrella makes up a higher proportion of the younger demographics:

<b>18-24s</b>	64%
<b>25-34s</b>	52%
<b>35-44s</b>	39%
<b>45-54s</b>	33%
<b>55-56s</b>	32%
<b>65+</b>	32%

## Ethnicity

Those who reported an ethnic background other than White British are significantly more generous:

**Identify as White British** give an average of £66 a month, or 2.9% of their income after tax

**Identify as other ethnicities** give an average of £152 per month, or 5.8% of their income after tax

There are a variety of factors that impact this, including frequency of teaching on generosity and the proportion that would be classed as a Practising Christian. Of those from an ethnic background that was not White, 71% had heard a talk on generosity 'a few times' or 'many times' over the last two years, compared to only 37% of those identifying as White British. This variance continues within the category of Practising Christian, 72% versus 34%.

Of those who responded with an ethnicity other than White British, 60% were Black, 19% Mixed, 14% Asian, and 5% Chinese. The remainder described themselves as 'Other ethnic group'.

This demonstrates that it is not the ethnicity itself that is the divergent factor, but the church culture and level of engagement with faith that the various demographics represent. It points to a need for the wider church to engage with the healthy methods of teaching and discipleship on the theology and joy of generosity that have been adopted by some more diverse churches.

## Denomination

Generosity once again varies significantly based upon denomination. Linked to the findings on ethnicity, those attending churches that had a higher proportion of diversity tended to also have a higher level of giving as well as a higher proportion of Practising Christians.

**Total giving (including charities, churches and Christian workers) by denomination is:**

<b>New churches*</b>	£226
<b>Pentecostal</b>	£153
<b>Independent</b>	£109
<b>United Reformed</b>	£90
<b>Baptist</b>	£86
<b>Orthodox</b>	£75
<b>Other</b>	£69
<b>Roman Catholic</b>	£66
<b>Methodist</b>	£58
<b>Anglican</b>	£50

If we consider the proportion of those who are Practising Christians, we see a similar trend to the other demographics.

**The percentage of those identified as Practising Christian by denomination is as follows:**

<b>attending a New church</b>	73%
<b>attending a Pentecostal church</b>	77%
<b>attending an Independent church</b>	55%
<b>attending a United Reformed church</b>	31%
<b>attending a Baptist church</b>	52%
<b>attending an Orthodox church</b>	28%
<b>attending an 'Other' church</b>	35%
<b>attending a Roman Catholic church</b>	24%
<b>attending a Methodist church</b>	33%
<b>attending an Anglican church</b>	27%

**\*Methodology note:** the sample size for New churches was small, meaning that the statistical significance of these numbers is not as reliable as for other denominations. House churches and New Frontiers were given as examples of what is meant by New churches.

# Endnotes

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**1** Participants of the survey were asked how much they give to a variety of causes. This figure is the sum of the mean average donation from all Christians to each cause, including those who do not give.

**2** [Charities Aid Foundation UK Giving Report 2023](#)

**3** All figures in this report have been rounded for presentation purposes. The sum of the mean average donations to all causes was £73.21 or 3.16% of income after tax, which breaks down into the average gift across Christian causes being £59.50 or 2.54% of income after tax and the average gift to secular causes being £13.72 or 0.62% of income after tax.

**4** The tithing 10% figure is based on our data, however, 10% of the average UK income after tax is also £232 per month using the ONS average salary of £35,000, creating a take-home pay of £27,824.20 per year after tax ([HMRC](#)). This demonstrates how representative of typical UK salaries this survey of Christians was.

**5** All figures in this report have been rounded for presentation purposes. The sum of the mean average donations to all causes by Practising Christians was £167.26 or 6.26% of income after tax, which breaks down into the average gift across Christian causes being £140.96 or 5.17% of income after tax, and the average gift to secular causes being £26.30 or 1.09% of income after tax.

# Data tables

## Practising Christians (PC) ■

Attend church at least once a month and read the Bible at least once a month.

## Church-going Christians (CG) ■

Attend church at least once a month but read the Bible independently less than once a month.

## Cultural Christians (CC) ■

Identify as Christians but attend church less than once a month.

FIGURE 2 Do you give to each of the following? (Church)				
	Total	PC	CG	CC
Unweighted base	4,056	1,412	606	2,038
Weighted base	4,056	1,352	634	2,071
No	1,450 36%	72 5%	51 8%	1,327 64%
NET: Yes	2,516 62%	1,269 94%	569 90%	678 33%
Yes but not at regular intervals	1,138 28%	370 27%	244 38%	524 25%
Yes annually	224 6%	96 7%	32 5%	97 5%
Yes monthly	1,154 28%	803 59%	294 46%	58 3%
Don't know/not sure	90 2%	11 1%	13 2%	66 3%

FIGURE 2 Do you give to each of the following? (Christian charities)				
	Total	PC	CG	CC
Unweighted base	4,056	1,412	606	2,038
Weighted base	4,056	1,352	634	2,071
No	1,364 34%	166 12%	140 22%	1,057 51%
NET: Yes	2,542 63%	1,160 86%	470 74%	912 44%
Yes but not at regular intervals	1,680 41%	578 43%	331 52%	771 37%
Yes annually	332 8%	185 14%	65 10%	82 4%
Yes monthly	530 13%	397 29%	74 12%	58 3%
Don't know/not sure	151 4%	26 2%	23 4%	102 5%

**FIGURE 2**  
Do you give to each of the following? (Individuals in ministry, training or mission)

	Total	PC	CG	CC
<b>Unweighted base</b>	4,056	1,412	606	2,038
<b>Weighted base</b>	4,056	1,352	634	2,071
<b>No</b>	2,931 72%	619 46%	450 71%	1,862 90%
<b>NET: Yes</b>	910 22%	668 49%	132 21%	109 5%
<b>Yes but not at regular intervals</b>	558 14%	377 28%	95 15%	87 4%
<b>Yes annually</b>	154 4%	115 9%	26 4%	12 1%
<b>Yes monthly</b>	197 5%	176 13%	12 2%	10 *
<b>Don't know/not sure</b>	215 5%	64 5%	51 8%	100 5%

**FIGURE 2**  
Do you give to each of the following? (Secular charities)

	Total	PC	CG	CC
<b>Unweighted base</b>	4,056	1,412	606	2,038
<b>Weighted base</b>	4,056	1,352	634	2,071
<b>No</b>	1,865 46%	319 24%	236 37%	1,309 63%
<b>NET: Yes</b>	1,886 47%	958 71%	335 53%	593 29%
<b>Yes but not at regular intervals</b>	1,151 28%	550 41%	197 31%	404 20%
<b>Yes annually</b>	202 5%	129 10%	27 4%	46 2%
<b>Yes monthly</b>	533 13%	280 21%	110 17%	143 7%
<b>Don't know/not sure</b>	304 8%	75 6%	62 10%	168 8%

**FIGURE 3**  
Which of these describe the way you give?

	Total	PC	CG	CC
<b>Total</b>	7,854	4,055	1,506	2,292
<b>I sometimes give when I am approached in the street</b>	607 8%	379 9%	92 6%	136 6%
<b>I sometimes give when approached at a Christian event like a festival or conference</b>	778 10%	405 10%	107 7%	265 12%
<b>I budget so that I can give annual donations</b>	1,166 15%	544 13%	198 13%	424 18%
<b>I sometimes give to this type of cause when there's an urgent appeal</b>	1,770 23%	1,105 27%	306 20%	359 16%
<b>I sometimes give spontaneously/as I feel in the moment</b>	2,775 35%	1,241 31%	531 35%	1,003 44%
<b>I budget so that I can give monthly donations</b>	3,836 49%	2,092 52%	763 51%	981 43%
<b>I do not give to this type of cause</b>	83 1%	26 1%	13 1%	43 2%
<b>Don't know/prefer not to say</b>	271 3%	89 2%	39 3%	142 6%

**FIGURE 4**  
How often in the last two years do you recall being asked by someone from each of the following types of cause to begin giving to them, or to review, or increasing your giving to them?

	Church	Christian charities	Individuals in ministry, training or mission	Secular charities
<b>Not at all</b>	54%	46%	69%	49%
<b>Maybe once</b>	15%	16%	9%	10%
<b>A few times</b>	17%	22%	9%	19%
<b>Many times</b>	6%	5%	2%	9%
<b>Can't remember</b>	8%	11%	11%	13%

**FIGURE 5**

In general, how much do you trust or distrust each of the following types of organisation to spend well the money people donate to them?

	Church	Christian charities	Individuals in ministry, training or mission	Secular charities
Don't trust at all	3%	4%	5%	7%
Trust a little	21%	33%	24%	34%
Trust a lot	50%	33%	22%	16%
Not sure	9%	12%	18%	18%
It varies too much to say	3%	6%	5%	9%
Not applicable as I don't give to anyone in this category	14%	12%	26%	17%
<b>NET: Trust a lot/little</b>	2,881 71%	2,668 66%	1,869 46%	2,025 50%

**FIGURE 6**

We would love to know what, if anything, has been a specific encouragement to you to give more, or more frequently, to church, Christian charities, or individuals in ministry, training or mission

	Total
I felt part of something that can make a difference	1,178 29%
I could see the impact it would have on people in my community	1,064 26%
By giving, I felt part of the ministry I was supporting	1,008 25%
I could see how my money would be spent to directly benefit someone	907 22%
I had a direct personal connection with the cause	905 22%
I knew the recipient was grateful for my giving	677 17%
I knew more would go to sharing the gospel with others	502 12%
I better understood what the Bible has to say about generosity	469 12%
Other (please specify)	632 16%



**FIGURE 8**  
What do you feel are the main barriers to you starting to give or give more?

	Total	
Unweighted base	4,056	
Weighted base	4,056	
I can't really afford to	2,048	50%
I worry that too much would be spent on administration rather than directly benefiting people	758	19%
I never really think about it	643	16%
I am not confident that recipients always spend donated money that well	589	15%
I am not often asked to	378	9%
I feel recipients can sometimes take people's generosity for granted	341	8%
I am not convinced of the impact that increasing (or starting) giving would have	256	6%
I don't really see a link between giving and my Christian faith	255	6%
I don't know or can't decide which Christian causes to give to	148	4%
The process for increasing my giving is too time consuming or difficult	80	2%

**FIGURE 9**  
How often do you discuss giving or what causes you support with others in your church, friends or family?

	Total	PC	CG	CC
Never	46%	25%	43%	61%
Once every few years	9%	10%	9%	8%
About once a year	11%	14%	13%	8%
About once every few months	13%	21%	15%	7%
More frequently than every few months	8%	15%	6%	3%
Not sure	11%	12%	13%	11%
Prefer not to say	2%	2%	2%	2%

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