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Key Findings

**Vanco Payment Solutions** conducted an online survey of 1,002 U.S. Christian churchgoers in August 2015. As one of the largest, most comprehensive studies of its kind, the survey focused on the attitudes, preferences and behaviors of churchgoers toward giving.

This paper details the survey’s findings about current attitudes toward e-Giving, the most compelling motivations for church giving and preferences for communication and technology. It also shares meaningful correlations between age, church engagement and giving preferences.

Our findings show:

**Churchgoers have significant preferences toward electronic giving options:**
- 60 percent of overall churchgoers prefer giving electronically, and preferences toward e-Giving were strong across all age groups—as high as 79 percent for respondents ages 24-34 and 50 percent for respondents ages 45-65. The survey found that it’s not just millennials who would prefer to give through online, text and kiosk options.

**A sizable gap in the way churchgoers want to give and the options their churches offer:**
- Two to four times as many churchgoers would give electronically through a computer, tablet, smartphone, text or kiosk if the option was made available by their churches. This signals a sizable “giving gap” between how churchgoers prefer to give and the options that churches offer.

**Churchgoers who are most engaged with their churches also have stronger preferences toward electronic giving:**
- Churchgoers who are most engaged with their churches, taking part in multiple activities per week, want e-Giving the most. Almost 800 of those surveyed participated in at least two or more church groups or activities, including worship services, and of those up to 80 percent preferred e-Giving.

**Churchgoers’ giving behaviors have strong emotional drivers behind them:**
- Attitudes toward giving reflected in our survey are primarily driven by emotions that are deeply rooted in the Bible and a desire to help the church. Respondents believe that their churches do important work, and they enjoy feeling that they are helping them accomplish their missions.

**Churchgoers still have a need to make giving tangible:**
- Churchgoers across all age groups want to give using methods that best benefit their church, but they also enjoy the satisfaction received from the act of giving. So, there is still a strong identification with traditional giving practices such as passing the plate, even among those who prefer e-Giving. Combining the convenience of technology with tangible signs of giving can help fulfill that feeling of satisfaction.
About the Survey

Methodology
Survey participants were selected from a national survey panel of adults over 18 years of age. Qualifying participants reported that they had attended church at least once in the past 12 months, and had contributed money to their church at least once in the past 12 months.

Demographics
The participant pool was controlled for age, gender, household income and religious denomination to be representative of the U.S. population.

Chronology
Our survey was in the field August 10 – August 25, 2015.
Survey Results

Preferences for e-Giving Are Strong across All Age Groups
Churchgoers younger than 45 are adopting electronic giving at a faster rate than their older counterparts, but they’re not the only ones driving demand. Our survey’s results show a clear preference for e-Giving options among regular churchgoers of all ages. It’s accepted that millennials who have grown up with the Internet as a normal part of their lives are more likely to want to give electronically, but it may be surprising to learn that the differences between that age group and others aren’t as large as you might expect.

The preference for e-Giving is highest for the youngest age groups, with only a 4 percent difference between respondents ages 24-34 (79 percent) and 35-44 (75 percent). But those aren’t the only age groups to favor e-Giving significantly—50 percent of respondents ages 45-54 and 55-65 each expressed a preference for e-Giving, and almost 40 percent of seniors ages 66-72 said they would prefer to give electronically.

All Age Groups Prefer Electronic Giving

<table>
<thead>
<tr>
<th>Age Group</th>
<th>% Prefer e-Giving</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-34</td>
<td>79%</td>
</tr>
<tr>
<td>35-44</td>
<td>75%</td>
</tr>
<tr>
<td>45-54</td>
<td>50%</td>
</tr>
<tr>
<td>55-65</td>
<td>50%</td>
</tr>
<tr>
<td>66-72</td>
<td>39%</td>
</tr>
</tbody>
</table>

Please rank the top 3 ways of how you would most like to give (regardless of what your church offers) today. (by age group)

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions

Asked for the top three ways they would like to give, regardless of the options their churches offer, all age groups demonstrated preferences to increase their usage of specific online, digital and web-based giving approaches. The desire to give electronically was as much as 10 to 12 times greater than the current availability of e-Giving approaches in some cases, and was especially high among older respondents.
Among the findings:

- 38 percent of respondents age 66-72 said they would prefer to set up recurring electronic contributions on a credit card, but only 3 percent are given the option by their church.
- 20 percent of respondents ages 45-54 would prefer to give through text, but only 2 percent of their churches provide this electronic donation channel.
- 30 percent of respondents ages 55-65 would prefer to give through their smartphones, but only 7 percent can find this option available at their church.
- 31 percent of respondents ages 55-65 would prefer to give online through a computer or tablet, but only 5 percent of their churches offer this approach.
- 29 percent of respondents ages 55-65 would prefer to set up a recurring contribution from a bank account, but only 1 percent of their churches make this option available.
- 37 percent of respondents ages 35-44 would prefer to give through a kiosk, but only 5 percent have the ability to make donations using a kiosk at their church.

Preferred Giving Approaches Compared to Current Giving Approaches by Age Group

What options does your church have for you to make monetary contributions? (by age group)
Please rank the top 3 ways they would most like to give (regardless of what their church offers today - by age group)

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
Sizable ‘Giving Gap’ Between Member Preferences and Church Offerings

When summarizing the above findings by the top four electronic giving approaches, it was revealed that two to four times as many churchgoers would give electronically if they had the option.

<table>
<thead>
<tr>
<th>Available Giving Options</th>
<th>Preferred Giving Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recurring electronic donation via credit card</td>
<td>17%</td>
</tr>
<tr>
<td>Smartphone</td>
<td>12%</td>
</tr>
<tr>
<td>Text Giving</td>
<td>7%</td>
</tr>
<tr>
<td>Kiosk Giving</td>
<td>6%</td>
</tr>
</tbody>
</table>

Given the Choice, Churchgoers Prefer to Use Credit Cards, Text or Kiosk

In addition, only 25 percent of churchgoers in the survey reported that their churches offered electronic giving options, while 60 percent either are using e-Giving now or would use it if it were offered.

These findings indicate a significant giving gap between how members want to give and the methods their churches offer. The gap exists in some cases because churches are not keeping up with how their members want to fulfill pledges or make payments for other activities, events and school tuition.
Today, the primary means churches use to collect offerings are still traditional approaches (in person contributions of cash and checks to the offering plate or basket, or sending checks through the mail).

**Churches Primarily Collect Monetary Contributions by Traditional Options**

- In person at Church (donation plate/basket) - cash: 82%
- In person at Church (donation plate/basket) - check: 76%
- By Mail: 46%
- Recurring electronic contribution from bank account: 23%
- Online via Computer or Tablet: 23%
- Recurring electronic contribution on credit card: 17%
- Smartphone: 12%
- Text giving: 7%
- Electronic kiosk: 6%

What options does your church have for you to make monetary contributions?

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
Churchgoers over age 55 use traditional approaches most often, while those ages 24-44 are more frequent users of digital/electronic giving vehicles.
Though older churchgoers currently use those traditional approaches, they are still represented in the giving gap. The data indicate that among all age groups the largest giving gaps occur in churchgoers’ preferences to make a recurring electronic donation on a credit card, or contribute through text, kiosk or smartphone and churches choosing not to offer these options.
Correlation of Church Attendance and Participation in Activities to e-Giving

Three quarters of respondents to our survey attend church one or more times per week, and almost 90 percent go multiple times each month. With their overall preference for e-Giving, this suggests that e-Giving can serve multiple constituencies—those members who are not present for services but still want to give, and regular attendees who like the convenience e-Giving provides.

In the past 12 months how often have you attended church?

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
This is further supported by the fact that the highest demand for e-Giving options comes from people who participate in at least two or more church groups or activities.

The activities these churchgoers attend are not necessarily weekly services. Churches with schools, afterschool programs, adult classes, sports programs and other lifestyle-related ministries are open to individuals and families who may not attend weekly services but incur financial obligations through their participation, and who may also be motivated to give in support of the church's mission.

Active members who attend two or more activities per week prefer e-Giving the most. The survey found that overall 60 percent of respondents give electronically, or would if they had the option, but that the percentage is higher for members who participate in leadership or committee roles (70 percent), or have children involved in activities like Sunday school (67 percent), afterschool activities (76 percent) and in youth sports (80 percent).

This indicates that while offering e-Giving to members so they can continue to give when they can’t attend services is important, active churchgoers who are at the church regularly also want the convenience of electronic giving.

<table>
<thead>
<tr>
<th>Preferences for e-Giving by Church Activity</th>
<th>% Prefer e-Giving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church Conferences/Camps</td>
<td>65%</td>
</tr>
<tr>
<td>Children’s Sunday School</td>
<td>67%</td>
</tr>
<tr>
<td>Youth Group</td>
<td>68%</td>
</tr>
<tr>
<td>Leadership/Committee</td>
<td>70%</td>
</tr>
<tr>
<td>Child attends School/Preschool</td>
<td>74%</td>
</tr>
<tr>
<td>After School Activities</td>
<td>76%</td>
</tr>
<tr>
<td>Youth Sports</td>
<td>80%</td>
</tr>
</tbody>
</table>

In which church activities does your family participate? (by e-Giving preference)

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
Strong Emotions Power Reasons to Give

Respondents’ attitudes toward giving are driven by emotions. Deeply rooted in the Bible and the desire to help the church, they center on respondents’ beliefs that their churches do important work and the enjoyment they receive from helping them accomplish their missions.

Respondents were asked to assign importance to each reason in a list of reasons for making contributions to a church. A ranking of 1 meant a reason did not describe why a respondent would give to a church, and a 10 “completely” described a reason for giving. The six responses assigned the highest levels of importance were:

- 76 percent - I enjoy helping my church
- 75 percent - It’s the right thing to do
- 74 percent - The Bible teaches us to help others
- 73 percent - I believe my church is doing important work spiritually
- 72 percent - I believe my church is doing important work in the community
- 71 percent - I believe what the Bible teaches about regular tithing

**Most Important Reasons For Making Donations to Their Church**

We all have different reasons for making contributions to our church. Please read the list of reasons members might give contributions to their church and rate each reason using a “1” to “10” scale where a “1” means “Does not describe why I give to my church” and a “10” means “Completely describes why I give to my church”). Displaying percentage of 9 and 10 responses.

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
When asked specifically about their perceptions of e-Giving, respondents had both negative and positive emotions. The top five reasons churchgoers said they favored e-Giving were based on the benefit churches receive from a steady revenue stream, convenience and the ability to direct contributions to specific funds. The percentage of respondents that agreed with these perceptions:

- 30 percent - Allows me to keep my intention to give even when I’m not at church
- 28 percent - e-Giving helps my church receive consistent income
- 27 percent - My church benefits from e-Giving
- 26 percent - e-Giving is more convenient and helps me support my church
- 23 percent - e-Giving allows me to direct my contribution where I want it to go

**Top 5 Positive Perceptions about e-Giving**

- Allows me to keep my intention to give even when I’m not at church: 30%
- Helps my church receive consistent income: 28%
- My church benefits from e-Giving: 27%
- More convenient and helps me support my church: 26%
- Allows me to direct my contribution where I want it to go: 23%

Using a "1" to "10" scale, where a "1" means "Strongly Disagree" and a "10" means "Strongly Agree", please rate how you feel about e-Giving. Displaying percentage of 9 and 10 responses.

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
The negative emotions around e-Giving were fueled by both a satisfaction from taking part in traditional church giving methods—putting cash or checks into the plate or basket as it’s passed—and a distrust in technology. The top five reasons churchgoers said they did not favor e-Giving by percentage:

- 43 percent - I like the feeling of giving when the plate is passed
- 34 percent - e-Giving is not part of my church culture
- 30 percent - e-Giving is breaking from the tradition of passing the plate
- 27 percent - I’m concerned about security with e-Giving
- 27 percent - I’m not comfortable with electronic payments

Using a “1” to “10” scale, where a “1” means “Strongly Disagree” and a “10” means “Strongly Agree”, please rate how you feel about e-Giving. Displaying percentage of 9 and 10 responses.

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
Tangible Signs of Giving Remain Important to e-Givers

Tangible signs of giving are important, even to those who prefer e-Giving. Among our respondents who prefer electronic options, 39 percent also strongly identified with “liking the feeling of giving when the plate is passed.”

Even though a majority of churchgoers prefer modern, electronic giving options, there is still a satisfaction gained from participating in the tradition of passing the plate. This suggests combining the convenience of technology with tangible signs of giving can help fulfill that feeling of satisfaction.
It is also important to note that the need for tangible giving was strong across all age groups:

- Age group 24-34 = 42 percent
- Age group 35-44 = 37 percent
- Age group 45-54 = 45 percent
- Age group 55-65 = 48 percent
- Age group 66-72 = 43 percent
Other Giving Behaviors and Habits
We asked respondents several questions about their giving habits—how they make the decision to give, how frequently they give, how they choose to allocate their gifts and their feelings on giving more to offset electronic transaction fees.

Deciding how much to give: When asked who in the household makes the decision on how much to give to the church, a majority of respondents said that they make the decision as an individual.
Respondents ages 24-54 said they make individual decisions in even greater numbers:

- Age group 24-34 = 71 percent
- Age group 35-44 = 67 percent
- Age group 45-54 = 67 percent

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Me</th>
<th>My Spouse</th>
<th>Me and my spouse together</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-34</td>
<td>71%</td>
<td>2%</td>
<td>25%</td>
</tr>
<tr>
<td>35-44</td>
<td>67%</td>
<td>2%</td>
<td>31%</td>
</tr>
<tr>
<td>45-54</td>
<td>67%</td>
<td>1%</td>
<td>31%</td>
</tr>
<tr>
<td>55-65</td>
<td>57%</td>
<td>3%</td>
<td>40%</td>
</tr>
<tr>
<td>66-72</td>
<td>60%</td>
<td>5%</td>
<td>34%</td>
</tr>
</tbody>
</table>

Who makes the decisions about how much you give to your church in your household? (by age group)

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
Churchgoers over 55 are more likely to make giving decisions along with their spouse, but more still make the decision individually:

- Age group 55-65, 40 percent decide with spouse, 57 percent decide individually
- Age group 66-72, 34 percent decide with spouse, 60 percent decide individually

Who in the Household Decides How Much to Give to The Church by Age Group? (55+)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Me</th>
<th>My Spouse</th>
<th>Me and my spouse together</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-34</td>
<td>71%</td>
<td>2%</td>
<td>25%</td>
</tr>
<tr>
<td>35-44</td>
<td>67%</td>
<td>2%</td>
<td>31%</td>
</tr>
<tr>
<td>45-54</td>
<td>67%</td>
<td>1%</td>
<td>31%</td>
</tr>
<tr>
<td>55-65</td>
<td>57%</td>
<td>3%</td>
<td>40%</td>
</tr>
<tr>
<td>66-72</td>
<td>60%</td>
<td>5%</td>
<td>34%</td>
</tr>
</tbody>
</table>

Who makes the decisions about how much you give to your church in your household? (by age group)

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
**Frequency of giving**: Half of the churchgoers make a monetary contribution each week, and 90 percent make a monetary donation at least once a month.

![Bar chart showing frequency of making monetary contributions to their church](chart)

*In the past 12 months, how often have you made monetary contributions to your church?*

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
The frequency of weekly monetary contributions is consistent across age groups.

- Age group 24-34 = 49%
- Age group 35-44 = 48%
- Age group 45-54 = 48%
- Age group 55-65 = 51%
- Age group 66-72 = 46%

In the past 12 months, how often have you made monetary contributions to your church? (by age group)

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
Allocation of giving: A majority of monetary contributions are allocated to general Church funds. 91 percent of respondents say they’ve donated to a general fund, while 27 percent have directed giving to a specific fund. This suggests a belief among respondents that they’re happy with how churches use their money, and confidence that churches know where their money should go.

Where Churchgoers are Allocating Their Monetary Contributions

In the past 12 months, when you have made monetary contributions to your church, how do you allocate the funds?

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
**Offsetting transaction fees:** A majority of respondents said they definitely would donate, or would consider donating, more money to offset credit/debit service charges incurred in electronic transactions. While slightly more than 30 percent said they would definitely make such a donation, almost as many more indicated they would consider the possibility.

These findings suggest that electronic giving does not have to cause a significant reduction in donations to transaction fees, especially if they ask members to offset the costs. Churches might also consider that transaction fees can be offset when administrative costs are saved because a smaller portion of cash and checks are handled manually each week.

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**Churchgoer Perceptions Toward Paying a Processing Fee When Using an Online Credit/Debit Giving Service**

If your church had to pay a standard processing fee (typically 0.02 to 0.045 percent) to use an online or credit/debit giving service, would you make a larger contribution?

Source: Churchgoer Giving Study © 2016 Vanco Payment Solutions
Summary

Our survey shows a clear preference for electronic giving options among churchgoers of all ages and an even stronger preference among those who are most engaged with their churches. This runs counter to one of the most common reasons our clients tell us they should consider offering e-Giving, which is it helps occasional or absent members give more consistently.

Helping infrequent members keep up with their pledges is a valuable benefit, but providing electronic giving to active church members who likely make up the core of the church could prove even more valuable. Up to 80 percent of churchgoers who engage more frequently with the church in activities such as Sunday school, committees, youth sports or school activities prefer electronic giving. Therefore, churches may have an opportunity to connect with their most engaged members through faster, more convenient ways to give.

We also discovered a substantial “giving gap” between the methods givers prefer and what they’re offered by their churches. A church should consider filling that gap because it is now evident that all age groups are looking for these convenient, modern ways to give. But there are other reasons to consider adopting e-Giving. Consumer spending habits in general are continuing to shift online, and as fewer churchgoers carry cash or checks, it follows that members would like to donate to their churches the same way they pay for bills and services or donate to other organizations.

As churches consider the move toward e-Giving, it is also important to consider that the act of giving is driven by emotion and a desire to help. Even for those who prefer e-Giving, tangible signs of their giving are important. They identify strongly with traditional giving practices such as passing the plate, so providing options that can be dropped in the plate—kiosk receipts, pew cards, pew coins, etc.—can help fulfill the feeling of satisfaction that remains important to all age groups.