

## Five Giving Trends in Today's Church

Much about church giving is changing. Worship attendance, conversions, and baptisms are often the most scrutinized metrics, but giving trends are close behind. Below are five macro trends that are affecting most churches in the United States.

*Trend 1: Millennials will have less giving potential than their parents.* Unless an unexpected economic shift occurs, Millennials will continue to be poorer than their parents. Numerous reasons are the [cause](#). Tuition at colleges has tripled since 1980, even after adjusting for inflation. Household income has risen four times more quickly with the older generations than with Millennials. The federal government now spends almost \$7 on programs for seniors for every \$1 spent per capita on programs for children. The young poor are getting poorer. The chart below demonstrates that poverty was largely among the older generation prior to the 1970s. Now poverty is largely among the younger generation. The Millennials will make less—perhaps much less—than previous generations, which means their giving capacity as a whole will be less.

*Trend 2: Giving will be more concentrated at the largest churches.* The [biggest 10% of churches hold about 50% of all monies](#) given to congregations, and this concentration is intensifying as more and more people are going to larger churches. In the future, larger churches will continue to garner more of the total resources given to churches. Many will bemoan, if not outright condemn, this trend. I understand the sentiment. However, I believe any church—large or small—can be a resource giant.

*Trend 3: Independent funding mechanisms will increase in popularity.* The ubiquity of the Internet creates a climate in which anyone can be connected to everyone. Smart phones make this connectivity mobile. Churches no longer need a denomination to create a system of connectivity for funding ministries and missions. Are there reasons a church should stay with a denomination for funding missions or other ministries? Yes, but needing a system of connectivity is no longer one of them.

The problem is many leaders within denominations have continued to champion “the system” of funding even though churches don’t need it any more. At the same time, denominational loyalties are in decline, which exacerbates the declines in giving to denominational work. Additionally, operating costs are increasing in local congregations—it’s more expensive to run a church than it used to be. The result of these factors converging is the rise of independent funding mechanisms. I can more easily support my friend serving in Rwanda than I can my denomination, and I have more of a personal connection to her anyway. I like her Facebook page, not my denomination’s Facebook page (actually, my denomination doesn’t even have one!). I get personal emails from her, not leaders in my denomination.

*Trend 4: Giving patterns in churches are becoming less consistent.* People are still giving, just not as [consistently](#) to churches. In fact, churches are getting less of total charitable giving. Overall, charitable giving is on the rise in the United States, but churches are receiving a smaller portion. In 1987, religious organizations received 53% of all charitable donations. In 2014,

religious organizations received only 32% of all charitable giving, a 30-year [dramatic downward slide](#).

*Trend 5: Digital giving is the future.* Mobile devices now account for [over half](#) of all Internet traffic. Digital giving is the future. And to some degree, it's a discipleship issue. The spiritual discipline of giving will become completely digital in the future. Gifts of pure gold became coinage. Coinage became paper money. Paper money became checks. Checks are already going digital, especially with younger generation. Digital giving tools help people with the spiritual discipline of giving.

Many pastors feel a shift occurring in their churches. Their intuitions tell them the future of church giving will be different. Perhaps your instinct leads you to believe giving patterns are changing in your church. Most likely, your instincts are correct. These five macro trends, in particular, are affecting many churches and will continue to do so in the future.

*This post is an excerpt from a research article I wrote for [Church Answers](#). It's part of a premier coaching ministry with Thom Rainer.*

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