

The Dangerous Moment When Attendance Drops but Giving Stays Strong

I've noticed a recent trend among churches. The evidence is more anecdotal, but I have no doubt the phenomenon is occurring on a national scale. While more than half of all churches are in some form of attendance decline, a segment of these declining churches experiences either stability in giving or an increase in giving at the same time people are leaving.

This phenomenon is even more amazing when considering general giving trends. 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](#).

What's happening in churches where giving remains strong while attendance drops?

The economy is good (for now). The latest bull market run is the longest in our nation's history, though significant December declines gave everyone pause. We'll see if it continues. Regardless, our nation's economy is doing well, which benefits giving at churches. Some churches have committed members who are giving more even as their churches decline in attendance. But should the bears overtake the bulls in the markets, fewer churches will experience the phenomenon of increased giving during a season of decreased worship attendance.

Established churches can have older, institutional givers. The giving phenomenon is occurring at established churches with long-term members who are in the older generation of loyal, institutional givers. I have these givers in my church, and they are a key part of our financial stability. Even the ones that can no longer attend regularly make sure to mail their tithe every week. They don't attend because of health, but they still give.

Attendance frequency is decreasing at the same time digital giving is increasing. The most common reason why worship attendance declines is attendance frequency. People who once came to church almost every week are now attending every other week. In fact, a weekly average attendance of 500 will become a weekly average attendance of 250 when people attend every other week as opposed to every week. Your church feels like it is half the size even though people are still coming (just not as much)!

At the same time, digital giving enables people to give even when they are gone. Some people who give through the offering plate do not make it up when they miss a Sunday (although I'm thankful for those who do!). However, those who have automatic deductions through digital giving typically do not miss a week of giving even when they miss a week of attendance—giving every week but not attending every week, same as those who are homebound but for different reasons.

Here is what it looks like in the real world. I recently helped a church that has experienced a ten percent decline in attendance over the last several years but saw giving go up by almost twenty

percent during the same timeframe. Where you can tell the most is in the *per capita giving* metric, which measures the amount each attendee gives each week. Their per capita giving over the last few years has risen sharply.

Weekly Per Capita Giving

2013	\$32.70
2014	\$37.50
2015	\$38.20
2016	\$38.49
2017	\$42.12
2018	\$45.25

On the surface, the above figure looks good. The numbers are going up! But scratch the surface and you'll find it's more a problem for the church than anything else. Strong giving is masking the underlying issue of an inward focus. Obviously, this trend comes with many other dangers, like how a church can become complacent since the money is there even when the people are not. I'll have to explore these dangers in a future post. I realize a lot of churches would *love* to have a year in which giving goes up, but it's not always a sign of a healthy church.

> [Read more from Sam.](#)
