



The Definitive Guide to Churchgoer Giving:

Key trends in online giving, attendance and engagement



VANCO

VANCO'S CHURCHGOER GIVING STUDY VOL. 5



Thank you for downloading Vanco's 2023 Churchgoer Giving Study.

We surveyed 1,000 churchgoers across the country and multiple Christian denominations about their giving practices as well as how they interact with their church and its activities.

As much of the world returns to normal in the wake of the COVID-19 pandemic, many of the changes and developments that occurred during the pandemic have had lasting impact to churches of all sizes and denominations.

An increasing number of churchgoers prefer online giving over in-person giving and there's also a rising desire to give to a specific cause or program instead of donating to a church's general fund. We also found that eGivers are significantly more likely to not only attend church more often than those who give in person, but those eGivers often attend multiple church services or events weekly.

Online participation in services, which became a necessity during the pandemic, remains strong and more than a quarter of respondents reported attending services virtually. Engaging with these online churchgoers and ensuring your church is meeting their needs is essential to maintaining a healthy, growing church.

Church leaders can utilize the data from this study to better understand their members' needs and build effective giving and engagement strategies for churchgoers no matter how they participate in services.

This report breaks down what we've learned from today's churchgoers and as you read the study, here are five key points to remember:

- 1. Churchgoers have an increasing preference to give to specific causes versus a general fund.**
- 2. 81% of eGivers are willing to cover processing fees.**
- 3. eGivers are more likely to attend church more often than in-person givers.**
- 4. Virtual attendance remains strong, with more than a quarter of respondents participating in services online.**
- 5. Those who give online are more likely to attend church and activities not only weekly, but multiple times per week.**





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A Message from Our CEO

Church leaders –

There has been a lot of change in the two years since the last edition of our survey, both within churches and in the world outside their walls.

As the world continues its recovery from the COVID-19 pandemic and its accompanying challenges, the way churches operate, interact with members and serve their communities has become a hybrid of the old, pre-COVID normal and the new normal.

Streaming services was a must during the height of the pandemic, when it simply wasn't possible to meet in person. Even as we move further from that challenging time, many churchgoers still prefer to participate online.

Online giving remains vital for church growth and success. Members enjoy the convenience of eGiving and appreciate that it allows them to donate to a specific program or cause instead of giving to a general fund.

This study breaks down our findings from surveying more than 1,000 churchgoers about how much and how often they give, as well as how they attend. Its findings build on our previous studies to show what this new normal looks like for churches.

We hope this study will help you understand members' preferences and reach new givers by developing better strategies to drive generosity.

Our eGiving and engagement tools will help your church meet members' preferences and strengthen giving and to learn more about how Vanco can support your church, please reach out. Thanks for downloading our study.



Jim McGinnis
CEO, Vanco





Trends in giving

In addition to the convenience of eGiving, churchgoers value that it allows them to connect and give to a specific program or cause.

We found that 38 percent of churchgoers give to a specific church fund as opposed to a general fund, representing a 46-percent increase since 2017. This preference is strongest among 24-54 year-olds.

With so many causes and organizations outside the church competing for donations, churchgoers want to know their money is going where they want it to be used and having a tangible impact on those who receive support.

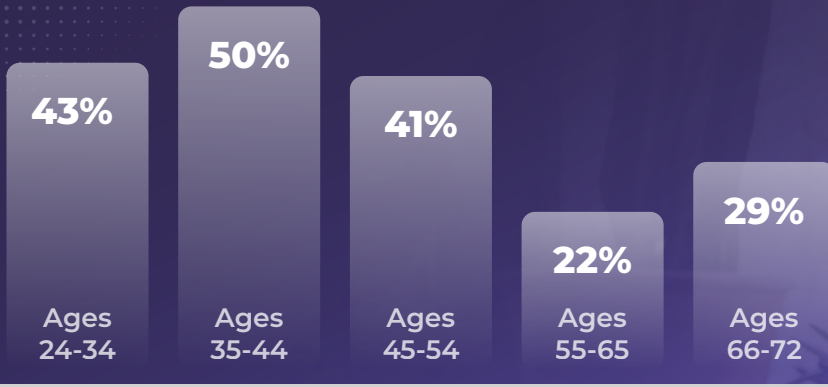
According to [Giving USA](#), while religious organizations receive the highest percentage of all giving, the percentage is decreasing. Alternatively, giving to foundations and human services organizations has doubled since 1986. This would support what our own data is telling us about churchgoers' preferences to give to causes vs. general funds.

Each step in the giving process, from asking for donations to putting those funds to use and updating donors on the impact their gift has, is important. Givers want to be informed and have control over how their donations are used. Communicating with stories that unpack how their donations achieve mission-oriented goals is essential to inspiring generous giving.

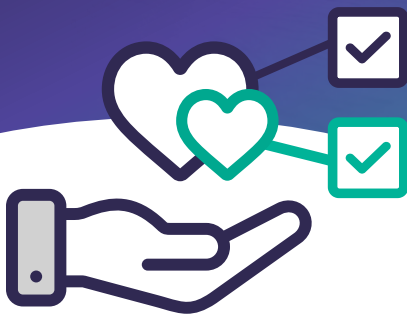


38% of churchgoers give to a specific church fund as opposed to a general fund





Churchgoers Who Prefer Directed Giving by Age in 2022



Directed giving on the rise

Across the board, directed giving is a strong preference for all age groups. This trend is even stronger for younger givers between the ages of 24 and 54, including 50 percent of those ages 35-44.

The preference for targeted giving nearly doubled among those ages 45-54 in the two years since our last study, underscoring the desire to have control over where and how donations are used. This underscores the need for churches to effectively communicate about their ministries and keep churchgoers connected to their church community.



The preference for directed giving has nearly doubled among 45-54 year-olds in the past two years.





In less than a decade, participation in cause-based giving has increased 46% pointing to the relevance of story telling connected to giving.



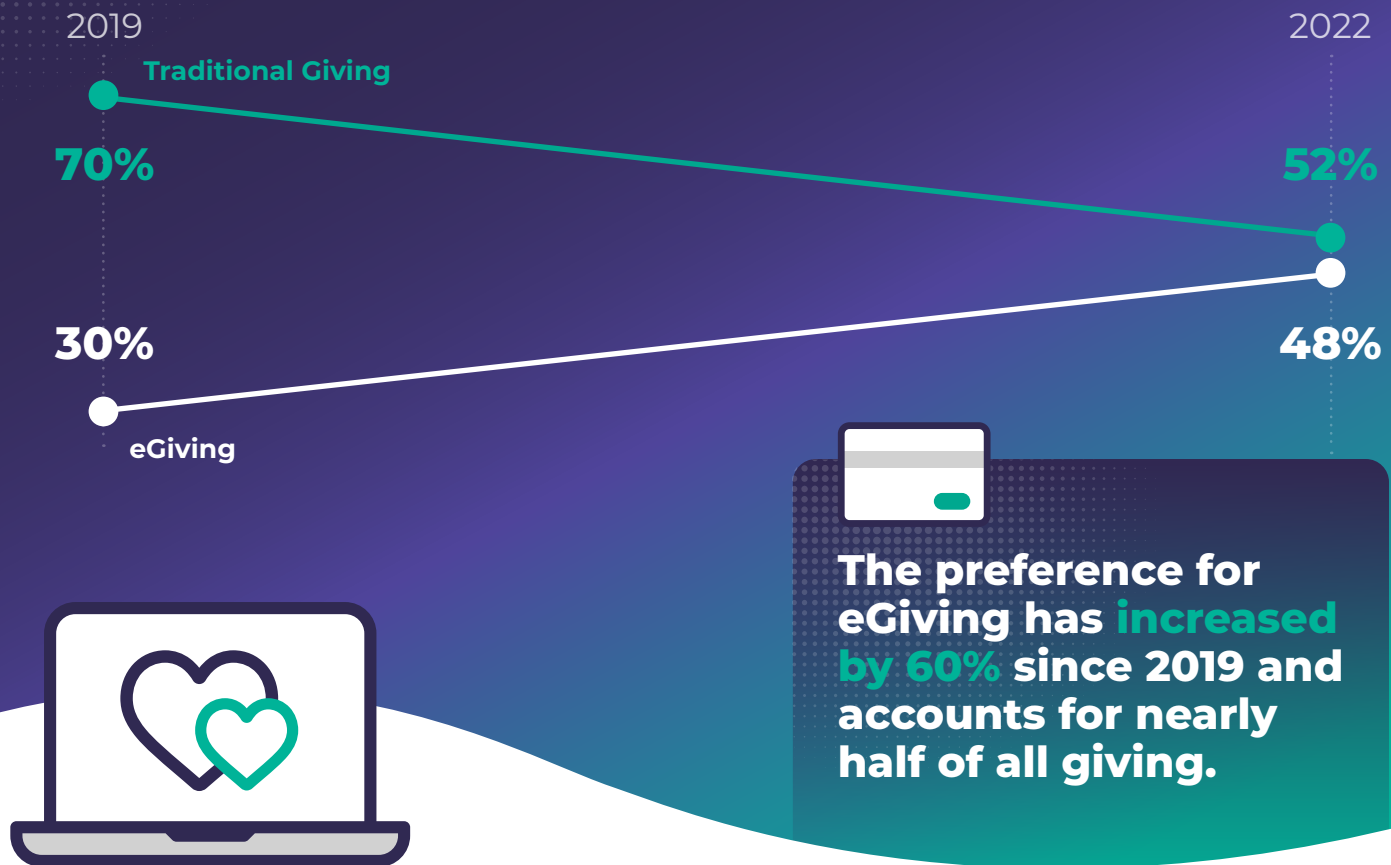
Churches face competition for donation dollars

While religious organizations receive the highest percentage of all charitable giving, the percentage is decreasing. Confirming our own research, according to Giving USA's 2021 and 2022 studies, in 40 years, donations to religion as a percentage of all charitable giving have dropped from 58% to 27%. We see an increased desire for donors to give to a specific cause – whether it's the church or another organization.

With many churchgoers having causes that are close to their hearts due to their families, hobbies and interests, churches need to compete with these causes for donation dollars. One of the best ways to do this is through storytelling and sharing the successes and challenges your ministries are experiencing. When donors can see the need for their gift and where it will have an impact, they're more likely to give.



2019-2022 Churchgoer Giving Preference



eGiving is not just a fad

Despite churchgoers returning to in-person services, the increased preference for eGiving remains steady. While eGiving accounted for 30 percent of donations in 2019, that number has increased to 48 percent, representing a 60% increase.

The rising popularity of eGiving is a great chance for churches to make donating more convenient and to inspire generosity by sharing stories of their ministries' successes to connect members to the church's mission. It also allows donors to give whenever and wherever works best for them and setting up recurring donations is another way to help drive support.



TIP: Make sure your church's donation page is up-to-date and clearly shares stories about the work you're doing to serve your congregation and community. Churchgoers are more likely to give when they feel a connection to a particular program or ministry and can see the positive effects of their donation.



Churchgoers increasingly prefer digital giving

In-person giving by both check and cash have decreased significantly since 2015, while churchgoers are nearly three times more likely to give via recurring electronic contributions than they were in 2015, and more than four times more likely to give via smartphone app compared to 2015.

Giving by text has more than tripled during that same time frame and all other digital giving options in our study have increased since 2015. Additionally, eGiving churchgoers donate more frequently than traditional givers.

With so many people juggling busy schedules and other challenges, the flexibility eGiving provides is extremely appealing to churchgoers. The strong participation in streaming services adds to the appeal of digital giving and with the convenience of being able to give anytime, anywhere, eGiving's role is likely to continue growing.



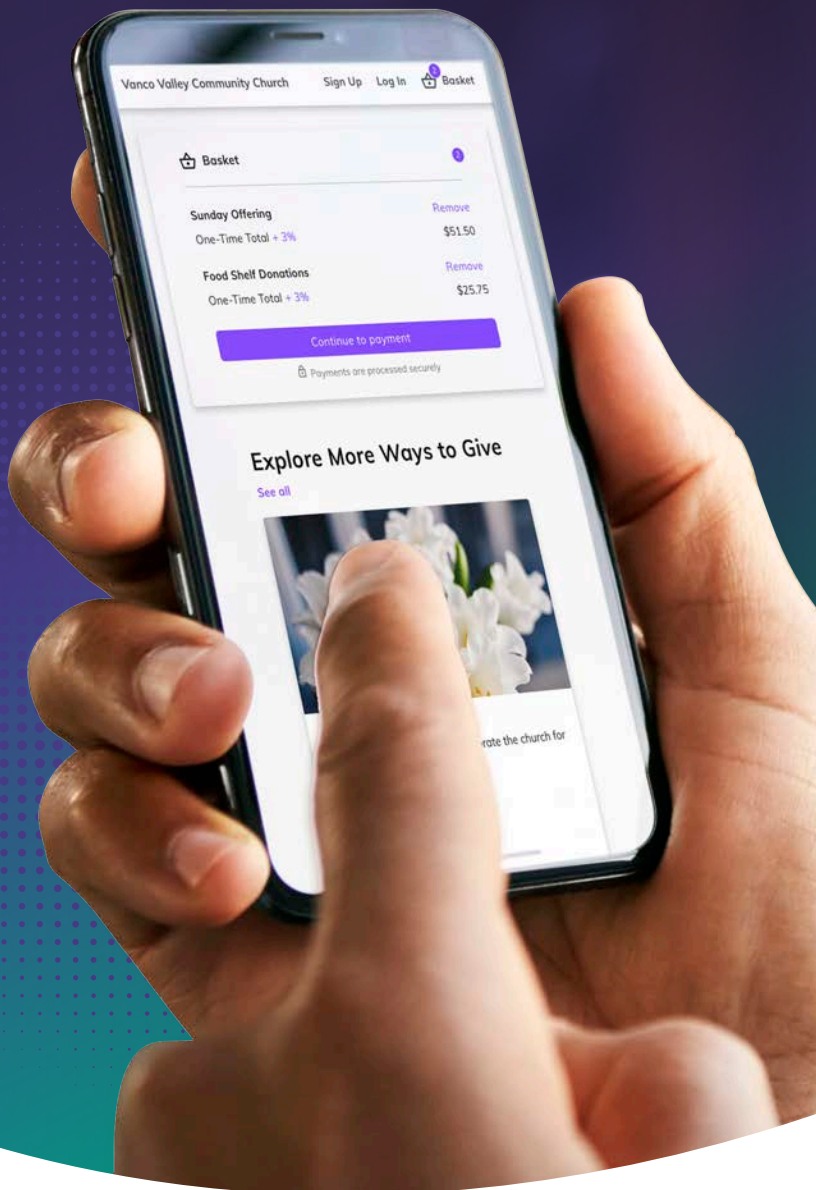
Churchgoers are nearly **three times more likely to give via recurring electronic contributions than they were in 2015**



TIP: Make sure church members are aware of all of your giving options, especially recurring eGiving. Keep them updated on how they can give by promoting eGiving options with announcements during services, church publications and social media platforms. These friendly reminders can help drive generosity by keeping the church's donation needs in the front of their minds.

81%

of eGivers are willing to cover the additional 2-4 percent processing fee to ensure the church receives the full donation amount.



eGivers are willing to cover processing fees

So many parts of our lives are online, from bill paying to communicating with friends, family and coworkers – so why not donations too? As churches are increasingly filled with those who have grown up using technology, eGiving has become increasingly more popular.

Convenience is a central aspect of digital giving's appeal. Processing fees are a necessary part of the process, but they aren't a deterrent for most eGivers. With more than four of every five participants in our study saying they're willing to give extra to cover those processing fees, it's clear that the convenience of a quick, easy payment process is worth the extra investment for givers.



73%

of eGivers attend church weekly compared to the 51% of traditional givers who attend weekly.



eGivers actively attend church

Just because eGivers don't physically put cash or a check into the offering plate doesn't mean they're not highly involved in their churches. In fact, they've been some of the most active church members even before the COVID-19 pandemic.

With 73 percent of eGivers attending church weekly and 32 percent doing so multiple times a week, this group is a core part of church growth and success. Whether attending services in person or remotely, they seize opportunities to be involved in their church.

These stats are proof of the changing dynamic within churches as technology and online giving become an increasingly larger part of the picture. Despite not being physically present in the church or placing money on an offering plate, eGivers have a strong sense of community and connection to their church.





Church ministry participation: eGivers vs. traditional givers

There is no doubt that eGivers are more actively involved in their church than traditional givers. For all 12 types of church activities covered in our survey, eGivers participated more than traditional givers and in some cases, at more than double the rate. In fact, the activity with the lowest participation among eGivers – a leadership committee – had a higher participation rate than 11 of the 12 surveyed activities saw from traditional givers.

eGivers are:

- 92% more likely to attend church retreats/classes
- 42% more likely to attend bible studies
- 43% more likely to attend fundraisers
- 27% more likely to volunteer



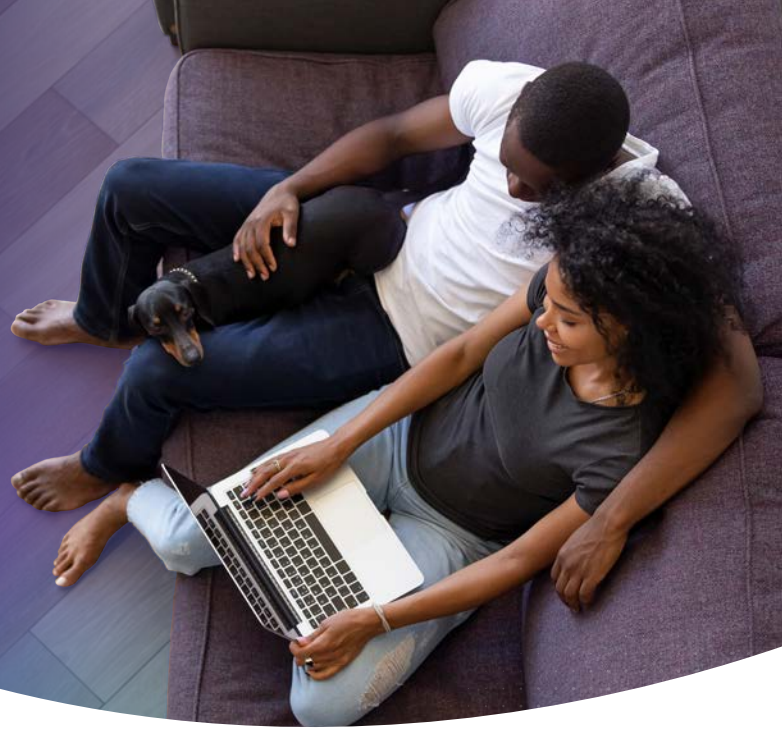
Across all 12 church activities we studied, eGivers participated more than traditional givers.



TIP: It's clearly time to move past the notion that online givers aren't an active part of the church. Maximize convenience and connection for your members through programs, services, and activities that fit their interests and empower them to be more engaged by offering convenient giving options.



26%
of churchgoers
still attend
services
virtually.



Virtual ministry participation and opportunities

The return to normal in many aspects of life following the pandemic was welcome, but virtual participation that was a necessity during the pandemic has continued in certain areas despite the ability to return to in-person gatherings.

Just as many have embraced the ability to work remotely, churchgoers have continued to attend services online. Our study found that 26 percent of those surveyed continue to attend services virtually.

While churchgoers reporting in-person attendance has returned to near pre-pandemic levels, virtual attendance remains high. The 35-44 age group had the highest virtual attendance rate (32 percent), followed by those 24-34 (28 percent).

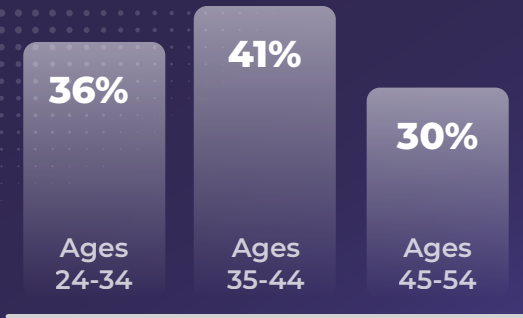
Churches offering virtual options for churchgoers and their families are a key part of this picture and as noted earlier in this study, they're reaping the rewards of those efforts thanks to the higher rate of giving and participation for virtual churchgoers.



32 percent of the
35-44 age group
attend services
virtually.



TIP: Take a look at your existing ministries to be sure they're accessible to online worshippers. Also, see if there are any new ministries you could offer specifically to help those virtual members better connect with one another and your entire congregation. Lean into livestreaming or recording services so you can continue to reach those who aren't able to be physically present for services.



Facebook as Preferred Communication Channel By Age in 2022



Take a tailored approach to sharing giving opportunities

We all have a method of communication that works best for us – one we notice first and respond to most readily. The same is true for churchgoers receiving messages about giving opportunities at their church.

It's important to understand the communication preferences of members so you can effectively connect with them and share information in a way that connects best with them. In-person announcements are a good option, but communicating through email, text messaging, social media, church publications and stream services is a core piece of the puzzle. Facebook, for example, was a top-three communication channel for each of the 24-34, 35-44 and 45-54 age groups.



Facebook is the preferred communication channel among 24-44 year-olds.



TIP: Make sure to ask churchgoers what their preferred method of communication is. While older members tend to prefer more traditional methods and younger member lean towards digital options that are often accessible on their smartphones, ask members what channels work best for them. You can do this digitally, through church publications and announcements.

Snapshots by Age

Giving and communication preferences differ across age groups, but the dynamics of each group change as the generations who grew up using technology grow older. Here's an overall picture for how each demographic included in the study views eGiving.

Age 66-72: The Tenured

These are respected and dedicated church members, often with long-standing tenure, who demonstrate a strong attachment to their church. 38 percent of them contribute 10 percent or higher of their yearly income. Among those ages 66-72 who prefer eGiving, 27 percent are highly comfortable using credit cards, and 21 percent are comfortable with debit cards. Email is the preferred mode of communication for 46 percent of this group.

Age 55-65: The Established

With a mix of experience and a strong passion for service, the 55-65 age group is well-established in their faith community and embraces technology. Nearly half (45 percent) generously donate 10 percent or higher of their yearly income to the church. Their preferred means of communication include email (40 percent) and the church's website (32 percent). When it comes to eGiving, they're comfortable with debit cards (29 percent) and credit cards (28 percent).

Age 45-54: The Dedicated

These churchgoers generously donate, prefer eGiving, and focus on targeted contributions. Their inclination to donate towards specific causes has almost doubled in the past two years, reaching 41 percent. They comfortably use debit cards (43 percent), credit cards (40 percent), and digital platforms (40 percent) for donations. Preferred communication channels within this group are email (35 percent) and Facebook (31 percent).

Age 35-44: The Nucleus

These are the most active members. They're tech-savvy and generous, with 57 percent donating 10 percent or more of their income. Among this age group, 50 percent prefer to donate to a specific fund or program. Over 42 percent are comfortable with various digital giving options: payroll deductions, online eGiving, Apple Pay, Google Pay, PayPal, credit cards, and debit cards.

Age 25-34: The Energizers

The youngest group in our study, aged 25-34, is highly energetic, enthusiastic, and deeply immersed in technology as part of their daily lives. They prefer eGiving, particularly through smartphones. Their top choices for eGiving are debit card (46 percent), PayPal (45 percent), credit card (42 percent), and Apple Pay (41 percent). For communication, their preferences include phone (36 percent), Facebook (31 percent), and the church website (30 percent).



Action Items

Now that you've read all of the data about church giving, participation and communication, what's next? Taking ideas and concepts and turning them into tangible, actionable steps can be difficult.

That's why we've included eight strong steps your church can take to help implement what you've learned from this study. They're an important starting point for growing giving, increasing participation and meeting the needs of all members – in-person and virtual.

- 1** Leverage the power of recurring donations.
- 2** Encourage giving through storytelling that's connected to causes.
- 3** Offer opportunities for social connection through in-person events.
- 4** Deliver content that is easily accessible through a smartphone.
- 5** Ensure you're providing virtual attendance options with a focus on livestreaming.
- 6** Enhance your tech-based giving capabilities to maintain relevance for the younger generations.
- 7** Continue with print for your older members but maintain a consistent digital presence across multiple platforms.
- 8** People are more generous than ever. Make sure you're capturing that for the benefit of your community and your mission.



VANCO'S CHURCHGOER GIVING STUDY VOL. 5



Conclusions

Throughout our five Churchgoer Giving Studies, we've seen a dynamic, ever-changing perception of and preference for different giving methods, along with a rapid increase in the role technology plays in the church community.

Churchgoers of all ages are embracing eGiving and virtual participation in services. They are maintaining a strong connection to their church and a great sense of community even when they aren't attending services in person or physically putting money into the offering basket.

While some of those trends stem from or were magnified by the COVID-19 pandemic, in the wake of that challenging period, many of these changes have become a part of the new normal. Convenience and connection are priorities for participating in giving and church activities and our hope is that church leaders can use this study to develop strategies to meet members' needs no matter how they participate.

As you consider starting or expanding eGiving at your church, remember these five takeaways:

- 1. Churchgoers have an increasing preference to give to specific causes versus a general fund.**
- 2. 81% of eGivers are willing to cover processing fees**
- 3. eGivers are more likely to attend church more often than in-person givers.**
- 4. Virtual attendance remains strong, with more than a quarter of respondents participating in services online.**
- 5. Those who give online are more likely to attend church and activities not only weekly, but multiple times per week.**



Put Vanco's data into action to **grow generous giving** at your church.



Vanco supports churches by providing a simple, secure eGiving process.

Vanco supports churches like yours by making eGiving simple. Learn more about our eGiving product suite by watching [this short video](#). Then, take these three easy steps 25,000 that churches have used to increase donations by an average of 26 percent.

1. **Request a demo** to see our tools in action and have one of our experts guide you to the most optimal set of tools for your church.
2. **Launch** – it's easier than you think. You don't need to be a tech expert to utilize our programs. We assign you a dedicated launch specialist who will coach you each step of the way, helping you accomplish your church's goals.
3. **Enjoy** the increased communication and giving within your church!

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Vanco serves those who enrich our communities. More than 40,000 churches, faith-based groups, nonprofits, schools and educational organizations trust Vanco to simplify administrative processes, organize events and securely complete transactions every day. This study covers Vanco's fifth nationwide survey of churchgoers and is conducted in an effort to help church leaders better understand giving and technology trends among today's churchgoers. The survey of 1,000 churchgoers was conducted in 2023 and includes Christian churchgoers of all major denominations.