

how Christians use their money ... and why

Highlights from a survey published by
Christian Research (2005) and sponsored by
Kingdom Bank.

January 2006

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We are encouraging readers to purchase a copy of the research, 'How Christians use their money...and why?' from Christian Research, rather than printing and distributing this paper.

The cost is just £1, including postage

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1 Background

This is the most significant piece of research of its kind in the UK for a number of years. Figures available on Christian giving have tended to be patchy and limited to particular denominations. Nine years ago, a study was conducted by Redina Kolaneci of the Macedonian Evangelical Trust. This has, until now, tended to provide the key benchmark figures for giving among evangelicals.¹

2 The Study

The study was conducted by Dr Bill Lattimer of Christian Research with the sponsorship of Kingdom Bank. Kingdom Bank was set up by Assemblies of God to offer banking with a Christian Ethos. The research was also supported by the Evangelical Alliance and the Stewardship Forum. Questionnaires were given to adults who attended churches in the UK that have identified themselves as 'evangelical'. 2100 questionnaires were returned, a response rate of 45%. Analysis was conducted in such a way as to ensure there was an equal spread of gender, and age, while preserving statistical validity.

3 What the survey shows

Evangelical Christians care for and use their money very differently from the average person in the UK. They are considerably more generous in their giving. They also save much more and borrow less. Teaching on the nature of giving appears to play an important part in this. Although the churches were selected on the basis of being evangelical, the authors say that the figures can be applied to any church, although we feel it is safer to view the results across a broad evangelical spectrum.

4 Generous Givers

Nearly a third, 31%, of evangelical Christians say that they give more than 10% of their income to their church. They also give substantial amounts to Christian charities: 29% give between 5 and 10% of their income to Christian charities and 8% give more than 10%.

This means that, on average, evangelicals give 7.5% of their income to churches and a further 3% to Christian charities. Kolaneci's research suggests they also give about 1.5% to secular charities. This equates to about £3000 a year in after-tax income for the average household. These figures are broadly comparable with the research conducted in 1997.

The total given by survey respondents is 12% of their household income. This is 9 times the average level of charitable giving in the UK populations which is estimated at 1.4% of after-tax household income. The authors state that "even if we allow for some wishful thinking in these Christians' estimates of their own giving, this is a huge difference".

¹ Who gives to what and why, Redina Kolaneci for the Macedonian Evangelical Trust (now part of Stewardship).

The under 50's give slightly less to Christian charities as a proportion of their income than the over 50's. However, their total giving is similar because those under the age of 50 earn 30% more on average. There is also evidence of an overall shift from giving to charities in favour of the local church, but it isn't clear whether young people are leading this shift, or whether people are more likely to shift their giving more to other charities as they grow older.

5 Teaching

When respondents were asked whether their churches taught that they should give at least 10% of their incomes to church or charity, those who said 'yes' gave more to their churches. On average, they gave 26% extra. This difference did not apply to giving to other charities.

The more often a church teaches about giving, the more people give. 37% of those who were taught more than once gave more than 0% of their income, but only 21% of those who had never been taught in the past three years had given more than 10%. Overall, 69% have been taught how to care for and use their money.

6 Wills & Legacies

Respondents are more likely to leave a legacy to a church or charity in their wills than the population as a whole. 23% of them have already included such a legacy in their wills compared with just 5% of the population as a whole whose published will includes a donation to charity.²

The survey shows that out of 100 evangelicals Christians:

- 38 people have not made a will
- Of the 62 who have made a will, 39 have not left a legacy to a Christian charity
- Only 23 have made a will and left a legacy to a church or a Christian cause
- But those 23 have been very generous, leaving 15% of their estate

7 Church vs Charity

People were asked where they would direct a spare £100 if they had it to give away. Taking all the answers into account, £38 would go to their church, £38 to overseas charities and £24 to UK charities. Compared to a similar study conducted in 1995³ The priority given to 'my church' has increased significantly. This is consistent with other data which suggests that giving to churches has increased faster than giving to Christian charities.

² Legacy statistics from Smee and Ford (www.smeeandford.co.uk)

³ Tearfund Supporters' Survey by Peter Brierley, unpublished, 1995.

8 Giving Accounts

It is well known that planned givers give more than ad-hoc givers. Giving accounts facilitate planned giving and are also tax-effective. The survey found that twice as many individuals had a charitable giving account with Stewardship, as had one with the Charities Aid foundation (10% vs 5%). Such givers do not give more to their church than the rest of the sample, but they do give 35% more to Christian charities. It was not possible to distinguish between cause and effect (do generous givers find it more worthwhile to set up such accounts; or does the fact of having a charity account prompt people to put money into it?)

9 Comment

It is not a surprise that giving among Christians is very different from that of the UK population as a whole. This reflects that we live by a different value system, one that sees wise use of money as integral to our lives as followers of Christ.

The role of teaching is clearly important here. Our experience reflects the findings in the research, that the more people are taught about the basis for stewardship and giving, the more they find release in their finances. But the research does hide wide discrepancies between churches. Figures published by the Anglican Diocese of London show giving among those who give by standing order, averaging £12 per week, which is unlikely to be considered generous by any measure. The Home Missions Appeal of the Baptist Union of Great Britain failed to reach its income target from giving for 24 consecutive years.

Straw polls taken at the Christian Resources Exhibition in Belfast showed that many churches are simply not teaching about giving regularly. For many, one's financial life is seen as separate from the spiritual one. We would not agree with this and support the Stewardship Forum whose desire is to ensure that "stewardship is taught as an integral aspect of spiritual growth and not just a response to financial need". The launch of a new Stewardship Education Division this year reflects our desire to do more to teach individuals and churches in this area.

Encouraging as the figures are, we should not be complacent. In our work with Credit Action we have learned that every church contains people who are privately struggling with debt. Colleagues who examine church accounts regularly see poor accounting practices that do not represent good stewardship. We have to ensure that our own house is in order if we are to be effective in taking the good news of Jesus to the needy neighbourhoods in which we live and work. We cannot minister what we ourselves are not living – and that includes good stewardship and financial freedom.

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