

Secrets to a full collection plate

By Cynthia Woolever

First, some basic facts. The typical worshiper gives an average of just under **\$1,500 each year** to their local church. That's about \$125 each month or around \$58 each week. How did we get these numbers? We asked a key leader in each participating congregation (selected as a national representative sample in 2008/2009) to report the total income received from individual donations. We took this dollar figure and divided by the average worship attendance reported by the congregation.

As the table below shows, the highest average (median) individual donation was among mainline Protestant churches—\$1,627 contributed by each worshiper per year. Conservative Protestant worshipers donated slightly less, on average. Worshipers in Catholic parishes seem to contribute the least on an annual basis—\$727 in donations for each worshiper. While the giving pattern clearly varies by faith tradition, the differences do not meet the standards for statistical significance. In other words, the differences in per worshiper giving between the three faith traditions shown below could be due to chance or the character of this particular sample.

Median Annual Individual Donation per Worshiper by Faith Tradition

	Catholic	Mainline Protestant	Conservative Protestant	TOTAL
Contributions per worshiper	\$727	\$1,627	\$1,448	\$1,497

Church size plays an important role. Many observers assume that large churches have an advantage because the largest churches also raise the most money. While larger congregations have larger total contributions, more worshipers doesn't translate into higher per-person giving rates. In fact, the opposite is true—the largest churches report the *lowest* levels of average giving per worshiper—just \$758 a year. Typical annual worshiper giving levels in small and medium-size churches are very similar (see the table below). Social scientists have documented that as church size increases, more participants become “free riders” who enjoy the benefits of the congregation's ministries, but who financially contribute little or nothing at all.

Median Annual Individual Donation per Worshiper by Church Size (average worship attendance)

	Small >101	Medium 101-350	Large 350+	TOTAL
Contributions per worshiper	\$1,530	\$1,656	\$758	\$1,497

* Statistically significant difference at the .001 level.

Secret # 1: An Annual Financial Stewardship Campaign? Many church leaders struggle with how to ask worshipers for money to support the congregation’s ministry. Some strategies work better than others do. Church experts believe a well-designed and executed annual campaign that invites worshipers to go on record with a financial pledge or commitment yields the best outcomes.

We asked a key leader if the congregation conducts an annual financial stewardship campaign. This lets us look at the bottom line—how much was raised through individual donations in churches that used a campaign vs. those that did not?

Seven in ten mainline Protestant churches hold an annual financial campaign (70% do so; 30% do not). Very few conservative Protestant churches—only 14%—use the annual campaign strategy. About half of Catholic parishes report that they use some form of annual campaign as a fundraising strategy.

Mainline Protestant churches that use an annual campaign generate more revenue per worshiper than churches that attempt to raise funds without such a strategy. The table below shows that among mainline Protestant churches, per person giving is significantly higher in those churches that use a campaign compared in those that don’t. (The difference is too great to be due to chance.)

The annual contribution per worshiper in Catholic parishes and in conservative Protestant churches is about the same whether the church uses a financial campaign or not. The results do not meet the standard statistical tests for significance (the figures could be a result of chance). This suggests that factors other than this particular strategy play a more important role in the bottom line for these congregations.

Median Annual Individual Donation per Worshiper by Annual Financial Campaign

	Catholic	Mainline Protestant	Conservative Protestant
Conducts annual campaign for funds?			
Yes	54%	70%	14%
No	46%	30%	86%
Median contributions per worshiper by use of stewardship campaign:		*	
Yes	\$724	\$1,814	\$1,746
No	\$797	\$1,300	\$1,429

* Statistically significant difference at the .001 level.

What’s the best advice? Every congregation should conduct an effective *annual* stewardship campaign! Stay tuned for the next post and the second secret about getting to the bottom of a full collection plate.

Now, we’re shifting our focus a bit—what does the average person in the pew say about his or her giving habits? About 65,000 worshipers in a national random sample of congregations—representative of all regions and faith traditions—gave us some surprising answers.

Secret # 2: Ask for Percentage Giving? We asked worshipers about their church financial contributions. Do they give a percentage of their income regularly, a small amount when they attend services or nothing at all? In the typical congregation, one in four worshipers gives 10% or more of their income to the church. This percentage is critical. A key factor that distinguishes congregations is the percentage of worshipers who give 10% or more of their income to the church.

Conservative Protestant churches tend to be smaller than others are, yet more of their worshipers make this powerful financial commitment—four out of ten worshipers in such churches regularly give 10% or more of their income. Far fewer give at that level in mainline Protestant and Catholic parishes. The largest group of mainline Protestant worshipers give between 5 and 9% of their income. Three in ten Catholic worshipers give less than 5% of their income (see the details in the table below).

Categories of Giving Levels by Faith Tradition*

	Catholic Parishes	Mainline Protestant	Conservative Protestant
Percentage of worshipers:			
Who give 10% of more of net income regularly.....	11%	18%	43%
Who give between 5 and 9% of net income.....	29%	36%	23%
Who give less than 5% of net income.....	31%	22%	11%
Who give a small amount when attend services.....	21%	13%	11%
Who do not contribute financially	6%	3%	6%

* Statistically significant difference at the .001 level.

Successful stewardship campaigns focus on the need for the giver to give rather than on the church’s budget gaps. An effective financial campaign asks every worshiper or household to grow in their annual donation by (a) giving a percentage of their income, and (b) growing their current gift by 1% in the coming year. (See Nelson Searcy and Jennifer Dykes Henson’s book, *Maximize: How to Develop Extravagant Givers in Your Church*, for many other helpful ideas (Grand Rapids, MI: Baker, 2010).)

Many excellent resources are available online that suggest other effective stewardship strategies. For example, see the Lewis Center Leadership Center resource, “[50 Ways to Improve Your Annual Stewardship Campaign.](#)”

And, another helpful resource is “[Church Effectiveness Nuggets, Vol. 5: How to Increase Financial Stewardship.](#)”

What's the best advice? Encourage worshipers to grow spiritually *and* financially—one is impossible without the other.