



Faith and giving in Australia

Exploring generosity and giving habits of Australian churchgoers



Baptist Financial Services

mccrindle

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Executive Summary

Australia as a nation has a cultural heritage of Christianity and church attendance. Amidst times of social and cultural change, identification with Christianity has decreased (64% 2006 cf. 52% 2016)¹. Church attendance, however, has largely remained stable. So, who are these Australian churchgoers and what are their giving habits, motivations and perspectives?

Giving is more than just monetary

While some may think of giving in purely financial terms, Australian churchgoers see financial giving as just one aspect of generosity (65%). Churchgoers see giving as using their skills to help someone else (67%), volunteering (65%), spending time with people (63%) and sharing resources (63%).

Churchgoers are need responders

Churchgoers are most likely to give when they hear about a need or an issue (41%). Age, however, influences the way churchgoers give. Gen Z churchgoers (43%) are twice as likely as Builders (21%) to be need responders. Builders, however, are three times more likely than Gen Y and Gen Z to give on a regular basis (36% cf. 10% Gen Y, 10% Gen Z).

Faith informs giving

Almost all Australian churchgoers (91%) agree (strongly/somewhat/slightly) their faith informs their giving priorities and practices. Interestingly, weekly churchgoers (40%) are almost three times more likely than fortnightly/monthly churchgoers (15%) to strongly agree their faith informs their giving priorities and practices.

Three in five churchgoers (60%) give the way they do because they are motivated by their faith and beliefs, while half are motivated by a desire to make the world a better place (51%).

Giving is impacted by people's external environment

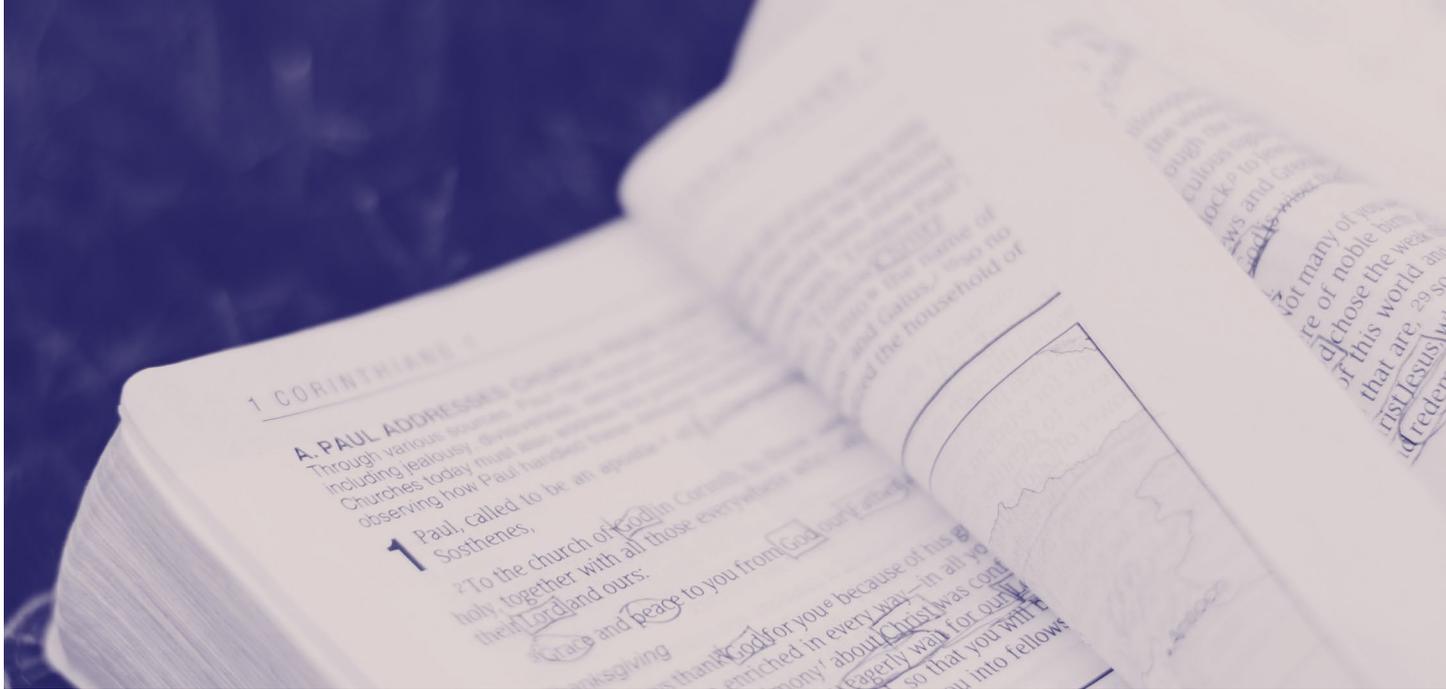
While faith and beliefs are key motivators for giving, the external environment can impact churchgoers' ability and desire to give. For more than half of churchgoers (53%) the cost of living and housing prices in Australia has significantly or somewhat decreased their ability to give to charities in the last 12 months. The financial situations churchgoers are most worried about are the increasing cost of living (62%), being unable to pay their bills (39%) and unemployment/losing their job (30%).

Although the Bible teaches Christians not to worry about money or material things as God has these under control (Matthew 6:25-34), churchgoers still worry. Mostly because they feel the future is still too uncertain for them to not worry at all (33%). One in five worry because it is hard for their life to function without money (18%), or because they have a tendency to trust in their own skills and abilities (18%). There is a connection between church attendance and financial worries as weekly churchgoers (18%) are more likely than fortnightly/monthly churchgoers (8%) to not worry about finances.

Knowing and trusting is essential to giving

The most significant motivator for churchgoers in deciding where to donate their money is knowing and trusting the organisation (71%). The number one blocker to giving is doubt surrounding how their money is being used (62%), followed by intrusive or excessive donation requests (62%).

¹ ABS, 2071.0, 2018



Titling in church

Four in five Australian churchgoers (80%) give a regular tithe/offering to their church, but one in five (20%) do not. Just over two in five (44%) give their regular tithe weekly, while one in three (36%) give their tithe/offering at least monthly. Interestingly, one in seven churchgoers (14%) used to give a regular tithe/offering but no longer do.

An individual's personal experiences (54%) are the most influential motivation (extremely/very influential) on their decision to give financially to the church. Second are the values and culture of the church (52%) followed by stories of lives changed by God (48%).

One in four churchgoers (24%) hold the traditional belief that the tithe is 10% or more of one's income that ought to be given to the church. Weekly churchgoers are nearly three times more likely than fortnightly/monthly churchgoers to believe the tithe is 10% or more of their income and should be given to the church (31% cf. 11%).

The main reason non-tithers do not give a tithe/offering is they only give when they can (46%). One in four have experienced a change in their income (25%) or prefer to give to a not-for-profit charity rather than the church (25%). One in six (15%) do not give a tithe/offering because they have lost trust in the church.

Trust and transparency

Almost all churchgoers who give financially to their church (96%) trust their church (yes definitely/somewhat) to use their tithe/offering money wisely. While churchgoers are satisfied overall (90% extremely/very/somewhat) with the transparency regarding finances in their church, just a quarter of churchgoers (26%) are extremely satisfied with their church's financial transparency.

Communicating the need and the impact

Australian churchgoers are generous people. They are motivated by their faith and beliefs to give and to make the world a better place. The altruistic heart to give is strong but at times the call to action needs to be clearer. Two in five churchgoers who give financially to their church would give more if they knew their church needed it (40%), while one in five would give if their church asked for it (19%). Beyond giving in the church context, more than three in five churchgoers believe communicating stories of how organisations/churches/ministries have helped people (64%) and reporting specific impacts of individual donations (61%) would also help Australians to be more generous.

Tell the story

The power of sharing the story of change is essential to helping givers understand the impact of their giving and promote transparency and trust. Australian churchgoers aspire to be generous and desire to make a difference with many continuing to give amidst challenging personal circumstances. These acts of generosity are not to be taken for granted but to be honoured and appreciated. At times churchgoers can feel there is overwhelming need, and that their actions are insignificant. Each individual's action, however, is like a drop in the ocean that can bring about ripples of change. To inspire a continuous spirit of generosity among churchgoers, Christian organisations and churches need to tell these stories of the ripples of change set in motion by the generosity of Australian churchgoers.

Snapshot of Christianity in Australia

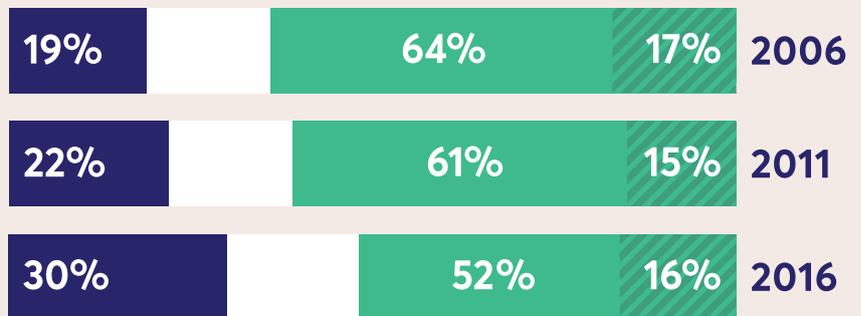


Australia as a nation has a cultural heritage of Christianity and church attendance. In recent decades, however, Christian affiliation has been declining. In 1966 Christianity was the main religion with almost nine in ten Australians identifying with Christianity (88%)¹. By 2006 the proportion of Australians identifying with Christianity had dropped to 64%, and 19% of Australians identified with no religion.

In the span of a decade Australians identifying with Christianity has dropped further to 52% while the proportion of those identifying with no religion rose to 30% (2016). Interestingly, during that same time period, church attendance has remained stable (17% 2006, 15% 2011, 16% 2016)². The consistency of church attendance amidst a changing social and cultural landscape invites further exploration and understanding.

So, what are the attitudes, beliefs and behaviours of church attenders towards giving and generosity?

Christianity declines but church attendance remains stable



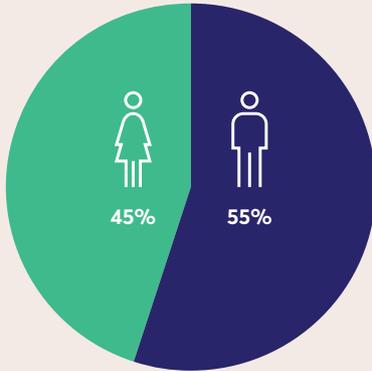
- **No religion increasing**
Australian Bureau of Statistics
- **Christian affiliation declining**
Australian Bureau of Statistics
- **But church attendance stable**
NCLS Research

¹ ABS, 2071.0, 2018

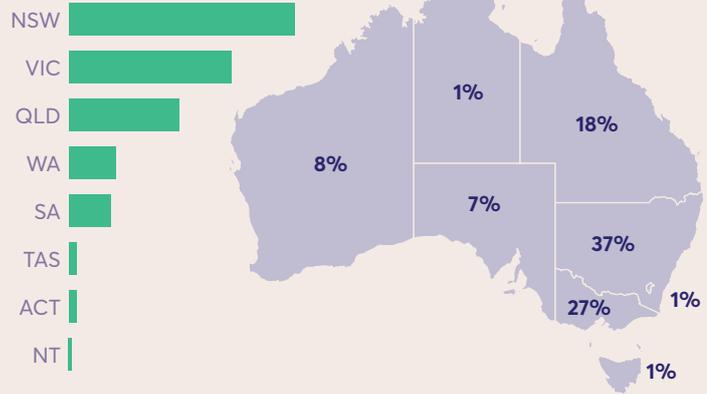
² National Church Life Survey Research

Demographics

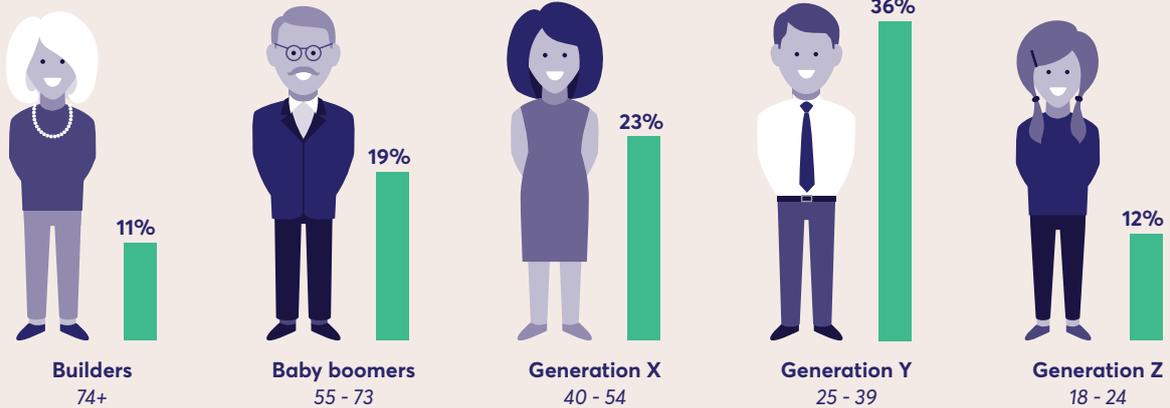
Are you male or female?



Where do you usually live?



What age will you be in 2019?

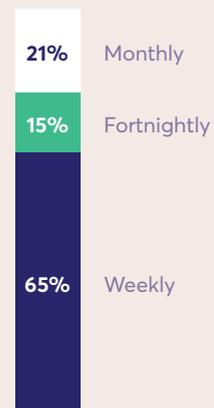


How active are you in the Christian faith?



How frequently do you attend church?

Please select responses that most apply to you



Regular churchgoers and generosity

Australian churchgoers believe there is a culture of generosity in Australia but still see room for improvement. More than nine in ten churchgoers believe Australians are generous people (92% strongly/somewhat/slightly agree), and the same proportion consider themselves to be a generous person (92%). Interestingly, three quarters of churchgoers (77%) believe they are more generous than their peers, and 89% agree Australians should be more generous to each other.

Generosity is more than just financial giving

Australian churchgoers believe giving is about more than just financial support. Churchgoers believe giving also includes using their skills to help someone else (67%) and volunteering (65%). More than three in five believe spending time with people (63%) and sharing resources (63%) are forms of giving.

Giving looks like:

- Using my skills to help someone else (67%)
- Volunteering (65%)
- Giving money (65%)
- Spending time with people (63%)
- Sharing resources (food, clothing, etc.) (63%)

Churchgoers are motivated to give to children's charities

The top five causes which Australian churchgoers are highly motivated to give to include:

- Children's charities (47%)
- Homelessness (44%)
- Medical and cancer research (37%)
- Christian mission/ministry (37%)
- Aged care (36%)

Giving trends are reflective of life stage. Supporting medical and cancer research is a greater priority for older churchgoers (54% Builders, 51% Baby Boomers, 37% Gen X, 29% Gen Y, 26% Gen Z). Mental health services, however, are a greater priority for younger churchgoers (47% Gen Z, 35% Gen Y, 37% Gen X, 29% Baby Boomers, 18% Builders).

Interestingly, churchgoers are highly motivated to give to different causes than Australian givers overall. While animal welfare (42%) is the second most likely cause Australian givers would give to, it does not feature in the top five causes for churchgoers (27%)³, whereas homelessness features for regular churchgoers.

Top 5 causes

Churchgoers



47%

Children's charities



44%

Homelessness



37%

Medical and cancer research



37%

Christian mission/ministry



36%

Aged care

Australian givers³



47%

Children's charities



42%

Animal welfare and wildlife support



38%

Medical and cancer research



34%

Disaster response in Australia



31%

Mental health

³ Australian Community Trends Report, McCrindle 2019



Local need responders

If they had to choose, churchgoers prefer to support charities with a local/national focus (80%) over those with a global focus (20%). They are also most likely to give when they hear about a need or an issue (41%). Churchgoers are more likely than Australian givers, however, to give on a frequent or regular basis (17% cf. 12% Australian givers)³.

Gen Z churchgoers (43%) are twice as likely as Builders (21%) to be need responders, giving when they hear about a need or issue. Builders, however, are three times more likely than Gen Y and Gen Z to give on a regular basis (36% cf. 10% Gen Y, 10% Gen Z). Younger churchgoers are part of the global generation, being more likely than older churchgoers to support charities with a global focus (22% Gen Z, 21% Gen Y, 23% Gen X, 15% Baby Boomers, 15% Builders).

Behaviour follows belief

Australian churchgoers are more likely to give financially to what they see as important. Two in three churchgoers (65%) believe it is extremely/very important to support the church through regular financial giving. Their behaviour confirms this belief, with seven in ten churchgoers (69%) giving at least once a month to church.

While three in five place the same level of importance on supporting charities (58%) and family and friends (58%), they are less likely to support these groups with regular financial support. Three in five (69%) give to church financially at least once a month which is twice that of charities (35%) and family and friends (32%).

Cash is the main method of financial giving

Three in five Australian churchgoers (61%) mostly give cash when giving financially to the church. This is consistent across both Catholic/Orthodox (63%) and Protestant/Evangelical (59%) churchgoers. There is more variety when giving to charities with 39% giving by cash, 17% through online banking, and an equal proportion giving via direct debit (15%) and credit card (15%).

While cash is the main method of giving to the Church for all generations, it is strongest for the older generations. Three quarters of Builders (76%) give to the church via cash compared to 53% of Gen Z. The younger generations are more likely to use electronic giving methods, than the older generations. Gen Y are the most likely to give via online banking (18% cf. 4% Builders), while Gen Z are the most likely to give via direct debit (19%).

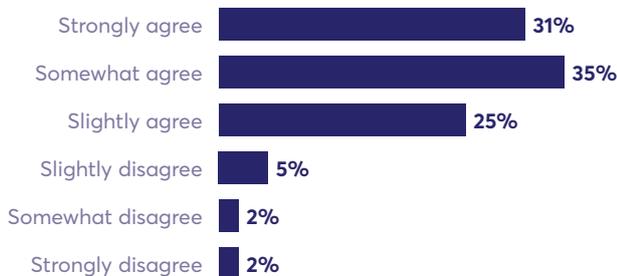
Weekly churchgoers (14%) are more likely than fortnightly/monthly churchgoers (9%) to give to the Church via direct debit.

Faith informs giving



Nine in ten Australian churchgoers agree (91% strongly/somewhat/slightly) their faith informs their giving priorities and practices. There is room for growth, however, with just three in ten churchgoers (31%) strongly agreeing their faith informs their giving priorities.

To what extent do you agree your faith informs your giving priorities and practices?



The impact of faith on giving priorities and practices is linked to church attendance

Weekly churchgoers (40%) are three times more likely than fortnightly/monthly churchgoers (15%) to strongly agree their faith informs their giving priorities and practices.

Faith is the key reason Australian churchgoers give the way they do

The faith and beliefs of Australian churchgoers is the primary reason they give the way they do. Three in five churchgoers (60%) give because they are motivated by their faith and beliefs, while half desire to make the world a better place (51%). For two in five churchgoers, helping those around them (44%) and a sense of responsibility to give back (41%) are key reasons they give the way they do.

Older churchgoers are twice as likely as younger churchgoers to give because they feel strongly about the causes they donate to (53% Baby Boomers, cf. 25% Gen Z). They are also more likely to give because they feel a responsibility to give back (53% Baby Boomers cf. 24% Gen Z) and because the Bible encourages generosity (46% Builders, 20% Gen Z).

Protestant/Evangelicals are more likely to give because the Bible encourages generosity (49% cf. 22% Catholic/Orthodox). Catholic/Orthodox churchgoers, however, are more likely to give because of the feeling they get when they give (39% cf. 29% Protestant/Evangelicals).



Why do you give the way you do?

Areas of greatest difference between the generations



	Gen Z	Gen Y	Gen X	Boomers	Builders
Feel a responsibility to give back	24%	35%	42%	53%	52%
Feel strongly about the causes I donate to	25%	29%	35%	53%	52%
The Bible encourages generosity	20%	27%	30%	39%	46%

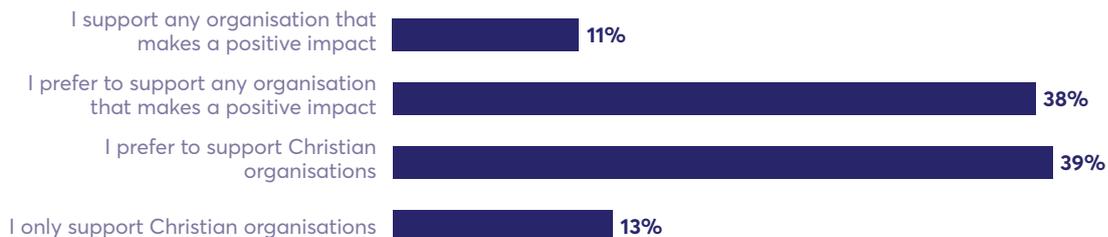
Who to support: Christian organisations or any organisation making an impact?

Whether an organisation is Christian or not impacts the decision to give financially for many churchgoers. Half of Australian churchgoers (51%) prefer to, or only, financially support Christian organisations. The other half (49%) prefer to, or only, support any organisation that makes a positive difference. Consistent across both Protestant/Evanglicals (54%) and Catholic/Orthodox churchgoers (50%) there is a desire to support Christian organisations.

Gen X are the most likely to support any organisation that is making a difference (54% cf. 52% Baby Boomers, 50% Builders, 44% Gen Y, 47% Gen Z).

Weekly churchgoers (56%) are more likely than fortnightly/monthly churchgoers (42%) to prefer to or only financially support Christian organisations.

If you had to choose, would you prefer to financially support Christian organisations or any organisation that makes a positive impact?



Financial aspirations and concerns

Australian churchgoers' ultimate financial goal is to provide for their family (35%). For one in five churchgoers their goal is to have enough money to support the lifestyle they want (21%) or set themselves up financially for retirement (20%). More than one in ten (13%) have the ultimate financial goal of having enough money to give to a church/and or charity, while 8% desire to establish a financial legacy.

Age influences financial goals

As they are approaching retirement, more Baby Boomer churchgoers have a focus on setting themselves up financially for retirement (29% cf. 11% Gen Z). Younger churchgoers, however, are pursuing having enough money to give to church/charities.

As wealth increases, giving increases too

For almost half of Australian churchgoers, their wealth has increased compared to five years ago (46% significantly/somewhat/slightly increased). For one in ten (10%), their

wealth has increased significantly, while one in five (19%) have somewhat increased wealth compared to five years ago. A quarter of churchgoers' (24%) wealth has remained the same, while three in ten churchgoers' (31%) wealth has decreased.

Australian churchgoers' changes in giving reflect their changes in wealth. Over the past five years, 44% of Australian churchgoers have increased their giving. Three in ten churchgoers' (31%) giving has remained the same, while a quarter (25%) have decreased their giving in this time.

Unsurprisingly, Gen Y, who are in their key earning years, are the most likely to say their wealth has increased in the last five years (63% cf. 59% Gen Z, 49% Gen X, 19% Baby Boomers, 13% Builders). Positively, as their wealth has increased so has their financial giving. Three in five Gen Y churchgoers (60%) have increased their financial giving over the last five years (cf. 57% Gen Z, 45% Gen X, 18% Baby Boomers, 20% Builders).

What is your ultimate financial goal?



Gen Z



Gen Y



Gen X



Boomers



Builders

	Gen Z	Gen Y	Gen X	Boomers	Builders
Providing for my family	35%	35%	38%	32%	31%
Having enough money to support the lifestyle I want	22%	20%	20%	22%	27%
Having enough money to give church and/or charity	21%	15%	10%	9%	13%
Setting myself up financially for retirement	11%	18%	22%	29%	15%
Establishing a financial legacy	10%	12%	8%	1%	3%

Why do you worry about your finances?

Areas of greatest difference between the generations

	 Gen Z	 Gen Y	 Gen X	 Boomers	 Builders
I don't worry about finances	13%	9%	15%	21%	23%
I have a tendency to trust in my own skills and abilities	15%	23%	18%	11%	13%
I find it hard to trust God completely	15%	9%	7%	4%	2%
The future is still too uncertain for me to not worry at all	34%	28%	35%	40%	31%

Challenging financial environment

While faith and beliefs are key motivators for giving, the external environment can impact churchgoers' ability and desire to give. For more than half of churchgoers (53%) the cost of living and housing prices in Australia has significantly or somewhat decreased their ability to give to charities in the last 12 months.

Older generations are feeling the pinch more than younger generations, with three in five Baby Boomers (64%) and Builders (59%) believing the current cost of living has decreased their ability to give compared to 52% of Gen X, 48% of Gen Y and 49% of Gen Z.

Similarly, the financial situations Australian churchgoers are most concerned about are the increasing cost of living (62%), inability to pay their bills (39%) and unemployment/losing their job (30%). A further three in ten are concerned about not having enough to support their family (27%) or increasing levels of debt (27%).

Despite the Bible teaching in Matthew Chapter 6 not to worry about money or material things as God has these under control, many churchgoers still worry. The number one reason Australian churchgoers worry about finances is they

feel the future is still too uncertain for them to not worry at all (33%). One in five worry because it is hard for their life to function without money (18%) or because they have a tendency to trust in their own skills and abilities (18%). For 8% of churchgoers they find it hard to trust God completely, while 7% don't want to lose the things they currently have. Just 15% of Australian churchgoers don't worry about their finances. Interestingly, Protestant/Evangelical churchgoers (22%) are more likely than Catholic/Orthodox churchgoers (10%) to not worry about their finances.

Baby Boomers are more likely than other generations to worry about finances because the future is too uncertain (40% cf. 28% Gen Y), while Gen Y is the most likely to have a tendency to trust in their own skills (23% cf. 11% Baby Boomers). Gen Z are the most likely to find it hard to trust God completely (15% cf. 9% Gen Y, 7% Gen X, 4% Baby Boomers, 2% Builders).

Weekly churchgoers (18%) are more likely than fortnightly/monthly churchgoers (8%) to not worry about finances.

Motivators and blockers to giving

The most significant motivators (extremely/very) for churchgoers in deciding where to donate their money are:

- Knowing and trusting the organisation (71%)
- Making the world a better place for those who are less fortunate (69%)
- Faith and beliefs (64%)
- When they see a need (64%)
- Investing in significant and long-lasting change (61%)

The number one blocker (extremely/very significant) to giving for Australian churchgoers is doubt surrounding how their money is used (62%). This is followed by intrusive or excessive donation requests (62%), feeling like there is little left to give after covering living costs (60%) and competing financial priorities (58%).

Gen Z (43%) are four times more likely than Builders (10%) to say that being more focused on themselves than others is a blocker for their giving (42% Gen Y, 33% Gen X, 16% Baby Boomers).

Australian churchgoers are prevented in giving more to charities, churches and not-for-profits because they feel their own finances are limited. Despite this, they give when they can.

**“We don’t have much spare money these days the cost of living keeps increasing it is hard to stay ahead.”
– Australian churchgoer**

For others there is doubt over how much money gets to those in need, the transparency of the organisation and broken trust.

Motivators to give Extremely/very significant



71%
Knowing and trusting the organisation



69%
Making the world a better place for those who are less fortunate

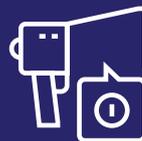


64%
Faith and beliefs

Blockers to giving Extremely/very significant



62%
Doubt surrounding how the money is used



62%
Intrusive or excessive donation requests



60%
Feeling like there is little left to give after covering living costs



Giving in the church

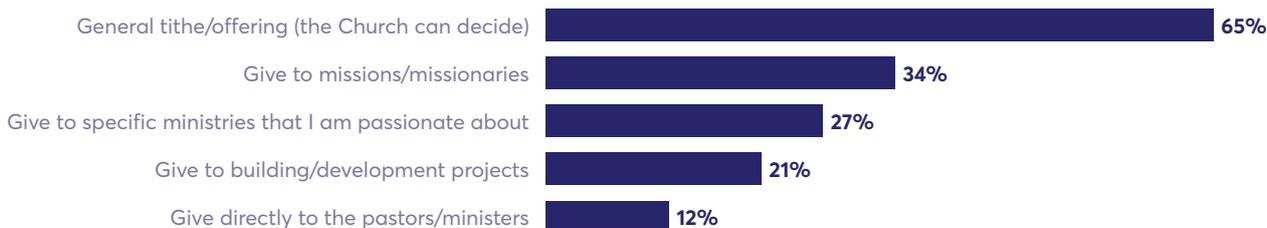
Churchgoers are more likely to give a general offering to the church, rather than to a specific ministry or project. Two in three churchgoers (65%) give a general tithe/offering to the church and trust the church to decide where the finances go. One in three (34%) give to missions/missionaries, while three in ten (27%) give to specific ministries they are passionate about. One in five (21%) give to building or development projects while just over one in ten (12%) give directly to the pastors/ministers.

Older churchgoers are more likely to give a general tithe to the church (81% Builders, 71% Baby Boomers, 70% Gen X,

57% Gen Y, 53% Gen Z). Gen Y, however, are the most likely to give to specific ministries they are passionate about (32% cf. 28% Gen Z, 19% Gen X, 27% Baby Boomers, 25% Builders).

Weekly churchgoers (71%) are more likely than fortnightly/monthly churchgoers (54%) to give a general tithe/offering to the church.

How do you direct your financial giving in church?



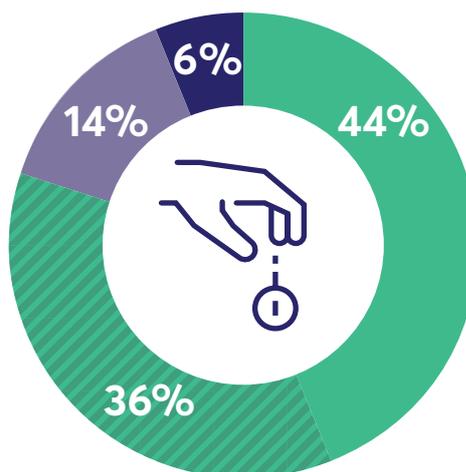
Giving a regular tithe

Four in five Australian churchgoers (80%) give a regular tithe/offering to their church. Just over two in five (44%) give their regular tithe weekly, while one in three (36%) give their tithe/offering at least monthly. One in five churchgoers (20%) do not give a regular tithe/offering to their church. Interestingly, one in seven churchgoers (14%) used to give a regular tithe/offering but no longer do.

Why churchgoers choose not to tithe?

The main reason non-tithers do not give a tithe/offering is they only give when they can (46%). One in four (25%) have experienced a change in their income or prefer to give to a not-for-profit charity rather than the church (25%). One in six (15%) do not give a tithe/offering because they have lost trust in the church while one in ten don't agree with what the church is doing with their finances (11%), have had a change in personal beliefs (11%) or don't agree with the Biblical teaching of tithing (10%).

Do you give a regular tithe/offering to your church?



- Yes, I give weekly
- ▨ Yes, I give at least monthly
- No, but I used to
- No, I never have

Weekly tithing is most common among the older generations. Builders (70%) are more than twice as likely as Gen Z (30%) to give their tithe/offering weekly. Gen Z, however, are the most likely generation to have once given but no longer give a tithe (21% cf. 8% Builders), this could be a result of both life stage and belief.

Do you give a regular tithe/offering to your church?

	 Gen Z	 Gen Y	 Gen X	 Boomers	 Builders
Yes, I give weekly	30%	38%	39%	53%	70%
Yes, I give at least monthly	42%	41%	41%	27%	17%
No, but I used to	21%	15%	13%	12%	8%
No, I never have	7%	5%	7%	8%	5%

Seven in eight (87%) weekly churchgoers give a regular tithe/offering compared to two in three (67%) fortnightly/monthly churchgoers.

Weekly churchgoers (61%) are five times more likely to give a weekly tithe/offering than fortnightly/monthly churchgoers (12%).

Cash is the main tithing method

Two in three titheers (68%) prefer to give their tithe/offering via cash. One in seven (15%) prefer to give by online banking while one in eight (13%) prefer to tithe via direct debit.

Younger givers are more likely to give their tithe electronically. One in five Gen Z (23%) and Gen Y (20%) prefer to give their tithe/offering via online banking compared to 15% of Gen X, 7% of Baby Boomers and 4% of Builders.

Influences on the decision to give

An individual's personal experiences (54%) are the most influential factor (extremely/very influential) motivating their decision to give financially to the church. Second are the values and culture of the church (52%), followed by stories of lives changed by God (48%) and hearing the needs of local ministries (44%).

Short talks before tithes and offerings are the least influential, with 38% of churchgoers finding these extremely/very influential in motivating them to give financially to the church. Catholic/Orthodox churchgoers (42%), however, are more likely than Protestant/Evangelicals (29%) to find short talks before tithes and offerings extremely or very influential. Similarly, Catholic/Orthodox churchgoers find sermons (41%

cf. 32%), visits from Christian charities (41% cf. 32%) and testimonials of giving (43% cf. 36%) more influential than Protestant/Evangelical churchgoers.

Younger churchgoers are more likely to find all areas tested extremely or very influential in motivating them to give than older churchgoers. The areas of greatest difference show that Gen Z (53%), Gen Y (46%) and Gen X (39%) are twice as likely as Baby Boomers (21%) and Builders (21%) to find visits from Christian charities influential in motivating them to give. Similarly, Gen Z, Gen Y and Gen X are twice as likely as Baby Boomers and Builders to find short talks before tithes/offerings (49% Gen Z, cf. 20%) and testimonials of giving (51% cf. 20%) influential on their motivation to give.

How influential are the following in motivating you to give financially to the church?

Extremely/very influential



Influential factors which motivate financial giving?

Areas of greatest difference



Gen Z



Gen Y



Gen X



Boomers



Builders

Factor	Gen Z	Gen Y	Gen X	Boomers	Builders
Visits from Christian Charities	53%	46%	39%	21%	21%
Short talks before tithes/offerings	48%	49%	38%	18%	20%
Testimonials of giving	45%	51%	45%	25%	20%

Churchgoers hold a variety of beliefs on tithing

One in four churchgoers (24%) believe the tithe is 10% or more of one's income that ought to be given to the church. The largest group, however, believe that while the tithe ought to be given to the church, it's not about a percentage (36%). Presumably these churchgoers do not feel bound to give 10% of their income as a strict amount.

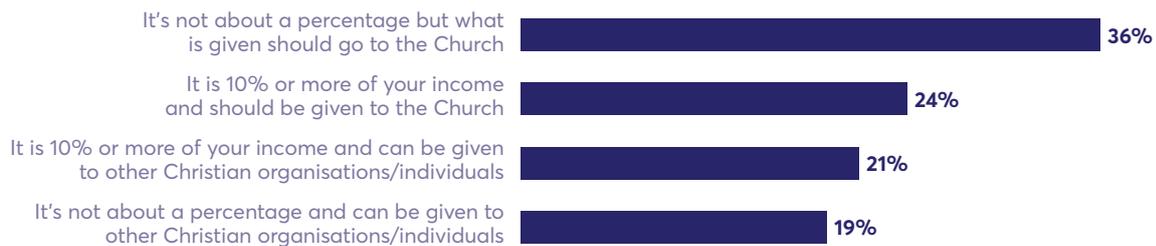
One in five churchgoers (21%) believe the tithe is 10% or more of one's income, but that it can be given to other Christian organisations or individuals (as opposed to given to the church only). A similar proportion of churchgoers don't believe the tithe needs to be a set percentage, nor that it needs to go to the church (19%).

In summary, a total of three in five churchgoers believe the tithe should be given to the church (60%), and a similar proportion of churchgoers believe the tithe is not about giving a set percentage of one's income (55%).

Weekly churchgoers are nearly three times more likely than fortnightly/monthly churchgoers to believe the tithe is 10% or more of their income and should be given to the church (31% cf. 11%).

Older churchgoers are more likely to believe it's not about the percentage but what is given should be given to the church (50% Builders, 44% Baby Boomers, 38% Gen X, 29% Gen Y, 24% Gen Z). Younger churchgoers, however, believe it's 10% or more of your income and can be given to other Christian organisations/individuals (30% Gen Z, 31% Gen Y, 18% Gen X, 9% Baby Boomers, 5% Builders).

Which of the following best describes your belief about the tithe/offertory



Giving patterns change in hardship

If churchgoers were to experience financial hardship, they would likely change their giving habits. More than two in five (45%) would maintain the same frequency but the amount they give would decline. For one in five (22%) the frequency and the amount would decline and for 9% the frequency would decline but the amount would stay the same. One in four (25%), however, would maintain the same frequency and amount of giving if they were to experience financial hardship.

Trust and transparency

Almost all churchgoers who give financially to their church (96%) trust their church (yes definitely/somewhat) to use their tithe/offering money wisely. Positively, three in five (62%) definitely trust their church to use their money wisely.

Nine in ten churchgoers (90%) are satisfied (extremely/very/somewhat) with their church's transparency regarding finances. There is room for improvement, however, as only a quarter of churchgoers (26%) are extremely satisfied with transparency regarding finances in their church. Satisfaction is higher, however, among Protestant/Evangelical churchgoers (36% extremely satisfied) than Catholic/Orthodox churchgoers (20%) when it comes to transparency around church finances.

Weekly churchgoers who give financially to their church (71%) are more likely than fortnightly/monthly churchgoers (41%) to definitely trust their church to use their tithe/offering money wisely.

Communicating the need and the impact

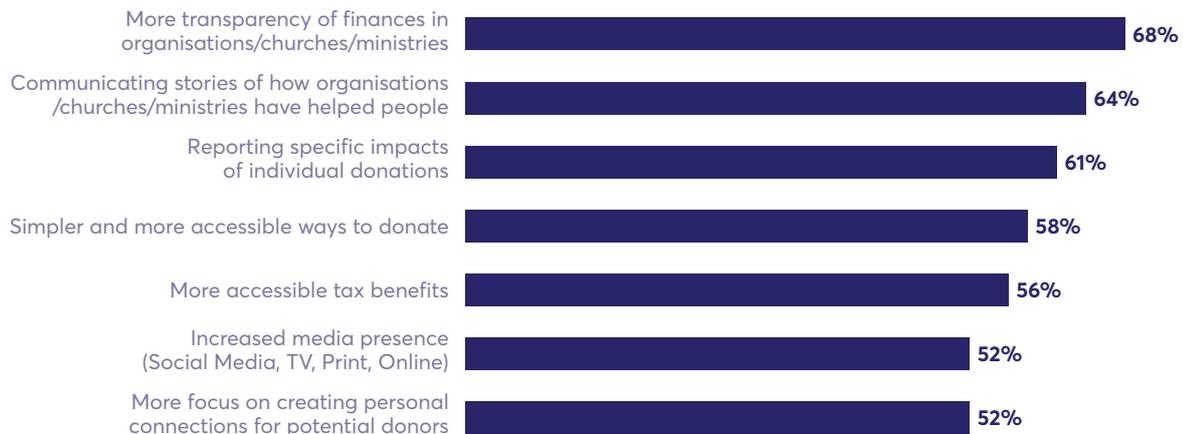
Australian churchgoers are generous people. They are motivated by their faith and beliefs to give and to make the world a better place. The altruistic heart to give is strong but at times the message needs to be clearer. Two in five churchgoers who give financially to their church would give more if they knew their church needed it (40%), while one in five would give if their church asked for it (19%). Given the position of trust they hold in churchgoers' lives, Churches need to respect their congregation's giving habits and acknowledge the challenges many Australian churchgoers face.

Beyond giving in the church context, almost seven in ten churchgoers (68%) agree (strongly/somewhat) that more transparency of finances in organisations will help Australians be more generous. Communicating stories of how organisations/churches/ministries have helped people (64%) and reporting specific impacts of individual donations (61%) will also help Australians to be more generous.

A focus on creating personal connections is particularly important for Gen Y (61%) and Gen X (59%), more so than Gen Z (47%), Baby Boomers (44%) and Builders (26%).

What will help Australians be more generous?

Strongly/somewhat agree



The power of sharing the story of change is essential to helping givers understand the impact of their giving. Australian churchgoers aspire to be generous and desire to make a difference with many continuing to give amidst challenging personal circumstances. These acts of generosity are not to be taken for granted but to be honoured and respected. At times churchgoers can feel there is overwhelming need, and that their actions are insignificant.

Each individual's action, however, is like a drop in the ocean that can bring about ripples of change. To inspire a continuous spirit of generosity among churchgoers, Christian organisations and churches need to tell these stories of the ripples of change set in motion by the generosity of Australian churchgoers.



Research objectives

McCrinkle partnered with Baptist Financial Services to prepare the Faith and Giving in Australia report. Christian Super has also been a gold partner in the preparation of this report. The report summarises the giving trends of regular churchgoers to inform strategic decision making for Christian organisations, Not-for-Profits and Church leaders in Australia.

The purpose of this research is to:

- Give insight into the giving habits of Australia's regular churchgoers
- Identify churchgoers' motivations and blockers to giving
- Explore perspectives around tithing and giving to the church among churchgoers

Report methodology

The Faith and Giving report is the collation of data obtained through a quantitative survey conducted through an online panel.

Online survey

The survey of regular churchgoers was in field from the 22 July to 19 August 2019. It was completed by a nationally representative sample of 1,000 Christian regular churchgoers. Regular churchgoers are defined as those who identify with Christianity (Catholic/Orthodox) or Christianity (Protestant/Evangelical) and attend church weekly, fortnightly or monthly. Throughout this report, these respondents are referred to as 'churchgoers'.

Graphs and rounding

Data labels on the graphs in this report have been rounded and may, therefore, sum to 99% or 101%. Any calculations where two data points have been added are based on raw data (not the rounded data labels on the graph) which have then been rounded once combined.



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