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Church finances and *giving*:

Practices and attitudes in Australian churches

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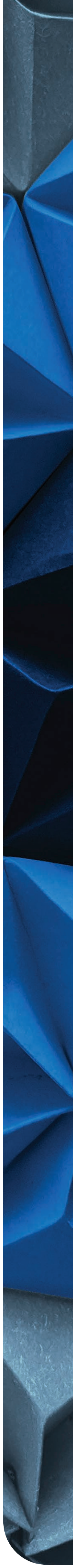
Church finances and *giving*:

This report draws on the Australian National Church Life Survey (NCLS) to describe financial aspects of local churches in 2021 and 2022. It also provides insight into the views of local church leaders about the financial future of their church and the impact of the pandemic. Further, this report present church attender views about giving as well as their practices of giving to churches and charities.

The National Church Life Survey, which is a project of NCLS Research, has assembled a large and growing database of information about Australian churches, church attenders and local church leaders over the past 30 years.

This report was made possible through sponsorship from Baptist Financial Services. We thank Baptist Financial Services for their commitment to research in this area. For further information, please go to: https://www.bfs.org.au



Executive Summary

Financial health and financial giving matters to local churches and denominations. This research report explores the finances of local churches, leader views about their church's finances, and church attender views and practices of financial giving.

The 2021 National Church Life Survey explored the following topics:

- Leader views on the financial future of their church, and the impact of the pandemic;
- Church attender views on support provided through their church on financial matters; and
- Church attender financial giving to their local church and to charities that help the poor.

About the finances of local churches

Major findings regarding the finances of local churches included:

- Just over half (55%) reported a stable financial base. While there was little change in the size of this group since 2011, there was a steady increase over time in churches reporting a declining financial base from 21% to 29%, and a decrease in churches reporting an increasing financial base from 18% to 11%.
- Pentecostal churches were best placed financially with an overrepresentation of churches experiencing an increasing financial base (28% vs 1 to 15% for other denominational groups).
- Most churches (83%) operated with a formal, written budget, changing little from 2016.
- Just under 1 in 5 churches had a mortgage, loan or other debt, a slight decrease from 2016.
- A substantial majority of churches (79%) were not receiving financial assistance.
- Only 21% of churches were endorsed as a DGR. Catholic parishes were the most likely to be endorsed (30% of parishes) and 'Mainstream Protestant' churches least likely (17%).

About leader views on church finances

Leaders gave their views on the financial future of their church, and the impact of the pandemic:

- A slight majority of church leaders (6 in 10) would not consider redeploying/ liquidating their church's property in the future.
- Leaders expressed uncertainty about the financial future post pandemic (almost 4 in 10 about church income and just over 1 in 4 about the financial viability of the church building)
- Pentecostal leaders were the most likely to be positive about their church income post-pandemic (71% disagreeing that their church's income will be permanently lower) and Catholic leaders least likely (15% in disagreement).

About church attender views and practices of financial giving

Attenders offered views on support provided by their church on financial matters and described their giving practices.

- Most attenders (92%) contributed financially to their local church with around two-thirds giving on a regular basis.
- A lower proportion of attenders thought the church provided adequate support on money matters (45%) than 2016 (60%). A larger proportion thought the church should not talk about money (34%) than 2016 (21%).
- Attenders who were younger, born in a non-English speaking country or in a leadership or ministry role were the most likely to express a desire for their church to offer more support.
- Attenders were more generous in their overall giving than in 2016 with 41% contributing $1000 or more in the past 12 months compared to 32% in 2016.
- Attenders more likely to give regularly to their church and more likely to donate larger amounts were generally older, had attended their church for more than 5 years, were in a leadership/ministry role at their church or were from a Pentecostal church.
- Most attenders (87%) donated to a charity in the past 12 months to help the world's poor. Attenders more likely to donate to charities in the past 12 months were generally older, had attended their church for more than 5 years, were not in a leadership or ministry role, or were from a Catholic parish.

Contents

1. Introduction

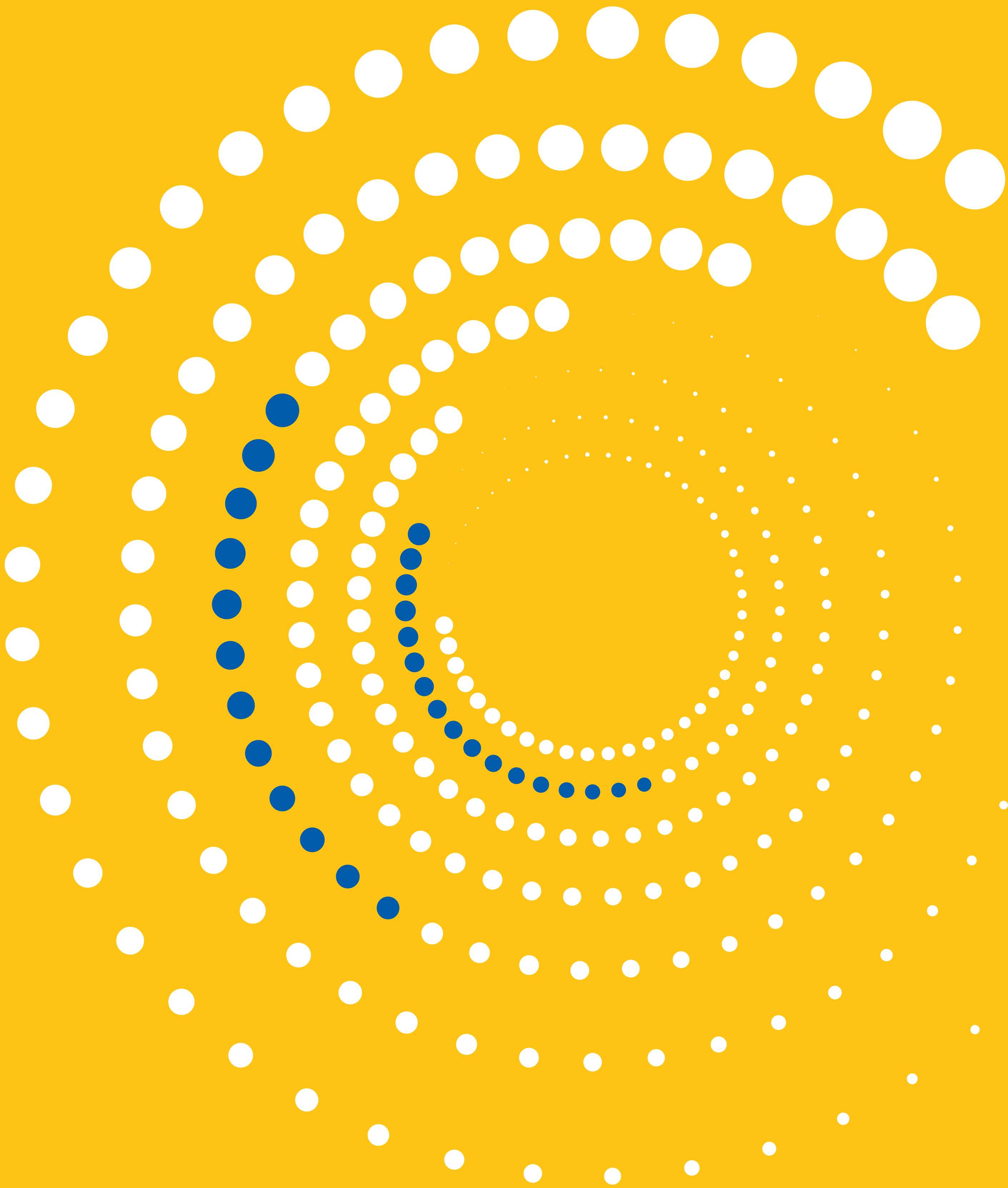
Financial health and giving matters to local churches and denominations. As with any organisation, the strength of a church's finances impacts its ability to carry out its mission.

Offerings from attenders are a substantial source of income for churches. Factors outside the church such as the rising cost of living and less disposable income are a concern for churchgoers. Compounded by the COVID-19 pandemic, the flow on effects to church finances and attender giving more generally are not well understood.

Additional research is required to promote a wider understanding of the contemporary issues impacting the finances of churches across the breadth of churches and denominations.

The Australian National Church Life Survey (NCLS) is one of the richest sources available internationally for such research. In this report, we provide some insights from the 2021 NCLS in the following areas:

- The finances of local churches, including their current financial situation, budgeting and request for financial assistance;
- Views of church leaders on the financial future of their church, including the impact of the COVID-19 pandemic;
- Church attenders' views on support provided through their church on financial matters; and
- Church attenders' financial giving to their local church and to charities that help the poor.



2. Materials and Methods

Data from the 2021 Australian National Church Life Survey (NCLS) was used for this paper. The NCLS is a five-yearly quantitative survey of thousands of Christian churches, hundreds of thousands of churchgoers and thousands of church leaders in 20 Australian denominations (Catholic, Anglican and all major Protestant).

The 2021 survey wave received ethics clearance from Charles Sturt University (Ref: H21355). The survey completion period was extended well into 2022 to maximise participation of churches.

The NCLS is based in local churches (congregations and parishes), with approaches to recruitment and sampling varying across the denominations (attempted census, random sampling, or opt-in; paid for by the local church or by the denomination) (Pepper et al. 2018). Catholic NCLS data are random samples, however, in Protestant denominations, there are some self-selection biases in church participation related to church size, locality and theological tradition. Nevertheless, the datasets have national coverage and denominational diversity, and churches from a wide diversity of traditions participate.

Participating local churches complete several types of survey forms, including the “NCLS Attender Survey”, the “NCLS Leader Survey” and the “NCLS Church Census”. All churchgoers aged 15 years and older are requested to fill out an NCLS Attender Survey form, usually during or after a service of worship/Mass. NCLS Leader Survey forms are available to anyone involved in leadership (including clergy and pastors, elders, church council members and other leaders), with the most senior leader at the local church, at minimum, encouraged to participate. The NCLS Church Census, about the activities and operations of the local church/parish is completed by a single leader/administrator in each church/parish. Both hard copy and online survey forms are available.

Questions about church finances, financial giving and support on financial matters were contained in five survey forms:

- NCLS Church Census
- NCLS Leader Survey
- NCLS Attender Sample Survey C
- NCLS Attender Sample Survey G

Question wordings are given in Appendix 1. Comparisons with 2011 and 2016 results are also provided where available.

2.1 | About the NCLS Church Census

The NCLS Church Census, about the activities and operations of the local church/parish is completed by a single leader/administrator in each church/parish. Both hard copy and online survey forms are available. In 2021, there were two Census survey variants (the full survey and a shorter survey).

In 2021/2022, 3,385 local churches completed a Church Census, of which 2,609 completed the full Census. A small proportion of these churches answered the Census on behalf of another church as well (i.e. their answers corresponded to more than one church).

For the sample of local churches described in this report, 19 denominations and movements were sampled well enough for inclusion in the analysis, representing over 90% of the churches or parishes in Australia (not including Orthodox, independent or house churches), according to NCLS estimates (Powell et al., 2021).

To correct for differences in participation, results were weighted to adjust for variations in survey participation levels between denominations within the Protestant denominations.

2.2 | About the NCLS Leader Survey

NCLS Leader Survey forms are available to anyone involved in leadership (including clergy and pastors, elders, church councillors and other leaders), with the most senior leader at the local church, at minimum, encouraged to participate. In 2021, there were two survey variants (the full survey and a shorter survey). The surveys address a range of key indicators across 9 themes including the impact of COVID-19. This report examines leader perceptions of the impact of COVID-19 on the financial future of their church.

In 2021/22 nearly 6,000 church leaders completed one of the Leader Survey variants. This report is based only on responses from local senior church leaders (e.g. senior or solo ministers/pastors/priests).

For the sample of 2242 local senior church leaders described in this report, 19 denominations and movements were sampled well enough for inclusion in the analysis, representing approximately 90% of all local church leaders in Australia (not including Orthodox, independent or house churches), according to NCLS estimates (Powell et al., 2021).

To correct for differences in participation, results were weighted to adjust for variations in survey participation levels between denominations within the Protestant denominations.

2.3 | About the NCLS Attender Survey

The 2021 NCLS Attender Survey (total N of approximately 130,000 people from 3,000 congregations and 20 denominations) consisted of a four-page main survey (Main Attender Survey) of demographics, Christian faith and practice and church health, which was completed by most individual participants, and a series of smaller four-page surveys, each of which was a random sample of the total participants.

Some 61% of participants were female and 37% were born outside of Australia, including 28% from a country where English is not the main language spoken (primarily a country in Asia).

The questions covered in the present report were included in 2021 NCLS Small Sample Attender Survey C ("2021 Attender C") and Small Sample Attender Survey G ("2021 Attender G"). Each of the Small Sample Attender Surveys covered the majority of questions from the Main Attender Survey, together with a suite of questions around specific areas of interest.

Some 1,093 attenders from across the nation completed Attender C and 1,090 completed Attender G.

For the sample of attenders described in this report, nineteen denominations and movements were sampled well enough for inclusion in the analysis for this report, representing over 95% of the weekly churchgoers in Australia (not including Orthodox, independent or house churches), according to NCLS estimates (Powell et al., 2021).

To correct for differences in participation, results were weighted to adjustfor variations in survey participation levels between denominations.

For a more detailed explanation of the NCLS methodology, participation rates, and the strengths and limitations of the NCLS datasets, see Pepper et al. (2018) Where relevant, findings from the surveys were assessed against one or more of the following categories: denomination, church locality, age, gender, education, country of birth, attender background, church leadership/ ministry role and satisfaction with financial situation. The breakdown categories are included in Appendix 1.

Denominations represented in this report include: Acts 2 Alliance, Acts Global, Anglican, Australian Christian Churches, Baptist, C3 Australia, Catholic, Christian Reformed Church, Churches of Christ, CityLife Church, CRC Churches International, Fellowship of Independent Evangelical Churches (FIEC), Hillsong Australia, International Network of Churches (INC), Lutheran, Presbyterian, Salvation Army, Uniting Church, and Vineyard Churches Australia.

These denominations are grouped in the report as follows:

1. Catholic

2. Mainstream Protestant (Anglican, Lutheran, Presbyterian, Uniting Church)

3. Pentecostal (Acts 2 Alliance, Acts Global, Australian Christian Churches, C3 Australia, CityLife Church, CRC Churches International, Hillsong Australia, International Network of Churches (INC))

4. Other Protestant (Baptist, Churches of Christ, Christian Reformed, Salvation Army, Fellowship of Independent Evangelical Churches (FIEC), Salvation Army, Vineyard Churches Australia)

Part A
Finances of local churches

In this part of the report about the finances of local churches findings are presented from the NCLS Church Census addressing financial stability, financial stewardship, debts, financial assistance and Deductible Gift Recipient Status (DGR) status.

Findings were assessed against the locality and denomination of the local church.

3 | Overall financial situation of local churches

The size of the churches which participated in the survey varied significantly, as did their financial circumstances. All else being equal, larger churches would generally have more income, given their larger attender (hence donor) base.

Churches were asked to select a response that best describes their financial situation.

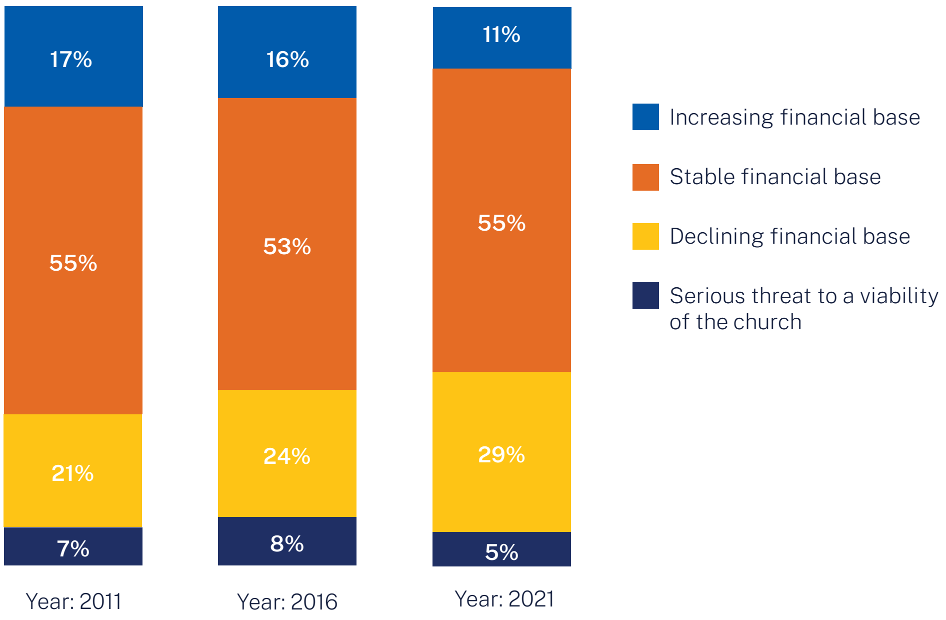
3.1 | Financial stability: overall results

Just over half the churches (55%) reported having a stable financial base, with some 11% reporting an increasing financial base. Just over a quarter (29%) had a declining financial base, with a further 5% declining so seriously as to pose a serious threat to their ability to continue as a viable church. A comparison with the results from 2011 and 2016 indicates a steady increase in the proportion of churches in financial decline and a decrease in the proportion with increasing financial bases.

The financial base is increasing for 11% of churches, stable for 55% and declining for 29%. Some 5% have threatened viability.

The proportion of churches with a stable financial base increased from 2016 to levels similar to 2011 and there was a decrease in the proportion of churches that face a serious threat to continuance (Figure 1).

Figure 1: Financial situation of local churches



Source: 2021 NCLS Church Census CC_101 (n=2920), 10.5% missing, 2016 NCLS Operations Survey (n=2314), 2011 NCLS Operations Survey (2439).

3.2 | Financial stability of local churches: results by locality

There were statistically significant differences noted in financial stability across localities.

A majority of churches in all of the locality types reported a stable/increasing financial base ranging from 54% to 73% (Table 1).

Churches in regional centres and capital cities were best placed financially, with 71-73% reporting a stable/increasing financial base compared to churches situated in large rural communities (63%) and small rural communities (54%).

Churches in small rural communities were in the most serious position with the ability of 10% of churches to continue as a viable church being being threatened, compared to 3-6% across the other locality types.

Table 1: Financial situation of local churches by locality

	Small rural (< 2,000 people)	Large rural (2,000–20,000 people	Regional (>20,000 people)	Capital City
Increasing financial base	4%	10%	17%	13%
Stable financial base	50%	53%	56%	58%
Declining base	36%	31%	23%	25%
Serious threat to continuing	10%	6%	4%	3%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Church Census CC_101 (n=2873). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

3.3 | Financial stability of local churches: results by denomination

A majority of churches in all of the four denominational groups had a stable/increasing financial base ranging from 51% to 90% (Table 2).

Pentecostal churches were the best placed financially, with 62% having a stable financial base and 28% an increasing one.

Pentecostal churches were around two to three times more likely than Mainstream and Other Protestant churches (8% and 15% respectively) and around twenty-eight times more likely than Catholic churches (1%) to have an increasing financial base. In contrast, only 9% of Pentecostal churches experienced a declining financial base compared to the 21-44% of churches belonging to other denominations.

Mainstream Protestant churches were in the most serious position with the ability of 8% of churches to continue as a viable church being threatened, compared to 1-5% across the other denomination groups..

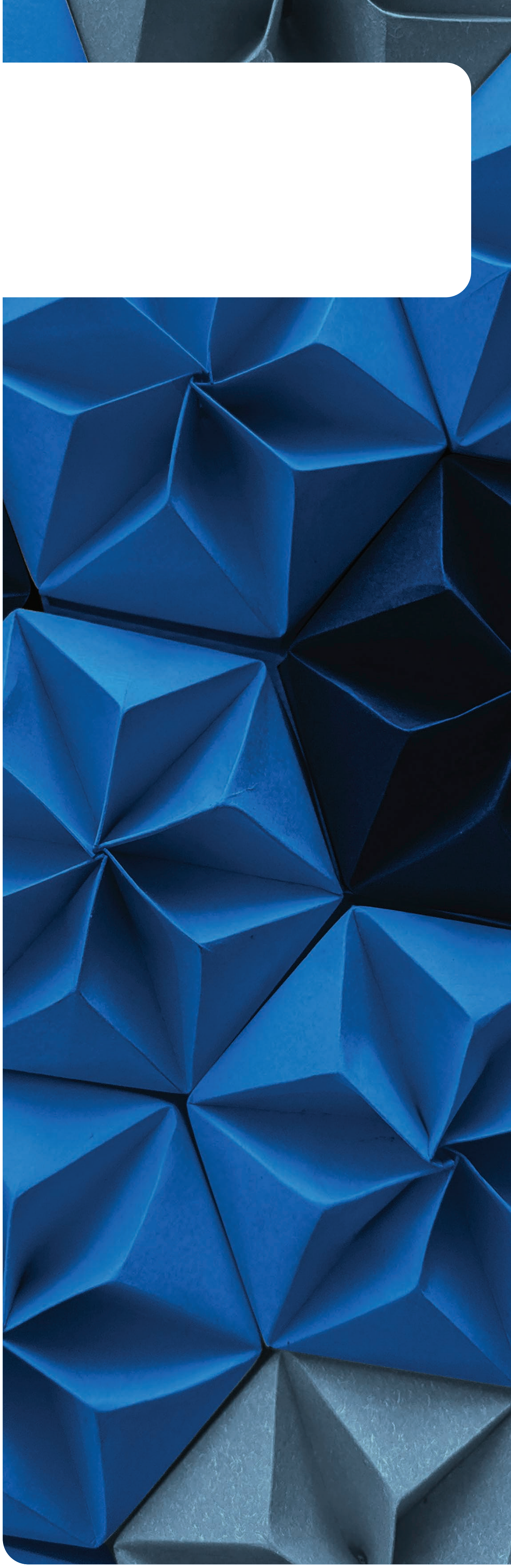
Table 2: Financial situation of local church by denomination

	Catholic	Mainstream Protestant	Pentecostal	Other Protestant
Increasing financial base	1%	8%	28%	15%
Stable financial base	50%	51%	62%	62%
Declining base	44%	33%	9%	21%
Serious threat to continuing	5%	8%	1%	2%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Church Census CC_101 (n=2920). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

Pentecostal churches are most likely to report a stable or increasing financial base.

4 | Budgeting



The need for stewardship and financial accountability was acknowledged with most churches (83%) operating with a formal, written annual budget. This was a slight increase from 2016 (Figure 2).

Churches located in small rural communities were far less likely to operate with a formal, written budget (65%) than churches situated in regional centres (90%), capital cities (87%), and large rural communities (81%). The differences were significant at $p<.01$.

'Other Protestant' churches (outside of the mainstream denominations and Pentecostal movements) were the most likely to operate with a formal, written annual budget (93%), compared to 89% of 'Mainstream Protestant' churches, 65% of Catholic and 62% of Pentecostal churches. The differences were significant at $p<.01$.

83% of churches have a formal budget

5 | Mortgages, loans and other debts

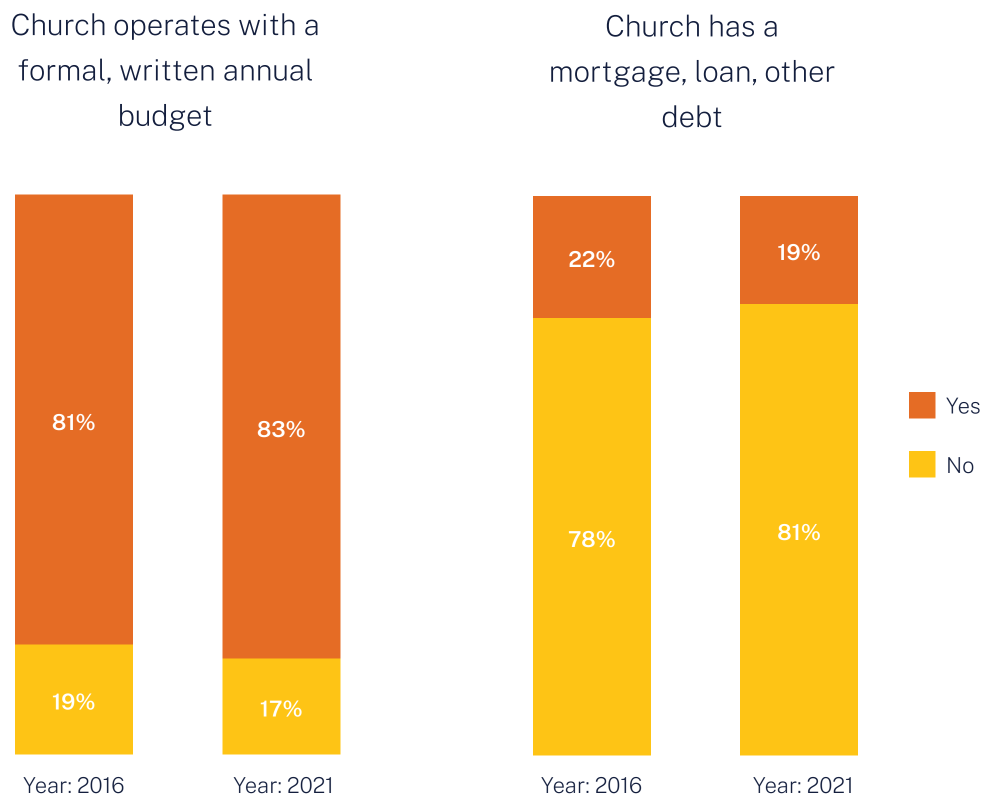
Some 19% of churches had a mortgage, loan or outstanding debts. This was a slight decrease from 2016 (Figure 2).

Although churches in small rural communities reported the highest rates of non-viability, they were the most likely to be debt free (94%) compared to churches situated in large rural communities (88%), regional centres (76%), and capital cities (74%). The differences were significant at $p<.01$.

Similarly, 'Mainstream Protestant' churches reported the highest rates of being financially unviable, but were most likely to be debt-free (87%), whilst 32% of Pentecostal, 26% of Catholic and 24% of 'Other Protestant' churches had mortgages, loans or outstanding debts. The differences were significant at $p<.01$.

Churches in small rural communities were most likely to be debt-free (94%).

Figure 2: Local church budgeting and debt



Source: 2021 NCLS Church Census CC_102 (n=2360), 6.2% missing; CC_103 (n=2359), 6.3% missing, 2016 NCLS Operations Survey (n=2314).

6 | Financial assistance

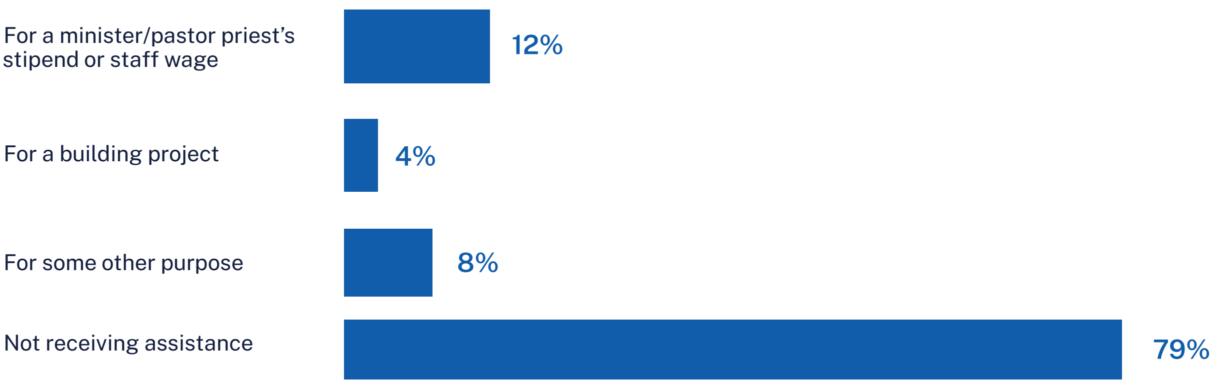
Churches were asked if they received financial assistance from their denomination or other religious group/agency in the past fiscal year and to nominate the reason for the assistance.

8 out of 10 churches were not receiving financial assistance

6.1 | Financial assistance received by local churches: overall results

The large majority of churches (79%) indicated they were not receiving financial assistance. Some 12% of churches received financial assistance for a minister/pastor/priest's stipend or staff wage (Figure 3).

Figure 3: Financial assistance received by local churches



Source: 2021 NCLS Church Census CC_104 (n=2360), 6.2% missing. Note: Respondents could select all options that applied.

6.2 | Financial assistance received by local churches: results by locality

Churches reporting that they were not receiving financial assistance ranged from 77% of churches situated in regional centres and capital cities to 82% of churches in small rural communities, Table 3.

Table 3: Financial assistance received by local church by locality

	Small rural (< 2,000 people)	Large rural (2,000–20,000 people)	Regional (>20,000 people)	Capital City	Sig
For minister/pastor/priest's stipend or staff wage	12%	13%	11%	11%	
For a building project	3%	2%	6%	4%	*
For some other purpose	5%	10%	7%	9%	*
Not receiving assistance	82%	77%	77%	80%	

*Source: 2021 NCLS Church Census CC_104 (n=2252). *Significant differences at p<.05. Note: Respondents could select all options that applied.*

6.3 | Financial assistance received from local churches: results by denomination

Pentecostal churches were the most likely to report they were not receiving financial assistance (91%) and 'Other Protestant' churches (outside of the mainstream denominations and Pentecostal movements), were the least likely (75%).

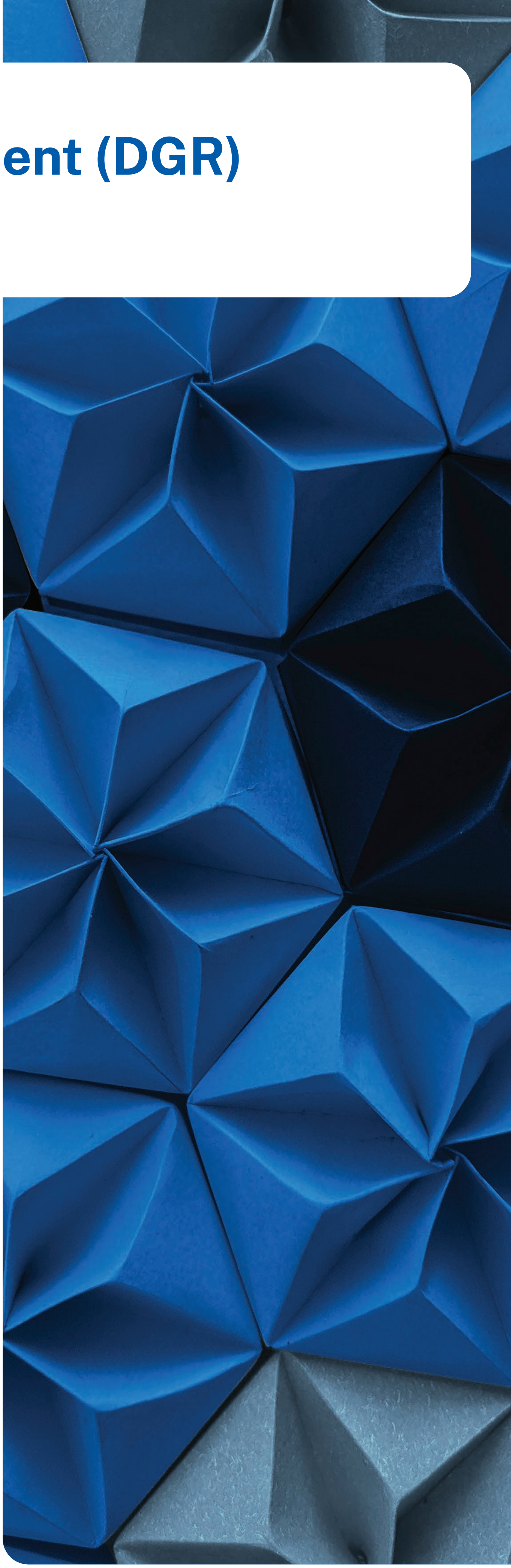
Pentecostal churches were also far less likely to receive financial assistance to support a church leader's stipend or staff wage (2%) than other churches (13-15%), Table 4.

Table 4: Financial assistance received from local church by denomination

	Catholic	Mainstream Protestant	Pentecostal	Other Protestant	Sig
For minister/pastor/priest's stipend or staff wage	15%	13%	2%	13%	*
For a building project	4%	4%	2%	5%	
For some other purpose	9%	8%	6%	11%	
Not receiving assistance	81%	77%	91%	75%	*

*Source: 2021 NCLS Church Census CC_104 (n=2360). *Significant differences at p<.01. Note: Respondents could select all options that applied.*

7 | Deductible Gift Recipient (DGR)



With a reliance on attender donations for church income it is important to consider options to increase the donation pool. Obtaining DGR status is one potential option.

Just over one in five churches (21%) were endorsed as a DGR, i.e. to receive tax-deductable gifts.

Churches in large rural communities were least likely to be endorsed as a DGR (19%) and churches in regional centres the most likely (26%), followed by churches in capital cities (21%) and small rural communities (20%). The difference was significant at $p<.05$.

'Mainstream Protestant' churches were the least likely to be endorsed as a DGR (17%) and Catholic churches the most likely (30%), followed by 'Other Protestant' (27%) and Pentecostal (24%). The difference was significant at $p<.01$.

One in 5 churches were endorsed as a DGR.

Part A | *Summary*

- Just over 5 in 10 churches reported a stable financial base, and while this changed little since 2011, there was a steady increase over time in churches reporting a declining financial base, and a decrease in churches reporting an increasing financial base.

- Pentecostal churches reported the most favourable financial conditions.

- A large majority of churches (83%) operated with a formal, written annual budget.

- Just under one in five churches had a mortgage, loan or outstanding debt.

- A substantial majority (79%) of churches were not receiving financial assistance from their denomination or other group agency in the past financial year.

- Just over one in five churches were endorsed as a DGR.

Part B
Leader views on financial future of the local church

The following sections present church leaders' views on management of church property and the impact of the COVID-19 pandemic on the church's financial future.

Findings were assessed against the denomination of the local church.

8 | Redeployment or liquidation of church property

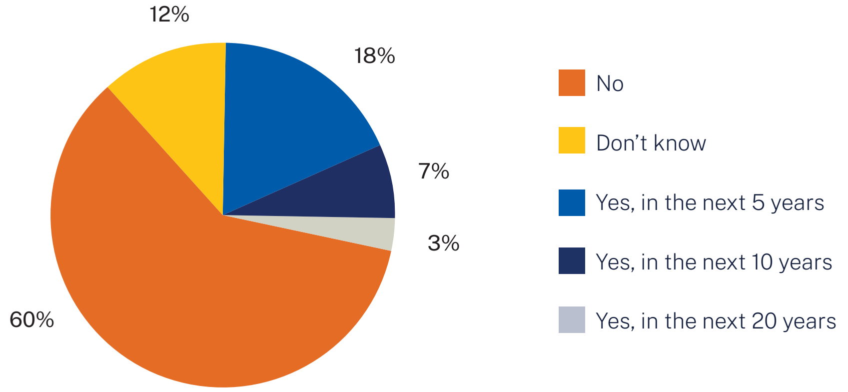
Church leaders were asked whether their church should consider redeploying or liquidating any of the church's property in the next 5 years.

8.1 | Redeployment or liquidation of church property: overall results

The majority of church leaders (60%) reported that their church should not consider redeploying or liquidating any of the church's property in the future. In contrast, some 18% were in favour of their church redeploying or liquidating the church's property in the next 5 years, 7% in the next 10 years and 3% in the next 20 years or more (Figure 4).

Six in 10 leaders do not agree that their church should consider redeploying or liquidating any of the church's property in the future.

Figure 4: Leader views on redeployment or liquidation of church property



Source: 2021 NCLS Leader Survey K6 (n=1738), 2.5% missing.

8.2 | Redeployment or liquidation of church property: results by denomination

There were statistically significant differences across denomination types. Leaders of Mainstream Protestant churches were more likely to be in favour of redeploying or liquidating church property in the following 5 years (23%) than leaders of Catholic churches (17%), 'Other Protestant' churches (16%) and Pentecostal churches (13%). A higher proportion of Pentecostal and 'Other Protestant' leaders were against deployment or liquidation of church property (69% and 65% respectively), than Mainstream Protestant (55%) and Catholic leaders (54%), Table 5.

Table 5: Leader views on redeployment or liquidation of church property by denomination

	Catholic	Mainstream Protestant	Pentecostal	Other Protestant
Yes, in the next 5 years	17%	23%	13%	16%
Yes, in the next 10 years	9%	9%	4%	6%
Yes, in the next 20 years or more	3%	4%	1%	2%
No	54%	55%	69%	65%
Don't know	17%	9%	13%	12%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Leader Survey K6 (n=1738). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

9 | Impact of COVID-19 pandemic on financial future of the local church

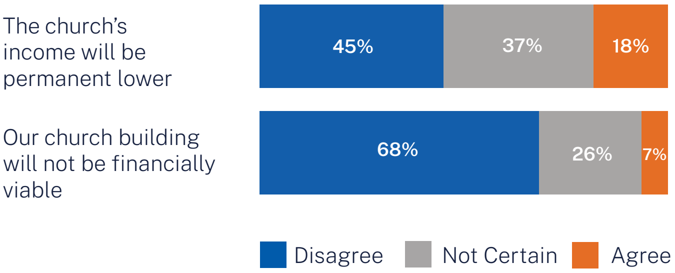
During the COVID-19 pandemic, churches moved to remote forms of worship and congregational life, potentially reducing a significant source of income provided through donations from congregation members.

Church leaders were asked their views on whether the church's income would be permanently lower and whether the church building would be financially viable post-pandemic.

9.1 | Impact of pandemic on financial future of local churches: overall results

Some 18% of leaders agreed that their church's income will be permanently lower post-pandemic and 7% agreed their church building will not be financially viable. There was a substantial proportion of leaders that expressed uncertainty about the financial future post-pandemic (37% about the church's income and 26% about the financial viability of the church building), Figure 5.

Figure 5: Leader views on financial future of local church post-pandemic



Source: 2021 NCLS Leader Survey L32 (n=2192), 2.2% missing; L34 (n=1738), 2.5% missing. Note: L34 is only in the long form of the survey (LS1) accounting for the lower 'n'.

9.2 | Impact of pandemic on financial future of local churches: results by denomination

Denominational differences were evident in leader perceptions of their church's financial future post pandemic. Pentecostal leaders were generally more positive about their church's income with 71% 'disagreeing' that it will be permanently lower post-pandemic compared to 15% of Catholic leaders. This was accompanied by a lower level of uncertainty about future income (23% of Pentecostal leaders vs 37–44% among other leaders).

In contrast, all churches were more positive about the financial viability of the church building post-pandemic with 'Other Protestant' and Pentecostal leaders more likely to 'disagree' that their church building will not be financially viable (79% and 76% respectively) followed by 'Mainstream Protestant' leaders (63%) and Catholic leaders (51%). This was accompanied by a level of uncertainty of future viability of the church building ranging from 18% of 'Other Protestant' leaders to 34% of Catholic leaders), Table 6.

Table 6: Leader views on financial future of local church post-pandemic by denomination

	Catholic	Mainstream Protestant	Pentecostal	Other Protestant
The church's income will be permanently lower*				
Disagree	15%	40%	71%	53%
Not certain	44%	41%	23%	37%
Agree	41%	19%	7%	10%
Total	100%	100%	100%	100%
Our church building will not be financially viable*				
Disagree	52%	63%	76%	79%
Not certain	34%	29%	22%	18%
Agree	14%	8%	2%	3%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Leader Survey L32 (n=2192); L34 (n=1738). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

Part B | *Summary*

- A majority of church leaders (6 in 10) were against redeploying/liquidating their church's property in the future. Mainstream Protestant leaders were the most likely to be in in favour of redeployment/liquidation in the next 5 years and Pentecostal leaders least likely.
- Leaders expressed uncertainty about the financial future post pandemic (almost 4 in 10 about church income and just over 1 in 4 about the financial viability of the church building)
- Pentecostal leaders were substantially more positive about their church income post-pandemic and Catholic leaders least positive.

Part C
Financial giving: Church attender views and practises

By regularly coming to their local church, attenders become part of a community, contributing to the church's mission, both financially and in kind.

In this part, attender views are presented about whether their church provides them with adequate support (e.g. teaching resources) to help them make decisions about money.

A main source of income for nearly all churches is the offerings by their attenders. Most attenders donate to their local church on a regular basis.

Attender financial giving was assessed against a number of factors including age, gender, country of birth, attender background, role at church, denomination and satisfaction with present financial situation. Selected results are presented.

10 | Attender views on church support provided on financial matters

Even though money is something that affects nearly every sphere of life, many find it a difficult topic to discuss. Whilst some may seek advice from bankers, financial advisors and accountants, money is not a topic that some would talk freely about with friends or even family. How is money discussed in the church setting?

10.1 | Adequacy of church support to make decisions about money: overall results

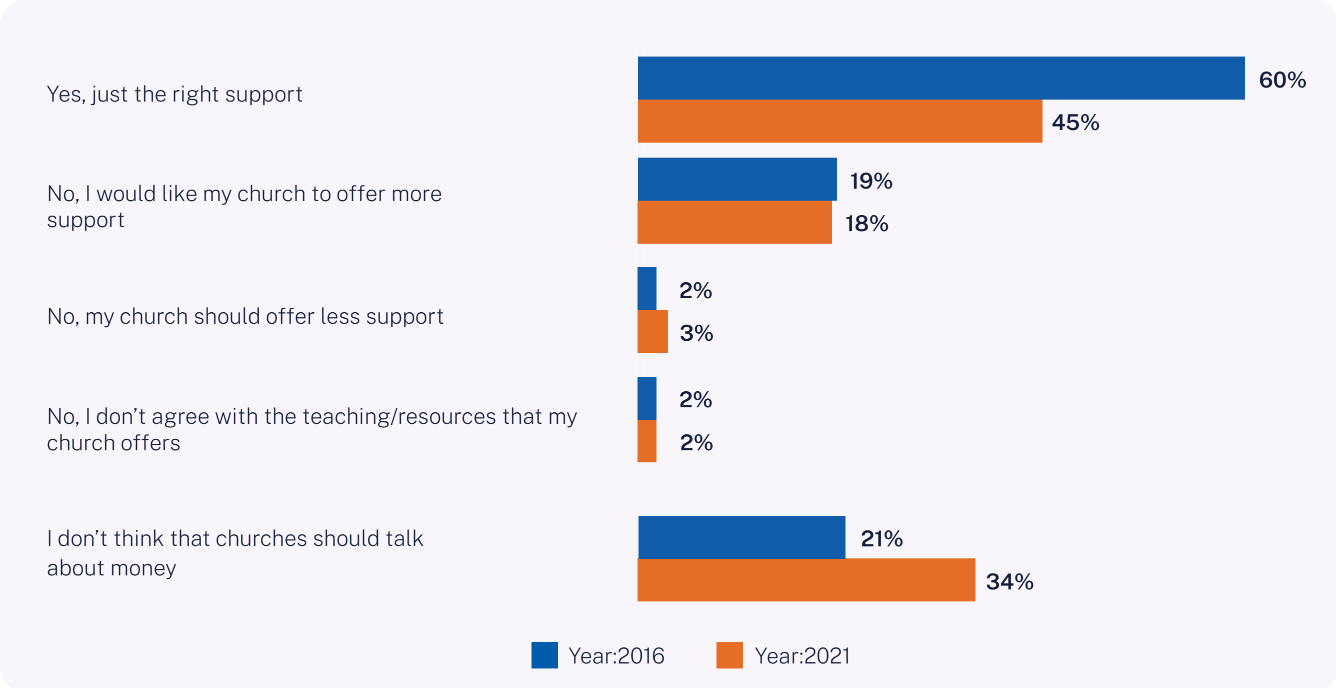
Attenders were asked their opinion on whether their church provides them with adequate support (e.g. teaching resources) to help them make decisions about money.

Responses were assessed against age, gender, country of birth, attender background, role at church and denomination.

Some 15.6% of attenders did not answer this question (15.4% in 2016). Of those who did, just under half (45%) thought their church provided the right amount of support to help make decisions about money. This was a decrease from 60% in 2016. In contrast, some 34% didn't think churches should talk about money, an increase from 21% in 2016. Similar proportions of attenders in 2021 and 2016 expressed a desire for their church to offer more support (18% and 19% respectively (Figure 6).

45% of attenders thought their church provided the right amount of support on the topic of money.

Figure 6: Attender views on adequacy of church support to help make decisions about money



Source: 2021 NCLS Attender Survey C_55 (n=922), 15.6% missing; 2016 NCLS E (n=1169),15.4% missing. Note: Respondents could mark all options that applied.

10.1 | Adequacy of church support to make decisions about money: results by age, gender and ethnicity

Age: The views of attenders on church support to help them with decisions about money differed significantly by age. Younger attenders aged 15–29 years were the most likely to express a desire for their church to offer them more support (29% of respondents), and this desire decreased with increasing age to 12% of attenders aged 70+ years. In line with these findings, attenders aged 15-29 years were least likely to think that churches should not talk about money (16% of respondents) and the proportion expressing this view increased with increasing age to 42% of attenders aged 70+ years, Table 7.

Gender: There were no statistically significant differences between female and male attenders regarding their views on church support with their decisions about money.

Ethnicity: The views of attenders on church support to help with their decisions about money differed significantly by ethnicity group. Attenders born in a non-English speaking country were more likely to express a desire for their church to provide them with more support (25% of respondents vs 16% of those born in Australia and 8% of those from another English-speaking country), Table 7.

Table 7: Attender views on adequacy of church support to help make decisions about money by age and ethnicity.

	Age group				Sig	Ethnicity			Sig
Item	15-29yrs	30-49yrs	50-69yrs	70+ yrs		Born in Australia	Born in other English-speaking country	Born in non-English speaking country	
Just the right support	55%	48%	47%	41%		48%	48%	39%	
Would like my church to offer more support	29%	21%	19%	12%	*	16%	8%	25%	*
My church should offer less support	3%	1%	1%	5%	nd	3%	4%	2%	
Don't agree with the teaching/ resources that my church offers	3%	2%	1%	2%		2%	6%	2%	
Don't think churches should talk about money	29%	21%	19%	12%	*	34%	37%	33%	

*Source: 2021 NCLS Attender Survey C_55 (n=908-911). *Significant differences at p<.01; 'nd' significance not reported due to small number of responses. Note: Respondents could mark all options that applied.*

10.2 | Adequacy of church support to make decisions about money: results by attender background and role at church

Attender background: There were no statistically significant differences between church goers who attended their church for more than 5 years and those attending for 5 or less years regarding views on involvement of the church in assisting attenders to make decisions about money.

Role at church: The views of attenders on church support with their decisions about money differed significantly by role at church. Those in a leadership or ministry role were more likely to express a desire for their church to offer them more support (21% of respondents), than other attenders (15%). The difference was significant at p<.05.

In line with these results, attenders who were not in a leadership or ministry role were more likely of the view that the church should not talk about money (37%) compared to 29% of those in a leadership or ministry role (difference significant at p<.01).

10.3 | Adequacy of church support to make decisions about money: results by denomination

Denominational differences were evident in the views of attenders on church support to help with decisions about money. Pentecostals were more likely to respond that the support provided from their church was adequate than other denominations (74% vs 66% Other Protestants, 49% Mainstream Protestants and 25% Catholics). Catholics were more likely to respond that their church should not talk about money than other denominations (55% vs 29% Mainstream Protestants, 10% Other Protestants and 7% Pentecostals), Table 8.

Table 8: Attender views on adequacy of church support to help make decisions about money by denomination.

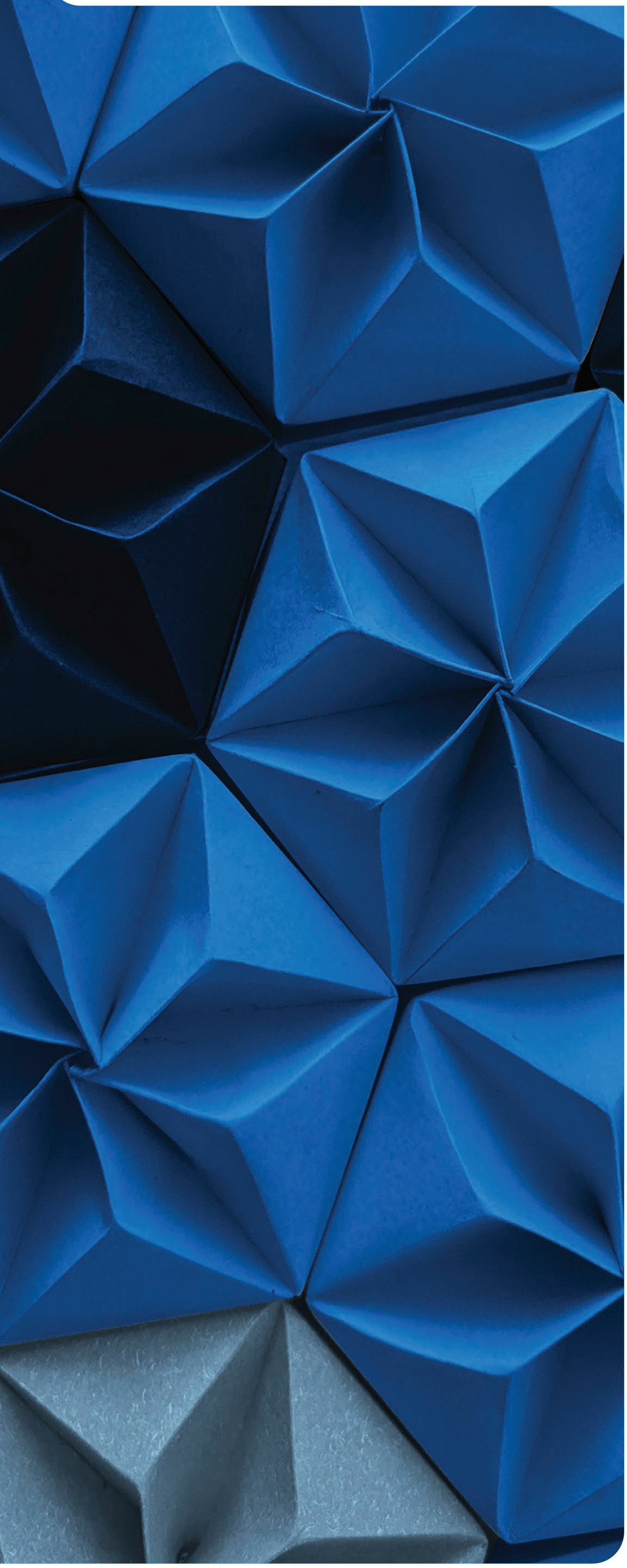
	Catholic	Mainstream Protestant	Pentecostal	Other Protestant	Sig
Just the right support	25%	49%	74%	66%	*
Would like my church to offer more support	15%	19%	17%	23%	
My church should offer less support	4%	2%	1%	2%	
Don't agree with the teaching/resources that my church offers	81%	77%	91%	75%	
Don't agree with the teaching/resources that my church offers	55%	29%	7%	10%	*

*Source: 2021 NCLS Attender Survey C_55 (n=922). *Significant differences at p<.01. Note: Respondents could mark all options that applied.*

In summary

- A lower proportion of attenders in 2021 thought the church provided adequate support on money matters (45%) than 2016 (60%).
- Pentecostals were most likely to respond that the support provided was adequate and Catholics least likely.
- A larger proportion of attenders in 2021 thought the church should not talk about money (34%) than 2016 (21%).
- Catholics were most likely to respond that the church should not talk about money and Pentecostals least likely.
- Attenders who were younger, born in a non-English speaking country or in a leadership or ministry role were the most likely to express a desire for their church to offer more support on money matters.

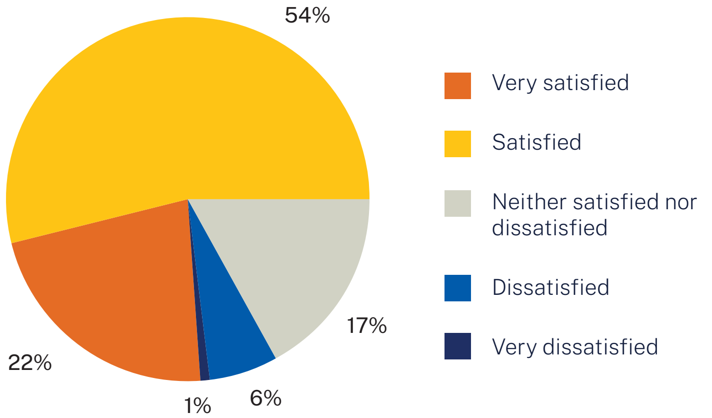
11 | Satisfaction with financial situation



By regularly coming to their local church, attenders become part of a community, contributing to the church's mission, both financially and in kind. A main source of income for nearly all churches is the offerings by their attenders. Most attenders donate to their local church on a regular basis.

By way of background, some 76% of attenders who completed the survey were satisfied/very satisfied with their present financial situation. A small proportion (7%) were dissatisfied/very dissatisfied with their financial situation (Figure 7).

Figure 7: Attender satisfaction with their present financial situation



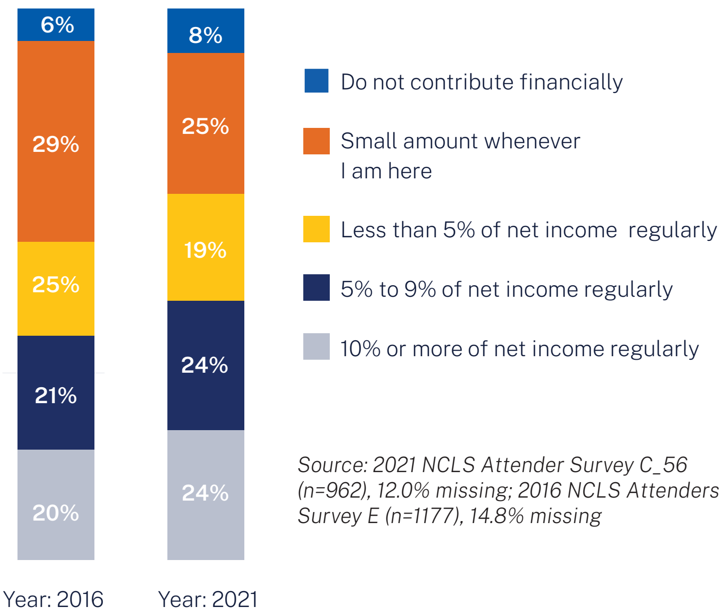
Source: 2021 NCLS Attender Survey C_54 (n=1010), 7.6% missing.

12 | Financial contribution to the local church (% of net income)

12.1 | Contribution to the local church: overall results

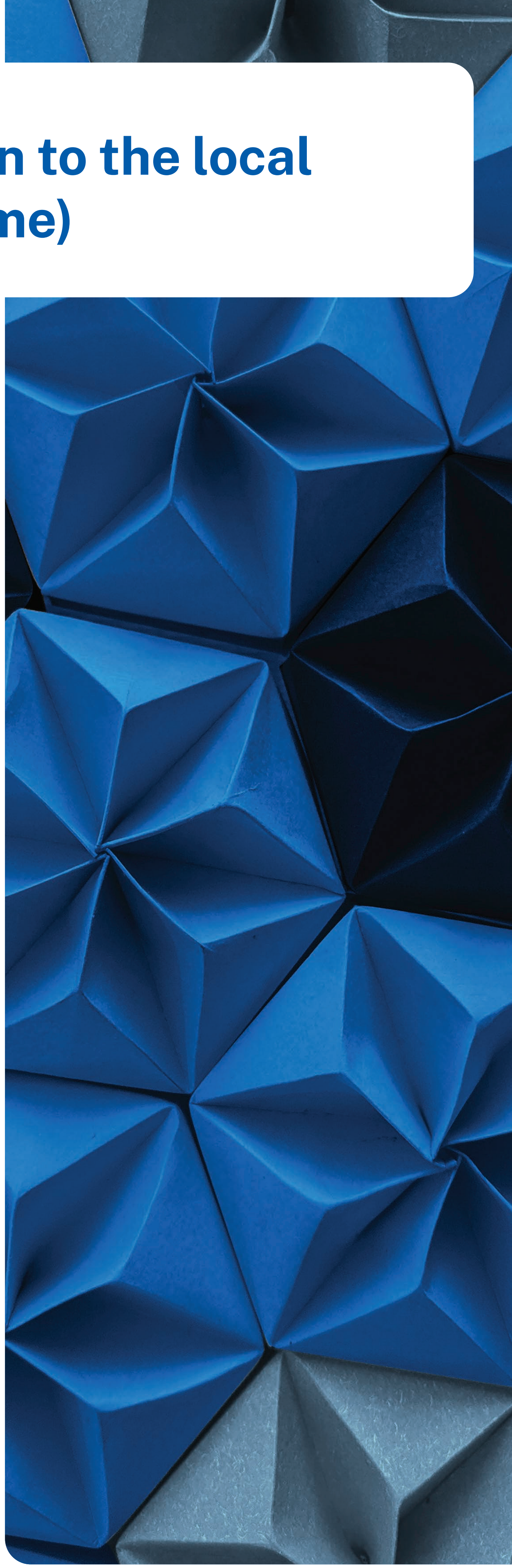
Most attenders (92%) contributed to their local church, with around two-thirds (67%) giving on a regular basis and some 25% giving a small amount whenever they came to the church. Just under a quarter of attenders (24%) indicated that they gave 10% or more of their net income, with a further 24% giving 5%-9% of their net income. A quarter of attenders gave less than 5% of their net income on a regular basis. While the proportion of attenders giving regularly was similar in 2016 and 2021, there were slight increases from 2016 in proportions who gave 5 to 9% and 10% or more of their net income regularly and slight decreases in those who gave less than 5% of their income regularly and small amounts when at church (Figure 8).

Figure 8: Attender financial giving to local church (% of net income)



Source: 2021 NCLS Attender Survey C_56 (n=962), 12.0% missing; 2016 NCLS Attenders Survey E (n=1177), 14.8% missing

Some 12.0% of attenders did not answer this question (14.8% in 2016).



12.2 | Contribution to the local church: results by age, gender and ethnicity

Age: There were statistically significant differences across age groups. Church attenders 15-29 years were much less likely to contribute financially to the local church than older attenders (33% vs 3% to 7% for other age groups), Table 9.

Gender: There were no statistically significant differences between females and males in the % of net income contributed to the local church.

Ethnicity: There were statistically significant differences across ethnicity groups. Attenders born in a non-English speaking country were more likely to make a small financial contribution when they were at church than other attenders (37% vs 20% for those born in Australia and 30% for those from another English-speaking country), Table 9.

12.3 | Contribution to the local church: results by satisfaction with present financial situation

Attenders who were satisfied/very satisfied with their financial situation were significantly more likely to contribute larger proportions of their net income regularly to the local church (27% contributing 10% or more; 25%-5 to 9%) than those dissatisfied/very dissatisfied with their financial situation (14% contributing 10% or more; 11%-5 to 9%). The differences were significant at p<.01.

Table 9: Financial contribution to local church (% of net income) by age and ethnicity.

	Age group				Ethnicity		
Item	15-29yrs	30-49yrs	50-69yrs	70+ yrs	Born in Australia	Born in other English-speaking country	Born in non-English speaking country
10% or more regularly	26%	28%	25%	21%	24%	31%	22%
5% to 9% regularly	8%	19%	23%	32%	26%	14%	21%
Less than 5% regularly	9%	12%	22%	25%	21%	19%	15%
Small amount whenever here	24%	34%	24%	20%	20%	30%	37%
Don't contribute	33%	7%	7%	3%	9%	6%	6%
Total	100%	100%	100%	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey C_56 (n=950-952). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

12.4 | Contribution to the local church: results by attender background and role at church

Attender background: There were statistically significant differences noted by duration of attendance at the local church. Church goers who attended their local church for 5 years or less were less likely to contribute financially to their local church than longer term attenders (attended for more than 5 years).

Some 15% of shorter-term attenders responded they 'don't contribute' compared to 5% of longer= term attenders. They were also more likely to contribute small amounts when at church (35%) than longer term attenders (21%), Table 10.

Role at church: There were statistically significant differences noted by role at the local church. Attenders in a leadership or ministry role were more likely to give a higher proportion of their net income on a regular basis to their local church (31% contributing 10% or more; 31%-5 to 9%) than those not in a ministry or leadership role, (19% contributing 10% or more; 18%-5 to 9%), Table 10.

Nine in 10 attenders contributed financially to their local church. Two-thirds gave on a regular basis.

Table 10: Financial contribution to local church (% of net income) by attender background and role at church.

Item	Attended for 5 years or less	Attended for more than 5 years	In a leadership or ministry role	Not in a leadership or ministry role
10% or more regularly	24%	25%	31%	19%
5 to 9% regularly	14%	28%	31%	18%
Less than 5% regularly	13%	22%	19%	19%
Small amount whenever here	35%	21%	13%	35%
Don't contribute	15%	5%	7%	9%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey C_56 (n=932-937). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

12.5 | Contribution to the local church: results by denomination

There were statistically significant differences across denomination types. Pentecostals were far more likely to contribute 10% or more on a regular basis to their local church than other denominations (59% vs 41% 'Other Protestants', 24% 'Mainstream Protestants' and 5% Catholics).

In contrast, Catholics were far more likely to contribute a small amount when at church than other denominations (41% vs 16% 'Mainstream Protestants', 10% Pentecostals and 9% 'Other Protestants'), Table 11.

Table 11: Financial contribution to local church (% of net income) by denomination

Item	Catholic	Mainstream Protestant	Pentecostal	Other Protestant
10% or more regularly	5%	24%	59%	41%
5 to 9% regularly	21%	32%	17%	28%
Less than 5% regularly	25%	22%	5%	13%
Small amount whenever here	41%	16%	10%	9%
Don't contribute	8%	7%	9%	10%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey C_56 (n=962). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

13 | Financial contribution to the local church in the past 12 months

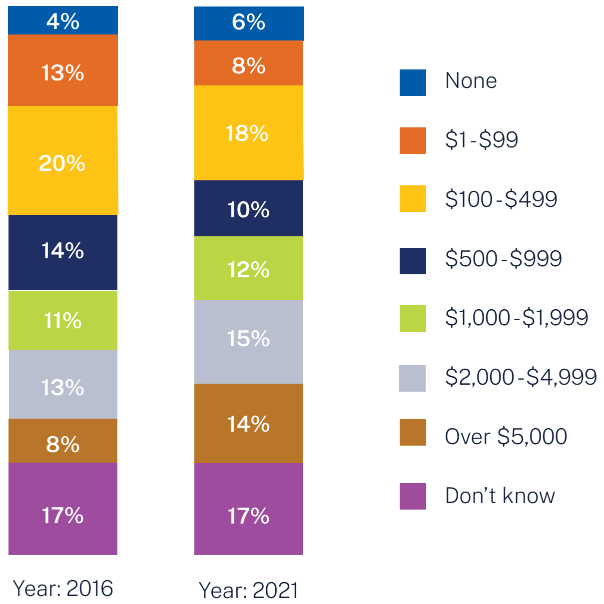
13.1 | Amount given to the local church in the past 12 months: overall results

Some 10.3% of attenders did not answer this question (13.4% in 2016). Of those that did respond, 17% in 2021 and 2016 stated that they were unsure of the amount that they had given over the previous 12 months. In terms of dollar value, 8% of attenders had given between $1 and $99 to their church in the past 12 months; 18% between $100 and $499; 10% between $500 and $999; 12% between $1000 and $1,999; 15% between $2000 and $4,999 and 14% over $5,000.

Comparisons between 2016 and 2021 indicated that attenders in 2021 were more generous overall in their giving than in 2016 with four in 10 (41%) of attenders in 2021 contributing $1000 or more to their church in the previous 12 months compared to 32% in 2016. This included some 14% in 2021 contributing $5000 or more compared to 8% in 2016 (Figure 9).

In 2021 four in 10 attenders gave $1000 or more to their church in the previous 12 months, compared to 32% in 2016.

Figure 9: Attender contribution ($) to local church in the past 12 months



Source: 2021 NCLS Attender Survey C_57 (n=980), 10.3% missing; 2016 NCLS Attenders Survey E (n=1197), 13.4% missing.

13.2 | Amount given to the local church in the past 12 months: results by age, gender and ethnicity

Age: There were statistically significant differences across age groups. Church attenders aged 50–69 years and 70+ years were more likely to contribute larger amounts ranging from $1000 -$4999 in the past 12 months than the younger age groups. Interestingly, attenders most likely to give over $5000 were aged between 30-49 and 50-69 years, Table 12.

Gender: There were no statistically significant differences between females and males in financial contributions made to the local church in the past 12 months.

Ethnicity: While there were statistically significant differences in financial contributions across ethnicity groups, there were no clear trends noted in financial giving between ethnicity groups over the past 12 months, Table 12.

13.3 | Amount given to the local church in the past 12 months: results by satisfaction with present financial situation

While the proportions of attenders who made a financial contribution in the past 12 months to their local church were similar between those who were satisfied/very satisfied with their financial situation (96%) and those dissatisfied/ very dissatisfied (92%), there were differences in the amounts contributed. Attenders who expressed satisfaction with their financial situation were substantially more likely to have contributed $1000 or more in the last 12 months than those dissatisfied with their financial situation (47% vs 19%). The differences were significant at $p<.01$.

Table 12: Amount given to the local church in the past 12 months by age and ethnicity.

	Age group				Ethnicity		
Item	15-29yrs	30-49yrs	50-69yrs	70+ yrs	Born in Australia	Born in other English-speaking country	Born in non-English speaking country
None	22%	7%	3%	3%	7%	5%	3%
$1 - $99	19%	12%	5%	4%	5%	4%	13%
$100 - $499	12%	19%	17%	18%	13%	25%	25%
$500 - $499	6%	4%	8%	17%	12%	7%	7%
$1000 - $1999	3%	5%	16%	17%	13%	11%	11%
$2,000 - $4,999	9%	9%	16%	21%	18%	16%	9%
Over $5,000	7%	22%	20%	6%	15%	17%	12%
Don't know	23%	22%	15%	14%	17%	15%	19%
Total	100%	100%	100%	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey C_57 (n=967-971). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

13.4 | Amount given to the local church in the past 12 months: results by attender background and role at church

Attender background: There were statistically significant differences noted by duration of attendance at the local church. Church goers who attended their local church for 5 years or more were more likely to have contributed amounts ranging from $1000 - $4999 in the past 12 months to their local church than other attenders (32% vs 15%), Table 13.

Role at church: There were statistically significant differences noted by role at the local church. Attenders in a leadership or ministry role were more likely to have contributed amounts of $2000 or more in the past 12 months to their local church than other attenders (38% vs 22%), and less likely to have contributed smaller amounts between $1 and $499 (18% vs 31%), Table 13.

Table 13: Amount given to the local church in the past 12 months by attender background and role at church.

Item	Attended for 5 years or less	Attended for more than 5 years	In a leadership or ministry role	Not in a leadership or ministry role
None	12%	4%	4%	8%
$1-$99	13%	5%	5%	10%
$100-$499	18%	18%	13%	21%
$500-$999	9%	11%	11%	10%
$1,000-$1,999	7%	14%	14%	11%
$2,000-$4,999	8%	18%	20%	11%
Over $5,000	12%	16%	18%	11%
Don't know	22%	15%	16%	18%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey C_57 (n=949-951). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

13.5 | Amount given to the local church in the past 12 months: results by denomination

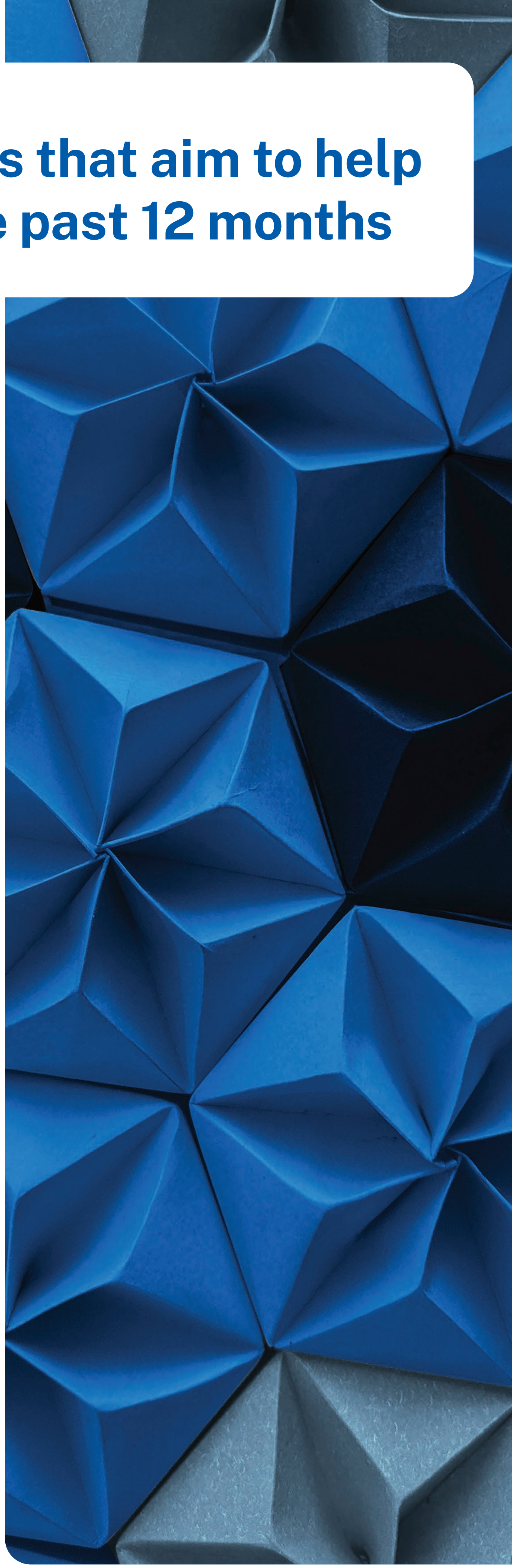
There were statistically significant differences across denomination types. Pentecostals were more likely to have contributed over $5000 to their local church in the past 12 months than other denominations (37% vs 21% 'Other Protestants', 17% 'Mainstream Protestants' and 2% Catholics). In contrast, Catholics were more likely to have contributed $100-$499 than other denominations (27% vs 10% Mainstream Protestants, 10% Other Protestants and 9% Pentecostals), Table 14.

Table 14: Amount given to the local church in the past 12 months by denomination.

Item	Catholic	Mainstream Protestant	Pentecostal	Other Protestant
None	6%	6%	6%	6%
$1-$99	12%	5%	5%	3%
$100-$499	27%	10%	9%	10%
$500-$999	14%	10%	4%	7%
$1,000-$1,999	13%	16%	6%	10%
$2,000-$4,999	9%	23%	17%	21%
Over $5,000	2%	17%	37%	21%
Don't know	18%	13%	16%	22%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey C_57 (n=980). *Significant differences at p<.01. Note: Percentages may not add up to 100% due to rounding.*

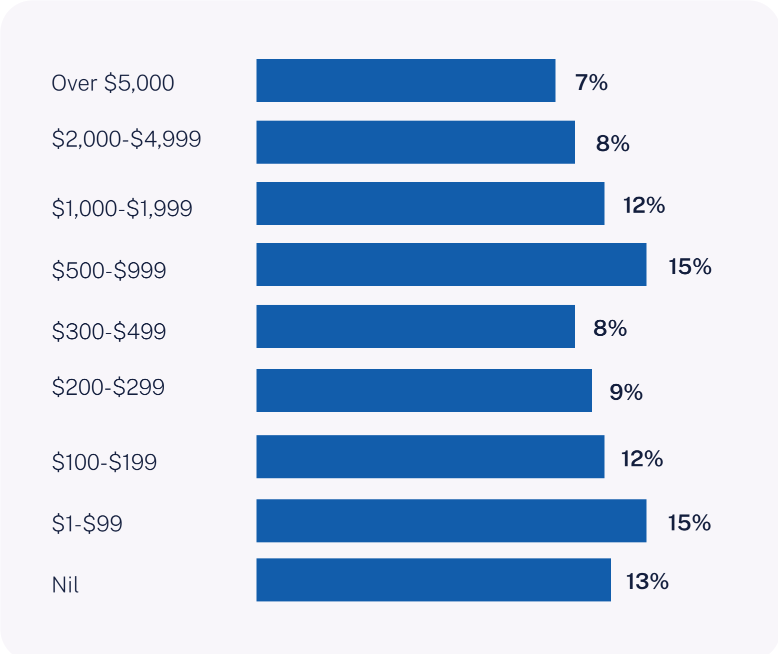
14 | Donations to charities that aim to help the world's poor in the past 12 months



14.1 | Donations to charities that aim to help the world's poor in the past 12 months: overall results

Some 87% of attenders completing the survey made a financial donation to a charity that aimed to help the world's poor in the past 12 months. Just under half (44%) contributed between $1 and $499. A further 27% contributed between $500 and $1,999, and 15% contributed $2,000 or more to 1 or more charities in the past 12 months (Figure 12).

Figure 12: Donations to charities that aim to help the world's poor in the past 12 months



Source: 2021 NCLS Attender Survey G_67 (n=950), 12.8% missing.

Some 87% of attenders made a financial donation to a charity that aimed to help the world's poor in the previous 12 months.

14.2 | Donations to charities that aim to help the world's poor in the past 12 months: results by age, gender and ethnicity

Age: There were statistically significant differences across age groups. Church attenders 15-29 years were much less likely to have donated to charities that aim to help the poor in the past 12 months than older attenders (39% responded 'nil' donations vs 8%-13% for other age groups), Table 15.

Ethnicity: While there were statistically significant differences across ethnicity groups in donations made to the church in the past 12 months, there were no clear trends noted in the amount donated between ethnicity groups, Table 15.

Gender: There were no statistically significant differences between females and males in donations to charities aimed at helping the poor in the past 12 months.

Table 15: Donations to charities that aim to help the world's poor in the past 12 months by age and ethnicity.

	Age group				Ethnicity		
Item	15-29yrs	30-49yrs	50-69yrs	70+ yrs	Born in Australia	Born in other English-speaking country	Born in non-English speaking country
None	39%	13%	9%	8%	12%	12%	17%
$1-$99	18%	15%	14%	15%	14%	12%	20%
$100-$499	12%	19%	17%	18%	13%	25%	25%
$200-$299	7%	7%	9%	11%	9%	8%	12%
$300-$499	5%	9%	7%	11%	8%	10%	7%
$500-$999	10%	21%	15%	13%	16%	20%	12%
$1,000-$1,999	3%	11%	13%	15%	13%	12%	9%
$2,000-$4,999	3%	7%	12%	8%	10%	10%	3%
Over $5000	4%	6%	9%	6%	6%	9%	8%
Total	100%	100%	100%	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey G_67 (n=939). Significant differences at *p<.01 ** p<.05. Note: Percentages may not add up to 100% due to rounding.*

14.3 | Donations to charities that aim to help the world's poor in the past 12 months: results by attender background and role at church

Attender background: There were statistically significant differences noted by duration of attendance at the local church. Church goers who attended their local church for 5 years or more were slightly more likely to have donated amounts ranging from $500-$5000+ in the past 12 months to charities that aim to help the poor, than other attenders (Table 16).

Role at church: There were statistically significant differences noted by role at the local church. Attenders in a leadership or ministry role were slightly more likely to have donated amounts ranging from $1-$199 in the past 12 months to charities that aim to help the poor, than other attenders and slightly less likely to donate amounts ranging from $500-$5000 or more (Table 16).

Table 16: Donations to charities that aim to help the world's poor in the past 12 months by attender background and role at church.

Item	Attended for 5 years or less	Attended for more than 5 years	In a leadership or ministry role	Not in a leadership or ministry role
Nil	18%	11%	15%	11%
$1-$99	18%	14%	17%	12%
$100-$199	12%	12%	14%	10%
$200-$299	7%	10%	9%	10%
$300-$499	9%	8%	9%	8%
$500-$999	14%	16%	12%	18%
$1,000-$1,999	9%	14%	11%	13%
$2,000-$4,999	7%	9%	8%	9%
Over $5,000	6%	7%	5%	8%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey G_67 (n=924-934). Significant differences at *p<.01 for role at church and p<.05 for attender background.*
Note: Percentages may not add up to 100% due to rounding.

14.4 | Donations to charities that aim to help the world's poor in the past 12 months: results by denomination

There were statistically significant differences across denomination types. Pentecostals were less likely to have donated to charities that aim to help the poor in the past 12 months than other denominations (22% responded 'nil' donations vs 15% 'Other Protestants', 12% 'Mainstream Protestants' and 9% Catholics). Catholics were more likely to have donated amounts ranging from $1-$499 than other denominations (Table 17).

Table 17: Donations to charities that aim to help the world's poor in the past 12 months by denomination.

Item	Catholic	Mainstream Protestant	Pentecostal	Other Protestant
Nil	9%	12%	22%	15%
$1-$99	22%	13%	12%	14%
$100-$199	17%	12%	15%	8%
$200-$299	11%	9%	9%	8%
$300-$499	11%	10%	4%	6%
$500-$999	11%	15%	12%	19%
$1,000-$1,999	10%	12%	12%	13%
$2,000-$4,999	5%	10%	7%	8%
Over $5,000	5%	6%	8%	9%
Total	100%	100%	100%	100%

*Source: 2021 NCLS Attender Survey G_67 (n=950). Significant differences at **p<.05. Note: Percentages may not add up to 100% due to rounding.*

Part C | *Summary*

- Most attenders (92%) contributed financially to their local church with around two-thirds giving on a regular basis.

- 41% contributed $1000 or more in the past 12 months compared to 32% in 2016.

- Attenders more likely to give regularly to their church and more likely to donate larger amounts were generally older, had attended their church for more than 5 years, were in a leadership/ministry role at their church or were from a Pentecostal church.

- Most attenders (87%) donated to a charity in the past 12 months to help the world's poor.

- The differences in patterns of giving to charities among groups of attenders were generally less well defined.

15 | Conclusion

This report has provided some insights from the 2021 NCLS in the following areas:

- The finances of local churches, including their current financial situation, budgeting, debts, financial assistance sought and Deductible Gift Recipient Status (DGR) status;
- Leader views on the financial future of their church, and the impact of the pandemic;
- Church attender views on support provided through their church on financial matters; and
- Church attender financial giving to their local church and to charities that help the poor.

Major findings regarding the finances of local churches are as follows:

- Just over half (55%) reported a stable financial base, and while this changed little since 2011, there was a steady increase over time in churches reporting a declining financial base from 21% to 29%, and a decrease in churches reporting an increasing financial base from 18% to 11%.
- Pentecostal churches were best placed financially with an overrepresentation of churches experiencing an increasing financial base (28% vs 1 to 15% for other churches).
- Most churches (83%) operated with a formal, written budget, changing little from 2016.
- Just under 1 in 5 churches had a mortgage, loan or other debt, a slight decrease from 2016.
- A substantial majority of churches (79%) were not receiving financial assistance.

- Only 21% of churches were endorsed as a DGR. Catholic parishes were the most likely to be endorsed (30% of parishes) and 'Mainstream Protestant' churches least likely (17%).

Church leader views on the financial future of their church, including the impact of the COVID-19 pandemic; are as follows:

- A slight majority of church leaders (6 in 10) would not consider redeploying/liquidating their church's property in the future.
- Leaders expressed uncertainty about the financial future post pandemic (almost 4 in 10 about church income and just over 1 in 4 about the financial viability of the church building)
- Pentecostal leaders were the most likely to be positive about their church income post-pandemic (71% disagreeing that their church's income will be permanently lower) and Catholic leaders least likely (15% in disagreement).

Attender views on support provided by their church on financial matters are as follows:

- A lower proportion of attenders thought the church provided adequate support on money matters (45%) than 2016 (60%). A larger proportion thought the church should not talk about money (34%) than 2016 (21%).
- Attenders who were younger, born in a non-English speaking country or in a leadership or ministry role were the most likely to express a desire for their church to offer more support.

Findings on church attender patterns of financial giving are as follows:

- Most attenders (92%) contributed financially to their local church with around two-thirds giving on a regular basis.
- Attenders were more generous in their overall giving than in 2016 with 58% contributing $1000 or more in the past 12 months compared to 32% in 2016.
- Attenders more likely to give regularly to their church and more likely to donate larger amounts were generally older, had attended their church for more than 5 years, were in a leadership/ministry role at their church or were from a Pentecostal church.
- Most attenders (87%) donated to a charity in the past 12 months to help the world's poor. Attenders more likely to donate to charities in the past 12 months were generally older, had attended their church for more than 5 years, were not in a leadership or ministry role, or were from a Catholic parish.

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Appendix 1: About Survey Questions

2021 NCLS Church Census questions

Which of the following best describes this local church's financial situation?

- ☐ We have an increasing financial base
- ☐ We have an essentially stable financial base
- ☐ We have a declining financial base
- ☐ Our financial situation is a serious threat to our ability to continue as a viable church

Does your local church have a mortgage, loan, or other outstanding debt?

- ☐ Yes
- ☐ No

Is this local church endorsed as a DGR (Deductible Gift Recipient), i.e. to receive tax-deductible gifts?

- ☐ Yes
- ☐ No

Does your local church operate with a formal, written annual budget?

- ☐ Yes
- ☐ No

Which of the following best describes this local church's financial situation?

- ☐ We have an increasing financial base
- ☐ We have an essentially stable financial base
- ☐ We have a declining financial base

If your local church received financial assistance from your denomination or other religious group/ agency during your most recent fiscal year, what was this assistance for? (Select ALL that apply)

- ☐ For a minister/pastor/priest's stipend or staff wage
- ☐ For a building project
- ☐ For some other purpose
- ☐ We are not receiving such assistance

2021 NCLS Leader Survey questions

Do you think this church should consider redeploying or liquidating any of this church's property in the next five years?

- ☐ Yes, in the next five years
- ☐ Yes, in the next 10 years
- ☐ Yes, in the next 20 years or more
- ☐ No
- ☐ Don't know

These items ask about your local church post pandemic. Do you agree or disagree?

The church's income will be permanently lower

- ☐ Disagree
- ☐ Not certain
- ☐ Agree

Our church building will not be financially viable

- ☐ Disagree
- ☐ Not certain
- ☐ Agree

2021 NCLS Attender Sample Survey C questions

How satisfied or dissatisfied are you with your present financial situation?

- ☐ Very satisfied
- ☐ Satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Dissatisfied
- ☐ Very dissatisfied

About how much money did you give to this local church, in the past 12 months?

- ☐ None
- ☐ $1-$99
- ☐ $100-$499
- ☐ $500-$999
- ☐ $1,000-$1,999
- ☐ $2,000-$4,999
- ☐ Over $5,000
- ☐ Don't know

In your opinion, does your church provide you with adequate support (e.g. teaching, resources) to help you to make decisions about money? (Select ALL that apply)

- ☐ Yes, just the right support
- ☐ No, I would like my church to offer more support
- ☐ No, my church should offer less support
- ☐ No, I don't agree with the teaching/resources that my church offers
- ☐ I don't think that churches should talk about money

About how much do you give financially to this local church, in percentage terms?

- ☐ I give 10% or more of net income regularly
- ☐ I give about 5% to 9% of net income regularly
- ☐ I give less than 5% of net income regularly
- ☐ I give a small amount whenever I am here
- ☐ I do not contribute financially here

2021 NCLS Attender Sample Survey G question

During the last 12 months, approximately how much money did you donate to charitable organisation(s)/cause(s) which aimed to help the world's poor (e.g. Care Australia, Red Cross, World Vision, etc.)?

- ☐ Nil
- ☐ $1-$99
- ☐ $100-$199
- ☐ $200-$299
- ☐ $300-$499
- ☐ $2,000-$4,999
- ☐ Over $5,000
- ☐ Don't know

Group breakdown categories

AGE was derived from the following question:
In what year were you born?

GENDER:
What is your gender?

- ☐ Female
- ☐ Male
- ☐ Other

EDUCATION:
What is the highest educational qualification you have completed?

- [ ] Primary school
- [ ] Some secondary school
- [ ] Completed secondary school
- [ ] Trade certificate
- [ ] Diploma or associate diploma
- [ ] Bachelor degree from a university or equivalent institution
- [ ] Postgraduate degree or diploma

ATTENDER BACKGROUND:
Attender background is derived from three questions: the length of time the attender has been attending the church where they filled out the survey, whether they attended another church prior to coming, and the denomination of that previous church. Attender background categories are:

- *Visitors:* People who do not normally attend the church where they filled out the survey.
- *New arrivals:* Attenders who have joined the church where they filled out the survey in the last five years, including:
- *Transfers:* Previously attended a church of the same denomination.
- *Switchers:* Previously attended a church of a different denomination.
- *Newcomers:* Were not previously attending anywhere else.
- *Long term attenders:* Those who have attended the church for more than five years.?

COUNTRY OF BIRTH:
What is the highest educational qualification you have completed?

- [ ] Australia [1]
- [ ] New Zealand [2]
- [ ] Pacific Islands [3]
- [ ] United Kingdom/Ireland [2]
- [ ] Northern or Western Europe [3]
- [ ] Southern Europe [3]
- [ ] Eastern Europe/former USSR [3]
- [ ] Middle East/North Africa [3]
- [ ] Republic of South Africa [2]
- [ ] Other Africa [3]
- [ ] North America [2]
- [ ] Central or South America [3]
- [ ] China/Hong Kong [3]
- [ ] Korea [3]
- [ ] Vietnam [3]
- [ ] Philippines [3]
- [ ] India/Sri Lanka [3]
- [ ] Other Asia [3]
- [ ] Don't know [4]

Categorised as: 1=Australia, 2=Other English-speaking, 3=non-English-speaking, 4=Don't know.

CHURCH LEADERSHIP/MINISTRY ROLE:
Do you currently perform any of these leadership or ministry roles here? (Select ALL that apply)

- [ ] Teaching/preaching*
- [ ] Music ministry*
- [ ] Children's ministry role*
- [ ] Youth ministry role*
- [ ] Small group leadership*

- Administrator role*
- Lead/assist in church services*
- Council/board/elder/deacon*
- Committee/task force member*
- Pastoral care/visitation role*
- Some other role
- No such role

*Attender has a role if any of these items were selected.

SATISFACTION WITH PRESENT FINANCIAL SITUATION:
How satisfied or dissatisfied are you with your present financial situation

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied

1= very satisfied/satisfied, 2=neither satisfied nor dissatisfied, 3 = dissatisfied/very dissatisfied

LOCALITY:
Locality is derived from a question asking respondents to select a response that best describes the location of their local church.

Responses have been collapsed from 8 categories to 4 to provide the following breakdowns:

- Capital city
- Regional – greater than 20,000 people
- Large rural – 2,000 – 20,000 people
- Small rural – less than 2,000 people

DENOMINATION:
Breakdowns are presented as follows:

1. Catholic

2. Mainstream Protestant (Anglican, Lutheran, Presbyterian, Uniting Church)

3. Pentecostal (Acts 2 Alliance, Acts Global, Australian Christian Churches, C3 Australia, CityLife Church, CRC Churches International, Hillsong Australia, International Network of Churches (INC))

4. Other Protestant (Baptist, Churches of Christ, Christian Reformed, Salvation Army, Fellowship of Independent Evangelical Churches (FIEC), Salvation Army, Vineyard Churches Australia)

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SPONSORED *Report*

Church finances and giving: Practices and attitudes in Australian churches

NCLS Research Report 47

This report draws on the Australian National Church Life Survey (NCLS) to describe financial aspects of local churches in 2021 and 2022. It also provides insight into the views of local church leaders about the financial future of their church and the impact of the pandemic. Further, this report present church attender views about giving as well as their practices of giving to churches and charities.

NCLS Research is a leading research organisation whose research aims include studying church health, effective and sustainable leadership, the connections between church and community, and Australian spirituality. The National Church Life Survey is a collaborative project involving millions of participants in over 20 denominations since 1991.

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