



# UNITED REFORMED CHURCH GIVING SURVEY 2012

**A report of a survey carried out into giving habits and practices incorporating results of a survey carried out by the Churches Together in Britain and Ireland Stewardship Network across five denominations in 2011**

## **BACKGROUND**

The last survey into giving in the URC was carried out in 2005. This drew together data from church accounts across the three nations and provided comparative insights into average per capita giving, rental and investment income, maintenance and ministry costs and capital assets.

The 2005 survey reflects the historical tendency for data on giving to churches to focus on totals and averages. Whilst this provides useful statistical information on absolute levels, it does not facilitate any understanding into the behaviours or attitudes of the underlying givers. The Giving Insight Survey was an initiative of the CTBI Stewardship and sought to generate greater understanding of how givers act, how they think about their giving, and what motivates them.

The CTBI survey was conducted across the Church of England, Church of Scotland, Church in Wales, Scottish Episcopal Church and The Salvation Army in 2010/2011 and analysed a total of 1670 responses. The United Reformed Church, with the help and support of the CTBI Stewardship Network, then conducted its own survey in 2012. This largely duplicated the methodology of the original survey but was able to make some beneficial amendments based on the initial work as well as asking questions which were of specific interest to the URC. The URC survey produced 1218 individual responses.

## **METHODOLOGY**

The URC Giving Insight survey was carried out by an anonymous self-completion questionnaire. Synod Treasurers were asked to help identify between four and six churches in each synod that would be willing to participate and only churches who had agreed in advance to take part were approached.

All of the development of the questionnaires, the administration involved in the survey, packaging, correspondence, subsequent data entry and report writing was carried out by the Stewardship Subcommittee on a voluntary basis. **There was no cost to the URC for any of this work.** The subsequent analysis was kindly conducted, again at no charge to the URC, by Dr. John Preston (Church of England National Stewardship and Resources Officer). His help and expertise is gratefully recognised and acknowledged.

## PARTICIPANTS AND RESPONSES

- 1218 responses were received from 59 churches across twelve synods.
- An additional five churches did not return any data.
- Seven of the churches who took part were Local Ecumenical Partnerships/Union Churches.
- Approximately 50% of questionnaires sent were returned.
- The number of responses equates to 2% of total URC membership/average congregation size and 4% of all churches.

The overall sample, albeit only 2% of URC membership, is a large sample by social survey standard (e.g. larger than most published opinion polls) and so almost certainly a reliable overall guide. However, in some of the specific breakdowns some categories have very few answers in them so the deductions drawn from these have been treated with great caution.

## SUMMARY REPORT

This summary report focuses on analysis from the URC Giving Survey. Comparative data relating to the results of the CTBI survey can be found in the full report.

## KEY CONCLUSIONS

1. **Age profile** - the demographics of respondents show 60% are aged over 65. Only 6% are under 45 years of age.
2. **Length of attendance at current church** - 74% of church attendees have been attending their current church for more than ten years. Considering social movement this is surprising. Only 7% have started attending within the last three years. (This profile is similar to other denominations). *Conclusion - we are not attracting new people and with the current age profile have a limited and challenging future.*
3. **Frequency of attendance** – 79% attend every week and a further 16% attend at least twice a month. *Conclusion – we have committed and loyal fellowships.*
4. **Position held** -

	No. of responses	% of responses	Average weekly gift
Adherent	131	11%	£6.89
Member	1056	87%	£11.24
Elder	426	35%	£14.33
Other Leadership	202	17%	£15.29
Synod/Assembly	65	5%	£17.94
Average for URC			£10.88

Those with additional involvement are likely to give at a greater level.  
*Conclusion – membership, understanding and commitment matter.*

## 5. Mode of giving –

	No. of responses	% of responses	Average weekly gift
Standing Order	372	31%	£16.80
Regular Envelope	527	43%	£9.71
CAF	7	1%	£13.02
Collection Plate	276	23%	£7.30
Average for URC			£10.88

*Conclusion – there is considerable scope to increase giving by Standing Order or Direct Debit. Nearly a third gives this way and at a much higher level than those giving by regular envelope or through the plate.*

6. **Gift Aid** – two thirds of people’s offertory gifts are supplemented by Gift Aid. Those who do Gift Aid gift approximately twice as much as those who do not.
7. **Giving in proportion to income** – 23% of respondents said that they gave in proportion to their income. However, less than half of these subsequently declared what percentage and of those that did the proportion often did not relate to their declared income or giving. *Conclusion – it may be that the question was misunderstood or that the base for the proportion is lower than after-tax income e.g. “disposable” income. On balance this data is not valid or reliable.*

## 8. Giving to Church and charity –

	Most to Church	About same	Most to other charities	Blank
Average for URC	60.5%	28.7%	7.4%	3.4%
Church Giving/Week	£11.98	£9.56	£8.70	£7.32
Adherent	42.7%	39.7%	15.3%	2.3%
Member	63.4%	26.8%	6.4%	3.3%
Elder	71.1%	21.4%	4.9%	2.6%
Other Leadership	66.8%	24.8%	7.4%	1.5%
Synod/Assembly	73.8%	16.9%	4.6%	4.6%

When considering the split of giving between church and other charities, those who give most to the church have, not surprisingly, an average giving per week to the Church which is higher than other groups. The more involvement people have in church life the more likely they are to gift most of their charitable giving to the Church. *Conclusion - the data is consistent and seems to reflect that respondents view charitable giving in all its forms as a central part of discipleship.*

## 9. How M&M gifts are used –

*Respondents were asked to tick all the things that they thought the money that their local church gave to central funds were used for.*

	Whole sample	Adherents	Church Members	Elders	Other Leadership
	Proportion answering yes				
Ministers Pay	87.8%	80.2%	89.2%	95.1%	92.6%
Training	73.1%	63.4%	74.2%	86.2%	80.2%
Youth work	63.5%	58.0%	64.1%	73.0%	75.7%
Overseas	66.0%	62.6%	66.5%	70.4%	70.3%
Administration	83.0%	74.0%	84.3%	89.7%	92.6%

Those with additional involvement had a better understanding of what the Ministry and Mission Fund facilitates. However, 20% of adherents did not realise that ministers' stipends were funded in this way; over a third of respondents were not aware of the role of the M&M Fund in relation to youth work and overseas mission and a quarter did not know that training was a factor. Additional analysis showed that the average giving of those who ticked 'Minister's pay' was 66% higher than those who did not. *Conclusion – knowing how money is used motivates giving. Better communication and dissemination of information is needed.*

## 10. Perceptions – respondents were asked how strongly they agreed with various statements:

### a) I see myself as a committed member of my local church.

	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank
Count	720	310	50	10	6	122
Per cent	59%	25%	4%	1%	0%	10%
Av. Weekly Gift	£12.84	£8.73	£6.15	£9.60	£12.31	£6.80

41% of respondents do not see themselves as strongly agreeing that they are committed members of their local church. It is interesting that those who disagree with this statement give more on average per week than those who agree or who do not express an opinion.

**b) My perception is that my church is well-off financially.**

	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank
Count	58	255	320	323	113	149
Per cent	5%	21%	26%	27%	9%	12%
Av. Weekly Gift	£12.70	£14.54	£10.11	£10.49	£9.89	£7.13

Those agreeing with the statement gift about 30% more than those disagreeing with it. There may be demographic factors reflected here. However, those who see their church as being well-off would seem to have acknowledged the correlation between this and generous giving.

**c) I feel that I do my bit to support the church.**

	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank
Count	305	645	122	22	2	122
Per cent	25%	53%	10%	2%	0%	10%
Av. Weekly Gift	£12.98	£11.02	£9.40	£6.49	£4.50	£7.31

78% of respondents agreed or strongly agreed and this is clearly reflected in their financial generosity.

**d) I feel that I should give more than I do to my church or charity.**

	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank
Count	41	306	373	306	55	137
Per cent	3%	25%	31%	25%	5%	11%
Av. Weekly Gift	£10.31	£9.82	£11.15	£12.83	£14.37	£6.96

Average weekly giving tends to correlate with the opinions expressed as to be expected. The distribution of percentage responses is unremarkable.

**e) I often feel guilty that I don't give enough to church or charity.**

	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank
Count	41	211	272	410	138	146
Per cent	3%	17%	22%	34%	11%	12%
Av. Weekly Gift	£8.48	£9.53	£10.06	£12.24	£15.03	£7.30

One in five respondents agreed with this statement and average weekly gifts correlated with attitude as to be expected. *Conclusion – there is a need to encourage proportionate giving and present financial stewardship in a way that does not generate feelings of guilt.*

**f) I would like to receive better guidance on giving and a Christian view of money.**

	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree	Blank
Count	34	145	360	319	175	185
Per cent	3%	12%	30%	26%	14%	15%
Av. Weekly Gift	£12.78	£10.60	£10.13	£11.96	£13.79	£7.62

Fewer than one in five want more teaching on giving and money. This may reflect current quality of teaching, how applicable it is, or the feelings of guilt engendered. Those giving most are least open to further teaching.

**11. Household income of respondent –**

	Repercentaged to eliminate blanks					
	Under £5k	£5k - £10k	£10k- £20k	£20k- £40k	£40k- £60k	Over £60k
Church Of England	5%	18%	27%	29%	11%	10%
Church of Scotland	2%	10%	31%	37%	10%	11%
Church in Wales	3%	18%	34%	32%	8%	5%
Salvation Army	13%	16%	31%	24%	10%	6%
Scottish Episcopal Church	1%	21%	25%	35%	9%	9%
Average Denomination	5%	17%	30%	31%	10%	8%
All Respondents	4%	17%	29%	31%	10%	9%
URC count	69	207	328	315	89	49
%	7%	20%	31%	30%	8%	5%

The URC has a slightly higher percentage of people in lower income groups than most other denominations surveyed.

## 12. Average giving –

	Average weekly gift
Church Of England	£11.23
Church of Scotland	£12.07
Church in Wales	£7.70
Salvation Army	£14.45
Scottish Episcopal Church	£12.39
Average Denomination	£11.57
All Respondents	£11.29
URC	£10.88

URC respondents gift, on average, less per week than most other denominations. This may, in part, be due to the reduced household incomes indicated above. It has been suggested that the forms may well have been distributed to couples and families with the result that the average weekly gift represents average household contribution rather than average personal contribution. This would tend to make the URC figure, while comparable with other denominations, up to twice as high as the average contribution **per person** in a given church. The Salvation Army are by far the most generous givers despite having generally lower household incomes than all other denominations.

## 13. Giving in relation to income -

Household Income	Under		£10k-	£20k-	£40k-	Blank	
	£5k	£5k-£10k	£20k	£40k	£60k	£60k+	
Count	69	207	328	315	89	49	161
Per cent	5.7%	17.0%	26.9%	25.9%	7.3%	4.0%	13.2%
Av. Weekly Gift	£4.92	£6.63	£9.48	£14.55	£18.44	£20.41	£7.51
Weekly gift as % of mid-point of income range	10.2%	4.6%	3.3%	2.2%	1.9%	1.5%	
Standing Order	3%	13%	31%	41%	55%	46%	15%
Regular Envelope	58%	56%	52%	43%	35%	34%	56%
Collection Plate	39%	31%	18%	16%	10%	20%	29%

This data is particularly sobering. The least well-off respondents were by far the most generous and meeting a tithe figure. Gifts as a proportion of income consistently **reduced** as household income increased. *Conclusion – proportionate giving across the higher income groups needs to be encouraged.*

14. **Do you think the main priority of the Church is to be mission-led?** (This additional question on a non-financial matter was included to help gain insight for the Mission Committee and included the opportunity to make comments)

	No	Not Sure	Yes	Blank
Adherent	10.7%	39.7%	42.7%	6.9%
Member	4.4%	35.5%	53.5%	6.4%
Elder	4.0%	27.0%	62.7%	5.9%
Other Leadership	3.5%	21.3%	68.3%	6.4%
Synod/Assembly	1.5%	4.6%	86.2%	6.2%
Average for URC	5.3%	35.7%	52.2%	6.6%

Nearly half of respondents were not sure or disagreed that the Church should be mission-led. As respondents' additional involvement in church life intensified so the certainty that being mission-led was a priority increased. Fifteen respondents did not know what 'mission-led' meant, others objected to the use of jargon or felt that it was too simplistic or vague a term. Alternative main priorities identified included evangelism, witnessing to the Good News, worship, being led by scripture or Christ or the Holy Spirit, helping the poor and underprivileged – and maintaining buildings. All comments and data have been passed to the Mission Committee.

15. **Comments** – many comments were received but can be summarised under four headings:

- a) Giving – giving of time, in kind and in other non-financial ways were identified. *Conclusion – all forms of giving need to be embedded and understood within the theology of stewardship.*
- b) Church Life – need for more gospel-based teaching, support for church members, outreach and young people in church. Also problem of internal squabbles and clannish behaviour instead of putting Christian values first.
- c) Other – these were all negative. They included: money given to central funds is wasted and means that local work suffers; local churches do not handle finances properly; money wasted on listed buildings and more ministers are needed in churches not in Church House.
- d) Survey – these too were all negative. They included: answers none of your business, naïve and questionable legitimacy; waste of money and paper; useless exercise and more ministers in church/less administration. *Comment – the survey was only sent to churches who had already agreed to take part. All of the administration was conducted on a voluntary basis by lay individuals not employed by the URC.*



## CONCLUSIONS

1. Preaching and teaching on financial stewardship, generosity and giving must be embedded within the theological understanding of stewardship as a whole and supported with scripture.
2. The generous giving of the least well-off amongst us must be gratefully and graciously acknowledged and celebrated.
3. It is important that donors know how and what their gifts are used for. This challenges all levels of the Church to improve communication and dissemination of information.
4. Membership, understanding and commitment impact on generosity of giving and should be nurtured.
5. Regular giving should be encouraged.
6. Proportionate giving across all income groups, but especially the higher ones, should be encouraged in the context of grace.
7. Donors should be encouraged to give via Standing Order or Direct Debit. It is clear that givers using these methods tend to give at significantly higher levels.
8. Generosity of giving needs to be nurtured.
9. Churches should be encouraged to make legacy material available routinely to members, as the demographics of our givers indicate that many are likely to be reviewing their wills. Positioning legacy giving as an integral part of stewardship is important.
10. In all ways that financial stewardship is addressed care must be taken not to engender feelings of guilt.
11. This survey has provided the best qualitative data on giving and attitudes to giving for many years.
12. The results enable thinking and policies to be based on analysis not anecdote.

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