



Results from the 2016 National Church Life Survey

Faith and finances: Practices and attitudes in Australian churches

Occasional Paper 37

Carole Gan, Michelle Cartwright, Miriam Pepper,
Paul Oslington, Nicole Hancock and Ruth Powell

November 2018

Executive summary

Financial giving matters to local churches and denominations and is also of interest to researchers. The 2016 National Church Life Survey included a range of questions on the following topics:

- The finances of local churches, including their current financial situation, budgeting and their sources of income;
- Attitudes of church attenders to money and various money-related issues, including how these issues connect with faith and Christian teachings, and attenders' desires for resources to help connect faith and money; and
- Church attenders' financial giving to their local church and other causes, and the factors that influence their decisions to give.

Major findings on church finances are as follows:

- Half of churches had a stable financial base, a third had a declining base, and the remainder had an increasing base. There was a small increase between 2011 and 2016 in the proportion of churches experiencing a decline.
- The most commonly nominated main source of income for churches was offerings from attenders. This was followed by property and investment income, and fees for weddings, funerals and baptisms.
- Acceptance of offerings via direct debit has been growing, with eight in 10 churches doing so in 2016.

Major findings on attitudes and practices of attenders are as follows:

- While most attenders agreed that money is important, agreed that it is very important to save, and placed importance on being generous with their money, there was ambivalence on the questions of valuing money and whether or not money is good.
- Many were concerned about financial stress. A worry was standard of living in retirement, though leaders were less worried than attenders.
- Attitudes to tithing varied across denominational groups, ranging from little support among Catholics to much more support among Pentecostals.
- Most attenders felt their church gave them the right amount of support to connect faith and money, and when asked to nominate areas where they wanted more resources to think about the connections the most popular area was giving to charity.
- Attenders give large amounts of money to their churches and other religious causes, largely motivated by Christian teaching about giving, gratitude for what they have received, and wanting to share in the mission of the church. The urging of leaders is not regarded by attenders as likely to increase their giving. Attenders nominated an increase in income as most likely to increase their giving.
- There is significant giving by attenders who are not well-off.

Citation

Gan, C., Cartwright, M., Pepper, M., Oslington, P., Hancock, N. & Powell, R. (2018). *Faith and finances: Practices and attitudes in Australian churches*. NCLS Occasional Paper 37. NCLS Research: Sydney.

Acknowledgement

This report was made possible through sponsorship from Christian Super. We thank Christian Super for their commitment to research in this area. For further information, please go to: <https://www.christiansuper.com.au>.



For further information about NCLS Research or to join our mailing list, please go to: <http://www.ncls.org.au>.

Contents

Table of contents

1	Introduction	4
2	Study methodology	4
3	Finances of local churches	6
3.1	Overall financial situation	6
3.2	Budgeting.....	7
3.3	Mortgages, loans and other debts	7
3.4	Main sources of income.....	7
3.5	Use of direct debit	10
4	Attitudes toward money	11
4.1	Attender attitudes toward money	11
4.2	Attender and leader attitudes toward tithing.....	12
4.3	Attender and leader attitudes toward standard of living in retirement.....	13
5	Support for attenders to connect faith and money.....	14
5.1	Views on adequacy of support from church to help make decisions	14
5.2	Attender desire for resources to help connect faith and money	15
6	Financial giving practices of attenders.....	16
6.1	Attender giving to the local church	16
6.2	Overall attender giving and giving to religious causes other than the local church	18
6.3	Influences on attender giving	19
6.4	Factors that might cause attenders to increase their giving	20
7	Conclusion.....	21
	Data sources	22
	About NCLS Research and the National Church Life Survey	22
	Appendix 1: Research on giving.....	23
	Appendix 2: Survey question wordings.....	26

List of figures

Figure 1: Financial situation of local churches.....	6
Figure 2: Local church budgeting and debt	7
Figure 3: Main sources of income for local churches	8
Figure 4: Acceptance of offerings to local churches via direct debit.....	10
Figure 5: Attender attitudes towards money.....	11
Figure 6: Attender versus leader attitudes to tithing	12
Figure 7: Attender versus leader worries about standard of living in retirement.....	13
Figure 8: Attender views on adequacy of support from church to help make decisions about money.....	14
Figure 9: Attender desire for resources to help connect faith and money	15
Figure 10: Attender giving to local church	17
Figure 11: Attender individual/household giving in the past 12 months	18
Figure 12: Biggest influences on attender decisions about giving to the local church	19
Figure 13: Factors that might cause attenders to increase their giving	20

List of tables

Table 1: Financial situation of local church by denomination.....	7
Table 2: Main sources of income for local churches by denomination.....	9
Table 3: Acceptance of offerings via direct debit by denomination.....	10
Table 4: Percentage of attender income given to local church by before-tax family income.....	17

1 Introduction

Financial 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. Church leaders want to know what drives giving by attenders.

Giving and other aspects of financial attitudes and behaviour in churches are also of interest to researchers grappling with questions such as:

- Do churches' words about generosity match their deeds?
- How does giving compare between church attenders and other people?
- What determines levels of giving by attenders to churches, and other religious and non-religious causes?
- What is the relationship between giving and volunteering?
- Does the way giving is organised (e.g. plate versus direct debit, special appeals) matter?
- How are attenders' attitudes to money related to their giving?
- How do attenders connect their faith with other financial decisions?

Many questions about giving and finance can potentially be answered in a church setting. Churches are an important and under-studied site for social scientists to consider general questions of what drives giving and financial attitudes.

Some of the previous research on giving in churches and other settings is listed in Appendix 1. Most of the research has been done in the US, with different religious culture and taxation arrangements, so its applicability to other countries is open to question.

The Australian National Church Life Survey (NCLS) is one of the richest sources available internationally for such research. In this report, we provide some basic results from the 2016 NCLS in the following areas:

- The finances of local churches, including their current financial situation, budgeting and their sources of income;
- Attitudes of church attenders to money and various money-related issues, including how these issues connect with faith and Christian teachings, and attenders' desires for resources to help connect faith and money; and
- Financial giving practices of church attenders to their local church and other causes, and the factors that influence their decisions to give.

We hope that these results will be useful to churches and that they will stimulate further research, including research using NCLS datasets.

2 Study methodology

The Australian National Church Life Survey (NCLS) has taken place since 1991. Participating local churches complete three types of survey forms. First, all church attenders aged 15 years and older are requested to fill out a paper NCLS Attender Survey form, usually during or after a service of worship. Second, a single leader/administrator in each church completes an NCLS Operations Survey form about the activities and operations of the local church. Third, the NCLS Leader Survey is available to local church leaders, including clergy and pastors, elders, church councillors and other leaders.

This report presents Attender Survey, Leader Survey and Operations Survey results from the 2016 NCLS for questions that concern church finances and attitudes and actions of individual church attenders regarding money and financial giving. Survey questions were designed in collaboration with Christian Super. Question wordings are given in Appendix 2. Comparisons with 2011 Operations Survey results are also provided.

Attender Survey: Questions to attenders that are covered in this report were located in one of several small sample surveys (Attender Sample Survey E). In 2016 some 1,382 church attenders (weighted) from across the nation completed questions in Survey E.

Leader Survey: This report presents leader survey results for senior local church leaders who are also staff. Senior leader is defined as a senior clergy person at a local church (or multi-site church such as a parish, multi-campus or cluster) or senior lay leader when a clergy person is not present at a church. Senior leaders were those who indicated that they were “The minister, pastor or priest of this local church”, “The senior minister/pastor/priest of a ministry team here”, “A minister, pastor or priest of equal standing with others in a ministry team here”, “An interim minister, pastor or priest here” or “A layperson serving as the principal leader here”. In 2016, there were two leader survey variants. The questions about views on money were located in “Leader Survey LS2” in a section completed only by ministry/pastoral staff. Some 886 senior local church leaders who are staff (weighted) from across the nation completed Leader Survey LS2.

Operations Survey: Some 2,377 local churches (weighted) from across the nation completed an Operations Survey. In the case of Protestant churches, local church is defined as a gathering of attenders (congregation) at a particular location. The congregation may include one or more worship services. At some locations, more than one congregation meets – in which case these congregations are separate “local churches”. In the case of the Catholic denomination, local church is defined as the parish, which comprises one or more locations/mass centres.

Attenders from 14 denominations and movements were sampled well enough in to be included in the weighted analysis (13 denominations in the case of Leader and Operations data). These denominations/movements account for some 95% of the weekly church attenders in Australia (not including Orthodox, independent or house churches or other small poorly-documented movements). Other denominations which were inadequately sampled or absent are not included in the analysis.

The denominations have been combined into larger groups in this report as follows:

1. Catholic
2. Mainstream Protestant (Anglican, Lutheran, Presbyterian, Uniting Church)
3. Pentecostal (Australian Christian Churches, C3 Church, International Network of Churches, Christian Revival Crusade)
4. Other Protestant (Baptist, Churches of Christ, Christian Reformed, Salvation Army, and in Attender data also includes CityLife Church)

The maximum margin of error on a simple random sample of 1,133 (minimum number of cases for Attender Survey questions contained in this report) at a 95% level of confidence is 2.9%. That is, assuming a simple random sample, there is a 95% chance that a sample result falls within $\pm 2.9\%$ of the result for the population of Australian church attenders. The margin of error is greater for reported results for subsamples. Results for Pentecostal attenders should be treated with caution, due to low subsample sizes.

A similar weighting methodology was applied to Operations Survey and to Leader Survey data – to account for different levels of participation of local churches/leaders from different denominations and regions. The maximum margin of error on a simple random sample of 2,314 (minimum number of cases for the Operations Survey questions contained in this report) at a 95% level of confidence is 1.8%, when a finite population correction factor is applied. The maximum margin of error on a simple random sample of 851 (minimum number of cases for the Leader Survey questions contained in this report) at a 95% level of confidence is 3.2%, when a finite population correction factor is applied.

For the Attender Survey questions included in this report, missing data is high, exceeding 10% of respondents, perhaps indicating discomfort with answering questions related to money. The per cent missing on each question is given in Attender Survey chart and table footers.

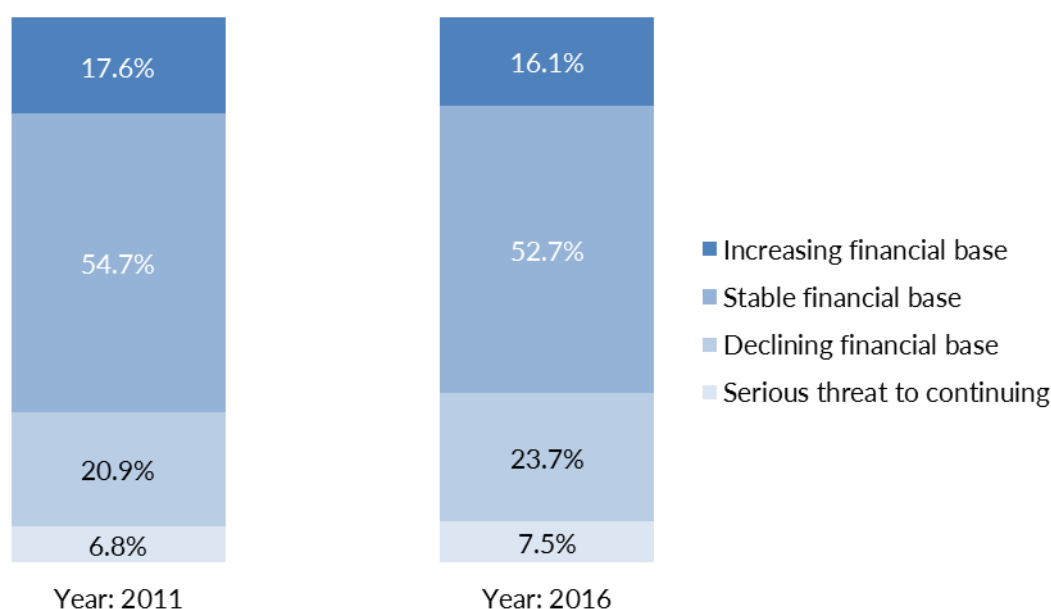
3 Finances of local churches

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.

3.1 Overall financial situation

About half the churches (53%) reported having a stable financial base, with some 16% reporting an increasing financial base. About a quarter (24%) had a declining financial base, with a further 8% 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 indicates a small increase in the proportion of churches in financial decline and decreases in the proportions with stable and increasing financial bases (Figure 1). There is no change in the proportion of churches that face a serious threat to continuance (i.e. the result is within the margin of error).

Figure 1: Financial situation of local churches



Source: 2016 NCLS Operations Survey (n=2,314), 2011 NCLS Operations Survey (n=2,439).

A majority of churches in all of our four denominational groups had a stable financial base (Table 1).

Pentecostal churches were the best placed financially, with 52% having a stable financial base and 38% an increasing one, and only 7% declining and 2% under threat. Pentecostal churches were two to three times more likely than Mainstream and Other Protestant churches (12% and 18% respectively) and close to ten times more likely than Catholic churches (4%) to have an increasing financial base. In contrast, only 7% of Pentecostal churches experienced a declining financial base compared to the 20-36% of churches belonging to other denominations.

Mainstream Protestant churches were in the most serious position with the ability of 11% of churches to continue as a viable church being threatened, compared to 2-3% across the other groupings.

Table 1: Financial situation of local church by denomination

	Catholic	Mainstream Protestant	Pentecostal	Other Protestant	Total (All churches)
Increasing financial base	4%	12%	38%	18%	16%
Stable financial base	57%	50%	52%	59%	53%
Declining financial base	36%	27%	7%	20%	24%
Serious threat to continuing	3%	11%	2%	3%	8%
Total	100%	100%	100%	100%	100%

Source: 2016 NCLS Operations Survey (n=2,314)

Note: Percentages might not add up to 100% due to rounding

3.2 Budgeting

The need for stewardship and financial accountability was acknowledged with most churches (81%) operating with a formal, written annual budget (Figure 2).

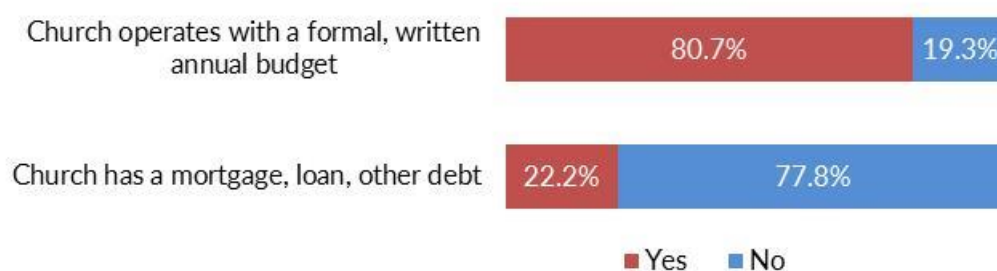
“Other Protestant” churches (outside of the mainstream denominations and Pentecostal movements) were the most likely to operate with a formal, written annual budget (94%), compared to 86% of Mainstream Protestant churches, 70% of Catholic and 54% of Pentecostal churches.

3.3 Mortgages, loans and other debts

Less than a quarter of churches had a mortgage, loan or outstanding debts (Figure 2).

Although Mainstream Protestant churches reported the highest rates of unviability, they were the most likely to be debt-free (86%), whilst 43% of Pentecostal, 33% of Catholic and 24% of Other Protestant churches had mortgages, loans or outstanding debts.

Figure 2: Local church budgeting and debt



Source: 2016 NCLS Operations Survey (n=2,328)

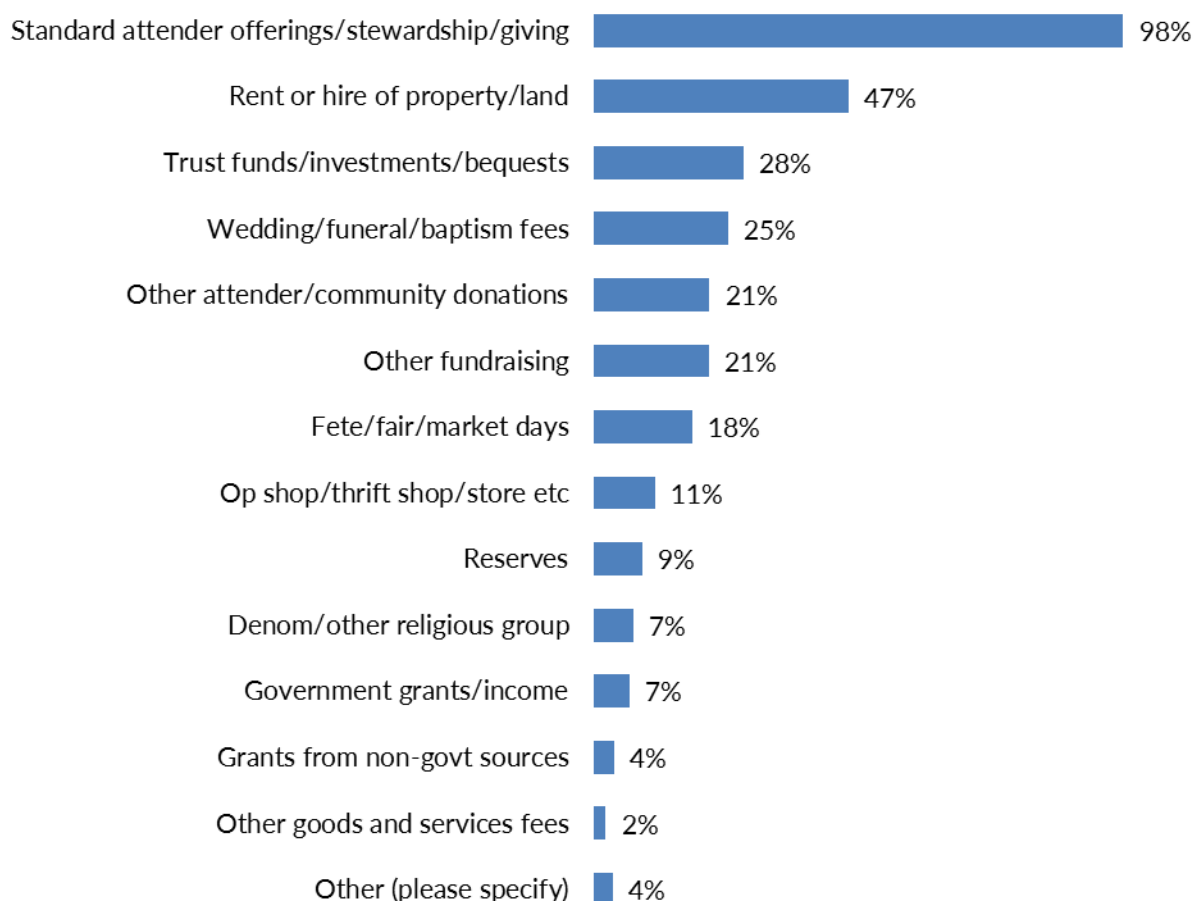
3.4 Main sources of income

Churches were asked to nominate up to five from a list of fifteen main sources of income for their church in the most recent fiscal year (Figure 3).

Offerings from attenders, which included standard offerings, stewardship, giving and thank offering programs, was the most nominated main source of income for churches (98%).

Income-generating assets also provided a significant number of churches with a main source of income. Close to half of churches (47%) identified income from the rent or hire of parish property or land as one of their main sources of income, whilst 28% identified income from interest from trust funds, investments and/or bequests.

Figure 3: Main sources of income for local churches



Source: 2016 NCLS Operations Survey (n=2,351)

Note: Respondents were asked to select up to 5 options

Fees for weddings, funerals and baptisms (25%) along with other donations from attenders or the local community (21%) also provided a main source of income for a significant proportion of churches.

A significant number of churches relied on fundraising events as one of their main sources of income. Whilst running a fete, fair or jumble sale/market day has been a long-practised method of local community fundraising, especially with older churches, some may question the amount of money that can be raised in relation to the effort required to organise such events. Others point to the additional benefits that come with organising of the events such as building community. Fete, fair or jumble sales/market days were a main source of income for 18% of churches, whilst other fundraising appeals or events were a main source for 21% of churches. Profits from op shops, thrift shops and second hand stores provided 11% of churches with one of their main income sources.

A small proportion of churches counted financial support from their denomination or other religious groups or agencies as a main source of income (7%), whilst income and grants from governmental and non-governmental sources provided a main income stream to 7% and 4% of churches respectively. Some 9% of churches had to rely on their reserves as a main source of income in the preceding fiscal year. A small number of churches also had other main income streams.

Table 2: Main sources of income for local churches by denomination

	Catholic	Mainstream Protestant	Pentecostal	Other Protestant	Total (All churches)
Standard offerings and/or special giving	96%				98%
Standard attender offerings*		96%	100%	98%	
Special stewardship/giving program*		18%	50%	31%	
Rent or hire of property/land	50%	49%	29%	53%	47%
Trust funds/investments/bequests	38%	32%	10%	22%	28%
Wedding/funeral/baptism fees	63%	26%	6%	11%	25%
Other attender/community donations	30%	19%	25%	22%	21%
Other fundraising	31%	21%	20%	16%	21%
Fete/fair/market days	16%	25%	4%	9%	18%
Op shop/thrift shop/store etc.	4%	12%	7%	16%	11%
Reserves	5%	12%	3%	8%	9%
Denomination/other religious group	13%	7%	1%	10%	7%
Government grants/income	4%	5%	11%	9%	7%
Grants from non-govt sources	1%	4%	3%	5%	4%
Other goods and services fees	3%	2%	3%	2%	2%
Other (please specify)	3%	4%	2%	4%	4%

Source: 2016 NCLS Operations Survey (n=2,351)

Note: Respondents were asked to select up to 5 options

*Response options not separated in Catholic survey

The main sources of income varied across the denominational spectrum for most categories of income (Table 2). Standard offerings from attenders was one of the five main sources for nearly all churches. Additional special stewardship, giving, thanksgiving and offering programs were one of the main sources of income for half of Pentecostal, 31% of Other Protestant and 18% of Mainstream Protestant churches.

Rent or hire of church property was a main source of income for approximately half of churches in each denominational group, except for Pentecostal churches (29%). Other income-generating assets such as trust funds and investments or bequests was among the top five main sources of income most commonly in Catholic churches (38%) and least commonly in Pentecostal churches (10%).

Fees for weddings, funerals and baptisms was one of the main sources of income for a significantly higher number of Catholic churches (63%) compared to the other denominations (26% of Mainstream Protestant, 6% of Pentecostal and 11% of Other Protestant churches). This is not surprising as Catholic churches generally run programs to prepare those seeking baptism, marriage and other sacraments (confirmation and reconciliation). Other donations from attenders or the local community was a main income stream for some 30% of Catholic, 19% of Mainstream Protestant, 25% of Pentecostal and 22% of Other Protestant churches.

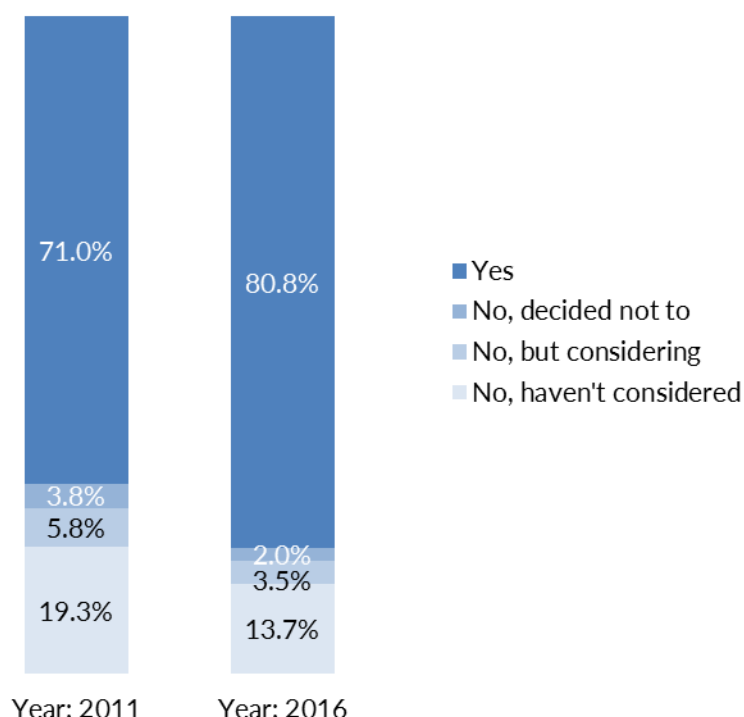
Mainstream Protestant (25%) and Catholic (16%) churches were the most likely denominations to run fete, fair or jumble sale/market days as a main source of income, whilst this was a less popular method with Pentecostal (4%) and Other Protestant (9%) churches. Other fundraising appeals or events were a main source of income for 31% of Catholic churches, compared with 21% of Mainstream Protestant, 20% of Pentecostal and 16% of Other Protestant churches.

Op shop, thrift shop, second hand stores, etc. was a main source of income for 12% of Mainstream and 16% of Other Protestant churches whilst only 7% of Pentecostal and 4% of Catholic churches relied on these as a main income stream.

Catholic churches were the most likely to be reliant on their diocese or other Catholic organisations or agencies for financial support, with 13% of Catholic churches having these as one of their main sources of income. Mainstream Protestant churches were the most likely to have drawn on their reserves as one of their main sources of income (12%) in the preceding fiscal year.

3.5 Use of direct debit

Figure 4: Acceptance of offerings to local churches via direct debit



Source: 2016 NCLS Operations Survey (n=2,335), 2011 NCLS Operations Survey (n=2,402)

Table 3: Acceptance of offerings via direct debit by denomination

	Catholic	Mainstream Protestant	Pentecostal	Other Protestant	Total (All churches)
Yes	82%	76%	85%	93%	81%
No, decided not to	3%	2%	2%	1%	2%
No, but considering	5%	4%	1%	1%	3%
No, haven't considered	9%	18%	12%	6%	14%
Total	100%	100%	100%	100%	100%

Source: 2016 NCLS Operations Survey (n=2,335)

Note: Percentages might not add up to 100% due to rounding

From a church perspective, giving their attenders the ability to donate via direct debit means that attenders can still make their standard offerings even if they are not physically present, thus helping to ensure that the

church's actual income is closer to budgeted figures. For the attender, it could mean "one more thing off their mind"; their local church would still receive their offering without the attender having to remember to make the payment. Others, however, may choose not to donate via direct debit because they don't give a fixed amount regularly or may feel that they do not have control over when money is taken out of their bank account.

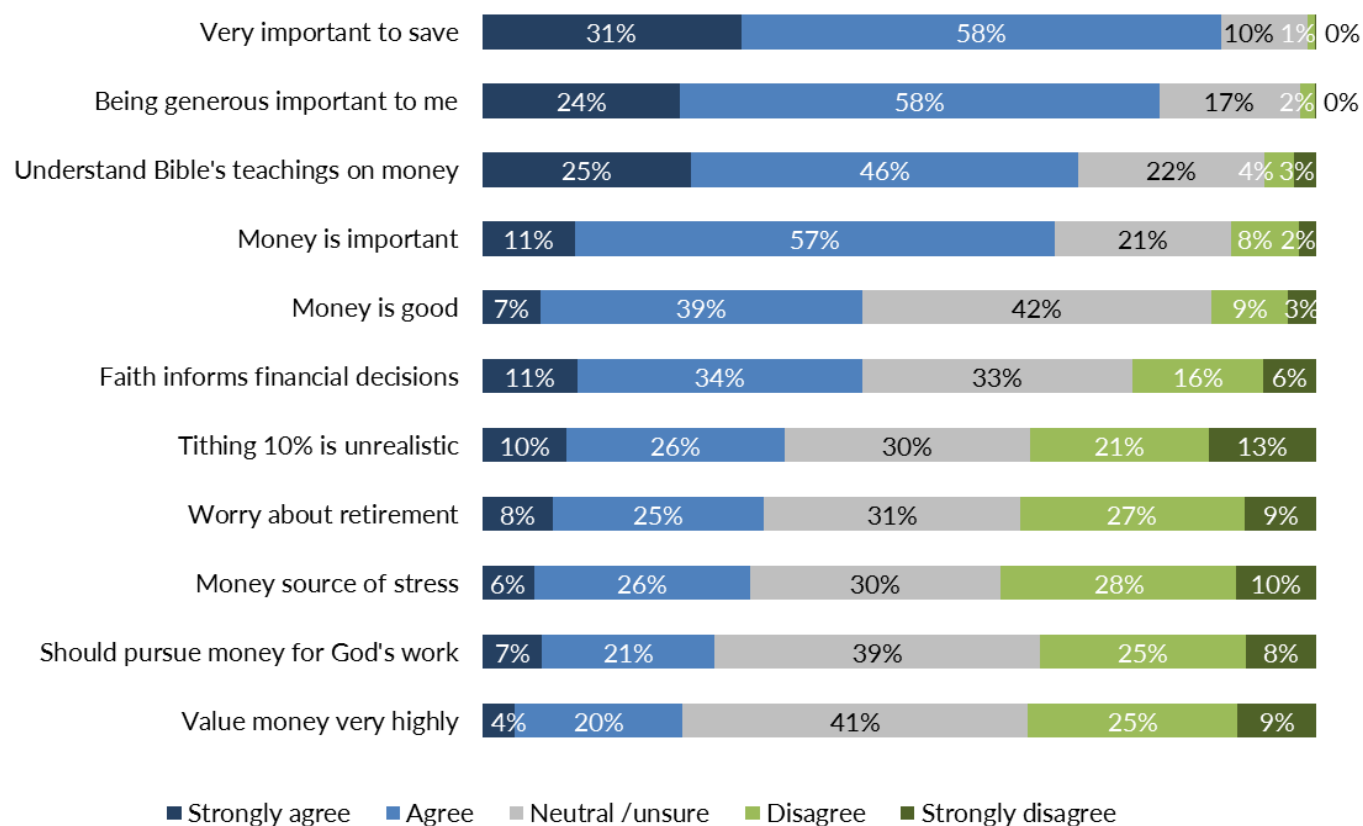
The acceptance of offerings via direct debit has increased from 71% of churches in 2011 to 81% in 2016 (Figure 4). A further 3% of churches in 2016 were considering its use. Some 14% had not considered using this payment method whilst a small number (2%) decided not to use it.

4 Attitudes toward money

Money has the potential to affect just about every aspect of life, from the bigger life choices such as education, career, where one can afford to live, and even relationships, to the day-to-day decisions of what one can afford to eat, wear or have as a hobby. The choices that one makes about expenditure do not, however, only depend on how much one has, but also one's priorities and attitudes.

4.1 Attender attitudes toward money

Figure 5: Attender attitudes towards money



Source: 2016 NCLS Attender Sample Survey E (n=1,205-1,240, missing=10.3-12.8%)

Note: Percentages might not add up to 100% due to rounding

Church attenders were asked their extent of agreement or disagreement with 11 statements about money as shown in Figure 5.

Over two-thirds of church attenders agreed/strongly agreed that money is important. Some 46% agreed that money is good, but a large proportion (42%) were neutral or unsure about this. Close to a quarter agreed that they valued money very highly, whereas a higher proportion was neutral or unsure about this statement (41%). Most attenders (89%) agreed it was very important to save some money.

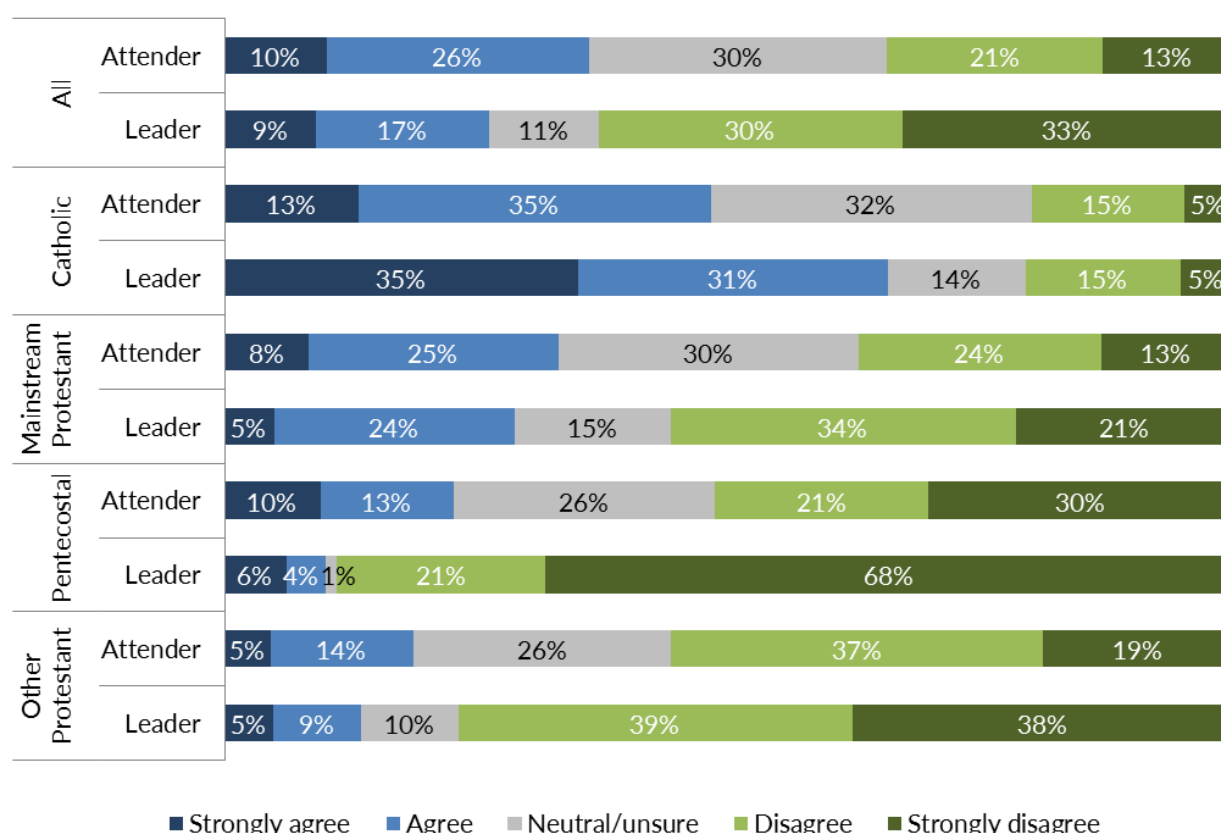
Some seven in 10 church attenders believed they understood the Bible's teaching about money but fewer (46%) agreed that their faith informs their financial decisions. Being generous with the money they had was important to 82% of church attenders, whilst 28% agreed that Christians should make as much money as they can so that they can use it for God's work in the world, with 39% neutral or unsure and 33% disagreeing with this statement. Over a third of attenders agreed that tithing (giving 10% of one's income to the church) is an unrealistic expectation of current attenders.

A third of church attenders did have concerns about money, revealing that money was a source of stress for them and/or worrying about the standard of living they will have when they reach retirement age.

4.2 Attender and leader attitudes toward tithing

Figure 6: Attender versus leader attitudes to tithing

Agreement/disagreement: "Tithing is an unrealistic expectation of current church attenders"



Source: 2016 NCLS Attender Sample Survey E (n=1,205, missing=12.8%), 2016 NCLS Leader Survey (n=870)

Note: Percentages might not add up to 100% due to rounding

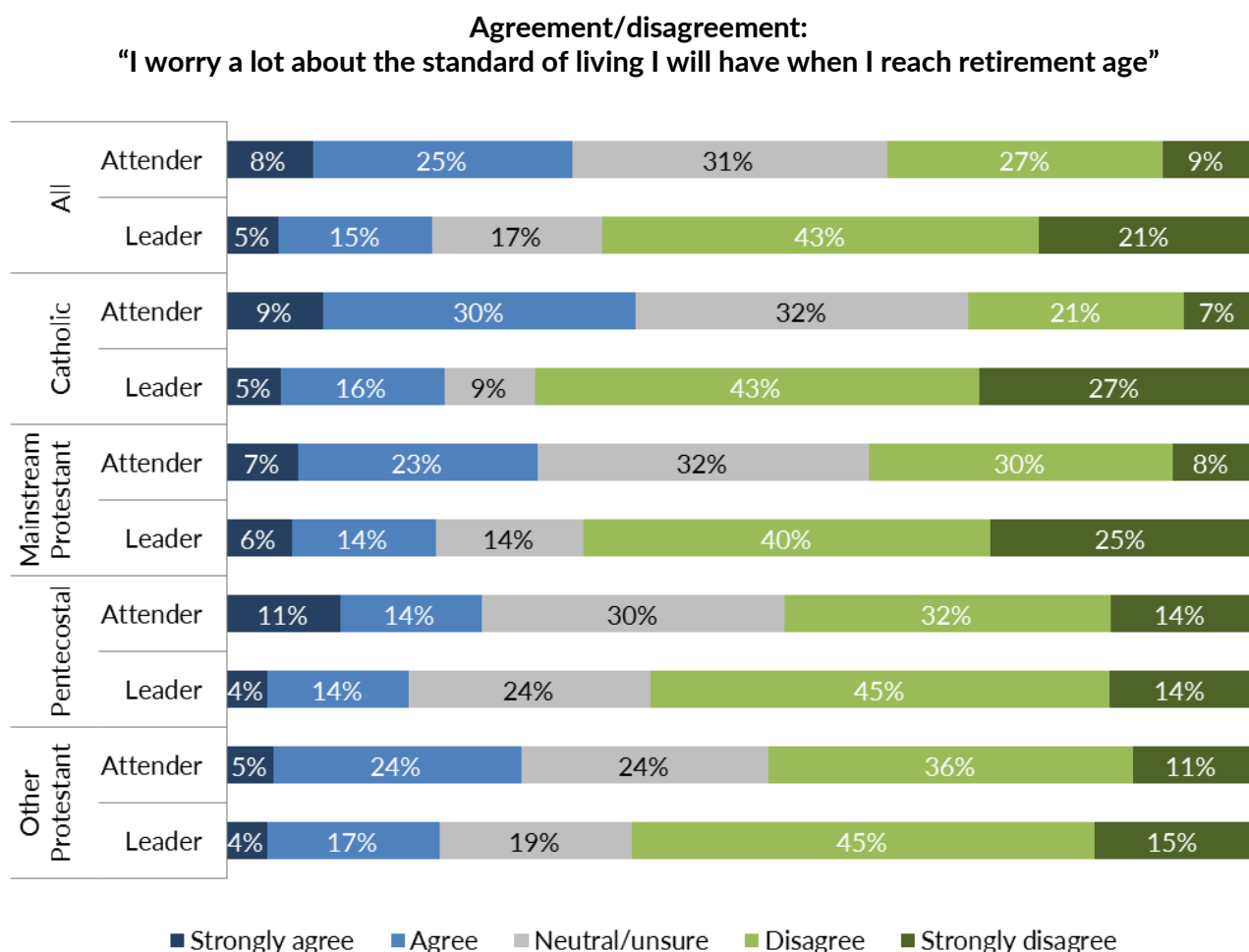
A main source of income for 98% of churches (see Figure 3) is offerings from their attenders, either through standard offerings or special stewardship, giving and thank offering programs. With their personal needs and those of their dependents to be taken care of, and various other charities and causes also vying for contributions, the question of how much one should give to their local church is not an uncommon question. Some Christians cite various passages from Scripture to support a tithe of 10% of the attender's income.

In response to the statement "Tithing (giving 10% of one's income to the church) is an unrealistic expectation of church attenders", large differences between the attitudes of church leaders and attenders across the various denominations could be seen (Figure 6).

Whilst most church leaders (63%) thought that tithing was a realistic expectation of church attenders, only about a third of attenders were of the same opinion. A significant proportion of attenders were unsure (30%) whereas only 11% of leaders responded in a similar fashion. The biggest divergence between leader and attender attitudes to tithing was in Pentecostal churches, while both Catholic attenders and leaders were the least likely groups to see tithing as a realistic expectation of current church attenders.

4.3 Attender and leader attitudes toward standard of living in retirement

Figure 7: Attender versus leader worries about standard of living in retirement



Source: 2016 NCLS Attender Sample Survey E (n=1,225, missing=11.4%), 2016 NCLS Leader Survey (n=851)

Note: Percentages might not add up to 100% due to rounding

With the ever-increasing costs of living, many worry about the financial security of their future, especially about the time they will stop working and no longer have a regular pay packet. Church leaders and attenders were asked about their level of agreement with the statement “I worry a lot about the standard of living I will have when I reach retirement age” (Figure 7).

Church leaders (20%) were less likely to worry about their standard of living at retirement compared to attenders (34%). Small numbers of both leaders (5%) and attenders (8%) strongly agreed that they worry a lot about retirement.

The biggest difference between leaders and attenders was for Catholics, where Catholic leaders were significantly less worried about their standard of living during retirement than attenders.

5 Support for attenders to connect faith and money

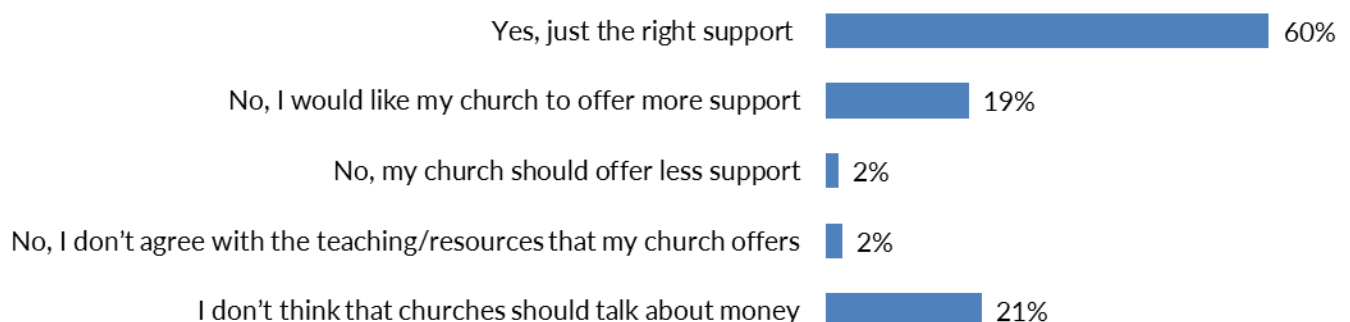
5.1 Views on adequacy of support from church to help make decisions

Even though money is something that affects just about 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, much less the church. Others, however, were comfortable to provide their opinion on the connection between faith and money.

Attenders were asked the following question: *In your opinion, does your church provide you with adequate support (e.g. teaching, resources) to help you to make decisions about money?*

Some 15% of attenders did not answer this question. Of those who did, however, the majority (60%) believed just the right amount of support was offered by their church whilst 19% of attenders would like the church to offer more support. Some 2% believed that their church should offer less support whilst 21% of attenders believed that the churches should not talk about money at all. A small number (2%) stated that they did not agree with the teaching/resources that their church offered (Figure 8).

Figure 8: Attender views on adequacy of support from church to help make decisions about money



Source: 2016 NCLS Attender Sample Survey E (n=1,169, missing=15.4%)

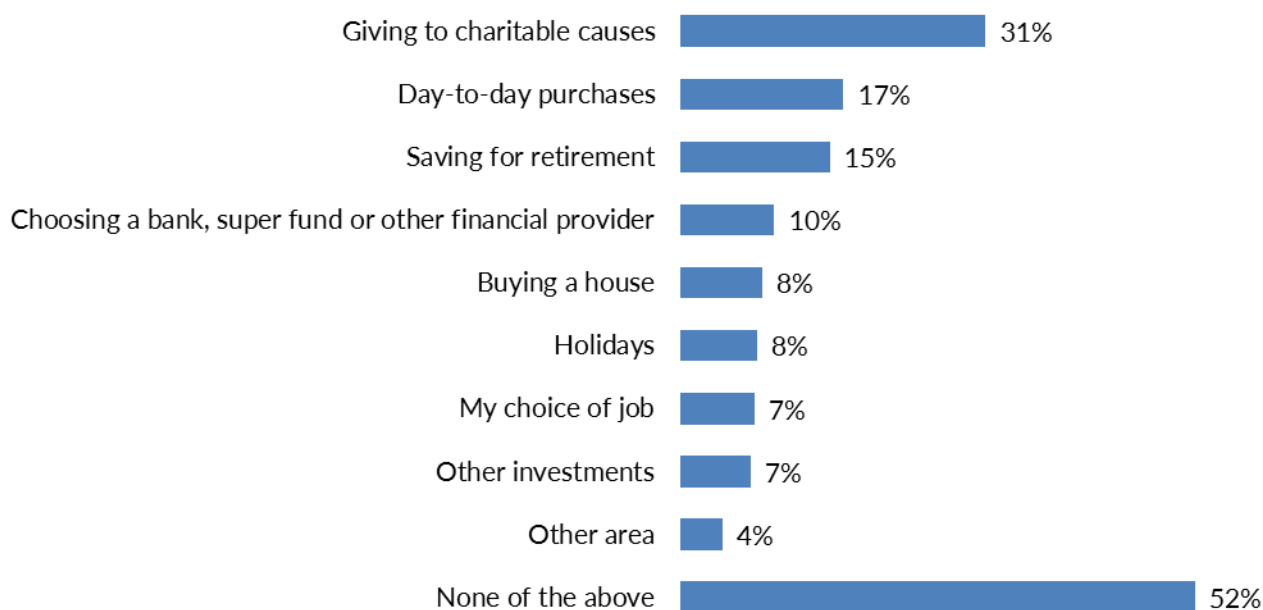
Note: Respondents could mark all options that applied

5.2 Attender desire for resources to help connect faith and money

Attendees were given a list of areas and asked to mark all those in which they would appreciate resources to help them connect faith and money decisions. More than half responded that they would not appreciate resources in these or other areas, which is consistent with the previous question where more than half felt the church offered the right amount of support already. Those marking an area were likely to be among the fifth who wanted more support. Note that the question does not specify the church as the source of these resources, so there may be some ambiguity about whether they want resources about the area from their local church or other sources.

The most popular area in which attendees indicated that they would appreciate information was giving to charitable causes (31%), followed by day-to-day purchases (17%) and saving for retirement (15%). Some 10% of attendees indicated that they would appreciate resources to help them choose a bank, super fund or other financial provider. The remaining areas (buying a house, holidays, choice of job, other investments and other area) were selected by less than 10% of respondents.

Figure 9: Attender desire for resources to help connect faith and money



Source: 2016 NCLS Attender Sample Survey E (n=1,145, missing=17.2%)

Note: Respondents could mark all options that applied

The younger cohorts were more appreciative of potential resources, which is to be expected as older attendees would in general be more likely to have settled with major decisions such as buying a house (if they had wanted and were able to), choice of superannuation funds and other investments. It might also reflect lower financial literacy among the young.

When considering expenditure, information on giving to charitable causes was the most appreciated area across all age groups. Those aged 30-49 years were more likely than people of other ages to appreciate information on day-to-day purchases, whilst 15-29 year-olds were the most likely group to appreciate

information on buying a house. Under-50s were more likely than the over-50s to appreciate information on holidays.

Attendees aged 30-49 years were the most likely age group to appreciate financial management and investment information, recording the highest percentages for information regarding saving for retirement, choice of a bank, super fund or other financial provider and other investments. Apart from information on saving for retirement, significantly fewer attendees aged 50 and above indicated that they would appreciate financial management and investment information than those in both the 15-29 and 30-49 age groups. Not surprisingly, the under-50s were also more likely than older attendees to appreciate information on their choice of a job.

Given that attendees were asked, within the church setting, what information they would appreciate to help them connect faith and money, it was not surprising that many attendees selected giving to charitable causes as an area of interest. However, to determine if there is an existing link between an attendee's faith and whether they would seek financial information about their giving, one key criterion to consider is how important God is in the attendee's life.

Attendees for whom God was only fairly or not at all important were less likely to appreciate potential resources across a range of areas than were attendees for whom God was more important.

6 Financial giving practices of attendees

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

6.1 Attendee giving to the local church

Attendees were asked how much they gave to their local church, both in percentage terms as well as in dollar value (Figure 10).

Most attendees (94%) contributed to their local church, with two-thirds giving on a regular basis and some 29% giving a small amount whenever they came to the church. A fifth of attendees indicated that they gave 10% or more of their net income, with a further fifth giving 5%-9% of their net income. A quarter of attendees gave less than 5% of their net income on a regular basis.

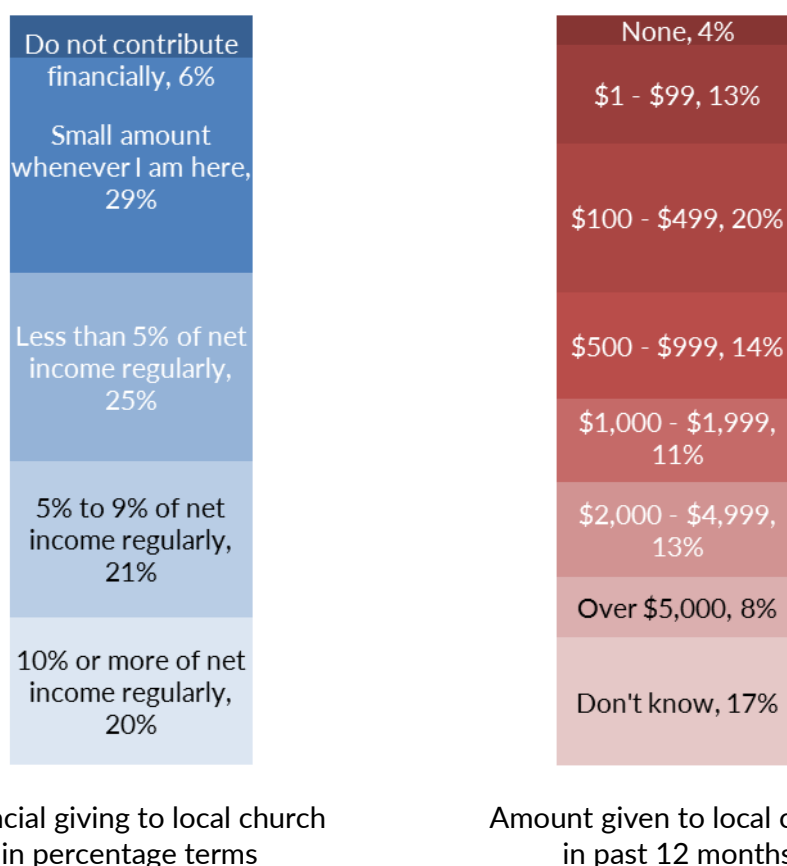
In terms of dollar value, 13% of attendees had given between \$1 and \$99 to their church in the past 12 months; 20% between \$100 and \$499; 14% between \$500 and \$999; 11% between \$1000 and \$1,999; 13% between \$2000 and \$4,999 and 8% over \$5,000.

One point to note is that up to 15% of attendees surveyed did not complete the two questions above, and of those that did respond, 17% stated that they were unsure of the amount that they had given over the previous 12 months.

When it came to age comparisons, as a significant portion of the 15-29 year-old cohort would be students, it is not surprising that they were much less likely than other age groups to contribute financially to the church.

A large majority of Catholics gave less than 5% of their income or small amounts when they attended the church rather than higher amounts, while about half of Pentecostals tithed (gave at least 10%). About half of Mainstream Protestants and Other Protestants give at least 5% of their regular net income, with more Other Protestants giving at least 10% than Mainstream Protestants.

Figure 10: Attender giving to local church



Source: 2016 NCLS Attender Sample Survey E (percentage terms: n=1,177, missing=14.8%)
(amount in past 12 months: n=1,197, missing=13.4%)
Note: Percentages might not add up to 100% due to rounding

Table 4: Percentage of attender income given to local church by before-tax family income

Percentage given	Before-tax family income						Total (All income brackets)
	\$0 - \$20,000	\$20,000 - \$40,000	\$40,000 - \$80,000	\$80,000 - \$120,000	Over \$120,000	Don't know income	
10% or more of net income regularly	16%	23%	21%	24%	17%	17%	20%
5% to 9% of net income regularly	16%	31%	21%	13%	29%	9%	21%
Less than 5% of net income regularly	21%	24%	28%	30%	31%	17%	25%
Small amount whenever I am here	40%	21%	26%	28%	17%	41%	28%
Do not contribute financially	7%	1%	4%	4%	7%	16%	6%
Total	100%	100%	100%	100%	100%	100%	100%

Source: 2016 NCLS Attender Sample Survey E, (n=1,088, missing=21.3%)
Note: Percentages might not add up to 100% due to rounding

When considering the relationship between family pre-tax income and the percentage donated (Table 4), attenders from families earning less than \$20,000 were most likely (40%) to give a small amount when they attended the church. Some 7% did not contribute financially whilst 21% of attenders in this income bracket contributed up to 5% of their net income. A further 16% donated 5%-9% of their income, with the same proportion donating 10% or more.

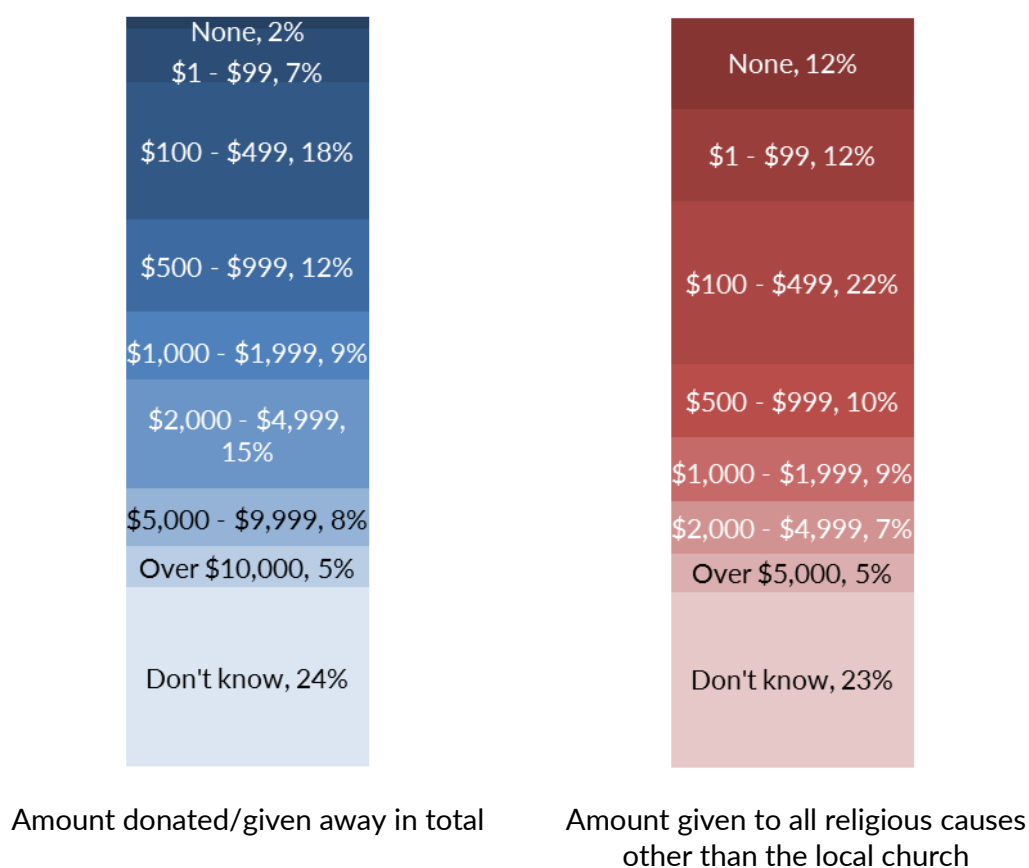
Nearly a third of households earning between \$20,000 and \$40,000 gave 5%-9%. The remaining attenders within this income bracket were evenly spread (21%-24%) between the other contribution brackets. Across the remaining income brackets, the most common amount given was less than 5% of net income regularly.

There was relatively little variation by family income in the percentages of those who gave at least 10% of their net income to the church, with attenders on the highest and lowest incomes being a little less likely than others to do so. The proportion of missing data in the cross-tabulation exceeded 20%.

6.2 Overall attender giving and giving to religious causes other than the local church

There is no shortage of organisations seeking donations for various social programs, charitable works, medical research, environmental programs, etc. There are also various religious causes such as sending bibles to non-Christian countries, assisting people preparing to be pastors and other leaders in churches, and assisting with special religious education in state schools, which vie for the church attender's dollar. People often donate to multiple organisations and/or causes, and attenders were asked how much they donated to other religious causes apart from their own church as well as how much they gave to all causes overall (Figure 11).

Figure 11: Attender individual/household giving in the past 12 months



Source: 2016 NCLS Attender Sample Survey E (total amount: n=1,151, missing=16.7%)
(other religious causes: n=1,157, missing=16.3)

Note: Percentages might not add up to 100% due to rounding

Nearly two thirds of attenders reported giving a known non-zero amount to religious causes apart from their own church in the previous 12 months, and three quarters reported a known non-zero amount of donations/giving in general.

Some 5% of attenders/attenders' households donated over \$10,000 in total whilst the same proportion donated over \$5,000 for religious causes other than to their local church. A further 8% of attenders donated \$5,000-\$9,999 in total whilst some 7% of attenders donated between \$2,000 and \$4,999 to religious causes.

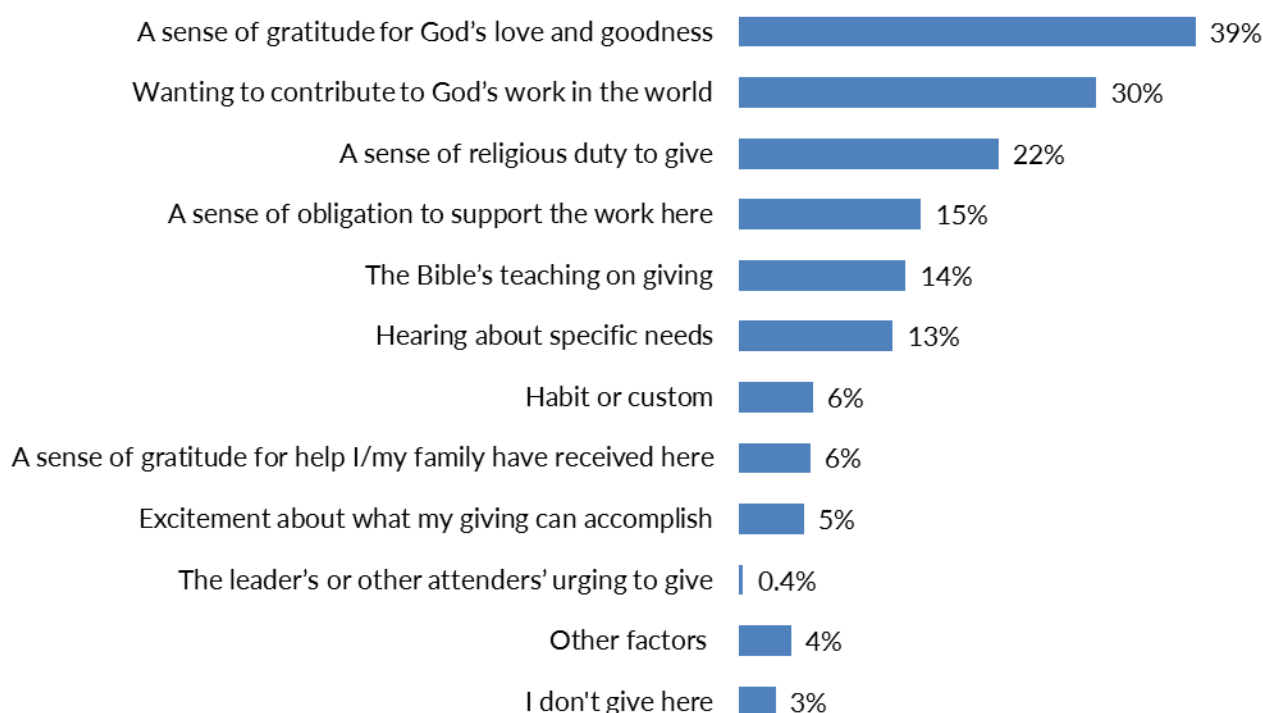
Some 25% of attenders donated between \$1 and \$499 in total, with 12% giving between \$1 and \$99 to religious causes.

It should be noted that up to 17% of those surveyed did not answer these questions and of those who did, close to a quarter indicated that they were not aware of how much they gave.

6.3 Influences on attender giving

Apart from their circumstances and the ability to give, there are various factors which influence attenders to give to their local church, many of which are personal. Attenders were asked to select up to two factors that influence them the most in their decisions about giving to their local church (Figure 12).

Figure 12: Biggest influences on attender decisions about giving to the local church



Source: 2016 NCLS Attender Sample Survey E (n=1,199, missing=13.2%)

Note: Respondents could mark up to 2 options

“A sense of gratitude for God’s love and goodness” (39%) and “wanting to contribute to God’s work in the world” (30%) were most commonly identified by attenders as a primary influence on their decisions about giving to their local church. A sense of religious duty (22%), obligation to support the church’s work (15%) and Bible teaching on giving (14%) were also strong influences on many people. Hearing about specific needs was another factor which moved some attenders (13%) into giving.

Other factors such as habit, gratitude for help received and excitement over what their contributions could accomplish were also strong influences for some attenders (6% or less). An interesting figure was the less than 1% of attenders who cited their leaders’ or other attenders’ urging as one of their biggest influencing factors.

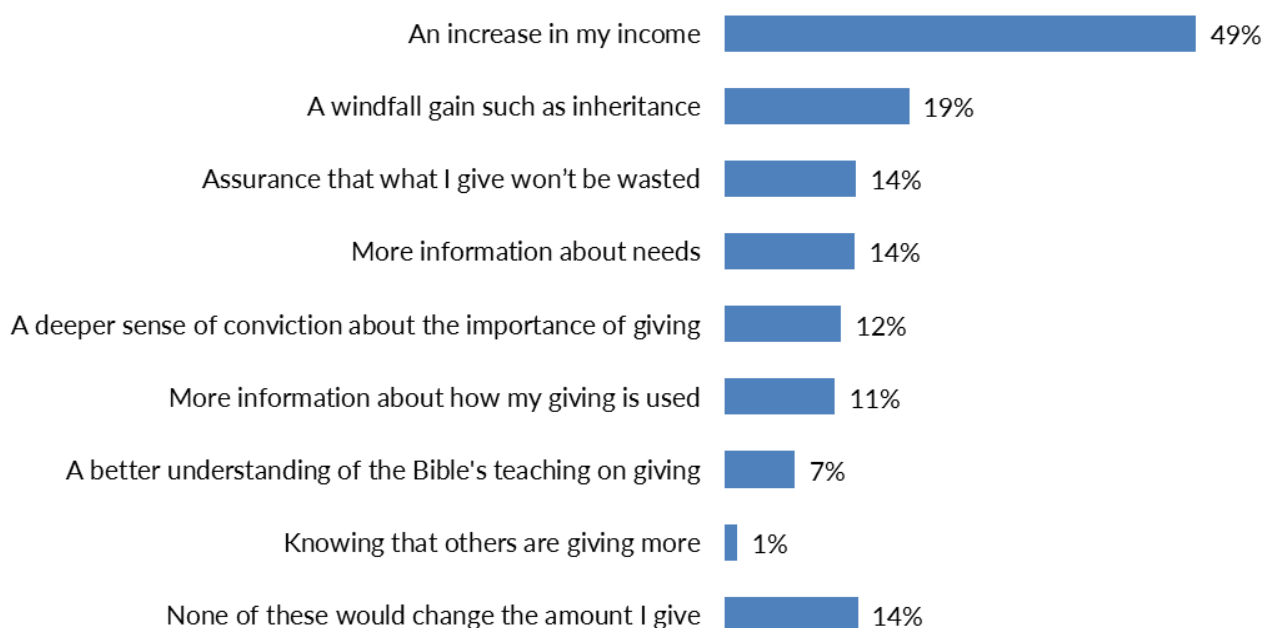
Significant differences in the main factors which influenced attenders to give to their local church could be seen between the denominations.

“A sense of gratitude for God’s love and goodness” was one of the top two influences on attenders’ decision to give to their local church across all denominations, but was a less prevalent influence among Catholics than among Protestants. The other major influence for Protestants was “contributing to God’s work in the world”. This factor was also a strong influence on Catholic attenders, although not identified as frequently. A significant proportion of Catholics, on the other hand, gave to their local church out of a sense of religious duty, habit or custom. Bible teaching was a particularly strong point with Pentecostal attenders, rivalling wanting to contribute to God’s work.

6.4 Factors that might cause attenders to increase their giving

Attenders were asked to mark up to two most important factors which might cause them to give more, be it to their local church or other causes (Figure 13).

Figure 13: Factors that might cause attenders to increase their giving



Source: 2016 NCLS Attender Sample Survey E (n=1,133, missing=18.0%)

Note: Respondents could mark up to 2 options

An increase in their income might cause half of attenders to increase their giving. A windfall gain such as inheritance was also a major influencing factor. Some factors centred around access to information about the use of the money, with 11-14% of attenders citing assurance that what they give won't be wasted, and getting more information about needs and how their giving is being used. The factors did not differ much between the denominations.

7 Conclusion

This report has provided some basic results from the 2016 NCLS in the following areas:

- The finances of local churches, including their current financial situation, budgeting and their sources of income;
- Attitudes of church attenders to money and various money-related issues, including how these issues connect with faith and Christian teachings, and attenders' desires for resources to help connect faith and money; and
- Church attenders' financial giving to their local church and other causes, and the factors that influence their decisions to give.

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

- The number of churches whose financial base is increasing is outweighed by the number in decline. Half of churches had a stable financial base, a third had a declining base, and the remainder had an increasing base. There was a small increase between 2011 and 2016 in the proportion of churches experiencing a decline. Pentecostal churches were overrepresented among those with an increasing financial base, and Mainstream Protestant churches were overrepresented among those whose financial situation is a serious threat to their viability.
- The most commonly nominated main source of income for churches was offerings from attenders. This was followed by property and investment income, and fees for weddings, funerals and baptisms. Rent or hire of property was less commonly nominated by Pentecostal churches than by other churches. Investment income was most important among Catholic churches and least important in Pentecostal churches.
- Acceptance of offerings via direct debit has been growing, with eight in 10 churches doing so in 2016.

The main results for attitudes to money and money-related issues are as follows:

- While most attenders agreed that money is important, that it is very important to save, and that being generous with their money is important, there was ambivalence on the questions of valuing money and whether or not money is good.
- Many were concerned about financial stress. A worry was standard of living in retirement, though leaders were less worried than attenders.
- Attitudes to tithing varied across denominational groups, from little support among Catholics to much more among Pentecostals. There was also a large gap between leader support for tithing and attender attitudes, with this gap being particularly striking among Pentecostals.

Church attenders provided a great deal of information about their giving and what influences it, although response rates were relatively low. Findings are as follows:

- Most attenders felt their church gave them the right amount of support to connect faith and money, and when asked to nominate areas where they wanted more resources to think about the connections the most popular area was giving to charity; much more than real estate or work decisions.
- Attenders give large amounts of money to their churches and other religious causes, largely motivated by Christian teaching about giving, gratitude for what they have received, and wanting to share in the mission of the church. The urging of leaders is not regarded by attenders as likely to increase their giving. Attenders nominated an increase in income as most likely to increase their giving.
- There is significant giving by attenders who are not well-off.

Data sources

Powell, R., (2011) [computer file], 2011 NCLS Operations Survey, NCLS Research, Sydney.

Powell, R., Pepper, M., Hancock, N. and Sterland, S. (2016) [computer file], 2016 NCLS Attender Survey E, NCLS Research, Sydney.

Powell, R., Pepper, M., Hancock, N. and Sterland, S. (2016) [computer file], 2016 NCLS Operations Survey, NCLS Research, Sydney.

Powell, R., Sterland, S., Pepper, M. and Hancock, N. (2016) [computer file], 2016 NCLS Leader Survey LS2, NCLS Research, Sydney.

About NCLS Research and the National Church Life Survey

NCLS Research was established in the early 1990s and is a joint project of several denominational partners. NCLS Research is a world leader in research focused on connecting churches and their communities. The most well-known project is the five-yearly National Church Life Survey (NCLS).

The NCLS is a quantitative survey of 260,000-450,000 church attenders, 6,000-10,000 church leaders and 3,000-7,000 churches in more than 20 Australian denominations (Catholic, Anglican and Protestant denominations) every census year since 1991. The survey covers a wide range of areas of religious faith and practice and social concern. The NCLS includes three major survey types:

1. Attender Surveys (comprising a main survey variant and multiple small sample survey variants);
2. Several variants of a Leader Survey which is completed by local church leaders; and
3. An Operations Survey audit of local church activities.

Data are weighted to adjust for variations in participation levels across denominations and regions.

Appendix 1: Research on giving

Andreoni, J. (1990). Impure altruism and donations to public goods: A theory of warm glow giving. *Economic Journal* 100:464-77.

Andreoni, J. (2008). Charitable giving. In S. Durlaf & L. Blume (Eds.), *New Palgrave dictionary of economics* (2nd ed.). London: Palgrave Macmillan.

Andreoni, J. (Ed.). (2015). *The economics of philanthropy and fundraising* (2 vols). Cheltenham, Edward Elgar.

Andreoni, J., Nikiforakis, N., & Stoop, J. (2017). *Are the rich more selfish than the poor, or do they just have more money? A natural field experiment*. NBER Working Paper No. 23229.

Bekkers, R., & Wiepking, P. (2011). A literature review of empirical studies of philanthropy: Eight mechanisms that drive charitable giving. *Nonprofit and Voluntary Sector Quarterly* 40(5):924-73.

Brooks, A. (2003). Religious faith and charitable giving. *Policy Review* Oct: 39-50.

Brooks, A. (2006). *Who really cares? The surprising truth about compassionate conservatism*. New York: Basic Books.

Center-on-Philanthropy (2010). *Overview of religious giving*. Indiana University: USA.

Chaves, M., & Miller, S. L. (Eds.). (1999). *Financing American religion*. Walnut Creek, CA: AltaMira Press.

Chaves, M. (2004). *Congregations in America*. Cambridge, Mass.: Harvard University Press.

Duncan, B. (1999). Modeling charitable contributions of time and money. *Journal of Public Economics* 72:213-42.

Finke, R., & Bader, C. D. (2010). Data and directions for research in the economics of religion. In R. McCleary (Ed.), *Oxford handbook of the economics of religion*. Oxford: OUP.

Finke, R., Bahr, M., & Scheitle, C. P. (2006). Towards explaining congregational giving. *Social Science Research* 35(3):620-41.

Havens, J. J., O'Herlihy, M. A., & Schervish, P. G. (2006). Charitable giving: How much, by whom, to what, and how? In W. W. Powell & R. Steinberg (Eds.), *The nonprofit sector: A research handbook*. New Haven: Yale University Press.

Hoge, D. R. (1994). Introduction: The problem of understanding church giving. *Review of Religious Research* 36(2):101-10.

Hoge, D. R. (1996). Four main motives for church giving. *Congregations: The Alban Journal* 23(3):3-5.

Hoge, D. R., & Yang, F. (1994). Determinants of religious giving in American denominations: Data from two nationwide surveys. *Review of Religious Research* 36(2):123-48.

Hoge, D. R., Zech, C., McNamara, P., & Donahue, M. (1996). *Money matters: Personal giving in American churches*. USA: Westminster Press.

Hughes, P. (2006). Giving money in Australia. *Pointers - Bulletin of the Christian Research Association* 16(2):1-3.

- Hughes, P. (2011). Factors in church giving. *Pointers - Bulletin of the Christian Research Association* 21(4):16-18.
- Hungerman, D. M. (2007). *Diversity and crowd out: A theory of cold-glow giving*. NBER Working Paper 13348.
- Iannaccone, L. (1997). Skewness explained: A rational choice model of religious giving. *Journal for the Scientific Study of Religion* 36(2):141-57.
- Iannaccone, L. (1998). Introduction to the economics of religion. *Journal of Economic Literature* 36(3):1465-95.
- Iannaccone, L., & Berman, E. (2008). Economics of religion In S. Durlaf & L. Blume (Eds.), *New Palgrave dictionary of economics*. London: Palgrave Macmillan.
- Klamer, A. (2003). Gift economy. In R Towse (Ed.), *A handbook of cultural economics*. Elgar.
- Kolm, S. C., & Ythier, J. M. (2006). *Handbook of the economics of giving, altruism and reciprocity*. Amsterdam, North-Holland.
- Lunn, J., Klay, R., & Douglass, A. (2001). Relationships among giving, church attendance, and religious belief: The case of the Presbyterian Church USA. *Journal for the Scientific Study of Religion* 40(4):765-75.
- Lyons, M., & Nivison-Smith, I. (2006). Religion and giving in Australia. *Australian Journal of Social Issues* 41(4):419-36.
- Powell, R. (2008) Financial giving to churches. *Pointers - Bulletin of the Christian Research Association* 18(3):11-12.
- Powell, R., Brady, M., Jacka, K., & Sterland, S. (2008). *Financial Giving Patterns of Attenders*. Research Partner Topic Paper 6. Sydney, NCLS Research.
- Raihani, N. J., & Smith, S. (2015). Competitive helping in online giving. *Current Biology* 25(9):1183-6.
- Rosborough, J. (2015). A theory of congregational giving. *Journal of Public Economic Theory* 17(2):270-95.
- Smith, C., & Davidson, H. (2014). *The paradox of generosity: Giving we receive, grasping we lose*. New York: Oxford University Press.
- Smith, C., Emerson, M., & Snell, P. (2008a). Who gives? *Christian Century* 125(20):26-9.
- Smith, C., Emerson, M., & Snell, P. (2008b). *Passing the plate: Why American Christians don't give away more money*. Oxford: Oxford University Press.
- Soetevent, A. R. (2005). Anonymity in giving in a natural context: A field experiment in 30 churches. *Journal of Public Economics* 89(11-12):2301-23.
- Sullivan, D. H. (1985). Simultaneous determination of church contributions and church attendance. *Economic Inquiry* 23(2):309-20.
- Wuthnow, R. (1994). *God and Mammon in America*. New York: Free Press.

Wuthnow, R. (1997). *The crisis in the churches: Spiritual malaise, fiscal woe*. New York: Oxford University Press.

Yörük, B. K. (2013). The impact of charitable subsidies on religious giving and attendance: Evidence from panel data. *Review of Economics and Statistics* 95(5):1708-21.

Zaleski, P. A., & Zech, C. E. (1995). The effect of religious market competition on church giving. *Review of Social Economy* 53(3):350-67.

Zamagni, S. (Ed.). (1995). *The economics of altruism*. Aldershot, U.K.: Elgar.

Appendix 2: Survey question wordings

The 2016 giving survey questions were designed by NCLS Research, in consultation with other researchers and Christian Super. Some questions were repeated from previous surveys, to allow for comparisons over time.

OPERATIONS SURVEY QUESTIONS

PROTESTANT FORM WORDINGS:

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 operate with a formal, written annual budget?

- ☐ Yes
- ☐ No

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

- ☐ Yes
- ☐ No

What were the main sources of income for this local church in your most recent fiscal year? (Mark up to FIVE)

- ☐ Standard offerings from attenders
- ☐ Special stewardship/giving/thank offering program
- ☐ Op shop, thrift shop, second hand store etc
- ☐ Fete, fair or jumble sales/market days
- ☐ Other fundraising appeals or events
- ☐ Other donations from attenders or local community
- ☐ Rent or hire of church property or land
- ☐ Fees for weddings, funerals and baptisms
- ☐ Other fees/payments for goods and services
- ☐ Income or interest from trust funds, investments or bequests
- ☐ Reserves
- ☐ Financial support from denomination or other religious group/agency
- ☐ Grants or income from the Government
- ☐ Grants from non-governmental sources
- ☐ Other (please specify):

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? (Mark 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

Does this local church accept offerings from congregation members by direct debit?

- ☐ Yes
- ☐ No, we decided not to

- ☐ No, but we are considering it
- ☐ No, and we haven't considered it

CATHOLIC FORM WORDINGS:**Which of the following best describes your parish'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 parish

Does your parish operate with a formal, written annual budget?

- ☐ Yes
- ☐ No

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

- ☐ Yes
- ☐ No

What were the main sources of income for this parish in your most recent fiscal year? (Mark up to FIVE)

- ☐ Standard offerings from attenders (including stewardship/giving/thank offering program)
- ☐ Op shop, thrift shop, second hand store etc
- ☐ Fete, fair or jumble sales/market days
- ☐ Other fundraising appeals or events
- ☐ Other donations from attenders or local community
- ☐ Rent or hire of parish property or land
- ☐ Fees for weddings, funerals and baptisms
- ☐ Other fees/payments for goods and services
- ☐ Income or interest from trust funds, investments or bequests
- ☐ Reserves
- ☐ Financial support from the diocese or other Catholic organisation/agency
- ☐ Grants or income from the Government
- ☐ Grants from non-governmental sources
- ☐ Other (please specify):

If your parish received financial assistance from your diocese or other Catholic organisation/agency during your most recent fiscal year, what was this assistance for? (Mark ALL that apply)

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

Does this parish accept offerings from parishioners by direct debit?

- ☐ Yes
- ☐ No, we decided not to
- ☐ No, but we are considering it
- ☐ No, and we haven't considered it

ATTENDER SURVEY QUESTIONS

How much do you agree or disagree with the following statements? (Mark one box on EACH line)
 SA' = Strongly agree, 'A' = Agree, 'N' = Neutral/unsure, 'D' = Disagree, 'SD' = Strongly disagree

I understand the Bible's teachings about money

☐ SA ☐ A ☐ N ☐ D ☐ SD

Money is a source of stress for me

☐ SA ☐ A ☐ N ☐ D ☐ SD

Money is important

☐ SA ☐ A ☐ N ☐ D ☐ SD

Christians should make as much money as they can so they can use it for God's work in the world

☐ SA ☐ A ☐ N ☐ D ☐ SD

I worry a lot about the standard of living I will have when I reach retirement age

☐ SA ☐ A ☐ N ☐ D ☐ SD

My faith informs my financial decisions

☐ SA ☐ A ☐ N ☐ D ☐ SD

I value money very highly

☐ SA ☐ A ☐ N ☐ D ☐ SD

Tithing (giving 10% of one's income to the church) is an unrealistic expectation of current church attenders

☐ SA ☐ A ☐ N ☐ D ☐ SD

Money is good

☐ SA ☐ A ☐ N ☐ D ☐ SD

Being generous with the money I have is important to me

☐ SA ☐ A ☐ N ☐ D ☐ SD

I think that it is very important to save some money

☐ SA ☐ A ☐ N ☐ D ☐ SD

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

Would you appreciate resources that help you to connect faith and money decisions in any of the following areas? (Mark ALL that apply)

- ☐ Day-to-day purchases
- ☐ Giving to charitable causes
- ☐ Holidays
- ☐ Buying a house
- ☐ Saving for retirement

- ☐ Other investments
- ☐ Choosing a bank, super fund or other financial provider
- ☐ My choice of job
- ☐ Other area
- ☐ None of the above

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

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

What influences you the most in your decisions about giving to this local church? (Mark up to TWO options)

- ☐ A sense of religious duty to give
- ☐ Hearing about specific needs
- ☐ A sense of gratitude for God's love and goodness
- ☐ Wanting to contribute to God's work in the world
- ☐ Excitement about what my giving can accomplish
- ☐ The Bible's teaching on giving
- ☐ A sense of obligation to support the work here
- ☐ A sense of gratitude for help I/my family have received here
- ☐ Habit or custom
- ☐ The leader's or other attenders' urging to give
- ☐ Other factors
- ☐ I don't give here

What might cause you to give more, whether to your local church or other causes? (Mark up to TWO that are most important)

- ☐ An increase in my income
- ☐ A windfall gain such as inheritance
- ☐ More information about needs
- ☐ A better understanding of the Bible's teaching on giving
- ☐ A deeper sense of conviction about the importance of giving
- ☐ Knowing that others are giving more
- ☐ More information about how my giving is used
- ☐ Assurance that what I give won't be wasted
- ☐ None of these would change the amount I give

How much money, if any, did you or your household donate or give away in total in the past 12 months?

- ☐ None
- ☐ \$1 - \$99

- ☐ \$100 - \$499
- ☐ \$500 - \$999
- ☐ \$1,000 - \$1,999
- ☐ \$2,000 - \$4,999
- ☐ \$5,000 - \$9,999
- ☐ Over \$10,000
- ☐ Don't know

How much money, if any, did you or your household give to all religious causes, other than your 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

Please estimate your family's income per year (before tax is taken out).

- ☐ \$0 - \$20,000
- ☐ \$20,000 - \$40,000
- ☐ \$40,000 - \$80,000
- ☐ \$80,000 - \$120,000
- ☐ Over \$120,000
- ☐ Don't know

LEADER SURVEY QUESTIONS

Do you agree or disagree: 'Tithing (giving 10% of one's income to the church) is an unrealistic expectation of current church attenders'?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral/unsure
- ☐ Disagree
- ☐ Strongly disagree

I worry a lot about the standard of living I will have when I reach retirement age

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral/unsure
- ☐ Disagree
- ☐ Strongly disagree

Faith and finances: Practices and attitudes in Australian churches

Occasional Paper 37

Citation: Gan, C., Cartwright, M., Pepper, M., Oslington, P., Hancock, N., & Powell, R. (2018). *Faith and finances: Practices and attitudes in Australian churches*. NCLS Occasional Paper 37. Sydney: NCLS Research.

This paper uses data from the 2016 National Church Life Survey to examine financial giving practices in Australian churches.

Financial giving matters to local churches and denominations and is also of interest to researchers. The 2016 National Church Life Survey included a range of questions on the following topics:

- The finances of local churches, including their current financial situation, budgeting and their sources of income;
- Attitudes of church attenders to money and various money-related issues, including how these issues connect with faith and Christian teachings, and attenders' desires for resources to help connect faith and money; and
- Church attenders' financial giving to their local church and other causes, and the factors that influence their decisions to give.

Major findings include: half of churches had a stable financial base; the most commonly nominated main source of income for churches was offerings from attenders; and acceptance of offerings via direct debit has been growing, with eight in 10 churches doing so in 2016.

Research papers, fact sheets and reports
by NCLS Research are available online

ncls.org.au/research



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