THE GENEROSITY GAP

How Christians' Perceptions and Practices of Giving Are Changing—and What It Means for the Church

A Barna Report Produced in Partnership with Thrivent Financial
For more information about this study and to see the complete findings, check out our 2017 report:

**The Generosity Gap**

The full report is available at shop.barna.com or through Barna Access membership.
A hallmark of a good life: “The generous will prosper” (Prov. 11:25).
A natural response to God’s generosity: “Everything we have has come from you, and we give you only what you first gave us!” (1 Chron. 29:14)
A benchmark of our love for God: “I was hungry and you fed me. I was thirsty, and you gave me a drink. . . . When you did it to one of the least of these my brothers and sisters, you were doing it to me!” (Matt. 25:34–40)
A principal way to obey Christ: “Share each other’s burdens, and in this way obey the law of Christ” (Gal. 6:2).
The Mind Gap:

Pastors’ views on how people ought to express generosity are different from other Christians’.

*How can leaders teach more clearly on how to think about Christian giving?*
The Mind Gap:

• Pastors tend to believe generosity is a matter of planning, discipline and sacrifice, while many younger Christians think spontaneity and compassion are essential to generosity.

• Christians whose parents were generous during their childhood are more likely to highly value generosity as adults.

• Pastors talk about serving more than they talk about giving—with unintended consequences.

• The people who give most financially are also most likely to serve or volunteer.
<table>
<thead>
<tr>
<th></th>
<th>% Millennials</th>
<th>% Gen-Xers</th>
<th>% Boomers</th>
<th>% Elders</th>
</tr>
</thead>
<tbody>
<tr>
<td>To a church</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>To a nonprofit</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Did not tithe to a church or nonprofit</td>
<td>95</td>
<td>93</td>
<td>92</td>
<td>85</td>
</tr>
</tbody>
</table>

July 2016, n=1156 U.S. interested Christians.
Generosity is "Spur-of-the-Moment"

- **Pastors**
  - Always: 2%
  - Often: 18%
  - Sometimes: 57%
  - Seldom: 18%
  - Never: 6%

- **Elders**
  - Always: 1%
  - Often: 14%
  - Sometimes: 52%
  - Seldom: 20%
  - Never: 13%

- **Boomers**
  - Always: 6%
  - Often: 22%
  - Sometimes: 54%
  - Seldom: 13%
  - Never: 4%

- **Gen-Xers**
  - Always: 13%
  - Often: 24%
  - Sometimes: 53%
  - Seldom: 8%
  - Never: 2%

- **Millennials**
  - Always: 14%
  - Often: 31%
  - Sometimes: 47%
  - Seldom: 6%
  - Never: 2%

*June 2016, n=606 U.S. Protestant senior pastors; July 2016, n=1,556 U.S. interested Christians.*
THE MOST GENEROUS THINGS A PERSON CAN DO

Respondents could choose up to three.

- Taking care of someone who is sick
  - all Christians: 57%
  - Elders: 62%
  - Boomers: 51%
  - Gen-Xers: 56%
  - Millennials: 67%

- Helping someone move
  - all Christians: 7%
  - Elders: 11%
  - Boomers: 17%
  - Gen-Xers: 17%
  - Millennials: 23%

- Volunteering for an organization
  - all Christians: 52%
  - Elders: 58%
  - Boomers: 51%
  - Gen-Xers: 61%
  - Millennials: 56%

- Giving a $40 offering to a church
  - all Christians: 8%
  - Elders: 15%
  - Boomers: 15%
  - Gen-Xers: 15%
  - Millennials: 16%

- Babysitting for free
  - all Christians: 13%
  - Elders: 8%
  - Boomers: 13%
  - Gen-Xers: 16%
  - Millennials: 13%

- Teaching Sunday school
  - all Christians: 13%
  - Elders: 13%
  - Boomers: 19%
  - Gen-Xers: 13%
  - Millennials: 13%

- Driving someone to the airport
  - all Christians: 6%
  - Elders: 10%
  - Boomers: 4%
  - Gen-Xers: 7%
  - Millennials: 5%

- Signing up to be an organ donor
  - all Christians: 30%
  - Elders: 34%
  - Boomers: 27%
  - Gen-Xers: 31%
  - Millennials: 24%

- Giving $40 to a homeless person
  - all Christians: 13%
  - Elders: 18%
  - Boomers: 30%
  - Gen-Xers: 30%
  - Millennials: 26%

- Talking to or smiling at a stranger
  - all Christians: 21%
  - Elders: 24%
  - Boomers: 18%
  - Gen-Xers: 23%
  - Millennials: 23%

- Donating $40 to an organization
  - all Christians: 9%
  - Elders: 13%
  - Boomers: 19%
  - Gen-Xers: 25%
  - Millennials: 19%

July 2016, n=1,556 U.S. interested Christians.
<table>
<thead>
<tr>
<th>Reason</th>
<th>Pastors</th>
<th>Elders</th>
<th>Boomers</th>
<th>Gen-Xers</th>
<th>Millennials</th>
</tr>
</thead>
<tbody>
<tr>
<td>To reflect God's character by showing love to others</td>
<td>42%</td>
<td>37%</td>
<td>24%</td>
<td>21%</td>
<td>28%</td>
</tr>
<tr>
<td>To give back in appreciation for God's generosity toward us</td>
<td>32%</td>
<td>32%</td>
<td>22%</td>
<td>22%</td>
<td>15%</td>
</tr>
<tr>
<td>To become more like Christ</td>
<td>19%</td>
<td>19%</td>
<td>15%</td>
<td>19%</td>
<td>9%</td>
</tr>
<tr>
<td>Because our time and resources do not belong to us</td>
<td>8%</td>
<td>8%</td>
<td>9%</td>
<td>9%</td>
<td>3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reason</th>
<th>Pastors</th>
<th>Elders</th>
<th>Boomers</th>
<th>Gen-Xers</th>
<th>Millennials</th>
</tr>
</thead>
<tbody>
<tr>
<td>To show faith and trust in God to provide for our needs</td>
<td>14%</td>
<td>14%</td>
<td>12%</td>
<td>12%</td>
<td>7%</td>
</tr>
<tr>
<td>To build God's kingdom through community</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Because we are commanded to be generous</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>To contribute to solving many of the world's problems</td>
<td>4%</td>
<td>4%</td>
<td>3%</td>
<td>2%</td>
<td>4%</td>
</tr>
</tbody>
</table>

June 2016, n=606 U.S. Protestant senior pastors; July 2018, n=1,966 U.S. Interested Christians.
## CORRELATIONS BETWEEN PERCEPTIONS OF PARENTS’ GENEROSITY & IMPORTANCE OF GENEROSITY

<table>
<thead>
<tr>
<th>How generous were your parents?</th>
<th>% extremely</th>
<th>% very</th>
<th>% somewhat</th>
<th>% not very/not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely</td>
<td>40</td>
<td>11</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>Very</td>
<td>32</td>
<td>46</td>
<td>27</td>
<td>22</td>
</tr>
<tr>
<td>Somewhat</td>
<td>17</td>
<td>34</td>
<td>51</td>
<td>46</td>
</tr>
<tr>
<td>Not very/not at all</td>
<td>11</td>
<td>9</td>
<td>12</td>
<td>29</td>
</tr>
</tbody>
</table>

July 2016, n=1,556 U.S. Interested Christians.
IT IS OKAY FOR MEMBERS TO VOLUNTEER FOR THEIR CHURCH INSTEAD OF GIVING FINANCIALLY

- strongly agree
- somewhat agree
- neither
- somewhat disagree
- strongly disagree

Pastors:
- 8% strongly agree
- 5% somewhat agree
- 18% neither
- 67% somewhat disagree

All Christians:
- 18% strongly agree
- 29% somewhat agree
- 31% neither
- 11% somewhat disagree
- 10% strongly disagree

June 2016, n=606 U.S. Protestant Pastors; July 2016, n=1,556 U.S. interested Christians.
THE LAST TIME I VOLUNTEERED, BY REPORTED ANNUAL GIVING

- past week
- past month
- past six months
- longer than six months
- never

<table>
<thead>
<tr>
<th>Annual Giving Level</th>
<th>past week</th>
<th>past month</th>
<th>past six months</th>
<th>longer than six months</th>
<th>never</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500+</td>
<td>45%</td>
<td>32%</td>
<td>10%</td>
<td>9%</td>
<td>4%</td>
</tr>
<tr>
<td>$500 to $2,500</td>
<td>21%</td>
<td>25%</td>
<td>27%</td>
<td>26%</td>
<td>2%</td>
</tr>
<tr>
<td>$50 to $500</td>
<td>16%</td>
<td>16%</td>
<td>23%</td>
<td>35%</td>
<td>10%</td>
</tr>
<tr>
<td>Less than $50</td>
<td>21%</td>
<td>22%</td>
<td>18%</td>
<td>31%</td>
<td>8%</td>
</tr>
</tbody>
</table>

July 2016, n=1,556 U.S. interested Christians.
The Heart Gap:

Different generations tend to think differently about generosity and act generously in diverse ways.

How can leaders help Christians of different ages acknowledge their differences and reconcile with one another?
The Heart Gap:

• Millennials are more likely than older adults to think of generosity in terms of hospitality and less in terms of money.

• Service or volunteerism is highly valued and more frequently practiced by Elders.

• People tend to think their preferred way of expressing generosity is more generous than other ways.

• Just one in 10 Christians say “to serve God with my money” is their ultimate financial goal.
TYPES OF ACTIONS STRONGLY ASSOCIATED WITH GENEROSITY

- **Service**: 52% (all Christians), 38% (Elders), 32% (Boomers), 28% (Gen-Xers), 20% (Millennials)
- **Emotional support**: 30% (all Christians), 30% (Elders), 34% (Boomers), 27% (Gen-Xers), 17% (Millennials)
- **Money**: 31% (all Christians), 29% (Elders), 26% (Boomers), 23% (Gen-Xers), 13% (Millennials)
- **Hospitality**: <1% (all Christians), 3% (Elders), 12% (Boomers), 12% (Gen-Xers), 12% (Millennials)
- **Gifts**: 5% (all Christians), 2% (Elders), 5% (Boomers), 3% (Gen-Xers), 7% (Millennials)

*July 2016, n=1,556 U.S. interested Christians.*
## People Consider Their Preferred Acts of Generosity to Be Most Generous

<table>
<thead>
<tr>
<th>In what way are you most often generous to others?</th>
<th>% Money</th>
<th>% Emotional / relational support</th>
<th>% Gifts</th>
<th>% Hospitality</th>
<th>% Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monetary support</td>
<td>40</td>
<td>6</td>
<td>9</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Emotional / relational support</td>
<td>17</td>
<td>62</td>
<td>19</td>
<td>15</td>
<td>23</td>
</tr>
<tr>
<td>Gifts</td>
<td>12</td>
<td>7</td>
<td>54</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Hospitality</td>
<td>10</td>
<td>9</td>
<td>7</td>
<td>46</td>
<td>5</td>
</tr>
<tr>
<td>Service / volunteering</td>
<td>17</td>
<td>12</td>
<td>8</td>
<td>20</td>
<td>49</td>
</tr>
</tbody>
</table>

Which type of giving do you personally see as most strongly associated with generosity?

July 2016, n=1,556 U.S. interested Christians.
MOST FREQUENT PERSONAL EXPRESSION OF GENEROSITY

- all Christians
- Elders
- Boomers
- Gen-Xers
- Millennials

Service: 25%, 22%, 32%, 16%, 11%
Emotional support: 28%, 23%, 28%, 22%, 6%
Money: 39%, 36%, 22%, 18%, 11%
Hospitality: 25%, 9%, 17%, 5%, 11%
Gifts: 41%, 25%, 22%, 18%, 14%

July 2018, n=1,556 U.S. interested Christians.
BELIEVE VOLUNTEERING IS AN ACT OF GENEROSITY

- Those who volunteered within the past week: 55%
- Those who volunteered within the past month: 57%
- Those who volunteered within the past six months: 61%
- Those who haven't volunteered within the past six months: 48%
- Those who never volunteer: 23%

July 2016, n=1,556 U.S. interested Christians; respondents chose “volunteering for an organization” from a list of options.
SELF-REPORTED DONATIONS FOR LAST YEAR, BY GENERATION

July 2016, n=1,556 U.S. interested Christians.
## The Ultimate Financial Goal for Life, By Generation

<table>
<thead>
<tr>
<th>Goal</th>
<th>% All Christians</th>
<th>% Millennials</th>
<th>% Gen-Xers</th>
<th>% Boomers</th>
<th>% Elders</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Provide for my family</td>
<td>22</td>
<td>31</td>
<td>18</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>2. Support the lifestyle I want</td>
<td>15</td>
<td>14</td>
<td>17</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>3. Meet my obligations and needs</td>
<td>13</td>
<td>8</td>
<td>15</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>4. Be content</td>
<td>13</td>
<td>11</td>
<td>14</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>5. Give charitably</td>
<td>11</td>
<td>8</td>
<td>11</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>6. Serve God with my money</td>
<td><strong>10</strong></td>
<td><strong>10</strong></td>
<td><strong>9</strong></td>
<td><strong>11</strong></td>
<td><strong>19</strong></td>
</tr>
<tr>
<td>7. Establish a financial legacy</td>
<td>7</td>
<td>7</td>
<td>8</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>8. Be debt-free</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>9. Show my talent / hard work</td>
<td>2</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>10. Other</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>4</td>
</tr>
</tbody>
</table>

*July 2016, n=1,556 U.S. interested Christians.*
THE IMPORTANCE OF GENEROSITY TO ME, BY GENERATION

Elders
- Extremely: 25%
- Very: 45%
- Somewhat: 26%
- Not very: 4%

Boomers
- Extremely: 20%
- Very: 41%
- Somewhat: 32%
- Not very: 7%

Gen-Xers
- Extremely: 32%
- Very: 40%
- Somewhat: 25%
- Not very: 2%

Millennials
- Extremely: 34%
- Very: 46%
- Somewhat: 18%
- Not very: 2%

July 2016, n=1,556 U.S. interested Christians.
HOW GENEROUS I AM WITH MONEY, BY GENERATION

- very
- somewhat
- neither generous nor ungenerous
- not very

<table>
<thead>
<tr>
<th>Generation</th>
<th>Very</th>
<th>Somewhat</th>
<th>Neither Generous nor Ungenerous</th>
<th>Not Very</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elders</td>
<td>18%</td>
<td>42%</td>
<td>38%</td>
<td>2%</td>
</tr>
<tr>
<td>Boomers</td>
<td>22%</td>
<td>38%</td>
<td>28%</td>
<td>12%</td>
</tr>
<tr>
<td>Gen-Xers</td>
<td>25%</td>
<td>40%</td>
<td>25%</td>
<td>9%</td>
</tr>
<tr>
<td>Millennials</td>
<td>29%</td>
<td>41%</td>
<td>22%</td>
<td>9%</td>
</tr>
</tbody>
</table>

July 2016, n=1,556 U.S. interested Christians.
WHICH GENERATION IN YOUR CHURCH GIVES MONEY MOST SACRIFICIALLY?

- 70 and older
- 51 to 69
- 32 to 50
- 18 to 31

Elders: 70%
- 70%
- 25%
- 6%
- 0%

 Boomers: 56%
- 20%
- 23%
- 1%

 Gen-Xers: 36%
- 30%
- 27%
- 7%

 Millennials: 36%
- 31%
- 13%
- 19%

July 2016, n=1,556 U.S. interested Christians.
WHICH GENERATION IN YOUR CHURCH IS MOST HOSPITABLE?

- 70 and older
- 51 to 69
- 32 to 50
- 18 to 31

July 2015, n=1,556 U.S. interested Christians.
The Soul Gap:

Christians with “giving” goals give more, while those with “keeping” goals give less.

How can leaders help people orient their life’s purpose toward God and others, rather than themselves?
The Soul Gap:

• A person’s ultimate financial goal impacts his or her giving habits.

• Givers are more likely to be married, to have children and to be Protestant, while Keepers are more likely to be single, not to have children and to live in a city.

• Orthodox Christian beliefs and regular church attendance correlate with more generous giving habits.
Givers are motivated by “giving” goals: to provide for their family (43% of Givers), to give charitably (23%) to serve God with their money (20%) or to leave a legacy for others (14%). Fifty percent of Christians are Givers.
**Keepers** are motivated by “keeping” goals: to support the lifestyle they want (42% of Keepers), to be content (37%), to be debt-free (16%) or to earn enough to show how hard they work (5%). Thirty-five percent of Christians are Keepers.
GIVERS AND KEEPERS, BY GENERATION

<table>
<thead>
<tr>
<th>Generation</th>
<th>Givers</th>
<th>Keepers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elders</td>
<td>55%</td>
<td>25%</td>
</tr>
<tr>
<td>Boomers</td>
<td>50%</td>
<td>33%</td>
</tr>
<tr>
<td>Gen-Xers</td>
<td>46%</td>
<td>37%</td>
</tr>
<tr>
<td>Millennials</td>
<td>56%</td>
<td>35%</td>
</tr>
</tbody>
</table>

July 2016, n=1,556 U.S. interested Christians.
Givers and Keepers, by Christian Tradition

- **Mainline Protestants**
  - Givers: 52%
  - Keepers: 33%

- **Non-mainline Protestants**
  - Givers: 57%
  - Keepers: 30%

- **Catholics**
  - Givers: 43%
  - Keepers: 42%

*July 2016, n=1,556 U.S. interested Christians.*
# Religious Beliefs & Faith Perspectives, Givers vs. Keepers

<table>
<thead>
<tr>
<th>Belief / Perspective</th>
<th>% Givers</th>
<th>% Keepers</th>
</tr>
</thead>
<tbody>
<tr>
<td>“God is the all-powerful, all-knowing, perfect creator of the universe who rules the world today”</td>
<td>83</td>
<td>73</td>
</tr>
<tr>
<td>“Your religious faith is very important in your life today” (strongly agree)</td>
<td>66</td>
<td>48</td>
</tr>
<tr>
<td>“You sense that God is actively involved with you throughout the day” (always)</td>
<td>50</td>
<td>44</td>
</tr>
<tr>
<td>“The Bible is totally accurate in all of the principles it teaches” (strongly agree)</td>
<td>47</td>
<td>27</td>
</tr>
<tr>
<td>“When he lived on earth, Jesus Christ was human and committed sins, like other people” (strongly disagree)</td>
<td>40</td>
<td>21</td>
</tr>
<tr>
<td>“You, personally, have a responsibility to tell other people your religious beliefs” (strongly agree)</td>
<td>31</td>
<td>17</td>
</tr>
<tr>
<td>“The devil, or Satan, is not a living being but is a symbol of evil” (strongly disagree)</td>
<td>31</td>
<td>14</td>
</tr>
<tr>
<td>“If a person is generally good, or does enough good things for others during their life, they will earn a place in Heaven” (strongly disagree)</td>
<td>31</td>
<td>11</td>
</tr>
</tbody>
</table>

July 2016, n=1,556 U.S. interested Christians.
The Strength Gap:

Churchgoers who consider generosity important are not always aware of their opportunities to give.

How can leaders help people turn their desire to give into regular habits, especially with the help of technology?
The Strength Gap:

• People who consider generosity important give more consistently to their church and other ministries.

• People who give more use electronic giving methods more often.

• Individually asking people to give is more effective than asking them as part of a group.
EVERY MEMBER SHOULD GIVE SOME AMOUNT TO THEIR CHURCH, BY IMPORTANCE OF GENEROSITY

- **strongly agree**
- **somewhat agree**
- **neither**
- **somewhat disagree**
- **strongly disagree**

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Somewhat Agree</th>
<th>Neither</th>
<th>Somewhat Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely</td>
<td>53%</td>
<td>23%</td>
<td>16%</td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td>Very</td>
<td>35%</td>
<td>32%</td>
<td>21%</td>
<td>9%</td>
<td>3%</td>
</tr>
<tr>
<td>Somewhat</td>
<td>20%</td>
<td>24%</td>
<td>43%</td>
<td>9%</td>
<td>4%</td>
</tr>
<tr>
<td>Not very / not at all</td>
<td>15%</td>
<td>26%</td>
<td>30%</td>
<td>15%</td>
<td>14%</td>
</tr>
</tbody>
</table>

July 2016, n=1,556 U.S. interested Christians.
"I ALWAYS / USUALLY GIVE" WHEN ASKED INDIVIDUALLY VS. AS PART OF A GROUP, BY IMPORTANCE OF GENEROSITY

<table>
<thead>
<tr>
<th>Importance</th>
<th>Individually</th>
<th>As Part of a Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely</td>
<td>60%</td>
<td>53%</td>
</tr>
<tr>
<td>Very</td>
<td>47%</td>
<td>38%</td>
</tr>
<tr>
<td>Somewhat</td>
<td>22%</td>
<td>17%</td>
</tr>
<tr>
<td>Not very / not at all</td>
<td>22%</td>
<td>16%</td>
</tr>
</tbody>
</table>

July 2016, n=1,556 U.S. interested Christians.
"I HAVE GIVEN TO MY CHURCH THROUGH ONLINE / WEB GIVING," BY IMPORTANCE OF GENEROSITY & REPORTED ANNUAL GIVING

- all Christians: 15%
- Extremely important: 22%
- Very important: 17%
- Somewhat important: 6%
- Not very / not at all important: 8%

- $2,500+: 33%
- $500 to $2,500: 21%
- $50 to $500: 7%
- Less than $50: 12%

July 2016, n=1,596 U.S. Interest Christians.
About the Project Partners:

**Barna Group** is a research firm dedicated to providing actionable insights on faith and culture, with a particular focus on the Christian church.

**Thrivent** is a not-for-profit financial services organization that helps Christians and churches be wise with money and live generously.
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For more information about this study and to see the complete findings, check out our 2017 report:

**The Generosity Gap**

The full report is available at shop.barna.com or through Barna Access membership.