



GIVING USA 2024

FOUR DISTURBING

GIVING TRENDS

Learn about the decline in giving to religious organizations and what you can do to reverse these trends in your church.

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[Giving USA](#), the longest-running and most reliable data source on charitable giving in the U.S., recently released its 2024 report, which revealed some troubling trends for the church.

There is much to celebrate, including a total charitable giving of \$557 billion. However, the share contributed to religious organizations continues to erode. We've captured what you need to know and do next in response to ensure you achieve and maintain a fully funded ministry plan while growing a culture of generosity in your church.

Four Disturbing Trends Identified in the 2024 Giving USA Study

1. According to Giving USA, over the past 40 years (1983-2023), giving to religious organizations has declined from 63% of total charitable giving to a new historic low of just 24%. Even more concerning is the acceleration of this decline in recent years. The driving force behind this trend is that most churchgoers no longer see giving to the church as their top priority; instead, they increasingly view their church as simply one of several giving options. According to a [recent report](#) from The Lake Institute, the decline in giving from individuals also contributes to the erosion of church giving. In 2023, giving from individuals accounted for 67% of total giving, while in 1983, individuals accounted for 82%. The most significant concern is that our most capable givers are rapidly shifting their giving away from the church to other nonprofits.

Giving By Category for 2023

Category	Amount	Inflation Adjusted
Religion	\$145.81 billion	↓ 1.0%
Human Services	\$88.84 billion	↑ 1.7%
Education	\$87.69 billion	↑ 6.7%
Foundations	\$80.03 billion	↑ 10.8%
Public-Society Benefit	\$62.81 billion	↑ 7.2%
Health	\$56.58 billion	↑ 4.4%
International affairs	\$29.94 billion	↓ 1.6%
Arts, culture, and humanities	\$25.26 billion	↑ 6.6%
Environment and animals	\$21.20 billion	↑ 3.9%



- 2. Giving is Trailing Inflation:** Since 2021, giving to religion has fallen 4.1% (inflation-adjusted), which means that although giving increased, the church's ministry purchasing power decreased by over 4% over the last three years. It can be exciting to celebrate growing giving, but as leaders, it is our responsibility to ensure we can fund increasing ministry needs. A best practice when communicating with our givers about ministry funding is to consistently use inflation-adjusted figures to represent the impact on your ability to fund ministry.

Horizons [Next Level Generosity](#) Discovery Assessments in churches of all sizes have recorded two other disturbing trends:

- **Most of the ministry funding is contributed by a decreasing number of givers.** In most churches, 5-10% of households provide two-thirds of all ministry funding.
 - **Givers over 80 often provide a significant share of ministry funding**—this tends to occur most frequently in smaller churches. A best practice is to report the percentage of givers in each generational age group and the percentage of income received from that group. This will help leaders measure the effectiveness of their generosity efforts for various generations, such as hosting generational small groups. Using an actuarial life expectancy number for your financial leaders (households that provide 67% of ministry funding) will illustrate your church's challenge in graphic detail.
- 3. American Generosity Remains Flat.** Individual giving in 2023 was 1.9% of disposable income (income after taxes) and giving as a percentage of gross domestic product was 2%. The rate of income Americans give has remained almost perfectly consistent for the past 40 years. We must understand we're not facing a giving problem but a giving to the church problem.

In surveys like Giving USA, total giving rises not because Americans are becoming more generous but because we are more prosperous. Sadly, increased wealth has not changed the percentage of our income we share.

- 4. The number of nonprofits increased by approximately 400,000 (27%) over the last ten years.** This trend continued in the most recent period measured (2022) with a 3.4% increase in the number of tax-exempt organizations seeking a pool of giving that has remained stagnant at approximately 2% of disposable income for the last 40 years.



As more and more nonprofits emerge, the competition for philanthropic dollars will continue to rise dramatically.

Today, churches must compete for charitable dollars by effectively answering the question, **Why Give to Your Church?** This requires a compelling case about why our ministries are worthy of funding and why giving is good for the giver. Churches have a significant advantage over nonprofits. We see most of our givers dozens of times yearly in worship, small groups/Sunday school, serving opportunities, and more. We must use these opportunities to connect giving to impact through stories and in-person experiences and firmly establish the connection between generosity and spiritual growth. Finally, we must offer an invitation to experience the joy of generosity by joining in what God is doing in our churches through well-crafted calls to action.

How to Reverse These Trends in Your Church

Cultivating Engagement in Your Discipleship Pathway

Horizons' experience in raising more than \$10 billion is that the most powerful tool you have at your disposal is likely already addressed in your mission statement. Most church mission statements say something about growing disciples actively engaged in bringing about the world God imagines. It was one of Jesus's final instructions, found in Matthew 28. Our most vital work as leaders is to constantly improve how we engage people in making disciples who go into the world and make more disciples by living out the greatest commandments to love God and love our neighbors.

Your discipleship pathway is simply your church's process to grow and send disciples. The most common elements are well-developed strategies to increase engagement in worship, small groups for spiritual formation and community, serving, and giving. It might be expressed in an easy-to-remember way, such as 4G Living: Gather, Grow, Go, and Give. What you call your discipleship pathway is much less important than the effectiveness of your engagement strategies. Your mission statement explains why you exist. Your discipleship pathway and the engagement strategies that support each step along the path describe how you prepare those you lead to join God in bringing your missions and expectations to life.



At Horizons, our mission is to help churches and faith-based nonprofits grow disciples and fund ministry. We are fond of saying that generosity is primarily a byproduct of how effectively your church grows disciples. In the simplest of terms, if you want more human and financial resources, the quickest route is growing disciples who are motivated to change the world, which very likely sounds like your mission statement and Jesus's words in Matthew 28.

According to a study in one of the largest multi-site churches in the US, regular worship attendees (1-2 times per month) who were also engaged in small groups focusing on Bible study/spiritual formation and who also created communities that cared for and encouraged each other gave 3.5 times more to the church as compared to those who only attended worship once or twice per month. Those who actively serve in a hands-on church ministry also gave about 3.5 times more than a once or twice a month worshiper.

Growing giving requires understanding the importance of discipleship and serving in relationships. A discipleship focus should also drive staffing. Horizons finds that most financially struggling churches have under-resourced spiritual formation, community cultivated in small groups, and Sunday schools. In the simplest terms, the more effectively we grow disciples who actively seek to transform the world, the more human and financial resources our ministry will have to work with. Conversely, cutting resources in these areas will accelerate the decline in human and financial resources.

Finding Hope

Despite our challenging realities, there is hope! Horizons' semi-annual [Worship and Giving Survey](#) of churches across the United States shows that 56% of churches saw increased giving in 2023, and 31% saw increases of greater than 5%, outpacing the 3.4% inflation rate. A deeper dive into church trends can also be found in [The Unstuck Staff Report commentary](#) from Tony Morgan and Horizons CEO Joe Park.

Horizons [Integrated Funding Strategy](#) shares a common thread in thriving churches. It outlines six fundamental practices every church should consider when developing its annual ministry funding plan.

Horizons' free online resource library, [Giving365.com](#). Signing up for access to the free resources in Giving365 also adds you to the subscriber list of over 40,000 church leaders who



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receive our twice-a-month newsletter called [The Generosity Advantage](#). Be sure to download the just-released [Annual Giving Plan Essentials](#) resource that outlines the most critical considerations for leaders wanting to grow giving year-round. Finally, for a quick peek at how we get started, visit [nextlevelgenerosity.com](#).

[Horizons](#) offers full-service quantitative and qualitative diagnostic options to help you see the health of your church's giving culture. We'd love to discuss how these tools can help you understand these troubling trends and how they may impact your ability to grow disciples and fund your ministry needs through strategic planning, church health and giving assessments, and guided annual, capital, special, and planned giving programs.

If you would like to schedule a brief exploratory conversation, [click here](#).