

TRUE OR FALSE: MYTHS OF THE CHRISTIAN DONOR

GREY MATTER RESEARCH & CONSULTING
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RESEARCH & CONSULTING



INTRODUCTION

In the world of non-profit and religious organizations, it is often assumed that Christians and non-Christians behave very differently. Some fairly common myths have emerged about Christian donors:

- They give more than non-Christians
- They give more generously and sacrificially
- They heavily favor Christian causes and organizations
- Churches compete with other ministries for their contributions
- They want any charitable work (e.g. providing food, clothing, or medical care) to be done as a means of spiritually reaching non-Christians
- Because of a desire to reach areas where access to Christian teaching is far more limited than in the U.S., they emphasize giving internationally
- Because of Christian teachings about the importance of good stewardship, they hold ministries and organizations to a higher standard of financial accountability

There are common assumptions about “Christian donors”

But are Christians really different as donors? Are these assumptions actually true, or are they just myths?

With over two decades of experience serving religious and non-religious donor-supported organizations, along with a variety of churches and denominations, Grey Matter Research decided to evaluate some of these assumptions based on data from multiple studies.

One challenge in all of this is just how we define “Christian.” Various groups want to interpret this term broadly or narrowly, to mix or separate Catholics and Protestants, to include or exclude Mormons, and to define the term by beliefs, affiliation, or actions. No matter how we (or any other researchers) define the term, someone is going to disagree. And even if we define it in very broad terms, there are all sorts of subgroups within it: evangelicals and non-evangelicals, Pentecostals and non-Pentecostals, theological conservatives and liberals, hundreds of denominations, people who are extremely active in their faith and those who sort of hang around the fringes, etc.

Because different groups define this term differently, whenever possible we’ll look at the data by different measures rather than having one concrete definition that divides every American into either “Christian” or “non-Christian.” Briefly, a few definitions will help in understanding this research.

When just the word “Christian” is used, that word is very broadly defined – it will include people who identify with a group that has a broadly Christian background or tradition, including Roman Catholic, all Protestant groups, Orthodox, and Latter-day Saints (Mormon). Just by their relative sizes, the inclusion or exclusion of Mormon and Orthodox would have very little impact on the resulting data.

“Catholic” is self-defined; either the respondent attends Mass in a Catholic parish or the respondent identifies himself with the Roman Catholic Church. “Protestant” is similar, although it includes people who self identify with specific Protestant denominations as well as those who self-identify as just “Protestant.”

“Born again Christians” are people who believe they will go to Heaven when they die because they have accepted Jesus Christ as their Savior. They reject other beliefs about life after death (e.g. that they can achieve salvation through works or through obeying the Ten Commandments) in favor of reliance on salvation through grace.

“Evangelical Christian” is the most challenging definition; different researchers define this term in such a vastly different manner that evangelicals represent about one out of every three Americans, one out of every four, or one out of every 13, depending on who you believe.

For the purposes of this report we have chosen a very narrow definition according to their theology – evangelicals as defined here believe in the inerrancy of Scripture, the humanity but sinless perfection of Christ, salvation by grace alone, the omniscience of God, the existence of Satan as a real being, and their own responsibility to share their Christian beliefs with others.

Finally, there is constant confusion over the term “non-profit organization.” Churches, temples, and other local places of worship are definitely run as not-for-profit organizations and qualify as such for tax purposes, but in this research Grey Matter is drawing a clear distinction between local places of worship and other types of non-profits. When “non-profit” or “non-profit organization” is used in this report, it is always referring to organizations *other than* local places of worship.



MYTH? CHRISTIANS ARE MORE LIKELY TO GIVE

Are Christians more likely to give to charity than non-Christians? Yes...sort of.

The fact that religious faith is strongly correlated with giving has been substantiated in any number of studies. For example, in the 2006 book *Who Really Cares*, Arthur C. Brooks states, "...the evidence leaves no room for doubt: Religious people are far more charitable than non-religious people. In years of research, I have never found a measurable way in which secularists are more charitable than religious people." (The book goes on to provide a multitude of statistics to back up this assertion.)

The rebuttal often heard from secular sources is that since religious people usually give to their own place of worship, they may give more money in general, but they actually give *less* to causes outside of their own house of worship. The argument is that much of the money religious people give is paying for things such as church buildings and clergy salaries which are for their own benefit, rather than providing help to others who need it, whether that's flood victims in Pakistan or at-risk youth in Tampa. It's as though religious people are seen as contributing to their own club, rather than to society as a whole.

We see substantial differences in giving between religious and non-religious people

Statistically, this argument is easy to dismiss. When we separate donations to houses of worship and donations to other kinds of donor-supported organizations, we still see substantial differences in giving between religious people and the non-religious.

In a 2012 study of over 1,000 American adults, Grey Matter Research found that people who read a sacred text (the Bible, Torah, Koran, etc.) at least once a month outside of worship services are 43% more likely to have given money in the last year to a non-profit organization – over and above any giving to a local place of worship.

Similarly, people who attend religious worship services once a month or more are 53% more likely than those who do not attend worship to have financially supported a non-profit organization in the last year (again, over and above any gifts to a local place of worship).

So, yes, religious people are more likely to give money away than are non-religious Americans, even when we discount their financial support of their church or temple. Still, a deeper dive into the data will really help understand what's going on with this assumption about Christian givers.

Christian or Religious?

For one thing, the propensity to give has less to do with *Christianity* than with religious beliefs in general. People who identify with a broadly Christian religion (Orthodox, Protestant, Catholic, Mormon) and those who identify with a non-Christian religion (Islam, Wicca, Buddhism, etc.) are statistically about equally likely to have given money to a non-profit in the past year. Both groups are significantly more likely to have given to non-profit organizations than are atheists or agnostics. The people who really have little involvement as donors are the “nones” – those Americans who do not identify with any faith group or religious perspective (but are not atheist or agnostic).

People who identify with a broadly Christian faith tradition are 21% more likely to have supported a non-profit than are atheists and agnostics, and a whopping *three times* more likely to have given than is someone who has no faith identity at all. (Similar differences can also be seen when comparing adherents of a non-Christian faith with atheists/agnostics or nones.)

Within Christendom, there aren’t major differences in propensity to give according to different measures. People who are born again Christians are no more likely to be givers than are people who identify as part of the Christian faith but who are not born again. Evangelical Christians are no more likely to be donors to non-profits than are non-evangelical Christians. Protestants and Catholics show statistically similar propensity to give to non-profits.

The likelihood of being a non-profit donor also has no correlation with how frequently people attend worship services. People who go only once in a typical month are just as likely to support a non-profit as are people who are in their church or temple multiple times per week.

Volunteerism

Religion also factors heavily into volunteerism:

- People who read a sacred text such as the Bible at least once a month are twice as likely to have volunteered their time with a non-profit organization (excluding a local place of worship) as are non-readers.
- Those who attend worship monthly or more are 64% more likely to have volunteered than are those who don’t attend services.

Religion also
factors heavily
into volunteerism

And although the volunteerism differences are nowhere near as stark as the giving differences, again it’s the “nones” who are the least likely to be volunteers, with no real differences within the religious world (i.e. no difference between Catholics and Protestants, adherents of a Christian religion and a non-Christian one, evangelicals and non-evangelicals, etc.).

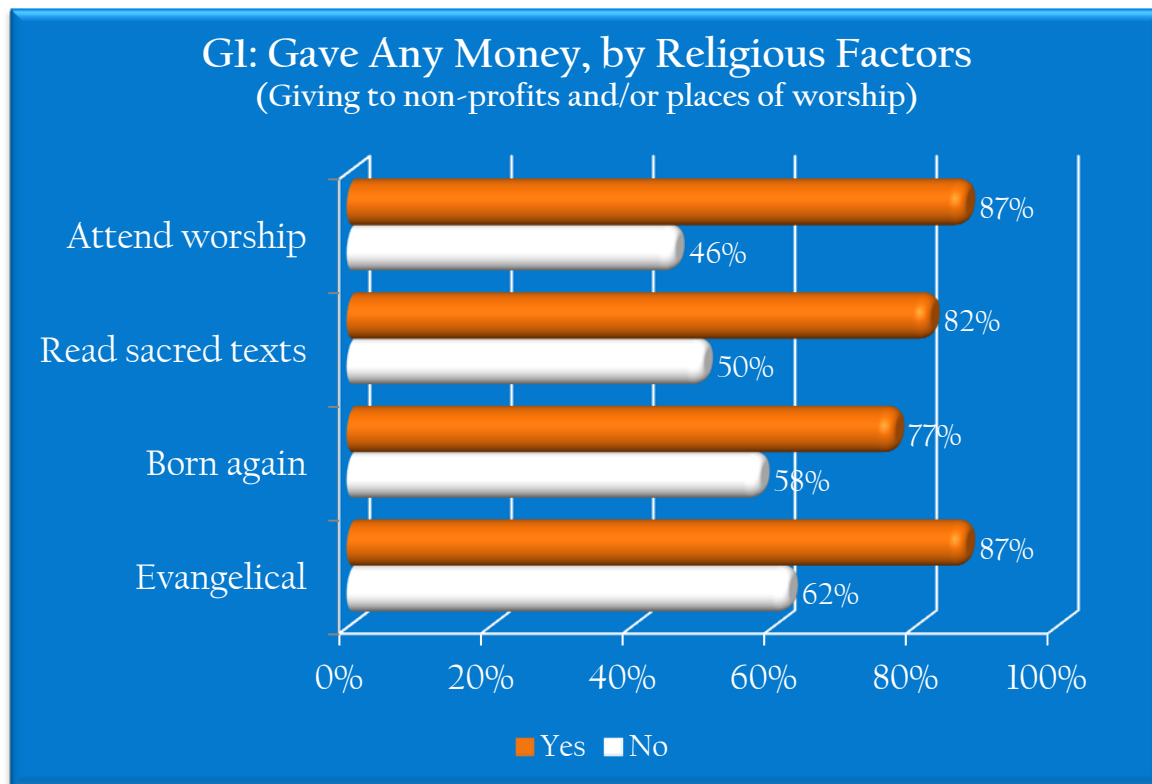
One way volunteering does differ from giving is that more frequent worship attendance does correlate with higher likelihood of volunteering. People who attend worship services on a weekly basis (or more) are 43% more likely to have volunteered their time

with a non-profit than are those who attend less frequently (and 87% more likely to have volunteered than are people who don't attend worship at all).

Combining All Charitable Involvement

What happens if we consider *all* giving and volunteering, combining that which is done at a local place of worship with anything done through other non-profit organizations? The religious influence on charitable activity becomes even more pronounced, but it continues to be largely between the religious and non-religious in general, not between Christians and non-Christians.

If we combine giving to non-profits with giving to places of worship, then regardless of the specific religious measure, we see substantial differences in the propensity of being a donor based on religiosity (see graph G1):



- 87% of people who attend religious worship services made a charitable donation of any type in the last year, versus 46% of those who do not attend
- The difference is 82% to 50% if we compare readers of the Bible or other sacred texts with non-readers
- 72% of those who identify with a broadly Christian tradition of some type gave money in the last year (with no difference between Protestants and Catholics),

- while it is 76% among adherents of non-Christian faith groups, 50% among atheists and agnostics, and 20% among the “nones”
- Giving is at 77% among born again Christians and 58% among all Americans who are not born again; it’s at 87% among evangelicals and 62% among all non-evangelicals

If we combine volunteering with non-profits and volunteering with places of worship, we see the same kinds of substantial differences in total volunteerism based on religious factors:

- 60% of those who attend religious worship services volunteered their time with a non-profit or place of worship in the last year, compared to just 28% among those who do not
- The difference is 63% to 27% when comparing readers of sacred texts such as the Bible with non-readers
- Total volunteerism is at 44% among those who identify with a broadly Christian tradition of some type, 51% among people from non-Christian faith groups, 42% among atheists and agnostics, and just 20% among the “nones”
- Unlike donating, volunteering is far more common among Protestants than among Catholics, no matter whether we measure what faith group they identify with (57% to 36%) or what church they actually attend (69% to 42%)
- Volunteering is at 50% among born again Christians and 38% among all Americans who are not born again; it’s at 66% among evangelicals and 40% among all non-evangelicals

How Much Are They Giving?

Just looking at whether people give money doesn’t take into account how *much* was given; someone who gave ten dollars in the last year is considered a “donor” just like someone who gave ten thousand. What about actual amounts given?

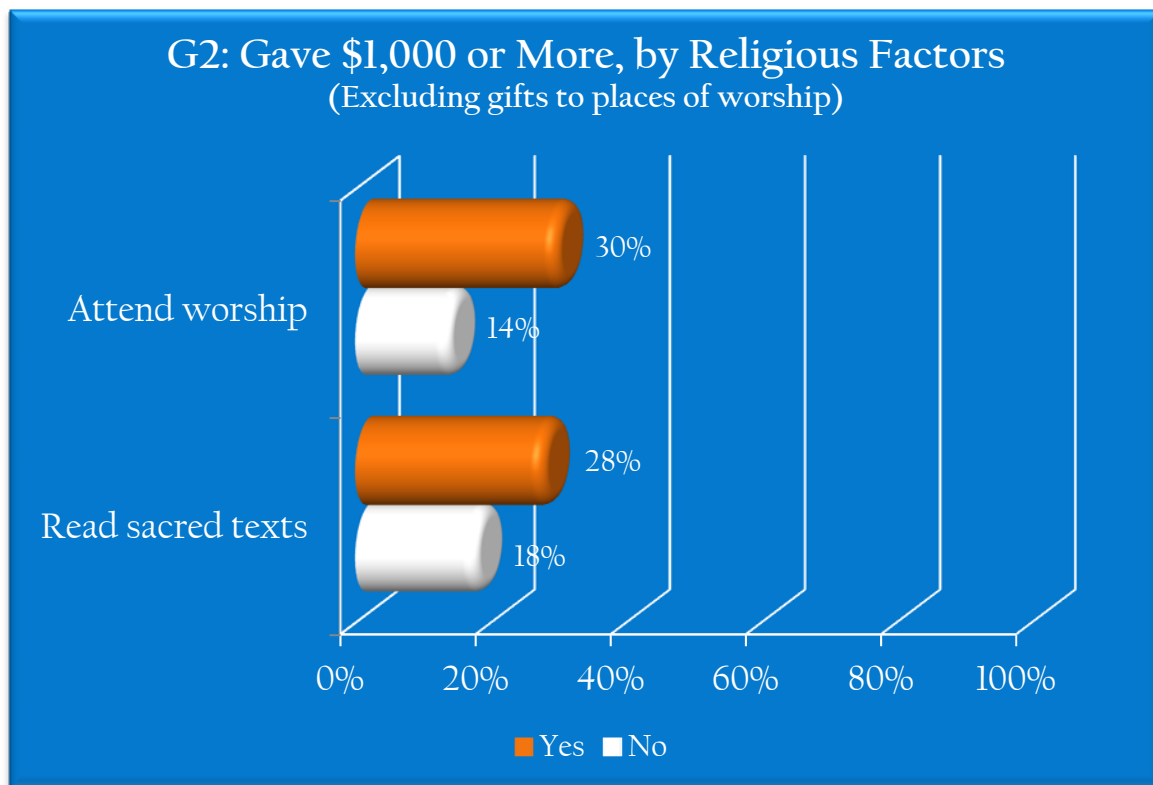
We have to be a little careful with this data, which is from the same study. First of all, because it excludes all non-donors, the resulting sample sizes in the data become smaller. Second, averages can be very misleading, because a handful of people giving large amounts of money heavily impact the mathematical average for the whole group.

Religious people are more likely to give, and give more

But once again, we see significant differences by religious factors. Quite simply, religious people not only are more likely to give to non-profits, but they give substantially more. People who read the Bible or another sacred text at least once a month are significantly more likely to have given \$1,000 or more to non-profits excluding their local place of worship (28% to 18%), while non-readers are more likely than readers to give at levels under \$100 annually. An even greater difference can be seen according to whether people attend worship services regularly (30% to 14% giving \$1,000 or more in the last year – see graph G2).

Unfortunately, once non-donors are eliminated from the sample for this question, the numbers of atheists/agnostics, non-Christian adherents, and people with no religious preference fall to the point where these smaller groups should not be evaluated individually. Yet it does seem clear from the work of Grey Matter and other researchers that religious people not only are more likely to give, but that they tend to give more than do the non-religious.

So the assumption many people make that Christians are more likely to give than non-Christians is only partially true. The important factor in this appears to be *religion*, not specifically *Christianity*.





MYTH? CHRISTIANS GIVE MORE GENEROUSLY AND SACRIFICIALLY

The Bible emphasizes not just the importance of giving, but of doing so willingly. The story of the widow's mite, the teaching that gifts should be one's "first fruits," the adage "God loves a cheerful giver," and many other points both biblical and extra-biblical lead many people to believe that Christians tend to give more sacrificially and/or selflessly.

True sacrifice and generosity are both pretty hard to measure. Someone with a comfortable nest egg, no family obligations, perfect health, but only \$40,000 of annual income may be able to give much of it away without any real discomfort; someone earning \$100,000 a year may find it more of a sacrifice to give away the same amount due to expensive health problems, five children, and high living expenses in a pricey market.

But we can still look at things such as what proportion of household income is given away. These numbers are estimates, because household income is only asked in ranges (e.g. we know a respondent earns between \$40,000 and \$49,999, but not that she earns exactly \$41,250). In addition, few people will be able to tell us in a survey that they gave away exactly \$2,345 last year; they're likely to estimate that it was \$2,200 or \$2,500 or something close to it.

By comparing reported household income to reported giving (both to non-profits and to local places of worship), we can get an idea of what percentage of income is actually being given away. And what we find is that, once again, religion plays a major factor in giving.

Few Americans Give Much Away

First, realize that relatively few Americans give a high proportion of their income away. Many people give nothing at all, and among those who do give, the average (combining all giving, including places of worship and non-profit organizations) is around 2%.

The average proportion of income donors give away is just 2%

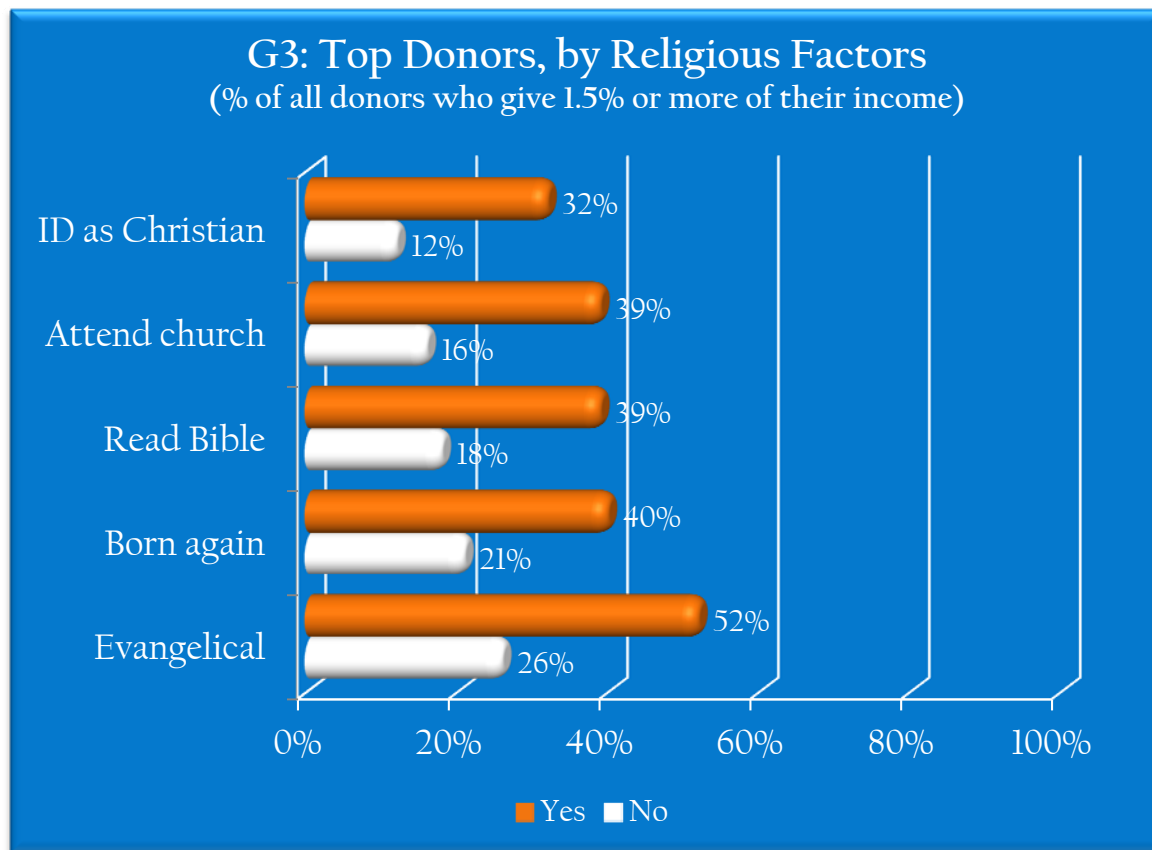
We estimate that only about 5% of Americans who donate at all give away one-tenth of their income (the traditional Christian "tithe,") including just 8% of donors who are regular Bible readers, 7% who regularly attend a Christian church of some type, 9% of born again Christians, and 16% of evangelical Christians (and note these figures don't even include the many millions from each group who give away exactly nothing – these figures are just among people who actually *do* give).

Yet even with this overall lack of giving, it is true that Christians give a significantly higher proportion of their income than do others.

Sadly, “top givers” in this study are categorized as people who give away an estimated 1.5% or more of their gross annual household income. This category represents 28% of all American donors, or 18% of all Americans.

When we look at combined giving (places of worship and non-profits):

- 40% of born again Christian donors are top givers, compared to just 21% of other American donors
- Between evangelicals and all others, the difference is 52% to 26%
- Comparing donors who read the Bible regularly with donors who do not, the difference is 39% to 18%
- It’s much the same when comparing worshipgoers with other donors: 39% to 16%
- When comparing donors who identify with a broadly Christian religious tradition versus everyone else, it’s 32% to 12% (see graph G3)



Are They Just Giving to Their Own Church?

But is it true that Christians direct their gifts to their own church, while non-Christians give more to non-profits? We've already seen evidence against that supposition in this report; here we can provide even more evidence against it.

Religious people are certainly more likely to give to a local place of worship than are the non-religious (which is only logical). Still, we estimate that the average donor to a place of worship gives about 1.7% of his or her total income to that place of worship over the course of a year. In fact, only 28% of all donors to a place of worship give it at least 1.5% of their gross annual household income.

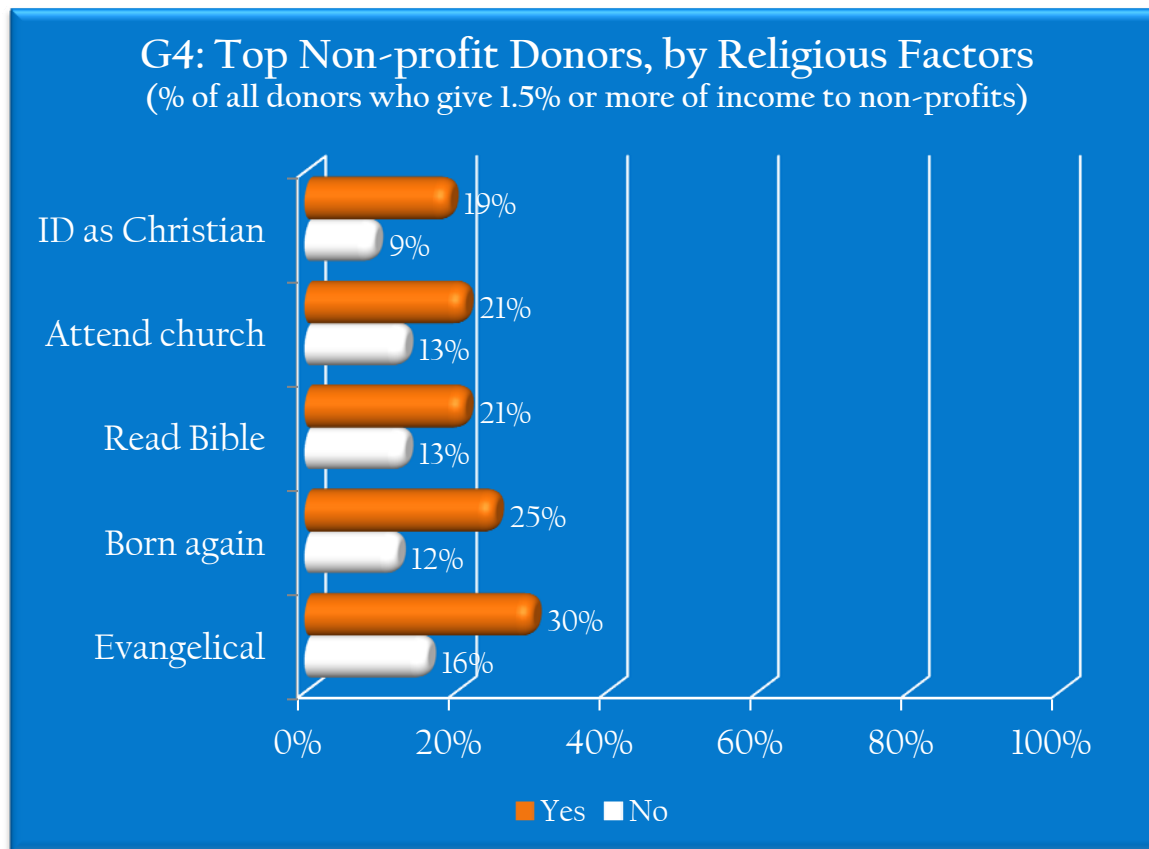
Born again Christians are more likely than other donors to be “top givers” to a church (i.e. those who give at least 1.5% of their income to a local place of worship). In this case, the difference is that 39% of born again Christians who give to their church are in this top giver category, compared to 19% of all others who give to their place of worship.

The average church donor gives just 1.7% of their total income to their church

When comparing evangelicals to all others, the difference is 52% to 25% who are in the top givers category for their place of worship. Protestants tend to give higher proportions of their income to their church than do Roman Catholics (39% to 19%, respectively, who are in the top givers category to their church). And people who read the Bible are more likely to be top givers to a local church than are those who don't (34% to 19%).

A very important note is that all of this giving to the local church does *not* mean Christians are less generous to non-profit organizations outside of their church. In fact, even though they are giving a lot more to a local church, Christians still maintain levels of generosity to non-profit organizations that are higher than what non-Christians show.

Among all donors to non-profits, 17% can be considered top givers – they give at least 1.5% of their household income to organizations other than their local place of worship. Unfortunately, once we eliminate non-donors from this question, our sample size of adherents to a non-Christian religion such as Judaism or Hinduism is too small to give us reliable data, so we can only compare Christians to all non-Christians, including people from other religions, atheists, agnostics, and those with no religious preference at all. But in making this comparison, we find that 19% of self-identified Christian donors are top givers, compared to only 9% among all donors who do not identify themselves as Christian.



Other religious measures tell much the same story. Top givers to non-profits represent:

- 25% of all born again Christian non-profit donors but just 12% of all other donors
- 30% of evangelical donors but just 16% of all others
- 21% of Bible readers but just 13% of all non-readers
- 21% of all Christian churchgoers but just 13% of all other Americans

It is clear that this, at least, is one myth that is actually reality: Christians do give away a more generous proportion of their household income than do non-Christians. And, while they are giving to their local church, they are also giving a higher proportion to non-profit organizations, charities, and ministries outside of the church. While the average proportion of their household income that is given away is small, it is significantly higher than what non-Christians give, as table T1 demonstrates.

Christians do give
away a more
generous proportion
of their incomes

T1: Average Proportion of Household Income Given Away Annually
(Among donors to each type of organization)

Type of Donor	Non-profits	Places of Worship	Total Giving*
All	1.09%	1.73%	1.99%
Religious preference is broadly Christian	1.11	1.78	2.12
Religious preference is not Christian	1.11	0.72	1.35
Read the Bible	1.33	2.11	2.70
Don't read the Bible	.90	1.09	1.32
Attend a Christian church	1.30	1.94	2.67
Don't attend a Christian church	.89	1.05	1.19
Attend a Protestant church	1.59	2.38	3.24
Attend a Catholic church	.90	1.00	1.60
Born again	1.48	2.39	2.93
Not born again	.90	1.17	1.44
Evangelical	2.61	3.22	4.50
Not evangelical	.96	1.51	1.72

*"Total Giving" will not equal the sum of "Non-profits" and "Places of Worship," because the data for each category is reported only among people who gave to that category, and some people gave to only one of the two categories.

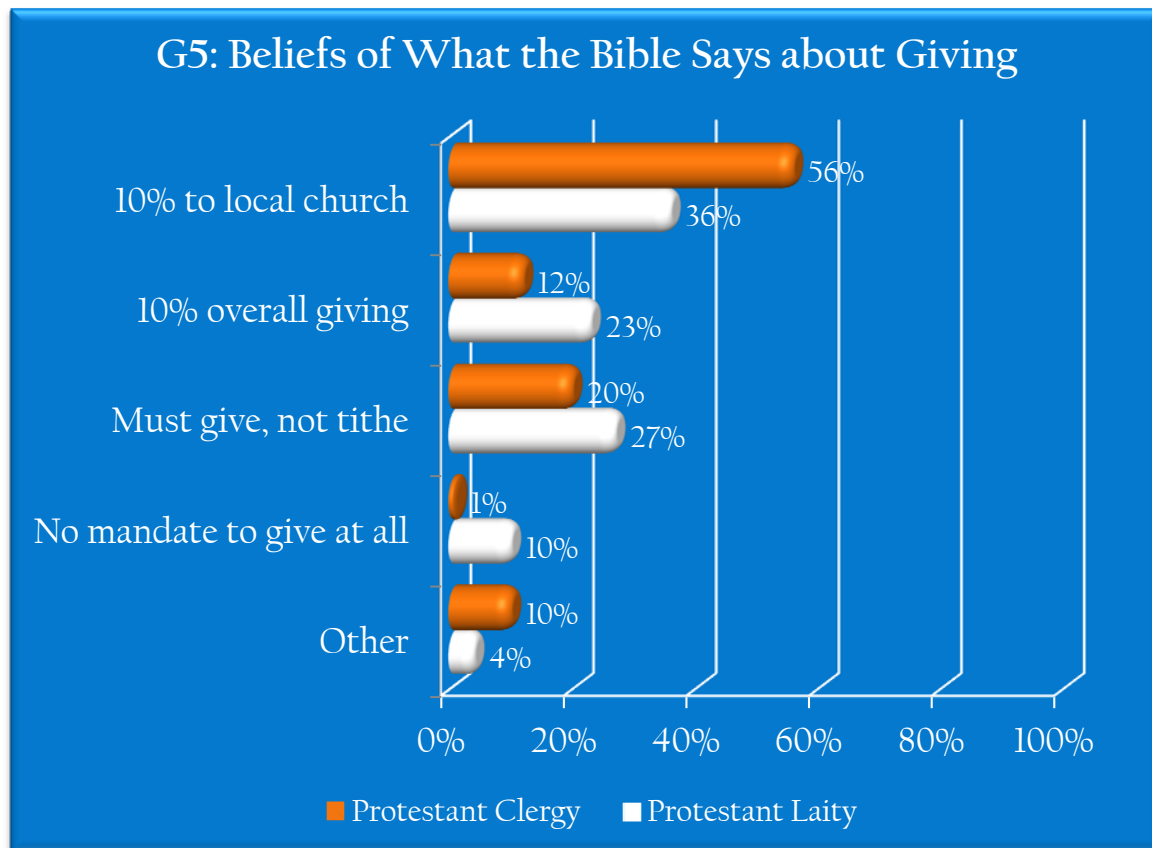


MYTH? CHURCHES AND NON-PROFITS COMPETE FOR DONOR DOLLARS

Grey Matter Research has extensive experience working with Christian ministries and church denominations. We've observed that both groups tend to be somewhat wary of each other, because of the perception that churchgoers have to decide whether their \$50 this week is going into the church collection basket or into an envelope to be sent off to a non-profit not connected with their church.

An example of this is the October 2012 issue of *Christianity Today*, which features a debate among three people on the question "Is it stealing from God to split your tithe between the church and other charities?"

The theological debate over tithing or giving is a lengthy one. Are Christians required to tithe? If so, must it go to the local church? Is a tithe supposed to be based on net or gross income?



No Agreement on Tithing

Christians cannot agree on this issue at all, which may not be surprising given that there is significant disagreement even among Protestant clergy. A 2006 Grey Matter Research study showed that:

- 56% of all Protestant senior pastors believe Christians are under a biblical mandate to tithe ten percent to their local church
- 12% feel there is a mandate to tithe, but not necessarily to the local church
- 20% say there is a biblical mandate to give, but not necessarily ten percent
- 11% have some other belief about tithing
- The proportion of pastors who believe in a mandate to tithe to the local church runs from just 8% among Lutheran pastors to 92% among Pentecostal clergy

Our study also included a sample of people regularly attending a Protestant church:

- While a slim majority of Protestant clergy believes in a mandated tithe to the local church, only 36% of Protestant churchgoers agree with them
- Far more laity than clergy believe in a biblical mandate to tithe, but not necessarily to the local church (23%)
- 27% of laity believe in a biblical mandate to give, but not necessarily tithe
- 14% have some other belief about tithing (see graph G5)

Are Churches and Non-profits in Competition?

Sometimes, churches and non-profits go to great pains to cooperate and avoid stepping on each others' toes (e.g. ministries that encourage people to give "after your church tithe is fulfilled" or churches that invite ministries in for cooperative fundraising activities). But sometimes, they are instead wary of or even suspicious of each other, concerned that they'll lose out to "the competition" for the donor dollar.

Our research
has found that
giving generally
begets giving

In fact, what our research has found is that giving generally begets giving. People who give to their local place of worship are more likely to give to non-profits (and the other way around). Not only that, but those who give more money to their local house of worship also give more money to other types of non-profit organizations.

In 2010, Grey Matter partnered with Russ Reid Company, which works with over 200 non-profit organizations across North America and has a five-decade track record of helping these organizations acquire and retain donors. The two firms collaborated on *Heart of the Donor*, an in-depth study of over 2,000 American adults.

As we have already seen, people who regularly attend worship services are more likely than those who don't to give money to non-profit organizations outside of a local place of worship. But there's a lot more to this story. People who financially supported a local place of worship are even more likely to also support non-profit organizations – in fact, they are almost twice as likely to have done so than are people who have not given money to a place of worship in the past year.

And there's still more – people who give to a place of worship gave an average of \$798 to non-profits in the last year, and they supported an average of 5.5 separate organizations (in addition to their place of worship). People who did not support a local place of worship gave to a total of 4.2 organizations, on average, with average total giving of \$701.

In other words, people who give to a place of worship are 93% more likely to support other charitable organizations than are those who don't support a place of worship. In addition, on average those who support a place of worship give 14% more money to other non-profits than those who do not, and they give to 31% more charitable organizations. All of this is *in addition* to their support of their house of worship.

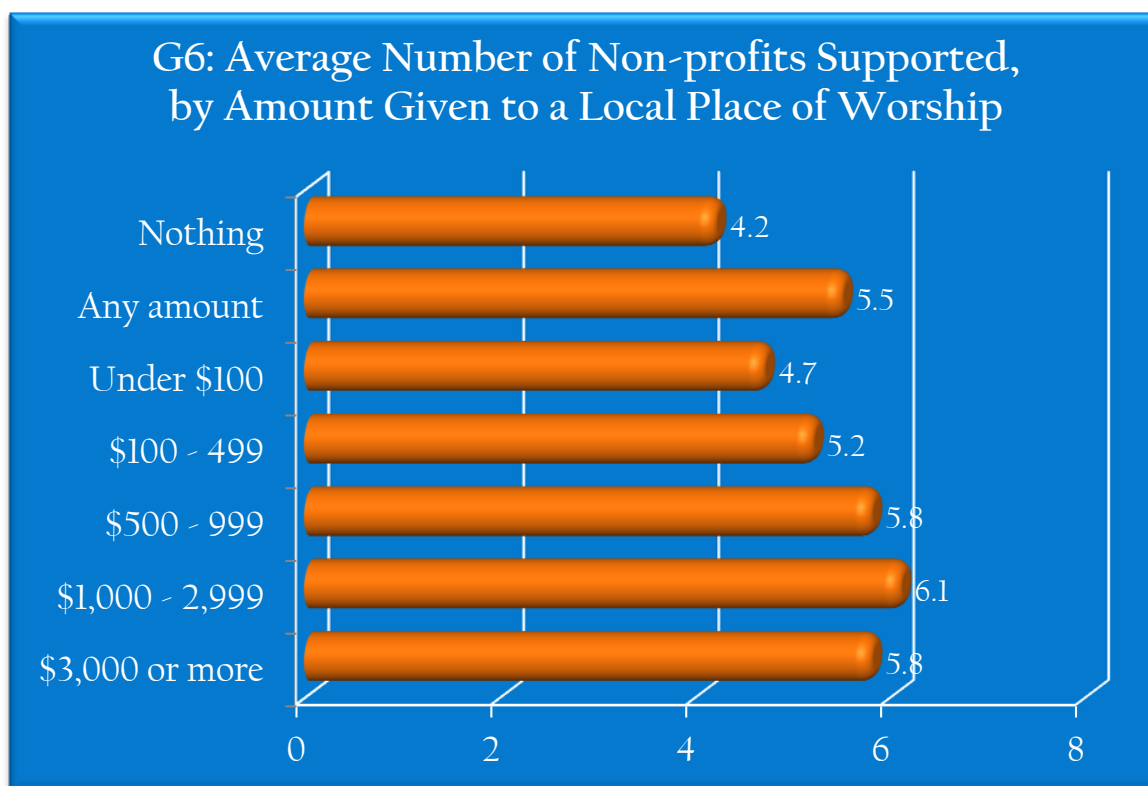
Not only that, but the more money people give to a place of worship, the more likely they are to give to non-profit organizations, the more different charities they support, and the more money they give to charities outside of their own place of worship.

In *Heart of the Donor*, Grey Matter Research grouped people into six categories, according to how much they had given to a place of worship in the last 12 months:

- Nothing
- Under \$100
- \$100 to \$499
- \$500 to \$999
- \$1,000 to \$2,999
- \$3,000 or more

As graph G6 shows, there is substantial correlation between the amount given to a place of worship and the total number of non-profit organizations supported:

- People who gave nothing to a place of worship, but who did give to non-profits, supported an average of 4.2 different non-profit organizations in the last year
- Those who gave even a nominal amount to a place of worship (under \$100) supported an average of 4.7 different non-profit organizations (in addition to the place of worship they support)
- This number rises as the amount of money given to a place of worship rises:
 - 5.2 organizations among people giving \$100 to \$499 to a place of worship
 - 5.8 among those giving \$500 to \$999
 - 6.1 among those giving \$1,000 to \$2,999
 - The average does not go up at the very top category – it is 5.8 among people giving \$3,000 or more to a place of worship

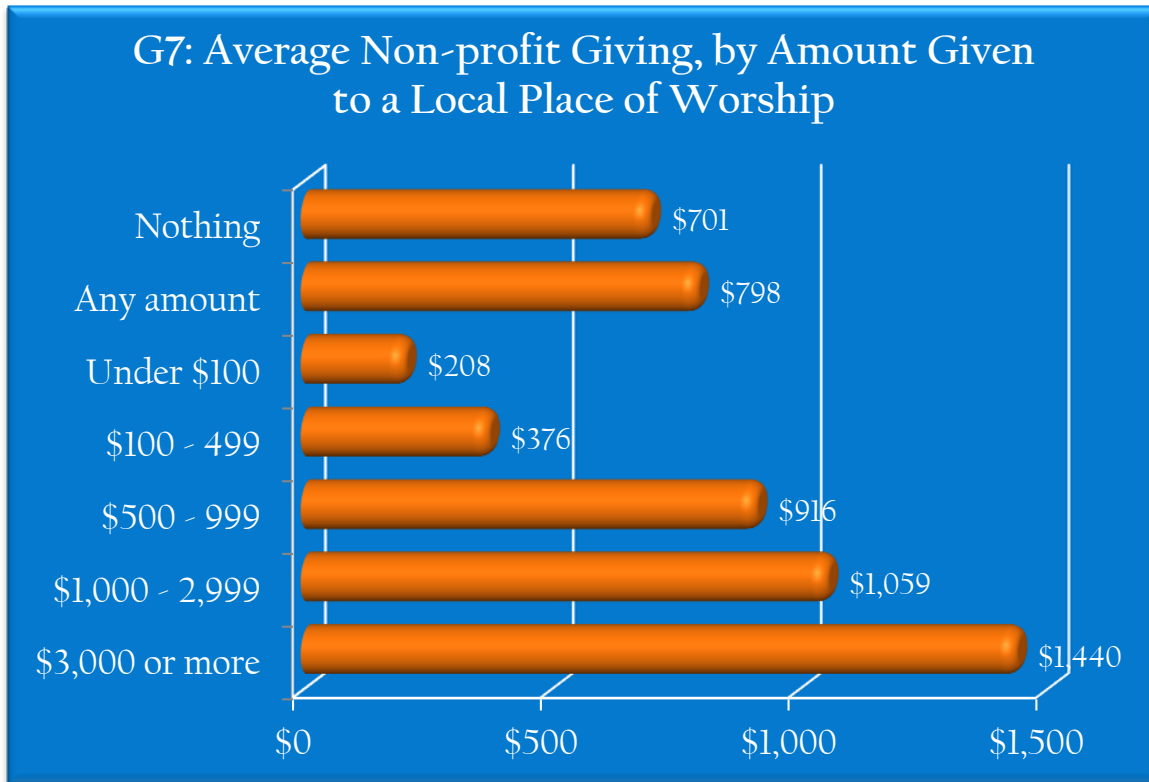


Not only are they giving to more organizations, but the more money Americans give to a place of worship, the more money they give away to other organizations. Among charitable donors who gave under \$100 to a place of worship in the last year, the average total giving to non-profits is \$208. These numbers rise in lockstep:

- An average of \$376 among donors who gave \$100 to \$499 to a place of worship
- \$916 among donors who gave \$500 to \$999 to a place of worship
- \$1,059 among donors who gave \$1,000 to \$2,999 to a place of worship
- \$1,440 among donors who gave \$3,000 or more to a place of worship (see graph G7)

Overall, the data is clear: Americans who give to their church or place of worship are more likely to give, period – including to non-profit organizations. The more they give to a place of worship, the more they give to other causes, and the more different charitable organizations they support. Rather than being in competition for the donor dollar, it seems that giving fosters giving.

This is backed up by other recent studies that have shown other correlations in personal behavior, such as the fact that people who volunteer with non-profit organizations are more likely to be civically involved in other ways as well, or our finding in *Heart of the Donor* that people who volunteer with a non-profit are also more likely to give to a non-profit.



Can we say that no donor has ever wavered between increasing her church giving and giving instead to World Concern or Focus on the Family? Of course not. And certainly if people simply stopped giving to non-profits, there'd be a lot more money for local places of worship (and the other way 'round, as well). But there appears to be a lot less direct competition for the donor dollar between churches and non-profits than many people seem to believe. The more people give to one, the more they give to the other. There seems to be much more correlation than competition. This myth is one which can lead to an unfortunate sense of competition and suspicion between places of worship and non-profit organizations.



MYTH? CHRISTIANS PAY PARTICULAR ATTENTION TO GOOD STEWARDSHIP

The Bible talks a lot about being good stewards of our resources. One of the assumptions many in the ministry world make is that Christians are especially concerned about the stewardship shown by the organizations they support.

Unfortunately, this is not true at all. In a study of 1,011 American adults, Grey Matter Research asked people two questions. First, what proportion of income do they think the typical non-profit organization or charity spends on overhead, such as administration and fundraising? Second, what proportion do they think it is reasonable to spend?

The data really shows two things. One is that no matter how we define “Christian,” there’s no difference in what Christians think on these matters versus what others do. The second is that Christians and non-Christians alike have no agreement amongst themselves on this topic.

Estimates of what non-profits typically spend ranged from nothing at all (from some badly misinformed people) to 100% (apparently from some pretty jaded people). But even beyond these outliers, Americans in general are all over the board in their perceptions:

- 9% feel it’s typically under 10 cents on the dollar
- 14% feel it’s 10 – 19 cents on the dollar
- 21% feel it’s 20 – 29 cents
- 12% feel it’s 30 – 39 cents
- 9% feel it’s 40 – 49 cents
- 13% feel it’s 50 – 59 cents
- 8% feel it’s 60 – 69 cents
- 14% feel it’s 70 cents or more on the dollar

There’s no difference
in what Christians
and others think on
these matters

On average, Americans believe 37 cents out of every donor dollar typically goes toward overhead expenses such as fundraising or administration at non-profit organizations.

Statistically, there are no differences in these perceptions between Christians and non-Christians, no matter how we measure this:

- Those who read the Bible once a month or more, versus those who don’t (average of 35 cents versus 38 cents)
- Those who attend a broadly Christian church (Catholic, Protestant, Orthodox, Mormon) once a month or more versus those who attend a non-Christian body or who don’t attend worship services at all (37 cents on the dollar for each group)

- Those who self-identify as Christian (average of 36 cents) compared to adherents of a non-Christian religion (34 cents), atheists or agnostics (36 cents), and people who have no religious preference at all (39 cents)
- Born again Christians versus all other Americans (36 cents versus 37 cents)
- Evangelical Christians versus all other Americans (35 cents versus 37 cents)

So Christians and non-Christians are equally confused and jaded about the financial efficiency of non-profits, but do they at least agree on what's reasonable?

Well, not really, since *no one* seems to agree on what's reasonable for non-profits to spend on overhead and administration. Again, we got responses that were as unreasonable as “nothing at all” and “everything,” with all points in between:

- 18% feel it's reasonable to spend no more than 10 cents on the dollar
- 27% feel 10 – 19 cents on the dollar is reasonable
- 24% feel 20 – 29 cents is reasonable
- 12% feel 30 – 39 cents is reasonable
- 8% feel 40 – 49 cents is reasonable
- 6% feel 50 – 59 cents is reasonable
- 1% feel 60 – 69 cents is reasonable
- 4% feel 70 cents or more on the dollar is reasonable to spend on overhead

Christians and non-Christians are equally jaded and confused about stewardship

The average perception is that 23 cents on the dollar is reasonable for non-profits to spend on overhead and expenses. Again, there really are few substantial differences according to different measures of Christian belief or involvement:

- Those who read the Bible once a month or more, versus those who don't (average of 24 cents versus 22 cents)
- Those who attend a broadly Christian church (Catholic, Protestant, Orthodox, Mormon) once a month or more versus those who attend a non-Christian body or who don't attend worship services at all (25 cents versus 22 cents)
- Those who self-identify as Christian (average of 24 cents) compared to adherents of a non-Christian religion (21 cents), atheists or agnostics (23 cents), and people who have no religious preference at all (19 cents)
- Born again Christians versus all other Americans (24 cents versus 23 cents)
- Evangelical Christians versus all other Americans (25 cents versus 23 cents)

So, ultimately, Christians do *not* have expectations of what non-profits are or should be doing related to stewardship that are any different than what non-Christians have. Christians have very diverse expectations on this subject, just like everyone else. The myth that Christians are more focused on stewardship has no basis in reality.



MYTH? CHRISTIANS FAVOR CHRISTIAN MINISTRIES

Grey Matter has run many focus groups among Christian donors – usually for ministries. Frequently, just to get the discussion going, we start with a warm-up question along the lines of “Other than the church you attend, what is your favorite charity, ministry, or non-profit organization, and what makes that your favorite?”

Quite often, clients observing the conversation are expecting to hear a laundry list of Christian ministries: Compassion International, Prison Fellowship, Focus on the Family, Life Outreach, Lutheran World Relief, Cru, Joyce Meyer Ministries, Youth for Christ, World Vision, etc.

What they more often get is one or two ministries sprinkled in among completely secular organizations: Humane Society, Red Cross, Cystic Fibrosis Foundation, American Cancer Society, United Way, Make-A-Wish Foundation, and many others.

The reaction from observers is often surprise – aren’t these Christians giving to missions? Evangelism? Bible translation? Christian broadcasting? Aren’t they sponsoring a child through a Christian organization, rather than a purely secular group such as Save the Children or Children International? Aren’t they supporting ministries that help the poor in the name of Jesus, rather than those which just help the poor in their own name?

Low Support for Christian Non-profits

Certainly Christians are supporting Christian organizations; that’s why 12 of the 50 largest charitable organizations in the U.S. (as measured by *The NonProfit Times*) are distinctly Christian (and there are several others which have a Christian background or mention “Christian values” in their materials, but which have little actual connection to religion in their daily work). But by no means are they doing this exclusively or even commonly.

This is hinted at just by examining these 50 largest charitable organizations. Combined public support of these 50 organizations represents about \$25.9 billion (excluding government funding, investment returns, and other sources of income). Only \$7.1 billion, or 27%, went to the 12 largest Christian organizations.

When it’s considered that about a third of Americans are born again Christians, that about four out of ten Americans attend Catholic or Protestant worship services each month (with many more doing so less frequently), and that around half of all Americans identify themselves as Christian and claim that their religious beliefs are very important in their life, no matter how you slice it, this 27% pales in comparison to how many Christians of one type or another are in the U.S. (particularly since we’ve already seen that religious people are more likely to give and to give more money to non-profits than are the non-religious).

Of money given to the top 50 non-profits, only 27% went to ministries

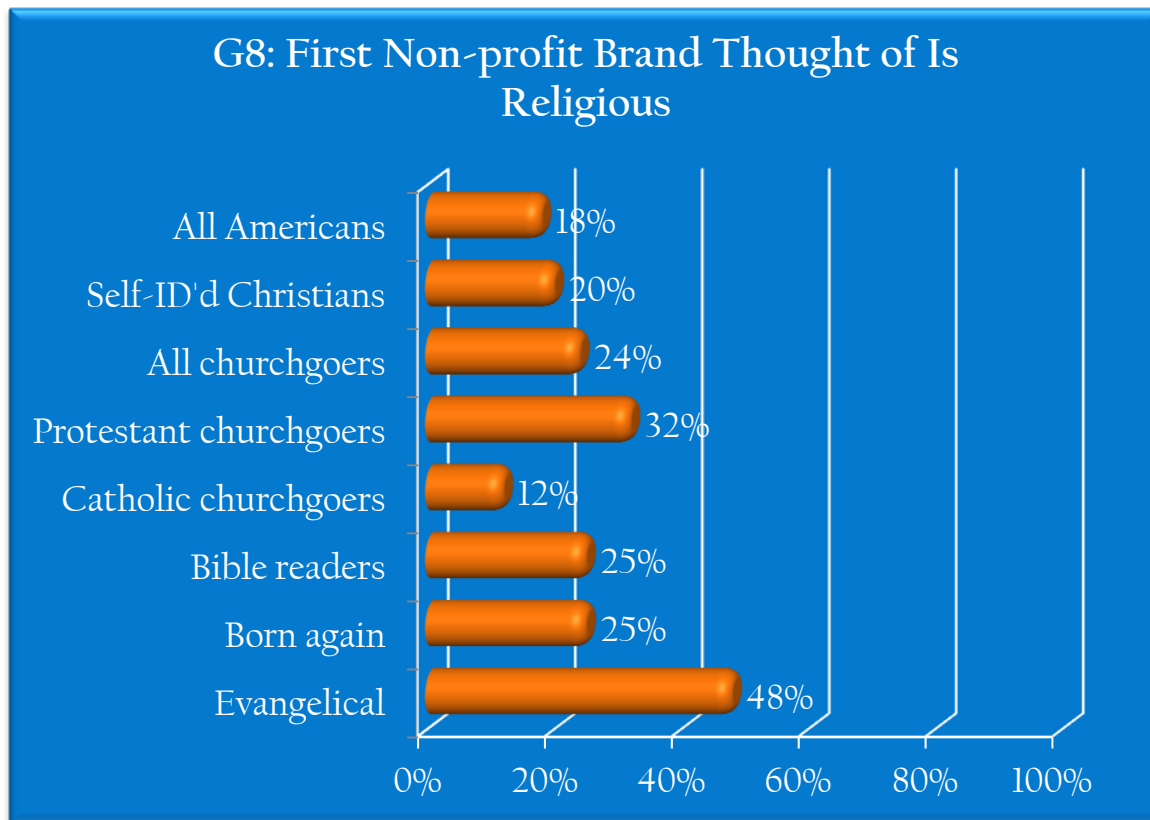
Of course, there are many smaller organizations, both secular and religious. But looking at other measures of Christian giving provides no evidence that Christians overwhelmingly prefer Christian ministries.

Christians often are more aware of secular non-profits

Limited Brand Awareness

First of all, Christians often are more aware of secular non-profits than of ministries. Recently, Grey Matter Research asked over 1,000 Americans to name the first non-profit organization, charity, or ministry that comes to mind, other than a local church. Only 3% of Americans named an organization that has as its primary purpose religious work such as evangelism, religious teaching, translating or distributing Bibles, religious broadcasting, etc. This included:

- 4% of all self-identified Christians
- 6% of Bible readers
- 5% of those who attend a Christian church
- 6% of born again Christians
- 7% of evangelicals

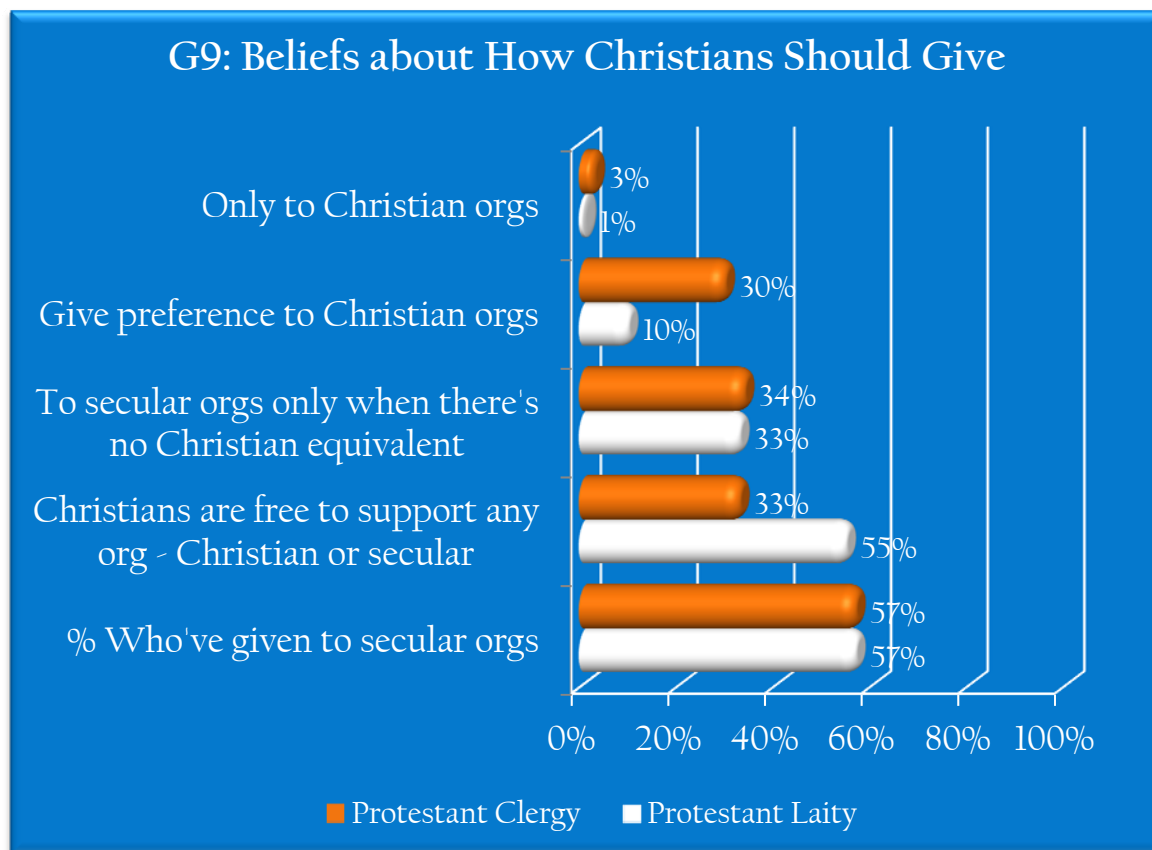


Many Christian organizations do much more than specifically “religious or spiritual” work, such as providing clean water or disaster relief. Even so, only 18% of all Americans thought first of any sort of religious organization, regardless of the type of work it does. The majority of this 18% is the 11% who named The Salvation Army. *All other Christian organizations combined* were thought of first by exactly 7% of all American adults.

As graph G8 demonstrates, only 20% of all self-identified Christians named a Christian organization as the first non-profit that comes to mind. The same is true for:

- 25% of all Bible readers
- 24% who regularly attend a Christian church (including 32% in Protestant churches and 12% in Catholic parishes)
- 25% of born again Christians
- 48% of evangelicals

All the rest thought first of Red Cross, ASPCA, Susan G. Komen, Goodwill, United Way, and other secular organizations before the name of any Christian ministry came to mind.



Considerable Openness to Supporting Non-religious Causes

Not only are Christians more likely to be strongly aware of secular organizations than of Christian ministries, but many show no preference for putting their money toward Christian organizations.

In our 2006 study of Protestant clergy and churchgoers, we asked people about this very notion. Although Protestant clergy tend to believe in tithing to the local church, they are very open to donations in general going to non-Christian organizations rather than exclusively to Christian ministries:

- Only 3% of clergy feel Christians should only support Christian causes and organizations
- 30% believe Christians should give preference to Christian organizations
- 34% say Christians should support Christian ministries when they can, but they are free to support other organizations when there is no Christian equivalent (such as the Juvenile Diabetes Foundation)
- 33% believe Christians should be free to support any type of cause or organization whether it's Christian or not

In fact, 57% of all Protestant pastors had, in the year prior to the study, supported a cause or organization that has no religious connection at all.

57% of pastors
gave to a
non-religious
organization

Individual Protestant churchgoers are even less religiously focused in their attitudes about giving than are clergy:

- 1% of all Protestant churchgoers feel Christians should only support Christian causes or organizations
- 10% feel Christians should give preference to Christian ministries
- 33% say Christians should support Christian organizations when they can but are free to support non-religious groups when there is no Christian equivalent
- a majority (55%) believe Christians are entirely free to support any type of cause or organization, religious or non-religious

Not only that, but laity are just as likely as clergy to have supported a cause or organization with no religious connection at all in the past year (57% – see graph G9).

Limited Preference for Supporting Christian Causes

In the *Heart of the Donor* study with the Russ Reid Company, donors and people who hadn't donated in the past year but felt it was likely they would do so in the future were asked to think about their favorite non-profit organization, and all the reasons why that one is their favorite. Just four out of ten people feel agreement with the organization's religious beliefs plays any role in which organization is their favorite. This includes:

- just 52% of those who have financially supported a local place of worship in the last year
- only 56% of those who regularly attend worship services

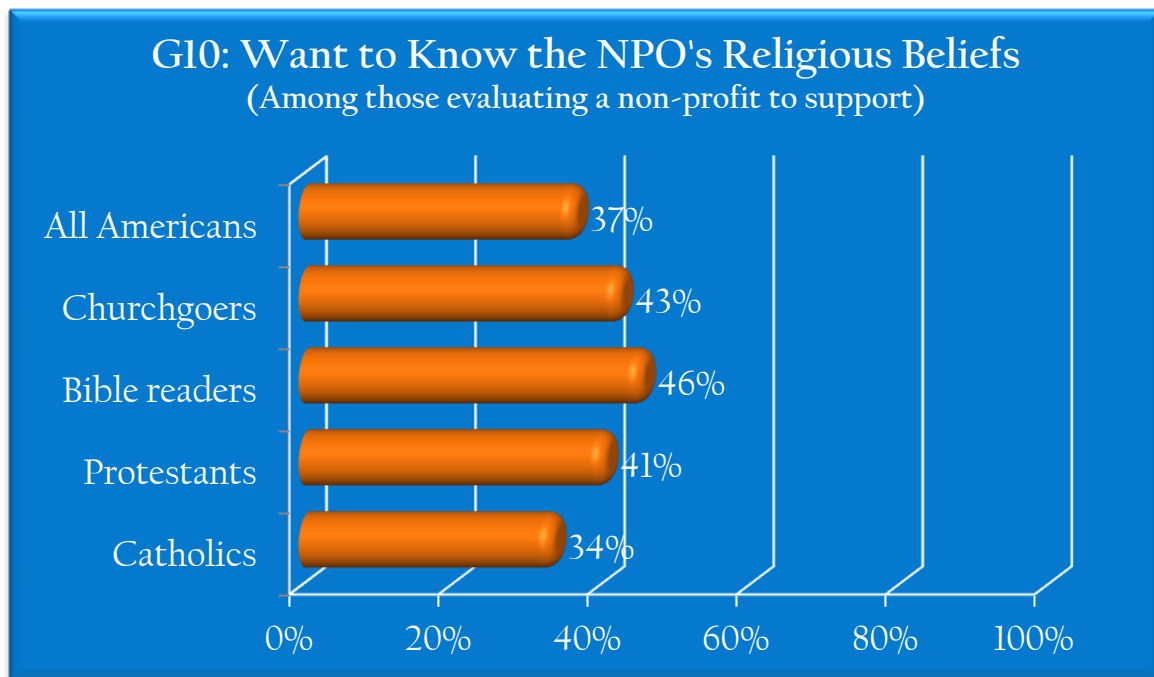
- 40% of Catholics
- 51% of Protestants

Not only that, but most other factors are more important than the organization's religious beliefs. Only 6% of current and potential donors say the organization's religious beliefs are the *most* important reason that was their favorite organization, including 10% who attend worship services, 9% who financially support a local place of worship, 10% of Protestants, and 6% of Roman Catholics.

Nine out of ten people who regularly attend religious worship services say some factor other than religious beliefs is more important in their choice of a favorite non-profit organization: the organization's financial efficiency, celebrity supporters, the type of people they serve, the type of work they do, their social or political beliefs, etc.

In the twelve months preceding the *Heart of the Donor* research, one-third of all Americans considered or looked into giving to an organization they had never supported before. People who did so were asked what kind of information they were looking for – executive salaries? The organization's track record? Evidence of previous accomplishments? Just 37% of all Americans said one of the things they wanted to know was the organization's religious beliefs or background. This includes 46% of Bible readers and 43% of people who regularly attended a broadly Christian church, along with 41% of Protestants and 34% of Roman Catholics (see graph G10).

90% have some factor other than religion as most important in selecting a favorite charity/ministry



In fact, only 4% of Americans say the religious beliefs or background of the organization was the most important piece of information they needed to know about the new organization they were thinking about supporting. This includes 7% of people who read the Bible, 6% who regularly attend Christian worship, 5% of Protestants, and 3% of Catholics.

To put this into context, recommendations of well-known people (i.e. celebrity endorsements) and the ratings of non-profit watchdog organizations are nearly as likely to be important to Bible readers and churchgoers as the religious background or beliefs of the organization they are thinking about supporting.

Also from *Heart of the Donor*, only 27% of all donors had supported specifically religious causes in the last 12 months. This includes 39% of all donors who financially support a local place of worship, 41% of those who regularly attend worship services, 33% of all Protestant donors, and 31% of Catholics. Some of the remainder may have supported religious ministries working on causes that are not specifically religious, but a minority of religious Americans financially support specifically religious causes outside of their local place of worship.

A minority of
Christians want to
support strongly
Christian groups

For context, while just 33% of Protestant donors supported specifically religious causes, almost as many donated to wildlife or environmental causes (27%), about as many gave to animal welfare (31%), and considerably more supported health care or medical research (49%) and veterans causes (52%).

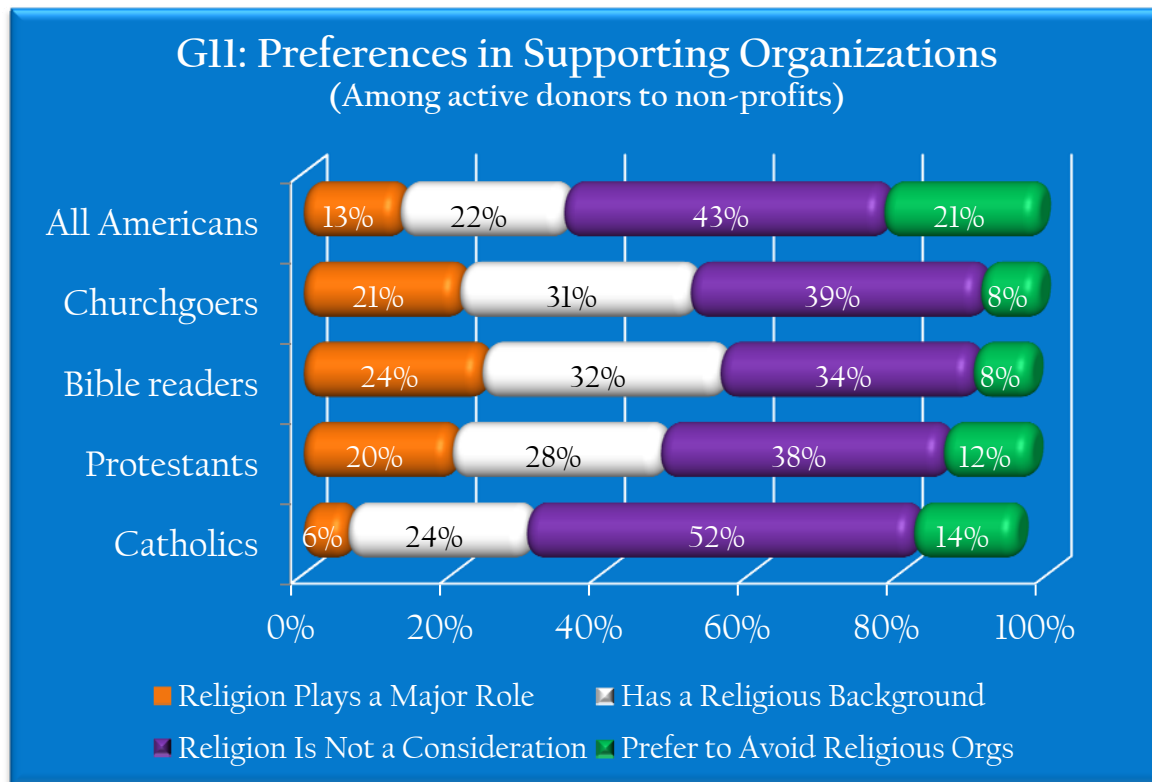
But ultimately, what may be the most convicting piece of evidence is this: among people who give money to non-profit organizations other than a local place of worship, just 13% prefer their giving to go to organizations that have their religious beliefs as a major part of everything they do. Another 22% prefer supporting non-profits with a religious background, while 21% prefer supporting organizations that have no religious background or involvement, and 43% say religion is simply not something they look at when considering which organizations to support.

Even among Christians, only a minority prefer to support organizations where religion plays a major role in everything the organization does; in fact, almost half give no preference at all to religious ministries in their giving. Preference for supporting organizations which allows their religious beliefs to influence everything they do is just 21% among people who regularly attend a Christian church, 24% among Bible readers, 20% among all self-identified Protestants, and 6% among Catholics. In fact, the proportion of self-identified Catholics who actively *avoid* supporting organizations with a religious background is more than double the proportion who prefer organizations that make religion a major focus of their work.

Even if we combine people who want to support organizations that have religion as a major focus and those who want to support organizations with some sort of religious

background, the picture is not particularly favorable for ministries. Just 52% of donors who attend a Christian church favor religious organizations at all in their giving. The same is true for 56% of Bible readers, 48% of Protestants, and only 30% of Catholics.

Clearly, many Christians show no preference for supporting Christian organizations with their money, and some actively avoid supporting organizations with any religious connection at all. So the assumption that Christians want to support Christian ministries with their dollars is, for many Christians, nothing more than a myth.





MYTH? CHRISTIANS FAVOR GIVING INTERNATIONALLY

In 2010's *Heart of the Donor*, Grey Matter Research asked current and potential donors to choose between a variety of trade-offs. One of these was the question of whether people prefer “helping ‘here at home’ (in your own community or country) or helping overseas where some of the needs are even greater.”

Most Americans flatly prefer the idea of helping “here at home,” and Christians are no different. Among all respondents, 65% prefer helping with domestic needs (including 37% who prefer this strongly), while just 13% prefer helping overseas (only 5% prefer this strongly). The remaining 22% have no preference between domestic and overseas support.

This myth has no basis in reality

Religious factors make no difference in this preference for domestic causes. Among people who attend Christian worship on a regular basis, the preference is for domestic help rather than overseas, 66% to 14%. This is essentially the same as the ratio among those who don't attend church (64% to 12%). Similarly, the proportion of Bible readers preferring domestic causes to international is 66% to 14%, which again is not statistically different from those who don't read the Bible (64% to 13%).

So this is a myth with no basis in reality. Christians, like other Americans, generally prefer helping domestically rather than internationally.



MYTHS CONFIRMED AND BUSTED

In short, some of the common myths related to Christian donors are actually quite true, while others are as factual as the story of Perseus and Medusa. To summarize the myths:

- Christians are more likely to give than non-Christians (**true, to a point** – religious people in general, and not just Christians, are more likely to give than the non-religious)
- Christians are more likely to give mainly because they're supporting their own church (**not true** – even when giving to local places of worship is excluded, religious people are more likely to give to non-profits than are the non-religious)
- Christians give more generously and sacrificially (**true** – Christian donors give a far higher proportion of their household incomes away, even if the proportion they give is, on average, only around 2%)
- Christians heavily favor Christian causes and organizations (**not true** – many Christians show no preference at all for supporting religious organizations or religious causes outside of their local church, most don't give to religious work outside of their church, and secular organizations come to mind for them far more than do religious ministries)
- Churches and non-church organizations are in competition for their contributions (this is **less true** than often supposed – although we can't say there is no competition at all, people who support their local church still manage to give more money and a higher proportion of their incomes to other organizations, and the more they give to church, the more they give to these other organizations as well)
- Christians want charitable work to be done as a means of spiritually reaching the lost (**not true** – since so many of them aren't even supporting organizations with any religious connection at all, this obviously is not accurate for many Christians)
- Christians emphasize international giving (**not true** – like others, Christians generally prefer giving toward domestic issues)
- Christians hold ministries and organizations to a higher standard of financial accountability (**not true** – like many Americans, Christians are often confused and uninformed about the amount non-profits spend on overhead, and/or they have unreasonable expectations and little awareness of what's actually done with their donor dollars)

In short, about the only common myths about Christian donors that prove to be true are that Christians give more and give more generously than do others. But other than that, in most things, Christians and non-Christians show relatively few differences in donor behavior and perceptions.

Probably the most critical finding in this research is that Christians often show little or no preference for supporting Christian organizations beyond their local church. Ministries often assume that their message is competing primarily (or exclusively) with financial appeals from churches and other Christian ministries. Too often, they have a mindset that

Christians are deciding whether to give toward local evangelism, Christian radio, the church building fund, sending Bibles into closed countries, or supporting missionaries in Indonesia. The reality is that Christians are far more likely to be choosing among sheltering abandoned animals, helping injured veterans, sending Bibles into closed countries, funding cancer research, and giving school supplies to poor children.

Christian ministries need to understand fully that their message and brand are competing with massive organizations such as United Way, Red Cross, and American Cancer Society, and that many Christians not only are open to supporting secular organizations and causes, they don't actually have any preference for supporting Christian ministry work. And when six out of ten Protestant clergy have given to non-religious causes, it's easy to see how this happens for the laity as well.

Of course, part of the issue is that some causes have no large, recognizable Christian organizations working in that field. There is no substantial Christian equivalent to the National Wildlife Federation, Alzheimer's Association, or Metropolitan Museum of Art. And certainly Christians can desire to see endangered condors preserved, a cure for dementia found, or great works of Monet publicly displayed.

But at the same time, there are many Christian ministries that do relief and development work, literacy training, disaster response, and many other things that Christians support through secular organizations. There are also no real secular equivalents to Christian broadcast ministries, Bible translation groups, missionary agencies, evangelistic ministries, and many others.

Essentially, while most Christian ministries would have a difficult time reaching into the non-Christian market and successfully building and maintaining donor relationships with non-believers, secular non-profits have obviously had no problem reaching into the Christian market and doing just that with believers.

The big question, of course, is why this phenomenon exists. Why do so many Christians eschew supporting ministries and instead support secular non-profits?

Grey Matter has not done extensive research on this specific question, but in our work with scores of Christian and secular donor-supported organizations, we have formed some hypotheses for which there is significant observable evidence.

One is that some Christian donors feel they are "satisfying" the need to give to Christian ministry through what they give to their church. This church giving then frees them (in their own minds) not to have to worry about religiosity in their other giving.

Closely tied to this is the fact that some Christians tend to compartmentalize their lives into the secular and sacred. "Secular" includes work, sports, finances, and many other elements of daily life they don't see as specifically spiritual. "Sacred" is activities overtly related to spirituality – going to church, volunteering at church, reading the Bible, etc. If they don't perceive their non-church giving as falling into the "sacred" category of

their lives, then they would see no particular need to give to Christian organizations rather than secular ones.

Another potential issue is the beliefs Americans hold about evangelism. In our society today, “tolerance” and “diversity” are such huge watchwords that many people have come to believe that religion is (or should be) an intensely private issue. I can believe what I want and you can believe what you want, and I won’t try to tell you that what you believe is wrong and what I believe is right.

Add to this the fact that many people in Christian churches no longer are confident that Christianity is the only path to salvation. It’s increasingly common to feel that good people can seek God through paths other than Christianity – who are we to say that God will reject a faithful seeker who grows up in India and looks for God through Hinduism?

For those who hold these perspectives, evangelism is not an urgent cause (and it may even be seen in a negative light, as proselytism or cultural intolerance). So now, if a Christian organization is feeding children in Somalia as a means of evangelizing them, should I support that evangelism with my donor dollars if it’s not a high priority for me or I’m not sure it’s even the right thing to do? And if evangelism is not particularly important to me, why give through a Christian organization when many secular organizations are feeding children? What’s the difference?

Other than work such as evangelism and Bible teaching, what advantages do Christian organizations offer when they do much the same work as secular organizations? If there’s an earthquake, do donors really care whether victims are being pulled from the rubble by Baptists or Buddhists, Catholics or Confucians? If your organization feels they *should* care, it needs to give potential donors clear, valid, meaningful reasons for that, because it may not be readily obvious to many of them.

Christian ministries also are often trying to walk a delicate balancing act. How “Christian” is Christian? If ministries that aren’t overtly evangelistic frequently quote Bible verses and talk about Jesus, some people will be turned off, feeling the ministry is too focused on the spiritual at the expense of needs such as education or medical attention. But if they don’t do enough of this, what is there to separate them significantly from secular organizations that do the same kind of work (and often have larger budgets and greater visibility)?

In donor prospecting, ministries also have to choose between targeting believers too broadly and too narrowly. Most ministries would not buy a print ad in *Ladies’ Home Journal* or *Sports Illustrated*, because readers of those publications are more commonly going to be non-believers than believers. But they would buy a print ad in *Charisma* or *Guideposts* because those publications clearly target Christians.

The problem with this approach is that many Christians don’t read Christian magazines. A 2006 Grey Matter Research study showed that only 44% of people who regularly attend a Protestant church read any Christian magazines at all, and that among those who

do, about 80% of their magazine readership is secular publications (meaning only 9% of total magazine readership among Protestant churchgoers is Christian publications). The same study found that a minority of every type of media Protestant churchgoers consume – websites, fiction and non-fiction books, radio, television, magazines, music, movies – is Christian.

In other words, ministries often must choose between promoting their work to only a portion of the Christian community (completely missing the many millions of Christians who don't consume Christian media), or wasting much of their promotional budget on far more expensive general media, where a majority of readers/viewers/listeners will not be believers.

Again, the crossover works in only one direction. Ministries will not reach secular potential donors by advertising in *Christianity Today*, but secular non-profits will reach all sorts of Christians and non-Christians alike by advertising in *Southern Living* or *American Heritage* (and the same holds true for radio or television or websites.)

Make no mistake, there are millions of Christians in the United States who do behave as Christian donors are often assumed to behave. They do take stewardship very seriously, they give prayerfully and sacrificially, they intentionally support Christian ministries that are meeting needs in Jesus' name, and they would never think of giving to a secular cause or organization over a Christian one. But as the data throughout this report shows, this description does not represent a majority of Christians, no matter how "Christian" is defined.

In attempting to reach people, including current and potential donors, it's critical to understand them; their perceptions, beliefs, motivations, behavior, and needs both felt and unfelt. This makes it critical to understand whether these common assumptions about Christian donors are fact or myth – and as this report has demonstrated, many of them, unfortunately, are nothing more than myths.

It is the hope of Grey Matter Research that this report will assist in providing some of that understanding, and start some important conversations regarding what this means about things such as branding, donor acquisition, donor retention, messaging, and target marketing for your ministry organization.



THE POWER OF KNOWLEDGE

Now that you've seen what Christian donors are all about, *what about your own donors?* What motivates them to support you (and how solid is that support)? How do they perceive your organization and your work? What is their donor experience like? Do you have different types or segments of donors, with different needs? How effectively are you communicating with them?

CLIENTS WE HAVE SERVED INCLUDE:

- ◆ Coca-Cola
- ◆ National Association of Evangelicals
- ◆ World Vision
- ◆ National Christian Foundation
- ◆ Cadillac
- ◆ Moody Bible Institute
- ◆ American Red Cross
- ◆ Focus on the Family
- ◆ Dove Chocolates
- ◆ Southern Baptist Convention
- ◆ K-LOVE Radio Network
- ◆ Catholic Relief Services
- ◆ World Concern
- ◆ St. Jude Children's Hospital
- ◆ INSP
- ◆ Macy's Department Stores
- ◆ Crown Financial Ministries
- ◆ Chevrolet
- ◆ Compassion International

Grey Matter Research has helped donor-supported organizations (and the agencies that serve them) answer these questions for nearly two decades. *We have a passion for research that makes a difference.* We don't just serve a few non-profits and ministries as a sideline – we specialize in it.

Our work has been covered by media such as *USA Today*, *NonProfit Times*, MSNBC, *Wall Street Journal*, and *Christianity Today*.

We've helped ministries and non-profits sharpen their communications, define their brand, understand their donors, develop new products, learn why lapsed donors stopped giving, and refine their advertising and marketing. What can we help you accomplish?

You can learn more about our approach (and review dozens of other research studies) at www.greymatterresearch.com. Or simply call Ron Sellers at 602-684-6294 and find out how we can put our grey matter to work for you.



ADDITIONAL RESOURCES

Grey Matter Research offers other resources that may be of interest to you. Contact us to request any of the following (at no charge):

WHERE'D MY MONEY GO? ([LINK](#))

Americans have widely divergent attitudes about the financial efficiency of non-profit organizations (both what it is and what it should be). Find out more in this report.

DEFINING “EVANGELICAL” IN POLLING AND RESEARCH ([LINK](#))

You see a variety of polls claiming to tell you how evangelicals think, how they vote, how they give, and what they believe. But did you know that “evangelical” is defined so differently by various pollsters that they represent from 7% to 35% of the American population, depending on whose definition you use?

HEART OF THE DONOR ([LINK](#))

Groundbreaking research in partnership with Russ Reid Company. This report explores donors (and non-donors) to non-profit organizations. It's one of the most comprehensive studies of donors ever conducted. We included over 2,000 respondents in a nationally representative sample in both English and Spanish.

MILLENNIALS: THE APATHY GENERATION ([LINK](#))

Young adults may believe many of the same things as older generations when it comes to religion, but those beliefs are more likely to be theoretical rather than practical, failing to impact their daily lives and activities to any great extent.

WHAT DIFFERENCE DOES CHRISTIANITY MAKE? ([LINK](#))

What impact has the Christian faith made on society in the U.S.? Where has its impact been positive, and where negative? Americans weigh in on this question, and they have some surprising perspectives.

We also offer dozens of reports on research we've conducted over the past 13 years. Find out how parents influenced the charitable behavior of today's adults...what Americans think is “sin”... how people use church websites...what Americans think an “evangelical Christian” is...and many other topics. Click on the “Public Studies” tab at www.greymatterresearch.com and start your adventure.