givelify Philanthropic Research & Insights | LAKE INSTITUTE on Faith & Giving

Rethinking Church Generosity Through Consistent Giving

2026 GIVING IN FAITH REPORT

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CHAPTER 1

Introduction

The unrealized potential of consistent giving

Consistent giving is crucial to sustaining congregations, yet important gaps remain in the literature regarding how it is defined, how it develops into a habit, and who is most likely to cultivate this practice.

This chapter introduces the fourth edition of the *Giving in Faith* report and explains why consistent giving matters to congregations, practitioners, and researchers. It outlines the survey design and data methodology used throughout the report. Finally, the chapter provides an overview of the church leaders and faith-based donors who participated in the 2026 Giving in Faith survey.

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1. Overview of what this report covers
2. Why consistent giving is important
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4. Overview of data, methodology, and survey respondent demographics

INTRODUCTION

Executive Summary

Faith communities across the United States may face as much as $30 billion in unrealized giving each year. This report identifies this invisible financial gap as the consistency shortfall: the unrealized potential created when faith-based donors are unable to give as consistently as they intend and when church leaders overestimate the rate of consistent giving within their congregations. At its core, the consistency shortfall is not a problem of generosity, but of consistency. The challenge is not whether donors want to give, but the difficulty of understanding, supporting, and sustaining giving consistency over time.

Produced by Givelify Philanthropic Research & Insights, a research initiative of Givelify, with support from the Lake Institute on Faith & Giving, part of the Indiana University Lilly Family School of Philanthropy, the fourth edition of the *Giving in Faith* report examines this consistency shortfall through a deep analysis of the behavioral and motivational factors shaping consistent giving. At a time when congregations continue to navigate economic uncertainty, shifting patterns of religious participation, and growing community needs, understanding the factors that shape consistent generosity has become increasingly important.

The issue carries significant implications for congregations and the communities they serve. The religious charitable sector receives more than $150 billion annually.[1] Even modest increases in consistent giving, defined in this report as giving that occurs monthly for most months, could meaningfully expand what congregations are able to sustain within their communities.

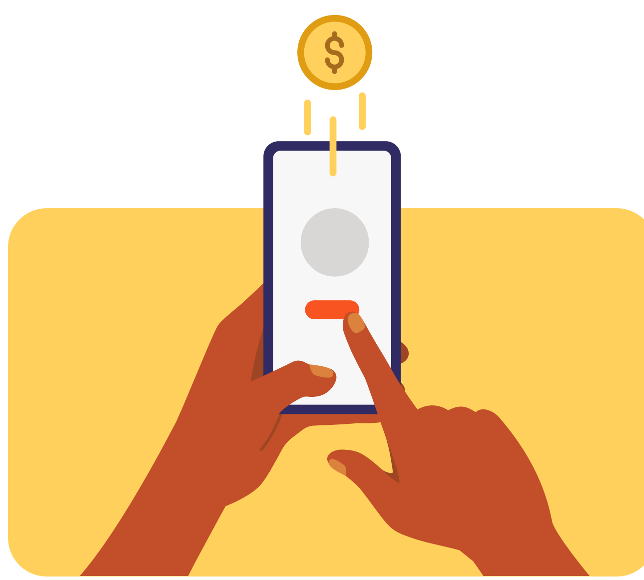
For a typical congregation with 65 attendees, **greater giving consistency could translate into tens of thousands of additional contributions annually to support food pantries, shelter for the unhoused, tutoring programs, and other forms of community outreach.**

The consistency shortfall also carries an important human dimension. Consistent donors account for more than 80% of annual congregational giving, yet they represent fewer than one in three faith-based donors. At the same time, most faith-based donors aspire to be even more generous,[2] and research consistently shows that those who give more tend to report higher levels of happiness and positive wellbeing.[3, 4]

These findings suggest that **many congregants are not giving as much or as often as they aspire to,** meaning that reducing the consistency shortfall could benefit donors as much as it benefits congregations and communities.

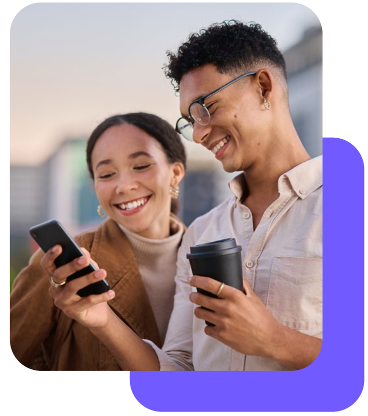
Understanding why relatively few donors achieve their desired level of giving consistency, and how churches can better support them, requires a foundation that the field has not yet established: a shared operational definition of consistent giving.

Drawing on national survey research with church leaders and faith-based donors alongside analysis of transactional giving data from Givelify's online and mobile giving platform, this report addresses that gap by defining, measuring, and examining consistent giving through the perspectives of faith-based donors, church leaders, and congregations. It also introduces a behavioral framework — informed by multidisciplinary research, survey findings, and observed giving behavior — for understanding how consistent generosity develops and is sustained over time within faith-based contexts.



INTRODUCTION

The Importance of Consistent Giving in Faith-Based Communities



Over the past six years, the Giving in Faith surveys have tracked how places of worship and their attendees continued to overcome several major challenges, from embracing new digital tools during the COVID-19 pandemic shutdowns to navigating generational changes in religious giving and participation.

Since the 2024 report, various sources have reported that religious decline has begun to level off,[5] and religion continues to receive the most charitable donations among all major subsectors.[1] In 2025, however, the U.S. economy began to face new turbulence driven by tariffs,[6] layoffs,[7] government shutdowns,[8] and escalating geopolitical tensions.[9]

Despite the uncertain economic times, a recent analysis of Givelify's transactional giving data by economists at Texas A&M University shows that the average donation amount to places of worship increased in 2025, though not enough to outpace inflation.[10] Even more encouraging is the finding that tithing (i.e., the religious practice of giving 10% of one's income to their church or other faith-based organization) has grown about 3% annually, while non-tithe gifts have remained relatively flat.

> This divergence suggests that **consistency, not just generosity, may be the defining factor in sustained giving.**

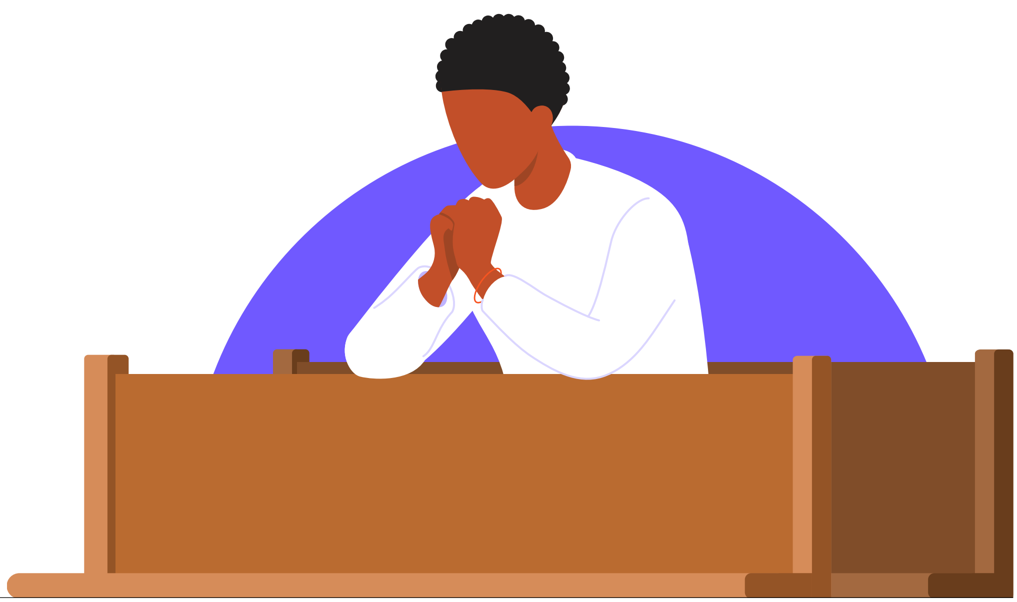
Despite the importance of consistent giving to congregational health, surprisingly little is known about who consistent givers are, what drives their consistency, and what gets in the way. Part of the reason for this gap is that the field has yet to establish a shared, operational definition of what it means. At the conceptual level, consistent giving refers to a pattern of regular giving, but how it is defined varies across churches, donors, industries, and researchers.

Without a shared definition of consistent giving, researchers cannot compare findings across studies or build on each other's work. Churches cannot meaningfully benchmark their congregation's giving against broader trends. Donors lack a clear understanding of what consistent generosity looks like or how to develop it over time, despite aspiring to be more generous. And the communities that depend on church outreach bear the cost of the gap between what congregations currently receive and what consistent generosity could enable.

This report addresses these gaps from the ground up. It begins by establishing an operational definition of consistent giving based on expectations and behaviors. It then applies this definition to illuminate the landscape of consistent giving among faith-based donors and their congregations.

> **This exercise reveals a need to address the "consistency shortfall,"** which reflects the financial implications of not addressing the gap between donors' intent to give consistently and their actual giving behaviors and the overestimation of congregations' consistent giving by church leaders.

The analysis explores the nuances among faith-based givers, including differences in motivations, aspirations, and giving patterns. Drawing on survey data and multidisciplinary research in faith-based philanthropy, the report also introduces a Consistent Giving Model that explains how faith-based donors develop and sustain habits of regular giving. Finally, it presents findings from a field experiment that demonstrates the model in practice.



INTRODUCTION

How Church Leaders Can Engage with the *Giving in Faith* Report

For those leading congregations, the 2026 *Giving in Faith* report offers insights at the intersection of discipleship and data. It examines a central question: What does it mean for a donor to give consistently, and how can more members be supported in developing this practice?

This report can be read from beginning to end, but it is also designed to support different reading paths based on your goals. If your primary objective is to better understand and strengthen consistent giving within your congregation, we recommend beginning with Chapter 3.

The chapters build intentionally on one another. You will first establish a shared definition of consistent giving (Chapter 3), then examine how consistently donors actually give (Chapter 4), understand the different types of faith-based donors (Chapter 5), learn how consistent giving habits are formed (Chapter 6), and finally explore how technology can reinforce those habits in practice (Chapter 7).

START

Chapter 3

Build a shared foundation

Start with Chapter 3 to understand the report's definition of consistent giving.

Because the term is used differently across churches, researchers, and platforms, this chapter establishes a common foundation for how consistency is defined and measured.

Starting here ensures a shared frame of reference, making it easier to interpret the findings that follow and apply them with clarity and confidence within your congregation.

Chapter 4

Assess your congregation's reality

Then, read Chapter 4 for the data on how consistently faith-based donors actually give and how these patterns compare with church leaders' perceptions.

This section can serve as a benchmark, helping leaders evaluate how their congregation's giving aligns with broader trends.

Chapter 5

Understand different types of givers

Next, discover the four distinct profiles of faith-based donors presented in Chapter 5: Devoted, Steady, Awakening, and Unengaged Givers. Each group reflects different motivations, behaviors, and aspirations.

This chapter examines how different donor profiles may be represented within congregations and what those differences suggest for cultivating generosity that reflects congregants' unique motivations and aspirations.

Chapter 6

Explore what drives consistent giving

From there, dive into Chapter 6 to learn about the Consistent Giving Model™, which outlines how donors develop and sustain habits of regular giving.

This section highlights the key drivers behind consistent generosity and equips church leaders with actionable insights to actively build and sustain a culture of consistent giving within their congregation.

Chapter 7

See consistent giving in practice

Finally, explore Chapter 7 to see how a field experiment and analysis on recurring giving demonstrate how digital tools can support consistent giving behaviors. It explores how specific features aligned with giving motivations can influence donor outcomes and offers practical considerations for integrating technology into giving strategies.

Key considerations for church leaders:

The data describes patterns and tendencies, not prescriptions. Each congregation is unique, and the findings in this report are intended to support reflection and inform strategies that align with different congregational contexts.

It is our hope that this report provides a clearer picture of where faith-based giving stands today and a shared language for understanding the consistency shortfall — the potential generosity left on the table when faith-based donors are unable to give as consistently as they aspire and church leaders overestimate the true rate of consistent giving — along with its broader implications for congregations and the communities they serve.

INTRODUCTION

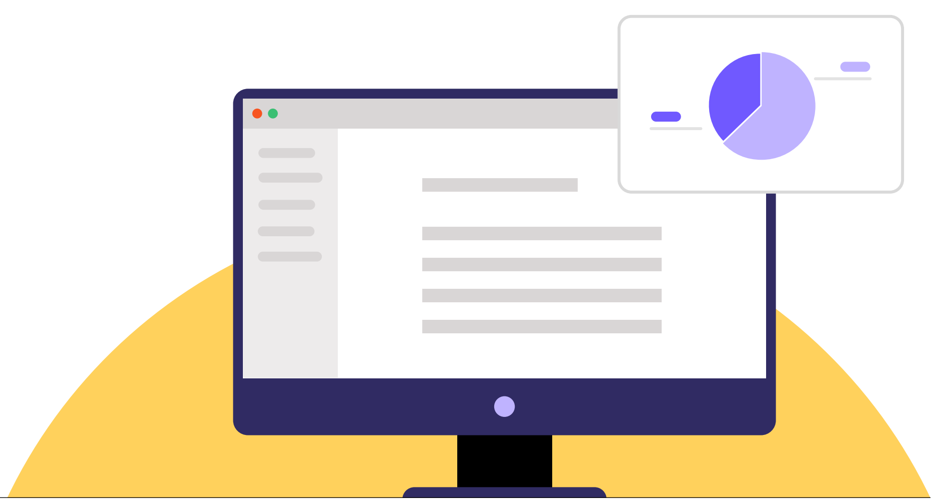
How Researchers Can Engage with the *Giving in Faith* Report

This report was also written with researchers in mind. Prior work in faith-based philanthropy has examined definitions of charitable giving, donor behavior, and motivations, but these elements have typically been studied in isolation without fully accounting for the role of religion. This report brings these components together by pairing an operational definition of consistent giving with a multidisciplinary approach to investigating faith-based donors' beliefs, motivations, and behaviors.

Faith-based philanthropy is multidisciplinary

It provides greater nuance in understanding faith-based donors by segmenting them into distinct profiles rather than treating them as a uniform group. Finally, it offers a theory-informed explanation of the giving process within a faith-based context, grounded in established models of behavior, such as the Theory of Planned Behavior.

To our knowledge, this report is among the first to define, measure, and explain consistent giving in faith-based contexts through a behavioral framework. By doing so, it aims to support more coherent measurement, enable comparability across studies, and provide a foundation for further exploration into the factors that shape consistent giving. The authors invite researchers and practitioners to test, refine, and extend the ideas and inquiries raised in this report.



INTRODUCTION

Data and Methodology

In early 2026, a survey was conducted among 894 Christian church leaders and 1,987 Christian faith-based donors across the United States.

As part of a separate planned analysis, we intentionally oversampled predominantly Black churches and Black Christian donors. The data presented in this report were subsequently weighted to reflect the religious landscape in the United States. Responses from church leaders were weighted to reflect U.S. demographics of Christian churches, using benchmarks from Lake Institute of Faith & Giving's *National Study of Congregations' Economic Practices*[11] and the *National Congregations Study*,[12] respectively. Responses from Christian faith-based donors were weighted to match U.S. demographics of practicing Christians using benchmarks from Pew Research's *Religious Landscape Study*.[13]

The report also draws on analyses of giving patterns from 1,719,069 donors who have contributed 60,549,332 donations totaling $7.2 billion to 47,506 churches through Givelify, an online and mobile giving platform used by churches across the United States.

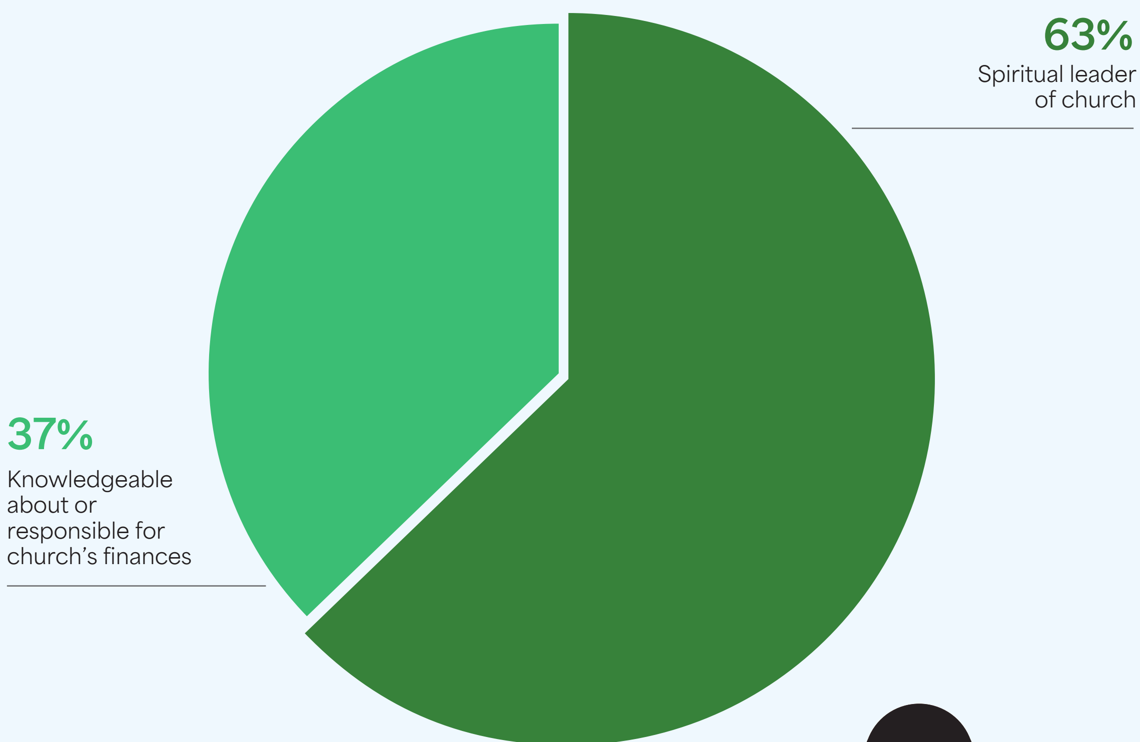
Please see the Methodology section of this report for more information on the survey and data methodology.

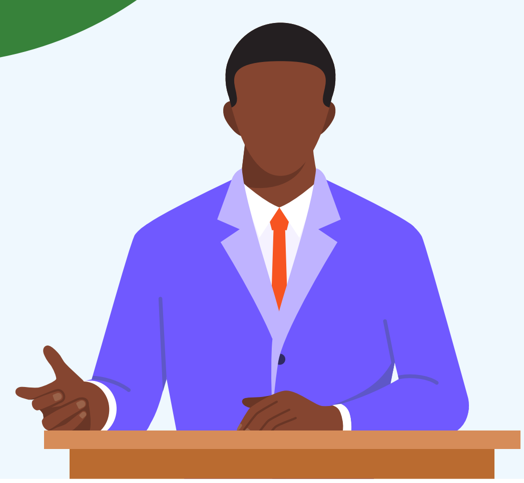
INTRODUCTION

About the Respondents: Church Leaders

Of the 894 Christian church leaders surveyed, just under two-thirds (63%) identified as faith leaders in their congregations. The remaining third (37%) identified as church officials who are knowledgeable about their congregations' finances (e.g., Chief Financial Officer, treasurer, bookkeeper).

Role within church





All church leaders report that the church they serve belongs to a Christian denomination. A wide range of denominations was represented in the survey, but the three most common were Baptist (20%), Methodist (17%), and Pentecostal (16%).

Christian denominations of churches surveyed

Christian denomination	Percentage of respondents
Baptist	20%
Methodist	17%
Pentecostal	16%
Lutheran	10%
Nondenominational, Independent, or Unaffiliated Church	9%
Presbyterian	9%
Episcopalian/Anglican	7%
Roman Catholic	6%
Church of Christ/Disciples of Christ	2%
The Church of Jesus Christ of Latter-day Saints/Mormon	1%
Orthodox	0%
Something else	5%

About the Respondents: Faith-Based Donors

All 1,987 faith-based donors self-identified as practicing Christians who have made monetary donations to a place of worship in 2025.

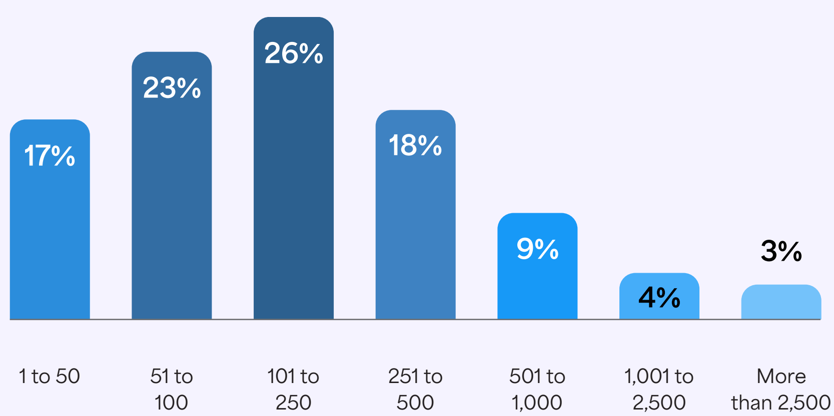
Most (76%) of the Christian faith-based donors attend a church belonging to a Protestant denomination. Fewer Christian faith-based donors identified as Roman Catholic (20%), Mormon (2%), or Orthodox (1%).

Christian denominations of churches that faith-based donors attend

Christian denomination	Percentage of respondents
Protestant	76%
Roman Catholic	20%
Mormon	2%
Orthodox	1%

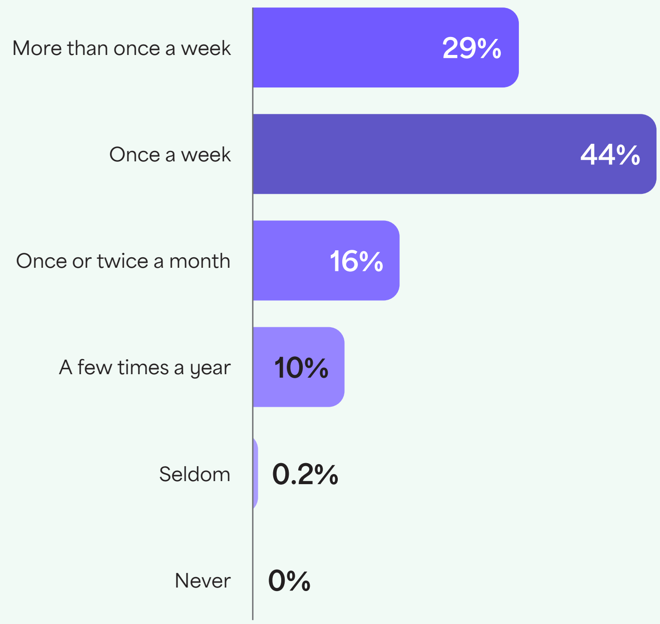
Although other studies find that most church attendees belong to large churches,[14] faith-based donors in this survey primarily attend churches with fewer than 250 weekly attendees. Specifically, 40% of Christian donors attend a small church (100 or fewer attendees), 26% attend a medium-sized church (101 to 250 attendees), and 34% attend a large church (more than 250 attendees).

Weekly attendance at faith-based donors' primary churches



The Christian donors who responded to this survey tended to report high levels of both public and personal faith practices. Almost three-fourths of faith-based donors (73%) report attending religious services at least once a week. Additionally, 61% of faith-based donors take part in other activities at their church at least once a month. Together, these responses suggest that survey respondents skew toward more engaged churchgoers than a typical U.S. attendee.

Frequency of religious service attendance aside from weddings and funerals (in person or virtual)



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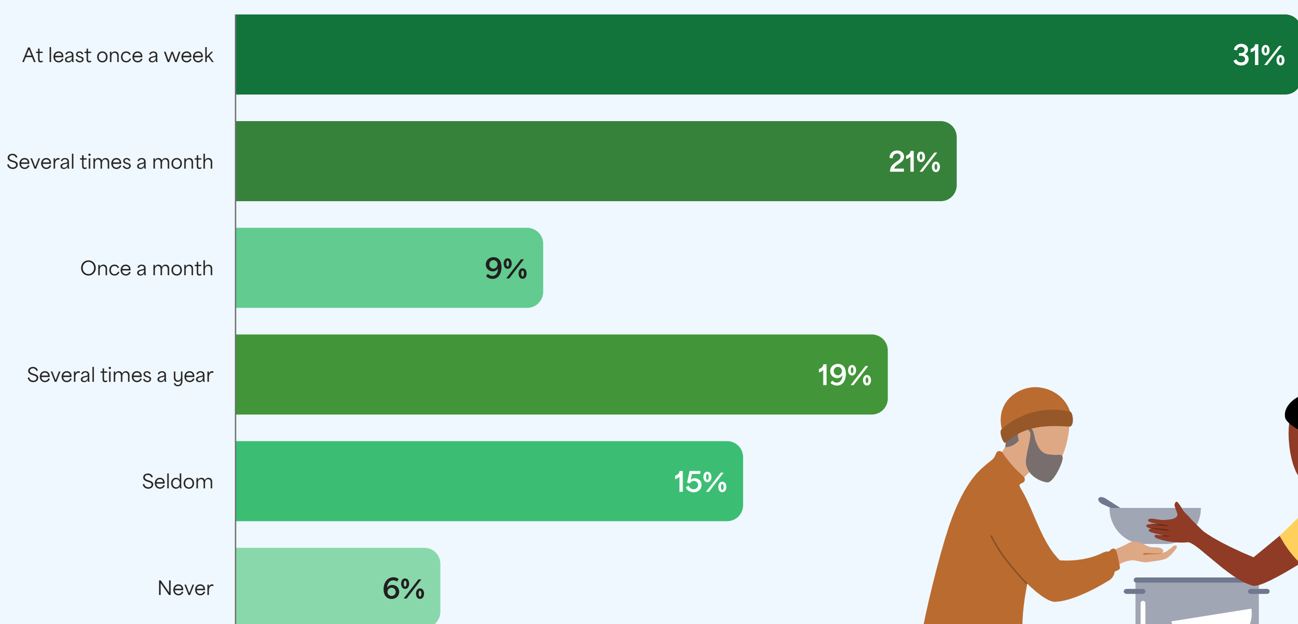
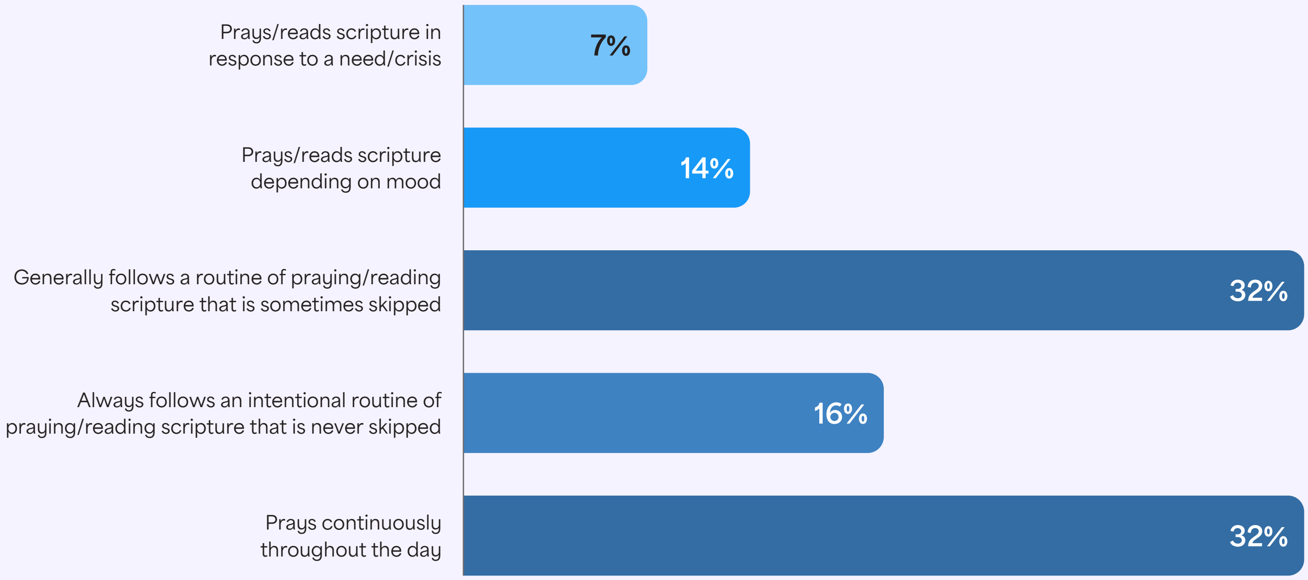


Percentages may not total 100% due to rounding

Ritual of prayer and/or reading scripture on a typical day



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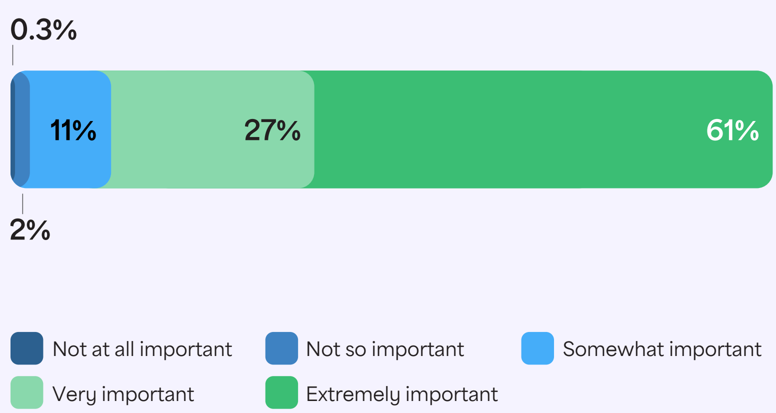
Most faith-based donors also regularly engage in personal religious practices: 80% of Christian donors report praying continuously throughout the day or following a prayer or scripture reading routine.

Finally, the Christian donors surveyed were likely to identify as religious and spiritual people. A majority (88%) of faith-based donors consider religion to be very or extremely important to their daily life. Similarly, most (70%) faith-based donors consider themselves very spiritual, while only 14% say they are not very religious.

Importance of religion to daily life



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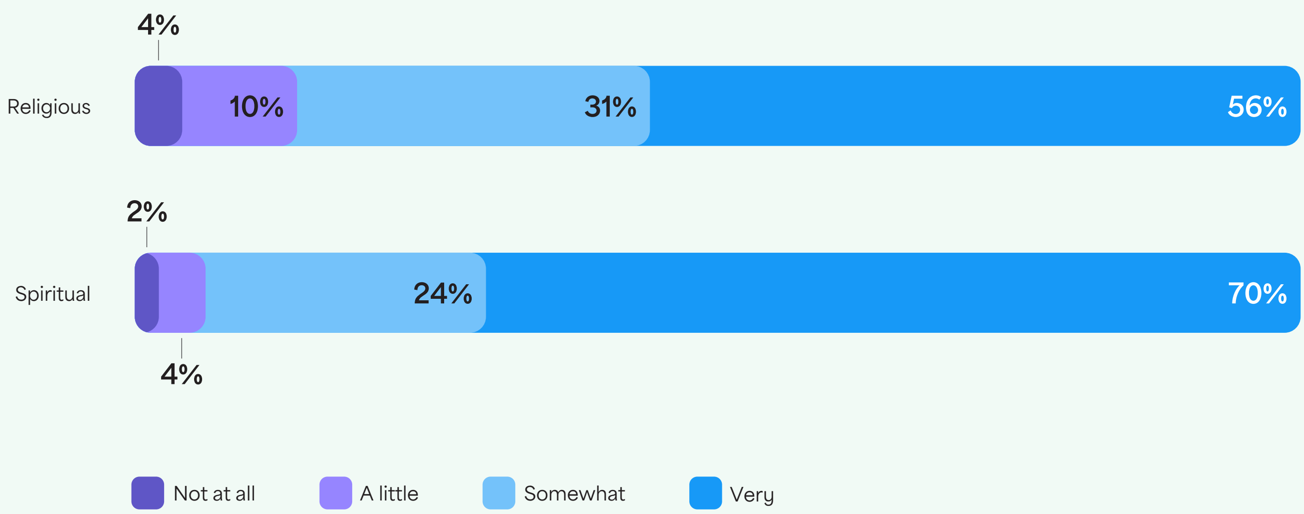
Extent faith-based donors consider themselves religious or spiritual



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CHAPTER 2

2026 Church Giving Shaped by 2025 Trends

From the global COVID-19 pandemic to U.S. government shutdowns, congregations have needed to navigate many challenges to their financial, operational, and spiritual health in recent years. This chapter presents the state of church and faith-based giving in 2025 from the perspectives of congregations and their donors. The chapter also explores how faith-based donors expressed their generosity in 2025 and the organizations, causes, and individuals they supported. Finally, it concludes with cautious but hopeful expectations for how giving may continue to change in 2026.

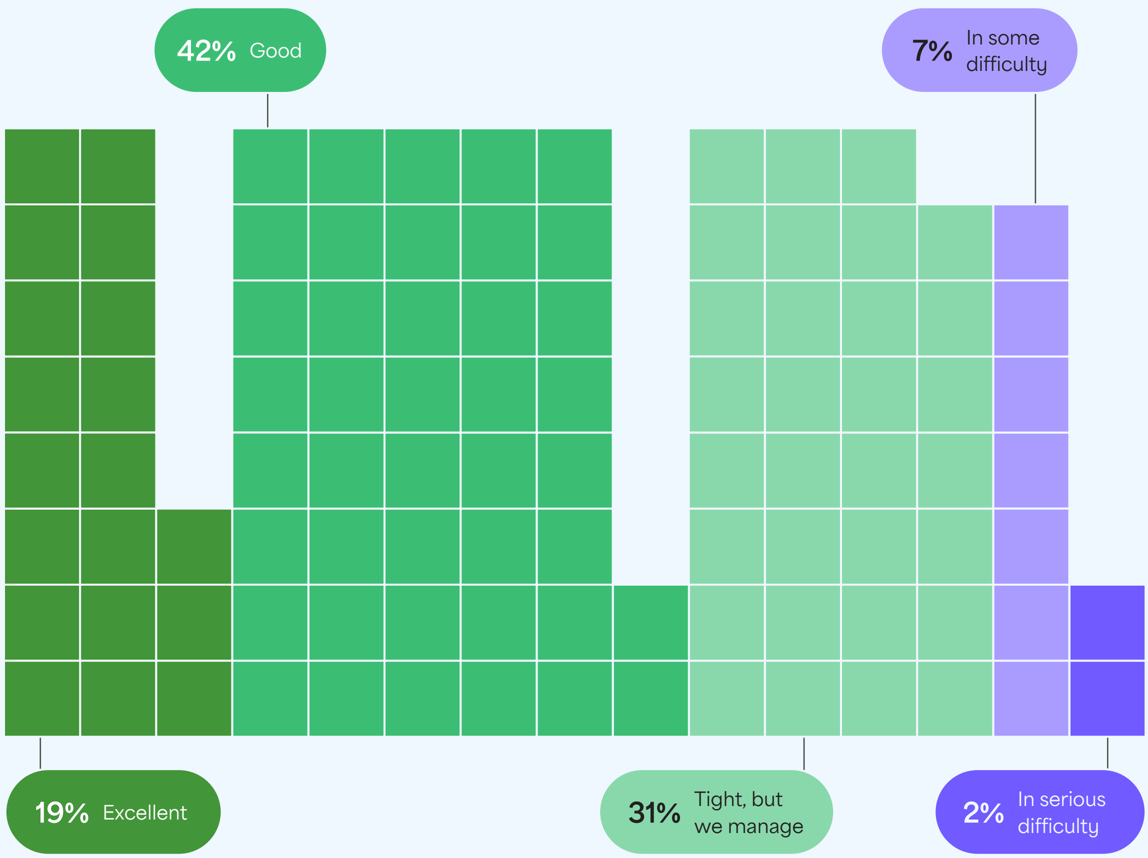
KEY TAKEAWAYS

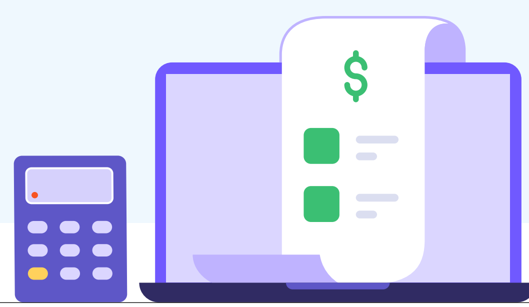
1. Despite economic uncertainty, church giving remained resilient, supported by renewed in-person worship and growth in online giving.
2. As in-person worship rebounds, generosity continues to grow across both traditional and online giving.
3. Riding the wave of renewed spiritual interest, church leaders and faith-based donors are cautiously optimistic that giving to churches will increase or be maintained in 2026.

Congregational Giving in 2025

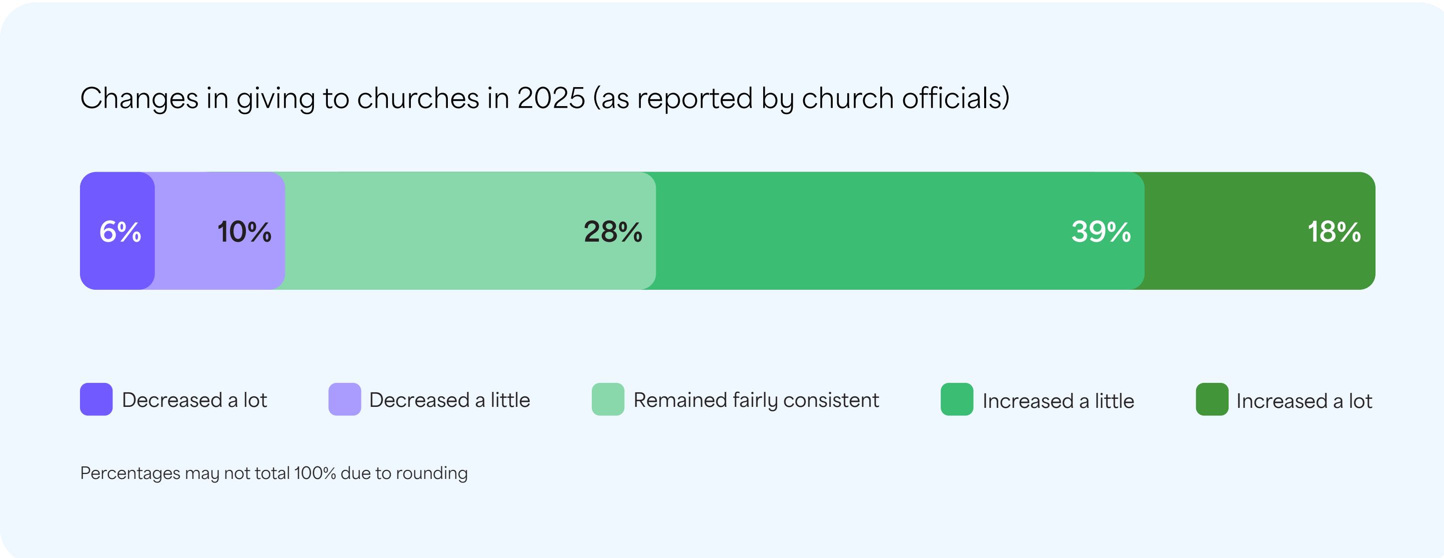
The U.S. economy experienced a tumultuous year in 2025. Despite the uncertainty, most church leaders report that their congregations are currently in good or excellent financial health (61%) or "managing" financially (31%). Similarly, congregations surveyed by the Hartford Institute for Religion Research also reported good or excellent financial health (62%) in 2025.[15]

Congregations' financial health in 2025





Furthermore, most church leaders report that giving to their congregation increased (57%) or remained fairly consistent (28%) between 2024 and 2025. Similar reports found that congregational income increased in 2025, largely driven by faith-based donors increasing their contributions.[15]

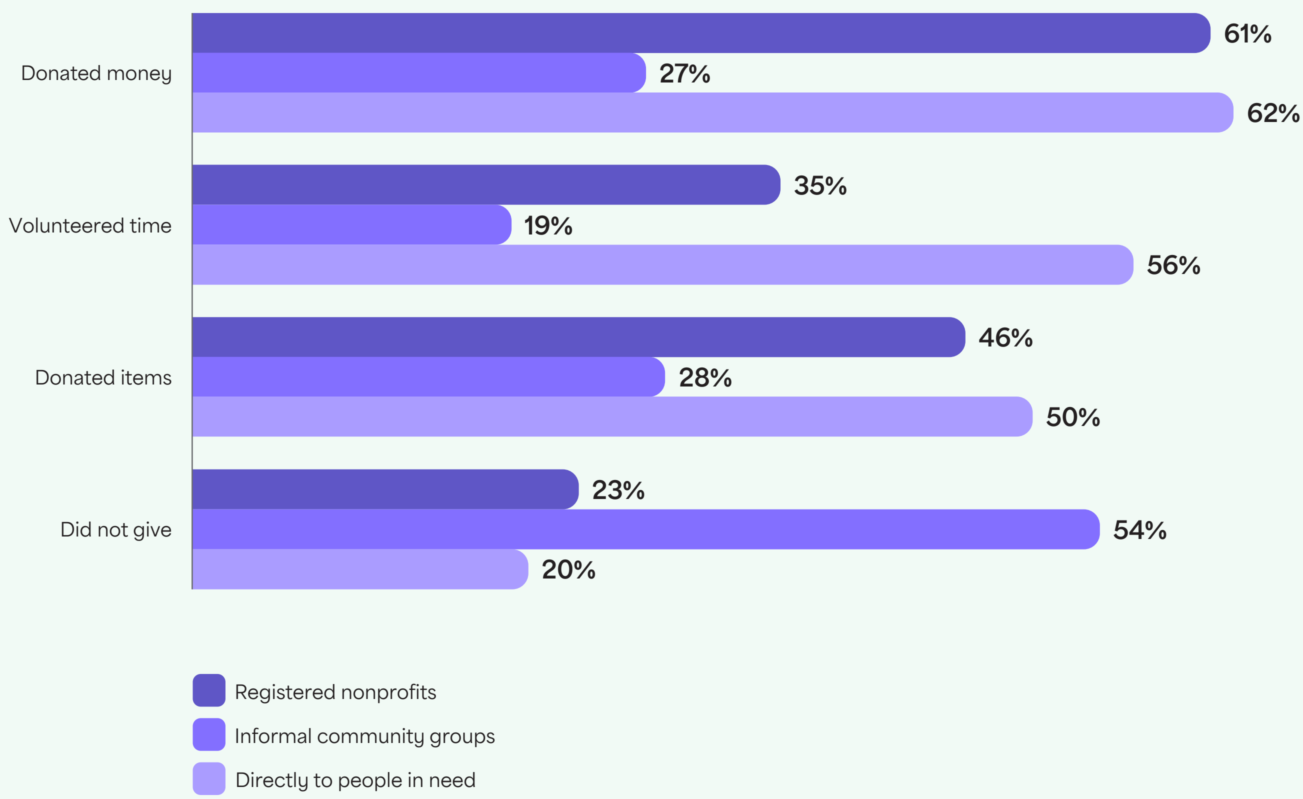


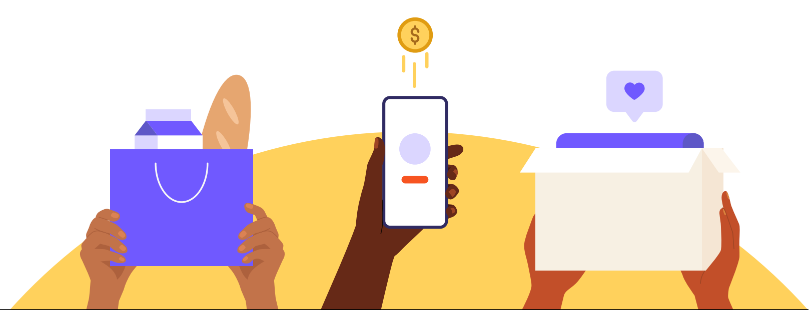
These findings are encouraging: Financially stable congregations are better positioned to sustain and expand the community programs their neighborhoods rely on. Churches are among the most significant providers of social services in communities across the United States, contributing an estimated 40% of social safety net spending in some cities.[16]

How Faith-Based Donors Gave in 2025

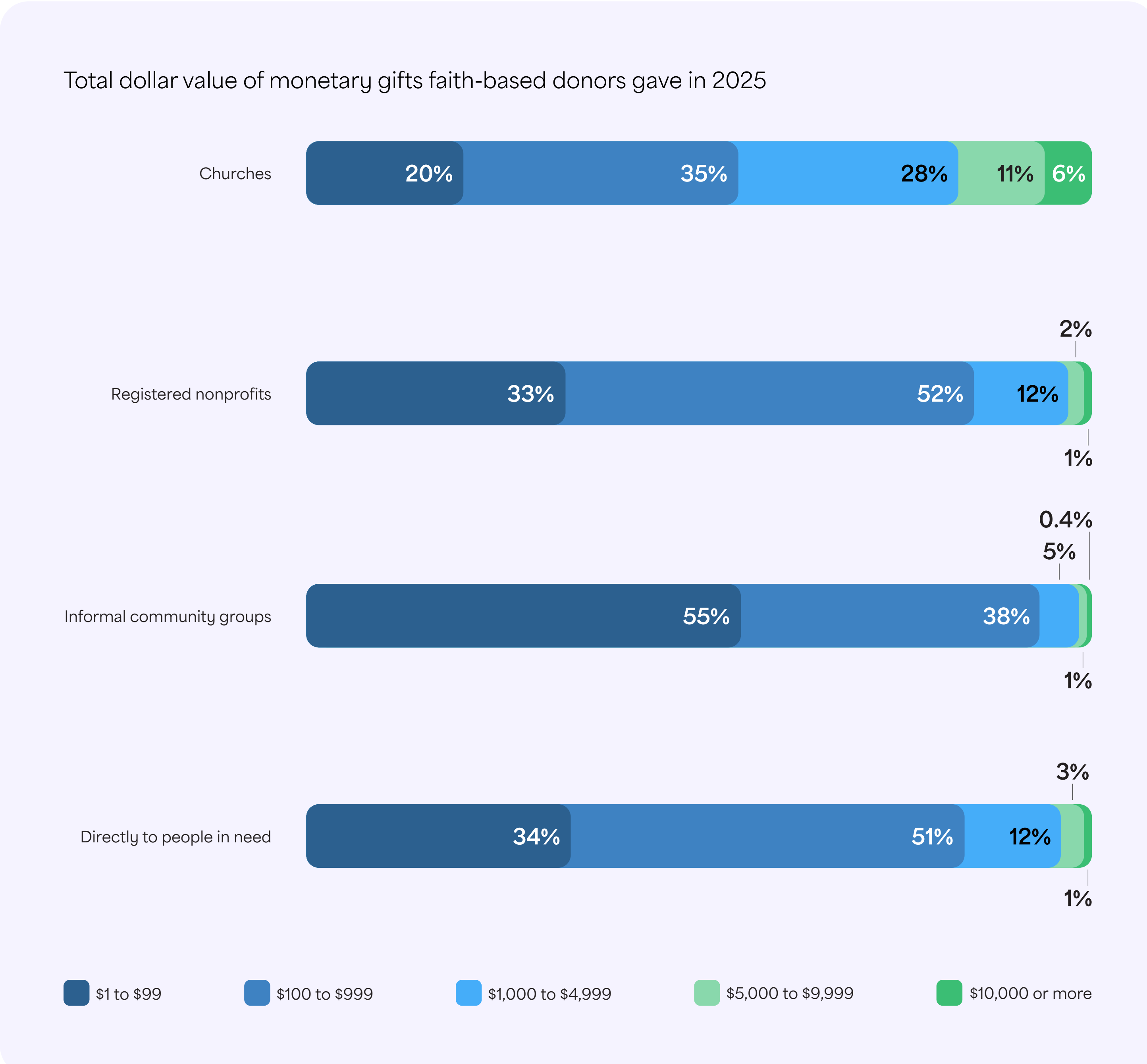
Studies have found that people of faith give not only to their places of worship but are also more likely to contribute to charitable causes than nonreligious households.[17] Findings from this study are consistent with this pattern: In 2025, Christian donors generously gave money, time and items to support people and organizations beyond their churches.

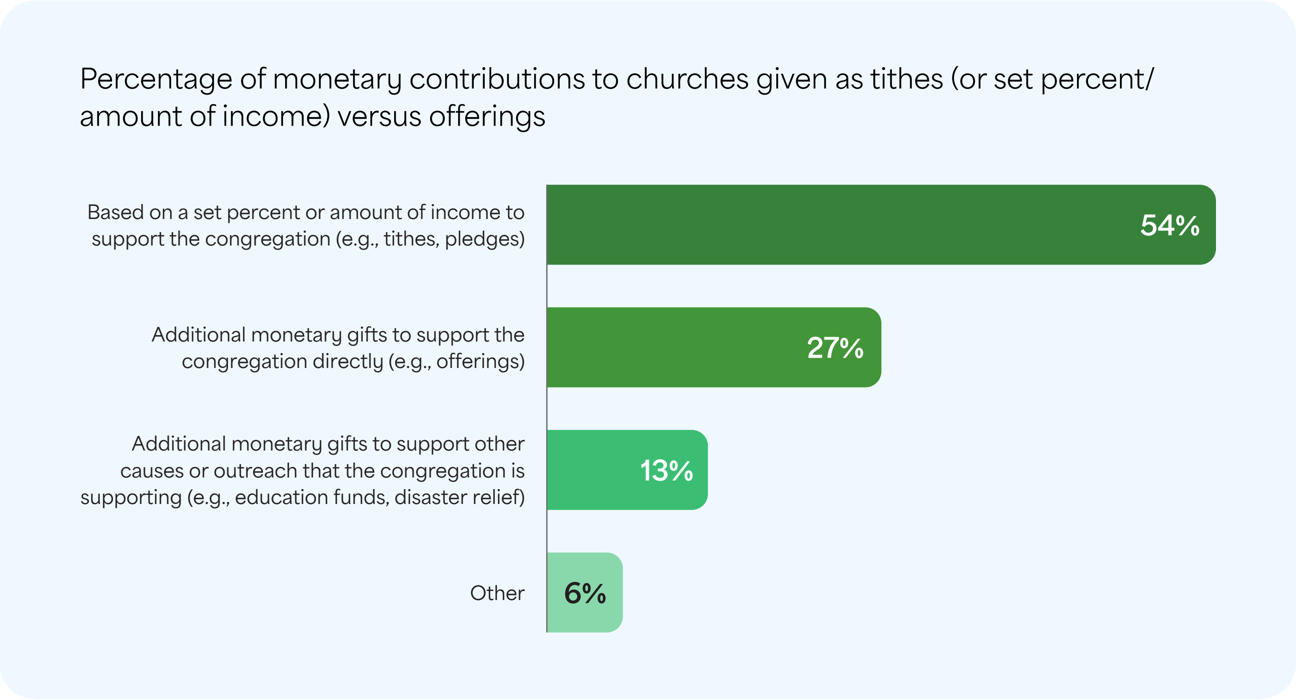
How faith-based donors gave to organizations outside of their church in 2025





Faith-based donors tend to give higher amounts to their churches than to secular causes, even as they also monetarily support registered nonprofit organizations (61%), individuals in need (62%), and mutual aid or informal community groups (27%). In 2025, nearly half of donors (45%) reported giving more than $1,000 to places of worship. In comparison, only approximately 15% of donors reported giving over $1,000 to registered nonprofits or individuals in need.

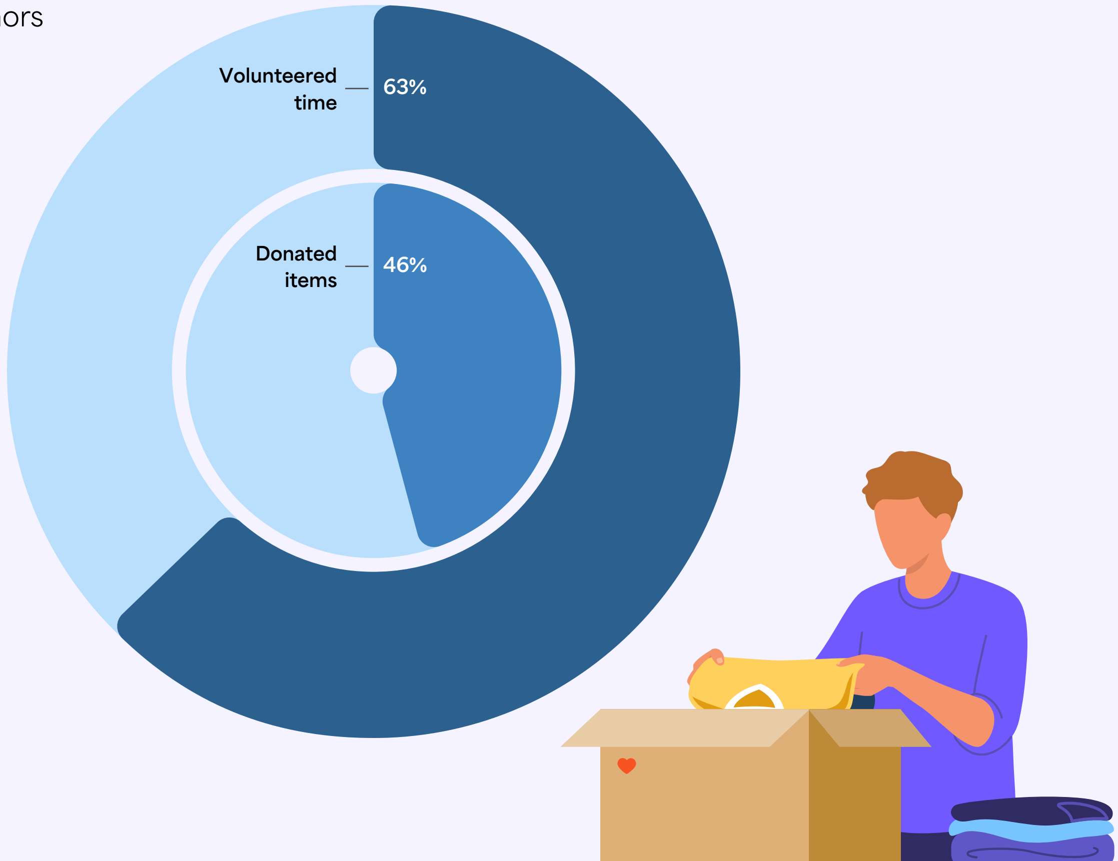




On average, faith-based donors report giving most (54%) of their monetary contributions to churches in the form of tithes (i.e., the religious principle of 10% of one's income given to faith-based organizations).

Finally, faith-based donors were also generous to their churches in ways beyond monetary giving: 63% reported volunteering their time or talents, while 46% donated items to their church in 2025.

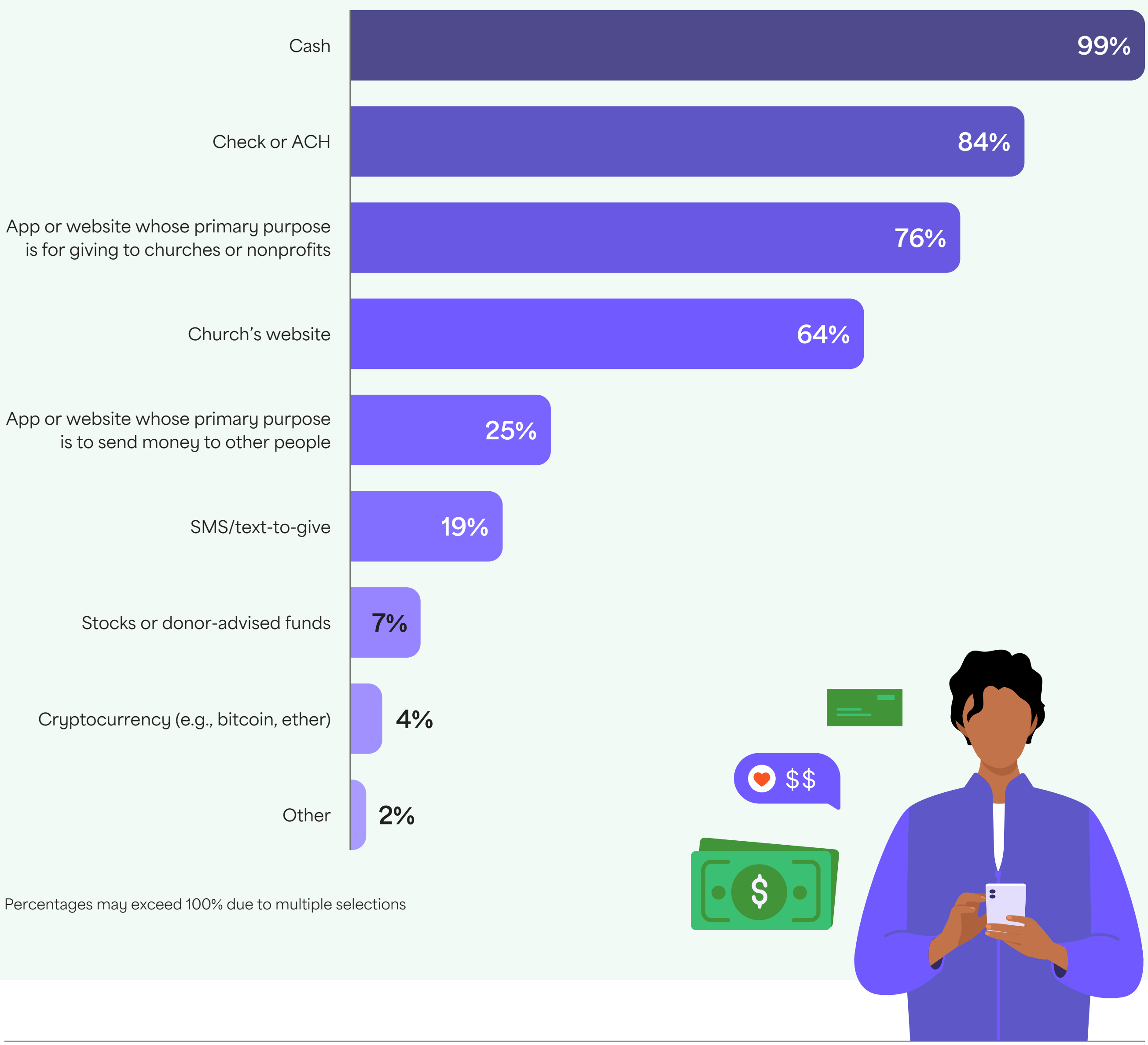
How faith-based donors gave to their church beyond monetary donations



How Churches Facilitated Giving in 2025

Almost all churches surveyed still offer their attendees traditional giving methods, including cash (99%) and check or automatic bank drafts (e.g., ACH; 84%). As observed in the prior Giving in Faith reports, churches continue to offer a greater variety of digital giving methods to their attendees. Notably, more churches in 2026 offer giving on their own websites (64%) than in the previous survey (56%).[2] At the same time, the percentage of churches that offer giving through mobile apps or websites designed for charitable giving to places of worship or nonprofit organizations has remained relatively unchanged (76% in 2026, compared to 77% in 2023).[2]

Giving options that churches offered attendees in 2025



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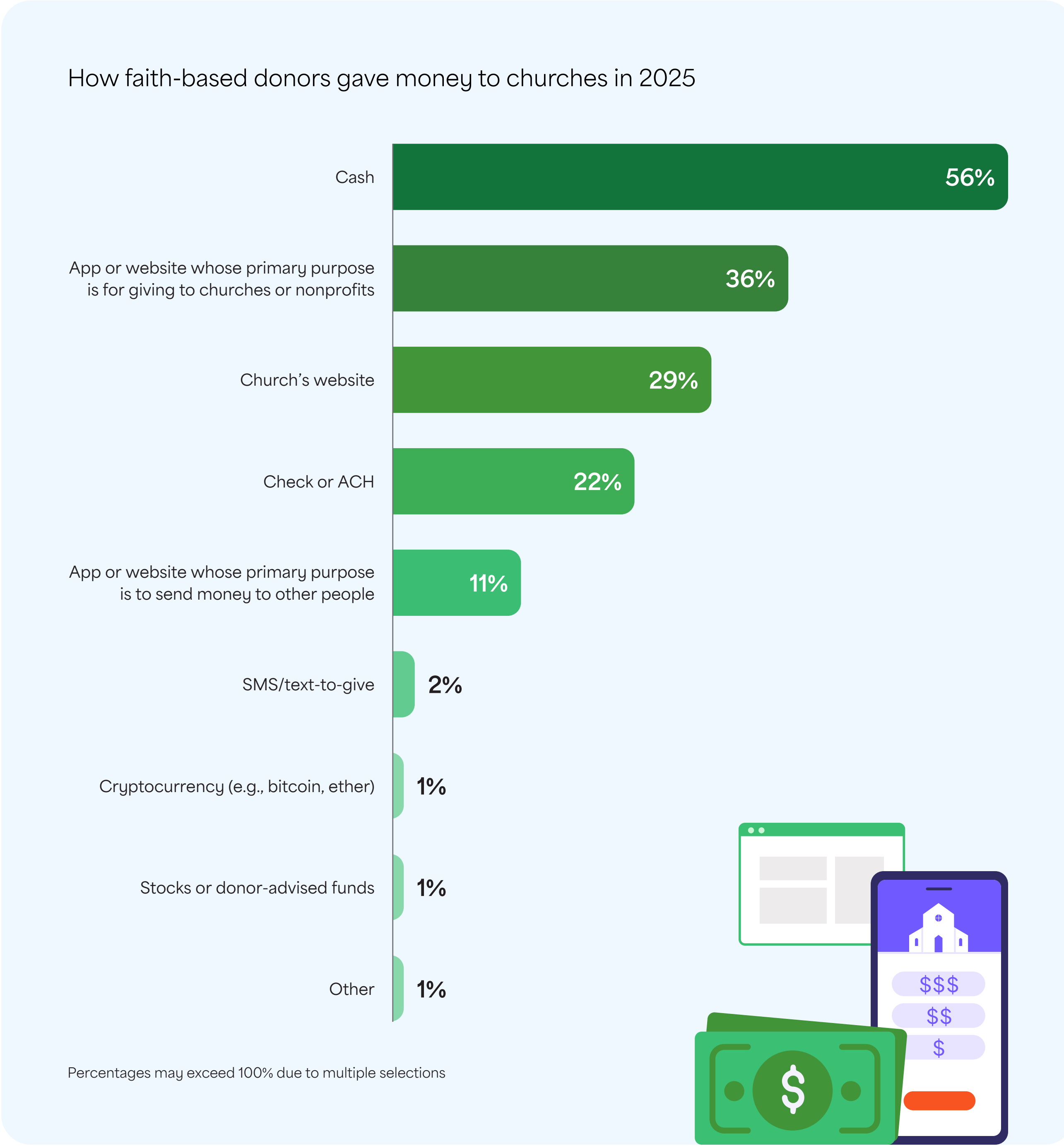
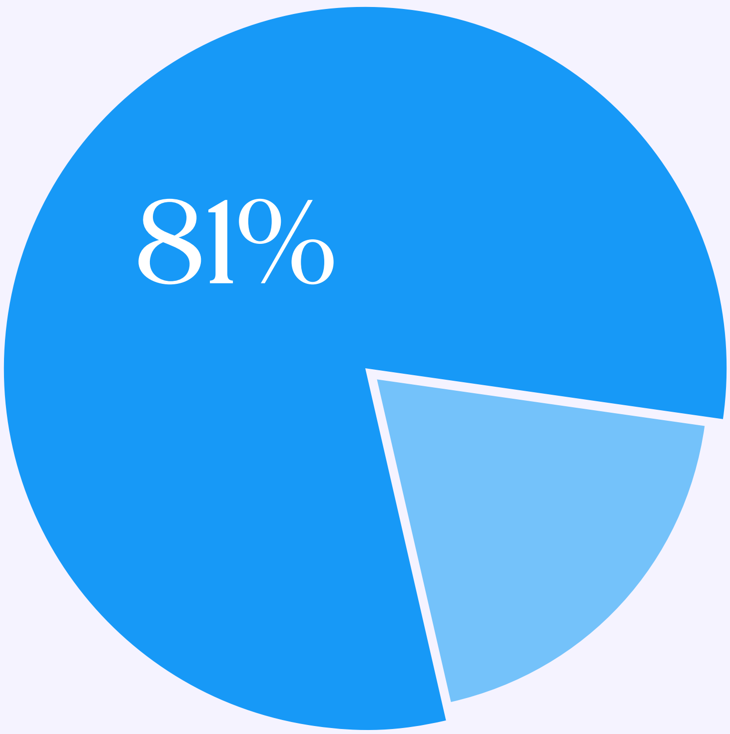
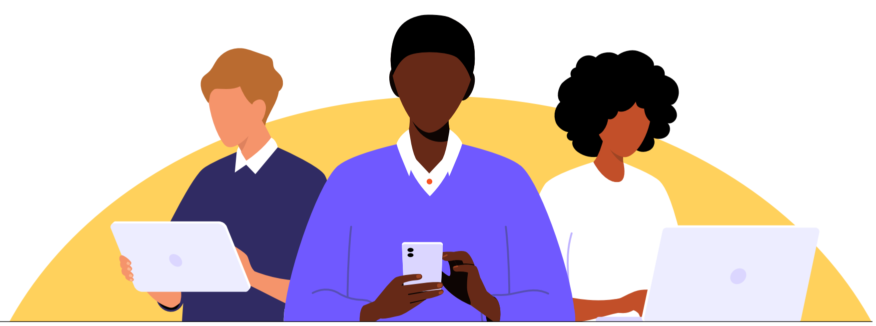


In 2025, slightly more Christian donors reported giving cash to their churches (56%), up from 48% in 2023.

However, most faith-based donors reported using digital methods for at least some of their giving. Only 19% reported using solely traditional giving methods to give to their church in 2025, a decrease from the 23% who did not use digital giving at all in the previous Giving in Faith survey.[2]

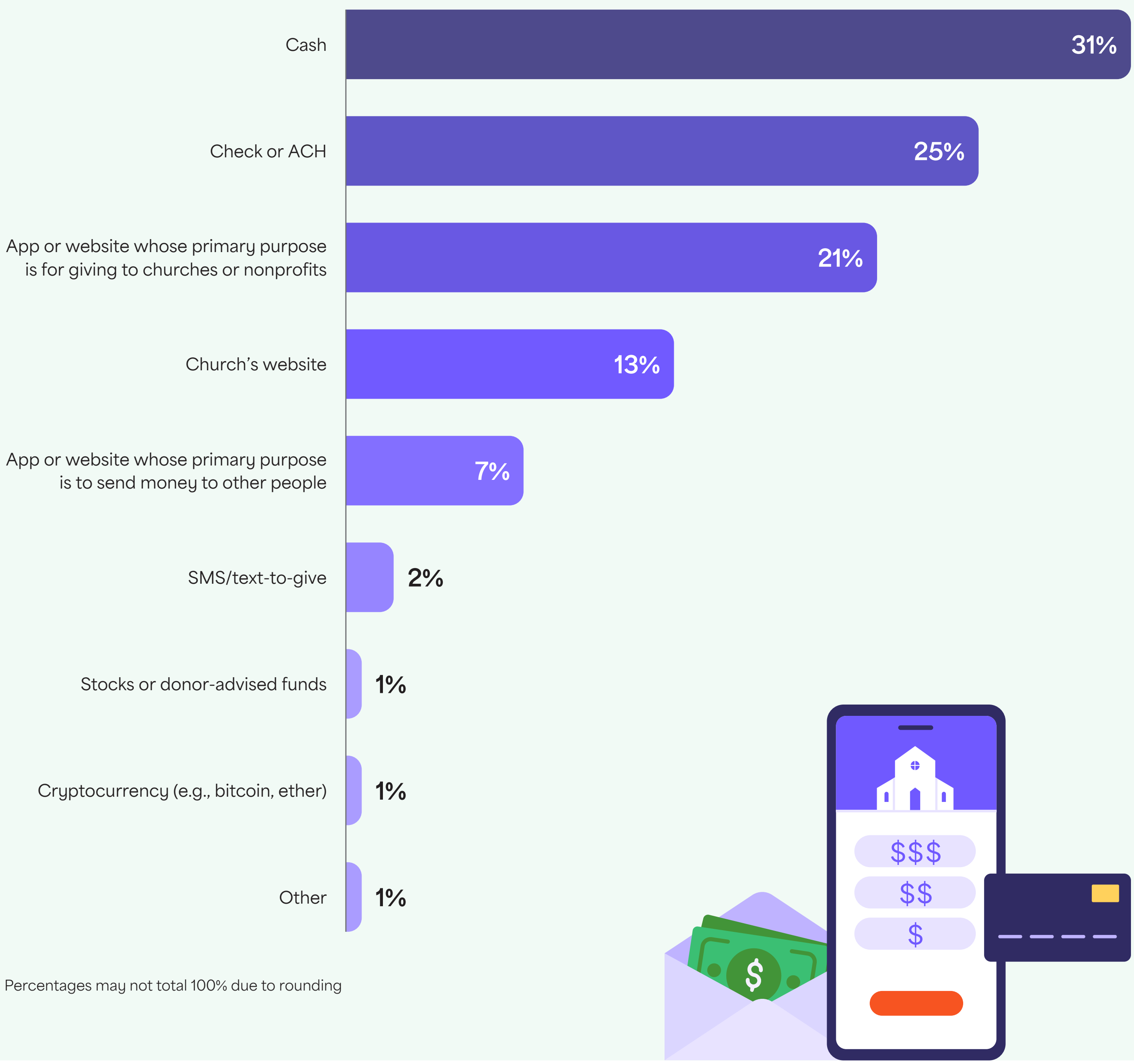
81% of givers stated that they utilized at least one digital means, such as a website, mobile app, or digital currency, to give to their church in 2025.





On average, churches report that 56% of their total annual contributions were made through traditional means in 2025, in line with other recent reports.[18] Among the digital methods offered, donations made through apps or websites designed specifically for church and nonprofit giving accounted for an average of 21% of churches' annual contributions in 2025.

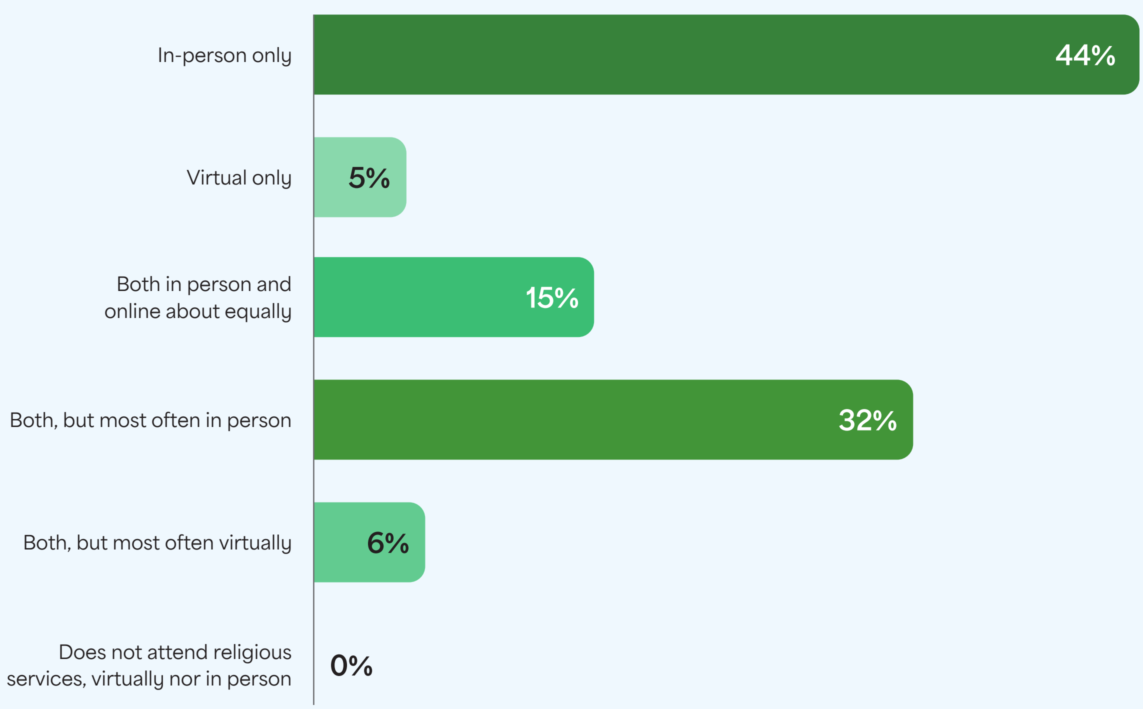
Weighted average percent of total annual contributions collected via each giving method



Percentages may not total 100% due to rounding

The rebound in traditional giving in 2025 is not surprising, given the resurgence of in-person worship since the COVID-19 pandemic. While more than half of faith-based donors (53%) reported attending religious services in a hybrid format, most donors now attend services in person most or all of the time (76%). This is an increase from the 2024 *Giving in Faith* report, in which 66% of faith-based people reported attending in-person services more or all of the time.[2] Some studies show that most churches still offer a physical collection plate or box,[19] which is likely to prompt additional giving through traditional means.

How faith-based donors attended their church in 2025



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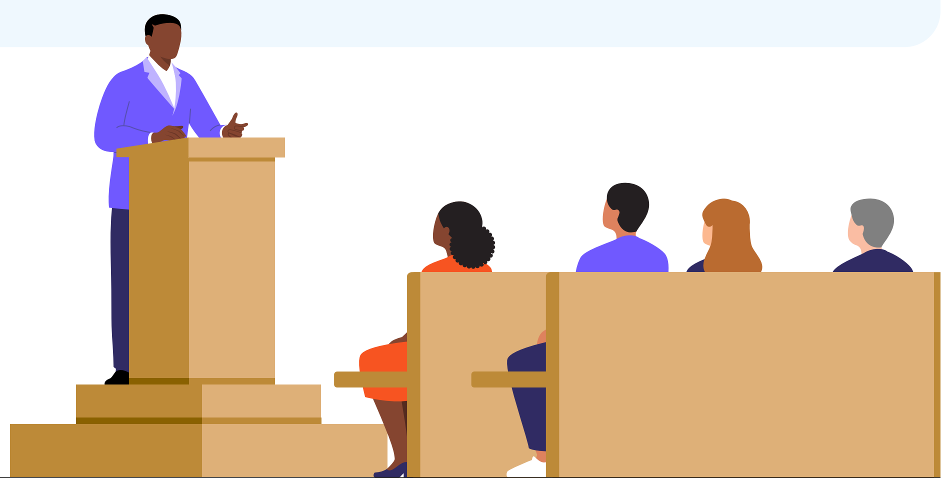
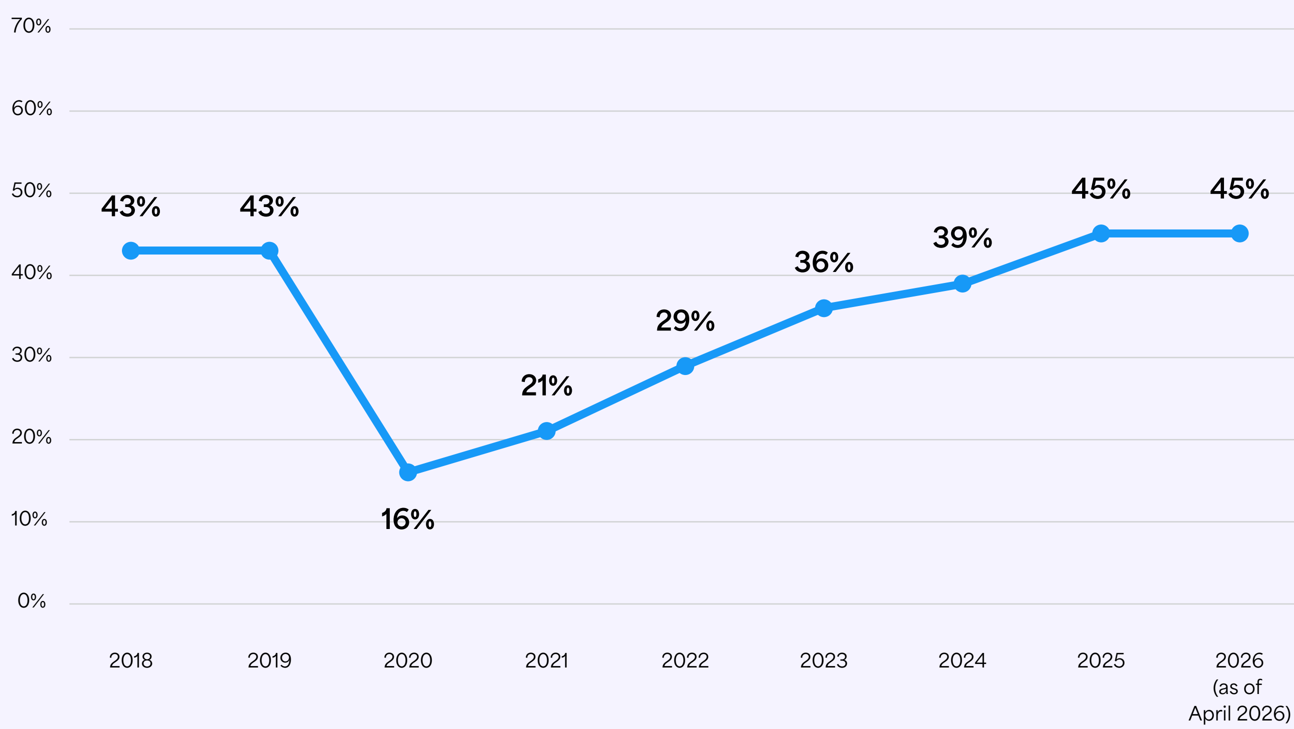
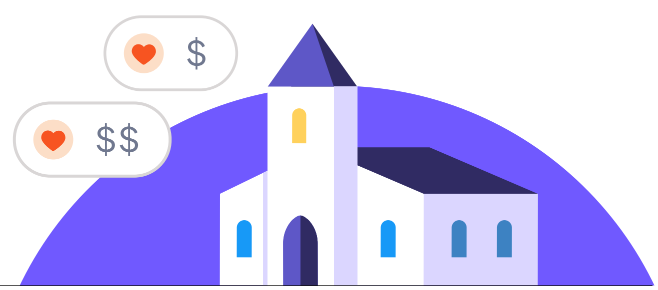


However, the increase in in-person worship attendance does not necessarily mean that only traditional giving has grown. Rather, studies suggest that attendees who worship in person are more likely to give more overall to their churches.[20] Consistent with this, digital giving has continued to grow even as in-person attendance has recovered.[15] This trend is also reflected in Givelify data, which shows that digital giving within churches continues to increase.

Percent of digital donations given at church through Givelify



Combined, the survey findings and donation data suggest that congregations have mostly recovered, with in-person worship returning to levels exceeding those observed before the COVID-19 pandemic. This trend likely contributes to increased overall giving through both traditional and digital means.



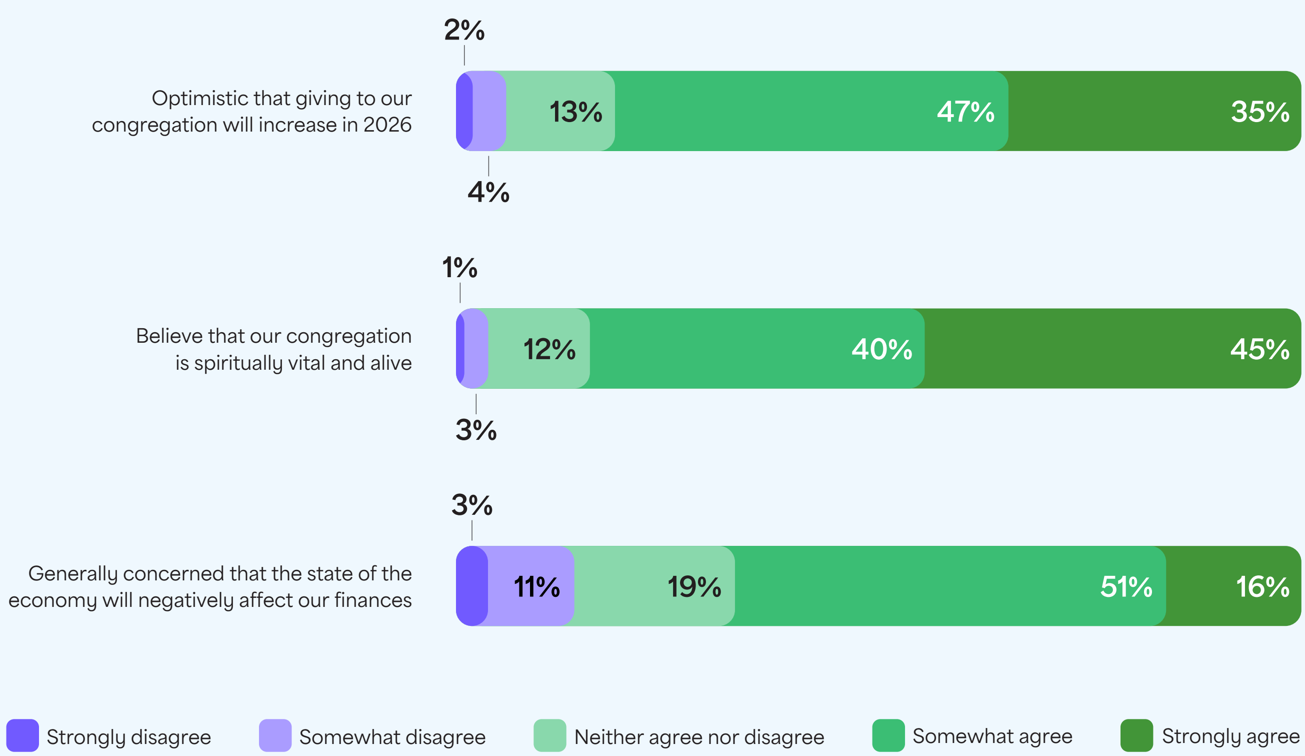
2026 Church Giving Outlook

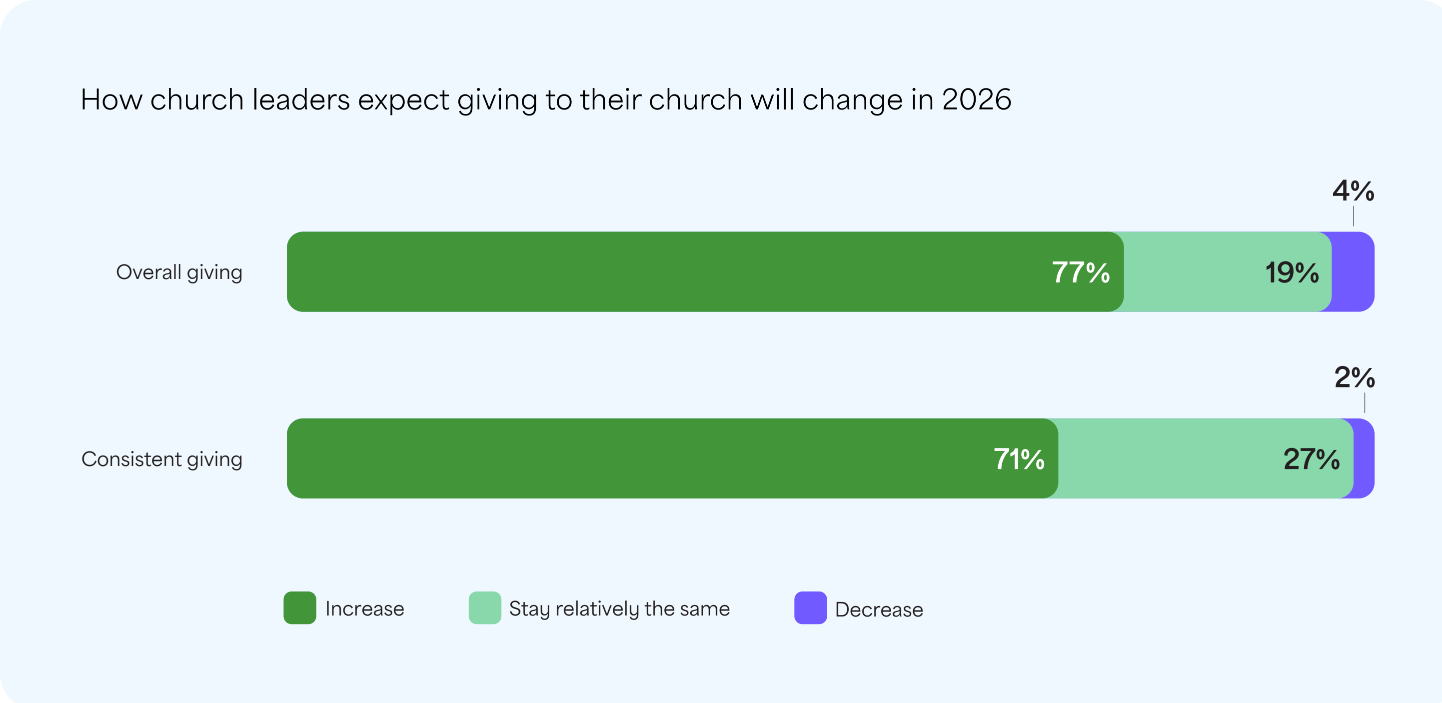
This section examines how congregations and faith-based donors expect their generosity to evolve in the year ahead. Although the future is uncertain, congregations and their members tend to express optimism about 2026.

Recent reports indicate that religiosity and spirituality among church attendees have strengthened since the COVID-19 pandemic,[14, 15] with some studies suggesting that younger generations are leading a renewal in spiritual interest.[21, 22, 23] Accordingly, most church leaders in this study report that their congregations are spiritually vital and alive (85%).

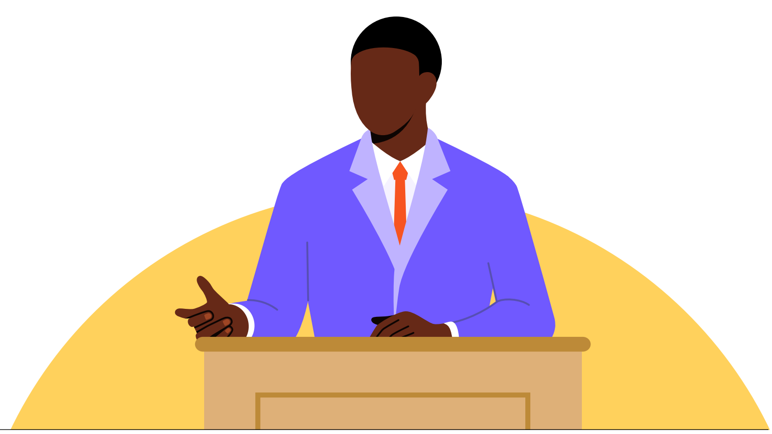
This optimism also extends to expectations around future giving. While church leaders agree (67%) that they are concerned that the state of the economy may negatively affect their congregation's finances, most (82%) also agree that they are optimistic that giving to their congregations will increase in the coming year.

Church leaders' sentiments on the financial and spiritual health of their congregations



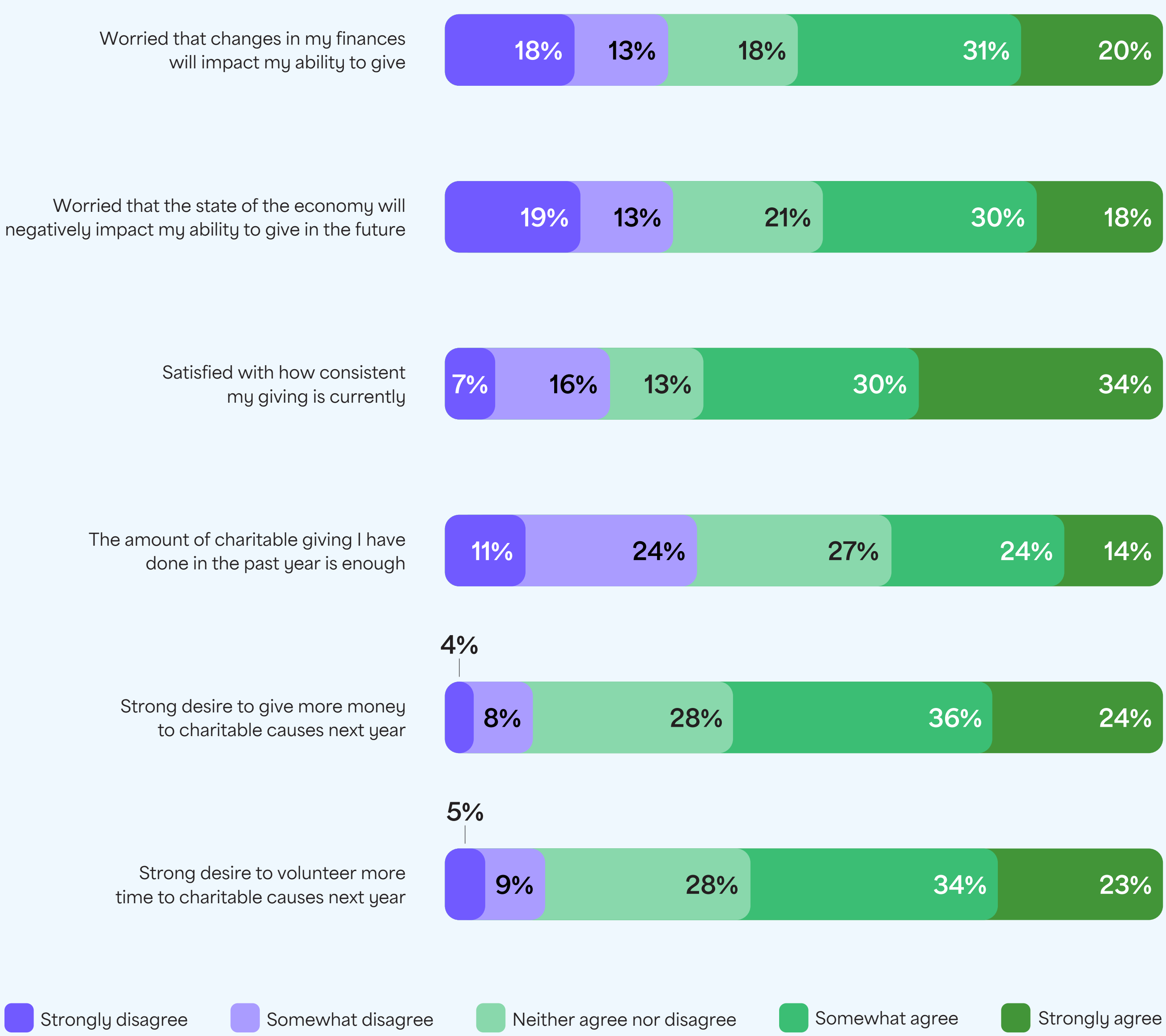


Church leaders predict that overall giving (77%) and consistent giving (71%) at their church will increase in 2026.



Faith-based donors share similar sentiments as their church leaders about the future. About half (51%) report concern that changes in their finances will impact their ability to give, while 48% express similar concern about the state of the economy affecting their ability to give.

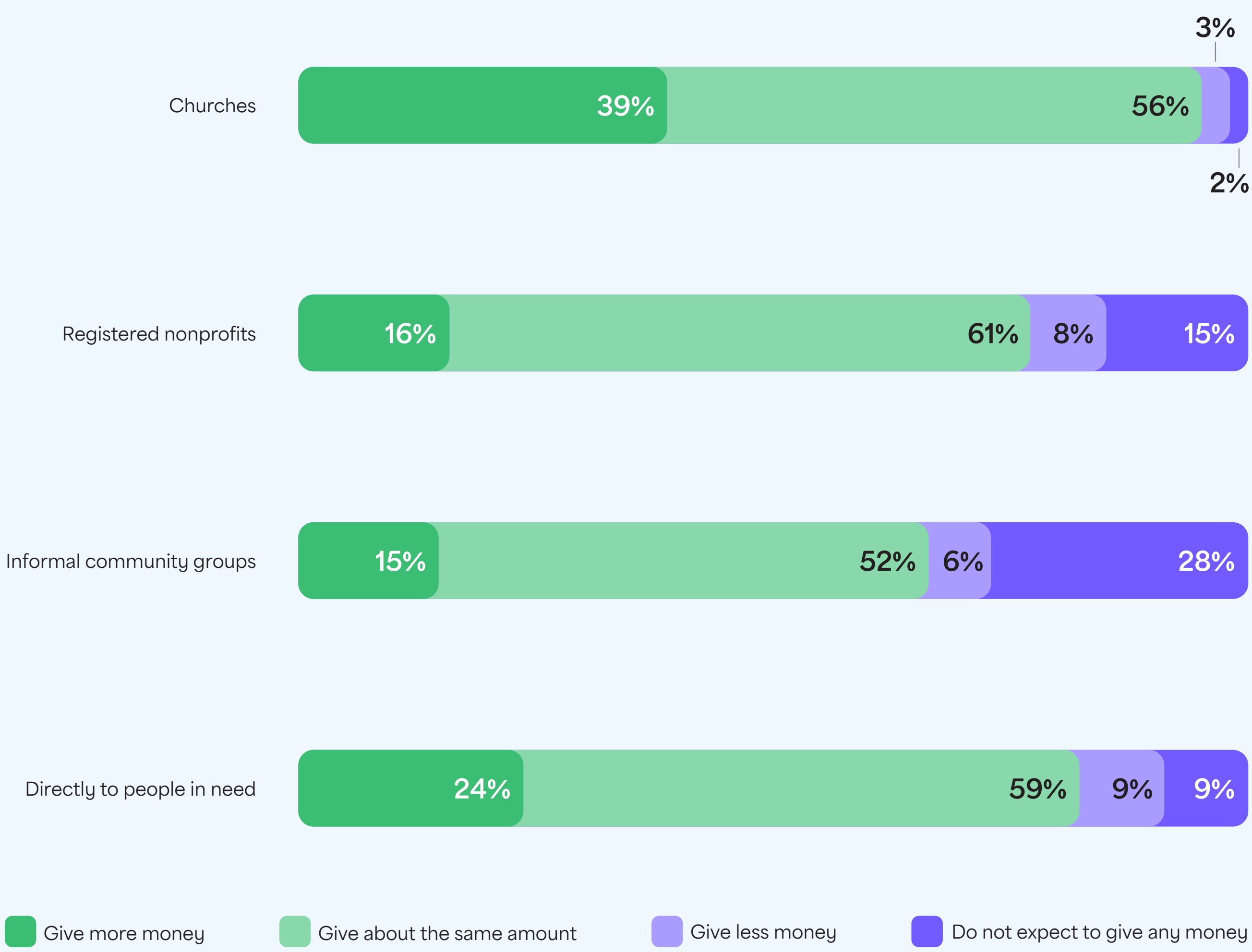
Faith-based donors' sentiments on their current and future charitable giving



While 64% of faith-based donors agree that they are satisfied with how consistent their giving is currently, only a minority (38%) agree that the level of charitable giving they have done in the past year was enough.

As observed in previous Giving in Faith reports,[2, 24] donors continue to commit to maintaining or increasing their generosity: 60% agree they have a strong desire to give more to charitable causes in the next year. Specifically, donors generally expect to give about the same (56%) or more (39%) to their church in 2026.

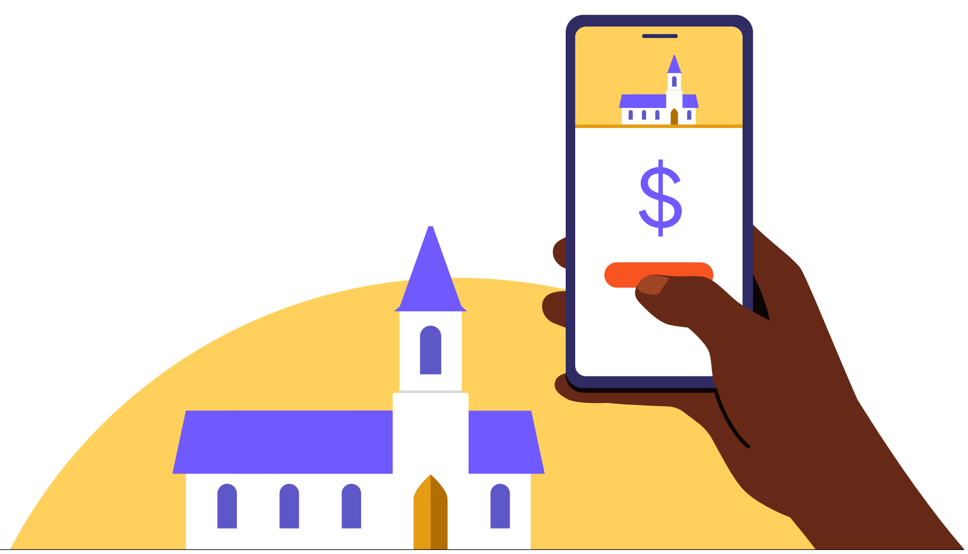
Where faith-based donors expect to give money in 2026



Finally, faith-based donors also aspire to expand their generosity to other causes. Most donors predict giving about the same or more in 2026 to nonprofits (77%), informal community organizations (67%), and directly to people in need (83%).

The picture that emerges from 2025 is one of resilience and hope. Congregations reported stable or improved financial and spiritual health while donors continued to give generously. The recovery of in-person worship has been a meaningful contributor to this resilience. While church leaders and donors express some concerns about the economy, both expect generosity to remain or increase in 2026.

Optimism and resilience alone, however, do not translate into a thriving congregation. Churches need consistent generosity to sustain the momentum of their growth and to support the services their communities rely on, which begins with understanding what it means for a donor to give consistently.



CHAPTER 3

Defining Consistent Giving

A new standard

Consistent giving is difficult to understand and measure without a shared definition. This chapter introduces an operational definition of consistent giving grounded in existing literature, survey data, and observed giving behaviors.

It also describes the process used to develop and evaluate this definition against several key criteria: clarity and intuitiveness, alignment with the perspectives of church leaders and donors, applicability across diverse Christian contexts, ability to capture common giving patterns, and practical usefulness for research and ministry settings.

KEY TAKEAWAYS

1. Many definitions of consistent giving exist, but a shared standard can help churches better measure, compare, and grow generosity.
2. Recurring giving and tithing may support consistency, but consistent giving is defined by behavior, not by method or practice alone.
3. Consistent giving is defined as regular gifts made one or more times a month for most months, whether daily, weekly, biweekly, or monthly.

DEFINING CONSISTENT GIVING

Why Consistent Giving Needs a Definition

Consistent giving must be clearly defined before it can be meaningfully measured, compared, or applied across congregational contexts. Without a shared definition, researchers cannot build coherently on prior findings, churches cannot benchmark giving patterns against broader trends, and donors lack a clear understanding of what consistency looks like in practice.

This chapter examines how consistent giving is currently understood across the landscape of faith-based philanthropy and explains the need for a shared operational definition. Building on this analysis, we introduce an operational definition of consistent giving grounded in survey data, observed giving behavior, and practical feasibility.

DEFINING CONSISTENT GIVING

Multiple Definitions of Consistent Giving Exist

Currently, literature on faith-based philanthropy offers several potential definitions of consistent giving, though the term is rarely used verbatim. The most basic definition of consistent giving refers to a regular or routine pattern of generosity, but what counts as "regular" varies.

Some of the literature suggests that one potential definition of consistent giving could be based on giving frequency. For example, while the 2024 *Giving in Faith* report did not specifically use the term "consistent giving," it found that most people of faith gave to their churches at least once a month.[2] Another industry report, which classified giving as weekly, monthly, yearly, or intermittent, found that monthly giving accounted for the largest share of total contributions on its platform.[25]

Other reports describe consistent giving as a proportion of one's income, a pledged amount, or a tithe (i.e., 10% of one's income). This definition most closely aligns with Christian teachings of giving. For example, the Hartford Institute for Religion Research's *Exploring the Pandemic Impact on Congregations* study describes giving commitments as the proportion of net income (i.e., at least 10%, 5-9%, or less than 5%) that attendees give to their congregations.[14] Other Christian reports on faith-based giving, such as Barna's *The Giving Landscape* report, suggest that Christian donors' consistent or routine giving can be at least partially attributed to the routine of giving tithes and offerings to churches.[26]

Some industry reports also describe consistent giving as donations made through "recurring giving" options or tools.[27, 28] These reports typically refer to individuals who use these tools as "recurring donors," and their donations are often referred to as "recurring donations."

Finally, the definition also varies among those who practice consistent giving: Survey results indicate that church leaders and faith-based donors were narrowly divided on whether consistent giving is defined by frequency of giving or by giving in accordance with faith teaching.

DEFINING CONSISTENT GIVING

Consistent Giving Requires an Operational Definition

Multiple definitions are not inherently problematic, but they signal that the field has yet to establish a shared, measurable standard. Without such a standard, it is difficult to compare findings across studies,[29] set meaningful benchmarks, or enable donors to track their progress.

> An operational definition addresses this gap by **providing a common framework for researchers, churches, donors, and practitioners to understand consistent giving.**

Ultimately, a shared definition allows the field to build on prior work and advance the study of faith-based generosity.

DEFINING CONSISTENT GIVING

Developing a Definition of Consistent Giving

In developing a novel operational definition of consistent giving, we evaluated candidate definitions against several criteria, including clarity and intuitiveness, alignment with the perspectives of church leaders and donors, applicability across Christian contexts, ability to capture commonly observed giving patterns, and practicality for measurement. To inform this evaluation, we drew on existing literature, Givelify's transactional data, and the behaviors and expectations reported by church leaders and faith-based donors in the 2026 survey.

The first criterion for a consistent giving definition is that it must be understandable and intuitive to a broad audience. As the philanthropic space is multidisciplinary and involves agents of many diverse backgrounds, a definition that is too niche would not serve this community well.

Second, the definition should reflect what is most widely accepted or agreed upon by those it directly affects: church leaders and faith-based donors. Relatedly, the definition must also be broadly applicable to all Christian congregations. It is therefore designed to capture most forms of church giving, while also accounting for denominational and individual differences, such as pay cycles and personal faith practices. These two criteria ensure that the definition of consistent giving is meaningful to the individuals and organizations it impacts (i.e., churches and their members).

An operational definition also requires that the concept be described and measured by the most commonly observed or self-reported behaviors.[29]

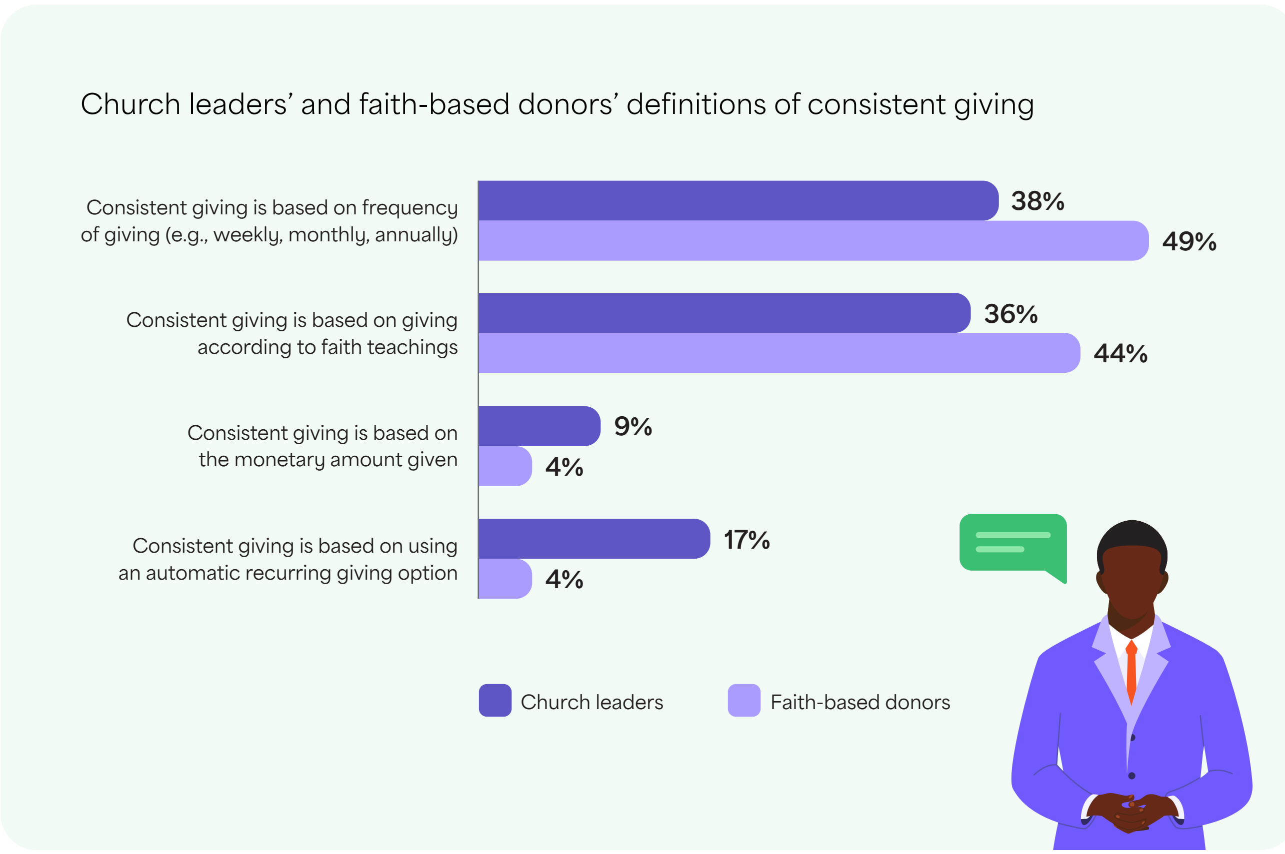
> Thus, the consistent giving definition should be broad enough to include the pattern of giving that is practiced most often among faith-based donors, **but precise enough to draw meaningful and measurable distinctions between consistent and inconsistent giving.**

Finally, it is necessary to consider the practical applications of the proposed consistent giving definition and the feasibility of its measurement. For example, can faith leaders use this definition to evaluate the efficacy of their spiritual teaching and generosity practices? Can church financial officers apply it to assess the state of consistent giving within their congregations? And can faith-based donors use it as a benchmark or to set goals for their own giving?

Given these criteria, a measurement of consistency by frequency, specifically monetary contributions that occur one or more times within a month, emerged as the strongest candidate for an operational definition of consistent giving. This definition provides a common foundation for researchers and practitioners to study and discuss consistent giving.

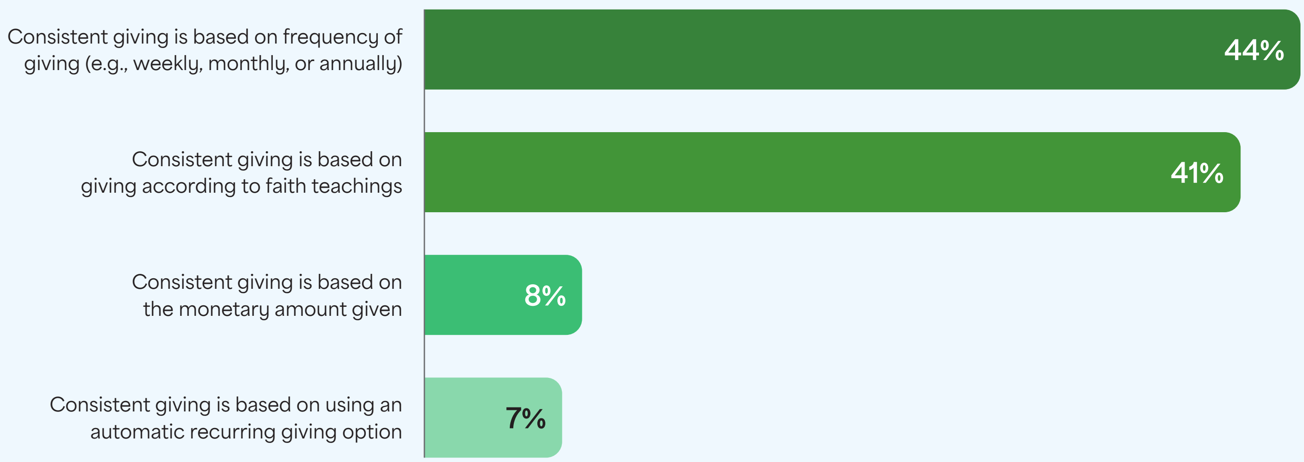
Frequency emerged as the clearest definition of consistent giving

Consistency, measured by frequency of giving, emerged as the best candidate for an operational definition. This frequency-based approach is further supported by survey respondents, as it was the most commonly cited method among both church leaders and faith-based donors. Specifically, 38% of church leaders and 49% of donors report that consistent giving is defined by frequency of giving.



Moreover, consistent givers most often define their giving in terms of frequency (46%). We therefore define consistent giving in terms of frequency.

How consistent faith-based donors define their own consistent giving



Tithing-based definition is less universal

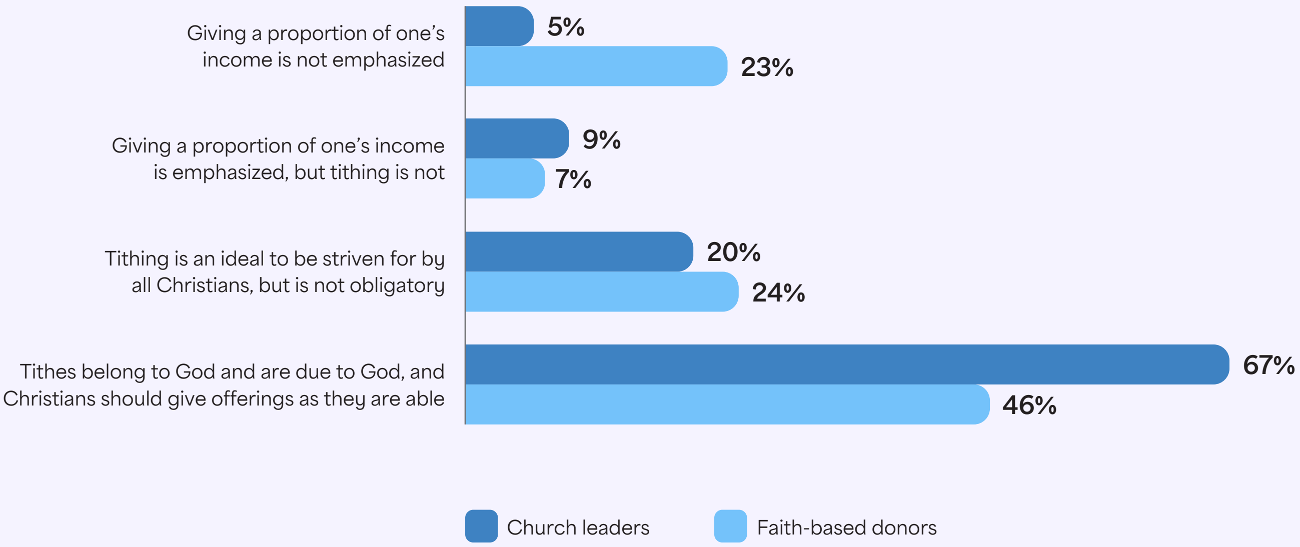
Giving in accordance with faith teachings was the second most common definition of consistent giving, selected by 36% of church leaders and 44% of faith-based donors. However, definitions based on faith teachings are less universal than a definition based on giving frequency.

In this context, giving according to faith teachings is understood as adherence to the biblical principle of tithing, the practice of giving 10% of one's earnings to God.[30] Not all Christian denominations emphasize tithing, and some studies show that while most Protestant churchgoers in the U.S. view tithing as a biblical command, this belief is not universal.[31]

Within this report's sample, **one-third of congregations (33%) do not emphasize that tithing is obligatory.**

Among donors, only 46% report that their church emphasizes tithing as obligatory, and fewer (37%) personally believe tithing is obligatory.

Congregations' emphasis on tithing and proportionate giving

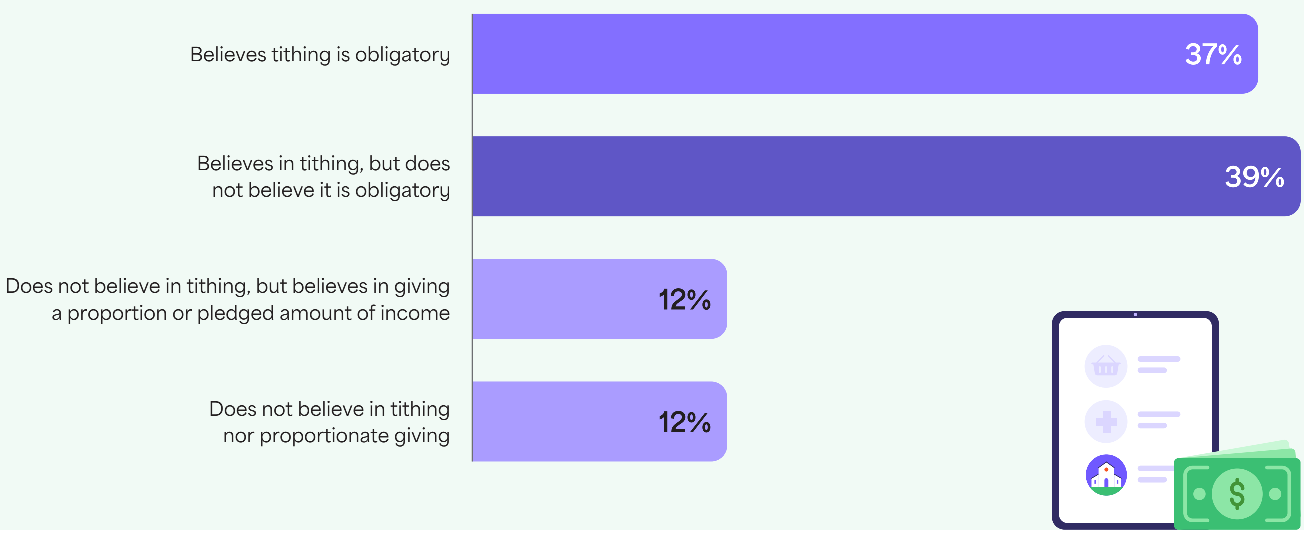


Response options abbreviated from original wording in Finke, Bahr, & Scheitle (2006)

Because tithing practices vary across denominations, a tithing-based definition of consistent giving could not be universally applicable. In addition, the tithing definition may not be practical or feasible to use. Researchers and church leaders may have difficulty determining whether faith-based donors are tithing in accordance with biblical principles without access to their congregants' income data — information that many congregants may be unwilling to share.

By contrast, giving frequency is more easily quantified by measuring each donor's pattern of giving over time.

Faith-based donors' personal beliefs on tithing

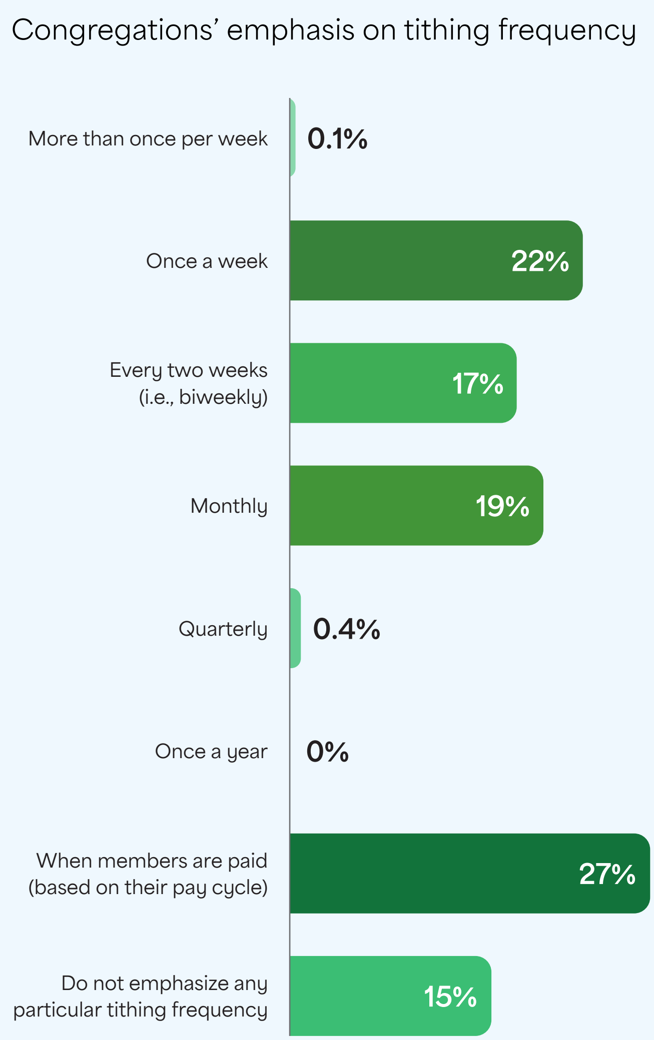


Tithing is often tied to income frequency

According to the biblical principle of tithing, individuals are expected to give 10% of their income. Because most income is earned on a regular schedule, tithing is often practiced with similar frequency.

As of 2023, the U.S. Bureau of Labor Statistics estimates that only 10.2% of working Americans rely on contingent or alternative work ("gig work") as their primary source of income.[32] Most others get paid at least once a month.[33] Thus, a faith-based donor who routinely tithes when they get paid would also be considered consistent in their giving when using a frequency-based definition.

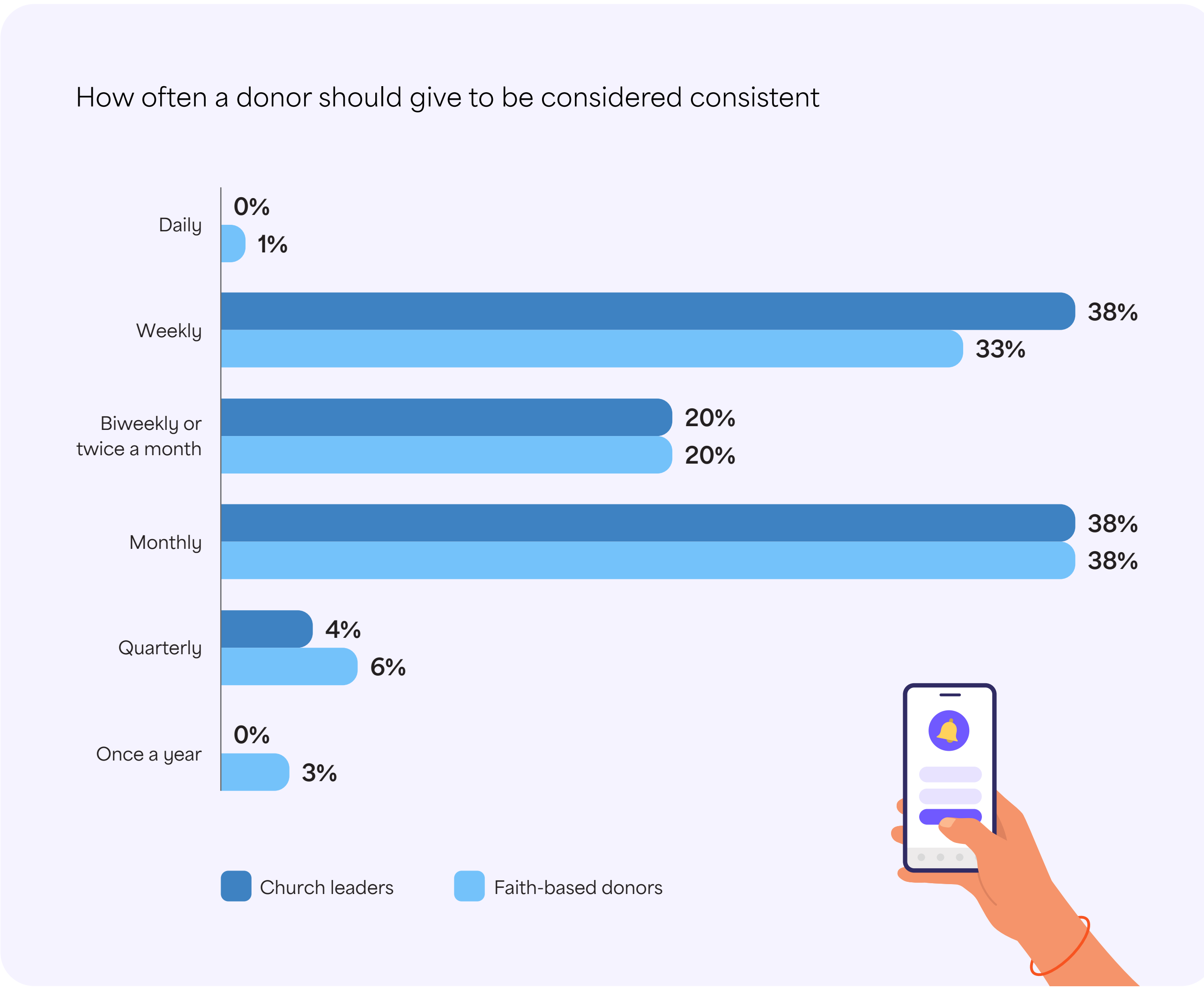
Consistent with this pattern, only 15% of church leaders whose congregations emphasize tithing do not believe there should be any specific tithing frequency. Most indicate that tithing should occur when donors are paid (27%) or at least once a month (58%).



Consistent giving should occur at least once a month

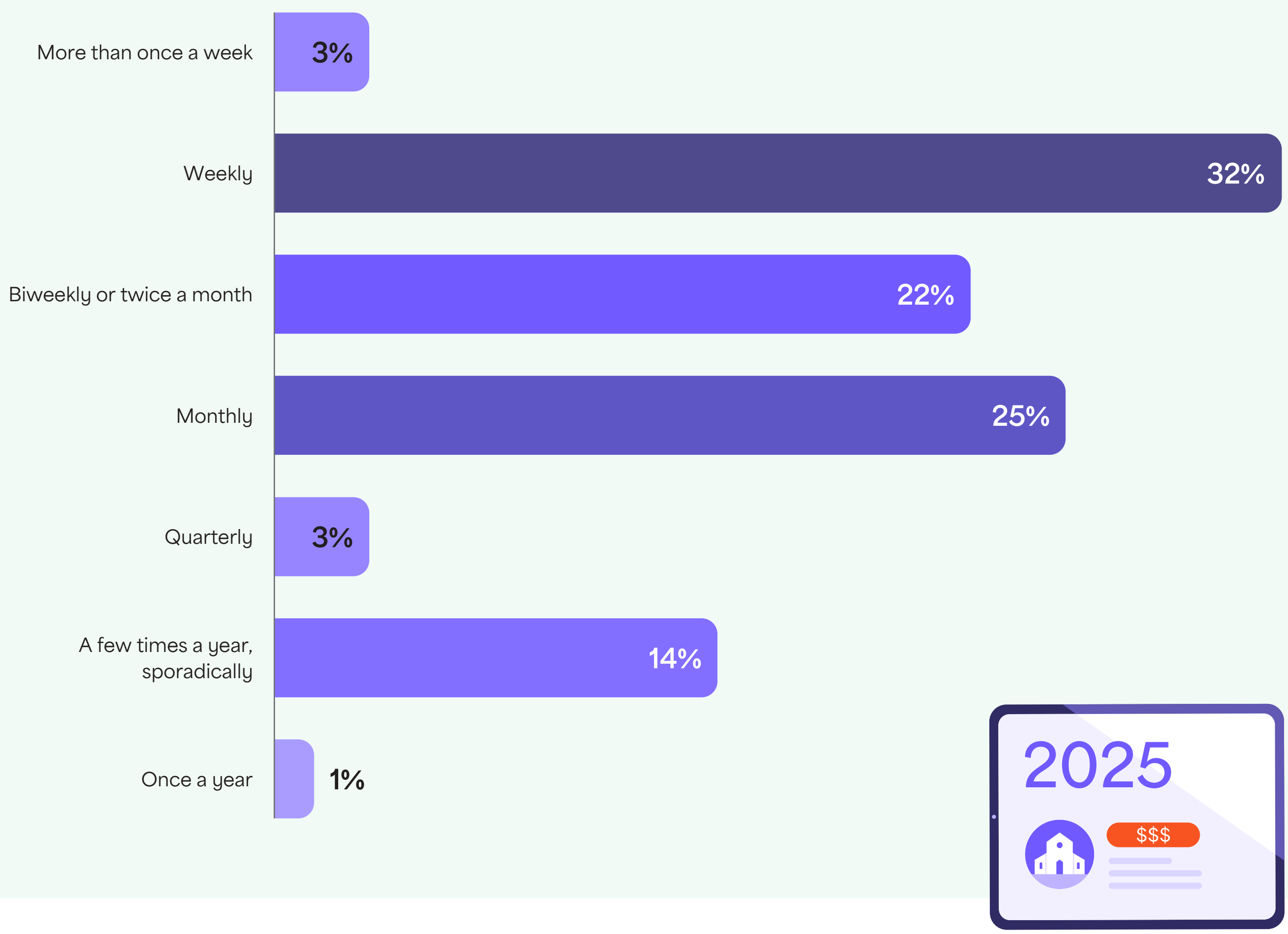
We propose that consistent giving is defined by a frequency of giving that occurs at least once a month. A monthly cadence is the most inclusive, as it encompasses more frequent giving (e.g., daily, weekly, biweekly) while also including donors who are paid monthly, such as those on a fixed income (who tend to be the most consistent givers), and who therefore give regularly on this cadence.

Monthly frequency is also widely favored by congregations and donors. Almost all church leaders (96%) and faith-based donors (91%) who support a frequency-based definition believe that donors should give at least once a month to be considered consistent.



Finally, monthly frequency aligns with the most common giving cadence reported by faith-based donors. Most donors (82%), including those who tithe, already give to their church at least once per month. Among those who identify as consistent givers, nearly all (93%) report giving to their church(es) at least once a month.

How often faith-based donors gave money to their church in 2025



While individual faith-based donors may give on schedules they consider consistent, defining consistency based on each person's unique cadence would be impractical to measure. This makes it harder for congregations to compare giving across donors or track progress over time. A single, shared threshold — giving at least once a month — provides both inclusivity and measurability.

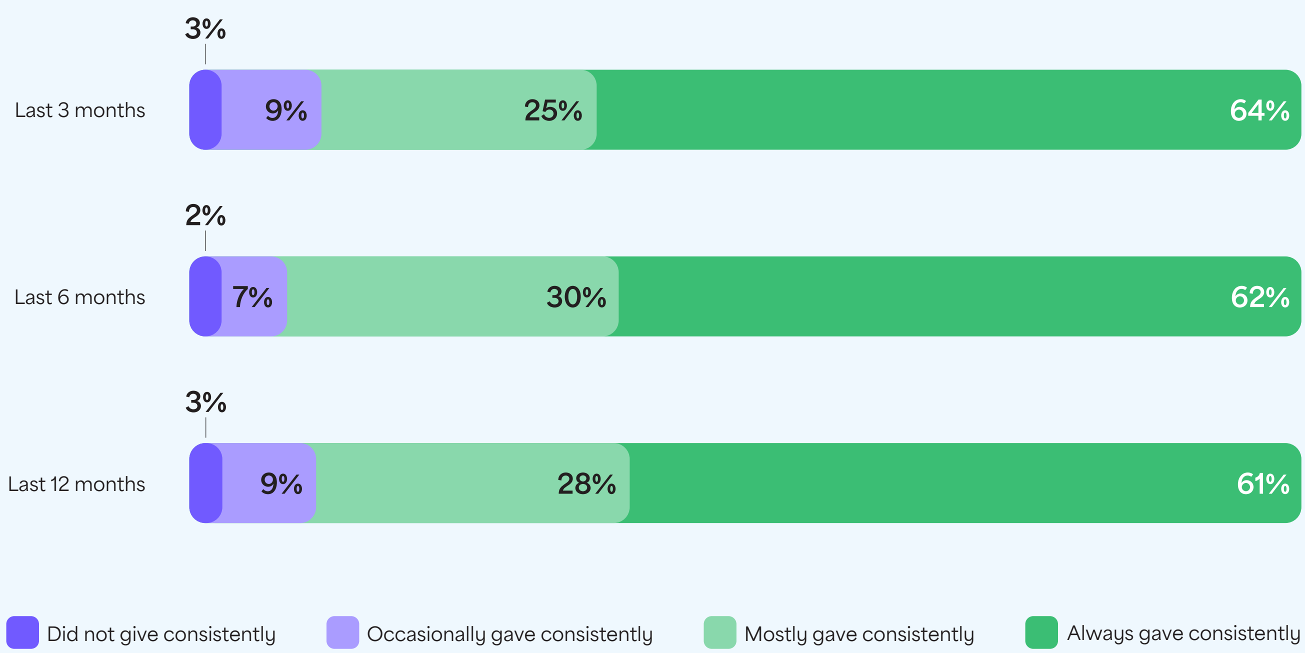
Consistent giving allows for variation in giving patterns

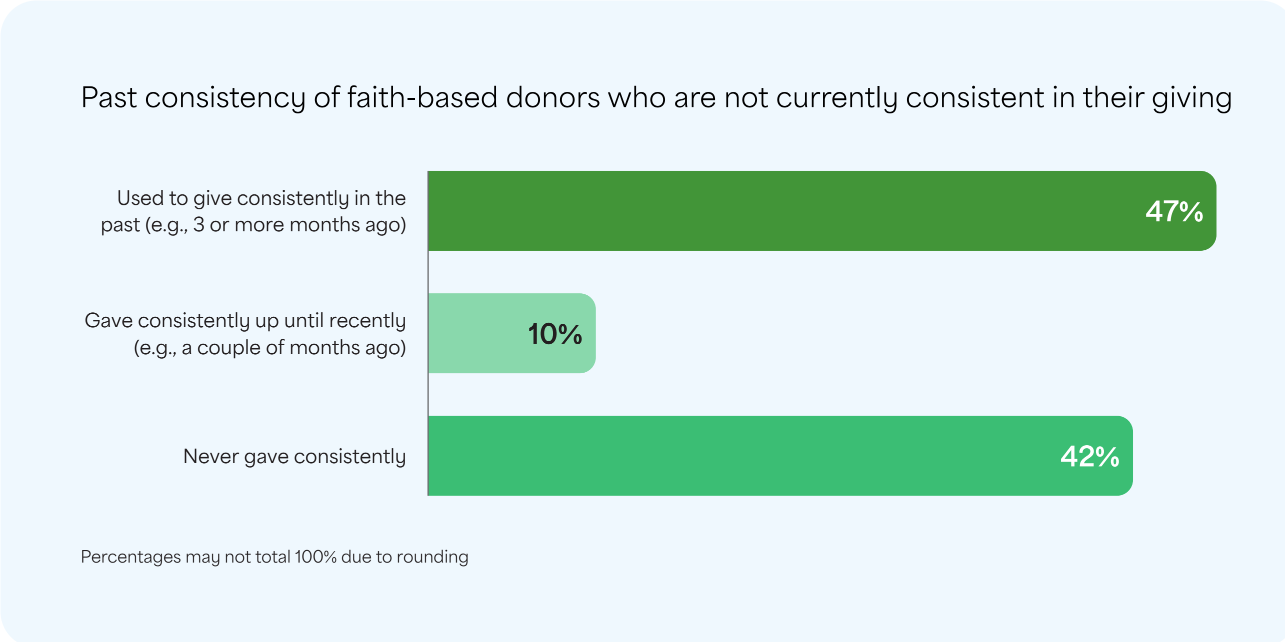
We further define consistent giving as giving once per month for **most** months, specifically, at least 75% of the months in which a faith-based donor could give. For example, a donor who gives at least once a month for nine of twelve months in a year qualifies as a consistent giver under this definition.

Even the most consistent givers may be unable to give every month for a variety of reasons, including unexpected expenses (such as medical bills or emergency home repairs) or logistical constraints (such as travel).

This level of flexibility also reflects observed giving behavior. That is, many donors who identify as consistent report occasional gaps: Only about two-thirds of consistent givers say that they have always given consistently over the past year, six months, and three months.

How consistent givers reported their giving consistency over the past year





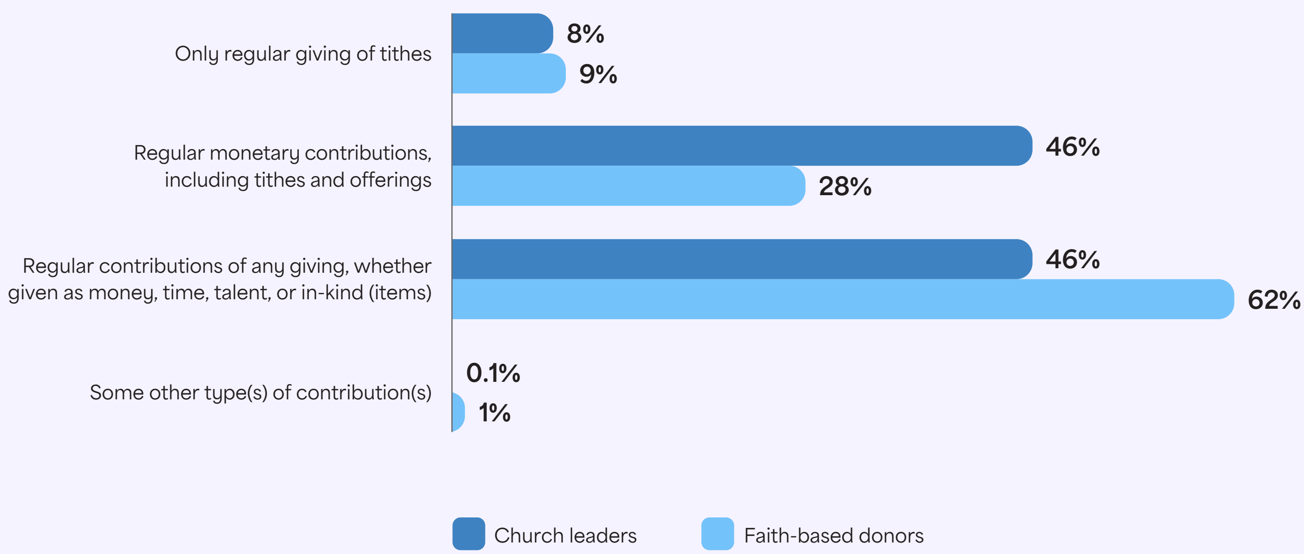
Moreover, even faith-based donors who are not currently consistent givers were likely to report that they considered themselves consistent givers in the past (57%).

Consistent giving includes all regular monetary giving

Consistent giving encompasses all monetary contributions made regularly to churches, including tithes, offerings, or other categories of gifts. Church leaders and faith-based donors generally support this approach.

Church leaders are evenly split between defining consistent giving as regular monetary contributions (46%) and as all regular monetary and non-monetary contributions (46%). Among faith-based donors, most (62%) consider both regular monetary and non-monetary giving to qualify as consistent giving.

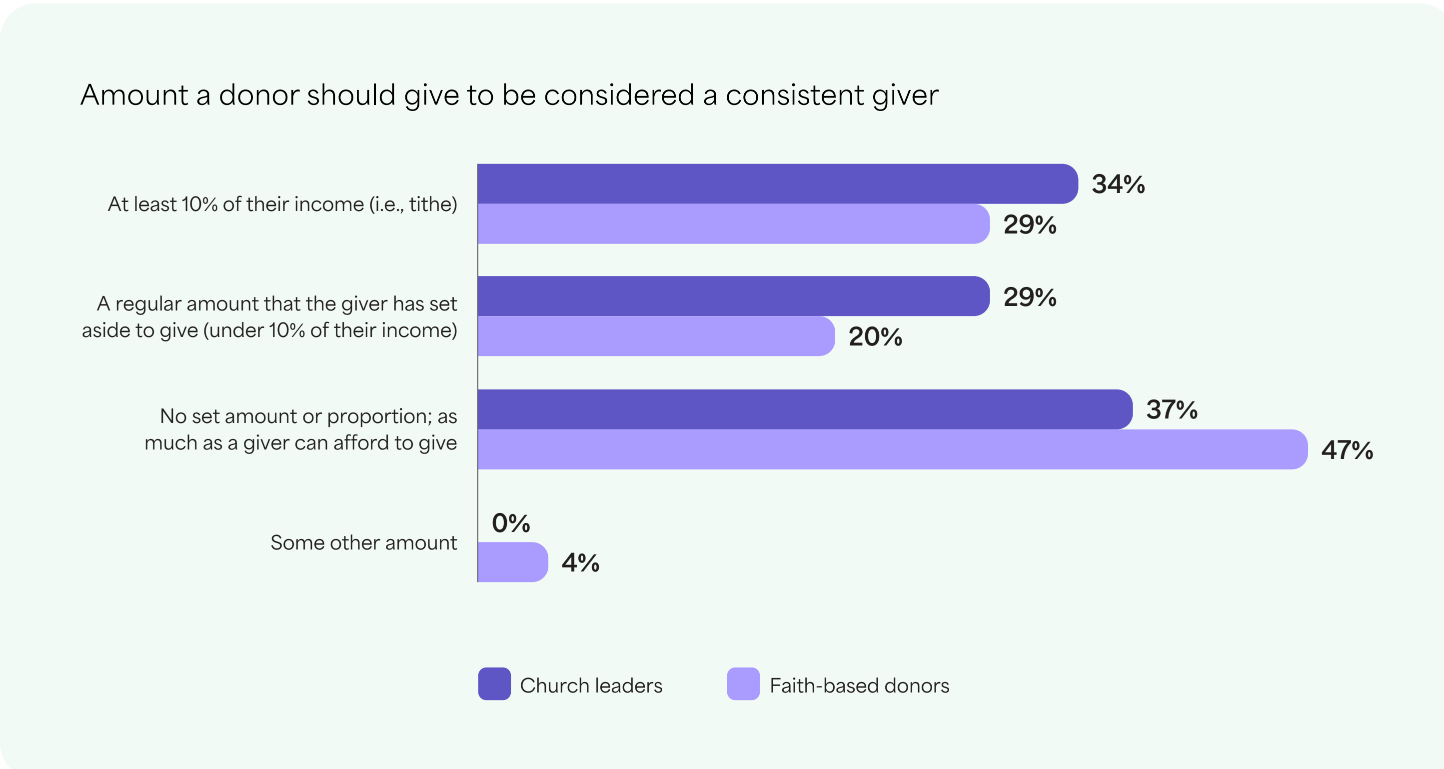
Types of contributions considered to be consistent giving



As discussed earlier, not all congregations emphasize tithing. A definition that includes only tithing is therefore not universally applicable to Christian giving.

Church leaders and faith-based donors show limited support for restricting consistent giving to tithes alone. Fewer than 10% believe that only regular tithing should count toward consistent giving.

Even among the small proportion of respondents who define consistent giving based on the amount given, only about one-third believe that tithing is required to be considered consistent.



Additionally, a tithe-only definition of consistent giving fails to capture the full range of ways donors express their generosity. As noted in Chapter 2, faith-based donors demonstrate generosity beyond monetary giving, including volunteering their time or donating items.

At the same time, including all forms of non-monetary giving would be difficult to define and measure. First, there is no definitive list of behaviors that constitute acts of generosity. Second, many of these behaviors are difficult to quantify, particularly when they occur frequently or informally.

Therefore, from a feasibility standpoint, a practical operational definition of consistent giving should focus on regular monetary giving.

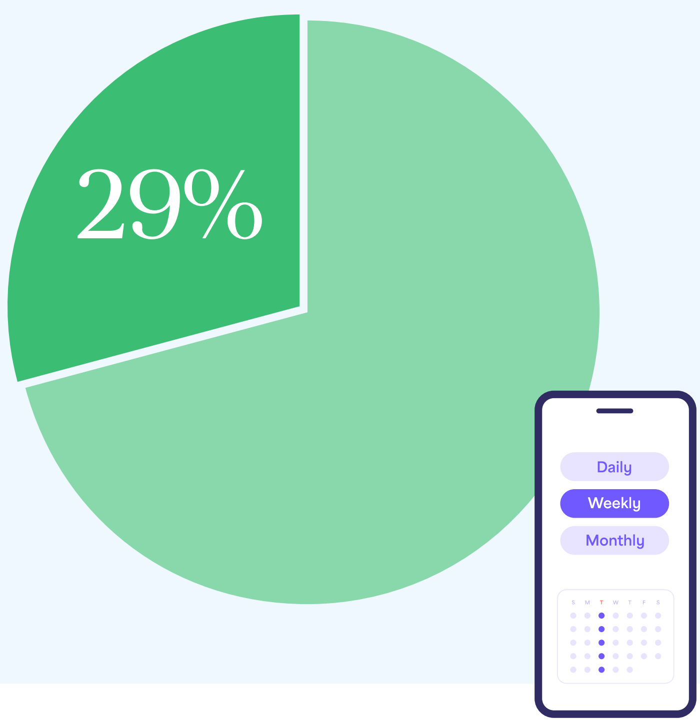
Recurring giving is not the same as consistent giving

Recurring giving is often defined broadly as giving that occurs repeatedly or at regular intervals. However, in the faith-based context, “recurring giving” more commonly refers to a specific method of giving — setting up automated, recurring payments to a church.

Many reports suggest that recurring giving is equivalent to consistent giving, but a definition based solely on a giving method would be too narrow. Under a recurring giving definition, faith-based donors who give to their church at least once per month using a non-recurring giving method (e.g., cash, check, a giving app) would not be considered consistent.

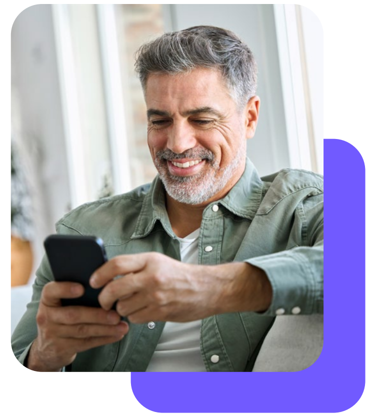
Using this approach, only 29% of faith-based donors who report that their giving is consistent would qualify as consistent givers. In other words, a recurring giving definition excludes the majority of donors who give intentionally and regularly through other means.

Only 29% of all faith-based donors who give consistently use a recurring giving method.



DEFINING CONSISTENT GIVING

Our Definition of Consistent Giving

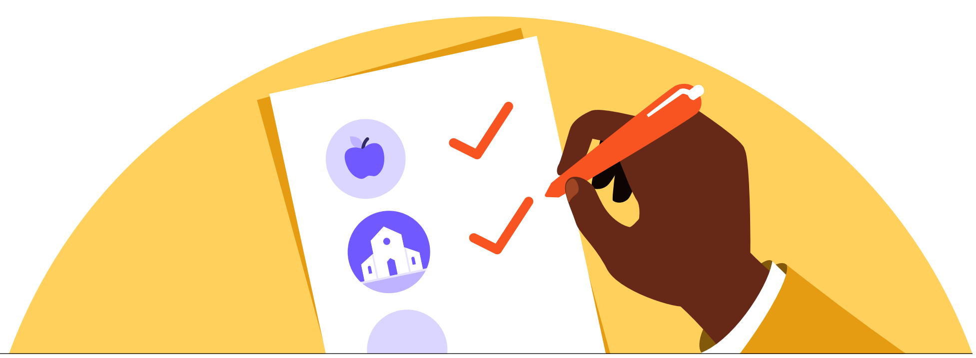


An operational definition of consistent giving should satisfy the following criteria: It should be intuitive to understand; meaningful and relatable to the communities it impacts; inclusive of common giving patterns while precise enough to capture meaningful differences; and practical for researchers, practitioners, church leaders, and donors to measure and apply.

Thus, the definition of consistent giving should be based on giving frequency, not tithing. It should count all monetary giving that is given regularly. Finally, the definition should allow for small deviations in giving patterns, as they reflect the real behaviors and expectations of faith-based donors.

Using these criteria, we propose that **consistent giving is defined as a pattern of regular monetary giving that occurs at least one or more times per month for most months.**

In practice, this means a consistent donor gives daily, weekly, biweekly, or at least once per month in at least nine of twelve months. For shorter timeframes, consistent giving can be assessed as giving three of the preceding four months.



CHAPTER 4

The Consistency Shortfall

Perception vs. reality

This chapter examines how consistently faith-based donors give on Givelify's online and mobile giving platform through multiple analyses of real-world giving behavior over a two-year period. It compares these findings with church leaders' perceptions of giving consistency within their congregations, highlighting important gaps between perception and reality. Finally, this chapter explains the implications of these discrepancies, particularly when donors' desire to give more consistently is not reflected in their actual giving behavior and when church leaders overestimate the consistency of giving among their congregants.

KEY TAKEAWAYS

1. Most donors aspire to give more consistently, but giving habits do not always match those intentions (intention-action gap).
2. Church leaders often view giving as more consistent than it is (perception gap), which can lead to missed opportunities to strengthen generosity.
3. Donors' intention-action gap and church leaders' perception gap result in a consistency shortfall, costing an estimated $30B in unrealized potential for the faith-based charitable sector.
4. Even modest improvements in consistency could generate about $50,000 more annually for a typical church.

Introducing the Consistency Shortfall

Having established a working definition of consistent giving, this chapter examines how consistently faith-based donors give and how that reality compares with church leaders' perceptions of giving within their congregations. We assess the share of donors who give consistently and the overall rate of consistent giving across churches in the United States, using the definition introduced in Chapter 3: monetary giving that occurs at least once per month for most months.

The analysis draws on two full years of giving data, from 2024 through 2025, and includes faith-based donors with at least four months of giving activity. Additional details on the data and methodology are provided in the Methodology section.

> The findings help illuminate the consistency shortfall: **the unrealized potential** created when faith-based donors are unable to give as consistently as they intend and when church leaders overestimate the rate of consistent giving within their congregations.

The remainder of this chapter examines these gaps in greater depth and explores their implications for congregational giving.

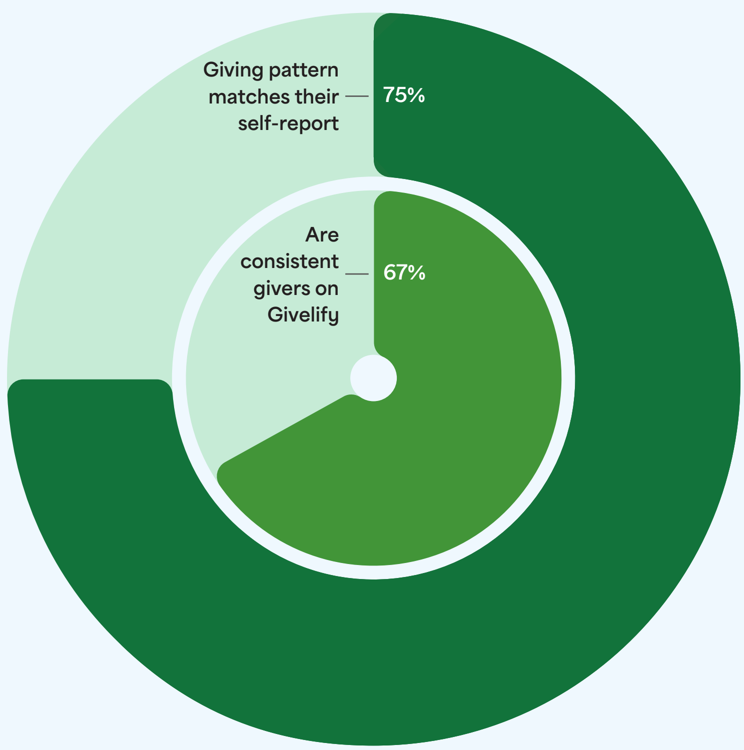
THE CONSISTENCY SHORTFALL

Donors' Perceptions Generally Align With Their Giving Behavior

This analysis compares faith-based donors' survey responses with their observed giving behavior. Overall, 98% of respondents were matched to their 2025 Givelify giving data. Approximately two-thirds (67%) of surveyed donors exhibit giving patterns that align with this report's definition of consistent giving.

Nearly 75% of surveyed faith-based donors gave in ways that align with their self-reported consistency pattern, indicating that most donors have a reasonably accurate understanding of their giving behavior. When reported and observed patterns diverge, donors are slightly more likely to underestimate their consistency than to overestimate it. This suggests that some donors who identify as inconsistent may, in practice, give more regularly than they perceive. This analysis does not capture contributions made through other giving methods, such as cash or check, which may account for some of this mismatch.

Most surveyed donors are consistent givers and follow their self-reported giving patterns on Givelify

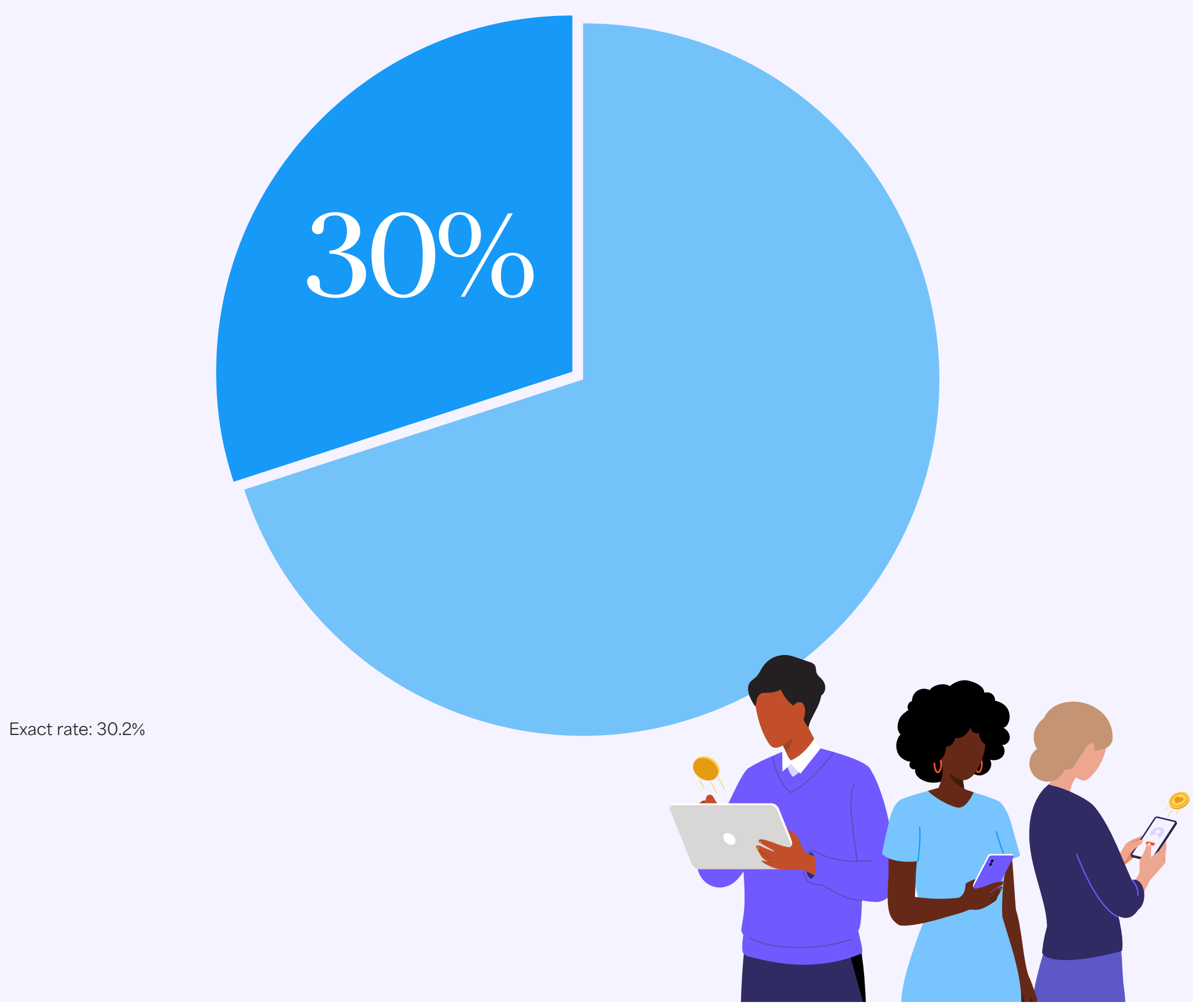


THE CONSISTENCY SHORTFALL

Consistent Givers Account for Most Church Giving

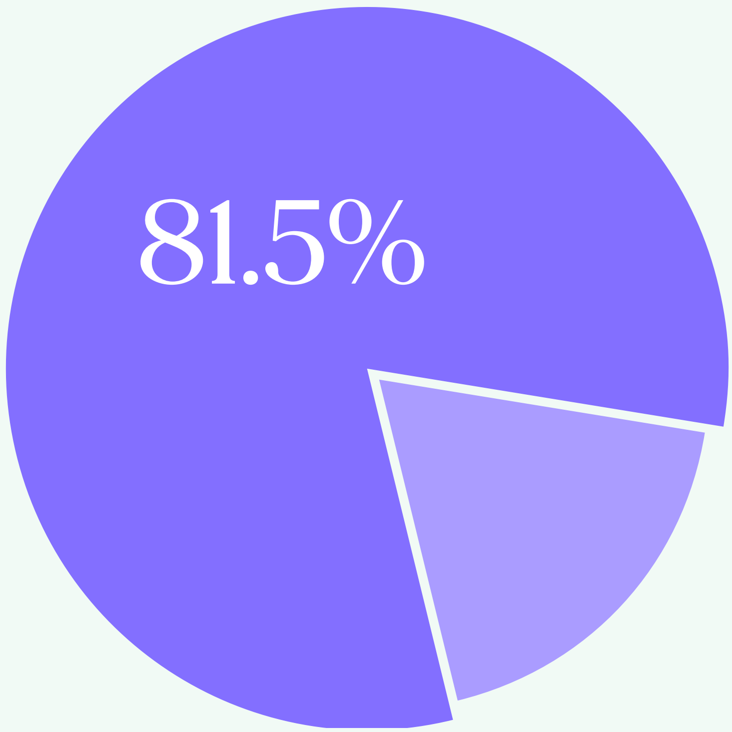
Using the report's definition of consistent giving, 30.2% of faith-based donors who gave to their churches through Givelify in 2025 qualified as consistent givers. By comparison, using a more stringent definition that requires giving at least once or more every month, only 18% of donors met this threshold. Other sources of church giving statistics report a comparable figure: 23.7% of donors gave to churches on a monthly or weekly basis.[25] However, direct comparisons are limited because the methodology behind that calculation is not publicly available.

About 30% of faith-based donors gave consistently through Givelify in 2025

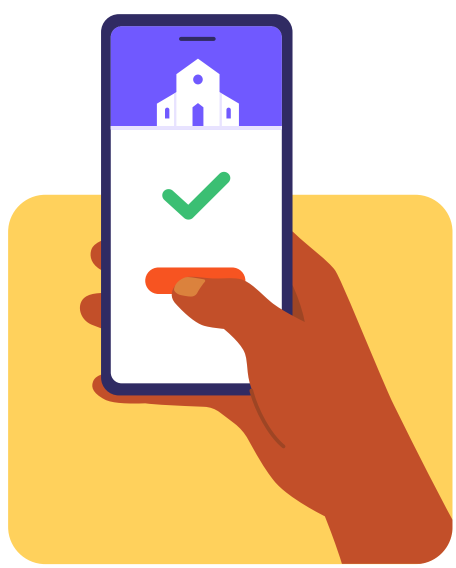


Although consistent givers represent a minority of faith-based donors, they accounted for 78.6% of donations and 81.5% of the total amount given on Givelify. A relatively small share of donors therefore accounts for the majority of giving.

Donations from consistent givers made up most (81.5%) of the total amount given on Givelify in 2025



These findings highlight the disproportionate role consistent givers play in overall church giving patterns. Given that consistent donors contribute significantly to congregational financial health, the question turns to why few donors reach consistency in the first place. This discrepancy between donors' desire to be more generous[2] and their struggle to act accordingly is known as the **intention-action gap**,[34] which is explored further in Chapter 6.



THE CONSISTENCY SHORTFALL

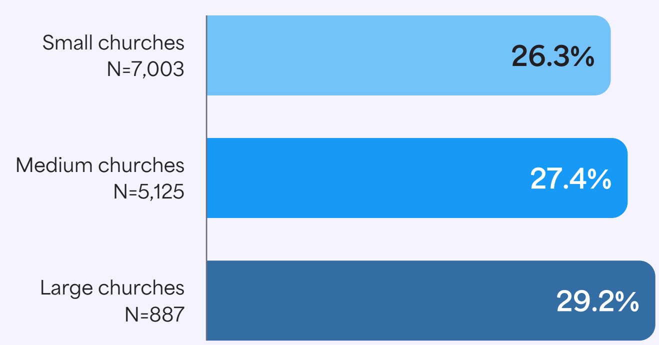
Consistent Giving Rates Vary Across Churches

Using the consistent giving definition introduced in Chapter 3, the median share of consistent givers within churches in 2025 varied slightly by congregation size. Median rates were 26.3% for small churches (fewer than 100 attendees), 27.4% for medium churches (100 to 500 attendees), and 29.2% for large churches (more than 500 attendees).

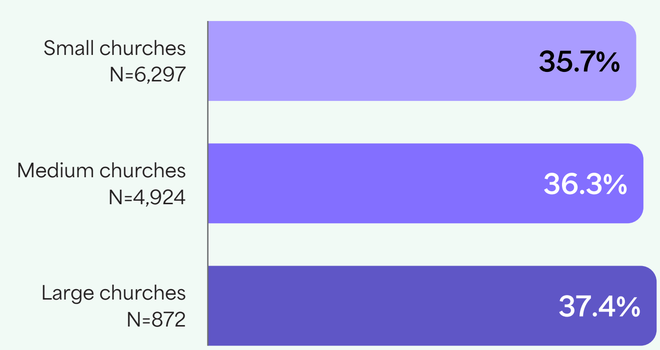
Rates of consistent giving increased modestly with church size. Across all churches, the median rate was 27.4%. Future studies could explore the factors contributing to higher rates of consistent giving among larger churches. For example, larger churches may have greater resources to support digital giving or a higher concentration of high-income donors with the financial capacity to sustain consistent giving habits.

It is possible that not every person who gives to a church is considered a member of that church. If we exclude donors who gave only once, the share of consistent givers was modestly higher across all church sizes: 35.7% at small churches, 36.3% at medium churches, and 37.4% at large churches. Across all churches, the median share of consistent donors was 36.2%.

Percentage of all donors who give consistently to small, medium, and large churches through Givelify



Percentage of donors (excluding one-time donors) who give consistently to small, medium, and large churches through Givelify

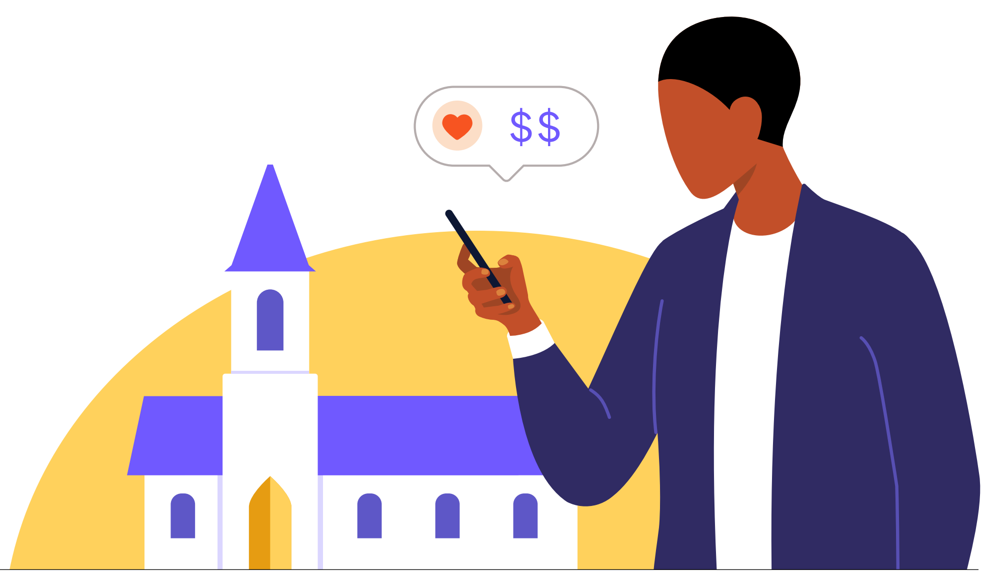


The overall rate of consistent givers on Givelify (30.2%) differs from the rate within churches (27.4%) because Givelify measures each donor's total monthly giving. In 2025, one in six donors on Givelify gave to more than one church. While some multi-church supporters may not have given consistently to any single congregation, they may still have given consistently across multiple churches through Givelify each month. As a result, the rate of consistent givers on Givelify is higher than the rate observed within individual churches.

A notable share of faith-based donors **give to multiple churches.**

This pattern is consistent with broader trends: Recent research by the Hartford Institute for Religion Research finds that a small but growing number of church attendees now have multiple church homes, and nearly half report regularly attending more than one congregation. Their study also finds that attendees with multiple church homes tend to be less committed or involved with those churches.[14]

These findings suggest that congregations engaging multi-church attendees may need to be more intentional about building relationships and deepening donor engagement.



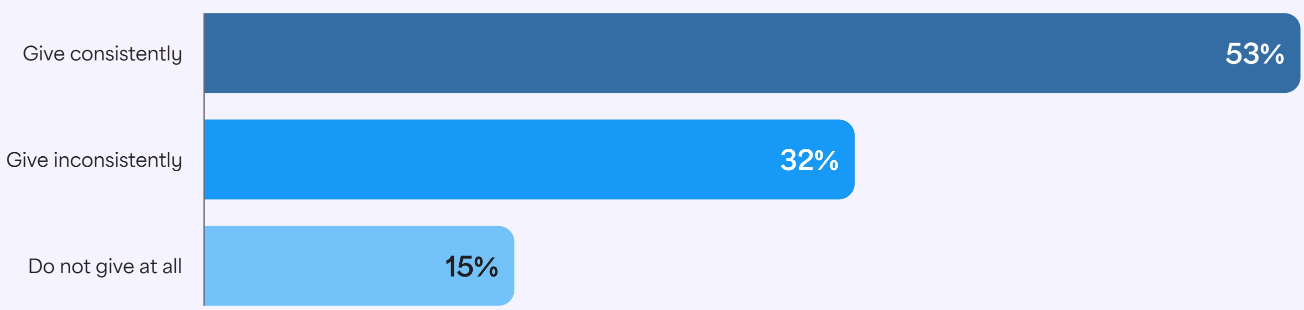
THE CONSISTENCY SHORTFALL

Church Leaders Overestimate Giving Consistency

Understanding the actual rate of consistent giving within churches illuminates one of this chapter's most notable findings: a significant gap between observed giving patterns and church leaders' perceptions. When asked to estimate what share of their congregation gives consistently, church leaders' estimates significantly exceed the rates observed in the data. This report refers to this discrepancy as the **church leaders' perception gap.**

On average, leaders report that 53% of attendees give consistently, while 15% do not give at all.

Church leaders' estimates of how consistently their congregants give

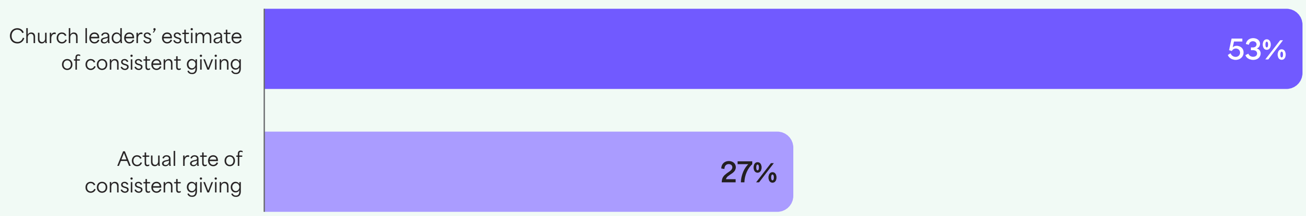


Even when limiting to respondents who define consistent giving in the same way as this report (i.e., based on a giving frequency of at least once a month and including all monetary giving), church leaders report similar estimates: 56% of their attendees are consistent givers, 31% are not consistent, and 13% do not give.

> The gap between observed data (a median of 27.4% across all churches) and church leaders' estimates (53%) is **substantial.**

This perception gap has important practical implications: A church leader who believes that most of their congregants already give consistently may be underinvesting in generosity discipleship to support donors in closing their intention-action gap. While this study does not explain the causes of church leaders' perception gap, it highlights areas for further investigation in future research.

Church leaders overestimate the true rate of consistent giving in their churches



One possible explanation is that church leaders may base their estimates of consistent giving on regular attendees rather than the full congregation. While this approach is understandable, it excludes less frequent attendees. Because frequent attendees tend to give more consistently (Chapter 5), this can inflate estimates of consistent giving.

A related explanation is that church leaders may unknowingly be biased toward thinking about members who give frequently when estimating consistent giving. This unconscious bias is known as an availability heuristic.[35] In a given month, consistent givers account for about 81% of gifts and 85% of total giving. Since the same donors appear repeatedly in church giving records, they are more visible and easier to recall.

> Unless giving patterns are intentionally tracked, **church leaders could be unintentionally overestimating how many of their donors give consistently.**

A third explanation is that church leaders may hold more optimistic assessments of congregational health[36] or a belief that "perception shapes reality."[37, 38] This may lead church leaders to perceive their congregations as more financially engaged than the data indicate.

THE CONSISTENCY SHORTFALL

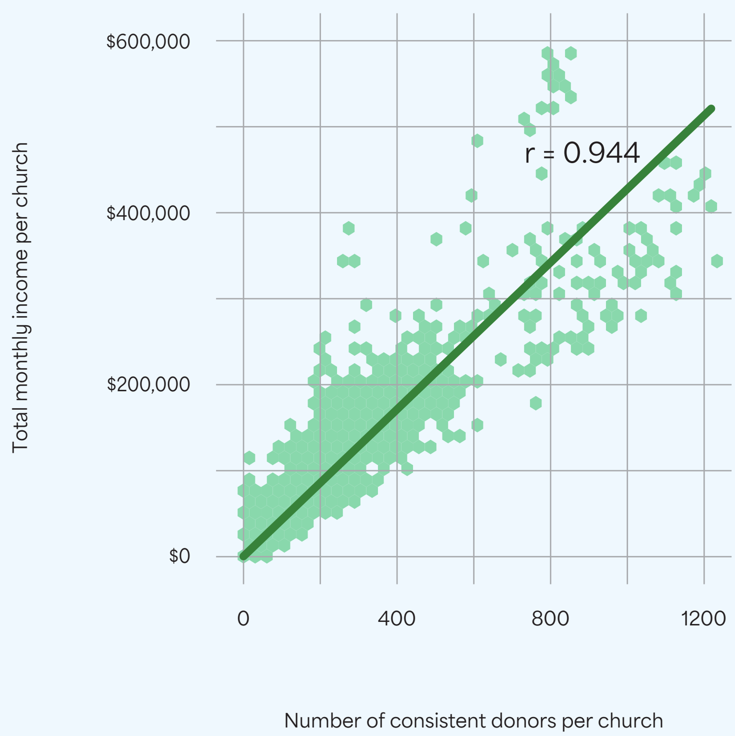
Implications of Church Leaders' Perception Gap

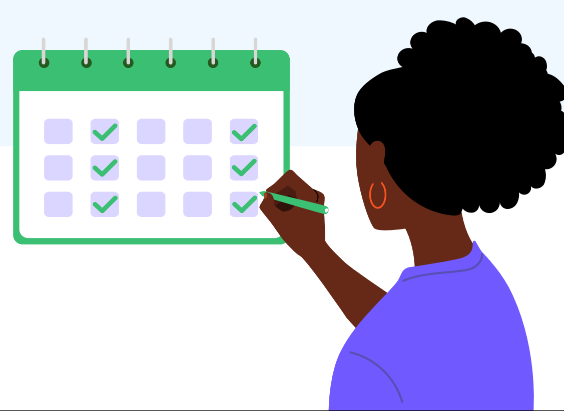
Recognizing the perception gap has important implications. Church leaders who overestimate consistent giving may underinvest in teaching generosity, set unrealistic financial projections, or overlook opportunities to support members who aspire to give more consistently but have not yet developed that pattern.

Excluding infrequent attendees from these estimates may lead to additional opportunities being missed. These "occasional" donors represent a meaningful segment of the congregation and may be more likely to become consistent givers with greater engagement and support.

An analysis of donors on Givelify shows that consistent givers account for 85% of churches' monthly giving. The relationship between consistent givers and total monthly giving is remarkably strong: Churches with higher shares of consistent givers reliably receive more in total contributions each month (r = 0.944).

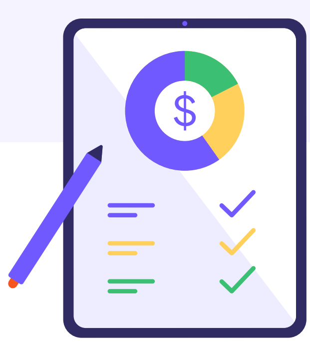
Churches with more consistent givers receive higher total contributions each month





Notably, the number of consistent givers is a stronger predictor of a church's monthly giving than the total number of donors or attendees (r = 0.944 vs. r = 0.916). This finding highlights that consistency matters more than volume.

Having more consistent givers is more strongly linked to monthly income than having more donors



THE CONSISTENCY SHORTFALL

The Financial Impact of the Consistency Shortfall

Together, donors' intention-action gap and church leaders' perception gap create the conditions for a third and more consequential problem: a consistency shortfall whose financial implications extend across the entire religious charitable sector. Our estimation model suggests that even moderate reductions in the consistency shortfall could produce substantial gains in total giving. This model uses assumptions about donor behavior and average giving at both the national and congregation levels in its calculations. Additional details are provided in the Methodology section.

Across the United States, there are approximately 350,000 congregations[15] that collectively receive almost $150 billion in annual giving.[1] Consistent givers represent 30.2% of all donors but account for 81.5% of total giving.

If the share of consistent givers increased to 40% without any change to the total number of donors and average giving behavior, total giving would increase by approximately 25%. Applied across the entire faith-based charitable sector, this increase in giving consistency would correspond to an estimated $25 to $30 billion increase in annual giving.

Applying this estimation model to a typical congregation predicts similar growth in giving. The median congregation receives approximately $205,000 in annual contributions.[15] Under this model, a 25% increase in total giving would correspond to approximately $50,000 in additional annual giving, even when the only change is growth in consistent givers.

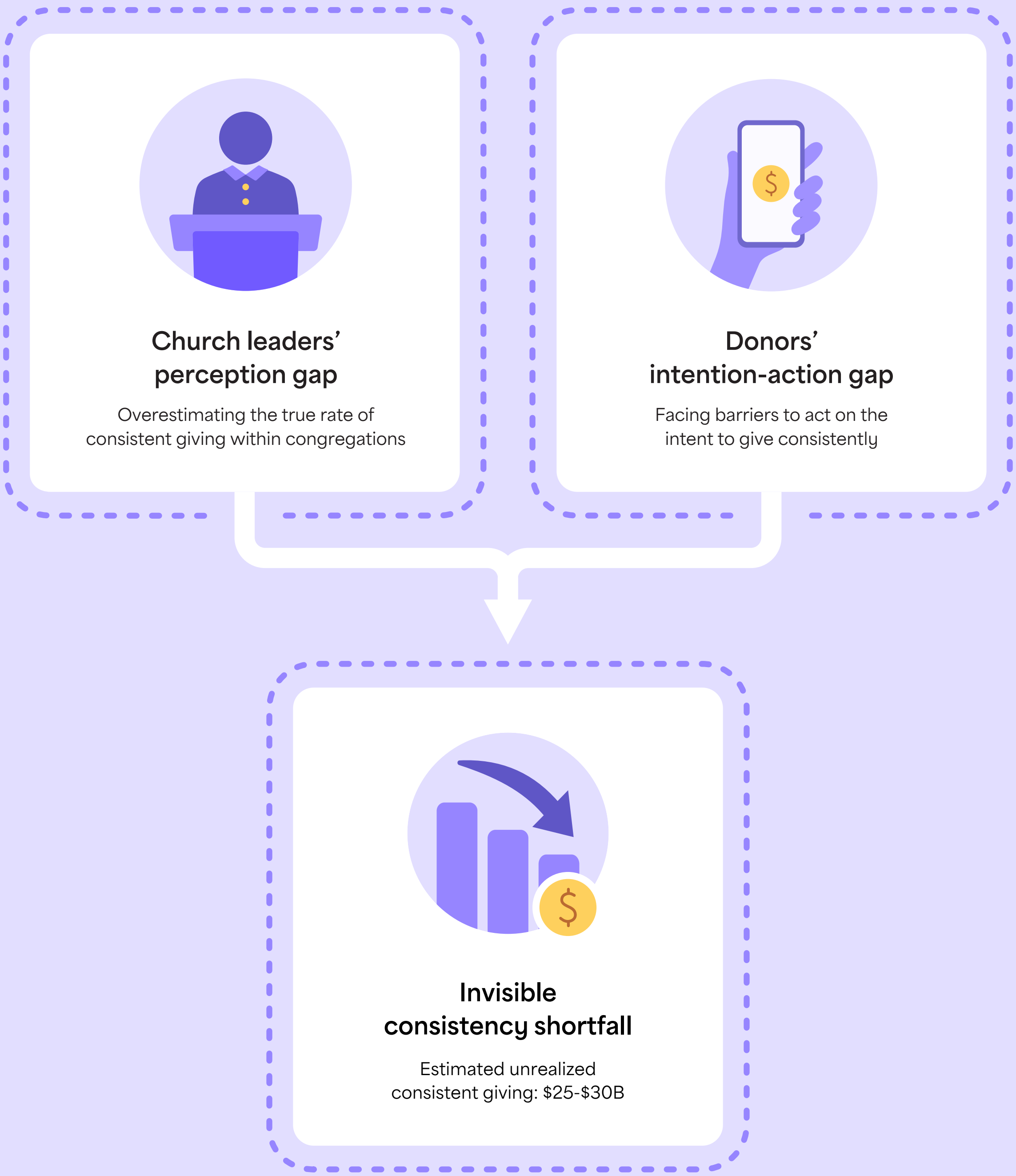
It should be noted that, for individual congregations, this estimate would vary depending on their size, socioeconomic composition, and geographical location. Studies find that attendees of small churches tend to give more per capita than those in larger congregations.[39] Socioeconomic composition also tends to vary by church size. Barna finds that medium and large churches are more likely to attract adults with higher levels of education and income.[40]

Geographic differences also shape giving patterns. Individuals in regions with higher levels of religious conviction, such as the "Bible Belt," tend to give a greater share of their income to charity, despite having lower median incomes than those in more secular areas (e.g., San Francisco, New York City).[41] At the same time, attendees of rural churches in certain regions often have lower household incomes,[42] which may limit their capacity to give compared with those in wealthier areas.

Taken together, these findings highlight a gap with meaningful implications for congregational financial health: Most churches have far fewer consistent givers than their leaders estimate, yet consistent givers account for the majority of giving.

The invisible consistency shortfall

The gap between perceived and realized consistent giving across the faith sector



While this estimation model is not a forecast, it gives church leaders a concrete sense of what improving donor consistency could mean in dollars for their congregation. It highlights how changes in donor composition, particularly increases in consistent giving, can significantly affect total giving at both the congregational and national levels.

> The consistency shortfall, the unrealized giving that results when donors do not give as consistently as they intend and when churches do not fully recognize how large that gap is, carries a significant financial cost. If the share of consistent givers increased to reflect donors' stated aspirations, **annual giving across U.S. congregations could increase by an estimated $25 to $30 billion.**

Closing this gap begins with understanding who consistent donors are and what distinguishes them from those who give less regularly. Chapter 5 explores these differences by introducing four distinct profiles of faith-based donors.

CHAPTER 5

Introducing Faith-Based Donor Profiles

Faith-based donors are not a uniform group, and treating them as a monolith limits how generosity is understood and cultivated.

In this chapter, we define four distinct profiles of faith-based donors and offer a new perspective on how generosity varies across motivations, behaviors, and aspirations. These profiles highlight meaningful differences in how individuals engage with giving and offer practical insight into how churches can more effectively engage and support generosity.

KEY TAKEAWAYS

1. Faith-based donors differ from nonprofit donors in how and why they give.
2. Four donor profiles emerged reflecting different motivations, beliefs, and giving habits: Devoted, Steady, Awakening, and Unengaged.
3. Different donors need different kinds of support to grow in generosity and consistent giving.

INTRODUCING FAITH-BASED DONOR PROFILES

Faith-Based Donors Differ from Nonprofit Donors

Much of the philanthropy literature groups faith-based donors with broader nonprofit givers. However, faith-based donors differ from nonprofit donors in how they give to their church and report different behaviors, motivations, and strategies when they give to other causes or nonprofits.

For example, in the 2024 *Giving in Faith* report, most faith-based donors (59%) reported setting aside a defined amount or percentage of their income to give to their place of worship (e.g., tithe, zakat). In contrast, when giving to causes or organizations outside of their places of worship, donors are more likely to give spontaneously (55%) or report having no real strategy (21%).[2]

While existing studies may categorize individuals by religious behavior[43] or by general giving approach,[44] research that specifically examines the characteristics of faith-based donors remains limited. As a result, their distinct motivations and behaviors are often underrepresented in the broader literature.

> This gap has practical implications. **Church leaders may find that guidance drawn from general philanthropy research does not translate effectively to church contexts,** where giving is shaped by different expectations, beliefs, and patterns.

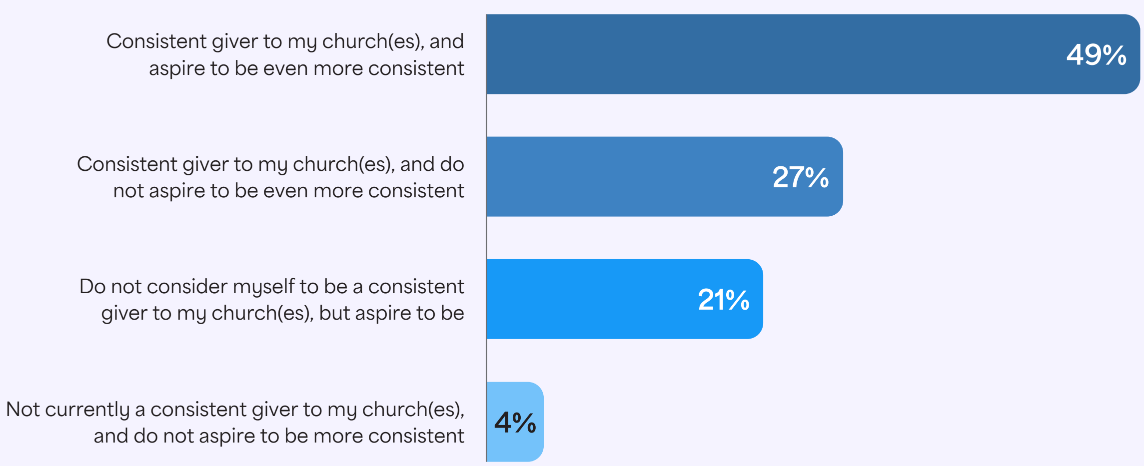
In this chapter, we define four distinct profiles of faith-based donors to address this gap and provide a clearer understanding of how giving behaviors, motivations, and aspirations vary across this population.

Categorizing Faith-Based Donors

We categorized faith-based donors according to how they describe their current pattern of giving to their churches in the survey. This structure provides the foundation for the four donor profiles introduced in this chapter and offers a clearer view of how donors see their own giving behavior.

Most surveyed donors (76%) already consider themselves consistent givers, though many still aspire to give even more consistently. Nearly half (49%) identify as consistent givers who want to be even more consistent, while 27% report being satisfied with their current level of giving. Among the remaining donors, 21% say they are not yet consistent but aspire to be, and 4% neither give consistently nor express a desire to do so.

How faith-based donors categorize their own giving



Percentages may not total 100% due to rounding

We then examined how donors in each of these categories differ in their religious and demographic characteristics, as well as in their motivations for giving.

To assess differences in religiosity, we developed a composite religiosity score based on self-reported behaviors and beliefs.

Religiosity

> Higher scores reflect more frequent religious engagement and stronger self-identification as a religious or spiritual person

To better understand these motivations, we conducted a factor analysis on giving-related attitudes, which revealed four core drivers of generosity:

Giving with faith

> The role of giving in growing or strengthening their faith, linking generosity to spiritual growth, maturity, and the donor's relationship with God

Trust in church

> Trust in their church and perceived impact of giving, capturing donors' confidence that their contributions are being used responsibly and make a difference

Importance of impact

> The personal importance of impact and appreciation, which captures how much donors value knowing their effect and feeling appreciated for their generosity

Positive emotions

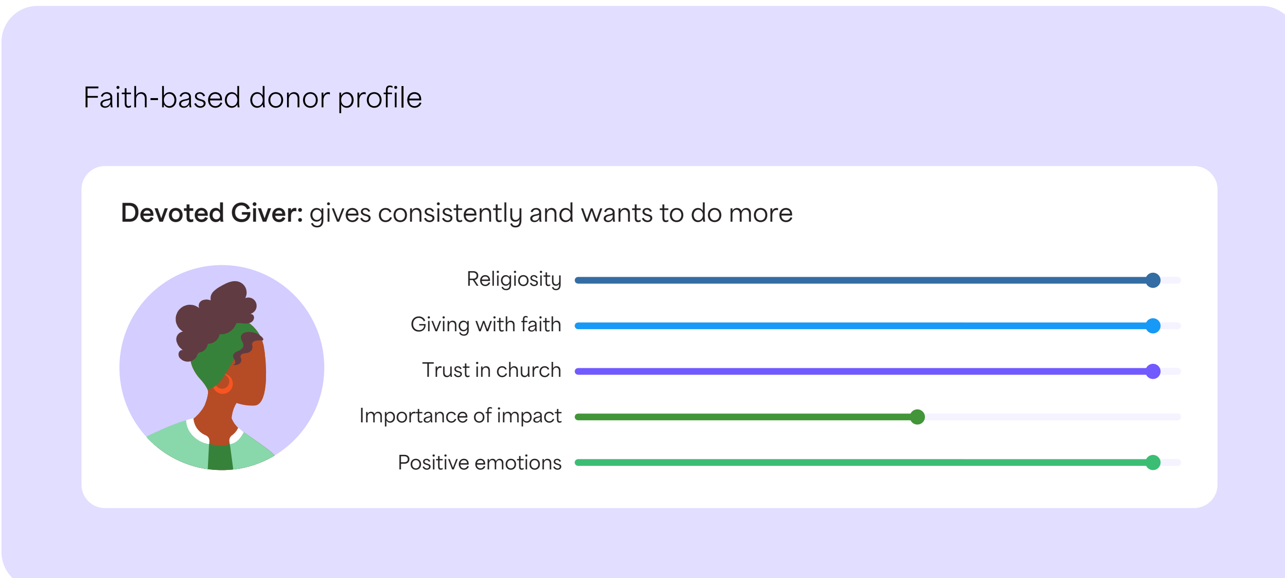
> Feelings of warm glow, fulfillment, and appreciation, which describe the extent to which giving produces positive emotional experiences for the donor

Additional details on the religiosity and motivational measures are provided in the Methodology section.

Four Distinct Faith-Based Donor Profiles Emerged

Based on donors' motivations, behaviors, and self-reported consistency, we define four distinct profiles of faith-based donors:

The Devoted Giver



The Devoted Giver gives consistently to their churches and continues to aspire to give even more. Already the most religiously engaged donors in this study, they are significantly more likely than other profiles to view giving as both an expression of and a pathway to strengthening their faith.

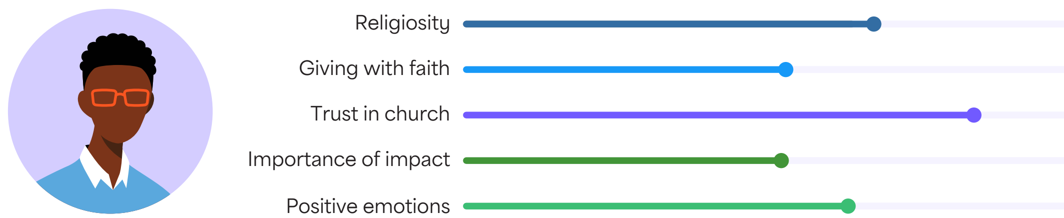
They are the most likely to believe in tithing, report a higher proportion of their giving in the form of tithes, and define consistent giving according to faith teachings. Devoted Givers also report the highest levels of trust in how their church uses their giving and confidence in the impact of their contributions, as well as pronounced feelings of warm glow, fulfillment, and appreciation when they give.

Demographically, Devoted Givers tend to be older than Awakening Givers and are similar in median age to Steady Givers.

The Steady Giver

Faith-based donor profile

Steady Giver: gives consistently and is satisfied



The Steady Giver gives consistently and is satisfied with their current level of giving. Unlike the Devoted Giver, they are not seeking to increase their consistency.

Along with the Awakening Giver, they are less likely than the Devoted Giver to report feelings of warm glow, fulfillment, and feelings of appreciation when they give. Compared with the Awakening Giver, they give a significantly greater proportion of their gifts in the form of tithes, but less than Devoted Givers. The Steady Giver, compared with both Devoted and Awakening Givers, scores significantly lower on the factor tying their giving to spiritual growth.

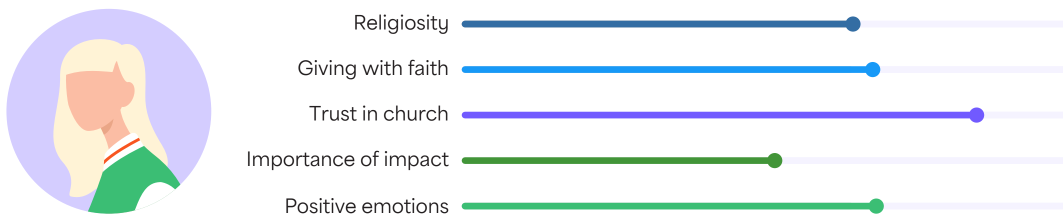
> A closer examination shows that, compared with Devoted and Awakening Givers, **Steady Givers are significantly less likely to believe that consistent giving supports spiritual growth, that giving is an act of worship and gratitude, and that consistent giving leads to long-term blessings.**

Demographically, the Steady Giver tends to have the highest levels of education and income, and they are more likely to be men.

The Awakening Giver

Faith-based donor profile

Awakening Giver: wants to give consistently but isn't there yet



The Awakening Giver aspires to give consistently, but they have not yet achieved that pattern. While the intent is present, they often face financial difficulties that limit their ability to give more consistently.

Compared with Devoted or Steady Givers, the Awakening Giver is more likely to identify financial constraints as a primary barrier to consistency. They are also more likely to believe that economic conditions or their finances will negatively affect their ability to give.

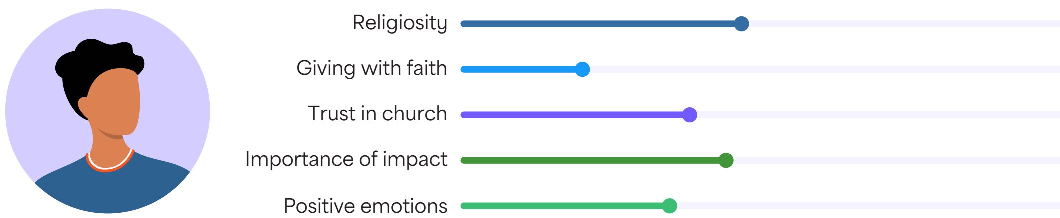
Compared with Devoted and Steady Givers, they give a significantly greater proportion of their donations in the form of offerings or non-tithe gifts.

Demographically, the Awakening Giver tends to be younger, have less stable employment, and report lower household incomes.

The Unengaged Giver

Faith-based donor profile

Unengaged Giver: does not give consistently or aspire to yet



The Unengaged Giver neither gives consistently nor aspires to do so yet. Because they represent only 4% of the sample, findings for this group do not reach statistical significance and should be interpreted with caution.

Even so, their patterns are distinct. Compared with other profiles, the Unengaged Giver scores the lowest on measures of religiosity, trust in churches, and feelings of warm glow or impact when they do give. They are also the least likely to believe in tithing.

INTRODUCING FAITH-BASED DONOR PROFILES

Different Donor Profiles Require Different Approaches

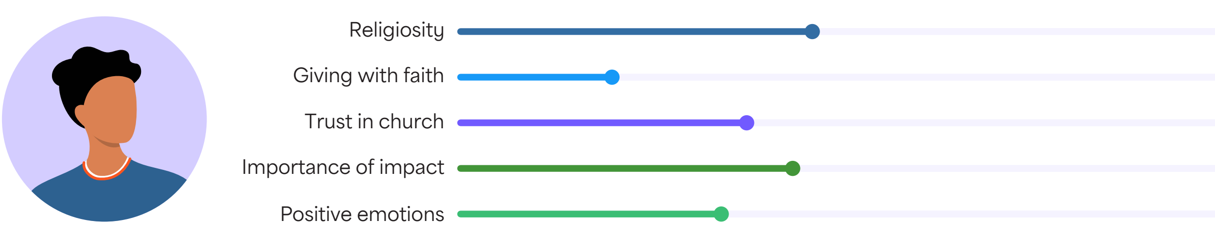
The four profiles of faith-based donors

Devoted Giver: gives consistently and wants to do more

Steady Giver: gives consistently and is satisfied

Awakening Giver: wants to give consistently but isn't there yet

Unengaged Giver: does not give consistently or aspire to yet



These four profiles illustrate that faith-based donors are not a monolith.

Each group reflects a distinct combination of motivations, behaviors, and constraints, suggesting that a one-size-fits-all approach to generosity discipleship is unlikely to be effective.

Devoted Givers
may benefit from occasional encouragement to deepen their existing practices.

Steady Givers
may respond to new challenges or expanded goals.

Awakening Givers
may need practical support to navigate financial barriers.

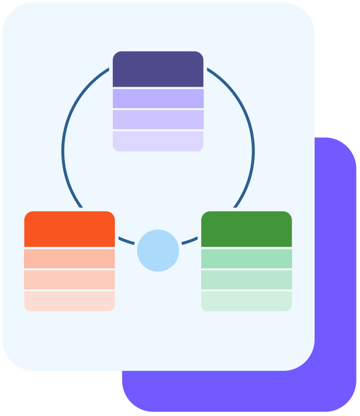
Unengaged Givers
may require a different starting point, perhaps one focused on engagement before giving.

Understanding these differences is essential, but it's only part of the story. The next step is examining how consistent giving habits are formed and sustained.

In Chapter 6, we introduce the Consistent Giving Model™, a novel framework grounded in multidisciplinary research and the specific motivations of faith-based donors that explains how giving habits develop over time.

CHAPTER 6

The Consistent Giving Model



How giving habits are formed

This chapter introduces the Consistent Giving Model, a novel framework that explains how consistent giving habits are formed and sustained within a faith-based context. Grounded in the psychology of giving and informed by existing theories of prosocial behavior, the model integrates a multidisciplinary approach to understanding consistent giving. This chapter also demonstrates how internal and external factors interact within the Consistent Giving Model to influence giving decisions and shape giving outcomes.

KEY TAKEAWAYS

1. Wanting to give consistently does not always lead to action without support, habits, and reinforcement.
2. Consistent giving is shaped by internal factors like religious conviction and altruistic values, alongside external influences that faith leaders can help reinforce.
3. The Consistent Giving Model explains how generosity becomes a lasting habit through intentional repetition of the three phases of giving: Opportunity, Intention, and Action.

THE CONSISTENT GIVING MODEL

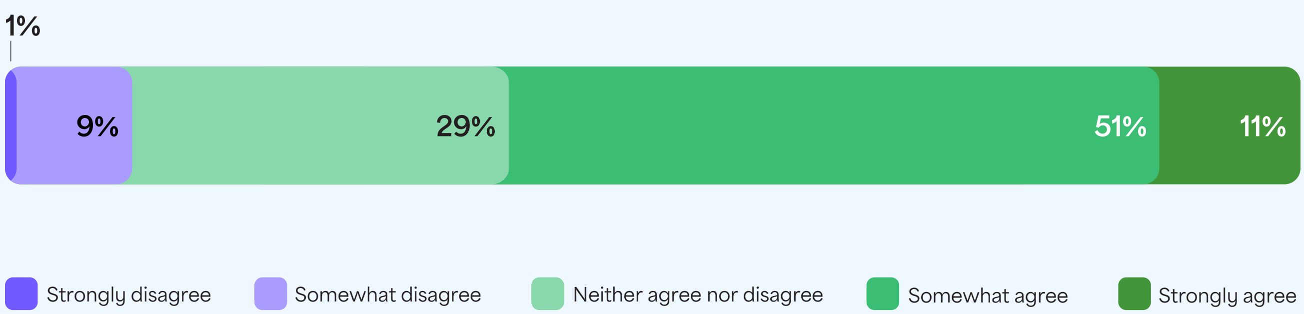
Understanding the Habit of Giving

As discussed in Chapter 5, faith-based donors differ in their motivations for giving. However, awareness of these motivations alone is not enough to support donors in achieving their aspirations.

Nearly 70% of donors say they aspire to give even more consistently (Chapter 5), and 95% report they want to give at least monthly.[24] Yet in practice, only about 30% of donors maintain a consistent giving pattern (Chapter 4).

Moreover, only 11% of church leaders strongly agree that they feel confident in their understanding of why their congregants do not give consistently.

Church leaders’ agreement that they understand why congregants do not give consistently



Percentages may not total 100% due to rounding

These findings highlight a need to understand not only what motivates donors, but also how those motivations interact throughout the process of developing a consistent giving habit. Integrating a multidisciplinary approach with a psychology of giving foundation, this report proposes the Consistent Giving Model, developed through this research by Givelify Philanthropic Research & Insights, to explain how faith-based donors build and sustain consistent giving habits over time.

THE CONSISTENT GIVING MODEL

Foundations of the Consistent Giving Model

The Consistent Giving Model maps the three main stages of the giving process (Opportunity, Intention, and Action), the motivational factors that influence each stage, and the conditions under which the process repeats often enough to become a consistent giving habit.

This model draws on other validated models of behavioral change, such as Ajzen's Theory of Planned Behavior[45] and De Vries's I-Change Model.[46] It also builds on Sargeant's framework of charitable giving[47] and further clarifies the model of lifetime charitable giving proposed by Brister et al. (2016).[48] To understand what distinguishes the Consistent Giving Model, it is helpful to briefly review the prior charitable giving frameworks it builds on.

Sargeant's Model of Charitable Giving

In Sargeant's model of charitable giving,[47] the "inputs" refer to various ways charities invite donors to give. These inputs may include existing awareness of or trust in the charity, as well as direct appeals such as mailed requests or campaigns.

The opportunity to give is shaped by how donors perceive these appeals. Appeals that evoke positive emotions, affirm a donor's identity as generous, or convey a clear sense of need or urgency are more likely to prompt donors to act.

Before deciding to give, donors further evaluate the request based on their experiences and judgment. At this stage, they may reflect on their prior knowledge of or relationship with the charity, as well as assess factors such as how effectively the organization uses its resources to achieve its mission.

Finally, both the opportunity to give and the donors' evaluations are further influenced by external and internal factors. External factors include demographic characteristics (e.g., age, gender), while internal factors include personal motivations such as empathy or guilt, which can shape an individual's propensity to give.

Model of Lifetime Charitable Giving

Brister and colleagues (2016) extended Sargeant's model by incorporating the role of Christian faith in shaping giving behavior, making it a relevant precursor to the Consistent Giving Model.[48] Their model of lifetime charitable giving reframes the giving process into three stages: Opportunity, Intention, and Behavior, each influenced by a combination of external (extrinsic) and internal (intrinsic) factors.

Opportunity

The Opportunity stage describes how giving opportunities arise. These may originate from external sources, such as a pastor's appeal, or be amplified by broader external influences, such as social networks or media, which increase awareness of the request. Opportunities may also be shaped by internal traits, such as a donor's empathy for others in need, which are further influenced by personal values and theological beliefs on generosity.

Intention

Once an opportunity is presented, donors decide whether to act. The Intention stage of giving reflects this decision-making process and is shaped by both external and internal influences. External motivators include social factors (e.g., social pressure or cultural norms), relationships with the charity (e.g., positive feelings about the cause or organization), and incentives (e.g., tax deductions, thank-you gifts, social recognition), all of which may heighten a donor's intention to give. Internal factors include personal values and attitudes toward giving and money. As in the Opportunity stage, social context and theological beliefs can amplify intention.

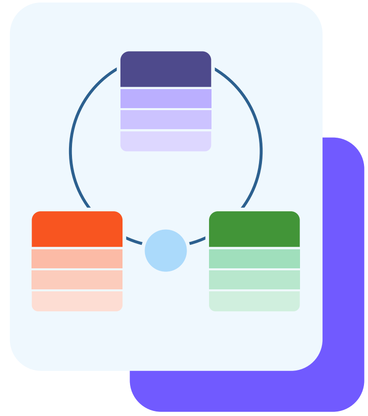
Behavior

The Behavior stage represents the act of giving itself. However, intention does not always translate into action. In behavioral psychology, this phenomenon is widely known as the intention-action gap.[34]

At this stage, the likelihood that a donor will perform the act of giving is modulated by both external and internal factors. External factors may include barriers to giving (e.g., transaction fees) or whether an individual prioritizes giving over other spending (e.g., giving before discretionary spending or setting up automatic withdrawals). Internal factors, such as positive past experiences with giving or positive feelings about the impact of one's giving contributions, can reinforce future giving behavior.

THE CONSISTENT GIVING MODEL

Our Consistent Giving Model



The Consistent Giving Model builds on Brister and colleagues' model of lifetime charitable giving while focusing on how consistent giving habits are formed and maintained within church contexts.

This focus reflects an important distinction:

Faith-based donors often approach giving to their church differently than giving to secular causes. As discussed in Chapter 5, giving to causes outside the church more closely aligns with general models of nonprofit giving, while church giving is shaped more directly by faith, relationship with the church, and spiritual practice.

Existing models tend to generalize across these contexts and underemphasize the role of faith in giving to places of worship.

Like Brister et al.'s model of lifetime charitable giving, the Consistent Giving Model divides the giving process into three phases: Opportunity, Intention, and Action. It also distinguishes between external and internal motivational factors. Many of the influences identified in earlier frameworks are incorporated in our model, but they are now embedded within a faith-based context. In faith-based giving, a donor's identity as a generous giver plays a central role in shaping how opportunities to give are perceived and acted upon.

The Consistent Giving Model™

This model illustrates how repeated cycles of giving, combined with meaningful reinforcement, can help faith-based donors develop lasting giving habits

Developed by Givelify Philanthropic Research & Insights as an open framework for continued research, application, and practice

Although the model is presented in phases, these phases are not strictly sequential. In faith-based giving, the intention to give may exist before a specific opportunity arises. Donors may already hold a religious conviction or enduring desire to give that becomes activated when an opportunity is presented. Additionally, giving is rarely a one-time act. Rather, repeated acts of giving often reinforce a donor's faith, identity, and generosity practices over time. The model therefore describes a dynamic and recurring process rather than a rigid sequence.

However, the Consistent Giving Model introduces three key innovations that advance this foundation. First, it explicitly accounts for the fact that the giving process must recur consistently over time to form a habit, not just a single act. Second, because this framework is focused specifically on church giving, it positions the donor-church relationship as a central external factor, recognizing its unique and ongoing role in shaping consistent giving behavior. Third, it proposes that motivations for giving are hierarchical in their level of influence on giving. Within this hierarchy, internal motivations — grounded in religious conviction, personal values, and spiritual identity — function as the strongest and most durable drivers of consistent giving, followed by church-related external factors, with non-church external influences having the weakest effects.

Internal motivations are the strongest drivers

Intrinsic motivation refers to engagement in an action because the action itself is inherently rewarding.[49] In contrast, extrinsic motivation involves performing an action to receive external rewards, such as money or praise, or to avoid punishment.

In the Consistent Giving Model, internal factors include personal values, beliefs, convictions, and identities. For faith-based donors, these internal motivations include having a religious conviction to give, identifying as a generous giver, and holding altruistic or empathetic values.

> Research consistently finds that **intrinsic motivation produces higher quality and more sustained behavior than extrinsic motivation,** and this holds for charitable giving.[50]

In this framework, we argue that these internal factors are the strongest drivers of consistent prosocial behaviors. This perspective is supported by prior research on prosocial motivation.[51, 52]

Internal motivations are more durable,[49] and studies find that intrinsically motivated prosocial acts produce stronger psychological and emotional benefits for the giver than those driven by external pressure or obligation.[53] These benefits to wellbeing, in turn, reinforce future generosity and make continued giving more likely.[54]

As donors grow in their spiritual journeys, they may continue to develop and strengthen these internal motivations, each of which influences giving differently across the three phases of the Consistent Giving Model. The external and internal factors discussed at each phase are not exhaustive; they are included to illustrate how common faith-based motivations, relationships, barriers, and reinforcements fit within this model.

Opportunity: How giving comes into view

Opportunity: How giving comes into view

Sources of giving awareness and the internal factors that influence it

Opportunity

Internal factors that influence giving awareness:
- Prosocial values (e.g., altruism, empathy)
- Religious conviction to give

Church-based sources of giving awareness:
- Direct appeals from church leaders
- Giving moments during services
- Church social networks

External sources of giving awareness:
- Social media
- Social networks

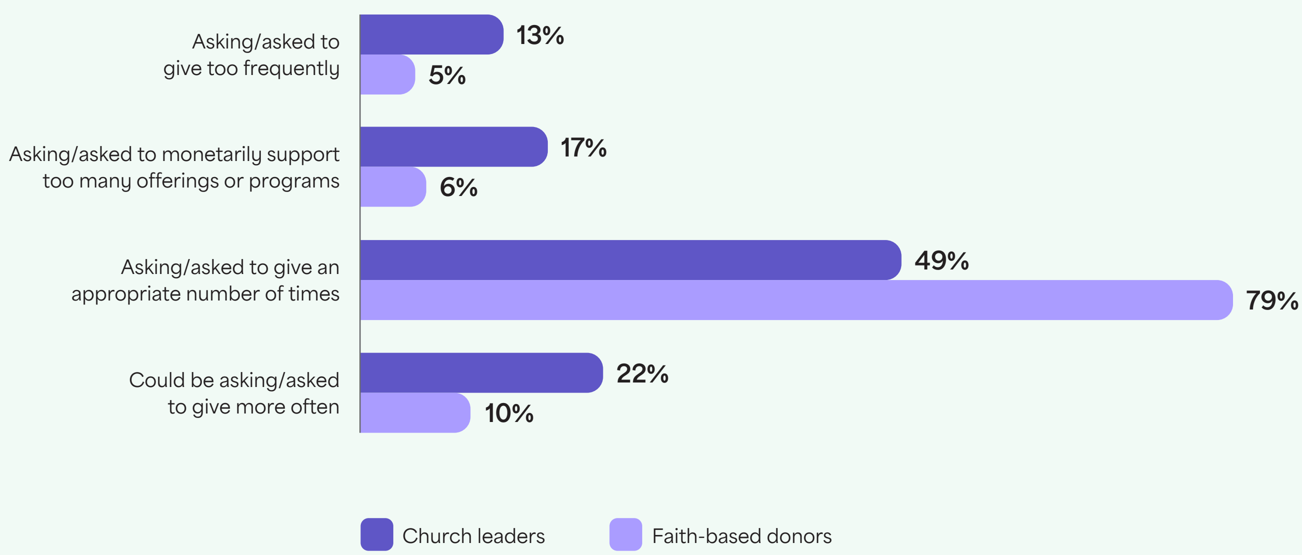
Within the Opportunity phase, external and internal factors shape how donors are made aware of giving opportunities. This includes how the ask to give is framed and how it is initially perceived by the donor.

These opportunities often emerge through direct appeals from the donor's church. Research shows that donors are more likely to give when they are asked,[55] and they are even more likely to give when asked by someone they trust, such as a clergy member.[56]

Our survey findings reinforce this pattern. Most faith-based donors (79%) report that their churches ask to give an appropriate number of times, while only 11% feel they are asked too often or too much. In contrast, 29% of church leaders believe they may be asking donors to give too often or too much.

This gap suggests that church leaders are often more cautious in their approach to asking than donor behavior supports. As a result, churches may be missing opportunities to invite giving, particularly when donors are open and receptive to those requests.

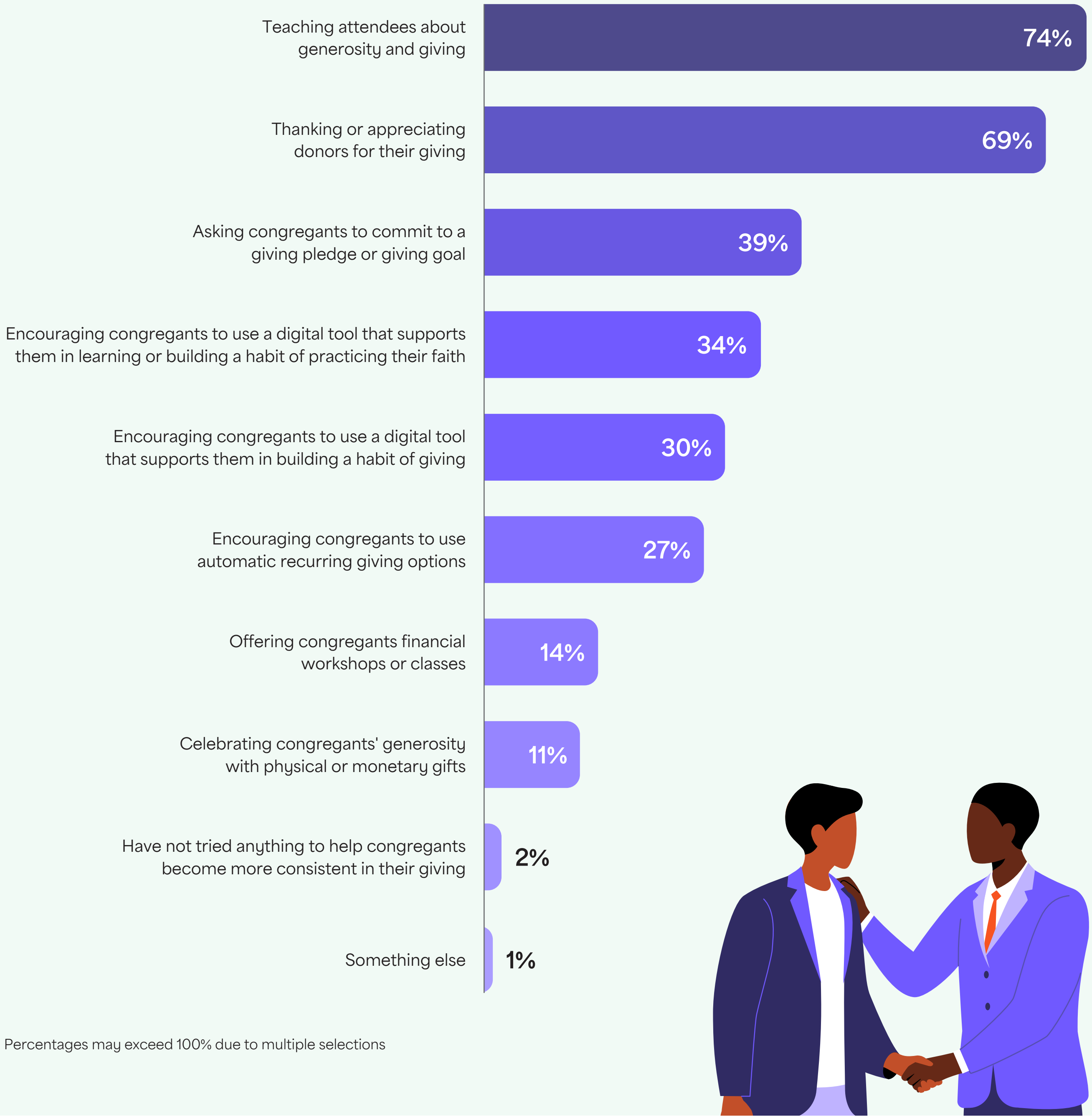
Church leaders' and faith-based donors' sentiments on how frequently they ask donors to give/are asked to give



Some external factors that originate both within and outside of a faith-based donor's church include awareness of a need. For example, some studies find that social media[57] or advertisements[58] can increase awareness and create opportunities for charitable behavior. Similarly, when teaching about generosity, churches can share information that raises awareness of local, regional, or global needs for aid.[59]

Another external factor that can shape giving opportunities is a church's culture of generosity. Teaching generosity can serve as an indirect appeal to give, and churches that promote this culture increase awareness of ways to contribute.[60] In our survey, most church leaders report teaching their congregants about generosity to some extent.

Techniques and tools that church officials have tried to help congregants become more consistent givers



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Additionally, teaching generosity helps instill internal prosocial values, such as empathy, thereby heightening donors' awareness of opportunities to give, particularly when needs are unspoken. Donors with strong religious convictions about generosity may be more likely to recognize opportunities to offer their aid to others.[61, 62] Similarly, having empathy or altruistic values increases the likelihood that donors will seek opportunities to help or proactively identify unmet needs within the church and in their community.[63]

Intention: How giving decisions are shaped

Intention: How giving is decided

External and internal factors that influence the decision to give

Intention

Internal factors that influence intention to give:
- Prosocial values (e.g., altruism, empathy)
- Religious conviction to give

Church-based factors that influence intention to give:
- Trust in the church
- Awareness of mission and giving impact
- Donor appreciation and "warm glow"
- A culture of generosity within the church

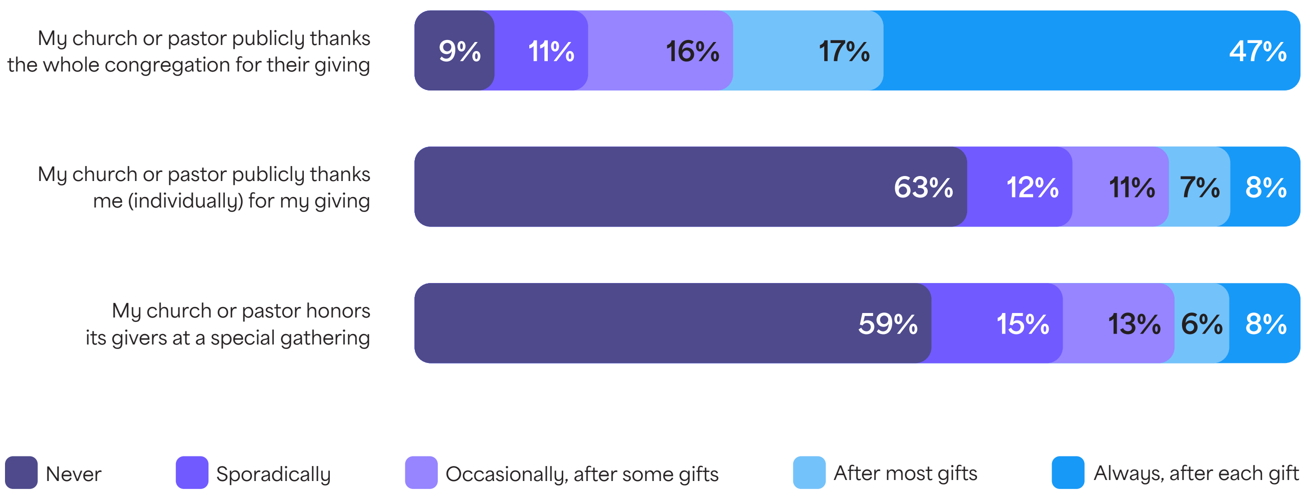
External factors that influence intention to give:
- Tax benefits
- Progress towards giving goals
- Desire for prestige

After faith-based donors are presented with an opportunity to give, they evaluate it through their perceptions, beliefs, and preexisting inclinations toward giving. External and internal factors further shape those evaluations, ultimately influencing — positively or negatively — their decision to give.

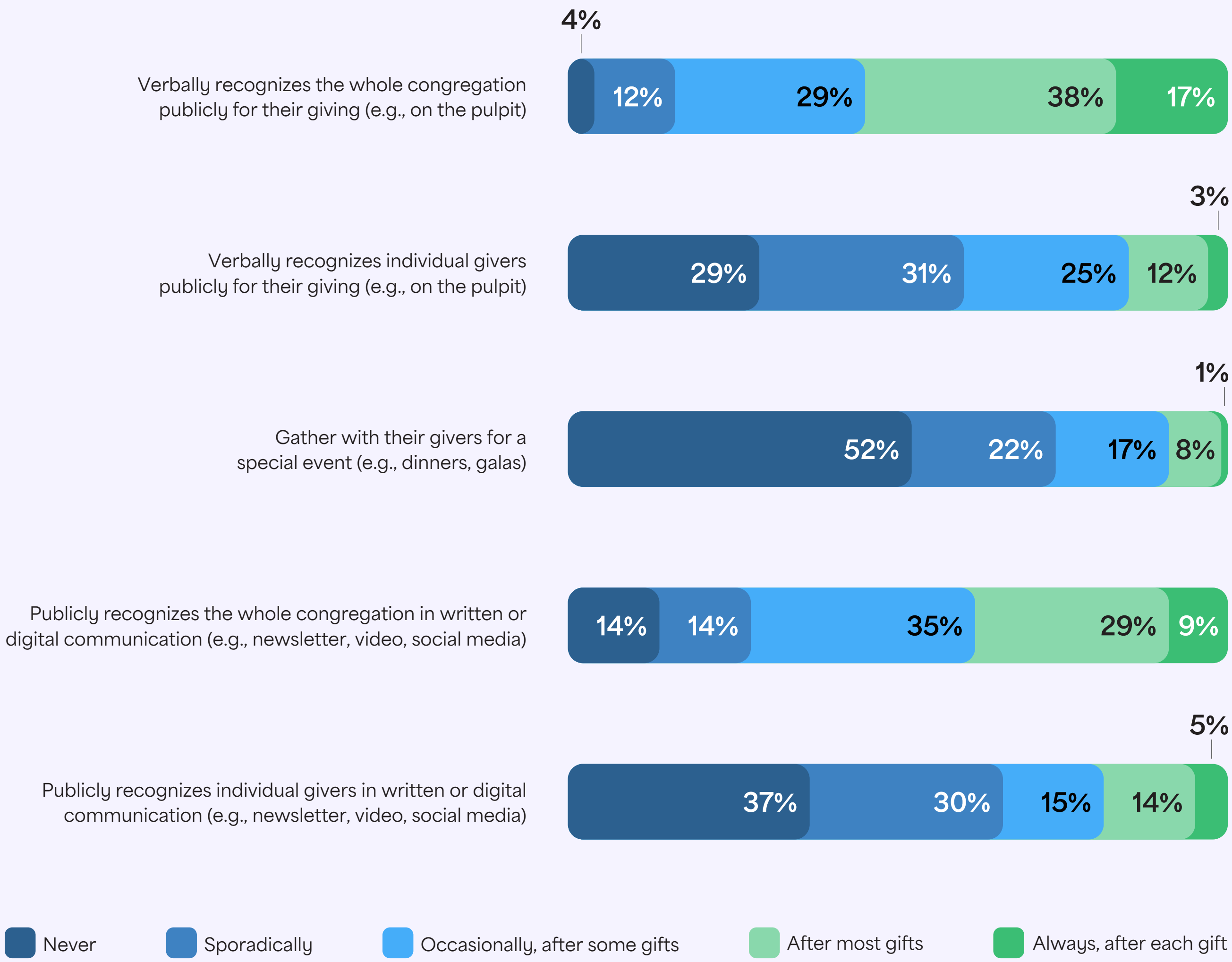
Many studies on nonprofit giving suggest that external incentives influence whether donors ultimately intend to give. Because these incentives often appeal to fundamental human motivations, findings from broader philanthropy research are likely applicable to faith-based giving as well.

For example, donors may be motivated by the tax benefits of deducting charitable donations on their tax returns.[64] Donors who set giving goals, such as pledges or commitments, may also have a stronger intention to give when they are close to reaching those goals.[65] Other donors may be motivated by a desire for social prestige,[66] such as public recognition for their giving. However, based on survey responses from donors and church leaders, this type of recognition appears to be less common in faith-based settings.

How often faith-based donors experience the following forms of public appreciation from their church

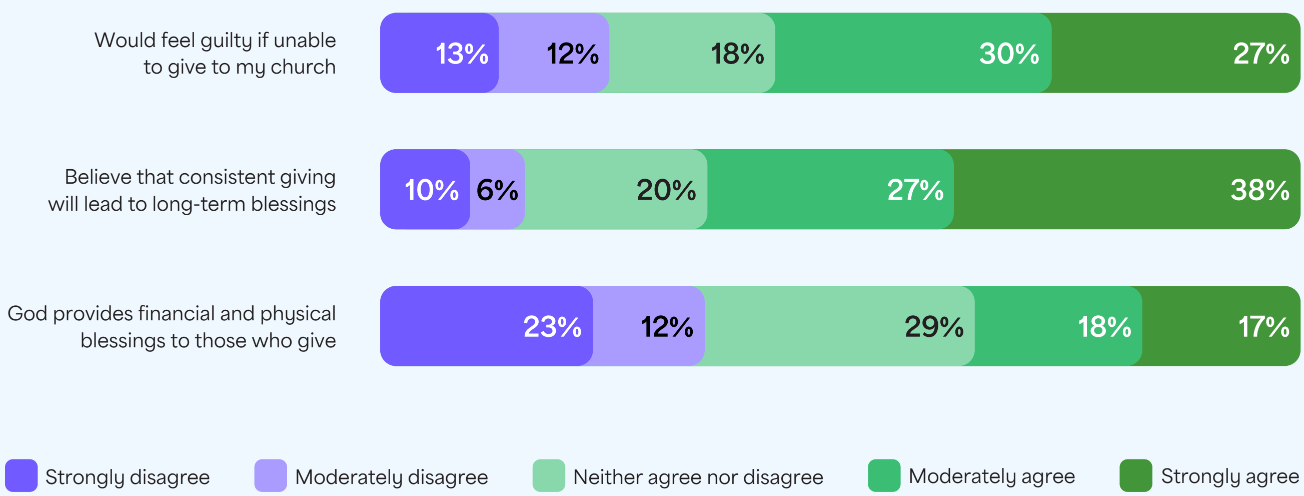


How often faith leaders publicly recognize congregants for their giving



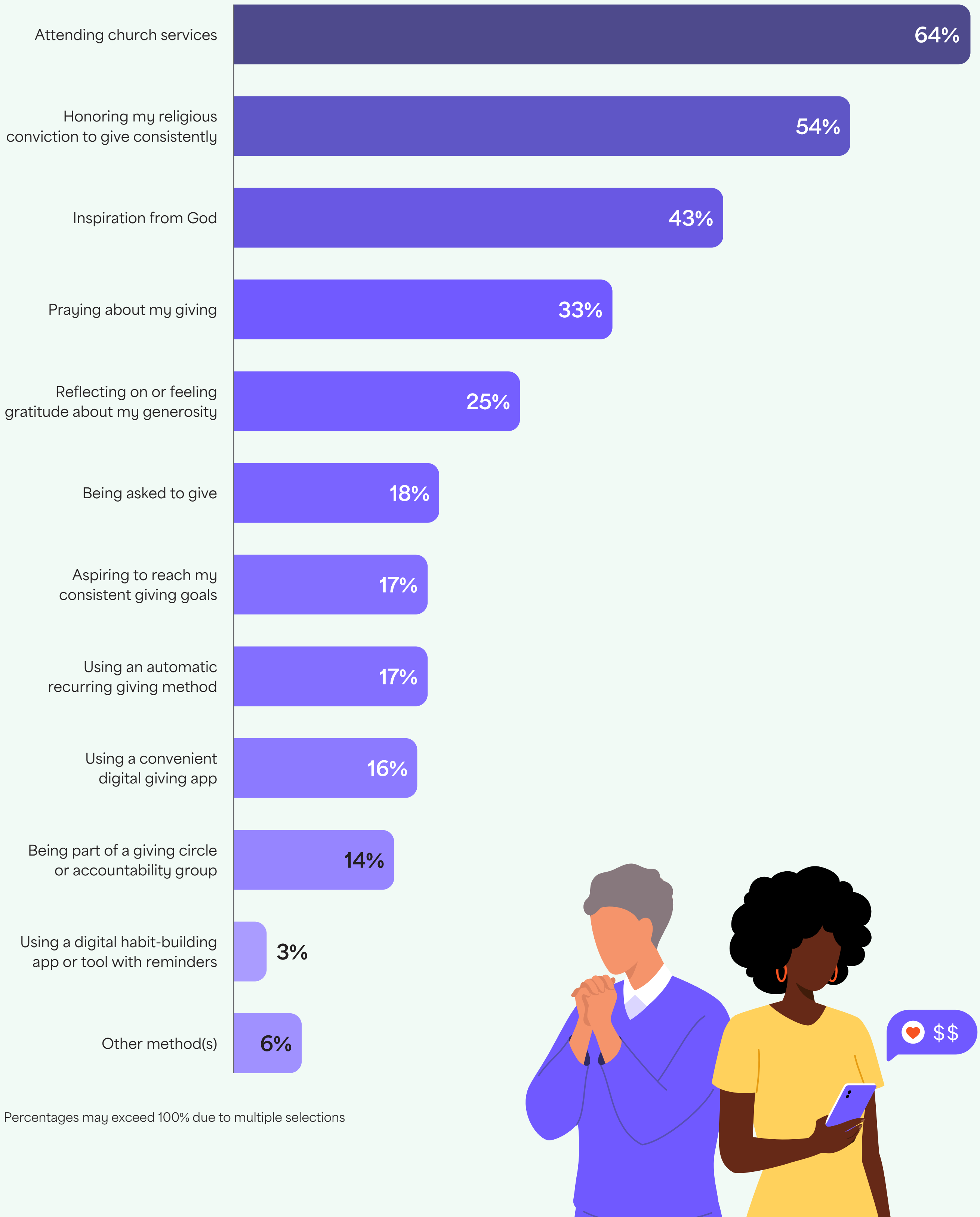
Behavioral science suggests that expectations of external rewards or avoiding punishment often provide incentive for desired behaviors.[49] However, this may not universally apply to faith-based giving. Donors report mixed feelings about feeling guilty when they cannot give (i.e., to avoid punishment). They also express mixed beliefs about whether giving will lead to blessings, a view that may be more common among those who belong to denominations that teach prosperity theology.[48]

Faith-based donors' sentiments on external motivations for giving



Several external factors that can influence the intention to give also occur within the church. Accordingly, most consistent donors report that church attendance is one of the primary ways they maintain consistency in their giving.

How consistent givers stay consistent



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Additionally, several studies report a positive relationship between more frequent church attendance and a higher propensity to give,[61] likely shaped by underlying religiosity and the social and cultural dynamics of congregational life. Those who are more religiously devoted are more likely to attend services. The survey shows that a stronger religious identity was significantly and positively correlated with more frequent church attendance ($r = 0.40$, $p < .001$) among faith-based donors.

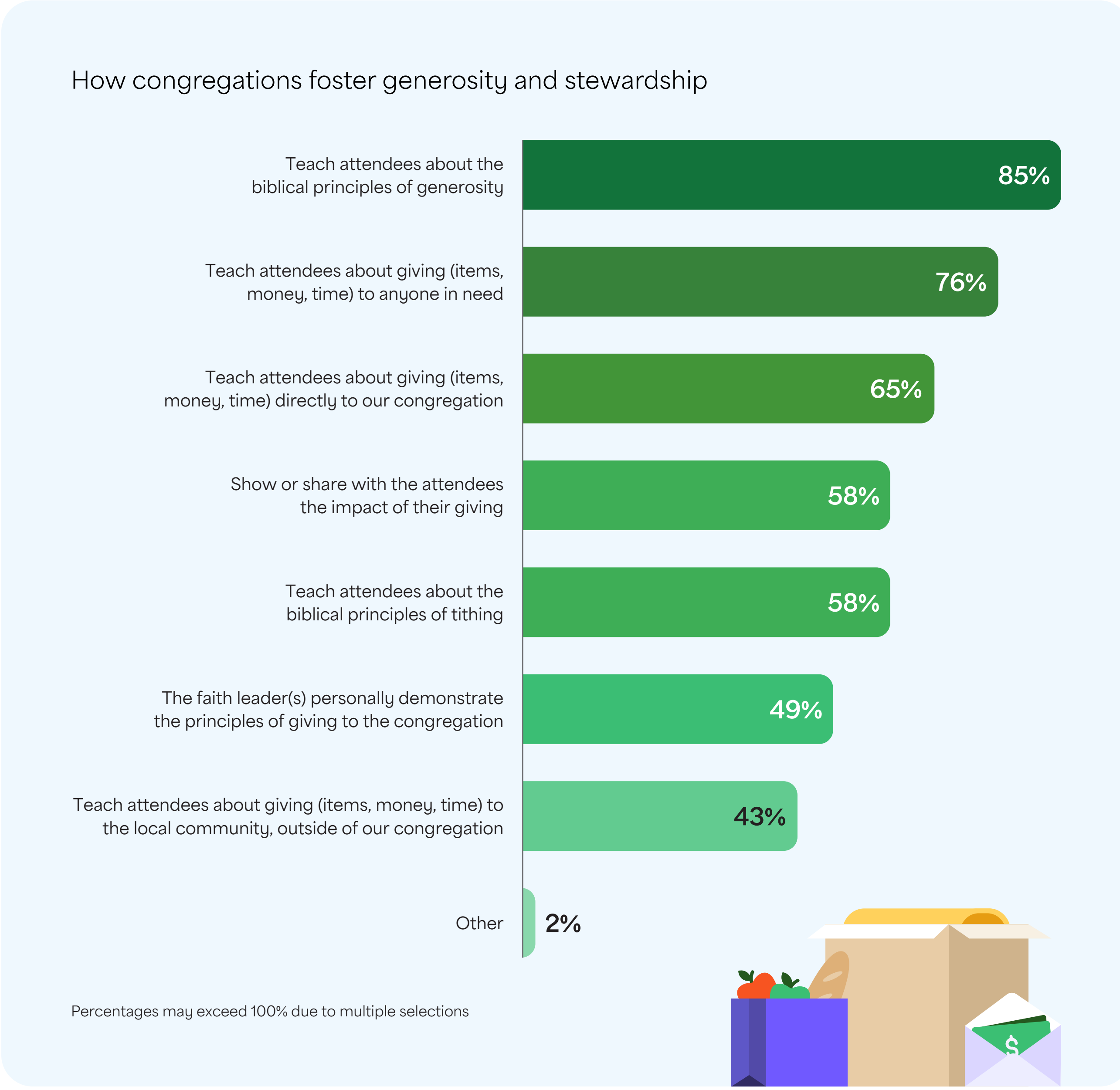
Frequent church attenders also choose to participate in an environment where they may be asked to give, whether during services or through activities affiliated with their church, thus encountering opportunities to practice prosocial behaviors.[62, 68]

Close ties within a congregation can further increase the likelihood of giving, often driven by social pressure and a desire for social approval.[59, 60]

Social norms within churches, such as observing the giving behaviors of others or repeated exposure to giving practices (e.g., during giving time), can also increase the propensity to give.[59, 60]

While most churches report teaching generosity, only about half of church leaders report modeling it specifically, **representing a potential missed opportunity to further encourage giving.**

Church attendance can thus function as a mechanism for fostering consistent giving across the Consistent Giving Model by exposing donors to opportunities, providing avenues for action, and shaping intention through congregational norms, relationships, and expectations.

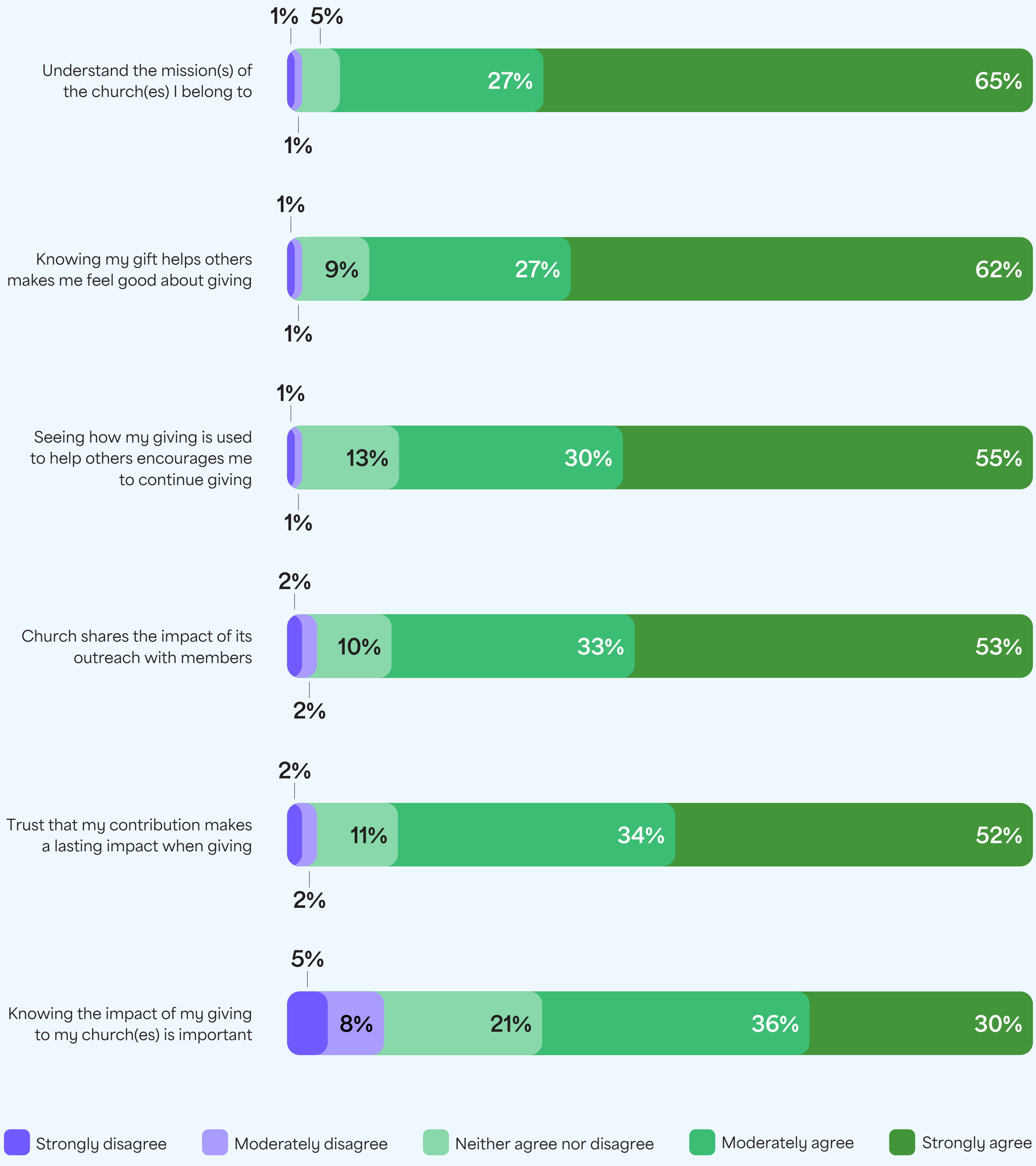


Beyond instilling prosocial values, churches can also share information about the impact of giving, their mission and outreach efforts, and how monetary contributions are used. Studies show that knowledge of a charity or cause (i.e., a church's mission and outreach) can increase the propensity to give among faith-based donors.[59] This is because people are more likely to support causes or organizations that align with their identities and values.[63]

Research also consistently links knowledge about impact to greater intent to give, as donors value making a meaningful difference.[69] Survey responses support extending these findings to faith giving: Faith-based donors generally agreed that knowing the impact of their giving makes them feel good about giving and encourages them to continue giving to their churches.

For congregations engaged in community outreach, this finding suggests a practical priority. When churches share stories about families served through their food pantry or students supported through a tutoring program, they help donors see what their generosity makes possible. Donors who can see the impact of their giving are more motivated to continue to be generous.

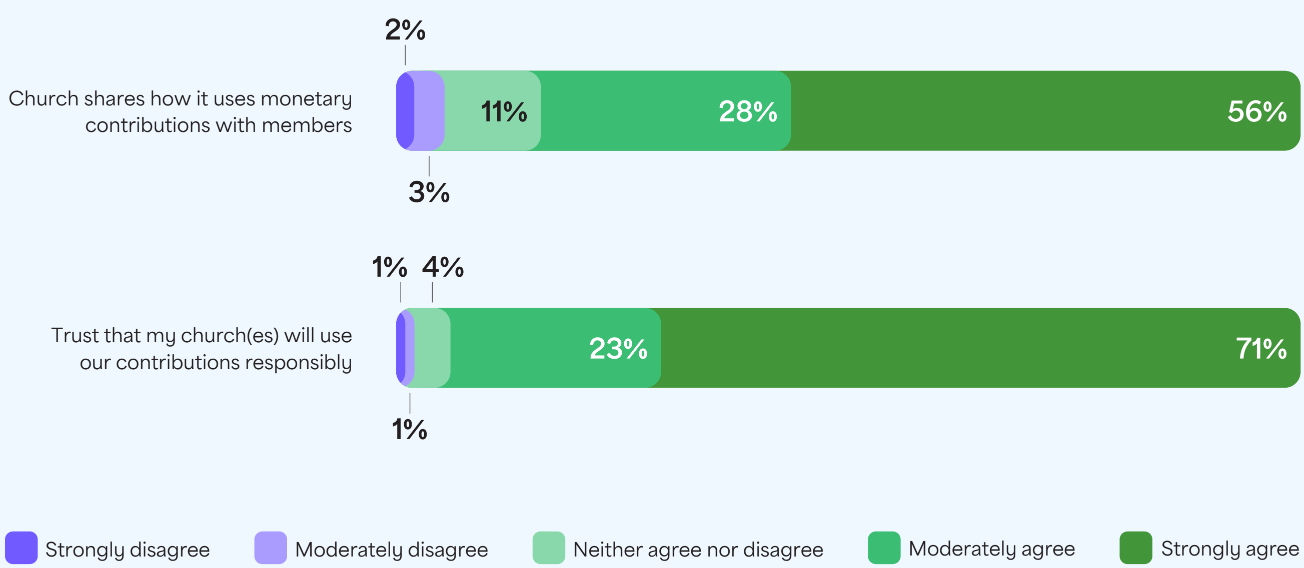
Faith-based donors' sentiments on their church's mission and the impact of their giving



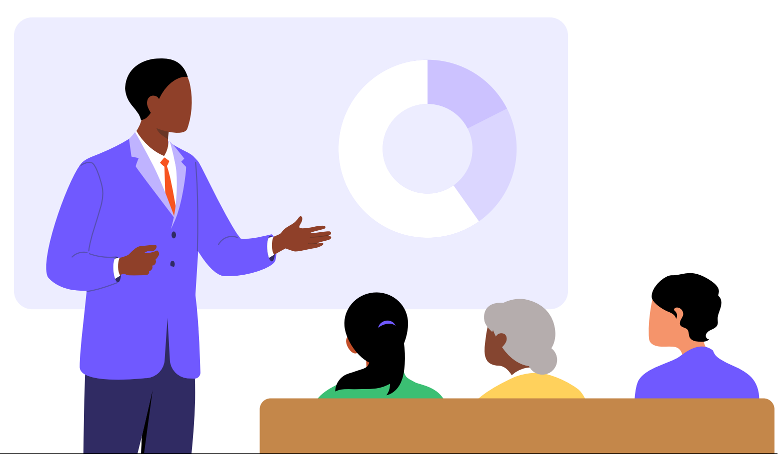
More broadly, trust in an organization is associated with a higher likelihood of giving,[70] and people are more likely to give to organizations they participate in and feel positively connected to.[71]

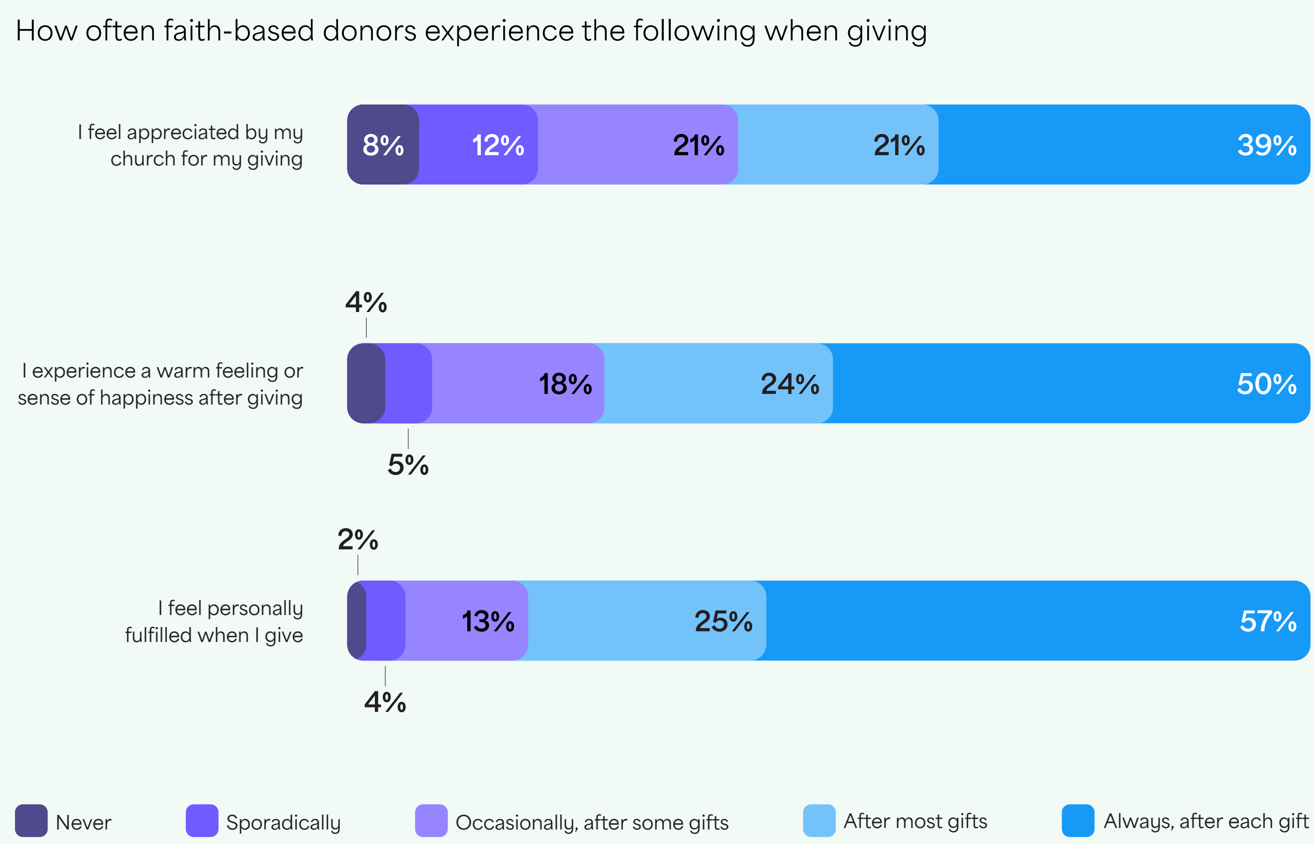
Our survey findings reinforce this pattern within a faith-based context: The most consistent givers (70% of this sample) report understanding their church's mission, trusting how their church uses donations, and believing their giving is making an impact.

Faith-based donors' sentiments on trust in their church



Studies show that recognition for generous actions can motivate giving by stimulating feelings of "warm glow" and gratitude, which in turn increase the likelihood of giving again.[72, 73, 74] Most, but not all, donors in our survey generally report feeling these warm feelings and a sense of fulfillment after giving most of their gifts to their churches.

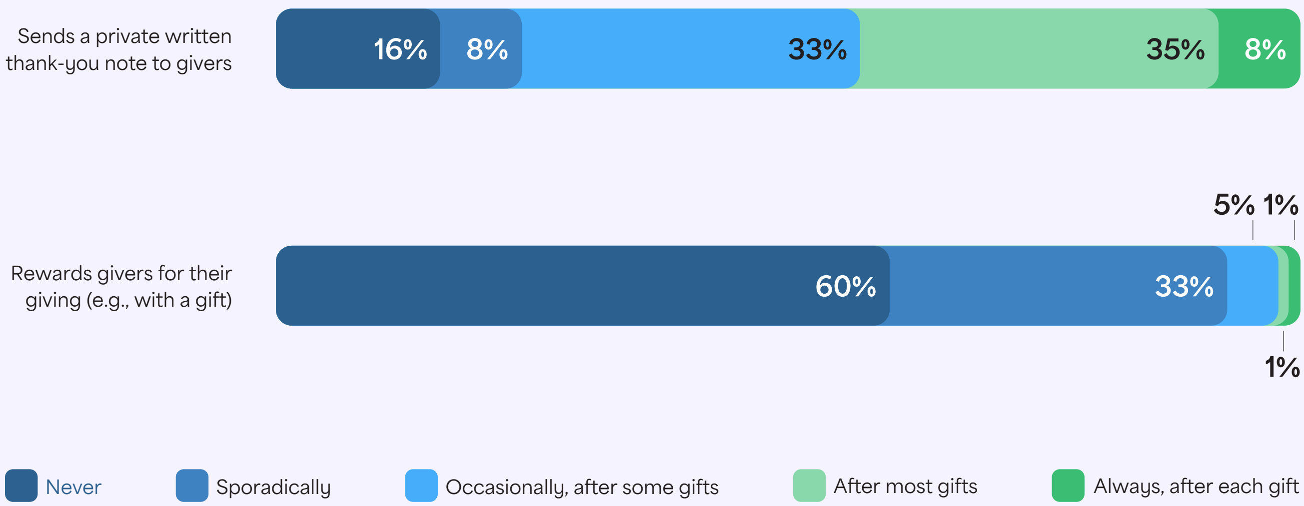




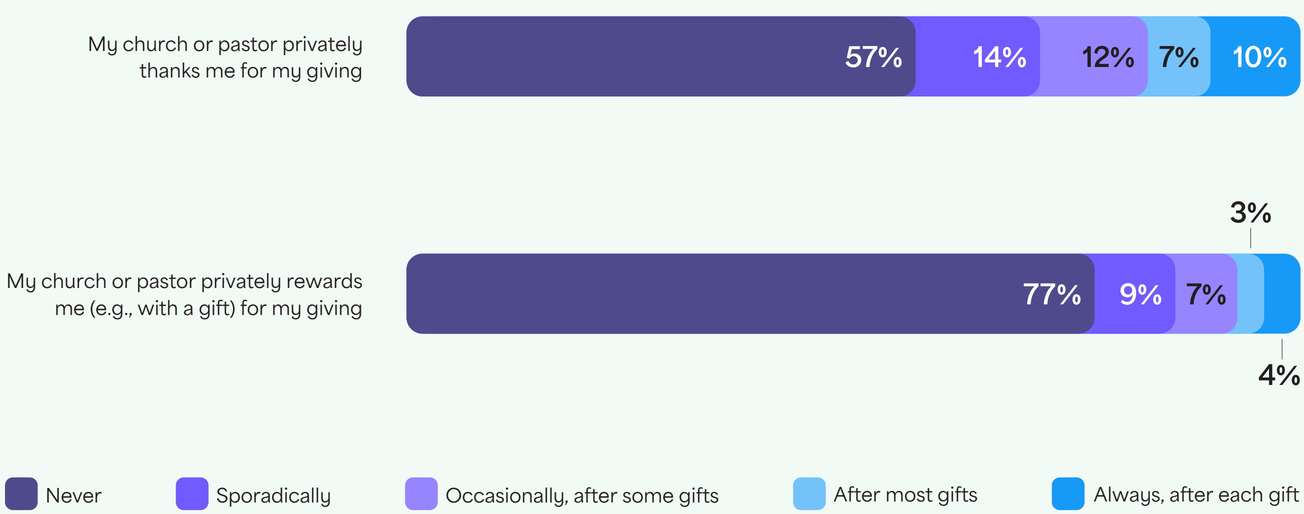
While church leaders **report frequently recognizing their members for their generosity, our survey finds that most faith-based donors say they do not often receive private expressions of appreciation.**

Additionally, 40% of donors feel that their giving is appreciated occasionally or less frequently, not after most of their gifts. This gap suggests that church leaders may overestimate both how consistently their congregants give and how recognized those congregants feel. In practice, personal expressions of gratitude appear to be less common than leaders perceive.

How often faith leaders privately recognize congregants for their giving

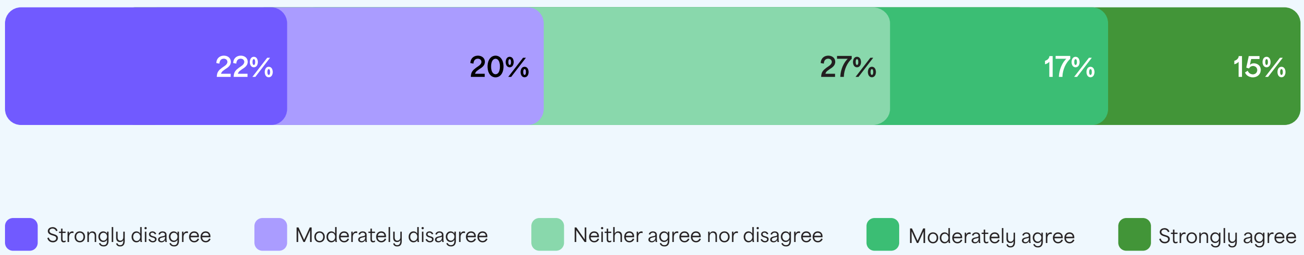


How often faith-based donors experience the following forms of private appreciation from their church



At the same time, faith-based donors may be hesitant to express a desire for recognition, as doing so can feel at odds with the values associated with giving. However, churches can strengthen relationships with their donors through more frequent, private expressions of gratitude. Studies show that faith-based donors tend to prefer individual, private appreciation over public or small group appreciation.[75]

Faith-based donors’ sentiments on the importance of feeling appreciated by their church(es) for their giving



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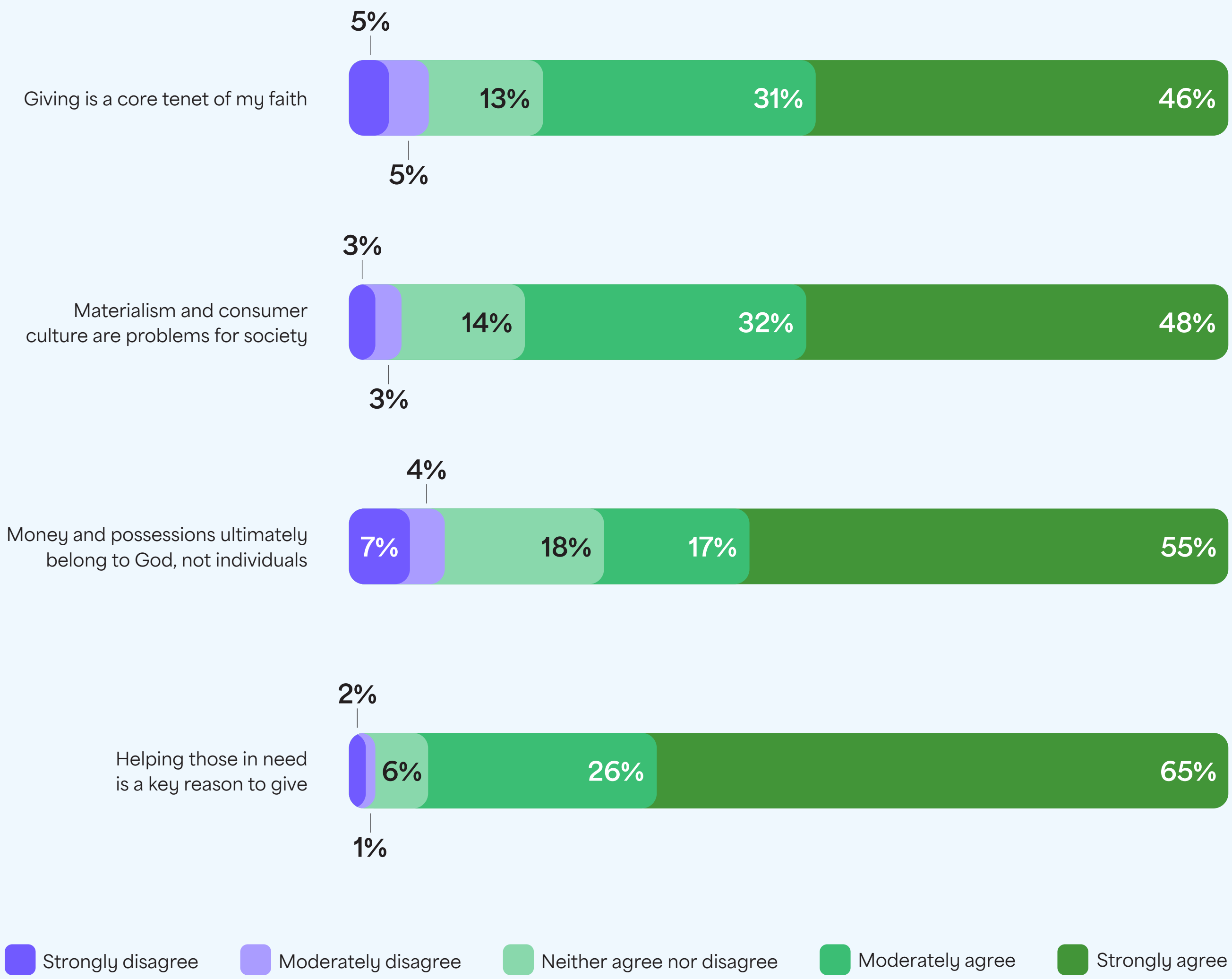
Finally, several internal factors introduced in the Opportunity stage, such as giving theology and personal values, also positively influence the intention to give.

Values like empathy and altruism increase the propensity to give, as individuals generally intend to behave in ways that align with their beliefs.[63] The strength of prosocial values in stimulating the intent to give also holds true for faith-based giving: Almost all donors surveyed believe that helping those in need is a key reason for them to give.

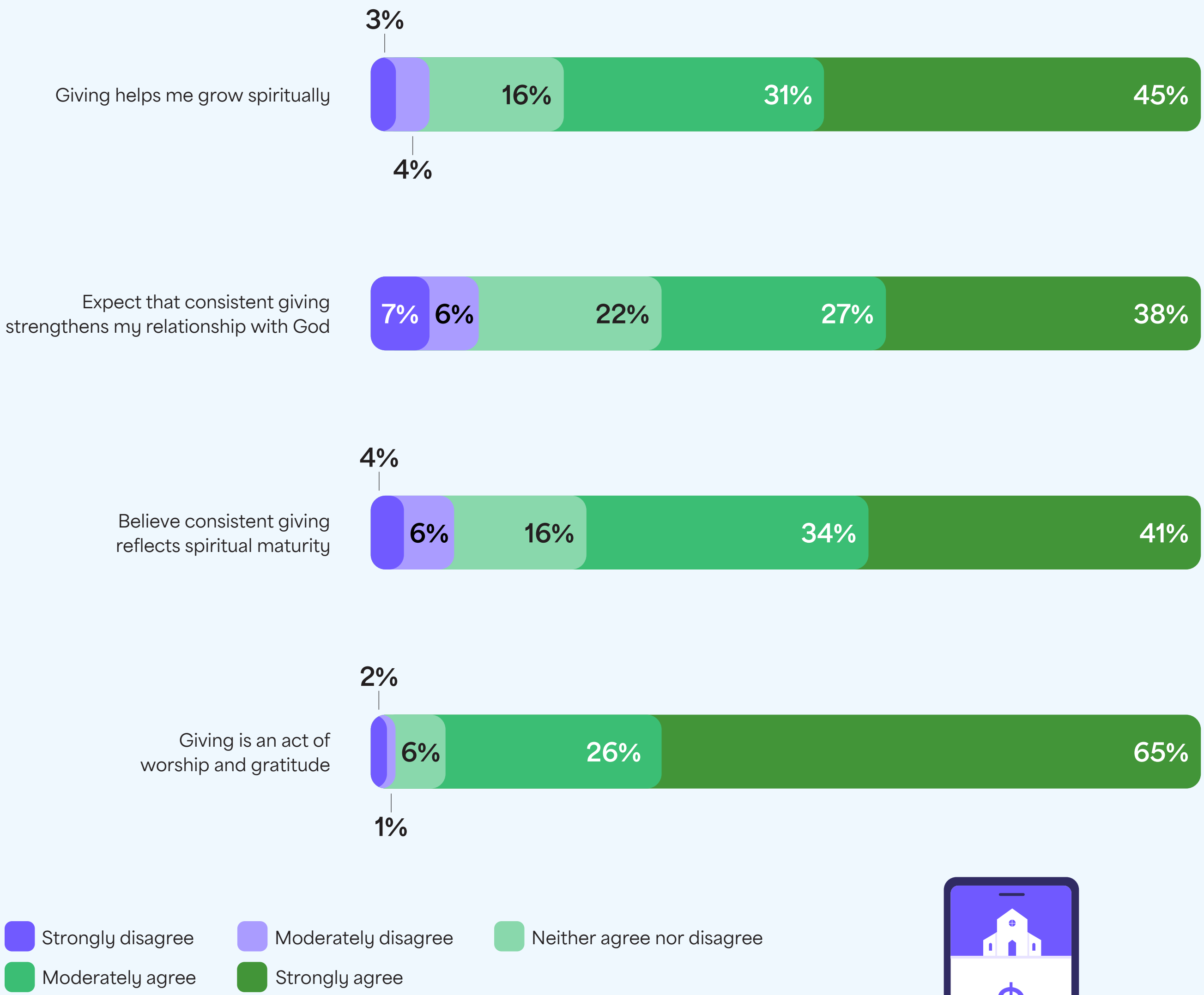
Motivations for faith-based donors to give

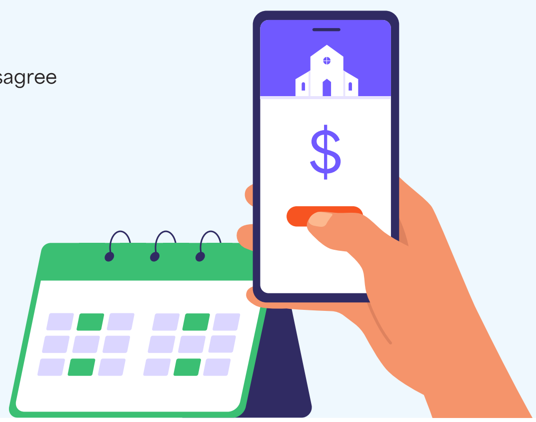


Similarly, a strong religious conviction to give, often shaped by religious teachings and participating in a culture of generosity within the church, can further strengthen giving intentions.[68] Our survey findings reinforce this pattern: Consistent givers report that honoring their religious conviction to give is a way they maintain consistency in their giving.

More generally, faith-based donors agree that giving is a core tenet of their faith and that the practice of giving helps them grow spiritually and is an act of worship.

Faith-based donors' sentiments on the role of giving in spiritual or religious practice





What these studies show is that donors with altruistic values or who associate generosity with spiritual growth are generally more willing to provide aid to others in need. Thus, when presented with opportunities to give, they tend to respond positively.

Action: How giving becomes behavior

Action: How giving happens

External and internal factors that influence the likelihood of acting on intent

Action

Internal factors that influence likelihood of giving:
- Identity as a generous giver shaped by their prosocial and spiritual values
- Prior giving experiences (habit)

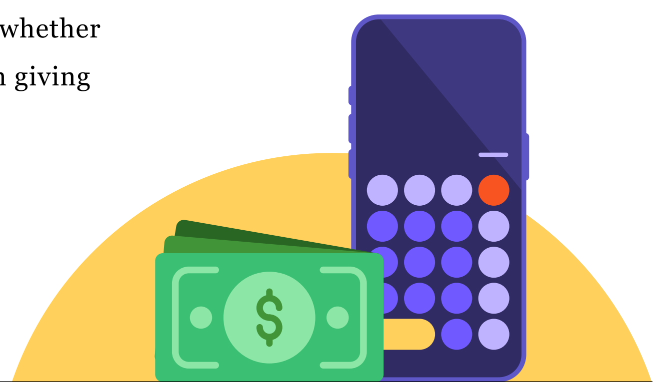
Church-based factors that influence likelihood of giving:
- Convenient giving method
- Automatic recurring giving

External factors that influence likelihood of giving:
- Financial constraints
- Budgeting for giving

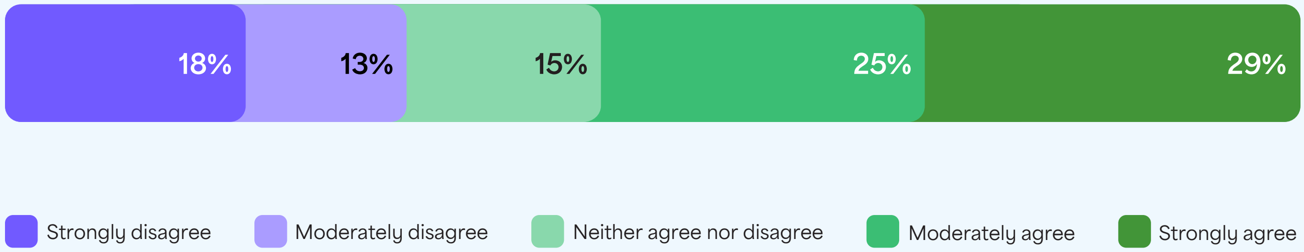
While donors often express a desire to give, this intention does not always result in the act of giving. When donors fail to act on their intentions, this is known as the intention-action gap.[34]

External factors can significantly influence whether donors follow through. These include financial constraints, budgeting practices, and awareness of current giving levels.

Overall, faith-based donors have mixed feelings on whether their current financial situation prevents them from giving as much as they aspire to their church.

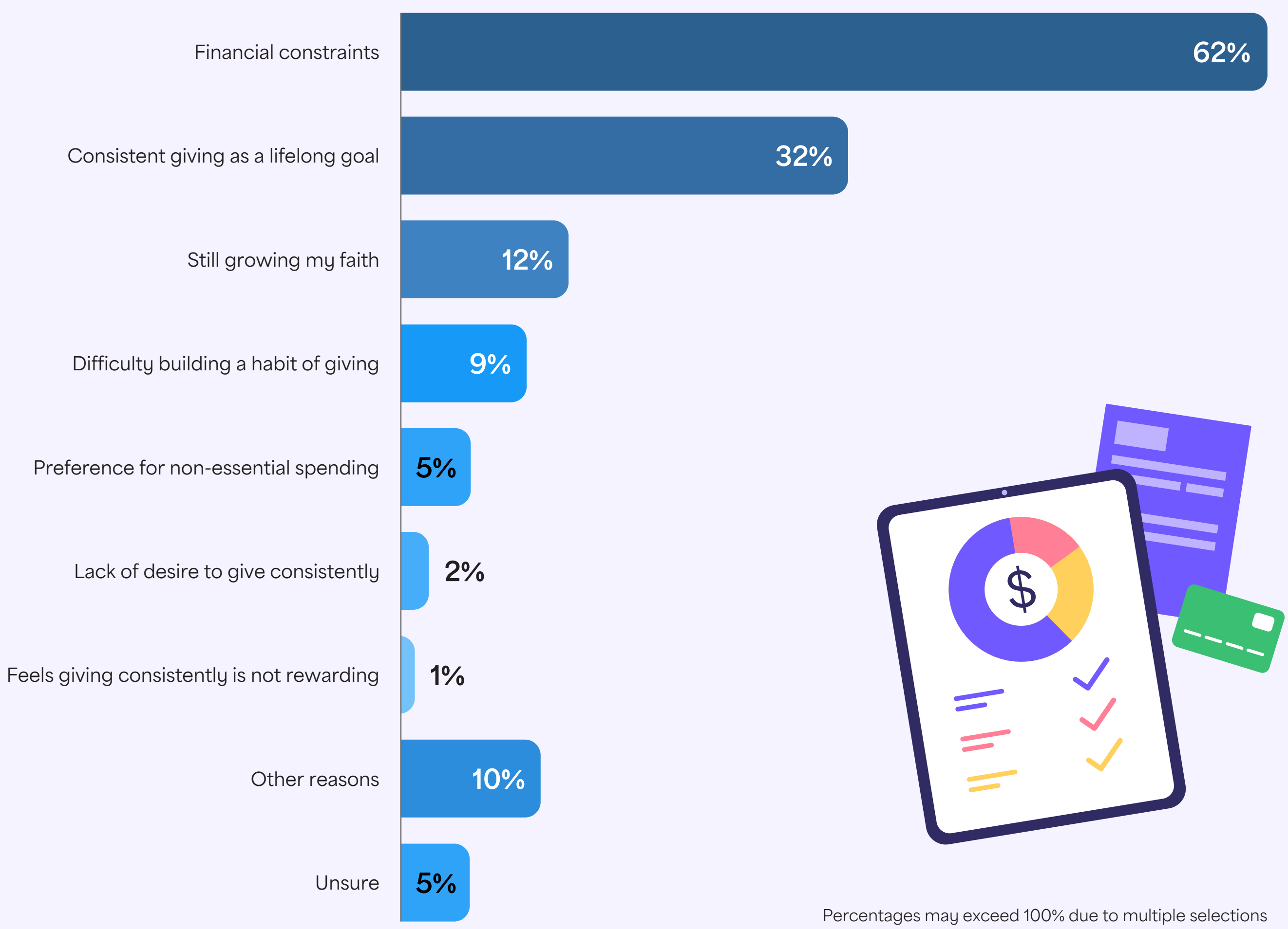


Faith-based donors’ sentiments on whether their financial situation prevents them from giving as often or as much as they would like to their church



A deeper dive, however, shows that faith-based donors who aspire to give more consistently (Awakening Givers) are most likely to cite financial constraints as a barrier to consistent giving than those who are already consistent. These donors also report less stable employment and greater concerns about how the economy or their financial situation will impact their ability to give (Chapter 5).

What is preventing faith donors from being more consistent in their giving



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Studies show that individuals mentally budget for charitable giving, but they often treat it as a discretionary expense.[76] For donors with financial stability, reframing giving as a necessary expense may support more consistent giving behavior.

> Churches can also influence the act of giving by ensuring that giving methods are convenient and accessible **at the moment donors feel inspired to give.**

Recurring giving options may help sustain consistency in donors who are already consistent, intend to continue giving consistently, are financially stable, and prefer to automate their giving (see the Recurring Giving subsection in Chapter 7). However, for donors who are not yet consistent, reliance on recurring giving options may limit opportunities to intentionally engage with the motivations and practices that support a consistent giving habit.

Finally, internal factors such as positive past experiences and personal values, including altruism and religious conviction, reinforce whether intention translates into action. Reflecting on prior giving experiences can strengthen future behavior,[77] while donors who identify as altruistic or benevolent are more likely to act in ways that align with those identities.[63, 67]

Together, these internal and external influences determine whether giving occurs in a single moment or repeats often enough to become a consistent giving habit.

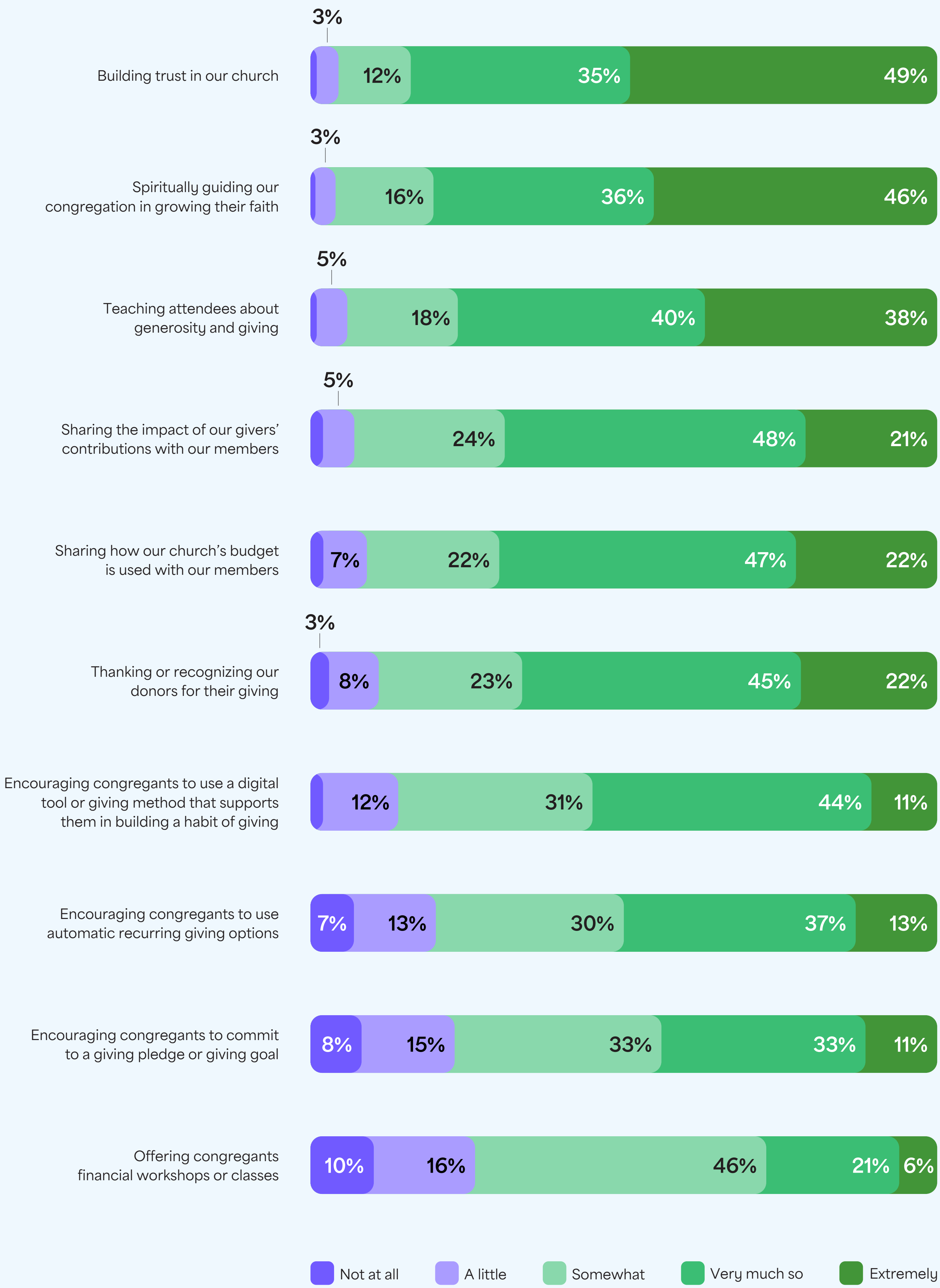
Habit: How giving becomes consistent

Habit formation occurs when a behavior is repeated often enough that it requires less conscious effort and motivation over time.[78] One model of habit formation shows that, early in the process, more self-control is required to act on the intention to engage in the habit. As donors begin forming a giving habit, they may require greater motivation and reinforcement.

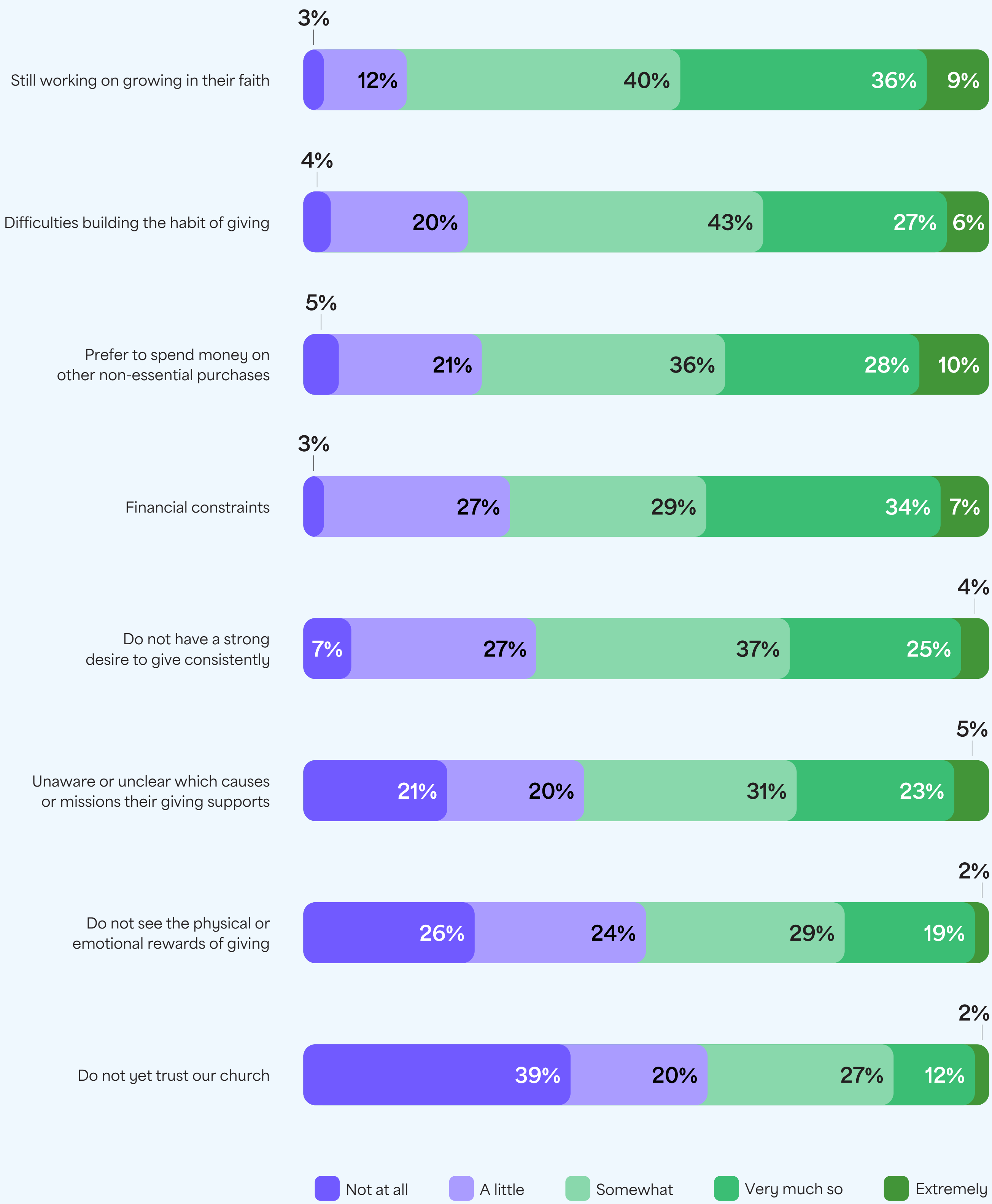
If the donor does not already have strong internal motivations to give, external motivators, such as feeling gratitude or seeing others give, can help to nudge them toward giving. As these intrinsic motivations develop, less external reinforcement is required for donors to move from intending to give to actually giving.

For church leaders, this suggests that new or inconsistent donors may need more active encouragement than those who have already built a consistent giving habit. Church leaders can support habit formation by cultivating a culture of generosity, providing private recognition, building trust, clearly communicating their church's mission, and demonstrating the impact of giving. As internal motivations deepen, the habit of consistent giving becomes more self-sustaining.

Degree to which church leaders believe the following might help their congregants become more consistent givers



Degree to which church leaders believe the following barriers prevent their congregants from giving more consistently



Church leaders report trying a wide range of strategies to encourage consistent giving, though many acknowledge mixed success. Most believe that thanking donors would at least somewhat help congregants become more consistent in their giving. Yet nearly one-third (31%) report that they did not thank or express appreciation to their donors.

Survey findings also suggest that some of the tools and techniques church leaders have may not align with the needs or motivations of different donors. For example, most church leaders believe that encouraging recurring giving would help donors become more consistent. However, as discussed in Chapter 7, many donors who do not use recurring giving options already give consistently.

Church leaders may also underestimate the barriers that prevent donors from giving consistently. While 30% of church leaders believe financial constraints are not a meaningful barrier to consistent giving, many inconsistent donors identify financial strain as one of their greatest obstacles. Despite this, few church leaders report offering practical financial support: Only 14% say they have provided workshops or classes focused on financial wellbeing or stewardship.

Sustaining habit: How giving is reinforced

While donors who have developed a habit of giving are more likely to repeat this behavior, habit alone does not guarantee long-term consistency.

> Research suggests that **ongoing motivation** is still needed to sustain habitual behavior.[78]

Church leaders, therefore, play an important role not only in helping donors establish consistent giving but also in reinforcing it over time. Practices such as expressing appreciation, maintaining trust, and fostering a culture of generosity can help sustain these giving habits.

Advancing the understanding of consistent giving

The Consistent Giving Model provides a new framework for understanding how consistent giving habits are formed and sustained within faith communities — from opportunity to intention to action, and ultimately to habit formation and reinforcement.

This model represents a novel contribution to the study of faith-based giving by integrating behavioral science with the unique motivations that shape generosity in religious communities. The field experiments presented in Chapter 7 offer early empirical support of how these principles operate in the practice of faith-based philanthropy.

CHAPTER 7

Tech, Recurring Giving, and Consistency

This chapter examines church leaders' and faith-based donors' perceptions of the role of technology and Artificial Intelligence (AI) in spiritual growth and giving. Drawing on a real-world field experiment and robust analyses of automatic recurring giving adoption and use, it also explores how technology can support the formation and maintenance of consistent giving habits in practice.

KEY TAKEAWAYS

1. Although donors hold mixed views on technology and AI, habit-forming mobile apps grounded in faith can improve giving consistency.
2. Recurring giving options work best for donors who already have strong giving habits, intention to give consistently, and financial stability.
3. Technology cannot replace intentional generosity for donors still developing consistent giving habits.

Technology and Giving Behavior

Having introduced the Consistent Giving Model in Chapter 6, this chapter examines how technology influences consistent giving habits in practice. It also builds on earlier findings about faith-based donor profiles and provides further insight into how consistent givers engage with digital giving tools and how they differ from other donors in their use of recurring giving.

Drawing on a real-world field experiment, along with an analysis of automatic recurring giving, this chapter examines how digital tools can support the process of developing more consistent giving habits over time. Together, these findings clarify what technology can and cannot do to help donors move toward greater consistency in their giving.

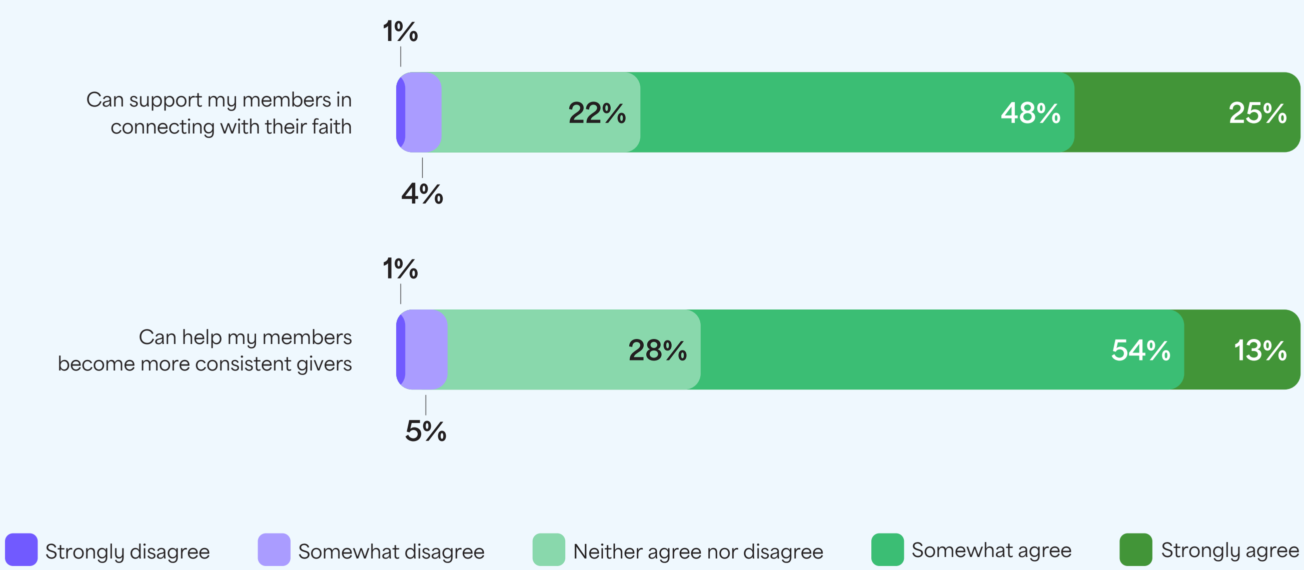
TECH, RECURRING GIVING, AND CONSISTENCY

Church Leaders and Donors View Technology Differently

During the COVID-19 pandemic, church leaders rapidly adopted digital tools to maintain connections with their congregations while in-person services were suspended.[79, 80] Church leaders experienced firsthand the benefits of digital giving tools and other technologies in supporting their congregations. For example, digital giving tools served as an alternative when traditional methods of giving cash or checks were unavailable. More broadly, digital giving increases convenience by enabling donors to give at the moment they feel inspired.

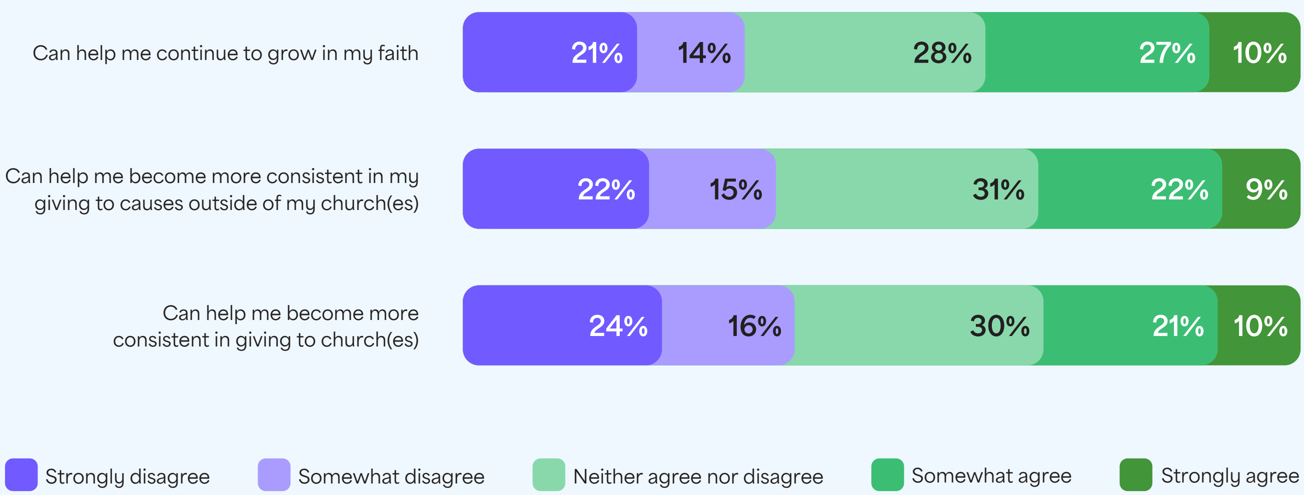
These experiences appear to shape how church leaders view technology today: 73% agree that technological tools can support members in connecting with their faith. Additionally, 67% of church leaders agree that technological tools can help their church members become consistent givers, similar to what was reported in 2023 (72%).[2]

Church leaders' sentiments toward technology (e.g., apps)



In contrast, faith-based donors are more skeptical about the role of technological tools in supporting their giving or their connection to faith. Only 31% agree that these tools can support them in becoming consistent (or more consistent) givers, either to their church or to causes outside of it. Additionally, only 37% agree that technological tools can support them in connecting with their faith.

Faith-based donors' sentiments toward technology (e.g., apps)



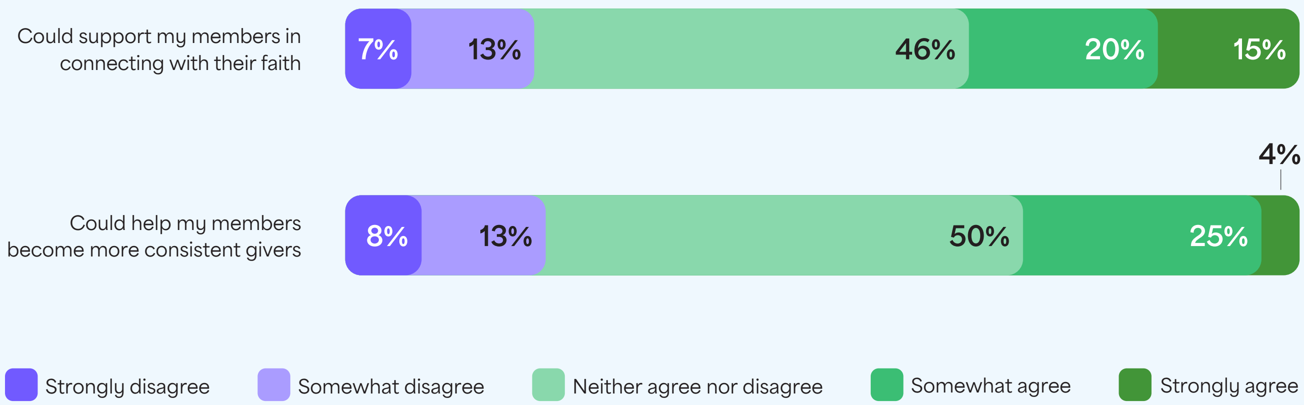
Percentages may not total 100% due to rounding

Skepticism about technology is even more pronounced when the conversation turns to artificial intelligence (AI) for both church leaders and faith-based donors. In 2023, church leaders reported limited enthusiasm for AI tools in their congregation, and most had never used them. Other reports have shown that few churches have adopted AI tools,[81] though the proportion of churches now using AI tools to assist with operational responsibilities has increased in recent years.[82, 83]

Recent articles also point to growing concern about certain applications of AI, such as AI-generated pastors, which raise fears that church leaders could be replaced.[84] These concerns are further amplified by the rise in AI-enabled fraud, including deepfakes that impersonate pastors.[85]

Survey results indicate that negative perceptions of AI persist among both church leaders and faith-based donors. Currently, only 35% of church leaders agree that AI-powered tools can support their members in connecting with their faith, and 29% agree that AI tools can support them in becoming consistent givers.

Church leaders' sentiments toward AI-powered tools



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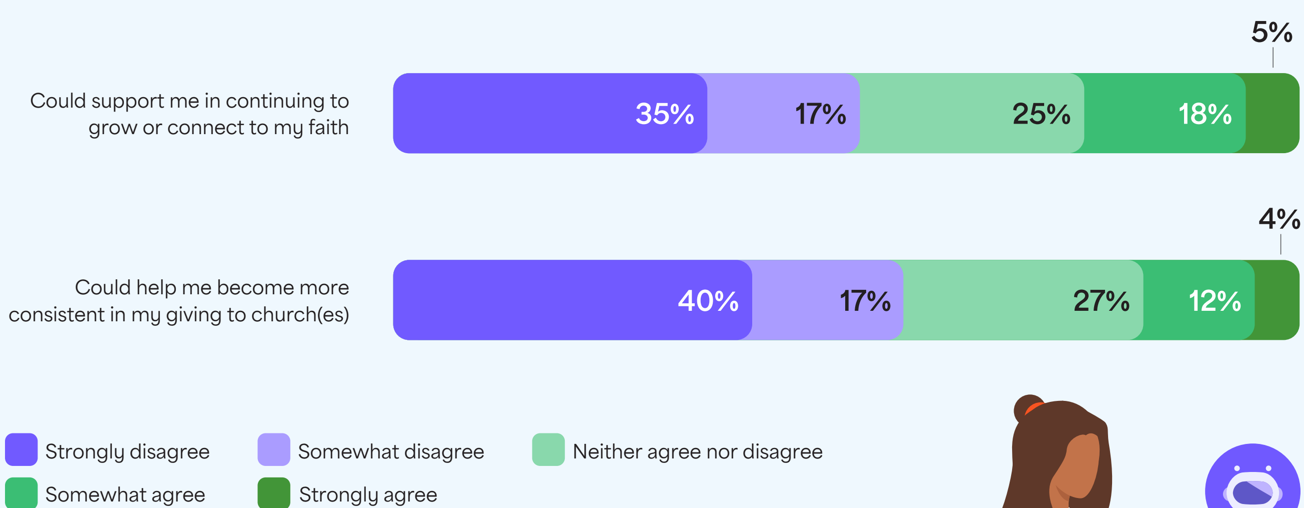
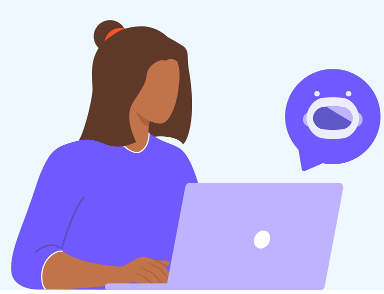
Likewise, only 16% of faith-based donors agree that AI-powered tools can support them in becoming consistent givers, and only 23% agree that AI tools can support them in connecting with their faith.

These perceptions suggest that any AI-powered tools designed to support giving will likely face a significant trust barrier, particularly among donors, and that transparency into how they work may be essential to their adoption.

Faith-based donors' sentiments toward AI-powered tools





TECH, RECURRING GIVING, AND CONSISTENCY

Digital Giving Tools Can Reinforce Consistent Giving

Despite mixed views on technology's role in giving, field experiments using features within the Givelify mobile giving app show that donors who engage with specific digital tools can meaningfully increase both their frequency and total amount of donations.

> This faith-informed digital giving experience, collectively known as Givelify's Champions of Good program, **leverages several of the external motivators identified in our Consistent Giving Model to support the development of giving habits.**

For example, one component recognizes donors for their generosity each time they make a gift. As discussed earlier, research shows that donor appreciation increases the likelihood of giving again in the future.[72, 86] Moreover, positive feelings, induced by both the act of giving (i.e., warm glow) and receiving recognition,[86] promote future prosocial behaviors.[87]

Another component awards badges to donors for reaching different tiers of giving. These badges recognize generosity while also signaling social comparison and status, particularly as higher tiers become more exclusive. This may be especially motivating for donors who are influenced by social prestige, which has been shown to increase generosity in certain contexts.[66, 88]

To support donors in reaching their giving goals, Champions of Good also includes features that allow donors to track and reflect on their giving over time. These tools implicitly provide them with an external benchmark by using the prior year's giving as an anchor. For donors with a giving goal already in mind, this feature helps them see their progress. Studies find that people are more motivated to perform a desired action as they get closer to reaching that goal, a phenomenon known as the "goal-gradient effect."[65, 89] This effect has also been observed in prosocial behaviors: People are more likely to give when they are closer to reaching a fundraising goal (i.e., a progress bar showing they are 85% to the goal), likely due to greater feelings of impact and personal satisfaction.[90] These tracking features leverage that effect to motivate donors to reach their giving goals.

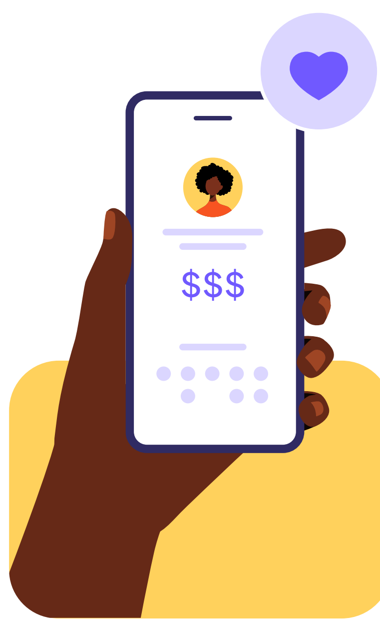
Research further shows that reflecting on one's past actions, including prior generous acts,[77] and even the intention to engage in generous behaviors,[91] can induce feelings of gratitude. Gratitude is not only associated with increased hope and happiness,[92] but it has also been positively linked to prosocial behaviors.[93] Thus, features that enable donors to reflect on their past generosity may stimulate feelings of gratitude and reinforce future giving behavior.

Finally, to support consistent giving, donors who give through Givelify can also track their consistent giving with monthly streaks. Research has shown that gamification features such as streaks can motivate positive behaviors and build habits in other contexts, such as learning[94] or physical fitness.[95] Streaks can help reinforce behavior through loss aversion: the tendency to avoid losing something of value.[96] They also make abstract goals, such as giving consistently every month, more concrete and actionable. This structure can help some people achieve their goals.[95] While prior research has not specifically tested streaks in donation behavior, these mechanisms suggest they may support habit formation. Taken together, these features are designed to help donors set and reach goals, reflect on their generosity, and maintain a pattern of monthly consistency.

While the underlying mechanisms of Champions of Good are grounded in behavioral science and could, in theory, support donors in building giving habits, we designed and conducted a field experiment to empirically test whether these features influenced giving outcomes in practice. Specifically, the experiment compared giving outcomes between donors who used Champions of Good and those who did not. We hypothesized that donors who engaged with these features would make more donations.

Field experiment: Testing real-world giving behavior

In January 2023, the Champions of Good program was launched within the Givelify mobile giving app and made available to all donors who give to places of worship or nonprofit organizations through the platform. However, access to the program and its features was enabled only for donors who had made at least three donations that year.



A one-year field experiment was conducted in 2023 to compare giving outcomes between donors who used Champions of Good and those who did not. The analysis was conducted in early 2024 using behavioral data from 2022 and 2023.

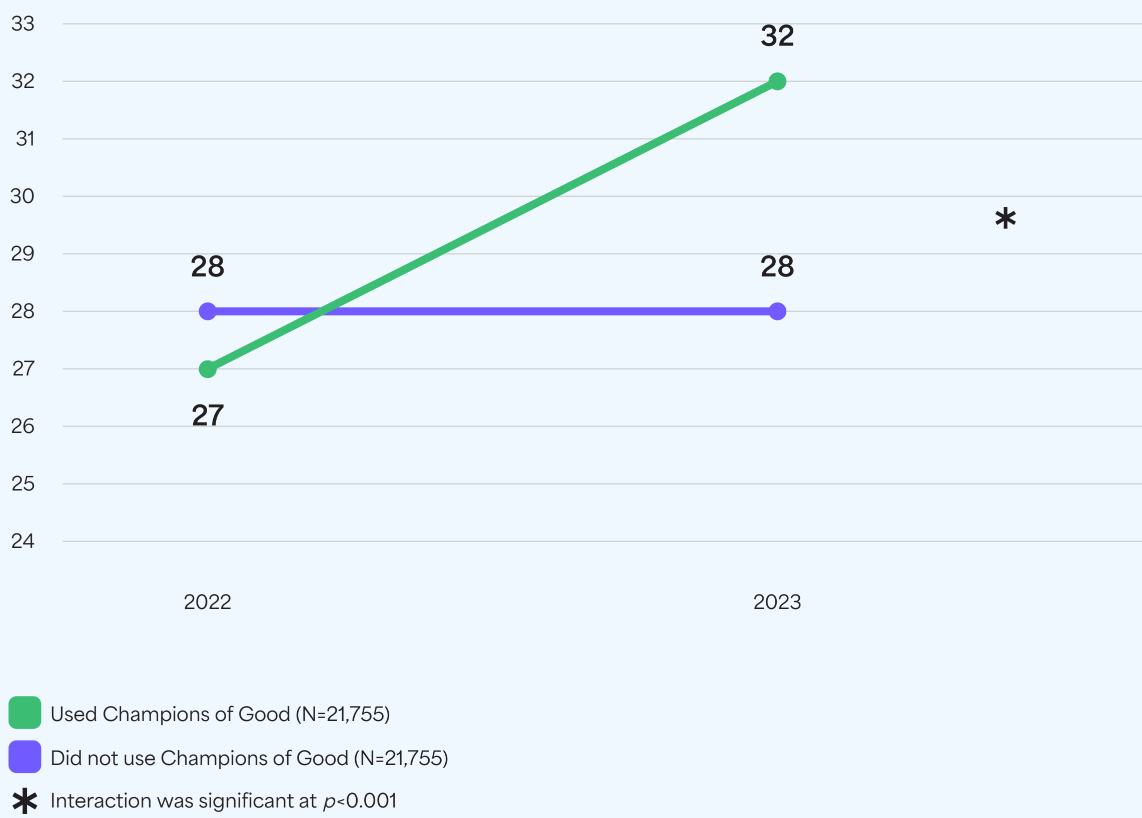
The Test group (N=21,775) consisted primarily of faith-based donors who had Champions of Good enabled, used the feature, and had donation data from 2022. The Control group (N=21,775) consisted primarily of faith-based donors who also had Champions of Good enabled but did not use the feature.

Additional details on the study design, including how the groups were constructed and the statistical methods used, are provided in the Methodology section.

Donors who used Champions of Good gave more generously

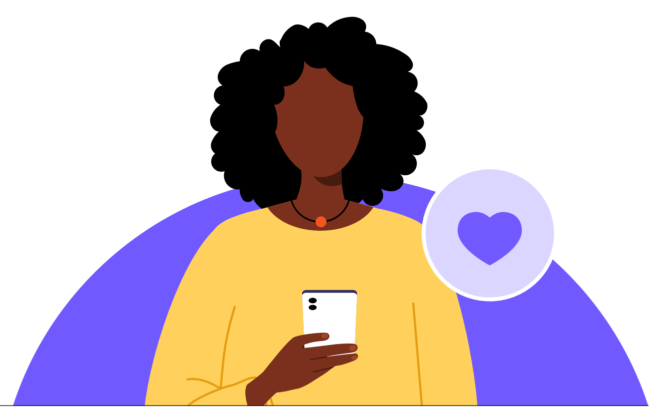
It was hypothesized that Champions of Good would increase donor generosity by encouraging more frequent giving. While the Test and Control groups gave a similar (not statistically significantly different) number of gifts in 2022, only the Test group increased the number of gifts given in 2023 after using the features.

Donors who used Champions of Good gave significantly more donations in total in 2023 than in 2022. They also gave more donations than those who did not use it.



In general, the number of donations that people make is positively correlated with the total amount given. Thus, it was also hypothesized that donors who used Champions of Good would give more in total after using the feature. Although both groups gave a similar (not statistically significantly different) total dollar amount in 2022, only the Test group increased the total amount given in 2023.

Donors who used Champions of Good donated significantly more money in total in 2023 than in 2022. They also donated more money than donors who did not.



Donors who tracked their giving gave more often

We also examined whether donors who used Champions of Good more often were also more likely to give. Donors who visited the "Your Giving" page — the area in the Givelify app where donors can track their giving progress — more often also made more donations, with a statistically significant positive correlation (r=0.36).

This relationship suggests that donors who actively track or reflect on their generosity are more likely to give more frequently, although this finding reflects correlation rather than causation.

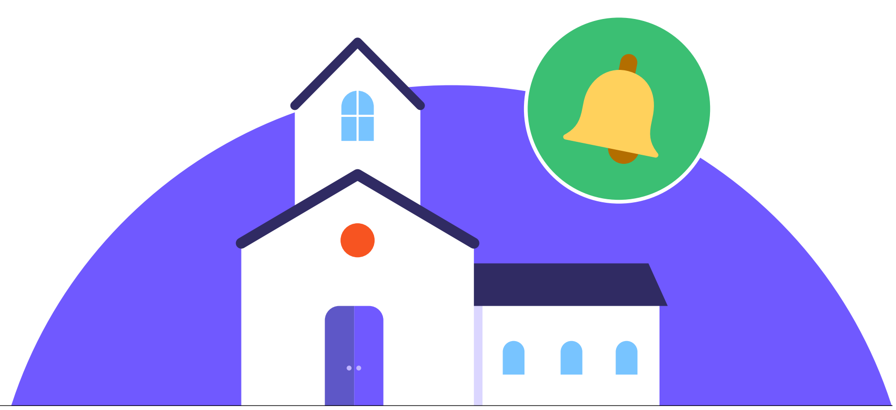
Donors who visited the "Your Giving" page in the Givelify app more often tended to make more donations in 2023

Digital giving tools can support donors' consistency

Despite mixed views about technology's role in giving, this field experiment provides evidence for increased frequency and total amount given when donors used Givelify's Champions of Good, a faith-informed digital giving experience built on the science of habit formation and reinforcement.

Specifically, features designed to leverage behavioral motivators, such as loss aversion and the goal-gradient effect, were associated with increases in both giving frequency and total contributions. Furthermore, donors who used these features more often also tended to give more frequently.

These findings suggest that thoughtfully designed digital tools can play a meaningful role in helping donors translate intention into consistent giving behavior.



TECH, RECURRING GIVING, AND CONSISTENCY

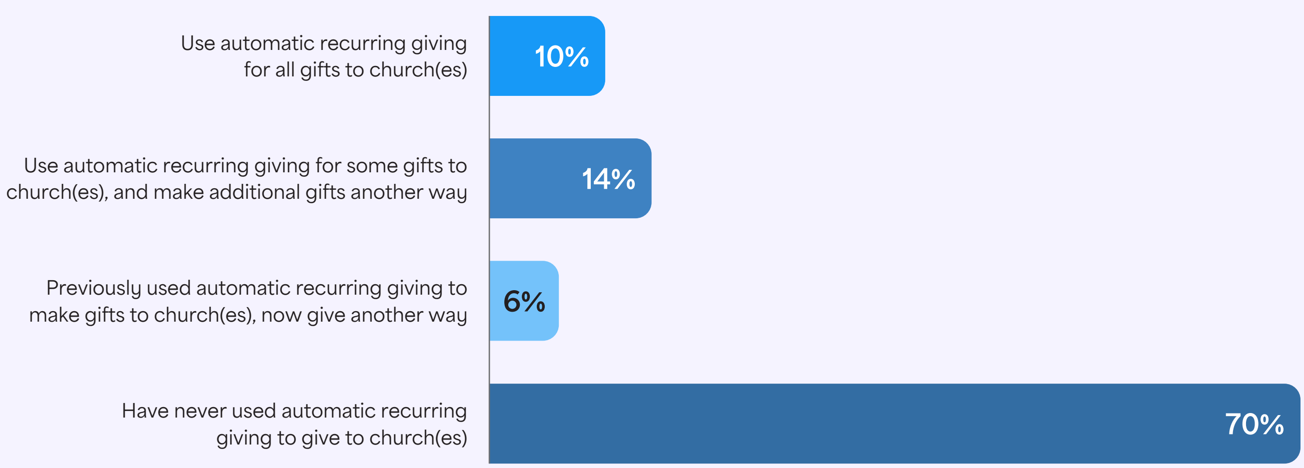
Recurring Giving Does Not Define Consistency

Most faith-based donors do not use recurring giving

Recurring giving — the option to have donations automatically withdrawn from a bank account or charged to a credit card on a set schedule — is often treated as a straightforward solution to consistent giving. However, evidence suggests that it is not a universal path to consistency. Using survey responses and analyses of Givelify platform data, this section shows that automatic recurring giving, while effective, works best for a subset of donors. Specifically, it appears most valuable for donors with strong intrinsic motivation, existing consistency, and stable financial situations. For donors who have not yet developed these foundations, recurring giving is unlikely to close the intention-action gap on its own.

Industry reports and giving guides frequently recommend recurring giving as a primary mechanism for building consistency among donors.[27, 28] Despite these recommendations, adoption among faith-based donors remains low. Most (76%) do not use automatic recurring giving options to give to their churches, consistent with industry benchmarks showing adoption rates between 19% and 23%.[27,28]

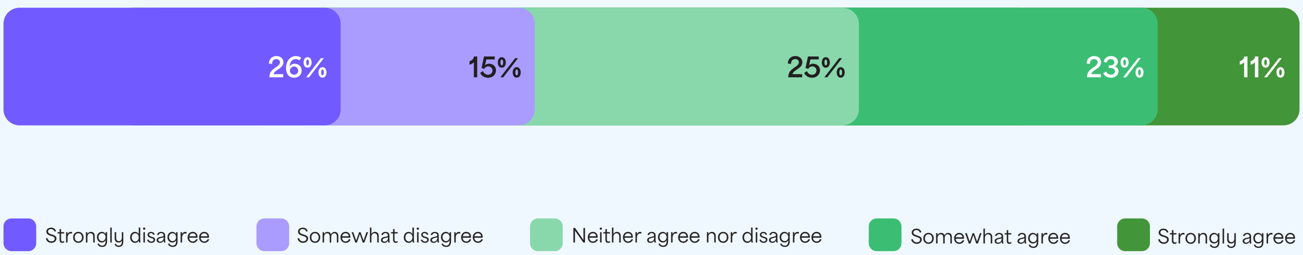
How faith-based donors use automatic recurring giving options to give to church(es)



Furthermore, most (66%) faith-based donors do not agree that recurring giving will help them become more consistent givers.

Faith-based donors' sentiments towards automatic recurring giving

Automatic recurring giving options can help me stay or become more consistent in giving to church(es)



Recurring giving reduces friction, but does not build intention

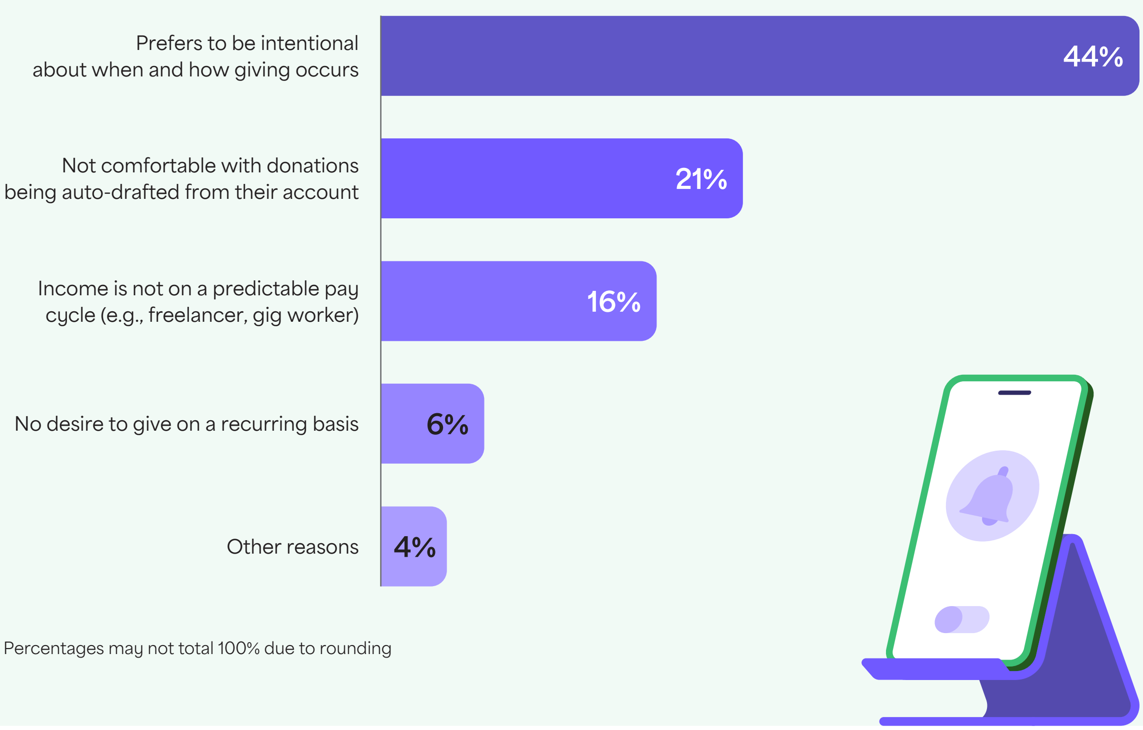
To understand why recurring giving is not a sufficient solution for all donors, it is helpful to return to the Consistent Giving Model introduced in Chapter 6. In this model, a habit of giving is formed and sustained through the repeated activation of all three phases: Opportunity, Intention, and Action.

Recurring giving reduces exposure to repeated giving appeals and automates the Action phase. Once recurring giving is activated, subsequent gifts occur automatically. For faith-based donors who have already developed strong internal motivations to give, automation could make practicing generosity more convenient. But for donors who have not yet developed these intrinsic motivations, automation bypasses the very process through which those motivations grow. Additionally, consciously choosing to engage in generosity is associated with the psychological and emotional benefits of giving. Self-determination research finds that donors who freely choose to engage in prosocial behaviors experience greater satisfaction and wellbeing effects than those not given a choice.[53]

Thus, donors who never consciously choose to give are unlikely to develop the kind of meaningful relationship with generosity that makes giving self-sustaining.

This distinction matters because consistent giving is not only a behavioral outcome; it is also an expression of faith. Indeed, donors most commonly reported that they want their giving to be intentional (44%) as the primary reason why they do not use recurring giving. Furthermore, only 17% of consistent givers report that recurring giving is a tool that they use to help them stay consistent in their giving (Chapter 6). That practice is not well served by removing the active decision-making about giving from their hands.

Primary reason why faith-based donors do **not** use automatic recurring giving to give to their church



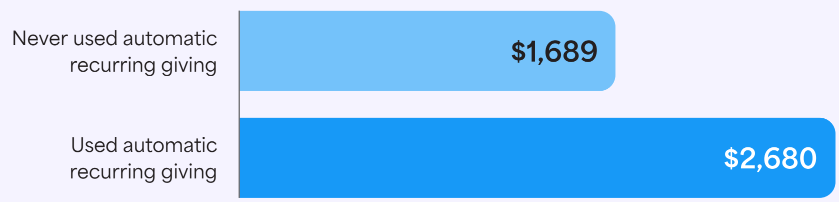
Recurring giving is most common among already-consistent donors

To examine who adopts recurring giving and what distinguishes those who continue using it, this report draws on three complementary analyses. The first matches survey respondents to their Givelify platform data to compare observed, not just self-reported, recurring giving use across demographic characteristics, including household income. The second analysis uses Givelify platform data to compare donors who used recurring giving in 2024 with those who never used it, examining their giving patterns during the 12 months prior to adoption as a baseline. The third focuses only on donors who used recurring giving in 2024. It compares the giving behavior of those who continued using recurring giving for at least 12 months with those who eventually canceled it. Full details on the three analyses are available in the Methodology section.

The findings from all three analyses point to a clear pattern: Donors who adopt and maintain recurring giving tend to have greater financial capacity and stronger convictions to stay consistent in their giving.

First, the survey-linked analysis shows that recurring giving was more common among higher-income donors. Respondents with household incomes above $50,000 were more than twice as likely as those with household incomes below $50,000 to have used recurring giving (8.9% vs. 3.9% of donors). Use of recurring giving was highest among respondents reporting household incomes between $100,000 and $150,000 (14% of donors).

Donors who used automatic recurring giving gave more in the 12 months before adoption than those who never used it

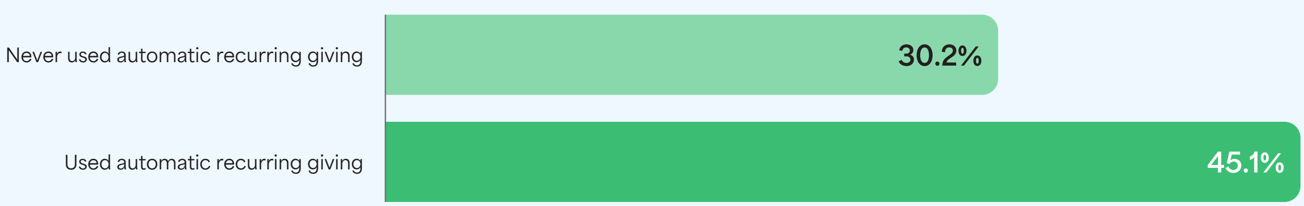


A similar pattern emerges from Givelify platform data: Donors who used recurring giving in 2024 were already giving in more months prior to adoption (median of eight months vs. four months) and giving higher total amounts ($2,680 vs. $1,689).

These two analyses suggest that recurring giving is more likely to be adopted by donors with more predictable financial circumstances. Indeed, financial considerations are the second most common reason donors report for not using recurring giving. Some donors are uncomfortable with automatic withdrawals from their accounts (21%), while others say their income is not on a predictable pay cycle (16%).

Further examination of Givelify platform data finds that donors who used recurring giving in 2024 were already more consistent before adopting the feature than donors who never used it. That is, they were more likely to qualify as consistent givers at baseline (45.1% vs. 30.2%).

Donors who used automatic recurring giving were more likely to be consistent before adoption than those who never used it



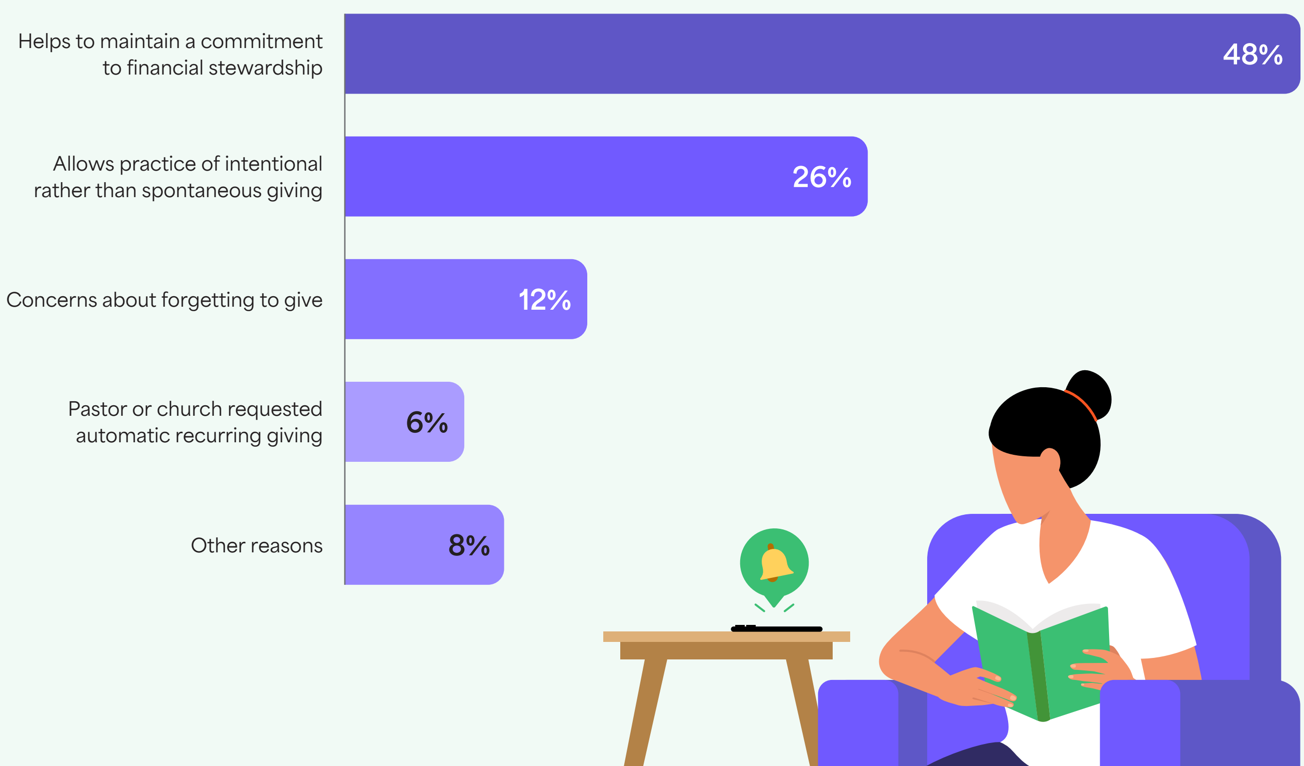
This pattern persists among donors who continued to use recurring giving for longer durations. Those who maintained recurring giving for at least 12 months were more consistent and gave more in total at baseline than those who eventually canceled it. These findings suggest that donors with stronger giving habits and greater financial capacity are not only more likely to try recurring giving, but they are also more likely to continue using it.

In other words, donors who adopt and continue to use recurring giving are typically those who have already built a foundation of consistent giving, and the tool helps them maintain it. They are also more likely to be in financial situations that allow them to absorb potential variability or risk.

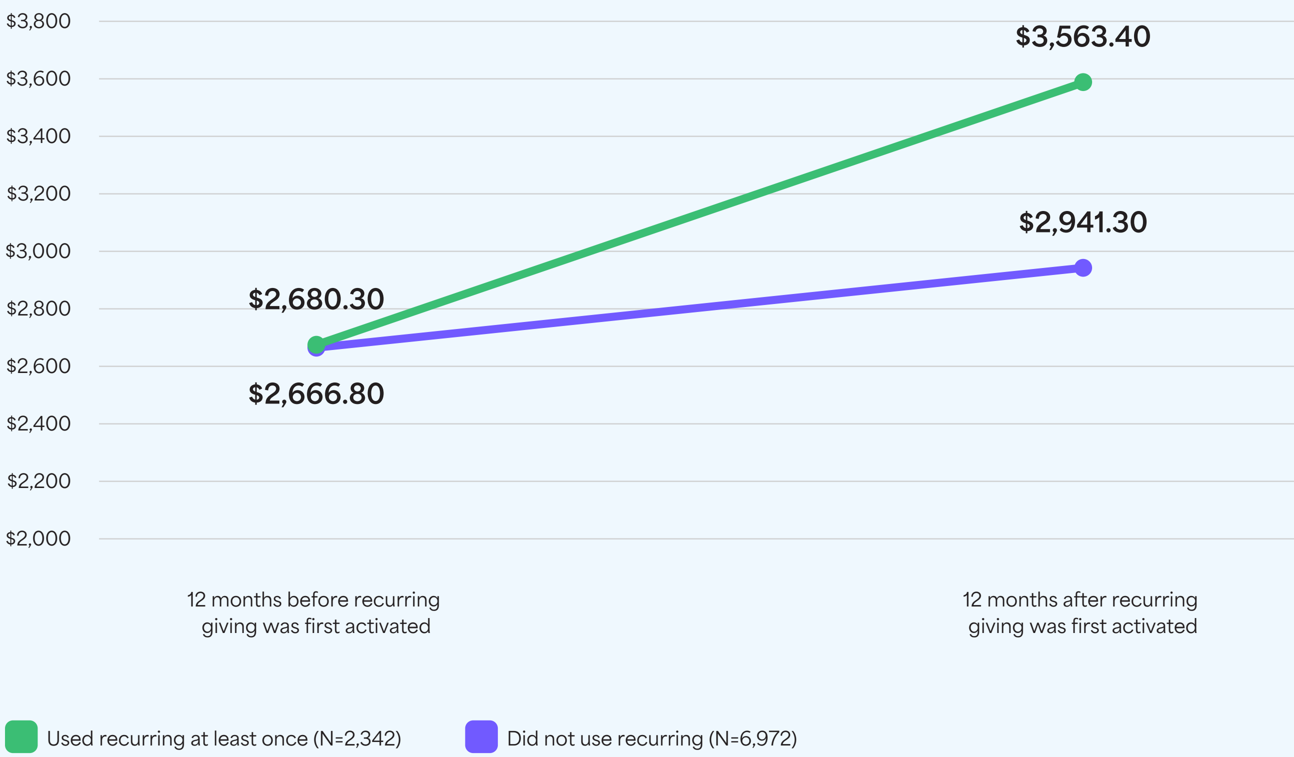
Recurring giving helps committed givers become more consistent

For donors who are already giving consistently and have stable financial situations, recurring giving offers real benefits: It helps them maintain a commitment to financial stewardship (48%), enables them to give with intention (26%), and reduces the friction of remembering to give (12%). These motivations describe donors who have already made a considered decision to give at a certain level and want a tool to support that decision reliably. Their giving behavior on Givelify further demonstrates how recurring giving helps them give with purpose: Three in four donors who use recurring giving on Givelify still make intentional, non-recurring gifts.

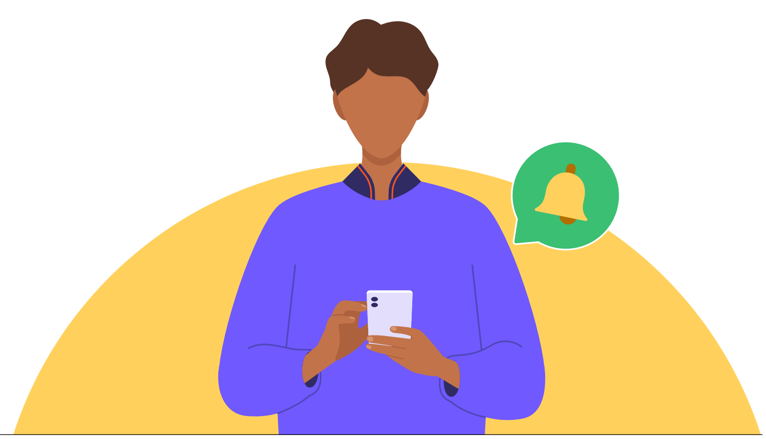
Primary reason why faith-based donors use automatic recurring giving to give to their church



Donors who used automatic recurring giving gave significantly more in total 12 months after adoption than before. They also gave more in total than those who did not use it.

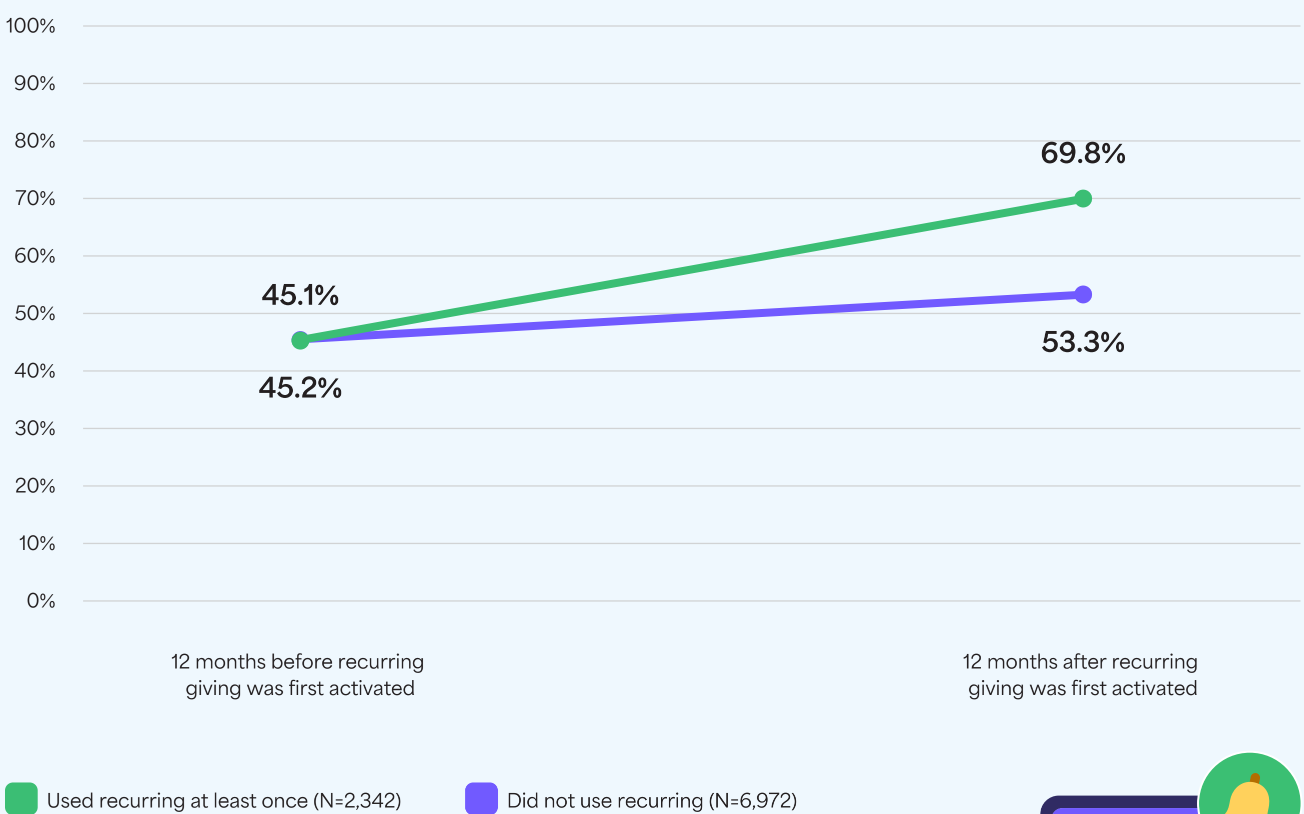


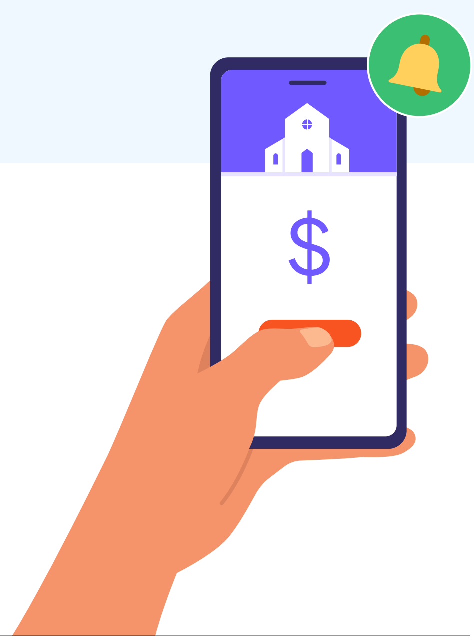
Moreover, for this subset of donors, recurring giving helps them maintain their habit of giving. The data show that its use is associated with meaningful improvements in consistency, frequency, and giving amount. Faith-based donors who used recurring giving made substantially more donations (+12.4 vs. +0.9) and gave more in total (+$973 vs. +$105) in the 12 months after adoption than a similar matched cohort of donors who did not use recurring giving.



Recurring giving was also associated with improved consistency among donors who used it. Twelve months after first using recurring giving, 70% of donors who used it qualified as consistent donors, up from 45% prior to its adoption. The increase in the share qualifying as consistent donors was smaller among those who did not use recurring giving: 45% to 53% in the same 12-month period.

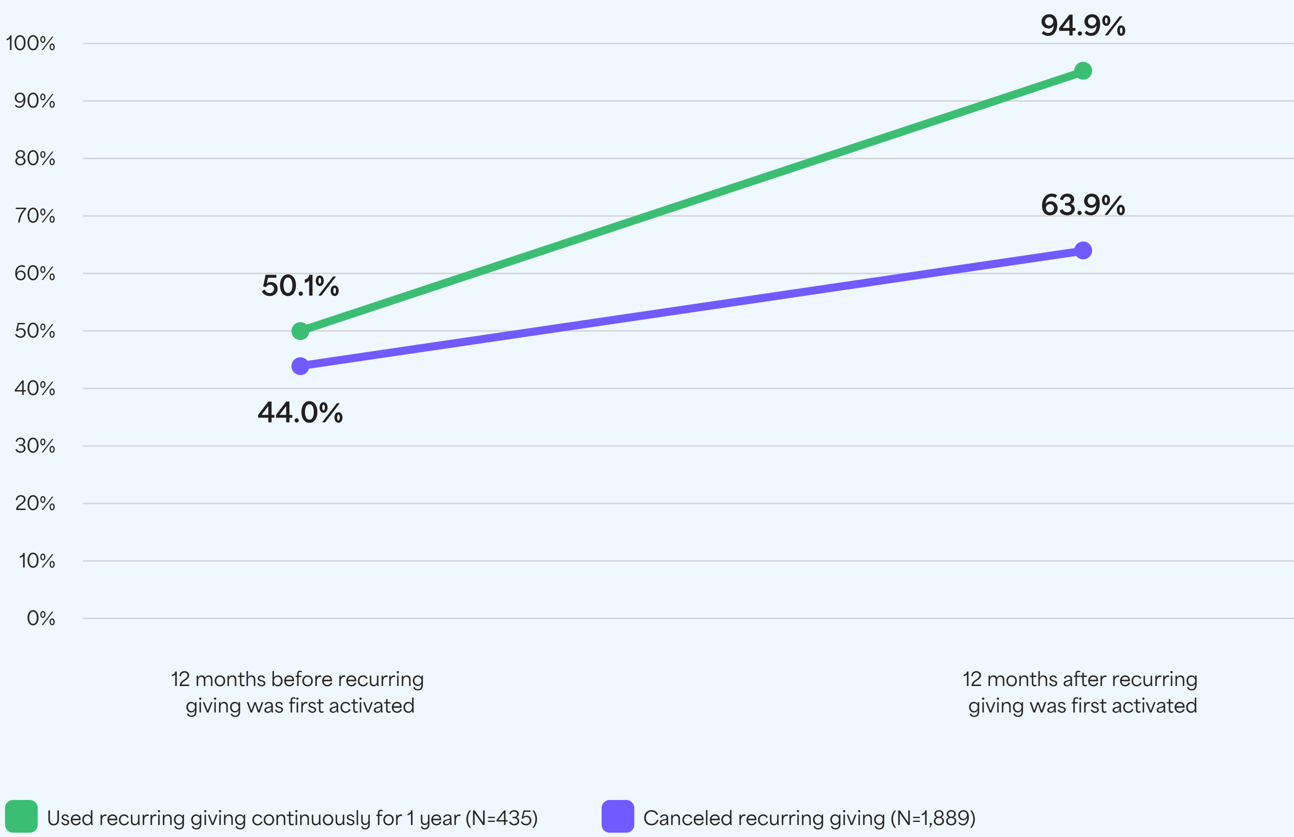
A higher percentage of donors who used recurring giving were consistent 12 months after adoption than before. This increase was higher than among donors who did not use it during the same time.

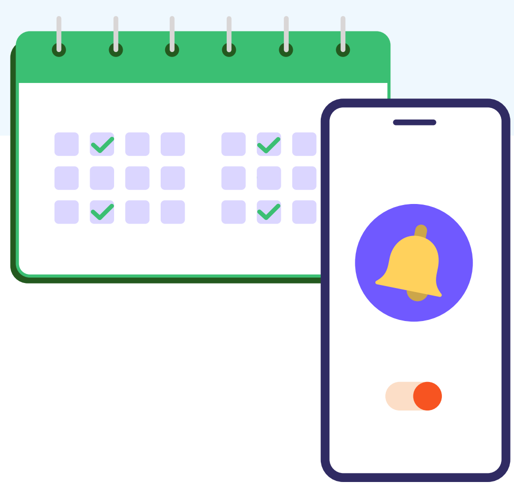




Recurring giving appears to strengthen an existing habit more reliably when it supports a strong intent to give consistently and faithfully. This pattern holds when examining who continues to use recurring giving over time. Among donors who used recurring giving, those who continued using it had higher baseline consistency than those who eventually canceled it (50.1% vs. 44.0%).

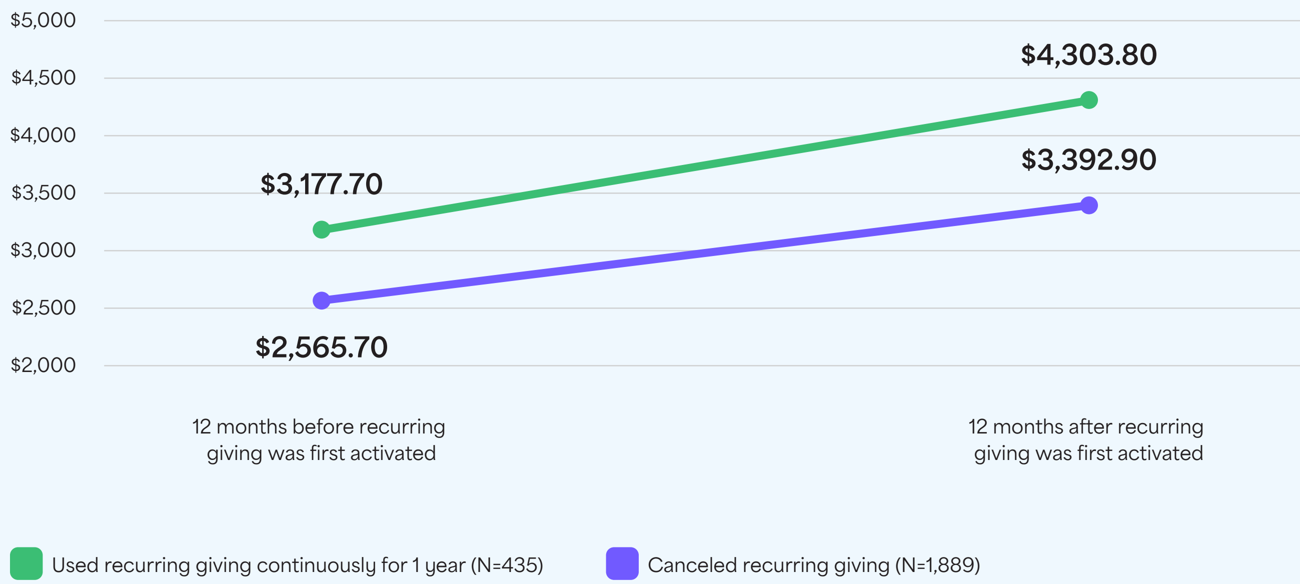
More donors who maintained recurring giving were consistent 12 months after activation than before. This percentage was also higher than among donors who canceled it during that same time.





Donors who continued to use recurring giving also had higher prior giving amounts ($3,178 vs. $2,566) and gave in more months after adoption (11.5 vs. 9.0).

Donors who continuously used automatic recurring giving gave more in total to their churches 12 months after adoption than before. They also gave more in total than those who canceled it.



Sustained use of recurring giving appears more common among donors who enter with higher baseline consistency, stronger convictions to give consistently, and greater giving capacity. This pattern aligns with the Consistent Giving Model's prediction that automatic recurring giving works best when it supports an existing habit of giving or a strong commitment to giving consistently, rather than being used as a broad solution to create consistency.

TECH, RECURRING GIVING, AND CONSISTENCY

Technology Can Reinforce Consistency, but Not Create It

The findings in this chapter tell a consistent story: Technology works best when it reinforces existing motivations, not when it attempts to substitute for them.

Champions of Good, a faith-informed digital giving experience, demonstrates this principle directly. Digital tools designed to recognize generosity, support goals, and invite reflection on past giving produced meaningful increases in both giving frequency and total contributions. These features worked not because they automated giving, but because they engaged the motivations the Consistent Giving Model identifies as central to habit formation. Donors who interacted with these features more frequently also gave more often, suggesting that the practice of reflection itself may reinforce giving over time.

Recurring giving tells a complementary story. For donors with strong internal motivations to give consistently and who have stable financial situations, recurring giving is a valuable tool for maintaining and deepening their habit. The data confirm this: Donors who maintained recurring giving saw meaningful gains in consistency, frequency, and total giving in the year following adoption. These donors use recurring giving because it supports a commitment they have already made.

However, recurring giving appears unlikely to build that commitment from the ground up, and the data suggest it is insufficient to close the intention-action gap on its own. Donors with financial constraints or who hold a theological commitment to intentional giving are less likely to adopt recurring giving. For these donors, conscious and repeated engagement in the process of Opportunity, Intention, and Action described by the Consistent Giving Model may represent a more promising path toward developing and sustaining consistency.

The studies in this chapter suggest that consistent giving can be meaningfully supported by tools that make the experience of giving more intentional, more visible, and more connected to donors' aspirations. Understanding which digital tools are most effective for different donors is essential for church leaders seeking to unlock the full potential of their congregations' generosity.

CHAPTER 8

Conclusion

What the 2026 Giving in Faith report reveals

The 2026 *Giving in Faith* report examines one of the most significant and underexplored challenges facing faith communities today: the consistency shortfall – the gap between donors' aspirations to give consistently and their actual giving behavior, compounded by church leaders' overestimation of consistent giving within their congregations. As explored throughout this report, even modest improvements in giving consistency could translate into billions of additional dollars to support congregations and the communities they serve, while deepening the spiritual and psychological fulfillment of faith-based donors.

To better understand this gap, the report addresses a key limitation at the intersection of research and practice: the absence of a shared, measurable definition of consistent giving and a limited understanding of the faith-based donors who practice it. Building on this foundation, the report examines the motivations, behaviors, and aspirations of donors with a depth not previously explored in the literature.

This chapter synthesizes the report's key findings and explores their implications for church leaders seeking practical guidance, faith-based donors aspiring to grow in generosity, researchers building on the study of faith-based philanthropy, and the broader field working to understand and strengthen generosity in American religious life.

CONCLUSION

The State of Church and Faith-Based Giving in 2025

Despite a turbulent U.S. economy, faith-based giving remained resilient in 2025. Most church leaders reported that their congregations were spiritually and financially healthy, with giving either increasing or remaining stable between 2024 and 2025. At the same time, faith-based donors gave across a wide range of causes and organizations, including churches, registered nonprofits, individuals in need, and informal community organizations. Christian donors also supported their churches by volunteering their time and talents, a reminder that generosity in faith communities extends well beyond the offering plate.

Faith-based giving also continued its technological shift. Almost all churches now offer digital giving options, and these methods account for a meaningful share of total annual contributions. As in-person worship rebounded beyond pre-pandemic levels, generosity increased across both digital and traditional methods. Despite economic uncertainty, these findings suggest that congregations remain important centers of generosity and community support, with consistent giving playing a meaningful role in sustaining their outreach and impact.

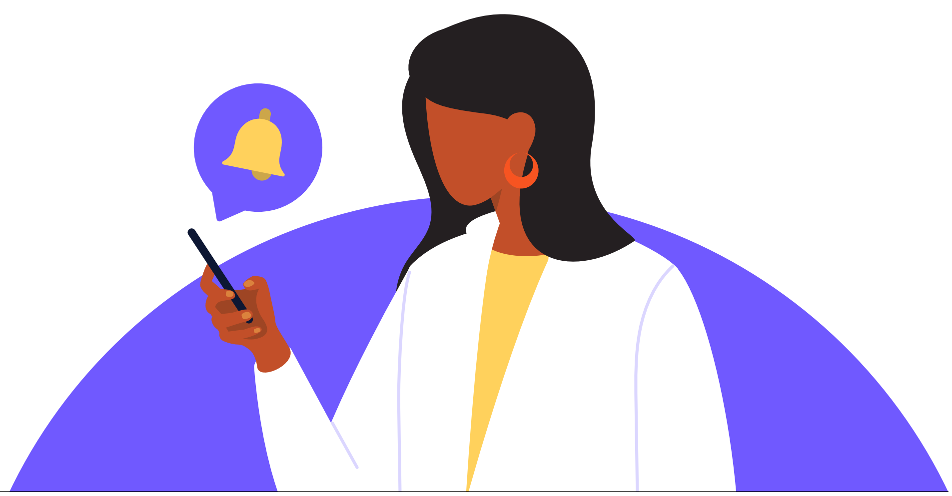
CONCLUSION

Defining Consistent Giving: A New Standard

The central contribution of this report is an operational definition of consistent giving grounded in data, aligned with the expectations of church leaders and faith-based donors, and designed to be applicable across Christian congregations. We propose that consistent giving be defined as a pattern of regular monetary giving that occurs at least once a month for most months. Under this definition, daily, weekly, biweekly, or monthly giving cadences would all qualify as consistent. In practice, a consistent giver is someone who gives one or more times a month in at least nine of 12 months, or three of the preceding four months, when measured over a shorter period.

This definition was selected because it reflects the most common understanding of consistent giving among church leaders and donors, accommodates a range of giving frequencies without excluding monthly givers, recognizes that even the most committed donors may occasionally miss a month, and can be measured using giving data that most churches and giving platforms already collect. It also recognizes that consistent giving is defined by behavior rather than method. Recurring giving, while a useful tool for some donors, is not synonymous with consistent giving. Defining consistency by a specific giving method would exclude many donors who give intentionally and regularly through other means.

A shared definition matters because, without it, churches cannot benchmark their congregations, donors have no clear standard to aspire toward, and researchers cannot compare findings. The definition proposed in this report provides a foundation for churches, researchers, and the broader field to build on, refine, and apply.



CONCLUSION

The Consistency Shortfall: Perception vs. Reality

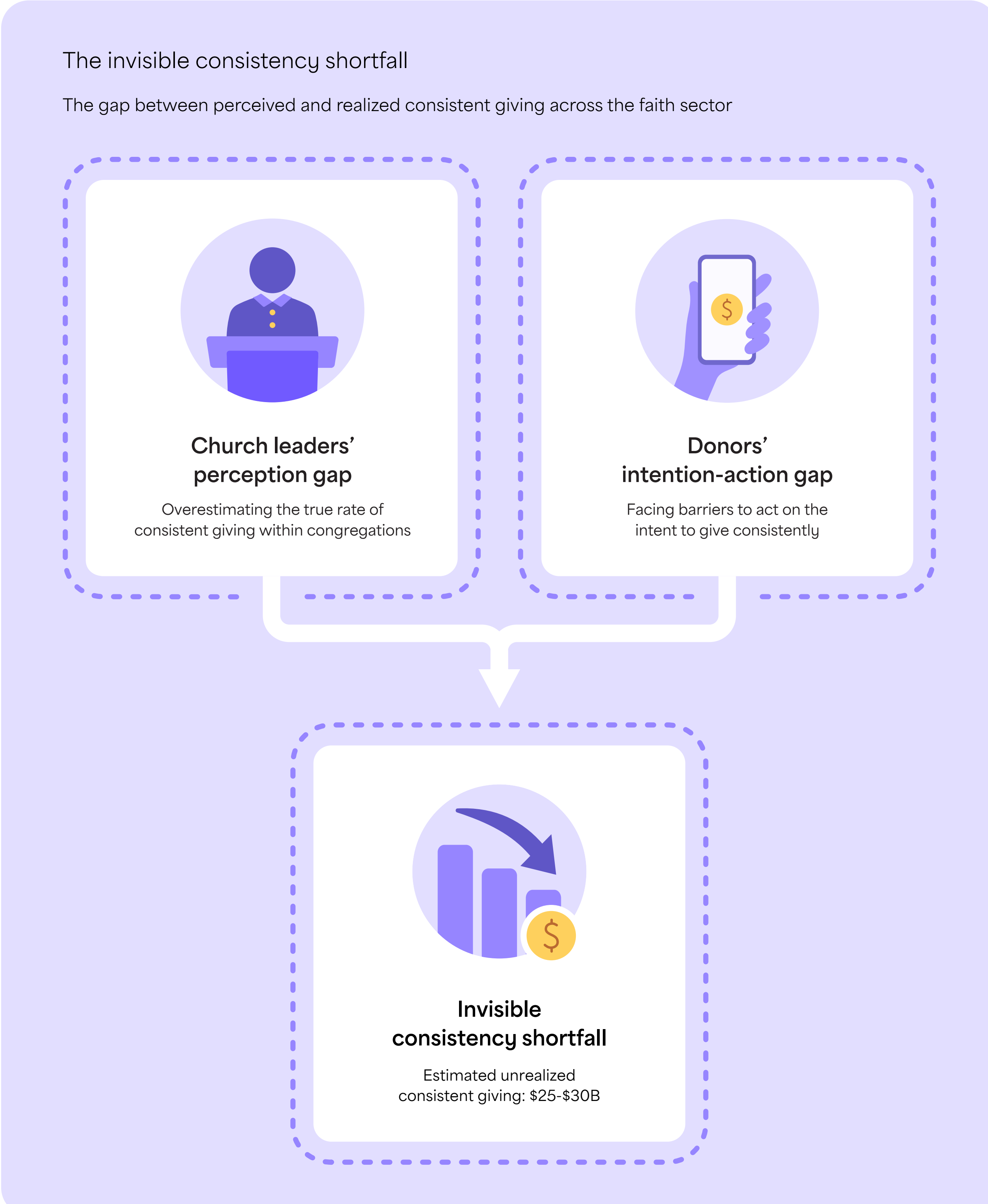
Applying this definition to two full years of giving data on the Givelify platform reveals a picture that is both encouraging and sobering.

Consistent givers are the financial backbone of their congregations, accounting for more than 81% of the total amount given. Yet they represent only a minority of faith-based donors.

While most donors aspire to give more consistently, **they struggle to translate those intentions into a sustained giving habit,** a phenomenon known as the intention-action gap.

The findings also reveal a significant disconnect between reality and church leaders' perceptions of consistent giving. When asked to estimate what percentage of their congregation give consistently, church leaders reported an average of 53%, nearly double the observed rate of 27.4%.

The perception gap may carry important implications, **as overestimating consistent giving could result in missed opportunities to support donors in building more consistent giving habits.**



Together, the intention-action gap and the church leader perception gap form what the report identifies as the consistency shortfall. The report estimates that this shortfall represents a potential financial impact of $25 to $30 billion annually across the religious charitable sector, including an estimated $50,000 in additional annual income for a typical congregation.

CONCLUSION

Introducing Faith-Based Donor Profiles

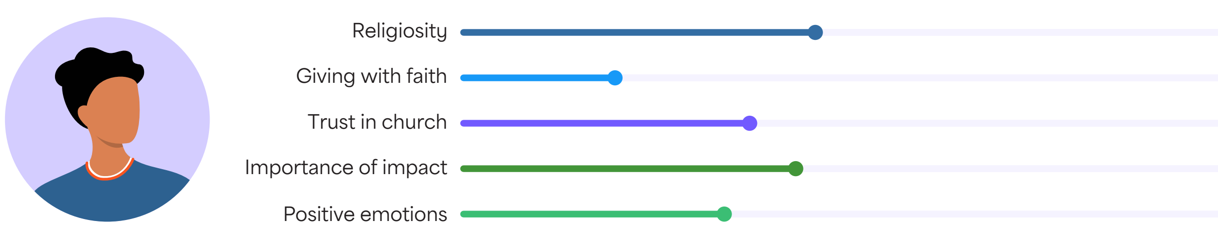
The four profiles of faith-based donors

Devoted Giver: gives consistently and wants to do more

Steady Giver: gives consistently and is satisfied

Awakening Giver: wants to give consistently but isn't there yet

Unengaged Giver: does not give consistently or aspire to yet



Faith-based donors are not a monolith, and this report identifies four distinct profiles, each defined by a unique combination of giving behaviors, motivations, and aspirations.

The Devoted Giver gives consistently and aspires to give even more. They are the most religiously engaged donors in the study, the most likely to frame giving as an expression of faith, and the most likely to trust their church and believe their giving is making a difference.

The Steady Giver also gives consistently but is satisfied with their current level of generosity and does not aspire to give more. While Steady Givers tithe more than the Awakening Givers, they are less likely to believe that giving is tied to spiritual growth. They also tend to be among the most educated and highest-income donors in the study.

The Awakening Giver aspires to give consistently but has not yet reached that level of frequency. Compared to Devoted and Steady Givers, Awakening Givers are more likely to give most of their gifts in the form of offerings or non-tithes. Financial barriers are the most commonly cited obstacle to consistency, as these donors tend to be younger, have less stable employment, and report lower household incomes than Devoted or Steady Givers.

The Unengaged Giver neither gives consistently nor aspires to do so yet. They score lowest on religiosity, trust in their church, and feelings of fulfillment when they give. While the sample is too small to draw statistically significant conclusions, their patterns are distinct enough to warrant further study.

These donor profiles matter because they suggest that church leaders must adopt different strategies to cultivate and sustain consistent giving across segments. A single discipleship or engagement approach is unlikely to serve Devoted, Steady, Awakening, and Unengaged Givers equally well.

CONCLUSION

The Consistent Giving Model: How Giving Habits Are Formed

Understanding who consistent givers are raises a related question: How do faith-based donors develop consistent giving habits in the first place? To answer this, we propose the Consistent Giving Model, a behavioral framework that maps the stages through which giving habits form and the motivational factors that influence each stage. Building on existing models of behavioral change and charitable giving, the framework divides the giving process into three phases: Opportunity, Intention, and Action.

The Consistent Giving Model™

This model illustrates how repeated cycles of giving, combined with meaningful reinforcement, can help faith-based donors develop lasting giving habits

Developed by Givelify Philanthropic Research & Insights as an open framework for continued research, application, and practice

Each phase is shaped by a combination of external and internal motivators. External motivators may occur within or outside the church context, while internal motivators are rooted more deeply in a donor's faith identity and personal values. Across all phases, internal motivators tend to be more influential and durable than external ones. External motivators can encourage initial giving and support donors in the early stages of habit formation, but as motivations become more internalized, less external reinforcement is needed to sustain consistent giving.

For church leaders, this framework offers a practical lens for understanding their role in cultivating generosity. Teaching about generosity, modeling giving behavior, sharing the impact of contributions, and expressing gratitude to donors are not peripheral activities. They are part of the conditions through which donors experience the spiritual, emotional, and psychological rewards associated with the formation and maintenance of consistent giving habits.

CONCLUSION

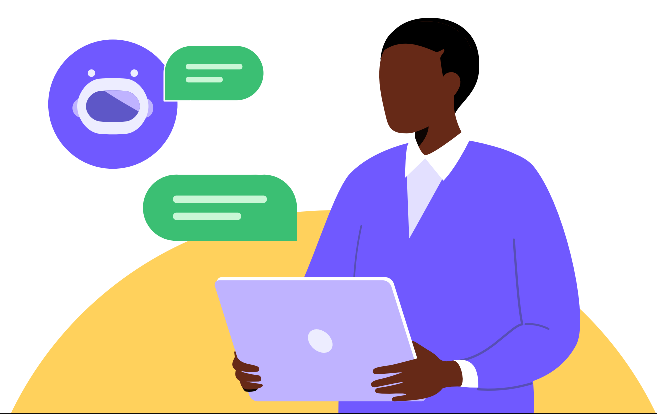
Tech, Recurring Giving, and Consistency

The final question explored in this report addresses whether technology can support the habit-building process outlined in the Consistent Giving Model. The findings suggest that, when thoughtfully designed, digital tools can help reinforce consistent giving behaviors.

A field experiment found that donors faith-based donors who used Givelify's Champions of Good program, a faith-informed digital giving experience built on the science of habit formation and reinforcement, increased both the frequency and total amount of their giving relative to a matched group of donors who did not use this experience. The features were designed to leverage behavioral science principles, including donor recognition, goal-gradient effects, reflection on past giving, and streak-based accountability. The findings suggest these principles can positively influence giving behaviors within faith-based contexts as well.

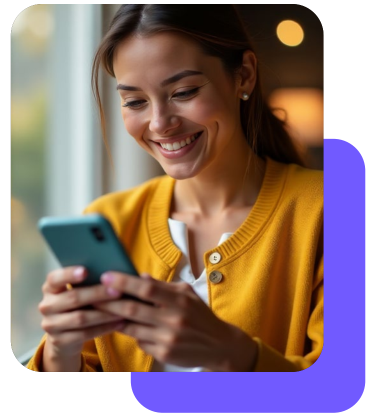
The report also distinguishes recurring giving from consistent giving, two concepts that are often conflated. Most donors do not use recurring giving, whether because of financial constraints or personal beliefs about the spiritual practice of giving. According to the Consistent Giving Model, developing a giving habit requires active and intentional engagement in the giving process, which may be reduced when giving is automated. At the same time, the findings indicate recurring giving is beneficial for donors who already give consistently, have high intent to continue giving consistently, and have the financial stability to automate their giving.

These findings suggest that technology supports consistent giving most effectively when it meets donors where they are in their giving journey and reinforces, rather than replaces, the intentional generosity many faith-based donors describe as central to their faith.



CONCLUSION

Looking Ahead

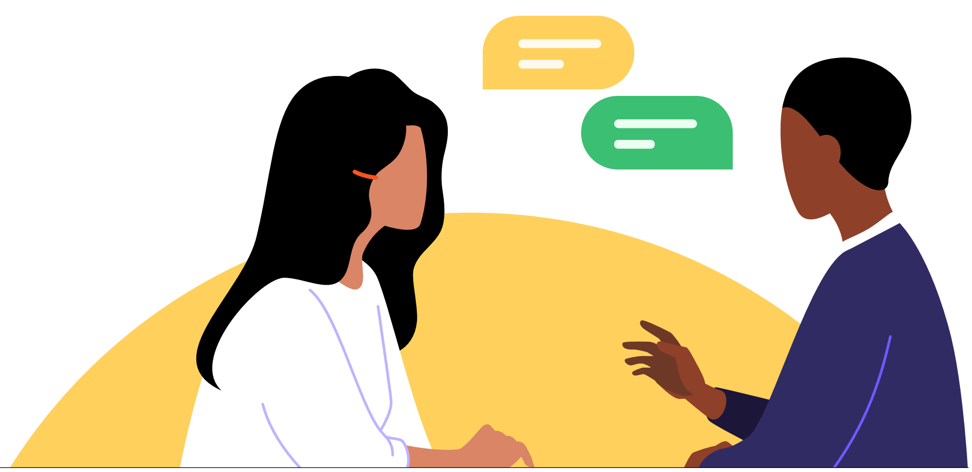


Recent data suggest spirituality among church attendees has been strengthening,[14,15] while younger generations are showing renewed interest in spirituality.[21, 22, 23] Church leaders in our survey echoed this optimism.

Faith-based donors share this forward-looking outlook. Most expect to give the same or more to their church in the coming year, and most aspire to extend their generosity to nonprofits, community organizations, and individuals in need. Sixty percent report a strong desire to increase their charitable giving in the next year.

The gap between aspiring to give consistently and actually doing so remains significant for many donors. However, it is a gap that research, practice, and thoughtfully designed tools can help close. This report advances that effort by establishing a shared definition of consistent giving, measuring its prevalence, understanding the donors who practice it, and mapping the conditions under which giving habits form and are sustained.

One of the clearest findings in this report is that generosity is not simply a behavior for faith-based donors. It is an intentional practice that strengthens spirituality, supports their psychological wellbeing, and connects donors to missions larger than themselves. More practically, generosity also sustains the social good provided by faith communities across the country. Understanding faith-based philanthropy within this broader context is essential for cultivating it effectively.



Methodology

Survey development

The survey for faith-based donors was comprised of 44 questions covering a range of topics, including charitable giving in 2025, motivations for giving, beliefs regarding tithing, attitudes and motivations for consistent giving, expectations for future giving, sentiments around technology and faith, religious behaviors, and demographics.

The survey for church leaders consisted of 36 questions covering topics such as congregational financial information in 2025, emphasis on tithing, approaches to fostering generosity, beliefs about the definition of and motivations for consistent giving, expectations for future giving, and personal and congregational demographics. Minor differences existed between versions of the survey administered online and those conducted via computer-assisted telephone interview (CATI) to facilitate the collection of verbal responses.

Survey administration and sample

A total of 1,987 completed responses were received from Christian faith-based donors across a range of ages, ethnicities, U.S. geographic locations, educational attainment, income levels, and levels of religiosity. The survey for faith-based donors was distributed online to a random sample of Givelify customers and respondents from Prolific, an academic survey platform. Respondents who did not self-identify as Christian, did not belong to a Christian church, and had not given money to a place of worship in 2025 were screened out of the full survey. A total of 1,186 Givelify customers and 801 Prolific respondents fully completed the 2026 Giving in Faith survey for faith-based donors between Jan. 19, 2026, and Feb. 6, 2026. The margin of error for the full sample is approximately ±3.8% at the 95% confidence level when accounting for the effects of weighting. Due to response weighting (see below), margins of error are higher and vary for subgroups.

A total of 894 fully completed responses were received from church leaders between Jan. 19, 2026, and Feb. 2, 2026. The survey for church leaders was distributed through two channels. A random sample of congregations on Givelify was contacted to complete the survey online, with a total of 489 officials completing the survey. Church leaders were also recruited from proprietary lists of church leaders and qualified financial decision-makers within

Christian congregations by a contracted market research firm, New American Dimensions. A total of 405 church leaders completed the survey via computer-assisted telephone interview (CATI). Sampling was conducted on a natural fallout basis, and the sample was monitored to ensure balanced representation across denominations. Respondents whose congregation did not belong to a Christian denomination or who were neither the spiritual leader of the congregation, nor knowledgeable about the congregation's finances were screened out of the full survey. The margin of error for the full sample is estimated to be approximately ± 4.6% at the 95% confidence level when accounting for the effects of weighting. Due to response weighting (see below), margins of error are higher and vary for subgroups.

Survey response weighting

An intentional oversampling of predominantly Black churches and Black Christian faith-based donors was performed as part of a separate planned research study. Post-stratification weights were thus applied to responses from church leaders to reflect U.S. demographics of Christian churches by predominant racial composition and geographic region, using benchmarks from Lake Institute of Faith & Giving's *National Study of Congregations' Economic Practices*[11] and the *National Congregations Study*,[12] respectively.

Demographics of Christian churches, unweighted and weighted

		Unweighted	Weighted	Benchmark
Predominant racial composition	White	27%	65%	65%
	Black	41%	16%	16%
	Hispanic	0.9%	1%	1%
	Asian	0.2%	0.2%	0.2%
	Other/multicultural	32%	18%	18%
U.S. region	Northeast (New England or Mid-Atlantic)	6%	13%	13%
	Midwest (East North Central or West North Central)	21%	23%	23%
	South (South Atlantic, East South Central, or West South Central)	53%	48%	48%
	West (Mountain or Pacific)	21%	16%	16%

Other church demographics

		Average percentage among churches surveyed
Age of attendees	Under 18	10%
	18-30	13.5%
	31-45	22%
	46-61	25%
	62 or older	29.5%

		Percentage of churches
Average weekly attendance	Up to 50	21%
	51-100	19%
	101-250	23%
	251-500	22%
	501-1,000	12%
	1,001-2,500	3%
	More than 2,500	0.2%
Community type of church location	Rural area	14%
	Small city or town	24%
	Suburb near a large city	44%
	Large city	18%

Demographics of church officials

		Percentage of respondents
Gender identity	Man	81%
	Woman	19%
	Non-binary or other	0%
Median age		51 years
Ethnicity	White	78%
	Black	18%
	Hispanic	4%
	Asian	0.2%
	Other/multiracial	0.3%
Education	HS or less, trade school	3%
	Some college or associate's degree	12%
	Bachelor's degree	43%
	Postgraduate degree	42%
Formal faith leadership training	Graduated from a theology school	44%
	Received some training from a theology school	19%
	Did not attend a theology school, but received faith leadership training elsewhere	6%
	No formal faith leadership training	31%

Post-stratification weights were also applied to survey responses from Christian faith-based donors to match U.S. demographics of practicing Christians using benchmarks from the Pew Research Center's *Religious Landscape Study* for age, education, employment status, ethnicity, gender identity, income level, and geographic region.[13]

Demographics of Christian faith-based donors, unweighted and weighted

		Unweighted	Weighted	Benchmark
Gender identity	Man	35%	44%	44%
	Woman	65%	55%	53%
	Non-binary or other	0.5%	1%	1%
Age	18 to 29	8%	11%	14%
	30 to 49	35%	34%	28%
	50 to 64	35%	30%	28%
	65 or older	20%	25%	29%
Median age		52 years	52 years	54 years
U.S. region	Northeast	11%	16%	16%
	Midwest	21%	21%	21%
	South	58%	42%	42%
	West	11%	21%	21%
Ethnicity	White	37%	61%	60%
	Black	50%	13%	13%
	Hispanic	6%	18%	18%
	Asian	2%	3%	3%
	Other/multicultural	5%	5%	4%
Education	HS or less, or trade school	14%	37%	37%
	Some college or associate's degree	31%	29%	29%
	Bachelor's degree	31%	19%	18%
	Postgraduate degree	24%	15%	14%
Employment status	Working full time	58%	43%	44%
	Working part time	12%	11%	11%
	Not currently working for pay	7%	11%	11%
	Cannot work due to a disability	4%	7%	7%
	Retired	18%	27%	27%
Reported household income	Less than $50,000	29%	37%	38%
	$50,000 to $99,999	40%	37%	26%
	$100,000 or more	30%	26%	28%
Community type	Rural area	13%	18%	37%
	Small city or town	27%	27%	-
	Suburb near a large city	37%	36%	-
	Large city	24%	20%	-

Chapter 4: Consistent giving data analysis methodology

RATE OF CONSISTENT FAITH-BASED DONORS CALCULATION

First, among all possible donors on Givelify, only donors who gave to a church (i.e., faith-based donors) in 2025 were included. Donors who did not have a minimum of four months of giving data and those who gave exclusively to nonprofit organizations on Givelify were excluded. If available, the prior-year (2024) giving activity of faith-based donors was also included. For each donor, all available donations were included in the calculation, meaning that some donors could have given to multiple churches. In total, 783,814 faith-based donors were included in this analysis.

The rate of consistent faith-based donors was calculated using our definition of consistent giving: A consistent donor is one who gives one or more times a month for most months. The quantification of "most months" depended on whether the donor made their first donation on Givelify before or during 2025. Faith-based donors who had given prior to 2025 were considered consistent if they gave at least once a month for nine or more months out of the 12 months in 2025. Faith-based donors who made their first donation in 2025 were considered consistent if they gave at least once a month for 75% of the possible months remaining in 2025. In total, 240,066 faith-based donors were considered consistent by this definition.

RATE OF CONSISTENT GIVING WITHIN CHURCHES CALCULATION

Among all possible organizations that are registered as churches on Givelify, only churches with at least some giving activity were included. This means that churches had to have been on Givelify for a minimum of six months in 2025, had at least one month of donations, and had a minimum of eight active donors. In order to segment the analysis by church size, churches that did not self-report their size were excluded. In total, data from 13,015 churches were used for this analysis.

Within each church, only donors who gave to that church in 2025 were included, along with only the donations those donors made to that respective church in 2025. The rate of consistent donors was determined using the same calculation as described above.

Because this analysis is based only on giving activity observed within Givelify, the estimated rate of consistent giving within churches may differ from the true consistency rate across an entire congregation. Donations made outside the platform are not included, and attendees who do not give are also not represented in the data. As a result, these estimates should be interpreted as the rate of consistent giving among donors who give through Givelify at participating churches.

CALCULATION OF CONSISTENCY SHORTFALL IMPACT

This is a simplified model that illustrates how changes in donor consistency composition can affect total giving. It is intended as an illustration rather than a prediction.

As shown in Chapter 4, consistent givers represent 30.2% of donors and account for 81.5% of total giving. For simplicity, assume 100 donors contributing a total of $1,000.

Under these conditions:

- 30.2% of consistent givers contributed $815
- 69.8% of other donors contributed $185

This implies that consistent givers gave an average of about $27 each and $2.65 per other donor, or roughly a 10-to-1 difference.

Given this scenario, if the share of consistent givers increases to 40%, while the number of donors and per-donor giving remain unchanged:

- Consistent giving: 40 × $27 = $1,080
- Other giving: 60 × $2.65 ≈ $159

Total giving increases to approximately $1,240.

This would result in an increase of about 24% in total giving, driven solely by a change in donor consistency composition.

To estimate the potential industry-wide implication, this 24% increase is applied to national estimates of annual congregational giving. If U.S. congregations collectively receive approximately $110 billion to $120 billion in annual giving, then a 24% increase would correspond to roughly $26 billion to $29 billion in additional annual giving. For simplicity and to avoid overprecision, this report estimates the potential impact of the consistency shortfall at approximately $25 billion to $30 billion.

The same approach can also be applied at the congregational level. The median U.S. congregation receives approximately $205,000 in annual contributions. Applying the same 24% increase would correspond to approximately $50,000 in additional annual giving for the median congregation.

This model holds behavior constant to isolate the structural effect of consistency. Actual outcomes will vary, but the example demonstrates how increasing the share of consistent givers can meaningfully increase total giving without adding new donors.

Chapter 5: Factor analysis methodology

To dig into group-level motivational differences, we performed a factor analysis on questions that assessed how donors felt about various motivations for giving to their churches.

This factor analysis reduced the motivations of faith-based donors into the following four categories:

1. **Giving with faith:** The role of giving in growing or strengthening their faith, linking generosity to spiritual growth, maturity, and the donor's relationship with God.

   The **giving with faith** factor includes respondents' agreement with the following statements, on a scale of 1 (strongest disagreement) through 5 (strongest agreement):
   - I expect that consistent giving helps strengthen my relationship with God.
   - I believe that consistent giving will lead to long-term blessings.
   - I expect that when I give faithfully, God will meet my needs.
   - I believe that being consistent in giving reflects spiritual maturity.
   - Giving helps me grow spiritually.
   - Giving is an act of worship and gratitude.

2. **Trust in church:** Trust in their church and perceived impact of giving, capturing donors' confidence that their contributions are being used responsibly and make a difference

   The **trust in church** factor includes respondents' agreement with the following statements, on a scale of 1 (strongest disagreement) through 5 (strongest agreement):
   - I trust that my church(es) will use our monetary contributions responsibly.
   - I understand the mission(s) of the church(es) that I belong to.
   - When I give, I trust that my contribution makes a lasting impact.
   - When I see how giving to my church(es) is used to help others, I feel encouraged to keep giving. =

3. **Importance of impact:** The personal importance of impact and appreciation, which captures how much donors value knowing their effect and feeling appreciated for their generosity

   The **importance of impact** factor includes respondents' agreement with the following statements, on a scale of 1 (strongest disagreement) through 5 (strongest agreement):
   - It is important for me to know the impact of my giving to my church(es).
   - It is important that I feel appreciated by my church(es) for my giving.

4. **Positive emotions:** Feelings of "warm glow," fulfillment, and appreciation, which describe the extent to which giving produces positive emotional experiences for the donor

   The **positive emotions** factor includes respondents' agreement with the following statements, on a scale of 1 (strongest disagreement) through 5 (strongest agreement):
   - I experience a warm feeling or sense of happiness after giving.
   - I feel personally fulfilled when I give.
   - I feel appreciated by my church for my giving.

We then quantified each factor by calculating the total scores for each donor across the set of questions that comprise it.

To assess differences in religiosity, we created a religiosity composite score that combined the numerical value of donors' self-reported religious behaviors and perceptions.

The religiosity composite score included the following questions:

- Aside from weddings and funerals, how often do you attend religious services (whether in-person or virtually)?
- How important is religion to your daily life?
- How much do you consider yourself a religious person?
- How much do you consider yourself a spiritual person?
- Besides attending religious services, how often do you take part in other activities connected with your place of worship?
- Which of the following best describes your ritual of prayer and/or reading scripture on a typical day?

In general, the more frequent the donor's religious behavior (e.g., prayer, church attendance) or the higher the donor's self-reported religiosity or spirituality, the higher the donor's composite religiosity score.

Chapter 7: Champions of Good experiment methodology

A one-year field experiment was conducted in 2023 to compare giving outcomes among donors who used Givelify's Champions of Good within the app and those who did not. Champions of Good is a set of features that reinforce generosity behaviors. Data for this analysis were examined in early 2024 and included donor activity from 2022 (baseline) and 2023 (test period).

The test group (N=21,775) consisted primarily of faith-based donors who had Champions of Good enabled, used the feature, and had recorded donation activity from 2022. Eligibility for feature enablement required donors to have made at least three gifts in 2023.

Because Champions of Good was made broadly available to donors using the Givelify mobile giving app, a 1:1 propensity score matching approach was used to construct a comparable control group. Matching controlled for key demographic and behavioral characteristics, including gender, number of donations during the baseline period, feature availability, total number of lifetime gifts on the platform, and the size of the donor's primary place of worship. The resulting control group (N=21,775) consisted primarily of faith-based donors who also had Champions of Good enabled but did not use the feature.

It was hypothesized that donors who engaged with Champions of Good would become more generous, as reflected in a significant increase in the number of gifts in 2023 compared to their baseline behavior in 2022.

It was further hypothesized that the increase in the test group would exceed any change observed in the matched control group.

To evaluate these hypotheses, a 2 (group: test vs. control) x 2 (time: 2022 vs. 2023) analysis of variance (ANOVA) was conducted, with the number of gifts given by donors as the outcome variable. Results indicated a statistically significant interaction between time (2022 vs. 2023) and group (test vs. control) on the number of gifts given ($p<0.001$).

In general, the number of donations that people make is positively correlated with the total amount given. Thus, it was hypothesized that the test group would significantly increase their total dollar amount given during the test period compared to baseline, and that this increase would be greater for the test group than for the control group.

To evaluate this hypothesis, a 2 (group: test vs. control) x 2 (time: 2022 vs. 2023) ANOVA was conducted, with total dollar amount given in each year as the outcome variable. The results indicated a statistically significant interaction between time (2022 vs. 2023) and group (test vs. control group) on the total dollar amount given ($p<0.001$).

Chapter 7: Survey-linked recurring giving analysis

To examine how the use of recurring giving varies by donor household income, survey respondents were matched to their giving records on the Givelify platform. Donors' use of recurring giving was determined by their behavior on the Givelify platform rather than by self-reports from the survey. Household income was drawn from survey responses.

The analysis compared recurring giving use among respondents with household incomes above $50,000 with that of respondents with incomes below $50,000. To identify donor demographics more likely to use recurring giving, usage was also examined across more specific household income bands.

This analysis only describes observed patterns of recurring giving usage across household incomes, and the findings should not be interpreted as showing that income causes recurring giving adoption.

Chapter 7: Recurring giving analysis methodology

USED RECURRING GIVING VS. NEVER USED RECURRING GIVING ANALYSIS

This analysis had two components. First, a comparison of descriptive giving baselines examined how donors who used recurring giving in 2024 differed in giving behaviors from those who never used it. Second, a matched difference-in-differences design estimated the relationship between recurring giving usage and subsequent giving behaviors among comparable donors.

The Test group for both comparisons consisted of donors who used ("activated") recurring giving at least once on the Givelify platform during 2024. The activation month was defined as the month in which the donor first donated using the recurring giving option, and it served as the anchor point for measuring giving behavior before and after adoption.

The first analysis examined differences in baseline giving behavior between donors who used recurring giving and those who did not in 2024. Giving behaviors were measured over the 12 months prior to the activation month and included total amount given, donor consistency, and number of months with at least one donation. Baseline giving behavior was measured over a comparable 12-month period for donors who did not use recurring giving. Donors were classified as consistent if they gave in at least nine of 12 months.

The Test group from the first analysis was also used in the matched difference-in-differences analysis. The Control group for the matched analysis consisted of donors who had never used recurring giving. These donors were assigned eligible pseudo-activation months in 2024 so that their giving behavior could be measured over equivalent baseline and comparison periods. To ensure comparable baselines, the control sample was restricted to donors whose first gift occurred before January 1, 2023. Potential control donors were further restricted to donor-month observations with the same activation month and similar platform tenure as Test group donors.

A 1:3 nearest-neighbor propensity score match without replacement was performed to create the matched Control group, with exact matching on activation month. Additional matching was performed on likely gender, months on the platform, and giving behavior during the baseline period, including gift count, total amount given, and number of months donors made at least one donation. After matching, the Test and matched Control group donors appeared highly similar on these baseline characteristics.

Baseline characteristics of donors who used recurring giving in 2024 vs. matched non-users

		Test group: used recurring giving (N=2,324)	Matched control group: never used recurring giving (N=6,972)
Likely gender	Couple	12 (0.5%)	36 (0.5%)
	Female	1,506 (64.8%)	4,520 (64.8%)
	Male	751 (32.3%)	2,251 (32.3%)
	Undetermined	55 (2.4%)	165 (2.4%)
Months on Givelify	Mean (SD)	51.9 (22.8)	51.9 (22.7)
	Median [Min, Max]	49.0 [13.0, 130]	49.0 [13.0, 131]
Gifts given in the 12 months before adoption	Mean (SD)	20.5 (30.6)	20.3 (29.0)
	Median [Min, Max]	12.0 [1.00, 819]	12.0 [1.00, 786]
Total amount given in prior 12 months ($)	Mean (SD)	$2,680 ($4,770)	$2,670 ($4,910)
	Median [Min, Max]	$1,180 [$1, $124,000]	$1,180 [$1, $184,000]
Number of months with gifts given in prior 12 months	Mean (SD)	7.18 (4.03)	7.18 (4.03)
	Median [Min, Max]	8.00 [1.00, 12.0]	8.00 [1.00, 12.0]
Consistency status in prior 12 months	Consistent	1,049 (45.1%)	3,154 (45.2%)
	Not consistent	1,275 (54.9%)	3,818 (54.8%)

To perform the matched analysis, giving behaviors were measured 12 months before (baseline period) and after (test period) the activation month. Outcomes were evaluated using a difference-in-differences framework comparing changes in number of gifts, total amount given, months with at least one gift, and consistency between the Test group and the matched Control group between the baseline and test periods.

Giving behavior of donors who used recurring giving in 2024 before (baseline period) and after adoption (test period) compared with matched non-users

		Test group: used recurring giving (N=2,324)	Matched control group: never used recurring giving (N=6,972)
Total average number of gifts given	Baseline period	20.5	20.3
	Test period	32.9	22.4
Total average amount given ($)	Baseline period	$2,680	$2,670
	Test period	$3,563	$2,941
Number of months with gifts given	Baseline period	7.2	7.2
	Test period	9.5	8.1
Percent of donors who are considered consistent	Baseline period	45.1%	45.2%
	Test period	69.8%	53.3%

All interaction effects (baseline vs. test period × test group vs. matched control group) were statistically significant at $p<0.001$.

This analysis focused on the real-world effect of recurring giving usage. Because donors actively chose whether to use recurring giving, it was treated as an intervention in this analysis. However, since the groups were not randomly assigned, the results should not be interpreted as causal.

USED RECURRING GIVING CONTINUOUSLY VS. CANCELED RECURRING GIVING ANALYSIS

An observational study of the donors who activated recurring giving (see above analysis) followed whether these donors continued to use recurring giving or discontinued it after initial activation.

The sample was restricted to donors who activated recurring giving in 2024, made their first gift before January 1, 2023, and contributed a positive giving amount during the baseline period described in the prior analysis. Donors were classified as “maintained recurring” if they continued to use recurring giving to give at the end of the 12-month follow-up period.

Otherwise, they were classified as "canceled recurring." Classification was based on recurring feature status rather than successful execution of scheduled gifts, which may fail for reasons unrelated to donor intent, such as expired payment methods or insufficient funds.

Baseline characteristics of donors who used recurring giving in 2024 and maintained it and donors who later canceled it

		Maintained recurring giving (N=435)	Canceled recurring giving (N=1,889)
Likely gender	Couple	1 (0.2%)	11 (0.6%)
	Female	258 (59.3%)	1,248 (66.1%)
	Male	168 (38.6%)	583 (30.9%)
	Undetermined	8 (1.8%)	47 (2.5%)
Months on Givelify	Mean (SD)	53.9 (23.2)	51.5 (22.7)
	Median [Min, Max]	51.0 [13.0, 121]	49.0 [13.0, 130]
Gifts given 12 months before adoption	Mean (SD)	20.5 (25.3)	20.5 (31.7)
	Median [Min, Max]	12.0 [1.00, 255]	12.0 [1.00, 819]
Total amount given in prior 12 months ($)	Mean (SD)	$3,180 ($4,760)	$2,570 ($4,770)
	Median [Min, Max]	$1,400 [$5, $36,500]	$1,140 [$1, $124,000]
Number of months with gifts given in prior 12 months	Mean (SD)	7.30 (4.22)	7.15 (3.99)
	Median [Min, Max]	9.00 [1.00, 12.0]	8.00 [1.00, 12.0]
Consistency status in prior 12 months	Consistent	218 (50.1%)	831 (44.0%)
	Not consistent	217 (49.9%)	1,058 (56.0%)

This longitudinal analysis was conducted with transactional donation data from the Givelify platform. It evaluated differences in giving behavior between donors who maintained recurring giving against those who canceled it in the 12 months prior to and after activation. The giving behaviors measured included the total number of donations made, total amount given, number of months with at least one donation given, and consistency. Donors were classified as consistent if they gave in at least 9 of 12 months. Since the groups were not randomly assigned, the results of this analysis should not be interpreted as causal.

Giving behavior of donors who maintained recurring giving in 2024 before (baseline) and after adoption (test period) compared with those who later canceled it

		Maintained recurring giving (N=435)	Canceled recurring giving (N=1,889)
Total average number of gifts given	Baseline period	20.5	20.5
	Test period	39.9	31.3
Total average amount given ($)	Baseline period	$3,178	$2,566
	Test period	$4,308	$3,393
Number of months with gifts given	Baseline period	7.3	7.2
	Test period	11.5	9
Percent of donors who are considered consistent	Baseline period	50.1%	44.0%
	Test period	94.9%	63.9%

All interactions (baseline vs. test period × maintained recurring giving group vs. canceled recurring giving group) were statistically significant at $p<0.001$.

Notes on statistical significance

Throughout this report, numerical comparisons are referred to as "significant" or "statistically significant." Where this language is used, the differences emphasized are statistically significant at the 0.05 level or lower.

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The Consistent Giving Model is presented as a framework for continued research and application. Please attribute use of the model to Givelify Philanthropic Research & Insights as follows:

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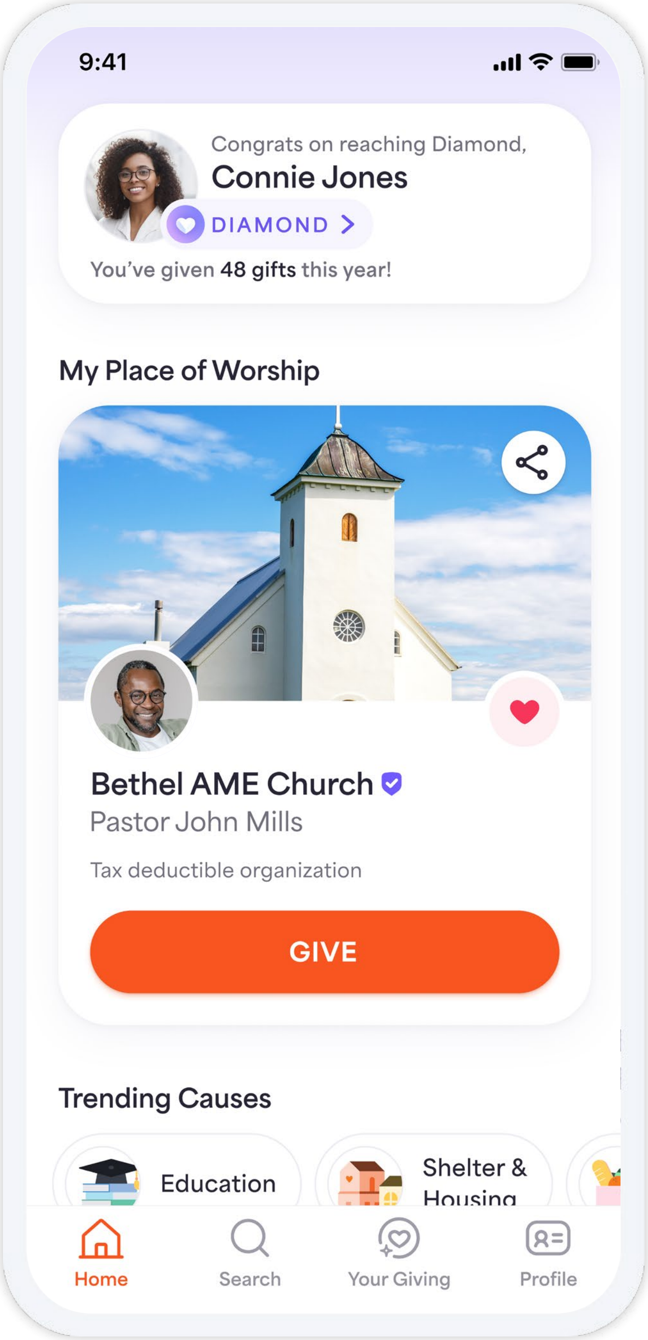

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