



THE GIVING *SHIFT*

A Guide to New Donor Trends and Behavior



Giving Isn't Broken, But It Is Changing

Across churches and nonprofit organizations, one of the most persistent challenges remains consistent: encouraging people to give — and give generously.

In an era marked by inflation, distrust in institutions, and digital transformation, leaders find themselves asking, “*Why is giving down?*”

But a deeper look at the data reveals that generosity isn't disappearing; it's evolving.

In 2021, charitable giving nearly hit \$500 billion in the U.S. alone. A full 27% of that went to religious organizations. Churches are still at the heart of community generosity — but participation is shifting. Two decades ago, two-thirds of Americans gave.

Today, that number has dropped below 50%.

This guide exists to help you reverse that trend in your community.

If you're a church leader, executive director, board chair, or ministry coordinator, this practical, comprehensive resource will walk you through:

- **Why people give (*and why they stop*)**
- **How to connect giving to discipleship and mission**
- **How to evaluate the systems and financial structure of your organization**
- **How to build a culture of transparency, trust, and belonging**
- **Which tools and practices help increase giving across generations**

This isn't just a fundraising manual. It's a field guide for sustainable generosity and biblical stewardship.

THE PSYCHOLOGY OF GENEROSITY: WHY PEOPLE GIVE

Understanding donor behavior isn't manipulation — it's ministry. People don't make giving decisions based on spreadsheets. They give based on connection, trust, and meaning.

Here are four essential psychological insights:

#1 Emotional Connection Is Everything

People decide whether to give emotionally, then justify it logically. Visuals, stories, and tone matter. The stronger the emotional tie, the more consistent the giving.

#2 Stories Are Sticky

Narrative transportation theory, a concept from behavioral psychology, explains how people become mentally and emotionally immersed in a story. When that happens, they are more likely to connect with the message and act on it, like making a donation.

According to [narrative transportation theory](#), people are more likely to act when drawn into a story. This is why donor appeals framed as “Meet Carlos...” outperform “We need to raise \$10,000.”

#3 Investing in People Builds Connection

When people experience meaningful value — whether it’s a heartfelt thank-you, a story that inspires, or a resource that helps, they’re more likely to feel connected to the mission behind it.

That connection can deepen trust and open hearts to generosity in return.

It’s why it’s so important to invite people into your mission before they’re ever asked to support it. When guests feel like contributors to a story — not just a funding source — they are far more likely to become long-term supporters.

#4 Identity Drives Behavior

When giving is framed as part of a person’s identity — like being a valued partner in something meaningful — people are more likely to stay engaged.

Inviting donors into the mission early, before asking them to support it financially, gives them a sense of belonging and purpose.

That emotional investment often leads to long-term generosity because they see their role as part of something greater than a single donation.

Practical Tips:

- Replace general appeals with transformation stories.
- Send a thank-you video before your next appeal.
- Use phrases like “*Here’s what your generosity made possible...*” or “*Because of your support, this happened...*” to help people see the direct impact of their giving. Telling people what their money did reinforces trust and motivates continued support.

The Giving Landscape: Timing, Trends, and Opportunities

When people give can matter just as much as what they give.

- 30% of giving happens in December
- 12% happens in the final 3 days of the year
- February, May, and June are giving “slumps”

But here’s the opportunity: Many churches underutilize high-potential months like **March and April**, which tend to see spikes. Here are some tips to take advantage of this trend:

1. **Easter Can Be a Giving On-Ramp** Easter is a chance to re-engage lapsed donors and new visitors. Make your giving moment clear, compelling, and easy to act on.
2. **Prep People to Give, Don’t Surprise Them** Tease your giving initiative in early March. Use 1–2 weeks to warm people up with stories or a sneak peek. When the ask comes, they’re ready.
3. **Make Recurring Giving the Hero** April is your best shot to lock in recurring gifts before summer drop-off. Position it as the way to keep ministry moving, even when people are on vacation.
4. **Thank People Loudly and Publicly** Use March to close the loop on December. Show where the money went. Celebrate what happened. Gratitude builds trust — and repeat giving.

Tithing Shifts: Giving isn't just for Sundays anymore.

In many ways, digital giving, along with generational shifts, have decentralized the offering plate.

In fact, only 27% of donations happen on Sunday mornings, followed closely by Friday (payday giving) at 17%.

Understanding generational preferences is key to fostering long-term generosity. Each age group brings different expectations, communication styles, and motivations when it comes to giving.

- **Gen Z (under 26):** Gen Z donors value authenticity, flexibility, and innovation. A report from Barna Group reveals that 51% of Gen Z adults have already given to a nonprofit, and 30% believe their peers are more generous than previous generations. They often favor giving via mobile apps, QR codes, or social media-integrated platforms.
- **Millennials (ages 27–44):** This group is now the largest generation in the U.S. workforce and one of the most likely to give online. According to a study by Blackbaud, 84% of Millennials give to charity, and nearly 60% prefer to donate digitally. They're deeply values-driven and want to know how their money is making an impact.
- **Gen X (ages 45–59):** Sometimes called the “forgotten generation,” Gen Xers are quietly powerful donors. They're digitally fluent but still value trust, stability, and direct communication. According to Classy's State of Modern Philanthropy, they're highly responsive to recurring giving invitations and prefer straightforward appeals with clear outcomes. This group often balances generosity with financial obligations like college savings or elder care—so clarity and consistency are key.
- **Boomers (ages 60+):** Baby Boomers continue to account for the largest percentage of overall giving. In fact, they contribute nearly 43% of all charitable dollars according to Fidelity Charitable. They are responsive to mission clarity, financial transparency, and traditional forms of communication like email or mailed updates.

Implication: A one-size-fits-all approach won't work. Tailor your messaging, platforms, and appeals to each generation's values and preferred communication channels.

Action Steps:

- Use social proof and impact visuals for younger generations
- Maintain clear, trustworthy reporting for older givers
- Enable mobile, recurring, and multi-channel giving options
- Highlight impact stories in different formats (videos for younger audiences, written updates for older ones)

ARE YOU PRACTICING GOOD STEWARDSHIP? A FINANCIAL AUDIT FOR DONATIONS

One of the best ways to grow your giving is to ensure you're managing current donations with excellence. Transparency and accountability will naturally build confidence in the congregation. Donors want to know their money will be put to good use.

Here's a diagnostic tool you can use with your staff, finance team, or board:

Donation Management Audit:

- Do we track designated vs. undesignated funds accurately?
- Are our financial reports clear and shared with stakeholders regularly?
- Are donations reconciled with the accounting system monthly?
- Do we follow best practices in bookkeeping and documentation?
- Are donors offered recurring giving options?
- Do we promote recurring giving as a strategic opportunity?
- Are administrative costs explained with transparency?
- Do we provide clear impact reporting for different donor levels?
- Are giving patterns reviewed quarterly to inform planning?
- Are we leveraging seasonal giving windows (Dec, March, April)?

If you answer “no” to three or more, it may be time to assess your financial systems and structure.

Giving Isn't Broken, But It Is Changing

You don't need gimmicks to increase giving. You need trust, clarity, and mission-driven communication.

Here's how to build a culture of generosity that lasts.

#1

Lead With Value, Not Just Vision

Before people give, they ask: Why does this matter? People support what they understand and believe in. Don't lead with budget shortfalls; lead with life change.

Practical Tip: Share stories of impact regularly from the stage and in your digital channels. If a \$100 donation helped a local student get school supplies, say so. This turns giving into something tangible.

Example: Instead of saying, "We need \$5,000 to meet our budget," try: "We're equipping 50 students with backpacks and Bibles this fall. Your gift makes that happen."

#2

Make Every Offering Moment Fresh and Intentional

Many churches default to generic language like, "Now we'll receive the offering." But every offering moment is an opportunity to inspire.

Try rotating formats like:

- Testimony videos – real lives changed by generosity
- Mini-devotionals – generosity as spiritual formation
- Quick visual updates – "Three families were fed this week because of you"

Bonus Tip: Use "Generosity Spotlights" in your newsletter or website to keep giving connected to impact.

#3

Equip for Consistency, Not Just Emotion

A one-time emotional appeal can be powerful, but consistent giving sustains your mission. Encourage recurring giving as a spiritual discipline and planning tool.

Stat: Churches offering recurring giving options see 42% more in total donations over time (Nonprofit Source).

Tip: Feature a short story from a recurring giver about why they give faithfully. Make it personal.

#4

Lead With Value, Not Just Vision

Money is a daily reality for every household. The church can lead that conversation with hope and clarity.

Preach on biblical stewardship throughout the year — not just when launching a building campaign. Use small groups, social media, and testimonies to model how generosity is part of discipleship.

Quote it: “People talk about money every day. The church should too because we offer eternal perspective and purpose.”

#5

Lead With Value, Not Just Vision

Giving should be simple and accessible. Outdated or clunky systems discourage generosity.

Recommended Tools:

- **Giving Platforms** – Tithe.ly, Pushpay, Overflow (great for mobile, stock, or crypto donations)
- **Donor CRMs** – Kindful, Bloomerang (for segmentation and engagement)
- **Accounting Systems** – Aplos, QuickBooks for Nonprofits (for fund accounting)
- **Communication Tools** – Mailchimp, Text in Church, Planning Center (for streamlining communication and tracking engagement)

Stat: Mobile-optimized giving platforms can increase donations by up to 32% (Nonprofit Source).

#6

Make Giving Accessible Anytime, Anywhere

Digital giving is not a luxury — it's a necessity. Only 27% of giving happens on Sundays now (Nucleus Church Data). Your systems need to reflect a 7-day giving model.

Make it easy to give by:

- Adding QR codes to screens, bulletins, and handouts
- Linking giving buttons in emails and your website homepage
- Offering walk-throughs for setting up recurring gifts

#7

Transparency Builds Trust

One of the most overlooked giving strategies is also one of the most powerful: financial transparency.

When donors know where their money is going, how it's being managed, and the difference it's making, they're more likely to give again and give more confidently.

Stat: 63% of donors say financial transparency is essential to their continued support.

What They Need to Know:

- Is your financial system sound and stewarded?
- Are you prepared to manage larger gifts wisely?
- Will their gift produce a measurable impact?

How to Build Confidence:

- Offer quarterly donor updates with real impact stories and financial summaries.
- Create optional behind-the-scenes briefings or invite them to small donor vision events.
- Honor their gift without creating a tiered culture.

Transparency Fosters Generosity: Trust is earned through clarity. Donors of all capacities want to know:

- Where is my money going?
- What difference is it making?
- Are we managing resources wisely?

Churches that communicate clearly — through visual dashboards, quarterly impact emails, or ministry updates — build a culture of confidence that encourages giving.

Transparency isn't just ethical. It's a strategy for longevity.

#8

Transparency Builds Trust

Managing finances with excellence builds trust, but it also takes time, skill, and consistency many churches don't have in-house. Don't let poor systems hold back generous momentum.

Hiring fractional support like a BELAY Financial Expert will help you manage funds wisely, build better reporting, and communicate with confidence. When your financial back-end is strong, your giving culture can thrive on the front end.

Five Practical Steps You Can Take This Week

1. Record a 60-second impact video to play during the offering.
2. Add a "Give Now" button with impact copy to your website homepage.
3. Enable and promote recurring giving with a Sunday walkthrough.
4. Create a "Where Your Money Goes" handout or webpage.
5. **Schedule a financial consultation call with BELAY.**

A Case Study in Clarity: How BELAY Helped Greater Hope Church Grow with Confidence

The story of Greater Hope Church in Evansville, Indiana, is a powerful example of what happens when a church pairs faithful leadership with expert financial stewardship.

Founded by Pastor J.C. Campbell during the height of the pandemic, Greater Hope started with just ten committed members and a vision for ministry that reached beyond Sunday mornings. But as the church grew, J.C. recognized a growing tension: *"I needed to be preaching, teaching, building people's faith, while also being engaged in the community,"* he shared. *"I knew from the jump I didn't want to be the one balancing books and signing checks."*

"My commitment as a pastor to my congregation should be that you will be able to see where every cent of your money is going"

Like many pastors, J.C. felt the burden of financial management pulling him away from his pastoral calling. And while his commitment to transparency was clear, his previous financial systems left more questions than answers.

That changed when he partnered with BELAY.

With the support of his BELAY Financial Expert Cycloria, Greater Hope gained not only accurate financial reports, but also new insight into giving trends and budget clarity that empowered J.C. to lead with confidence.

“BELAY has probably been the best thing that has happened to our church, and I mean that sincerely.”

“Cycloria provided a comparison from 2022 to 2023 to 2024 that had never been done before,” he said. “I’ve been able to see the areas where we’ve been so bill-focused instead of mission-focused and fix that.”

That shift transformed the way he spoke to the congregation about giving. Instead of appealing for help with bills, J.C. began connecting generosity to purpose:

“I’m able to say, ‘Your gift goes to feed the elementary school after-school program ... to provide scholarships ... to prepare for the future of our church.’ That’s how Cycloria has changed the way we’re able to talk about our mission.”

The results were tangible:

The church launched a “Raise the Roof” campaign and funded a new roof in one month — debt-free.

Members voiced greater trust in the church’s financial leadership.

Giving increased as people saw the impact of their generosity.

“One member even said, ‘This is the best financial report our church has ever had. I feel more confident to give even more because I know the work our church is doing.’”

J.C. sums it up best:

“We’ve got money in the bank. We’re paying our mortgage. We’re doing things for the community. Now, we can ask, ‘What do the next five years look like?’ ... I wouldn’t go any other way. And that is the Gospel truth.”

The Right Financial Partner

Our Services Include:



Church-focused bookkeeping



Fund accounting that tracks restricted and unrestricted giving



Donor-ready dashboards and monthly financial



Strategic guidance from nonprofit specialists

You've got vision. We'll make sure your numbers align.

Partner with BELAY to strengthen your financial foundation, steward your donor trust, and free up your team to focus on ministry.

