

How Well Do You Know Your Congregation's Giving Specifics?

Presented by:

Karl Mattison and Joshua Kerr

Why we are here.



**Josh
Kerr**



**Karl
Mattison**



We have enough!

- **From Scripture: Matthew 6**

“Therefore I tell you, do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear. Is not life more than food and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And which of you by worrying can add a single hour to your span of life For it is the gentiles who seek all these things, and indeed your heavenly Father knows that you need all these things. But seek first the kingdom of God and his righteousness, and all these things will be given to you as well.

We have enough!

From The PC(U.S.A.) Book of Order

F-1.0301 The Church Is the Body of Christ

“The Church is the body of Christ. Christ gives to the Church all the gifts necessary to be his body. The Church strives to demonstrate these gifts in its life as a community in the world (1 Cor. 12:27–28)”

We have enough!

The bottom line is this: The Church, in all of its forms, has what it needs to do the mission to which it is called.

Generosity Mindset vs Scarcity Mindset

- A scarcity mindset is both endemic and stifling to mission innovation
- A faithful approach calls us to faith in a generous God who is and will provide for our needs.
- Let's do our very best with what God has given us!

In this Presentation

- What giving specifics are most important to the local church
- How do we gather our church's giving data?
- How do we analyze our giving data?
- How do we share our findings?
- How might we respond to our findings?
- A look at some real giving data analysis from real churches.

Please ask questions along the way!

Important Giving Specifics:

STRATEGIC



Contributions
& Trends



Membership
& Trends



Average Giving
/ Member



Family Units



Donor Units



Top 5 Givers



Age Bands



Legacy Gifts

A Better Plan

Gathering Church Data

PCUSA.org

<https://church-trends.pcusa.org/church/search>

Stewardship Data

<https://data.legacygiving.site>

Self-generated



Year At A Glance: OVERVIEW

September 21, 2025

Membership	2024	2023
Membership as of 12-31-2024	476	449
Attendance	194	162
Gender		
Females	272	257
Males	204	192
Racial Ethnic		
Asian / Pacific Islander / South Asian	8	8
Black / African American / African	4	5
Latino	5	4
Middle Eastern / North African	2	3
Multiracial	10	9
Native American / Alaska / Native Indigenous	0	0
White	447	420
Income		
Regular Contribution	\$977,750	\$843,402
Bequests	\$100,000	\$126,000
Investment Income	\$379,539	\$154,577
Capital Building Funds	\$0	\$10,000
Subsidy Aid	\$0	\$0
Other Income	\$124,000	\$124,700
Total Income	\$1,581,289	\$1,258,679
Expenditures		
Local Program	\$1,151,522	\$1,016,558
Local Mission	\$136,556	\$116,610
Other Mission	\$63,972	\$52,442
Per Capita	\$20,347	\$22,245
Capital Expenditures	\$92,345	\$31,881
Investment Expense	\$34,748	\$32,214
Total Expenses	\$1,499,490	\$1,271,950
Leadership		
Deacons	Yes	Yes
Ruling Elders	12	12

PC(USA) does not have sufficient information to make an accurate interpretation for all "zero" responses. Here are some of the uses for "zero" in the Church Trends tables.

- Zero is the valid response for this question. There are no members in this group, no finances to report, etc.
- The information was not available at the time that the report is filed.
- The question was missed or skipped.
- No Session Annual Statistical Report was filed.

The source for Church Trends data is the Session Annual Statistical Report.

YEAR AT A GLANCE

Overview

Membership

Financials

Diversity

Education

Leadership

SUMMARIES

Due to changes in the Session Annual Statistical Report, the "Four Years At A Glance" report is no longer available. To request multiple years of data, please contact: research@pcusa.org

Church Data

Data
ng.site

Self-generated

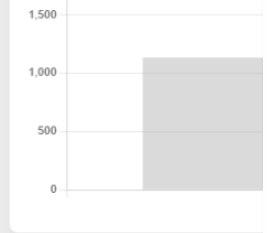
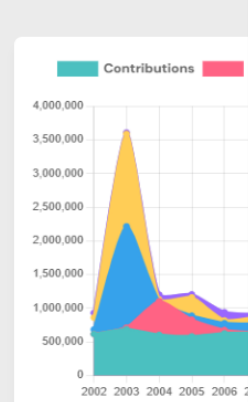
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PCUSA.org

<https://church-trends.pcusa.org/church/search>

<https://data.legacygiving.site/>

Breakdown of Church



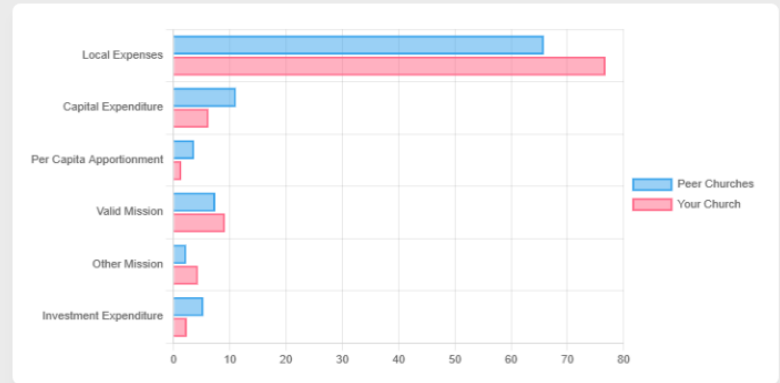
Your income to expense ratio is at or above 1, which means that your church is taking in more than it is spending.

Of your 37 peer churches, 14 had a ratio above one.

Overall, your church is 86 percentile in terms of income-expense ratio among its peers.

Comparing Expenses:

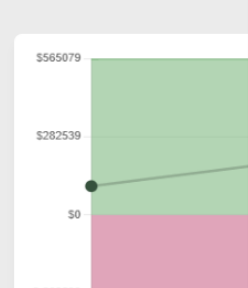
This chart compares the percentage of your budget spent in each category with your peers.



Comparing Income:

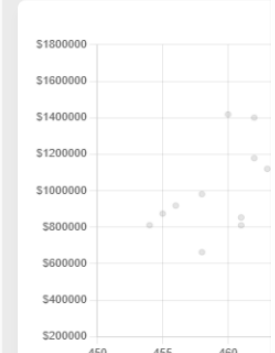
This chart compares the percentage of your income in each category with your peers.

*Historical Surplus a



National Comparison

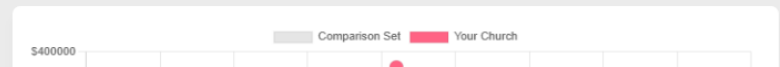
This chart compares your church membership size. The vertical total number of members.



Peer Churches
Your Church

Investment Income By Dollar Amount:

This chart compares your church with other churches that are within 5% of your membership size. The vertical axis shows total investment income, and the horizontal axis the total number of members.



Gathering Church Data

<i>Family/Giving Unit Number</i>	<i>Year's Giving Amount</i>	<i>Age Band Decade</i>	<i>Residence Zip Code</i>
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			

Self-generated

Gathering Church Data

PCUSA.org

<https://church-trends.pcusa.org/church/search>

Stewardship Data

<https://data.legacygiving.site>

Self-generated

Giving Analysis (New)



Regular Contributions

Membership

Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving

CONTRIBUTIONS:
THE BASICS

WHO IS GIVING?

BALANCED?

UNTAPPED

GIVING ANALYSIS

Giving Analysis (New)



Regular Contributions

Membership

Avg. Giving Per Member

Family Units

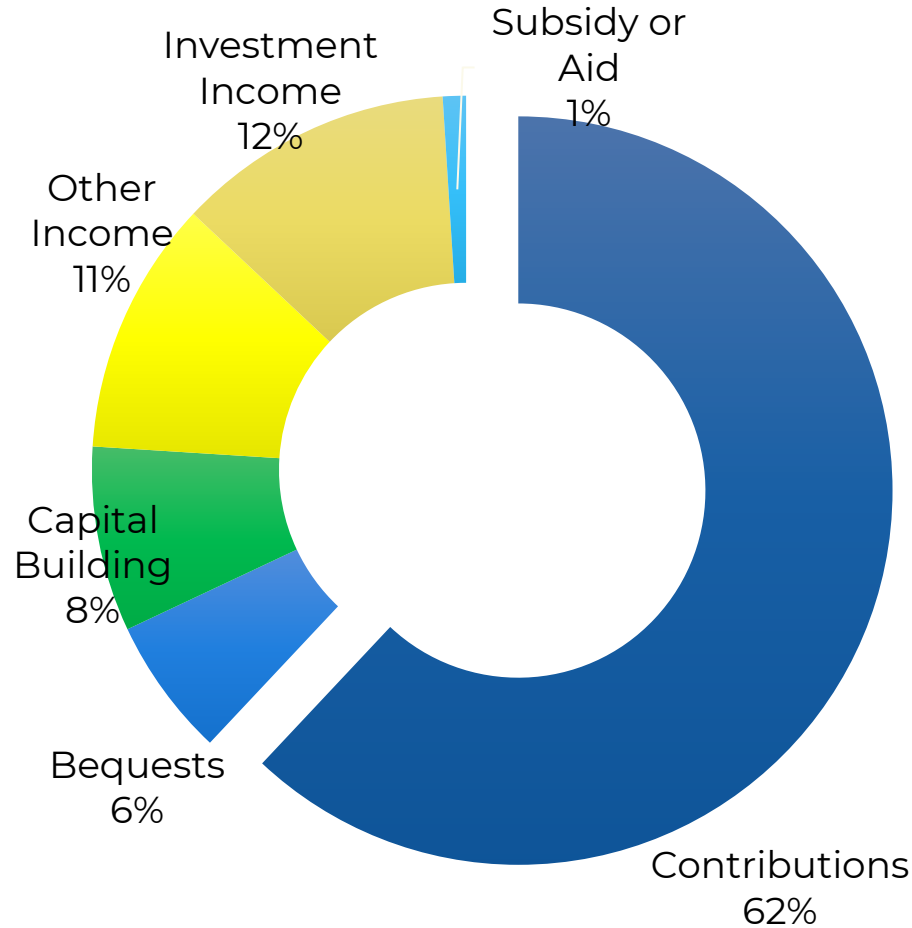
Top 5 Givers

Age Bands

Legacy Giving

PCUSA Types of Income and Average Allocations

annual financial gifts.



Avg.
\$254,928

10-yr growth from \$241,777
Annual growth 0.53%

Inflation adjusted would be
\$301,946
15% behind.

Regular Contributions

Membership

Avg. Giving Per Member

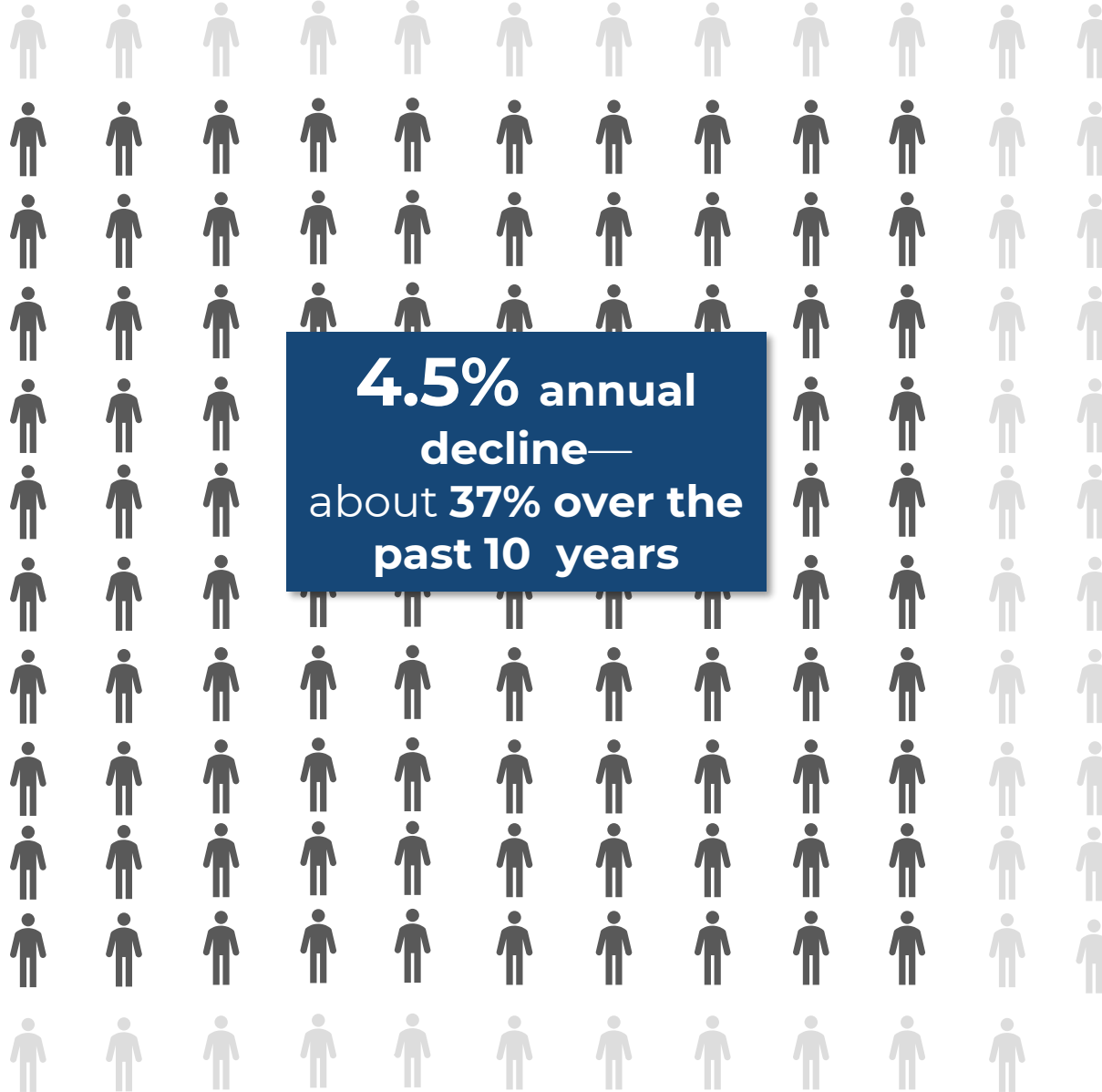
Family Units

Top 5 Givers

Age Bands

Legacy Giving

the multiplier...
is shrinking.



Regular
Contributions

Membership

**Avg. Giving
Per Member**

Family Units

Top 5 Givers

Age Bands

Legacy Giving

Contributions / every member.

Avg. giving per member
\$1,650

up 54%

Over 10 years
(Hooray!? Not entirely.
Remember fewer members?)

Regular Contributions

Membership

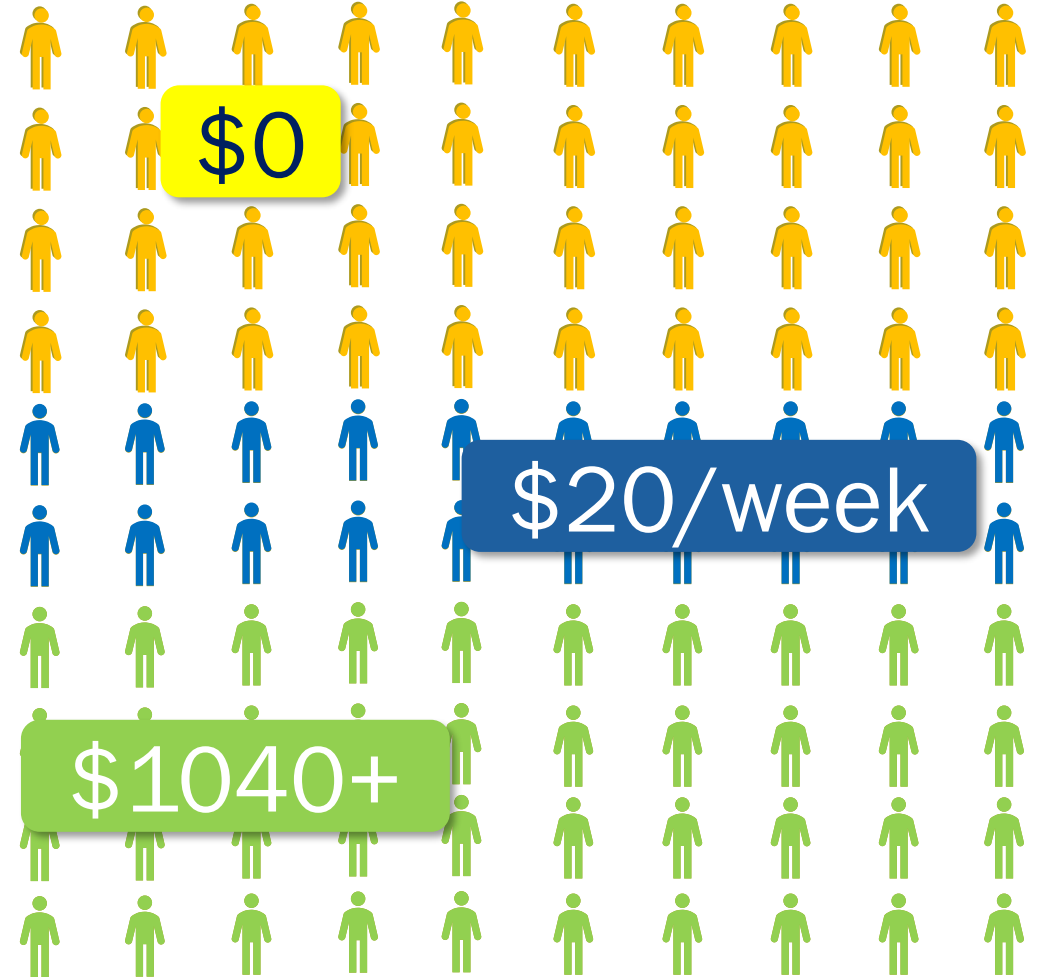
Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving



Regular Contributions

Membership

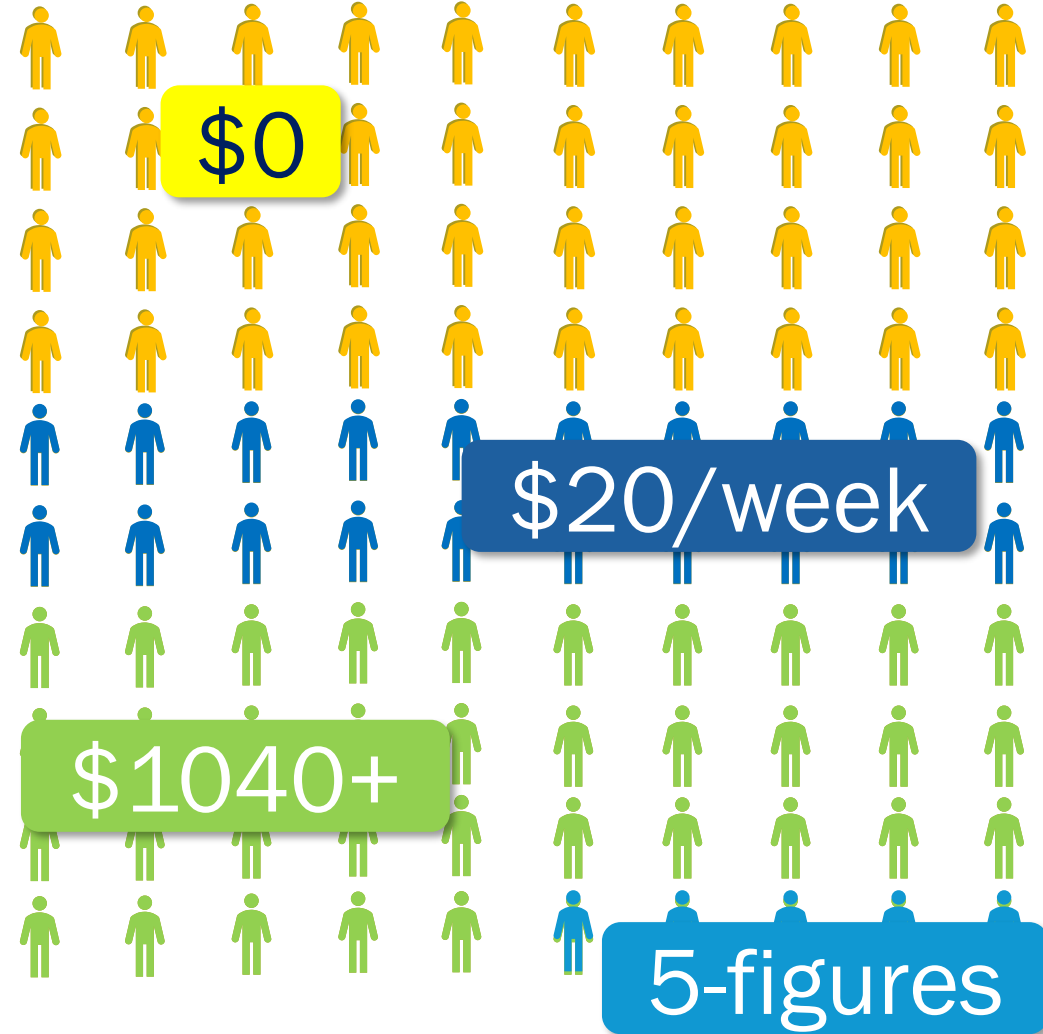
Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving



Regular Contributions

Membership

Avg. Giving Per Member

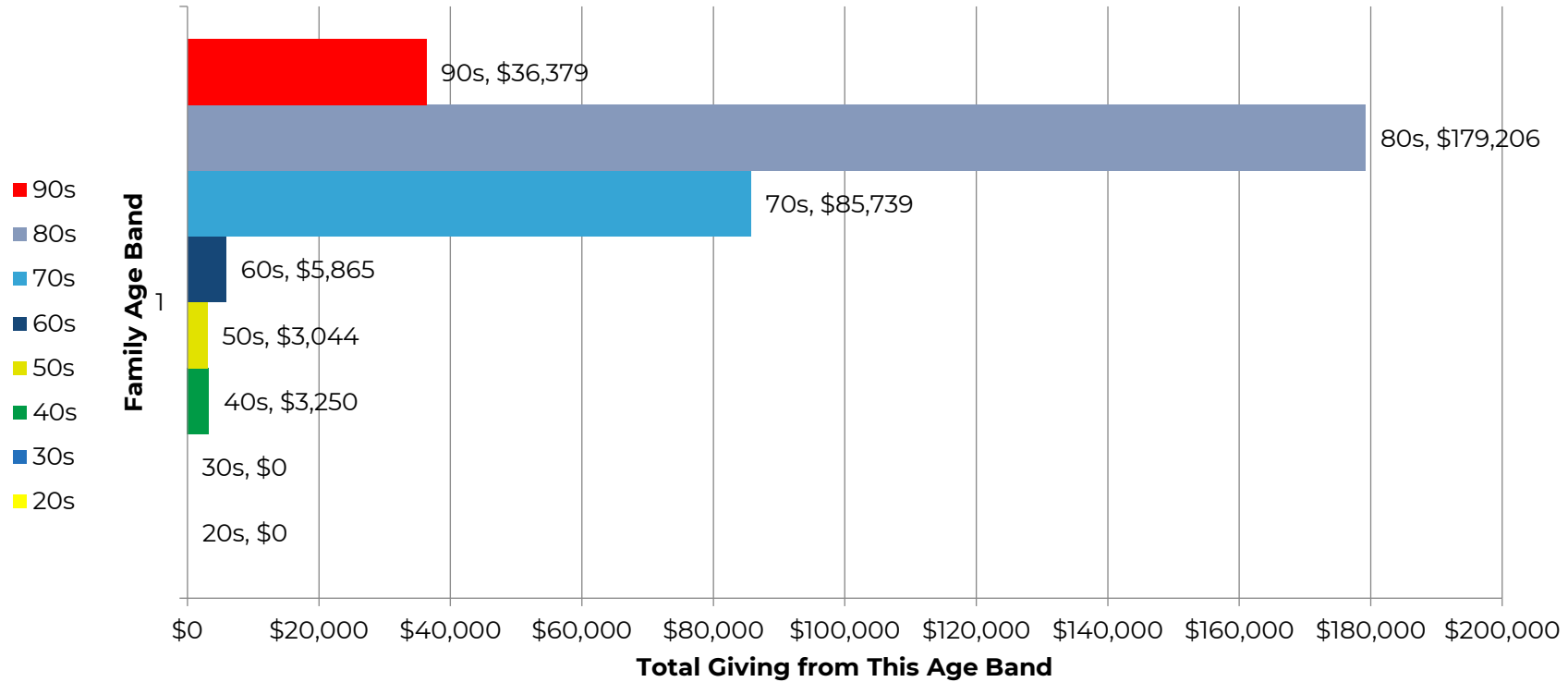
Family Units

Top 5 Givers

Age Bands

Legacy Giving

Total Giving by Age Band



Regular Contributions

...

Avg. Giving per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving

Which Generations Have Wealth?

Where are we Presbyterians?

Avg. Born 1957

X Peak Net Worth
Avg. \$1.79M
Median \$409,900

Silent

2.6%



- 1946

1946 -

1964

1965

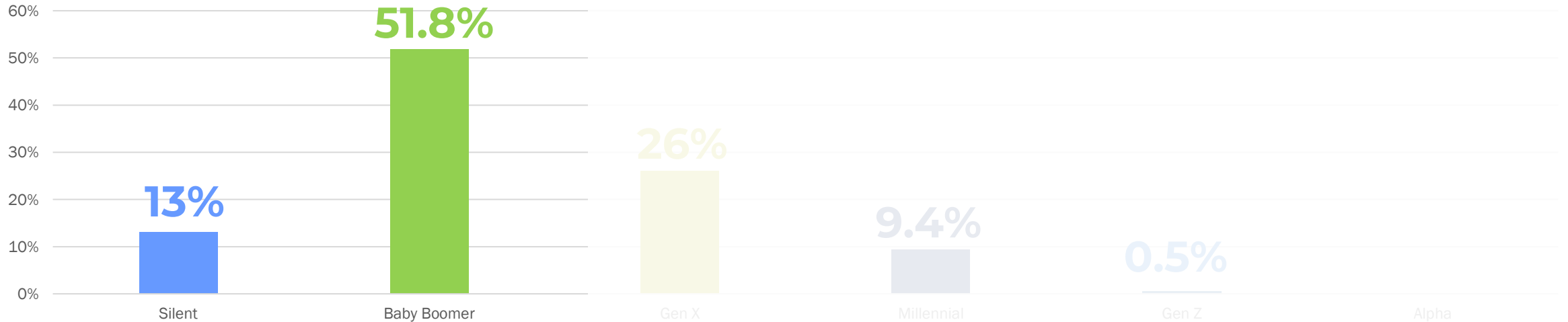
% Wealth Per Generation

- 1996

1997 -

2009

2010 -



Introducing:

First Presbyterian



Second Presbyterian



Regular Contributions

Membership

Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving



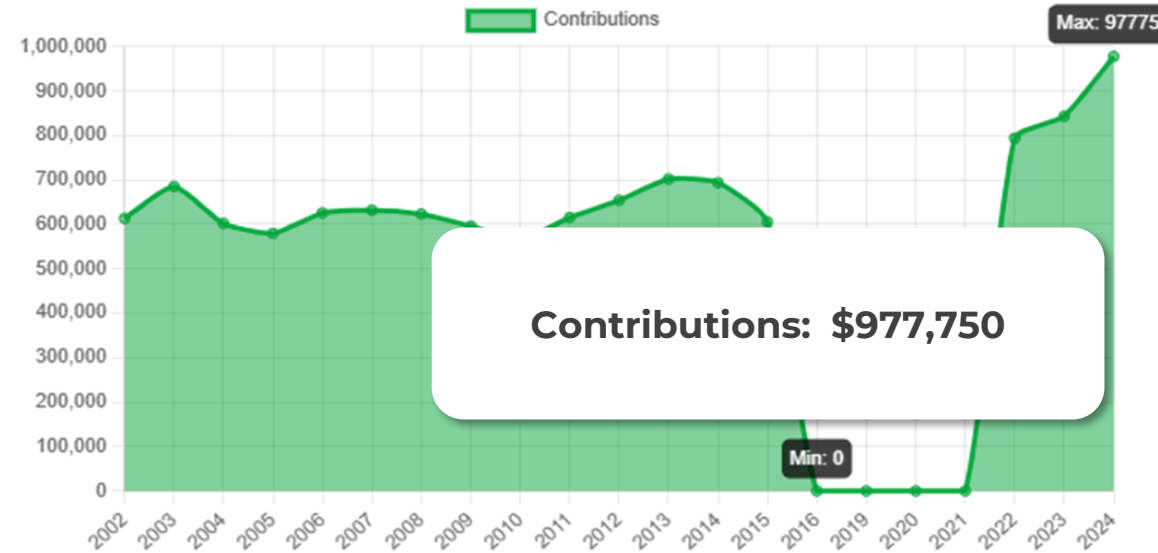
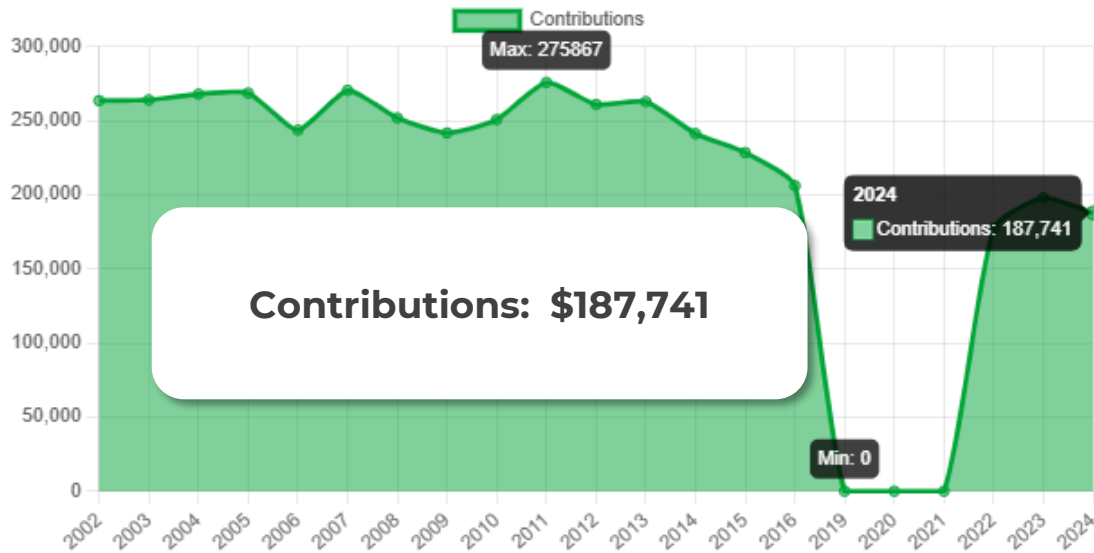
1st PRESBYTERIAN

10 yr. Change:
▼ 33.34%



2nd PRESBYTERIAN

10 yr. Change:
▲ 32.83%



Regular Contributions

Membership

Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving



1st PRESBYTERIAN

10 yr. Change:
▼ 77.619%



2nd PRESBYTERIAN

10 yr. Change:
▲ 18.6%



Regular Contributions

Membership

Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving



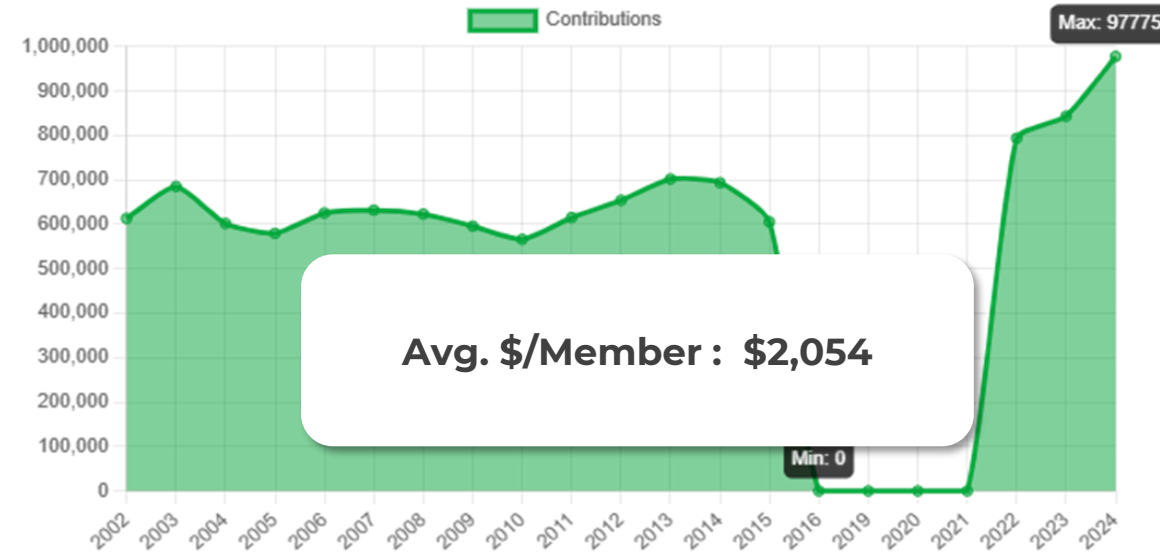
1st PRESBYTERIAN

10 yr. Change:
▲ 86.48%



2nd PRESBYTERIAN

10 yr. Change:
▲ 14.45%



Regular
Contributions

Membership

Avg. Giving
Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving



1st PRESBYTERIAN

SUMMARY

- - 111.76% fewer members
- -33.34% lower contributions
- 86.48% increase in giving per member

FUTURE PLAN:

Strategic Decisions



2nd PRESBYTERIAN

SUMMARY

- 18.60% more members
- 32.83% higher contributions
- 14.45% increase in giving per member

FUTURE PLAN:

Tactical Decisions

Regular
Contributions

Membership

Avg. Giving
Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving



1st PRESBYTERIAN

**FUTURE PLAN:
Strategic Decisions**

Mission Discernment: What is God calling us to do in this season of fewer resources?

Spending Priorities: Are we investing in our mission or in our routines and traditions?

Partnership Opportunities: Can we join with others to magnify our mission impact?

Looking Ahead: How can we adjust our campus, employment, etc. plans for fewer resources?

Include Stakeholders: Are we investing in our mission or in our routines and traditions?

Viability Questions: Are on a pathway to closure and how can we prepare?

Regular Contributions

Membership

Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

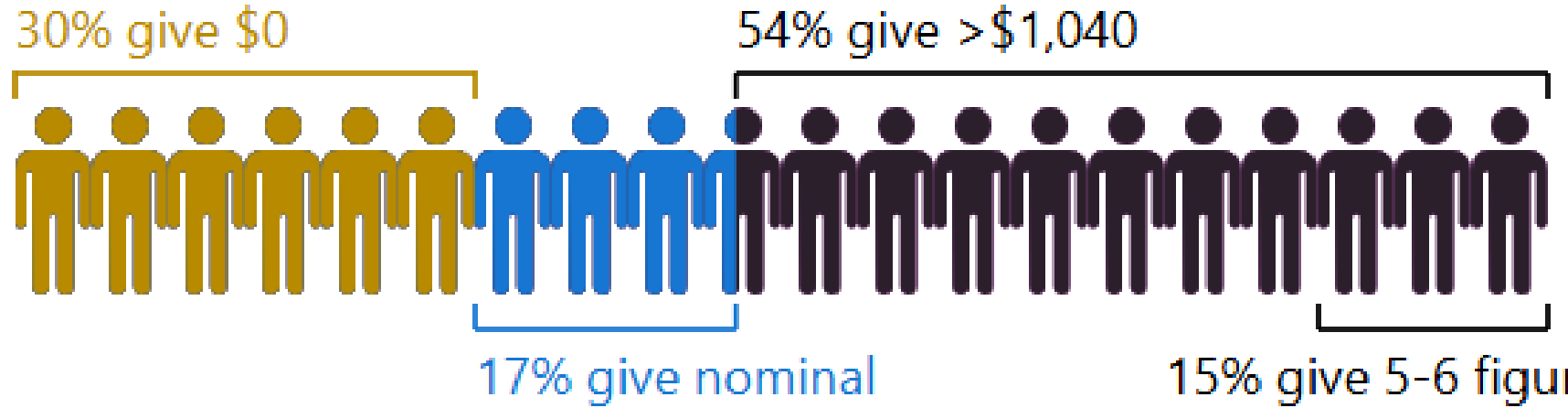
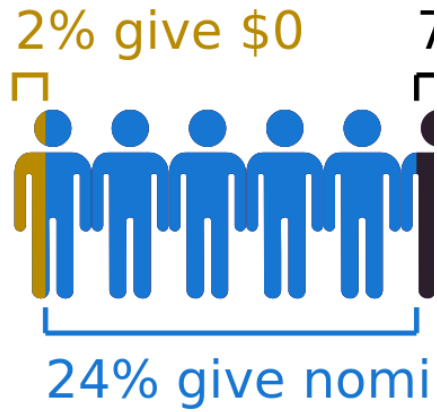
Legacy Giving



1st PRESBYTERIAN



2nd PRESBYTERIAN



Regular Contributions

Membership

Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

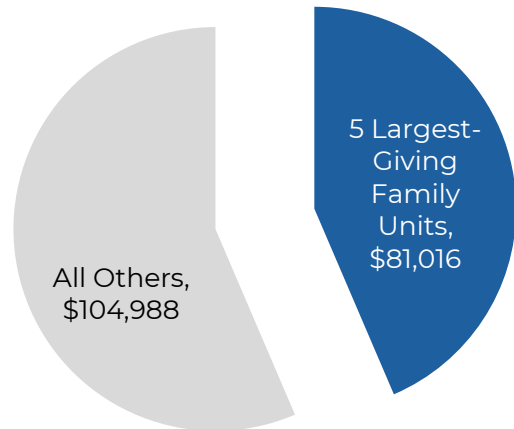
Legacy Giving



1st PRESBYTERIAN

Top 5 Givers

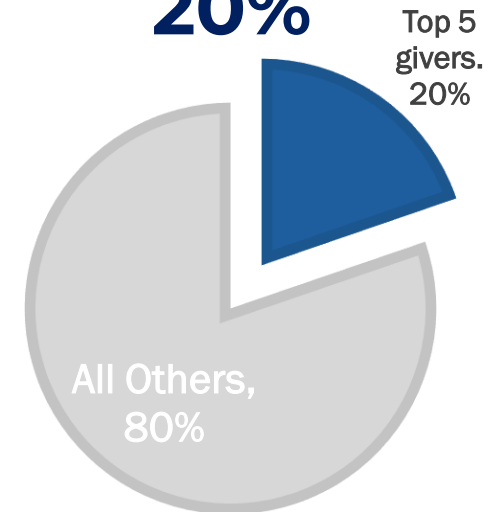
44%



2nd PRESBYTERIAN

Top 5 Givers

20%



Regular Contributions

Membership

Avg. Giving Per Member

Family Units

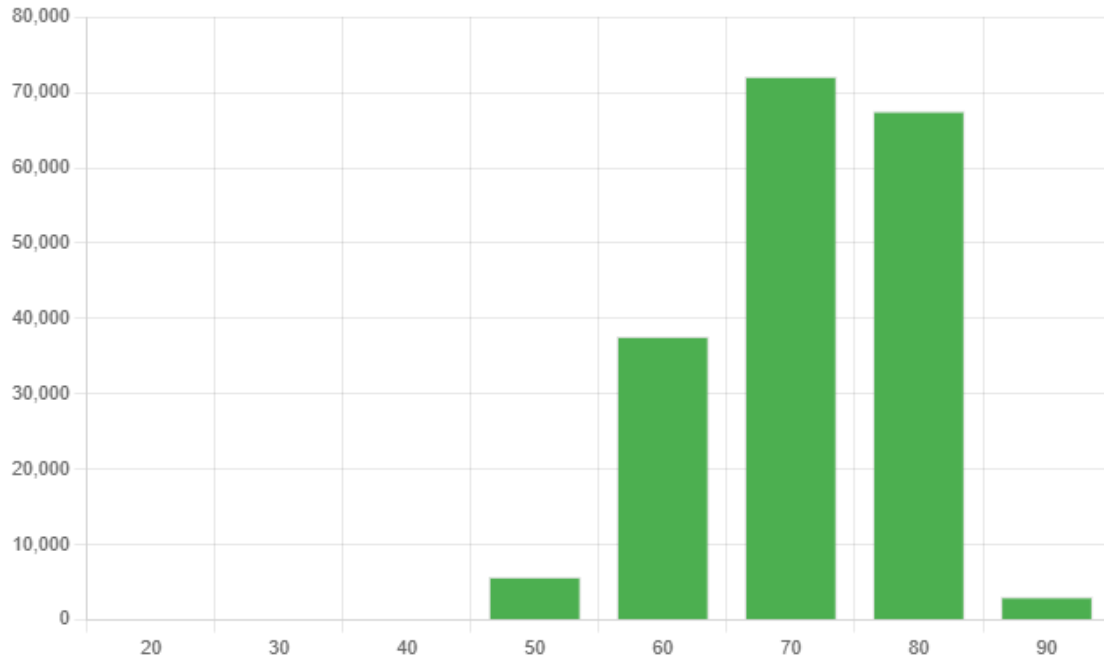
Top 5 Givers

Age Bands

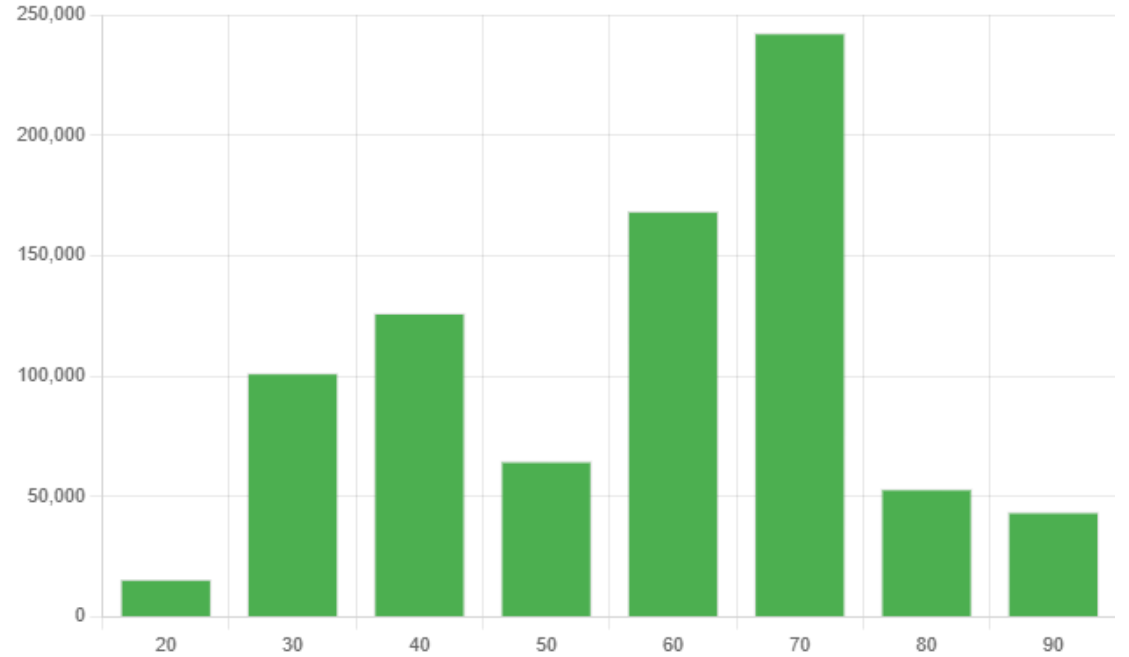
Legacy Giving



1st PRESBYTERIAN



2nd PRESBYTERIAN



Regular Contributions

Membership

Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

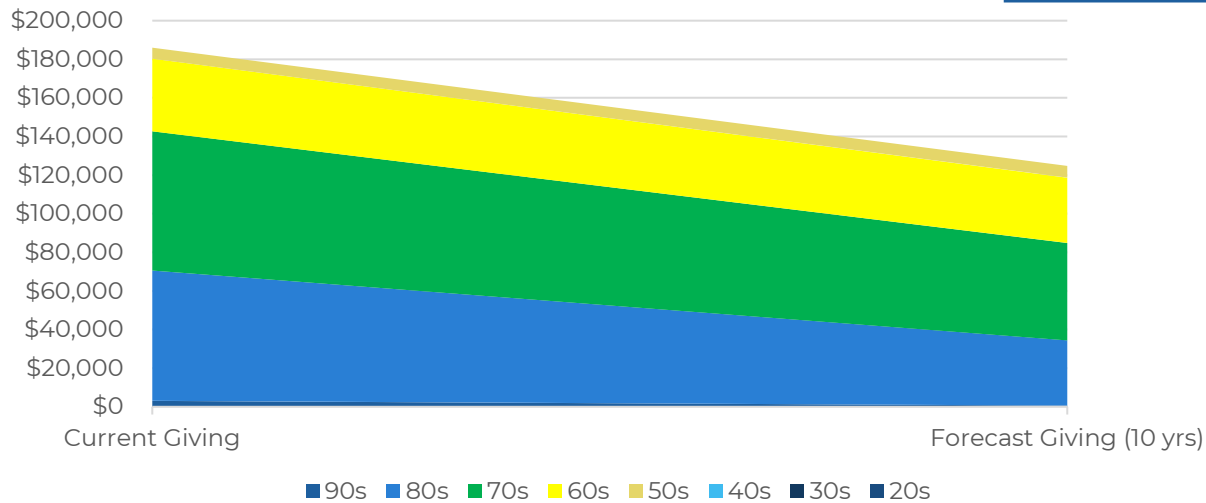
Legacy Giving



1st PRESBYTERIAN

AGE BAND	CURRENT GIVING	FORECAST GIVING _{10YR}	PHILANTHROPY PROCLIVITY
90S	\$3,050	\$610	legacy-focused
80S	\$67,523	\$33,762	estate giving
70S	\$72,126	\$50,488	peak giving years
60S	\$37,611	\$33,850	stable donors
50S	\$5,695	\$5,980	potential growth
40S	\$0	\$0	emerging donors
30S	\$0	\$0	early engagement
20S	\$0	\$0	future potential

10 Year Giving Forecast by Age Band



FORECASTING

Regular Contributions

Membership

Avg. Giving Per Member

Family Units

Top 5 Givers

Age Bands

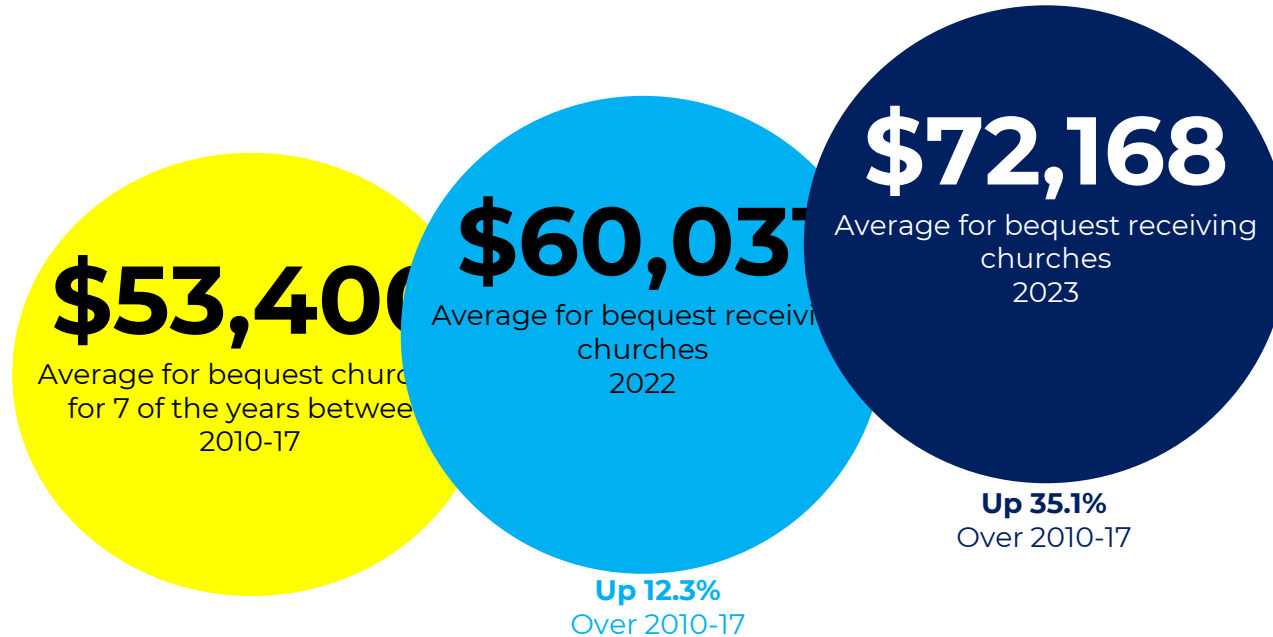
Legacy Giving



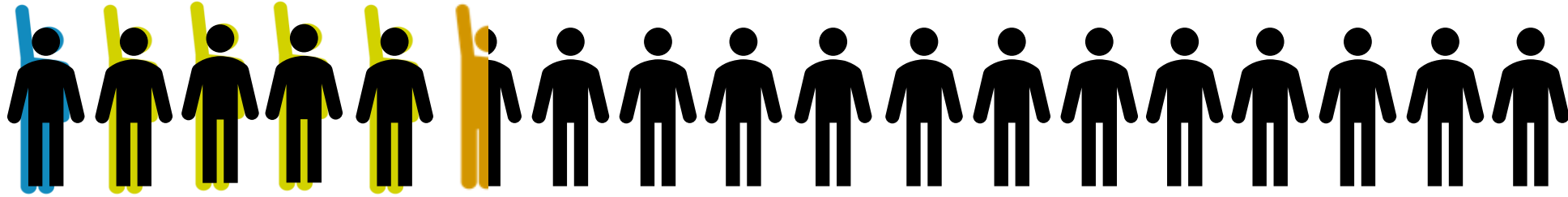
1st PRESBYTERIAN



2nd PRESBYTERIAN



Un-tapped



5%

leave a bequest?

28%

would leave a bequest?

If asked or reminded

Regular
Contributions

Membership

Avg. Giving
Per Member

Family Units

Top 5 Givers

Age Bands

Legacy Giving

Transparency in finances and especially giving.

Impact should be celebrated often – and connecting impact to giving.

Engaging non-givers, younger generations, etc. for help with strategy.

Ask for help and advice.

Legacy giving for all. Planned givers start young, and it increases annual giving. The generational wealth transfer is real.



2nd PRESBYTERIAN

**FUTURE PLAN:
Tactical Decisions**

How might we respond to our findings?

Presented by:

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