



Engaging the Shifting Landscape of Faith and Giving:

2025 Stewardship Kaleidoscope
Dr. David P. King
September 22, 2025



LAKE
INSTITUTE
on Faith & Giving

*Fostering a deeper understanding of the dynamic relationship between faith and giving,
through research, education, and public conversation.*

Lake Institute on Faith & Giving



**LILLY FAMILY
SCHOOL OF PHILANTHROPY**
Indiana University-Indianapolis





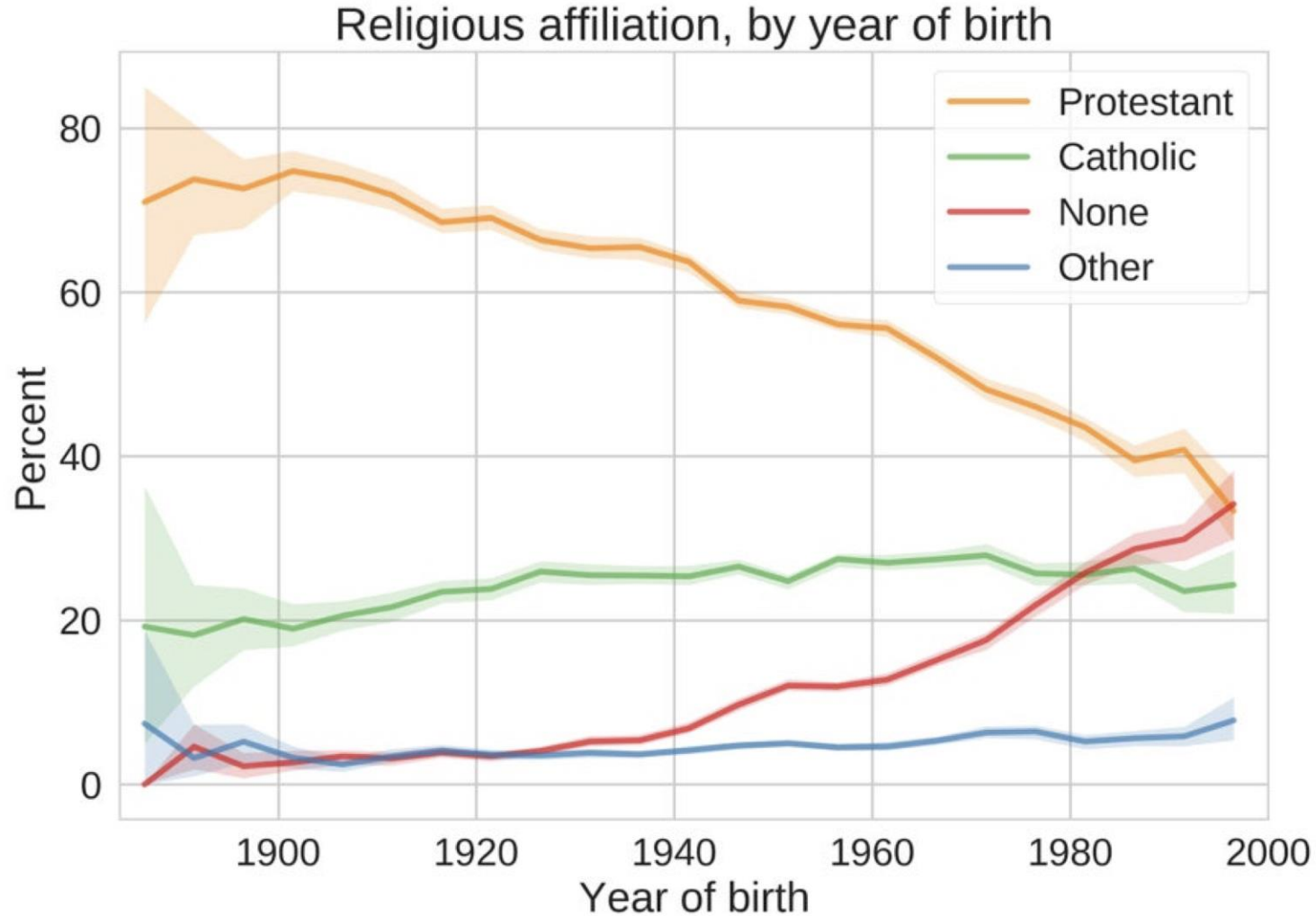
Changing patterns of faith

Changing patterns of giving

What does this mean for the church...?

... inviting new imagination and partnerships

American Religiosity: Affiliation



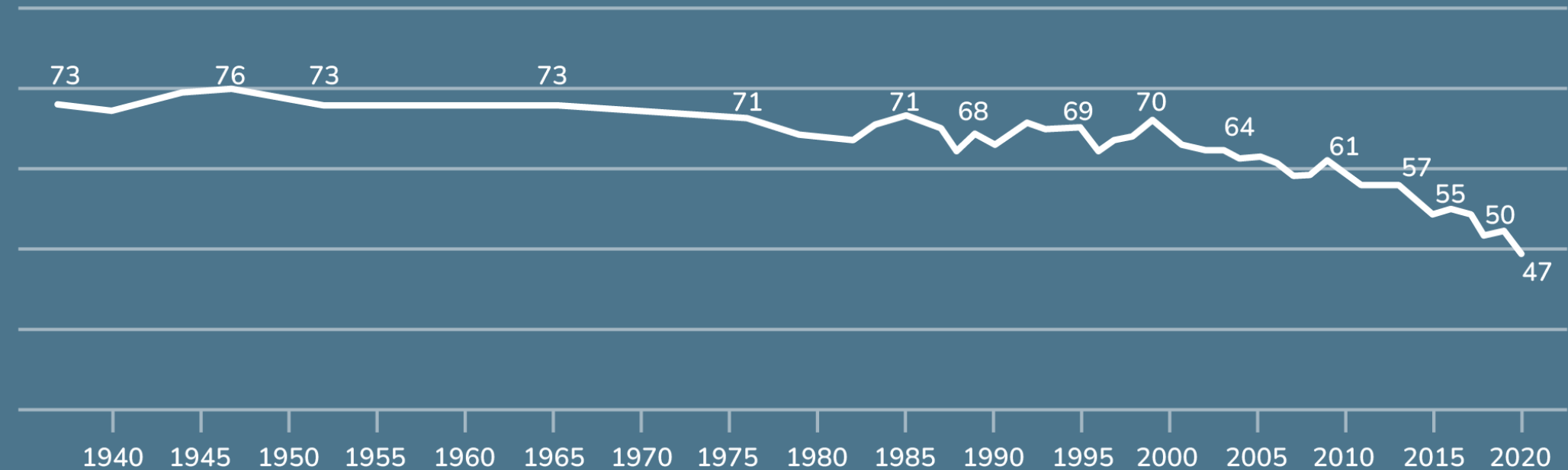
Source: *Scientific American* 2017

American Religiosity: Membership

Church Membership Among U.S. Adults Now Below 50%

Do you happen to be a member of a church synagogue or mosque?

— % Yes member



Based on annual aggregated data usually based on two surveys

GALLUP



American Religiosity: Attendance

More than half of Americans rarely go to church, synagogue, mosque.

Attending weekly: 21%

Attending seldom/never: 56%

Source: Gallup, 2024 as reported in Religion News Service

<https://religionnews.com/2024/03/25/gallup-poll-more-than-half-of-americans-rarely-go-to-church/>

“From the Age of Association to Authenticity”

Ted Smith – Emory University;
Dwight Zscheile - Luther Seminary

“The vast majority of congregations in America were birthed in and designed for the Age of Association.”



“They are sustained by voluntary membership, giving, and participation—



—all of which make less and less sense in the Age of Authenticity, especially to emerging generations.”

“People feel less and less of a need to affiliate with an organization to find meaning, community, and purpose;



that is understood instead as a highly personalized journey.”

22% of Americans are spiritual but not religious

% of U.S. adults who are _____



Source: Pew Research Center, 2023

88% of people engage in a spiritual or religious activity weekly or more.

Source: Fetzer Institute, "A Study of Spirituality in America," 2023



Source: Canva

A photograph of a paved path in a park. In the foreground, a large, gnarled tree root is exposed, extending across the path. The path is made of light-colored gravel or concrete. In the background, there are green trees and a clear blue sky. The image is overlaid with a semi-transparent blue rectangle containing text.

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Overall Giving and Religious Giving

Source: Giving
USA
Foundation™
Giving USA 2025



Overall Giving up by 6.3%

3.3% adjusted for inflation

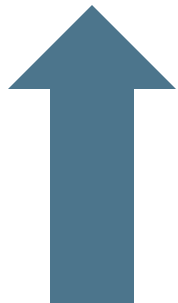
Total estimated charitable giving in the United States reached \$592.50 billion. Total giving grew by 6.3 percent between 2023 and 2024 in current dollars, and 3.3 percent when adjusted for inflation.



Individual giving up by 8.2%

5.1% adjusted for inflation

Giving by individuals totaled an estimated \$392.45 billion, growing by 8.2 percent in 2024 (an increase of 5.1 percent when adjusted for inflation).

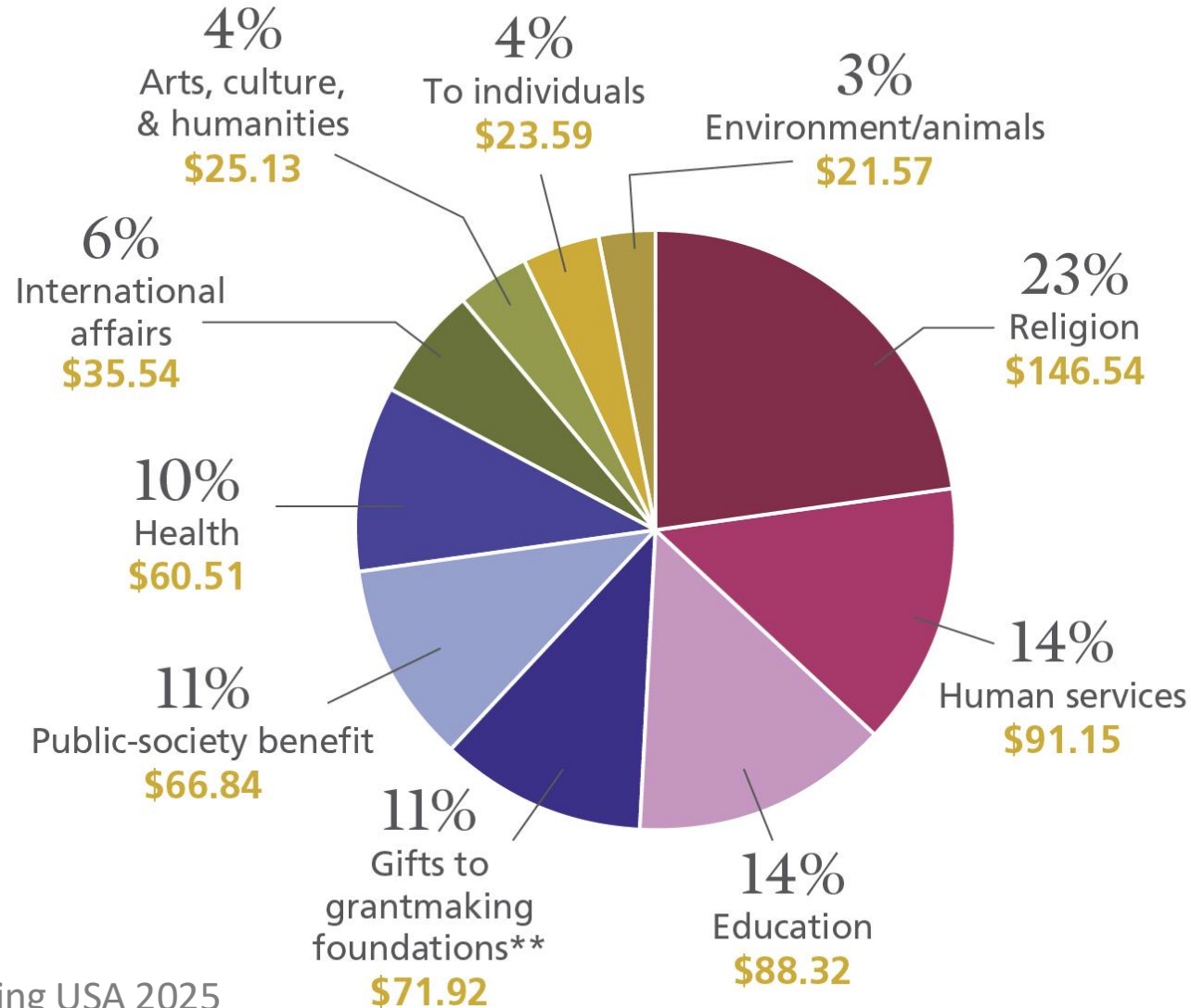


Religious giving up 1.9%

-1.0% adjusted for inflation

Giving to religion grew by 1.9 percent between 2023 and 2024, with an estimated \$146.54 billion in contributions. Inflation-adjusted giving to the religion subsector declined by 1.0 percent.

Religion is the Beneficiary of Donor Generosity

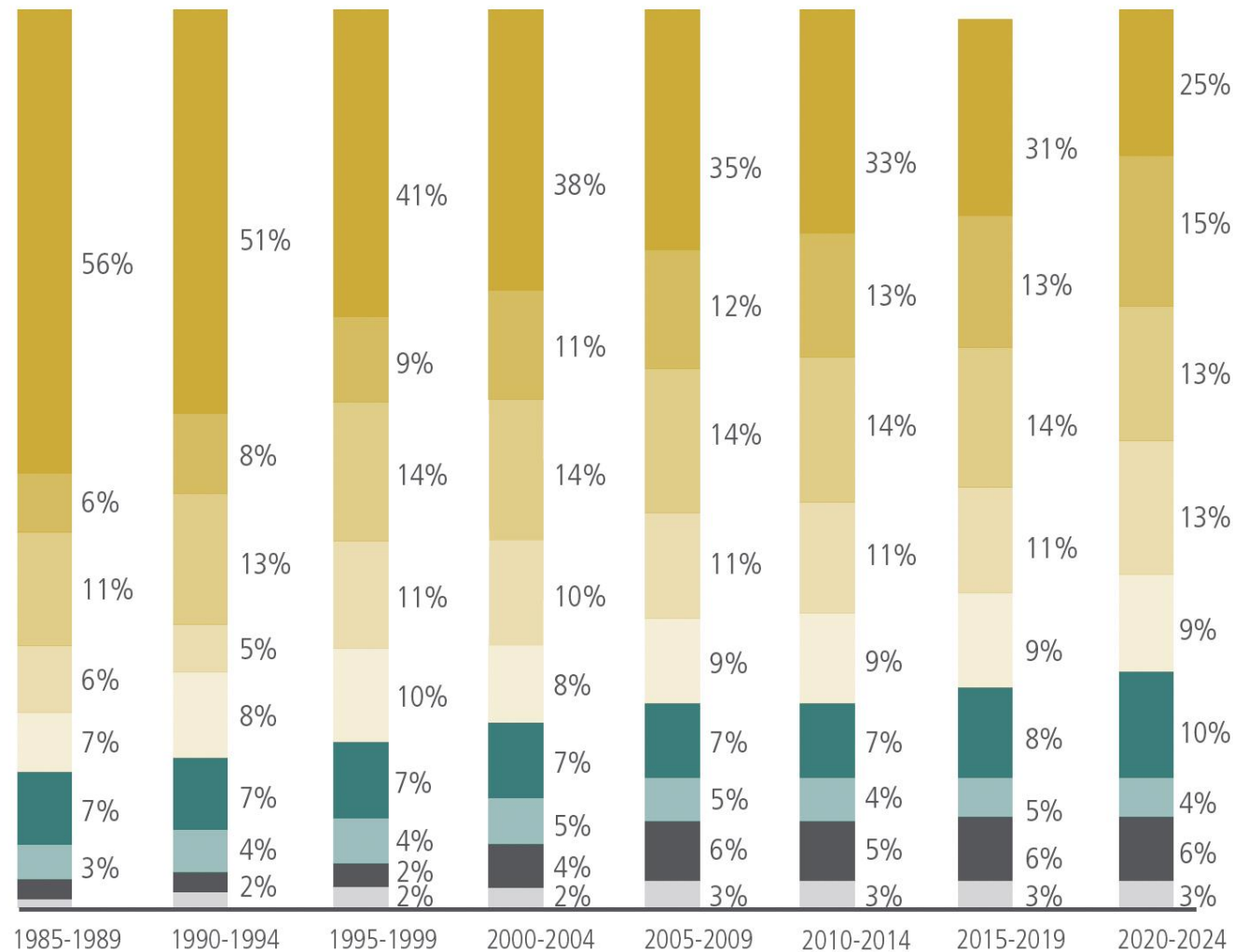


2025 Contributions:
\$592.5 billion, by type
of recipient
organization

(in billions of dollars – all figures are rounded)

Source: Giving USA 2025

Giving to Religion: Declining as a Share of Total Giving



1985-1989: **56%**
of charitable giving went to Religion

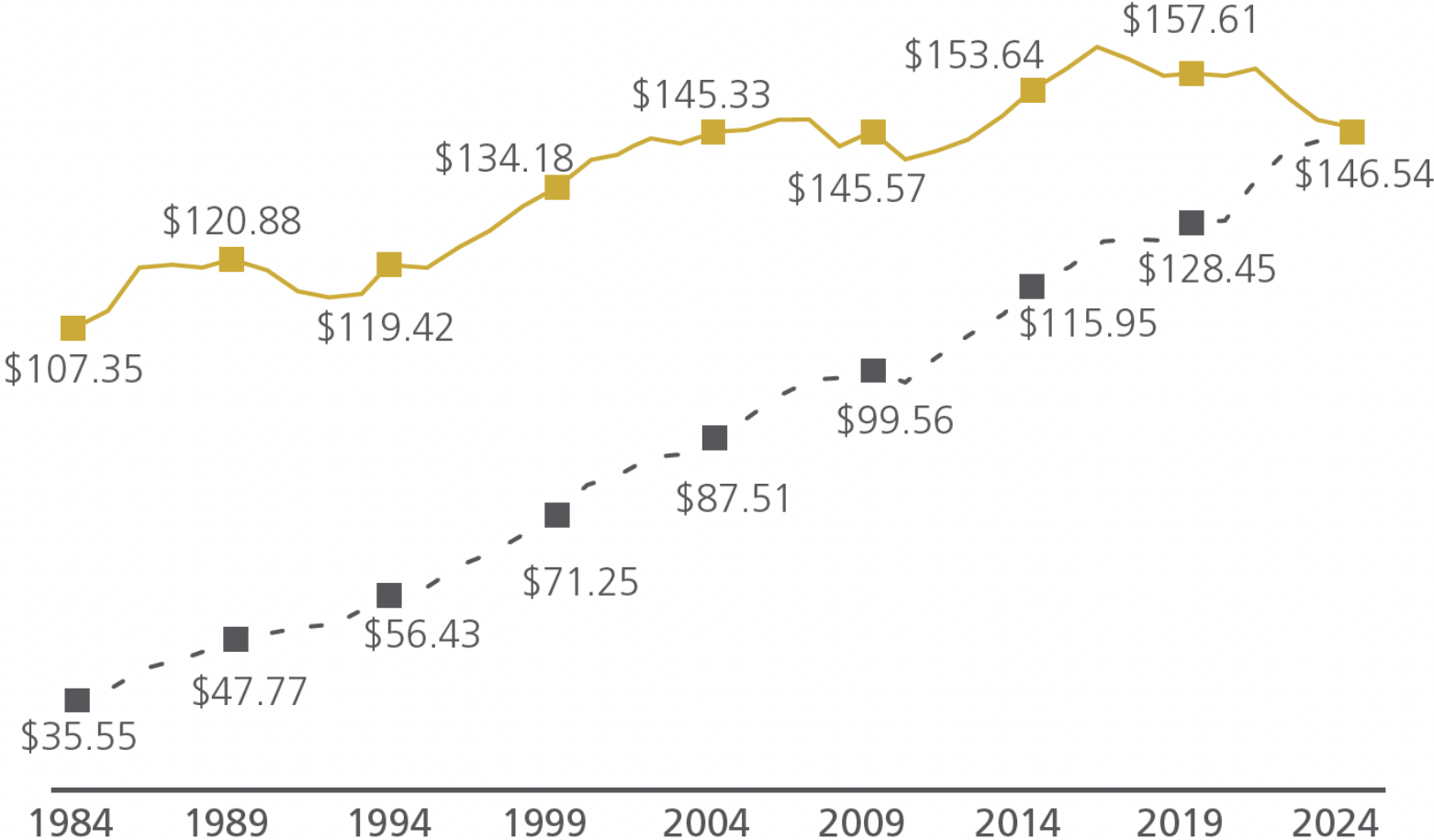
2020-2024: **25%**
of charitable giving went to Religion

Source: Giving USA 2025

■ Religion
 ■ Human Services
 ■ Education
 ■ Foundations
 ■ Health
 ■ Public-society benefit
■ Arts, culture, and humanities
 ■ International Affairs
 ■ Environment/animals

Changes in Giving to Religion, 2022-2024

— Inflation-adjusted dollars
- - Current dollars



Source: Giving USA 2025

Decline in % of households giving to charity

(Share of Americans giving to charity 68% in 2002 → 55% in 2014)

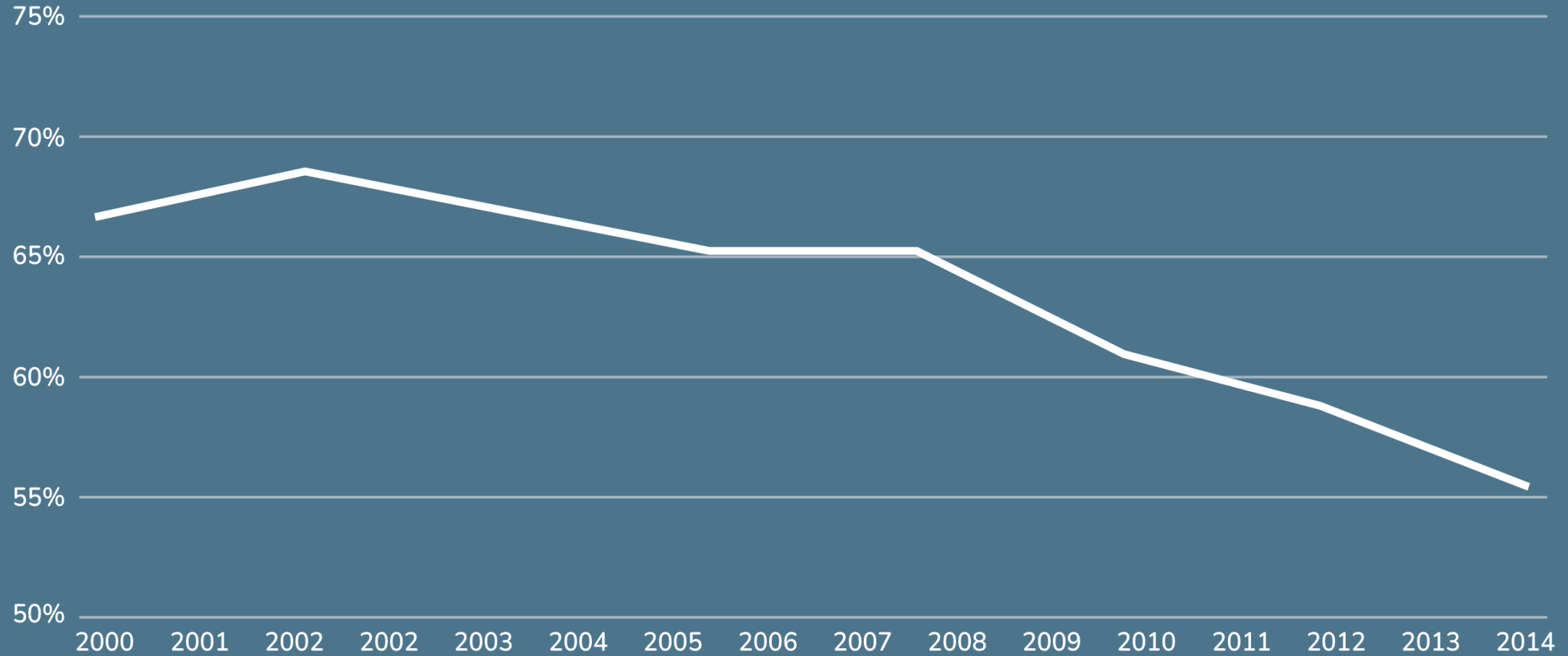


Chart: The Conversation, CC-BY-ND • Source: University of Michigan/IUPUI Lilly School of Philanthropy Panel Study • [Get the data](#)

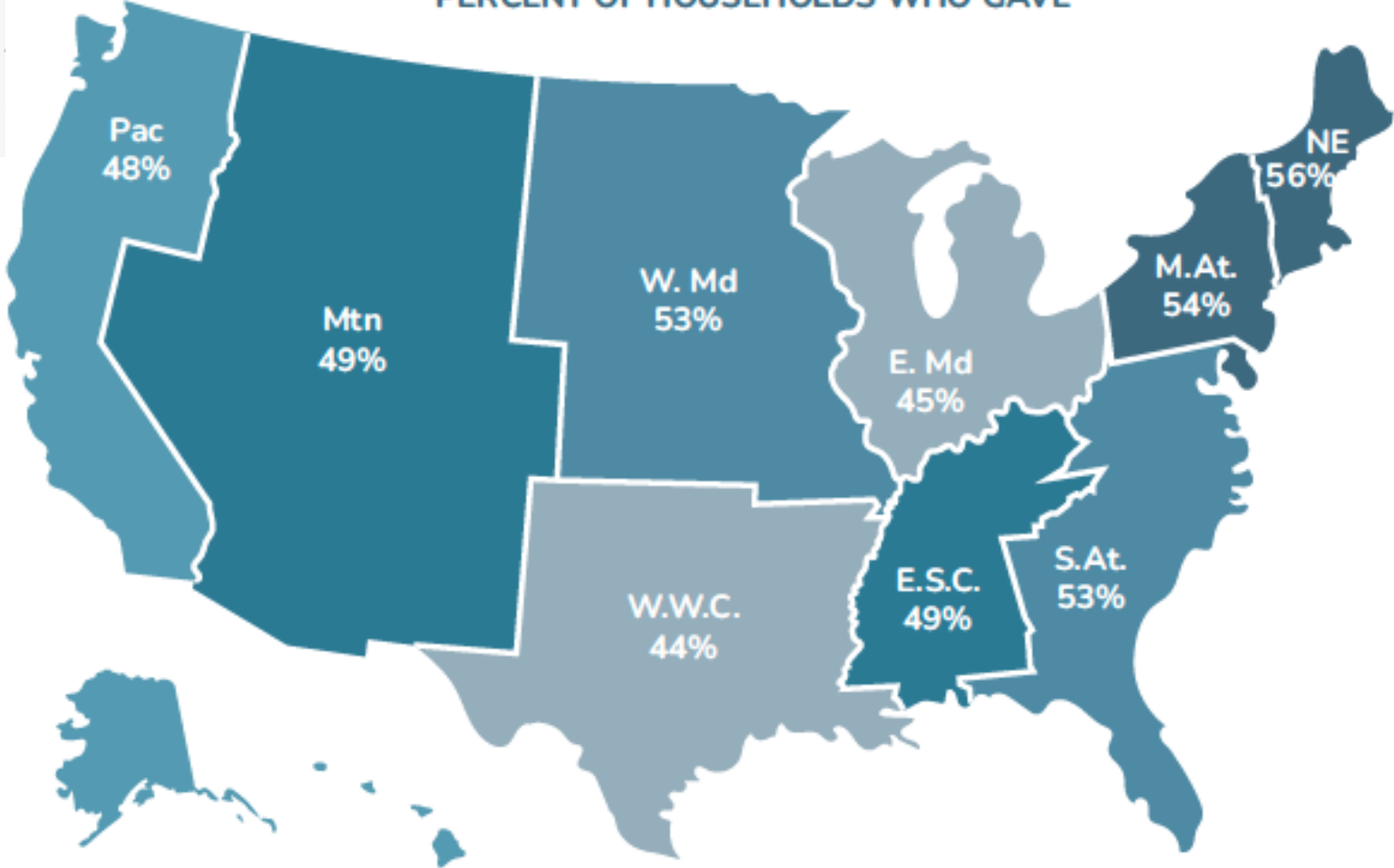
American Generosity: Dollars Up, Donors Down

50%

OF US HOUSEHOLDS DONATED TO CHARITY



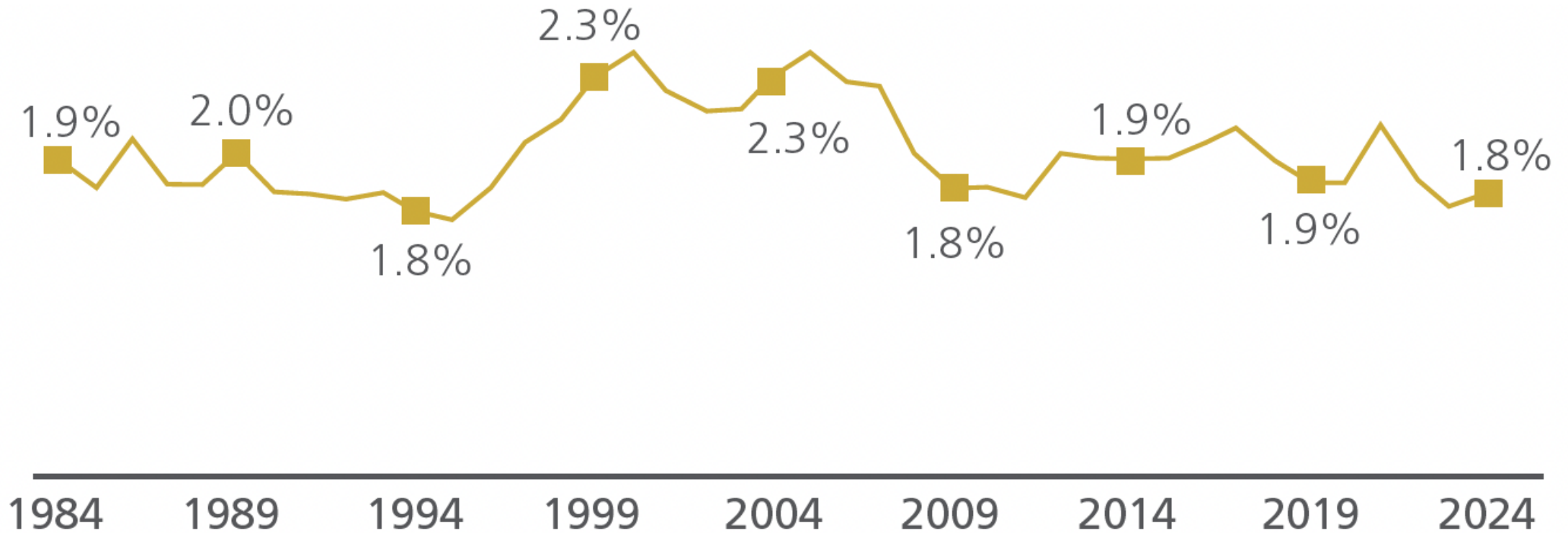
PERCENT OF HOUSEHOLDS WHO GAVE



Source: Generosity for Life, 2023

Why the Shift: Decline in Individual Disposable Personal Income

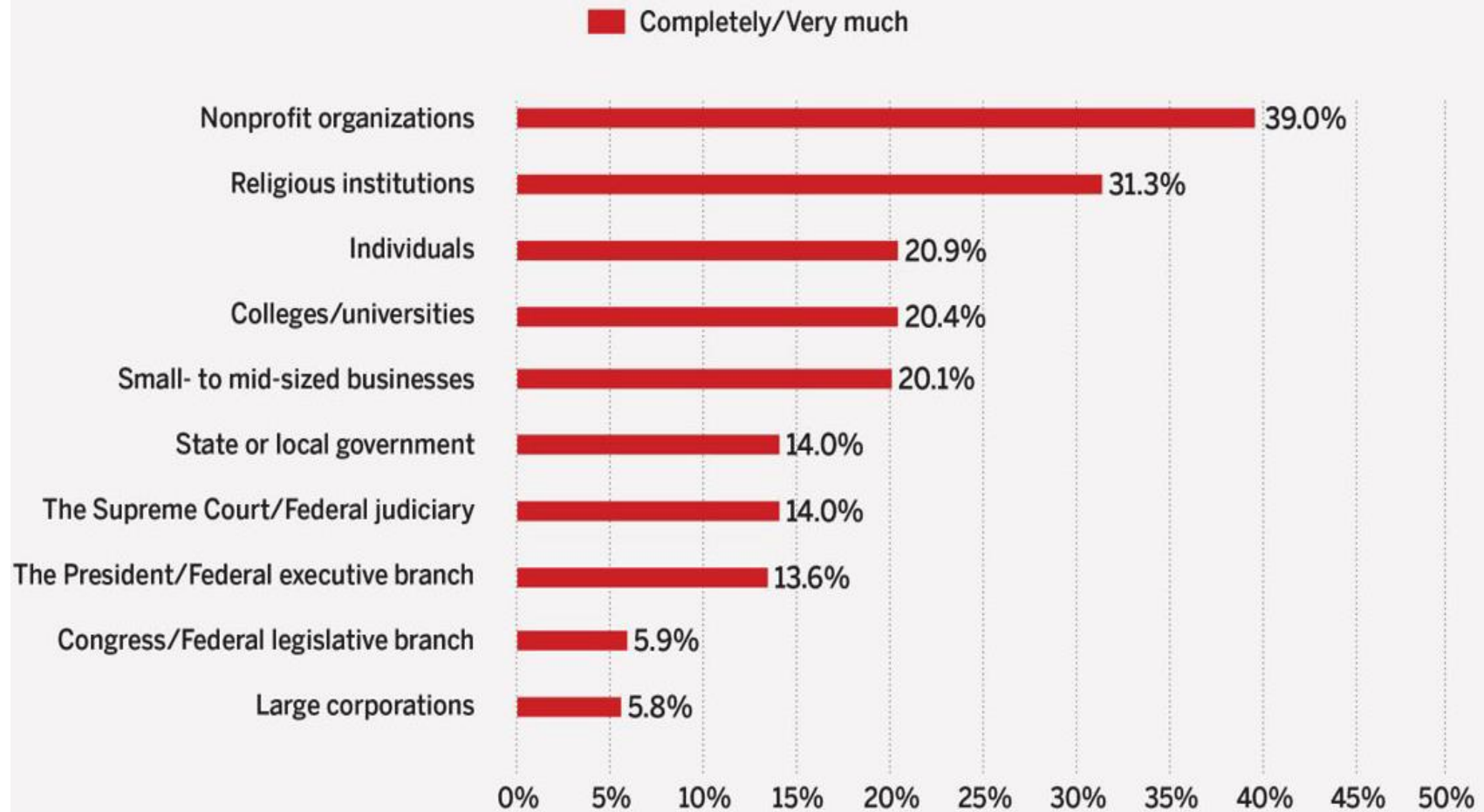
(Individual charitable giving as a percentage of disposable personal income) (in current dollars)



Source: Giving USA 2025

Why the Shift: Decline in Institutional Trust

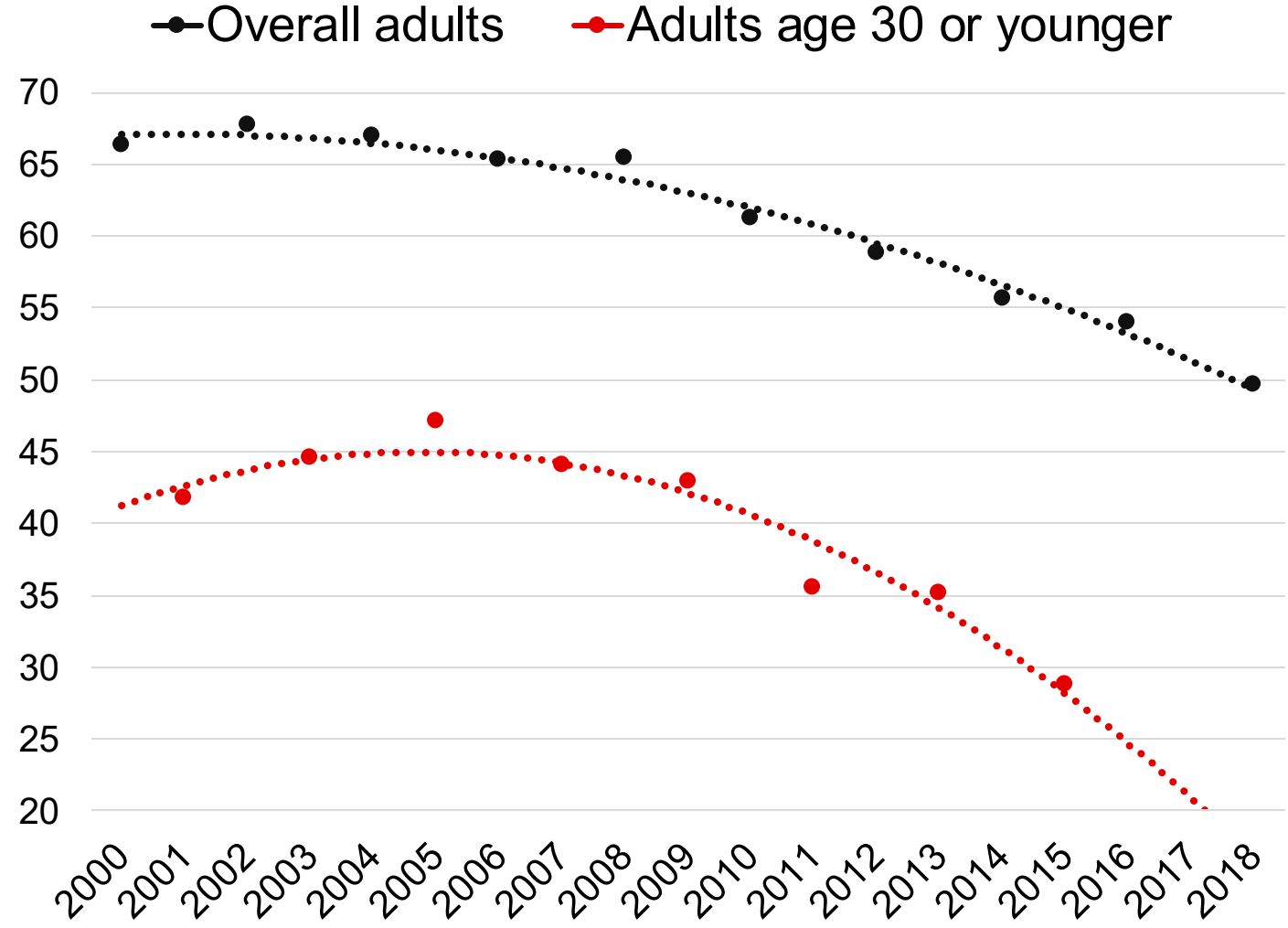
How much do you trust the following entities to generally do what is right?



Source: Giving USA 2023

Why the Shift: Generational Differences

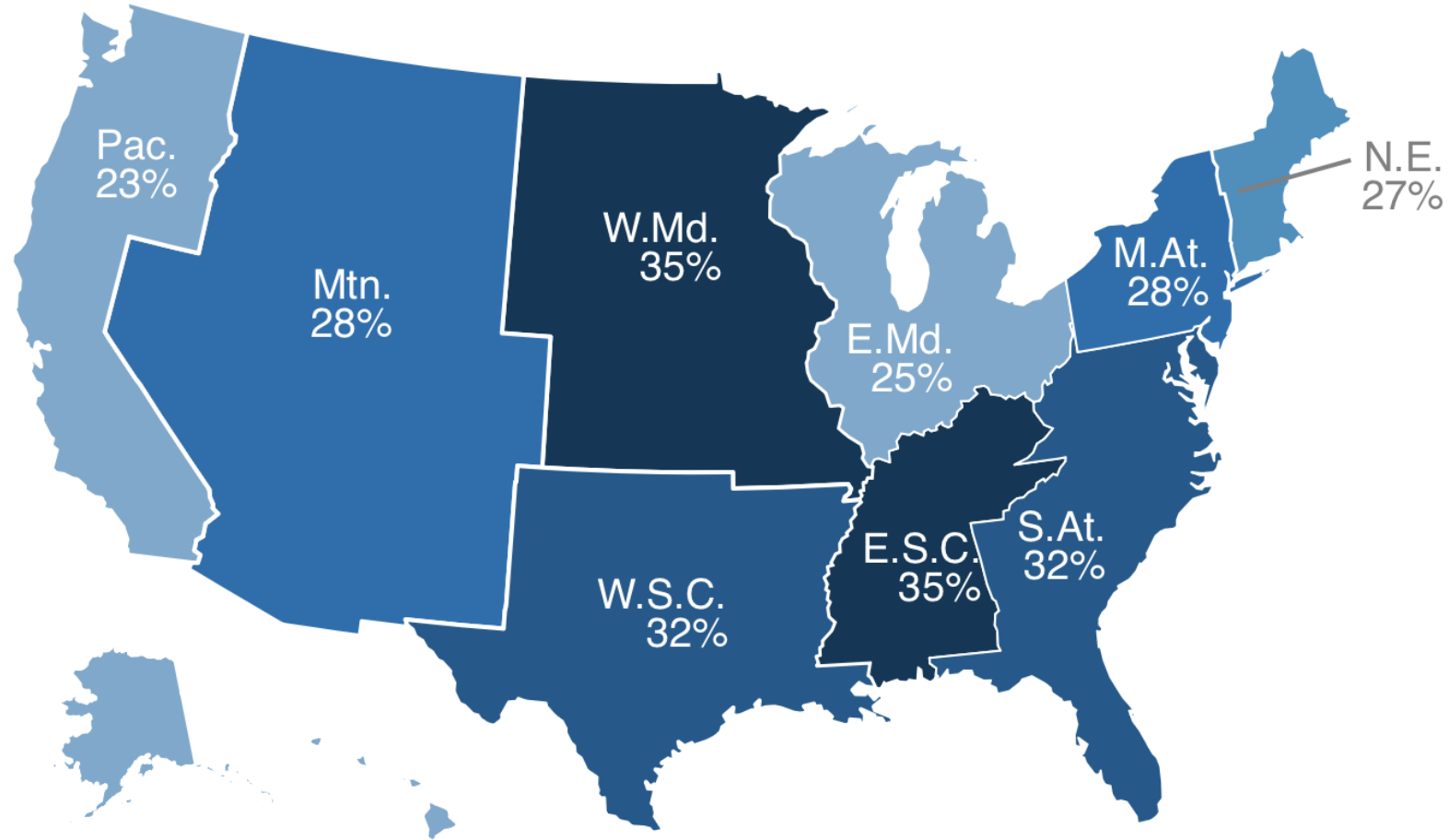
Percentage of Households Giving to Nonprofits



Source: Dr. Sara Konrath: The Generosity Commission and Philanthropy Panel Study 2001-2019

US Households Giving to Religion

Source: Generosity for Life, Lilly Family School of Philanthropy, based on 2020 Philanthropy Panel Study



29%

OF US HOUSEHOLDS DONATED TO RELIGION

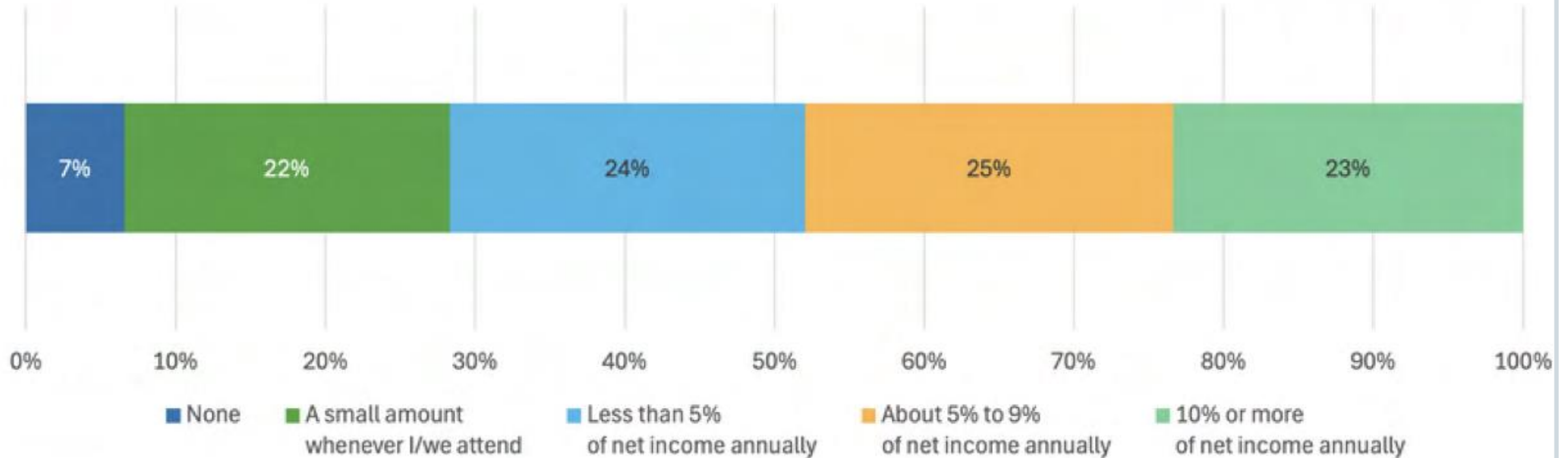
FOR THOSE GIVERS

\$1,000
\$2,745

MEDIAN ANNUAL RELIGION GIVING
AVERAGE ANNUAL RELIGION GIVING

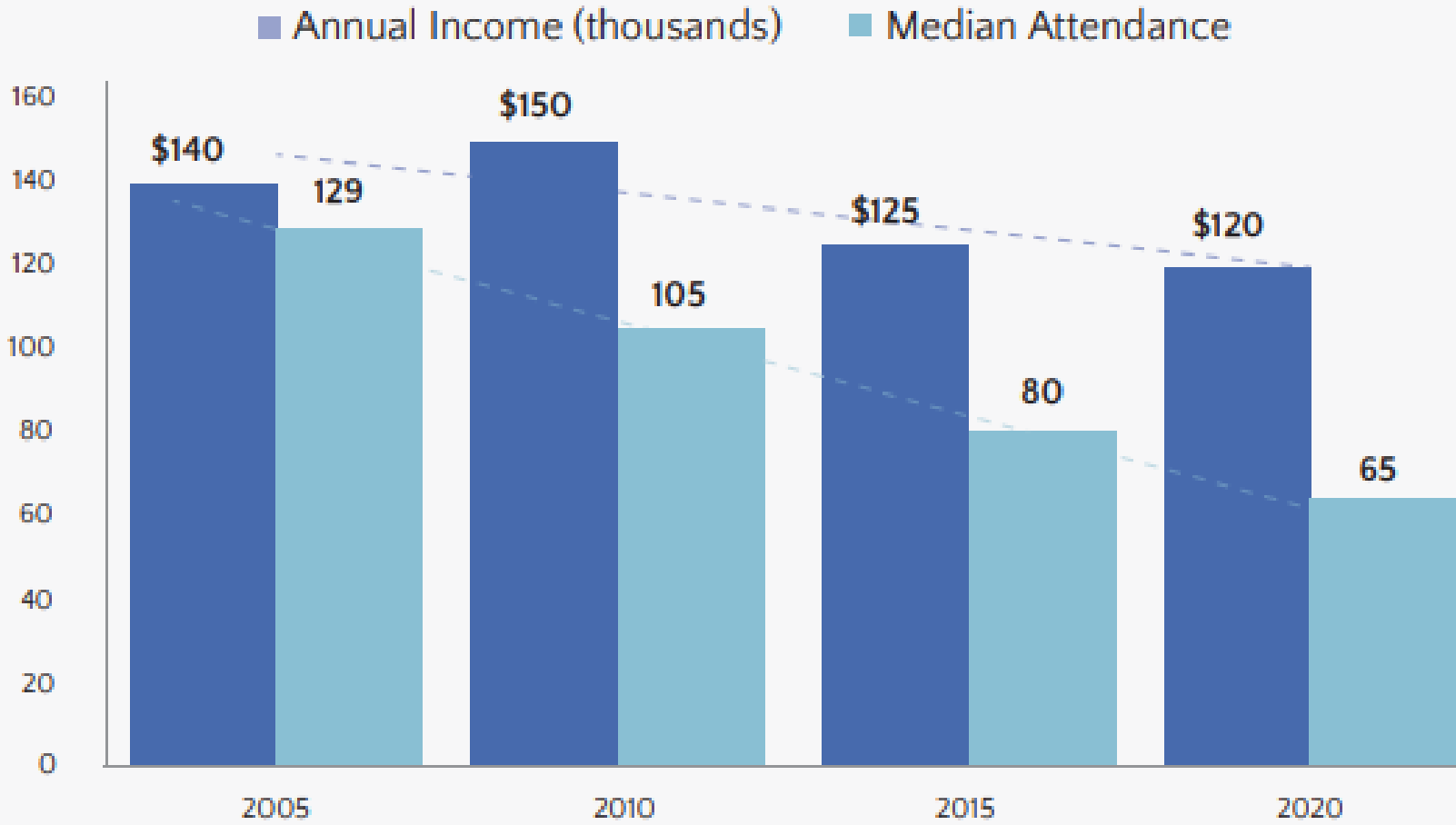
Individual charitable giving to congregation

Current Financial Giving to the Congregation



Source: Exploring the Pandemic Impact on Congregations (EPIC) 2025

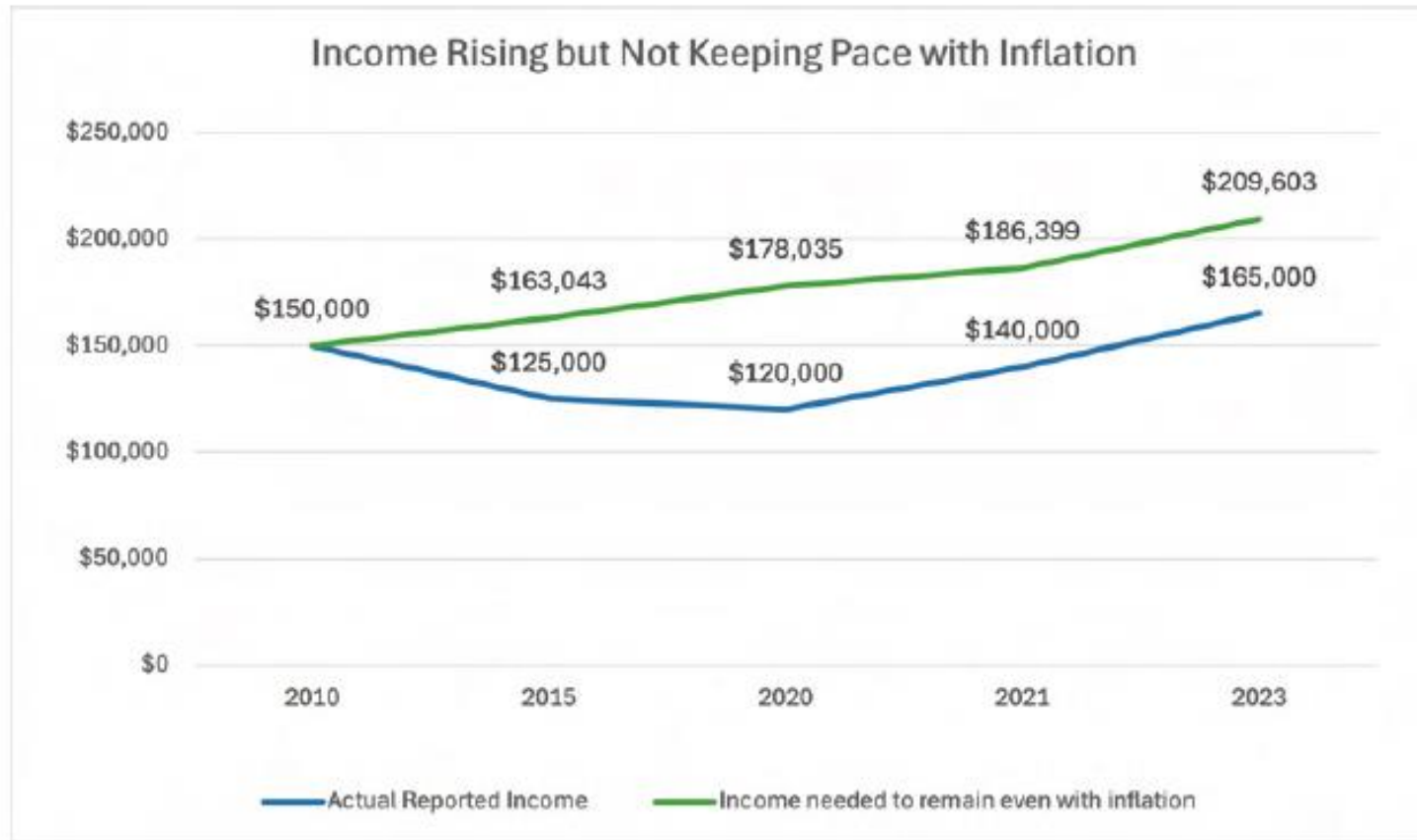
Congregational Giving Is Somewhat More Stable Than Attendance



Source: 2020 Faith Communities Today survey, Hartford Institute for Religion Research

Figure 23

Post-Pandemic Median Congregational Income



Congregations have experienced an overall increase in median income, but behind the pace of inflation

Combined with attendance declines – this suggests fewer people are providing more financial support to congregations

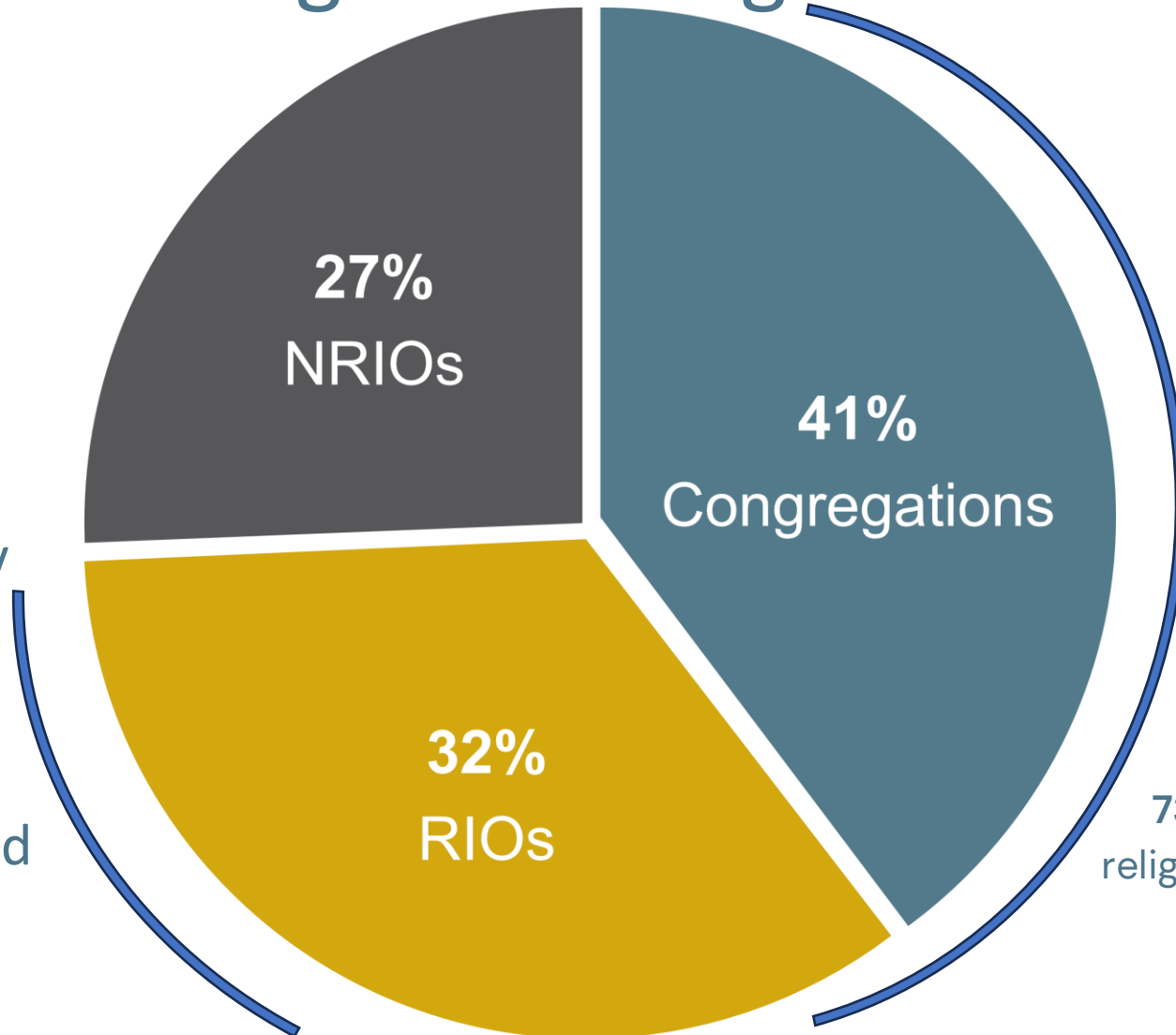
Possible financial strain –inflation widens the gap between expenses and income

Source: EPIC, Hartford Institute for Religion Research

Source: Exploring the Pandemic Impact on Congregations study, Hartford Institute for Religion Research

What Counts as Religious Giving?

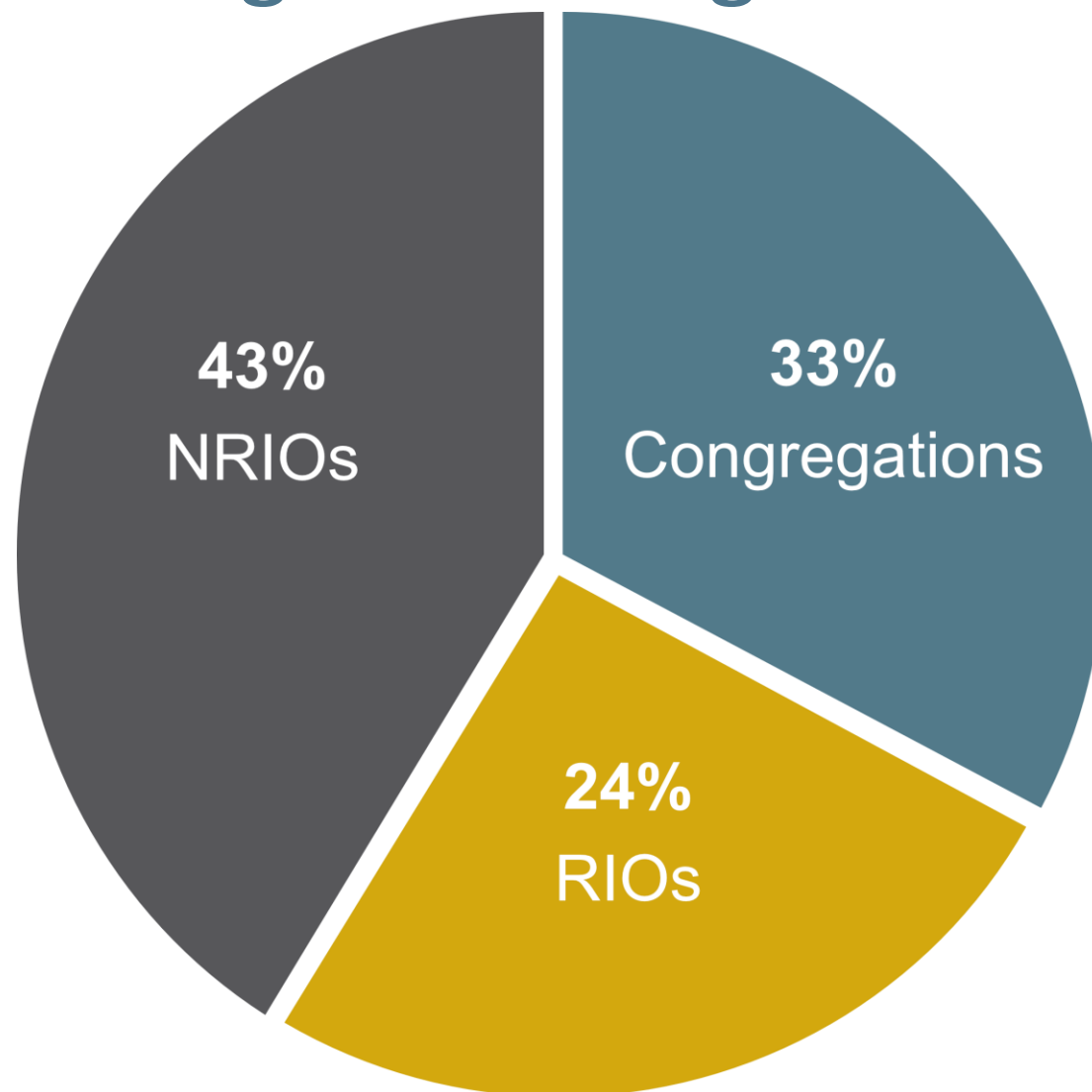
In 2013—
In aggregate:
41% of givers' donations went to congregations
32% of donations went to "religiously identified organizations"
27% went to "not religiously identified organizations"



73% of aggregate giving to religiously-related organizations

What Counts as Religious Giving?

In 2023, still a majority—but a much smaller majority (57%), of Americans' charitable giving went to organizations with religious ties, with 43% going to not religiously identified organizations.

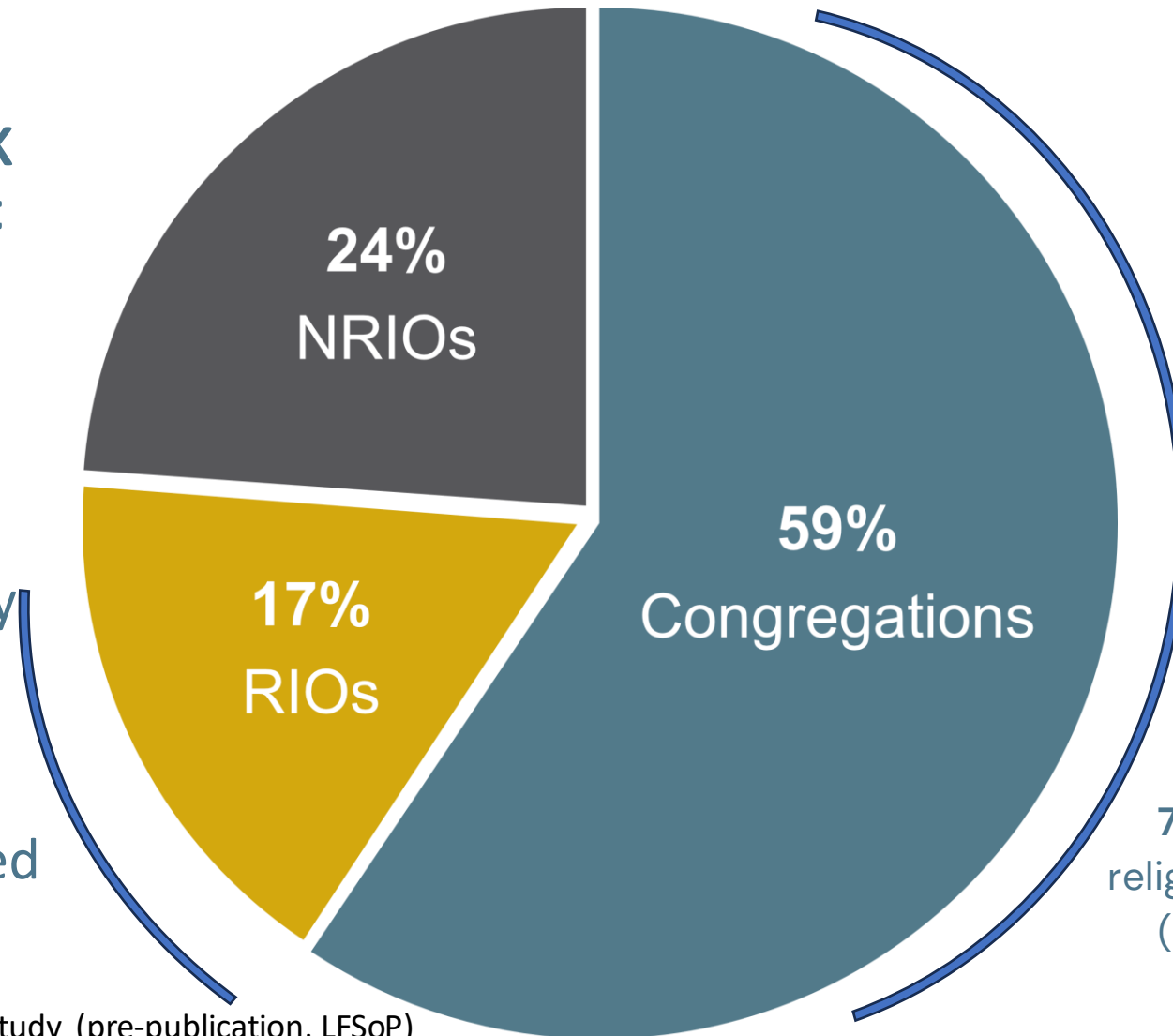


Source: American Religious Giving Study (pre-publication, LFSOP)

What Counts as Religious Giving?

Excluding donors who donated 100K or more in the last year:

59% of givers' donations went to congregations
17% of donations went to "religiously identified organizations"
24% went to "not religiously identified organizations"



76% of aggregate giving to religiously-related organizations (excluding \$100k+ donors)

Source: American Religious Giving Study (pre-publication, LFSOP)



What is Religious Giving?

Giving to specific
religious organizations?

OR

giving motivated by
religious values?

55% of individual Americans
say their giving is
motivated by
RELIGIOUS/SPIRITUAL *values*

A photograph of a paved path in a park. In the foreground, a large, gnarled tree root is exposed, growing through the asphalt. The path leads into the distance, flanked by green grass and trees. The sky is clear and blue. The image is overlaid with a semi-transparent blue rectangle containing text.

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What does this mean for the church...?

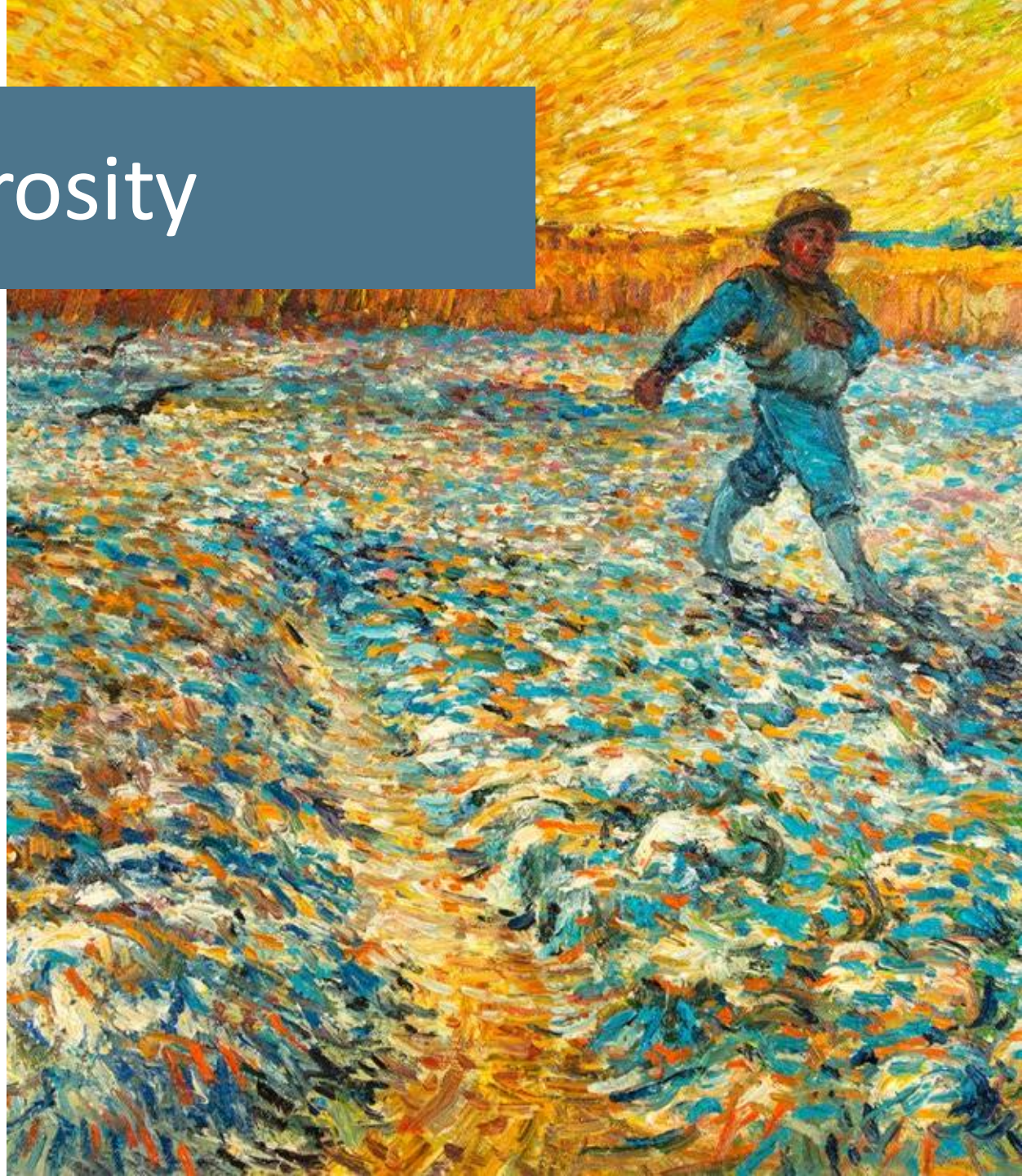
... inviting new imagination and partnerships

Inviting People Into Generosity

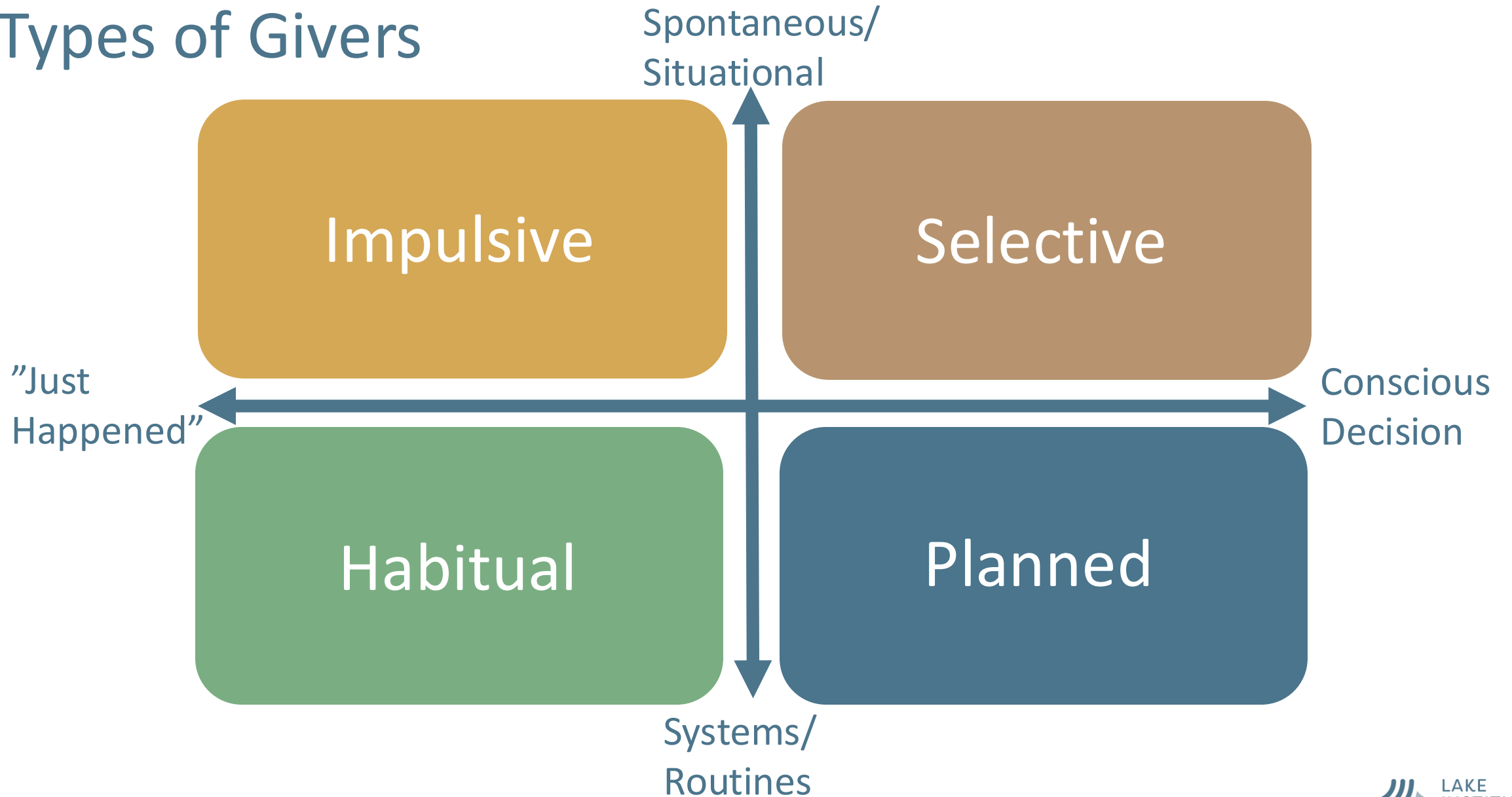
What do you as a church do with these kinds of trends?

Generosity is what God wants for us, not what God wants from us.

- H. Nouwen

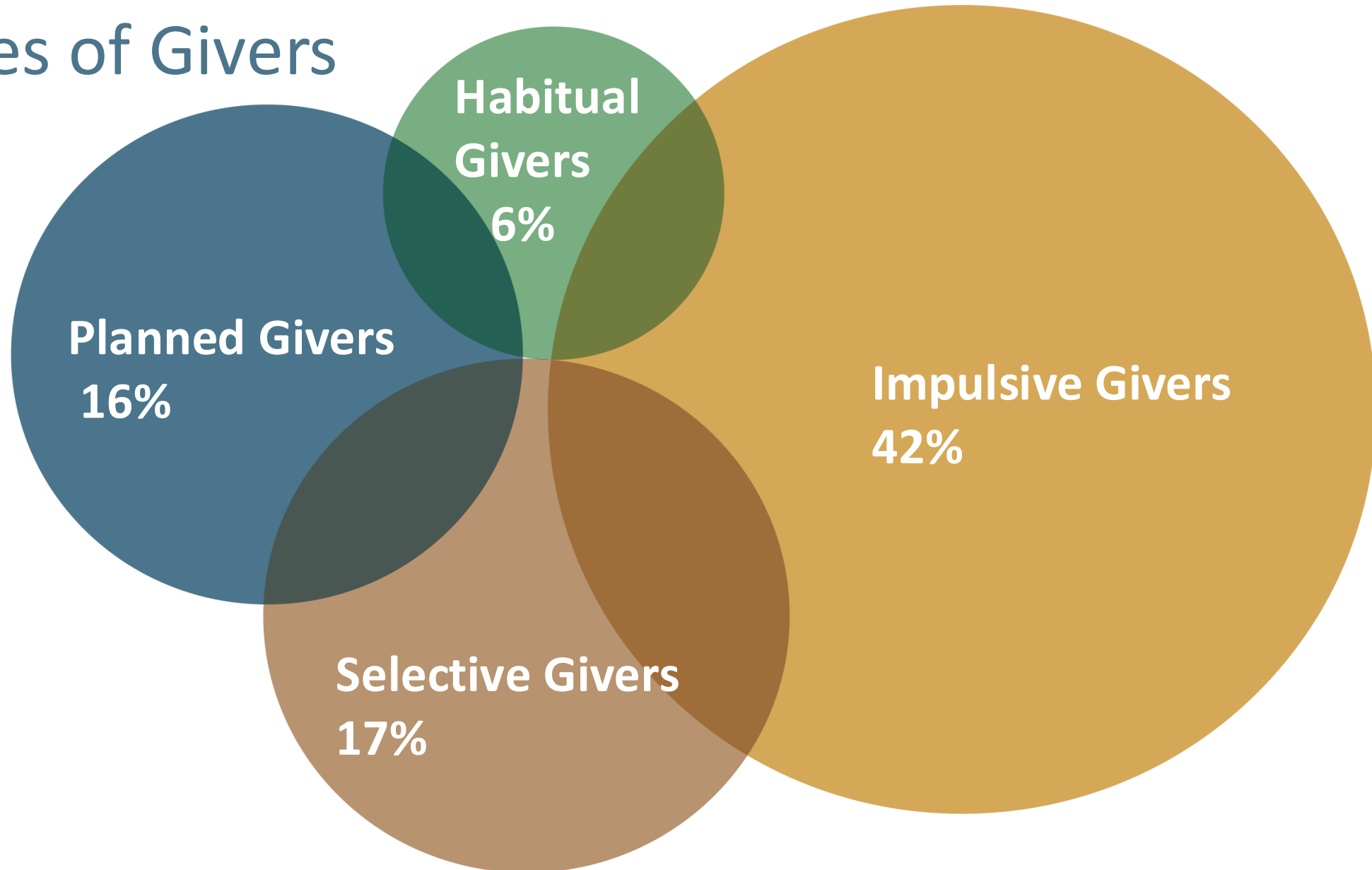


Types of Givers



Source: Herzog and Price, American Generosity: Who Gives and Why (2016)

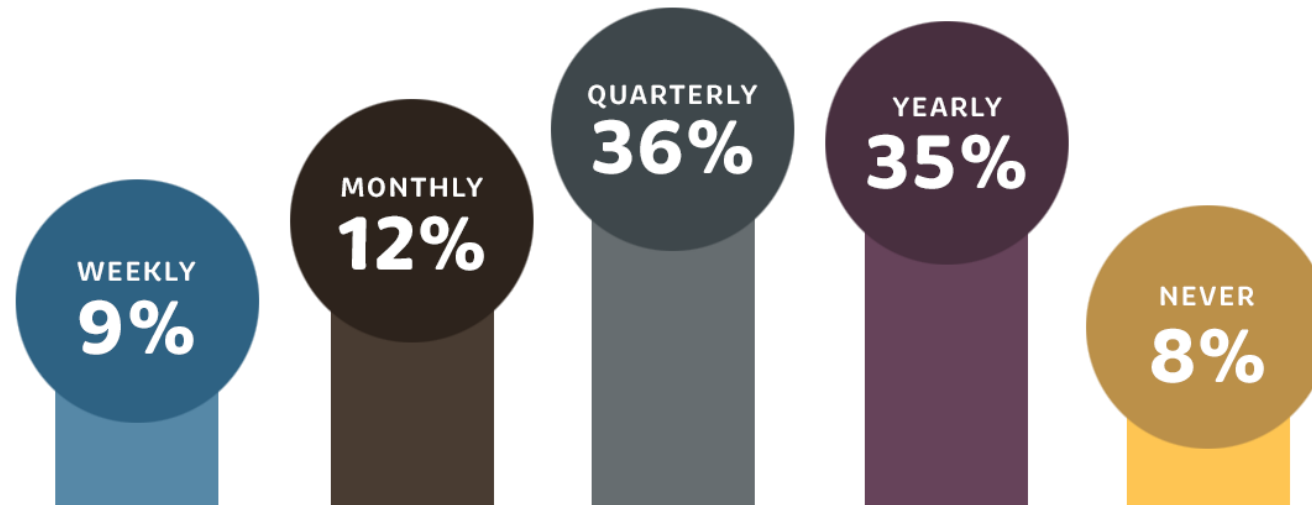
Types of Givers



Source: Herzog and Price, American Generosity: Who Gives and Why (2016)

Engaging Religious Generosity in Congregations

FREQUENCY OF TEACHING ABOUT GIVING



National Study of Congregations' Economic Practices
Lake Institute 2019

Engaging Religious Generosity in Congregations



Moral Formation...

... Nonprofit Organization



Congregational Typologies

Pay the Bills

Framing giving in mostly unspiritual terms—necessary to keep the doors open and meet the budget.

“Money is scarce.”

“You must do your fair share”

“We have bills to pay if we’re going to survive.”

Share the Vision

Integrating the use of money with spirituality, and framing giving in terms of mission.

“We may not be rich, but we have more than enough.”

“We can dare to dream and grow in faith.”

“Partner with us in God’s mission to _____.”

Stewardship Language

As a noun:

- Ownership: if God is the owner of all resources, then we are responsible to steward those resources appropriately
- “time, talent, treasure”

As an Adjective:

- fundraising and finances
- Modifier for:
 - time of year (stewardship season),
 - a particular role (stewardship committee),
 - or educational efforts (stewardship class).

Stewardship as an Amoeba Word



Stewardship:

*We are at a fork in the road,
and there are two options:
either rehabilitate stewardship language
or retire it.*

Inviting People Into Generosity

Henri Nouwen:

“To raise funds is to offer people the chance to invest what they have in the work of God. Whether they have much or little is not as important as making their money available to God.”



Lake Institute on Faith & Giving



<https://lakeinstitute.org>

Cultivating Generous Congregations

Executive Certificate in Religious Fundraising

- Eight week online live/hybrid courses throughout the year
- Three day intensive in-person courses around the country

Faithful Generosity Story Shelf and Lake's Resource Library



Thank You!

Lake Institute on Faith & Giving

Contact me: David King

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