

# How Has COVID-19 Affected Your Church's Giving?



## Contents

- 3 Introduction
- 4 Has your church experienced a change in overall giving?
- 6 By what percentage has total giving increased?
- 8 By what percentage has total giving decreased?
- 10 Has your church experienced a change in online giving?
- 12 By what percentage has online giving increased?
- 14 What methods has your church implemented to collect, maintain, or encourage offerings?
- 19 Resources

## Introduction

**The effects of COVID-19 have been swift**, and have impacted us all more than we could have imagined just a few months ago. As we all know, the local church has been hit especially hard by the temporary suspension of in-person gatherings. The good news is that this hasn't halted or lessened the church's impact or ministry. Instead, it has increased the need for ministry and opened up new possibilities and opportunities.

As a CPA and consulting firm that serves churches, we've observed how the pandemic has drastically changed many aspects of church operations. One of the most notable changes is in how churches receive donations from members. And because this is an unprecedented situation, there is no peer data publicly available to help churches understand the impact beyond their own operations and adapt their strategy accordingly.

So we decided to reach out, ask a few simple questions, and share the responses. While this is a snapshot in time and the data will change quickly, we hope this information will help your church better navigate this rapidly evolving environment.

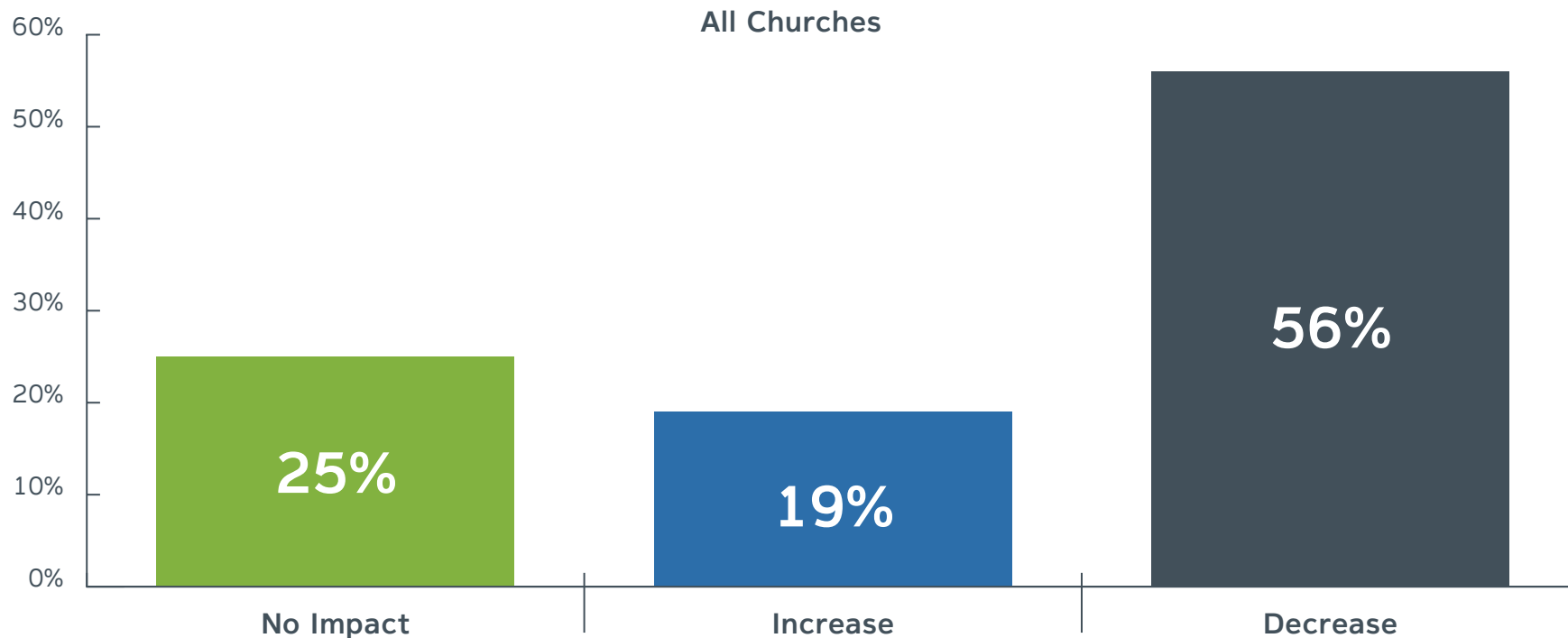
We will continue to closely monitor the impact of COVID-19 on churches and provide resources to help you during these challenging times. Please contact us with questions or to discuss how we can assist your church.

**Rob Faulk, Partner**  
Church and Denomination Services Director  
rfaulk@capincrouse.com  
505.50.CAPIN ext. 1652

**Stan Reiff, Partner**  
Professional Practice Leader - Consulting  
sreiff@capincrouse.com  
505.50.CAPIN ext. 1306



Has your church experienced a change in overall giving?



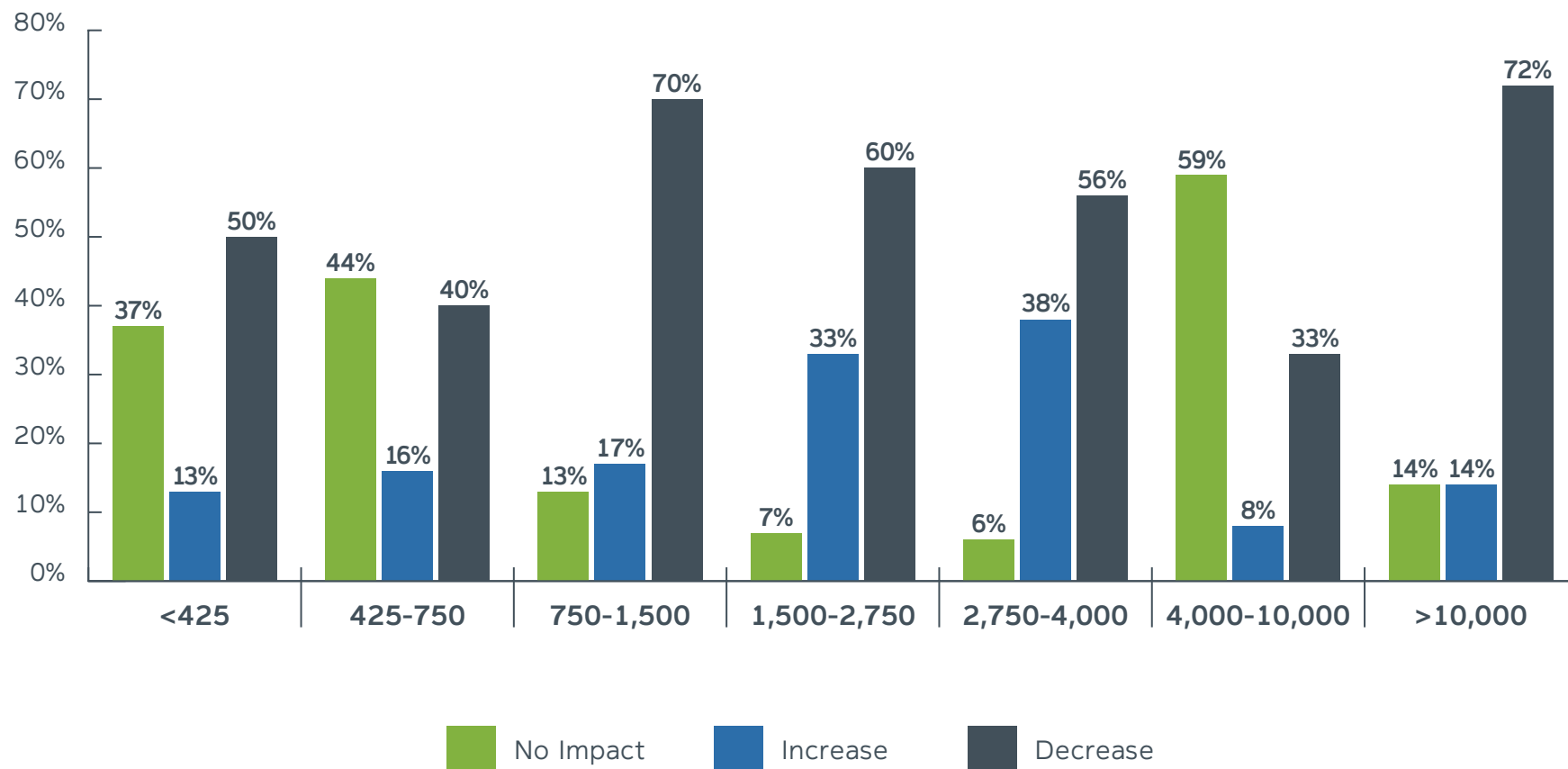
The data in the CapinCrouse Church Financial Health Index™ has shown us that churches receive approximately one-half of their contributions online. So it was no surprise that once the events of COVID-19 took place, this type of giving would increase. Even with 90% of churches experiencing an increase in online gifts, more than 50% experienced a decline in overall giving. These events happened so fast that even the churches that already had strong online giving established did not have time to adapt.

It is the other 50% of gifts received through methods other than online and digital giving that is driving this significant decrease in overall giving. In order to survive, and perhaps even thrive, in this post COVID-19 reality, the church must make online giving a priority both through discussion from the pulpit and accessibility to its members. A church not willing to take these decisive steps is at risk of losing those donations.



Has your church experienced a change in overall giving?

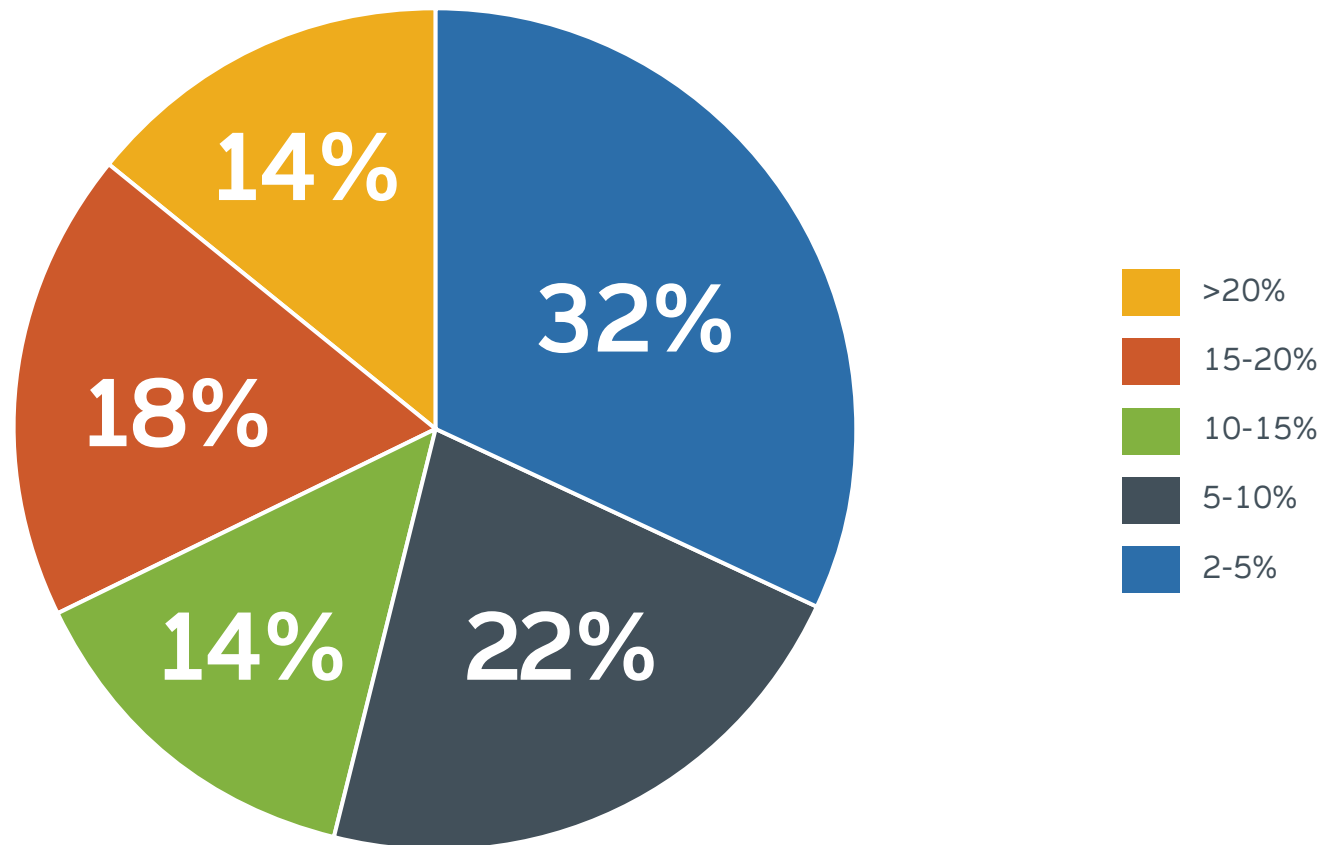
### By Average Adult Attendee





By what percentage has total giving increased?

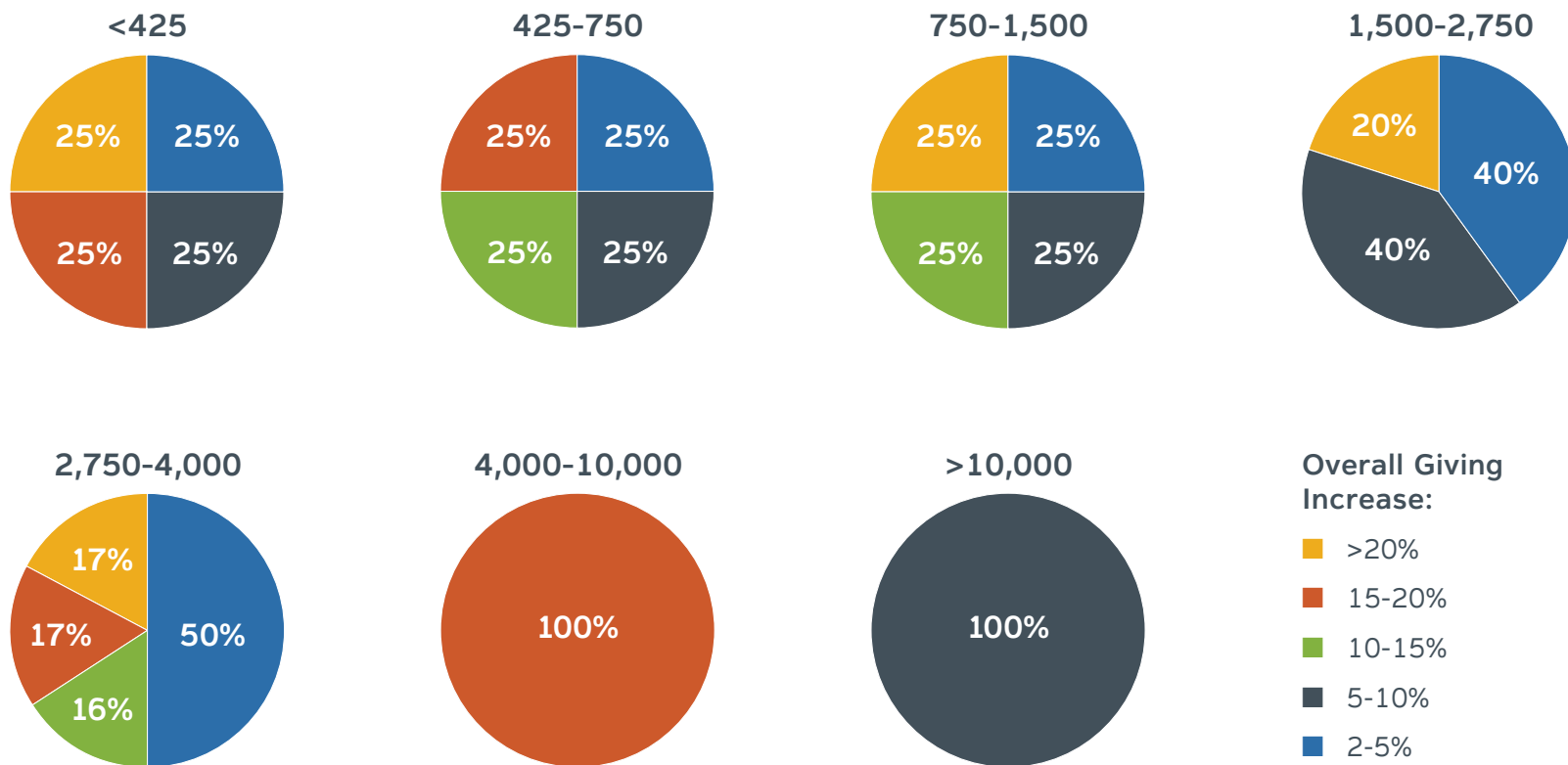
Churches that Experienced an Increase





By what percentage has total giving increased?

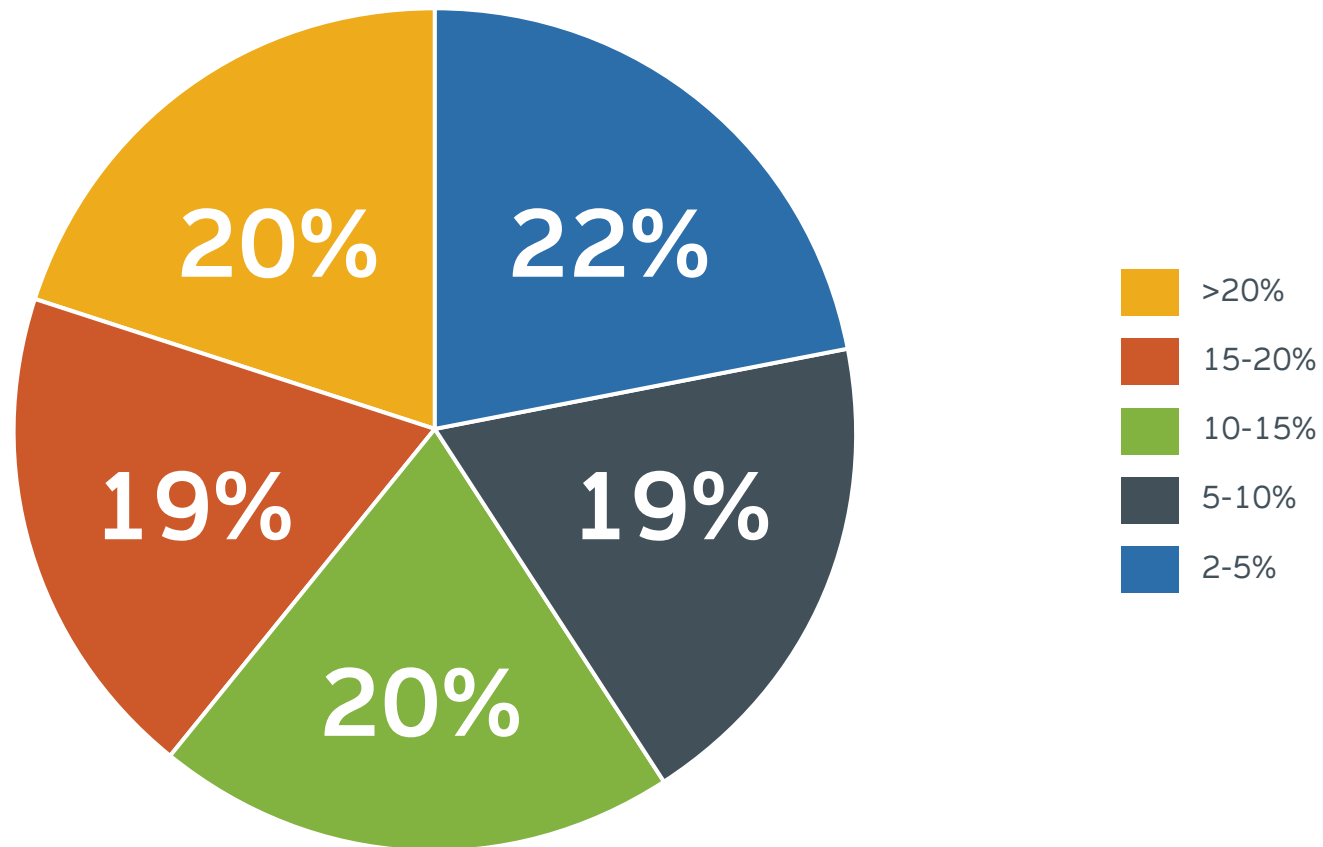
### Churches that Experienced an Increase (by Average Adult Attendee)





By what percentage has total giving decreased?

Churches that Experienced a Decrease

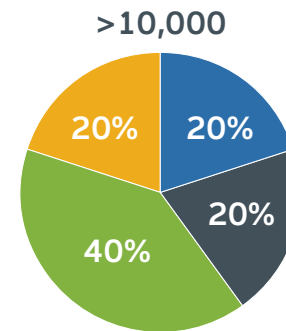
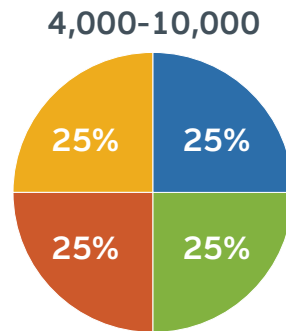
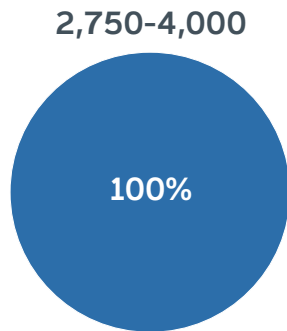
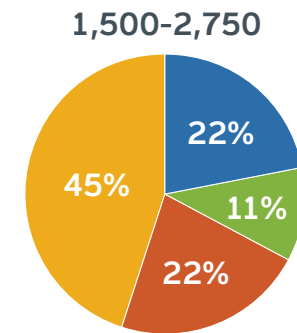
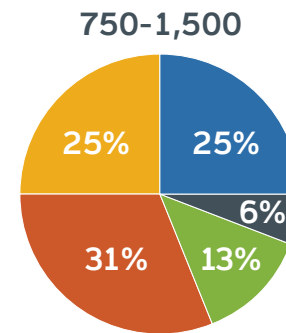
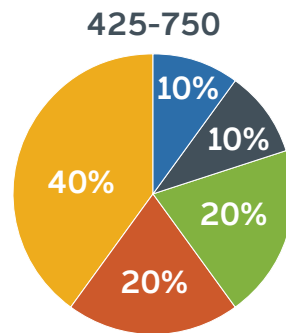
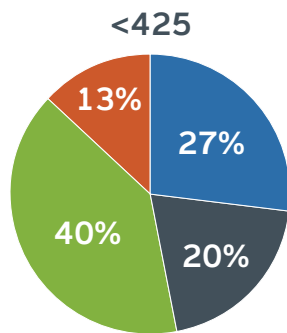






By what percentage has total giving decreased?

### Churches that Experienced a Decrease (by Average Adult Attendee)

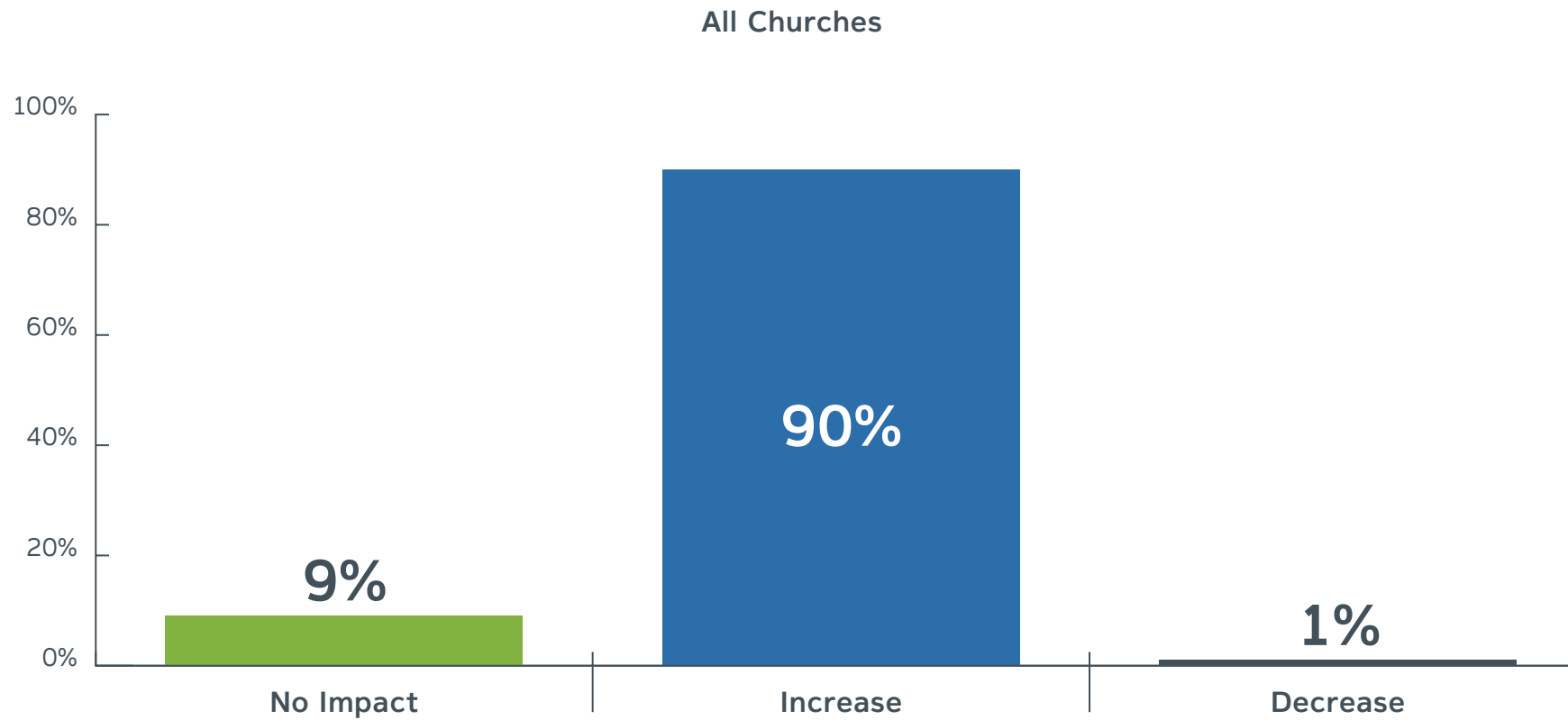


**Overall Giving Decrease:**

- >20%
- 15-20%
- 10-15%
- 5-10%
- 2-5%



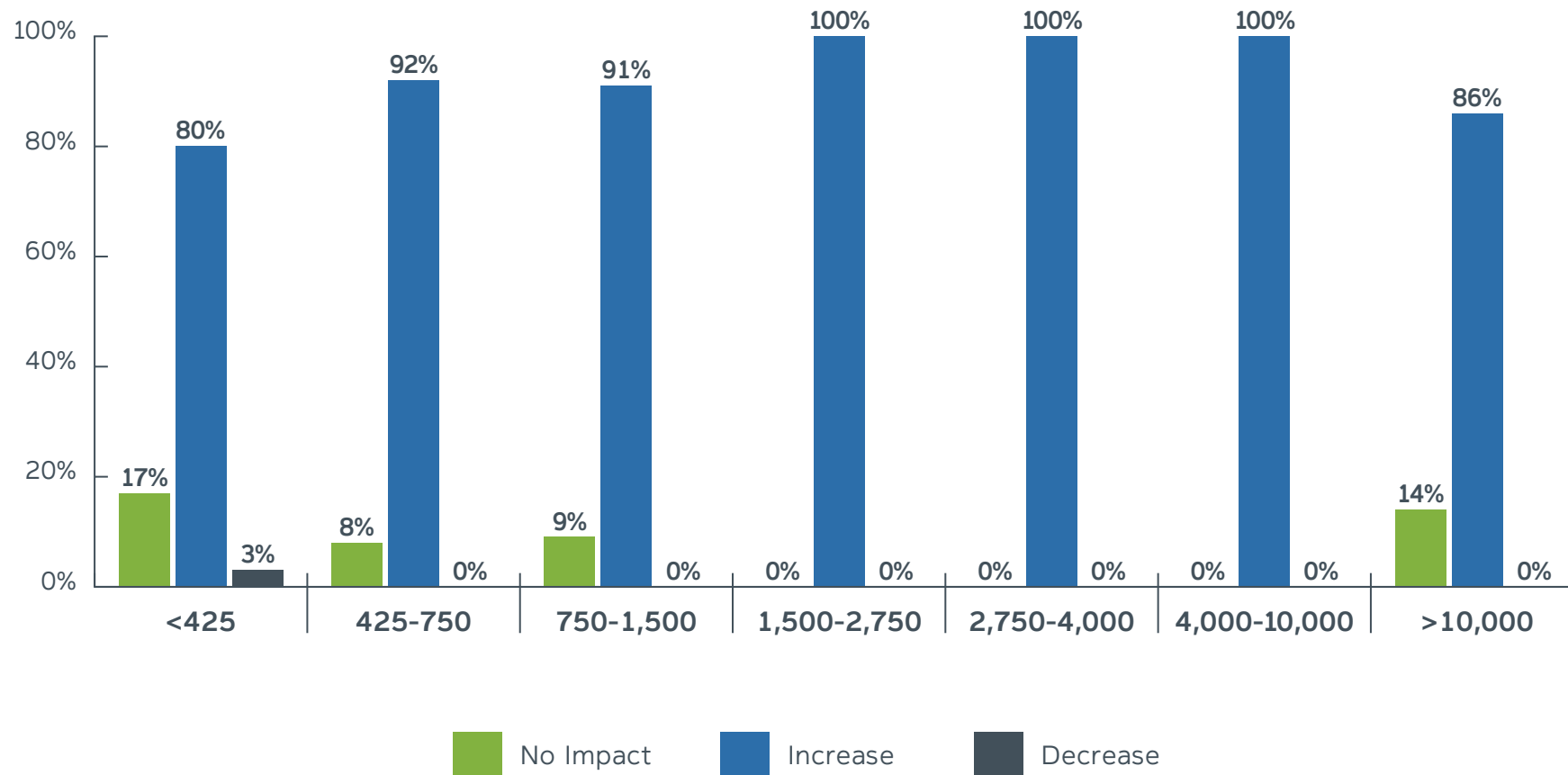
Has your church experienced a change in online giving?





Has your church experienced a change in online giving?

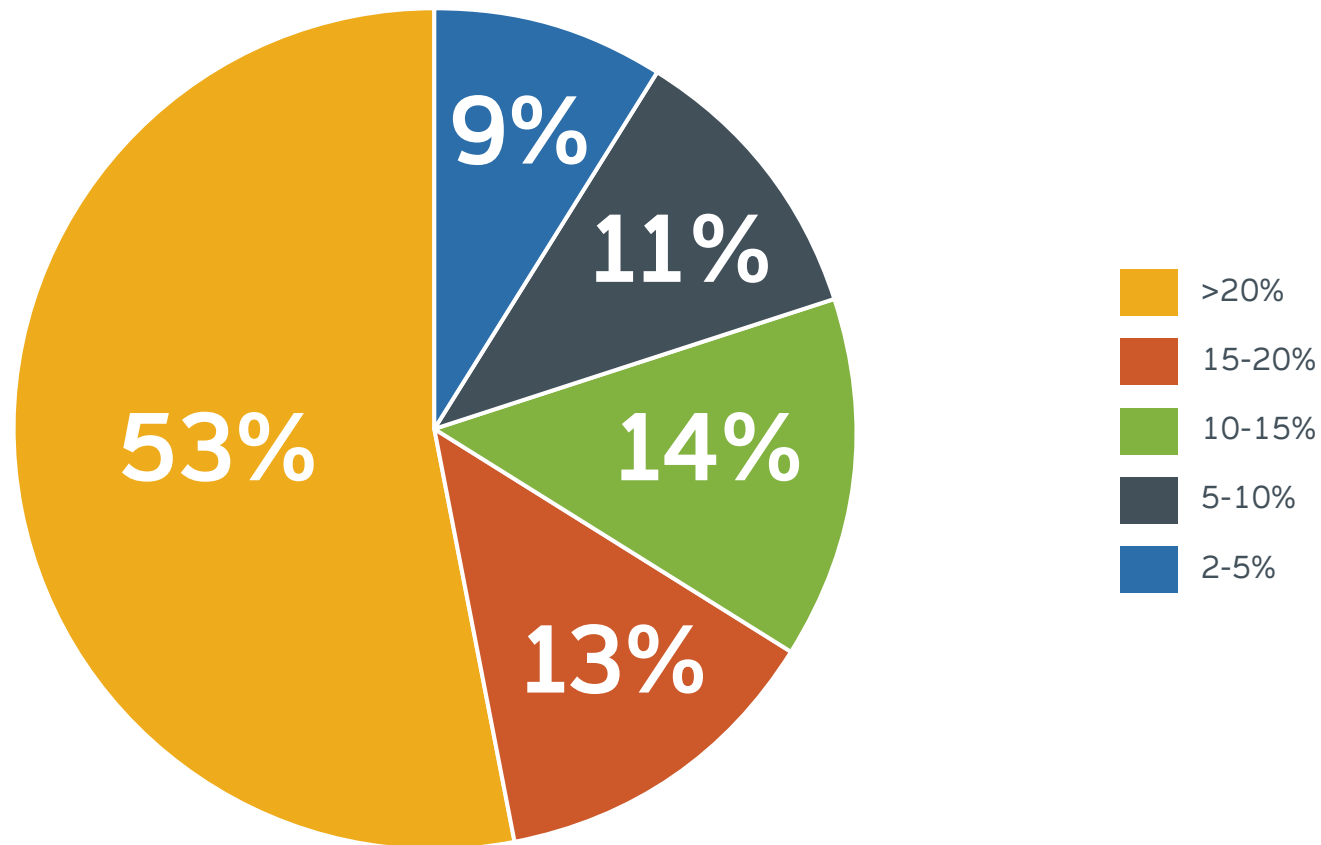
### By Average Adult Attendee





By what percentage has online giving increased?

Churches that Experienced an Increase

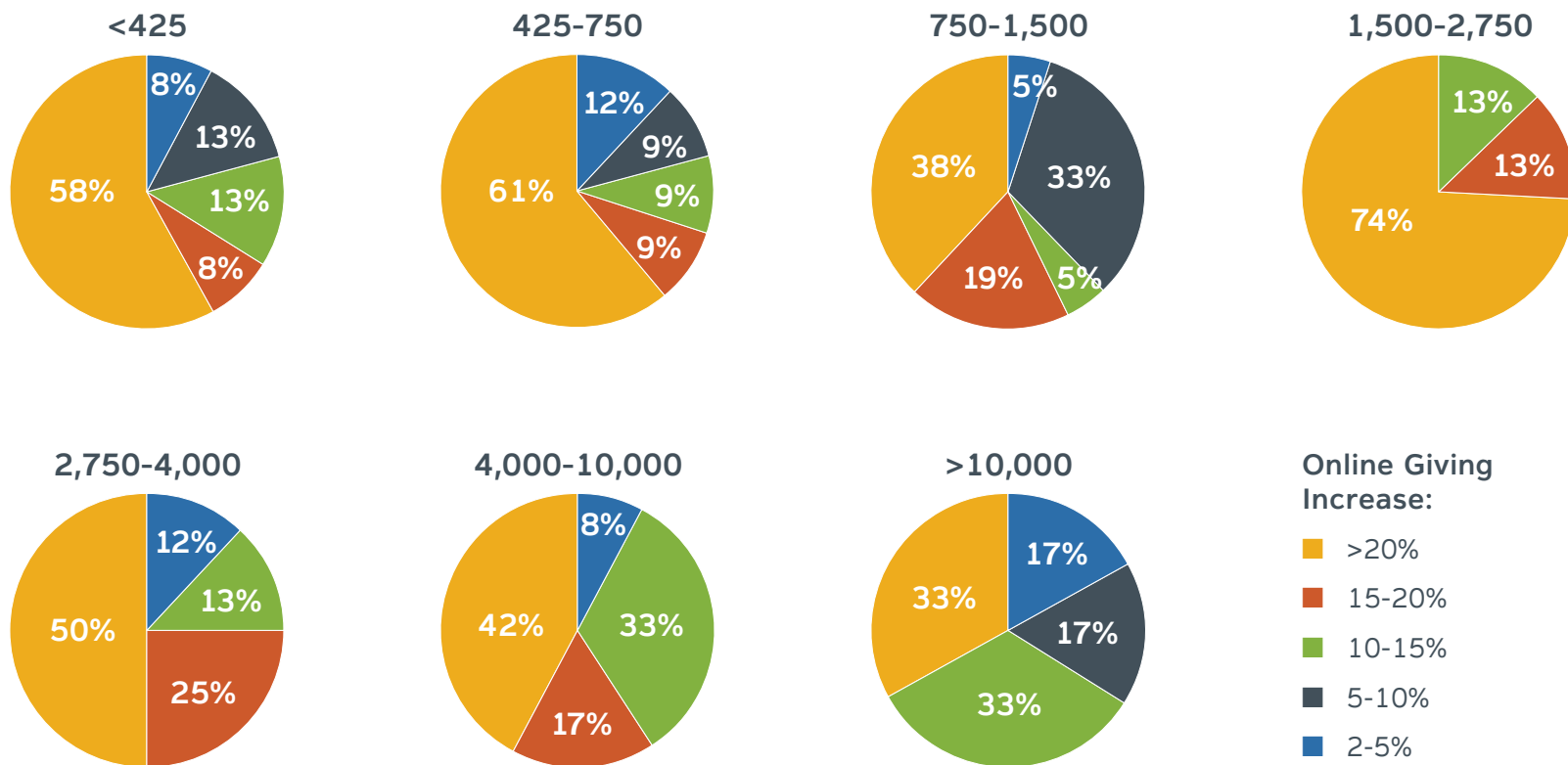






By what percentage has online giving increased?

### Churches that Experienced an Increase (by Average Adult Attendee)





What methods has your church implemented to collect, maintain, or encourage offerings?

### Most Common



57%

Increased discussion around offerings during online services. Emphasized that offerings are an act of worship, told stories of how the gifts are used, featured people or organizations that have benefitted from congregational giving, etc.



30%

General encouragement of online giving and options that are available to do it.



26%

Added giving reminders to all email communications, on the website, in the church app, and on the radio.



15%

The church has done nothing.



What methods has your church implemented to collect, maintain, or encourage offerings?

### Ways to Give Checks or Cash



14%

Encouraged mailing in checks.



9%

Emphasized dropping them off in the church lobby or a secure lock box at the church.



4%

Sent pre-addressed and stamped tithe envelopes to attendees.



What methods has your church implemented to collect, maintain, or encourage offerings?

### Online Giving



11%

Implemented text-to-give or heavily promoted it.



9%

Created an instructional video explaining how to give online and had staff available to contact the attendee and answer questions.



7%

Nothing new because they already have strong online giving in place.



5%

Implemented additional online platforms such as Apple Pay, Google Pay, My Well, PayPal, Pushpay, Vanco, Venmo, Zelle, etc.



4%

Implemented online giving for the very first time.





What methods has your church implemented to collect, maintain, or encourage offerings?

### Elderly Attendees and Giving



3%

Contacted older givers who weren't online and picked up donations from them.



2%

Contacted older givers who had email and helped them set up online giving.



2%

Sent addressed and stamped giving envelopes to older givers who donate regularly but aren't online.



What methods has your church implemented to collect, maintain, or encourage offerings?

### Non-Member Outreach



1%

Sent letters to non-members who have demonstrated generosity to the church in the past.



1%

Put first-time giver letters into digital format.

## Resources

[COVID-19 Resources](#) – Articles, blog posts, and other resources from CapinCrouse

[Walking Through the Application Process for CARES Act and PPP Loans](#) – Recorded webcast

[How Churches Can Apply for the Paycheck Protection Program](#) – Church Law & Tax article

[Managing the Impact of Coronavirus on Your Church](#) – Recorded webcast

[CapinCrouse Church Financial Health Index™](#) – Online dashboard of key measures, ratios, benchmarks, and peer information

## About CapinCrouse

As a national full-service CPA and consulting firm devoted to serving nonprofit organizations, CapinCrouse provides professional solutions to organizations whose outcomes are measured in lives changed. Since 1972, the firm has served domestic and international outreach organizations, universities and seminaries, foundations, media ministries, rescue missions, relief and development organizations, churches and denominations, and many others by providing support in the key areas of financial integrity and security. With a network of offices across the nation, CapinCrouse has the resources of a large firm and the personal touch of a local firm. Learn more [capincrouse.com](https://capincrouse.com).

CapinCrouse is an independent member of the BDO Alliance USA.