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# Inaugural Stewardship Survey 2022

## Final Report



Presented by:



**VISION•2**

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# Foreword

Our common concerns about stewardship and generosity in the "new normal" have brought all of us together for this initiative: *Building a Next-Gen Stewardship Roadmap*.

It has truly been a community effort and we are so grateful for your time and insights. From completing the survey to participating in the live webinar, where you reviewed the initial survey results, provided additional ideas, and answered clarifying questions, to joining our final analysis podcast, *we couldn't have done it without you!*

In the CSN podcast, we presented our analysis of the combined survey and webinar input to deliver a set of actionable insights to help *your church* build a strong culture of generosity and stewardship.

This final report encapsulates all our current recommendations for your stewardship roadmap. We hope you'll join us as we revisit this topic throughout the year to gain further insight into what churches need and how we can help. Thanks again for allowing us to labor with you for the Kingdom.



**Leo Sabo**  
President,  
CSN



**Carl Tierney**  
CTO/Co-Founder,  
Vision2

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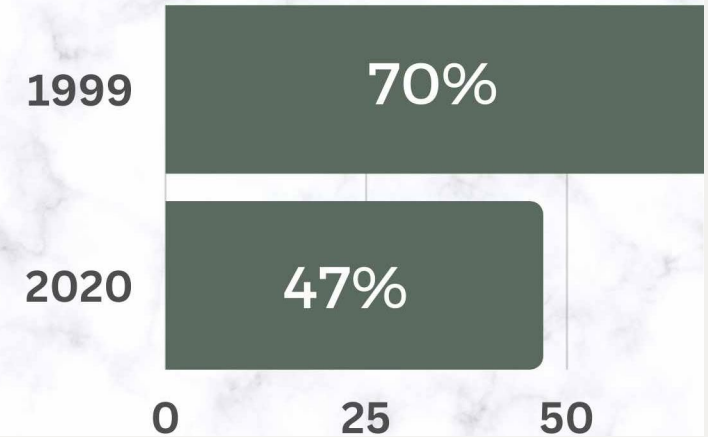
# The New Normal

In today's "New Normal," churches are experiencing decreasing attendance rates and a diminishing share of charitable giving.

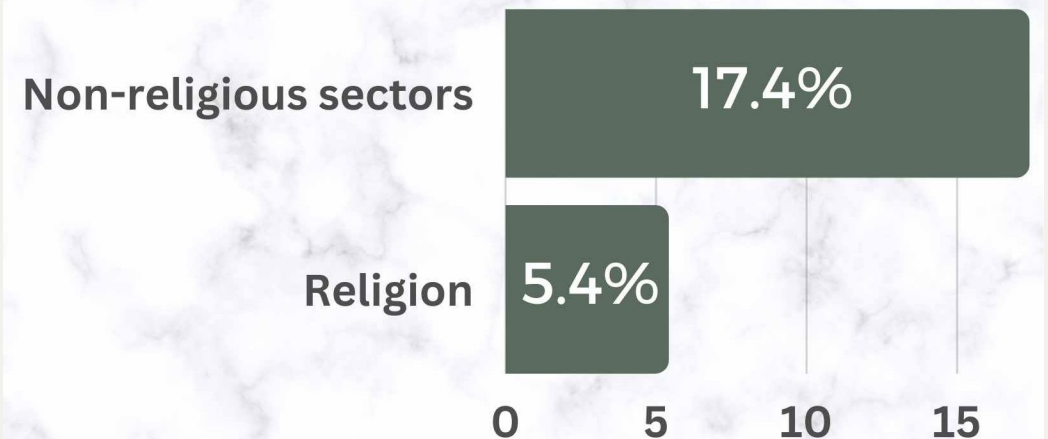
Vision2 and Christian Stewardship Network together surveyed churches of all sizes and denominations to help churches respond to these challenges.

\*U.S. Church Membership Falls Below Majority for First Time, Gallup, 3/29/21. \*\*GiveUSA

## Church Membership\*

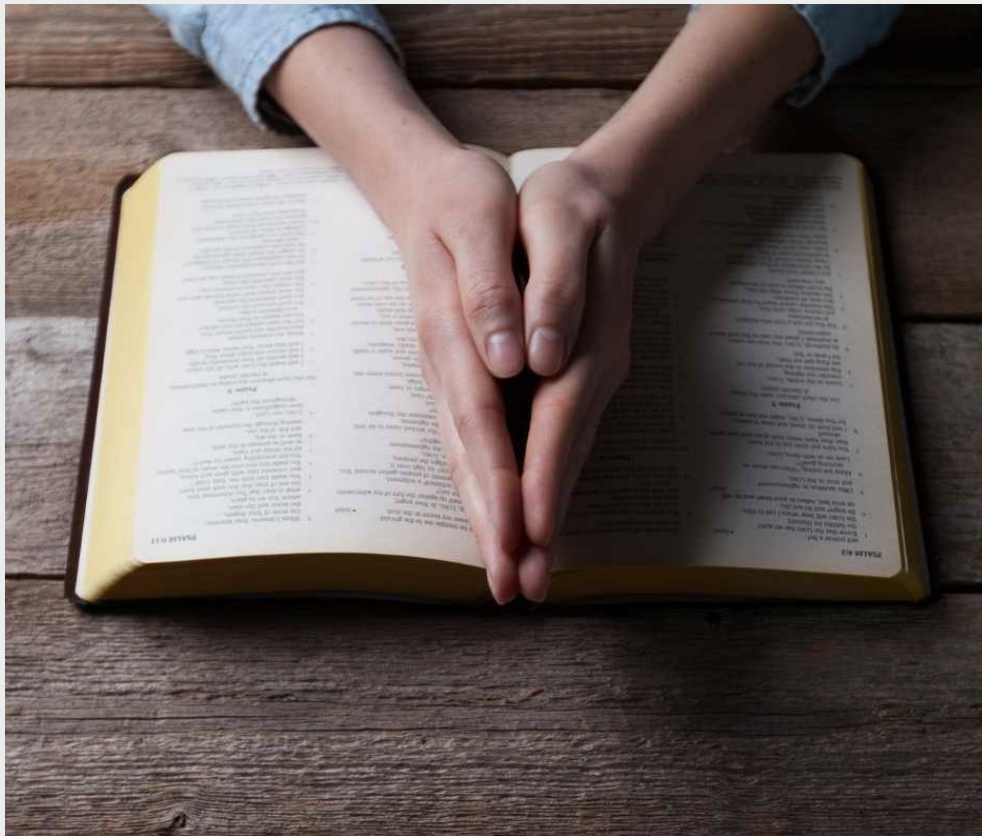


## Share of Giving Growth 2021\*\*



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# Goal and Analysis



## GOAL

Vision2 and Christian Stewardship Network (CSN) are collaborating to help churches navigate the "New Normal."

## ANALYSIS APPROACH

From 364 churches that began the survey, 152 complete submissions were received.

Results were segmented by weekend attendance under and over 1,000.

# Participant Profile

	Average Weekly Attendance		
	All	999 or <	1,000 or >
# of Participants	152	89	63
Median	600	200	2,500
Average	2,460	304	5,482

## Primary Role in Church

	Average Weekly Attendance	
	999 or <	1,000 or >
Executive Pastor	<b>33.71%</b>	20.63%
Finance or Accounting	29.21%	17.46%
Stewardship Director	13.48%	23.81%
Stewardship Pastor	5.62%	<b>26.98%</b>
Ministry Coordinator	15.73%	9.52%
Major Donor Development	2.25%	1.59%

## Extent Participant Involved in Stewardship

	Average Weekly Attendance	
	999 or <	1,000 or >
Directly	<b>53.9%</b>	<b>68.3%</b>
Partially	40.5%	27.0%
Not involved	5.62%	4.8%



## STEWARDSHIP

**Common Perception:** Primarily managing money, possessions, and giving.

**Reality:** Exercising our God-given dominion over His Creation.

Stewardship is how we manage our resources, including but not solely limited to financial, to glorify God.

## GENEROSITY

**Common Perception:** It is solely a financial concept.

**Reality:** It is defined by how we respond to the needs around us. A person who is generous demonstrates that characteristic across every aspect of their life.

## INTERSECTION POINT

Generosity and stewardship intersect in the simple fact that stewardship depends on the resources provided by generosity.

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# Setting the Stage



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# Stewardship Roadmap

## Recommendations

- Prioritizing discipleship..... 8
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## Prioritizing Discipleship

**Stewardship is not a campaign. It is about our relationship with God.** Every decision in life is a stewardship decision. Our time, talents and treasures aren't ours.

Churches need to address this in their members holistically, but our survey focused on the financial aspects of stewardship and generosity because *finances are the clearest indicator of whether we're building God's kingdom or our own.* (That goes for churches, too.)

Our survey results showed that for larger churches, stewardship (financial discipling) was a top priority over simply focusing on giving amounts and budgetary concerns. Smaller churches were more likely to focus on giving amounts, due to financial challenges.

### RECOMMENDATIONS

Prioritize stewardship of givers' relationship with God over giving amounts. Even smaller churches and church plants stretched thin financially should skew toward this intention.

#### Specific goals:

- Use a varied approach to reaching nongivers (weekend message, discipleship program, demonstration of impact)
- Set goals for both for stewardship and for giving. You need both!
  - **Generosity:** Track giving frequency, consistency, gift amounts and overall totals, household participation (not just individuals).
  - **Stewardship:** Track new givers and how many households go through financial training.



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## Designating an Owner with Defined Responsibilities

Overwhelmingly, our survey and poll results showed that most churches recognize the need for the dedicated stewardship role even if they were unsure what that looks like.

It was encouraging to see that in nearly half of both larger and smaller churches stewardship and generosity are a shared responsibility. Webinar respondents agreed that even with a dedicated role, this should be the case. **Stewardship and generosity should be a “heart that everyone shares.”**

Due to visibility and influence, the Senior Pastor should definitely be involved.

### RECOMMENDATIONS

While having one person responsible for this role as their sole job is ideal, a fulltime Stewardship Pastor isn't always within reach. However, *a stewardship strategy cannot be successful without someone owning it.*

That could be accomplished with:

- A part time Stewardship Pastor
- A team with specific responsibilities assigned
- A current leader who adds stewardship oversight to their responsibilities

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# Implementing an In-Person and Digital Stewardship Plan

Overnight, the pandemic made digital church a reality for more churches than ever. Our survey indicated that ~90% of large churches and ~84% of smaller churches have implemented live-streaming. However, the majority of respondents reported little to no tracking of views.

With post-COVID attendance hovering at 50% for many churches, we must create a strategy that includes those who don't, won't or can't attend worship or educational opportunities in person. **We must think about ways to build community among digital-first attendees.**

## RECOMMENDATIONS

Whatever strategies are implemented for stewardship education must include an investment in a digital-first approach, including:

- Communication (content, channels, and frequency)
- Online education
- Giving opportunities
- Reporting

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# Communication Strategies

52% of smaller church and 41% of larger church survey respondents described their messaging as “random throughout the year.” (It is unclear if “random” refers to the messages themselves or to the timing, or both.)

**Either way, your *communication strategy must be intentional, not random.***

This is not a “give us money” message, but “here’s what we’re trying to do this year,” both in your goal to disciple and minister to members and how you plan to impact the community. This approach will prevent the perception that the church is always asking for money.

**An annual approach is more likely to grow stewardship and provide the engagement that inspires your members to give without conveying a message of obligation.**

## RECOMMENDATIONS

- Start communications at the beginning of the year and plan consistent messaging for the rest of the year.
- Promote some seasonal opportunities (i.e. Giving Tuesday).
- Message focus: Talk about the church’s goals for ministry and the impacts it is having throughout the year.
- Include stewardship in assimilation of new members, but incrementally. (i.e. Invite first-time givers to give to the food bank. They see impact of their gift and feel no pressure to support a church they don’t know).

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## What to Measure and Best Practices

Nearly 25% of both large and smaller church respondents don't track generosity trends. This is like trying to steer a ship without a compass.

How can you budget and plan if you don't know who is participating, what you have and what is coming?

One key focus should be on your top givers. Acknowledge their generosity with a personal touch, such as calls from the Senior Pastor or lunch with the Stewardship Pastor. And always connect their gifts to the impact they will have.

### **Common missed opportunities with top donors include:**

- Getting them involved before kick-off of large campaigns
- Discipling them (giving is not just about their money: pride, ego, control, etc.)
- Capturing testimonies

### **RECOMMENDATIONS**

- Always look at Household vs. Individual metrics
- Frequency is a better measure of trends than overall giving.
- With weekly reporting, be aware that your numbers will go down due to recurring gift schedules. Monthly reporting is best for insight.
- Use recurring gift schedules for forecasting.

### **3 metrics to measure your effectiveness of stewardship strategy:**

- How many have gone through training.
- How many of attending households are giving, and at what frequency (irregular, regular, recurring, etc.) .
- Major donors. Largest donors should have input on how the giving is being used (akin to for-profit business approach).

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# Evaluating Stewardship and Financial Curriculum

The challenge of finding the right curriculum was a top write-in concern of our survey respondents and webinar attendees.

Unfortunately, there is no silver bullet or perfect approach. So leaders can become polarized and reject what's out there because of what's missing (i.e. Financial education isn't spiritual enough, Discipleship education isn't practical enough.)

**Part of your strategy will be to find the curriculum that best fits your stewardship approach.** You may have to combine programs or tie a practical program to biblical principles yourself.

## RECOMMENDATIONS

- We strongly recommend NOT creating your own curriculum. It can take years!
- Use an existing curriculum and tailor it to your needs.
- Focus on discipleship.
- Let go of the idea of the “perfect curriculum.”



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## Year-End Evaluation

Because **stewardship is not a one-and-done campaign but an ongoing process of discipling your members**, you will need to gather your data (as recommended on page 12) and evaluate it for effectiveness.

The results you gather may not be as exciting as you hoped, but that doesn't necessarily mean you're on the wrong track. These are simply benchmarks on which to build.

Just as we learned from this year's survey and developed the data into a plan for disseminating results, improving our survey questions for next year, and providing recommendations that meet the needs we discovered, you will need to follow a similar process to fulfill your strategy and goals.

### RECOMMENDATIONS

- Compile all your giving and stewardship data and share results with your leadership team as you plan for next year's strategy.
- If participation was low, how can you better communicate the benefits and impact of the education? Always remember to focus messaging around impact, perhaps with testimonials of those who did participate.
- If participation was encouraging, consider the next level of education to begin implementing.
- Poll your members: "How well do you think the church is doing in stewarding the resources we are given?" (It's easier to talk about and better than just measuring the money. It reveals how well you are discipling and moving people in their journey.)

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# SURVEY RESULTS



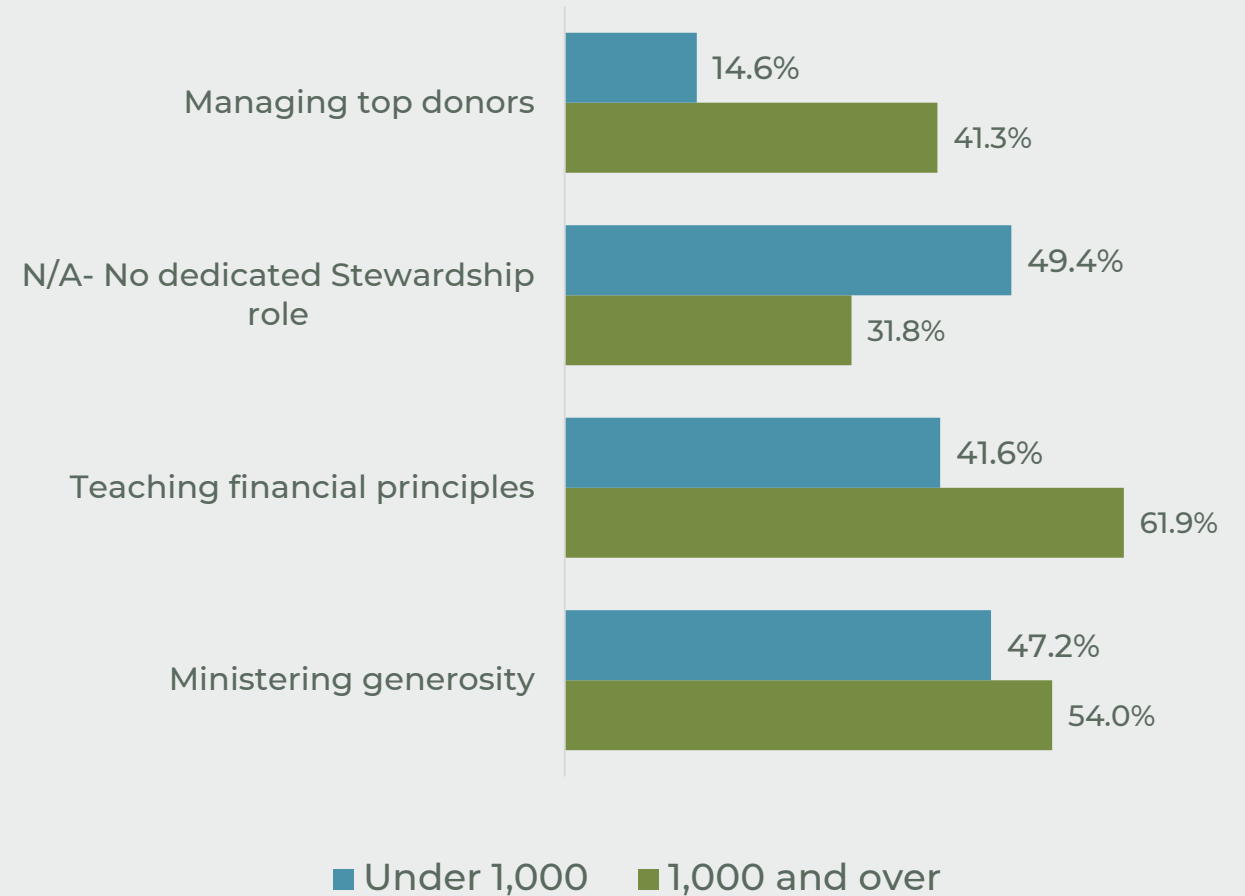
## Key Findings

- **No dedicated stewardship role:** Reported by 50% of small churches vs. 30% of large churches.
- **Teaching financial principles:** Reported by nearly two-thirds of large churches compared to less than half of small churches.
- **Ministering to top donors:** Selected by 41% of large churches compared to only 15% of small churches.
- **Ministering generosity:** Reported by ~50% of churches in both groups.

## Action Steps: Develop Accountability

- With or without a dedicated stewardship role, tracking the health of your congregation is a must. You can't measure what you don't define.
- Growing stewardship requires a strategic focus. Ensure one or more staff/leaders—in a full- or part-time role—owns the responsibilities.

## Responsibilities of the church's dedicated stewardship role



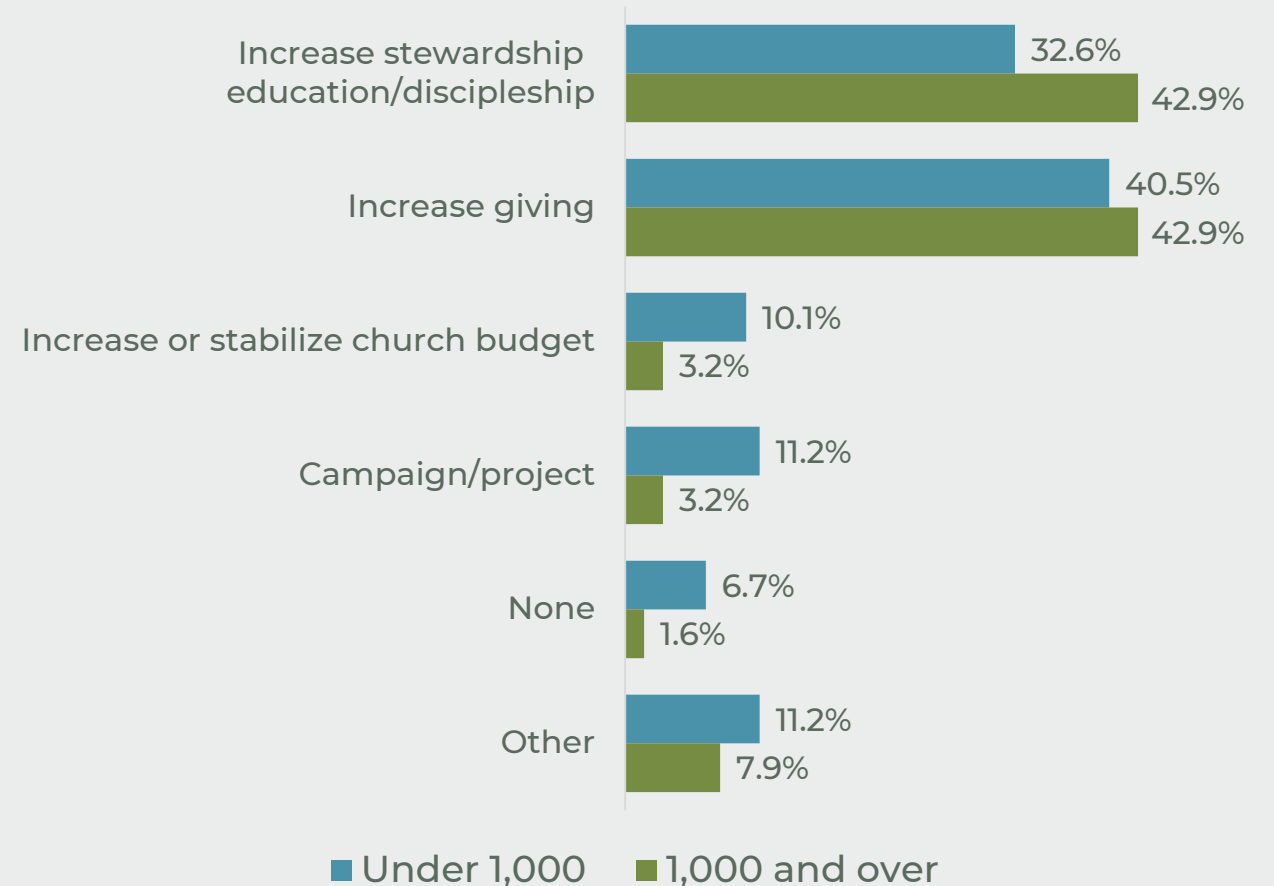
## Key Findings

- **Increase stewardship education/discipleship:** For large churches, this was equally as important as increasing giving.
- **Increase giving:** Reported by ~40% of churches in both groups.
- **Increase or stabilize church budget:** Reported primarily by churches under 500 weekly attendance.

## Action Steps: Implement a Balanced Approach

- Think beyond a singular goal for growing stewardship.
- Instead of **financial discipleship or generosity**, approach it as a balance between the two.

## Stewardship goals for next 12 months



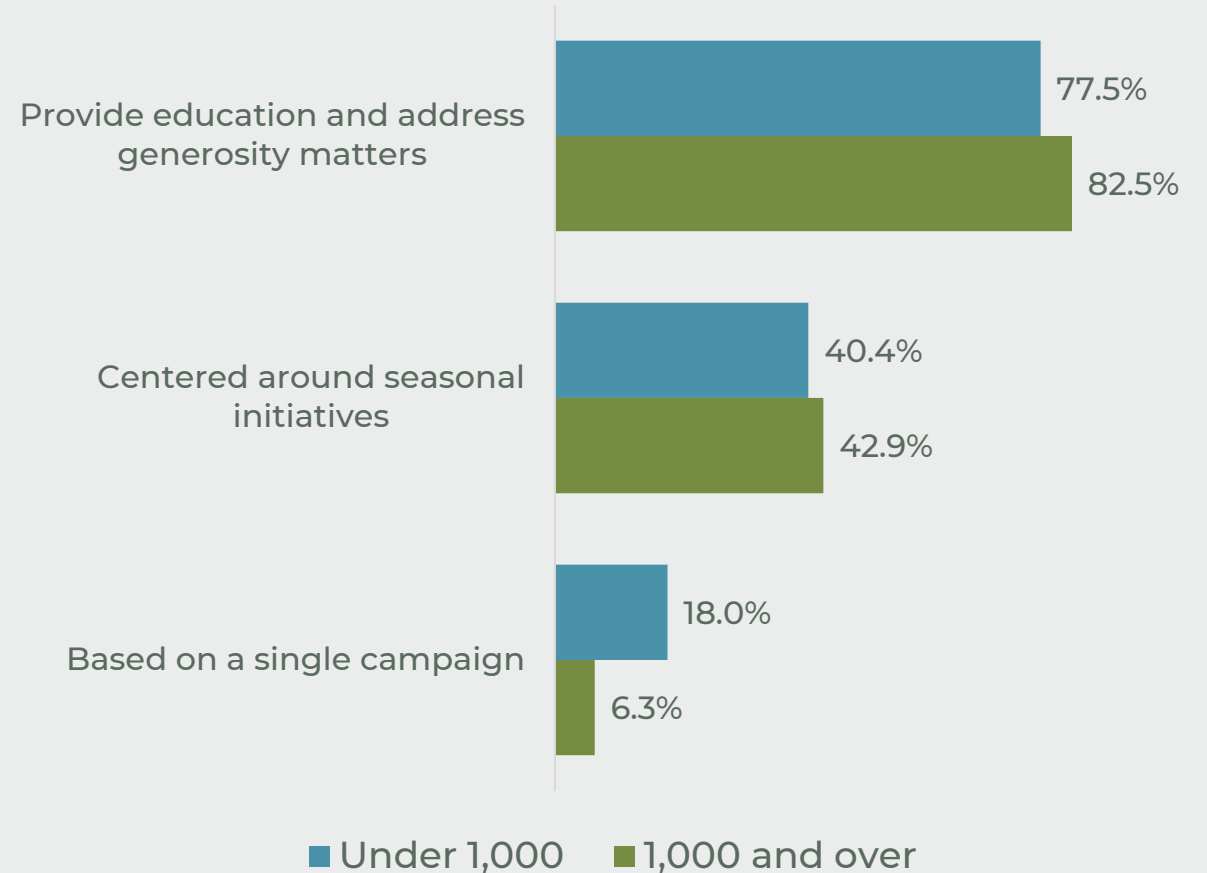
## Key Findings

- **Provide education and address generosity matters:** Significant margin as top response for both groups.
- **Centered around seasonal initiatives:** Nearly tied for 2<sup>nd</sup> across both groups.

## Action Steps: Be Intentional

- Share a consistent message throughout the year while also leveraging seasonal opportunities.
- Emphasize the church's goals for ministry and kingdom impact. This transfers the emphasis away from the ask and focuses on the impact.

## Stewardship communication strategy





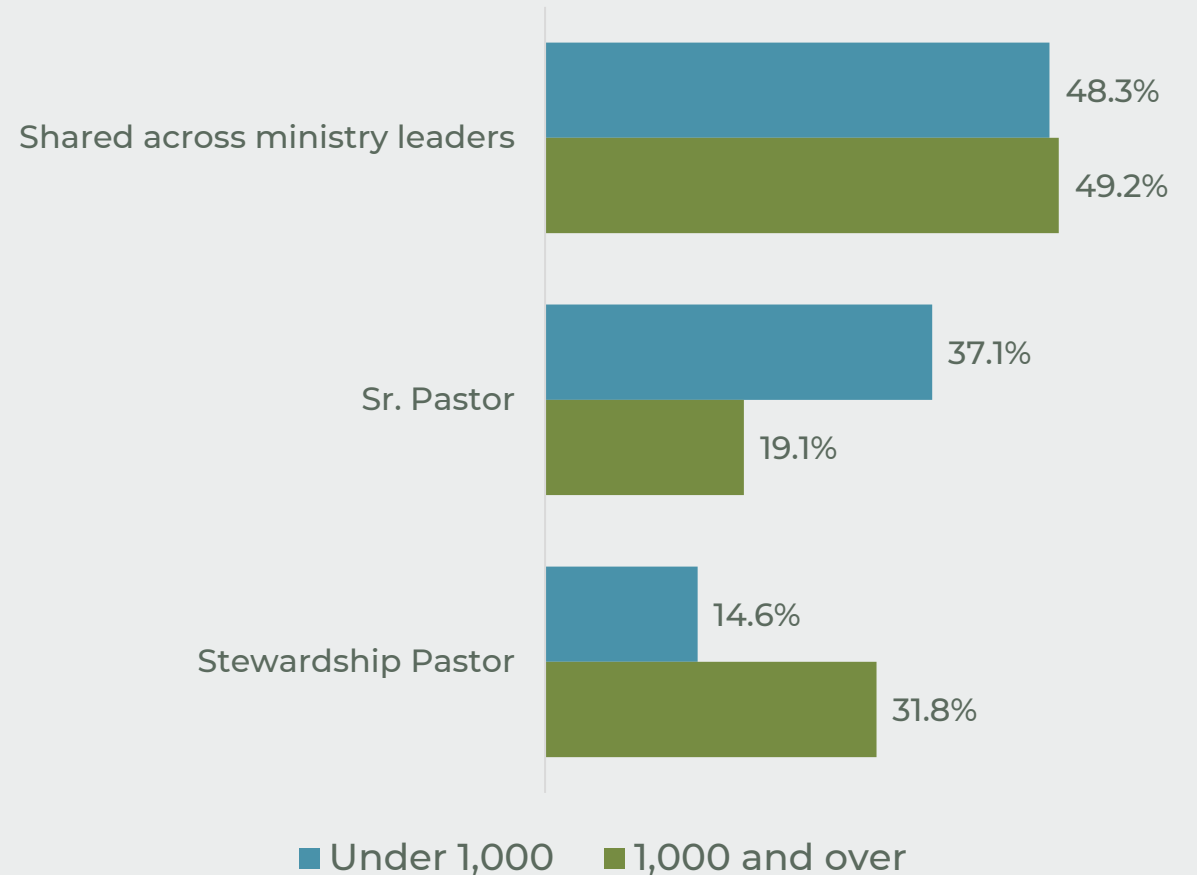
## Key Findings

- **Shared across ministry leaders:** Top response for both groups.
- **Sr. Pastor:** Nearly twice as likely for small churches vs. large churches.
- **Stewardship Pastor:** Selected by large churches at more than twice the rate of small churches.

## Action Steps: Share the Responsibility

- While one or more staff/leaders should focus on stewardship, the message of financial discipleship should be a shared responsibility across the leadership team.

## Role accountable for delivering or disciplining in the area of finances



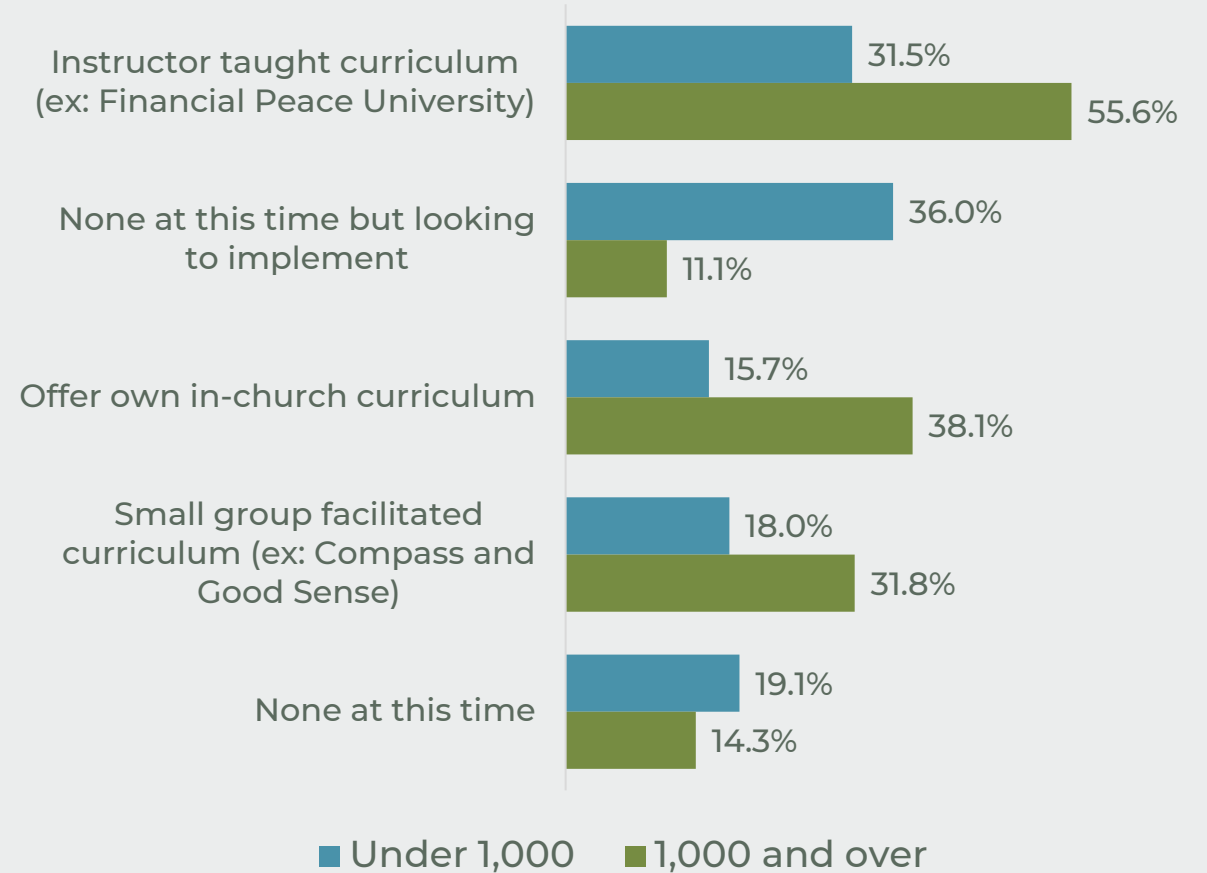
## Key Findings

- 18% of smaller churches and 38% of larger churches use more than one approach.
- **None at this time but looking to implement:** Selected by 36% of the Under 1,000 group.
- **None at this time:** Not a meaningful difference based on church size. Over 50% of small churches currently have no program or resources.

## Action Steps

See next page.

## Programs or resources deployed for discipling on finances



## Key Findings

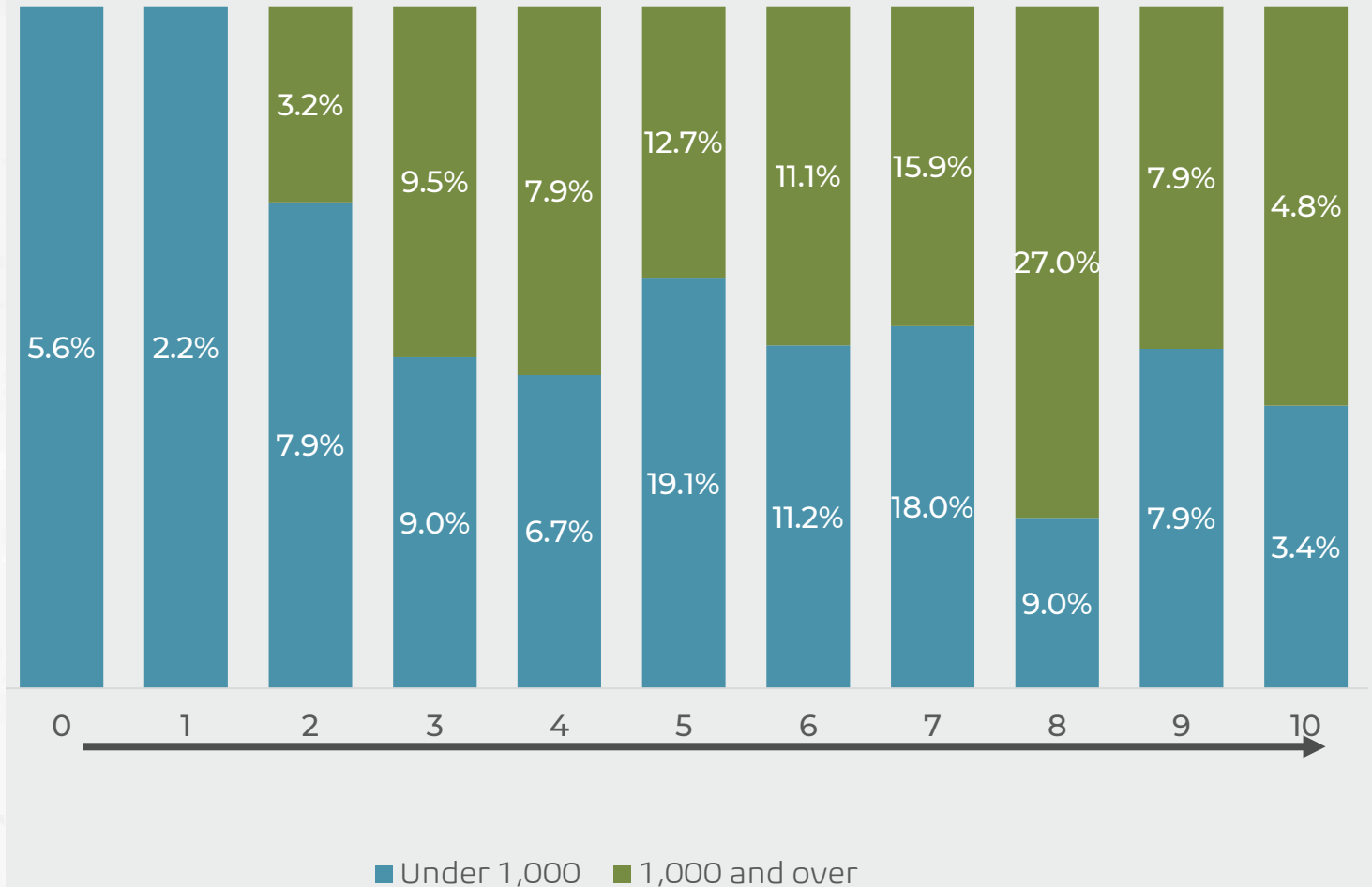
- Average satisfaction rating
  - Under 1,000: 5
  - 1,000 and over: 6
- **Categories 8 - 10:** 1,000 and over chose this range at twice the rate of the Under 1,000 group.
- Per the prior page, there are churches in both groups that implement more than one approach. With average satisfaction ranging between 5 and 6, it appears no solution is viewed as perfect.

## Action Steps: Select and Adapt a Program or Course

- Avoid focusing on what programs don't offer to conclude you must build your own. Consider that the average satisfaction score is just 6% across churches that only offered their own in-church curriculum.
- Find existing resources and make them work for your church.

## How well your finance programs or resources meet the needs of the church and congregation

Scale of 1 (not at all) to 10 (completely meets)



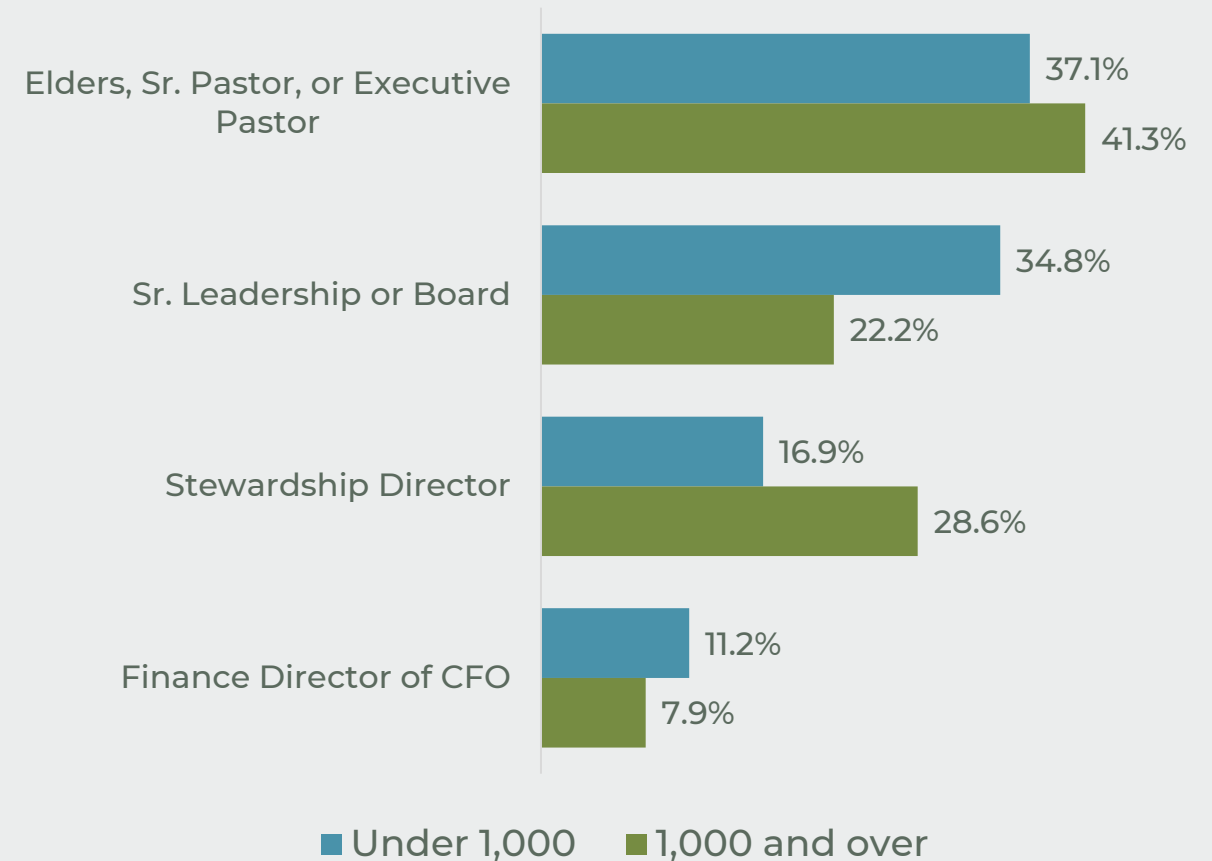
## Key Findings

- **Elders, Sr. Pastor, or Executive Pastor:** Both groups aligned on this as the top response.
- **Sr. Leadership or Board:** Across smaller churches, the role was nearly tied with 'Elders, Sr. Pastor, or Executive Pastor'.

## Action Steps: Share the Responsibility

- As with the question on financial discipleship, the message of generosity should be a shared responsibility across the leadership team.
- The team should include the Senior Pastor due to visibility and influence.

## Role(s) accountable for generosity growth



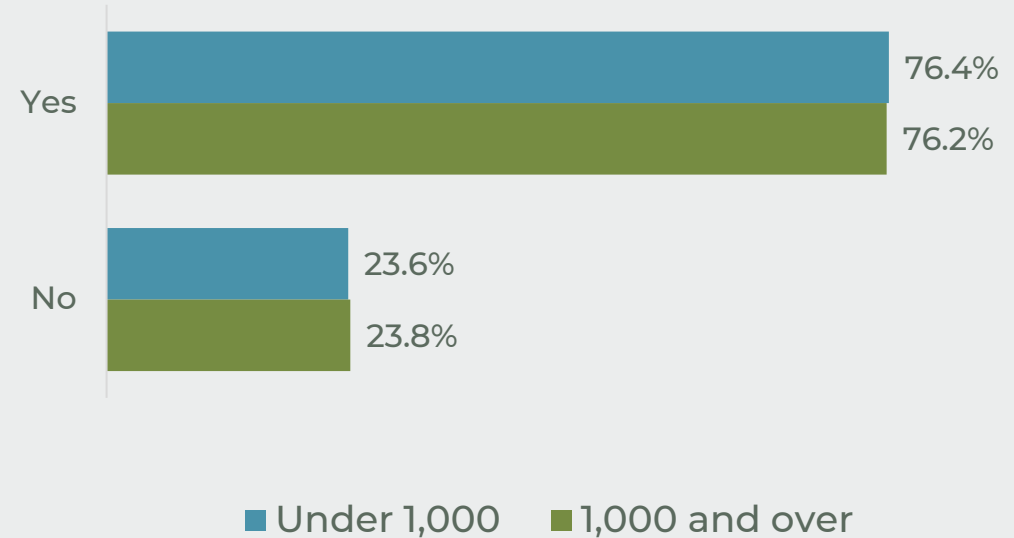
## Key Findings

- Nearly 25% of both large and small churches don't track generosity trends.
- Receipt of generosity reporting or insights is not correlated to church size.
- The median attendance of small churches responding "no" was 80, with the median for large churches at 3,400.

## Action Steps: Measure

- Tracking generosity trends can help your church not only budget and plan for the future, but also provide insight into shorter-term trends.

## Leadership receives regular reports/insights on generosity trends





## Key Findings

- **Monthly:** Main frequency reported by both groups.
- **Weekly:** Reported by 29% of large churches, more than double the rate of small churches.

## Action Steps: Measure Intentionally

- For the best insight that accounts for recurring gift schedules, treat monthly reports as your baseline.
- If you report weekly, account for the fluctuations resulting from recurring gifts.
- Review both household and individual metrics.
- Monitor the frequency of giving, which is a better measure of trends than overall giving.

## Frequency of generosity reports/insight



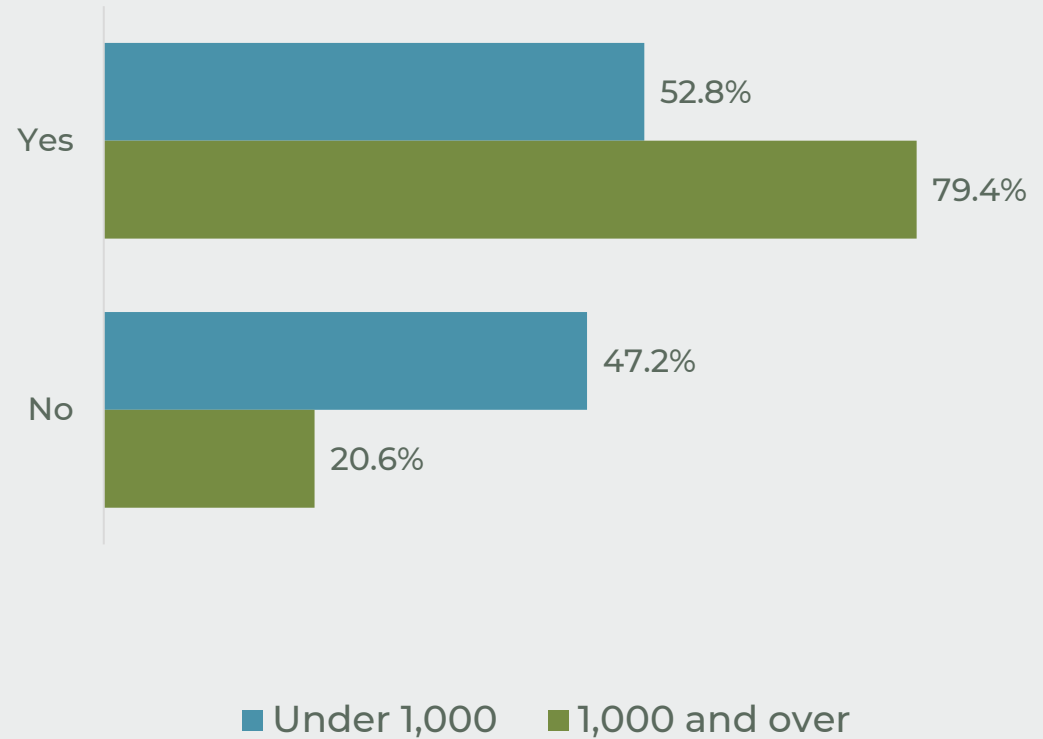
## Key Findings

- Nearly 80% of large churches track major givers while small churches were nearly equally divided on tracking.

## Action Steps: Measure Strategically

- Know your top givers to appropriately acknowledge their gifts and leverage the ministry opportunity.
- Other metrics to measure: Members that have completed training, % of attending households that give, and frequency of giving.

## Tracks major givers (>\$5k)



## Key Findings

- **Personal pastoral acknowledgement -and- Specific acknowledgement:** Large churches were equally divided here as their top response.
- **Small churches were nearly equally divided in selecting:** General acknowledgement, Personal pastor acknowledgement and Specific acknowledgement.

## Action Steps: Don't Neglect Top Givers

- Personally acknowledge your top givers. Today's givers want their generosity to be directly engaged and recognized.
- Give your major donors a voice in how the gift is used.

## Specific actions taken with major gifts or givers (*for churches that track*)



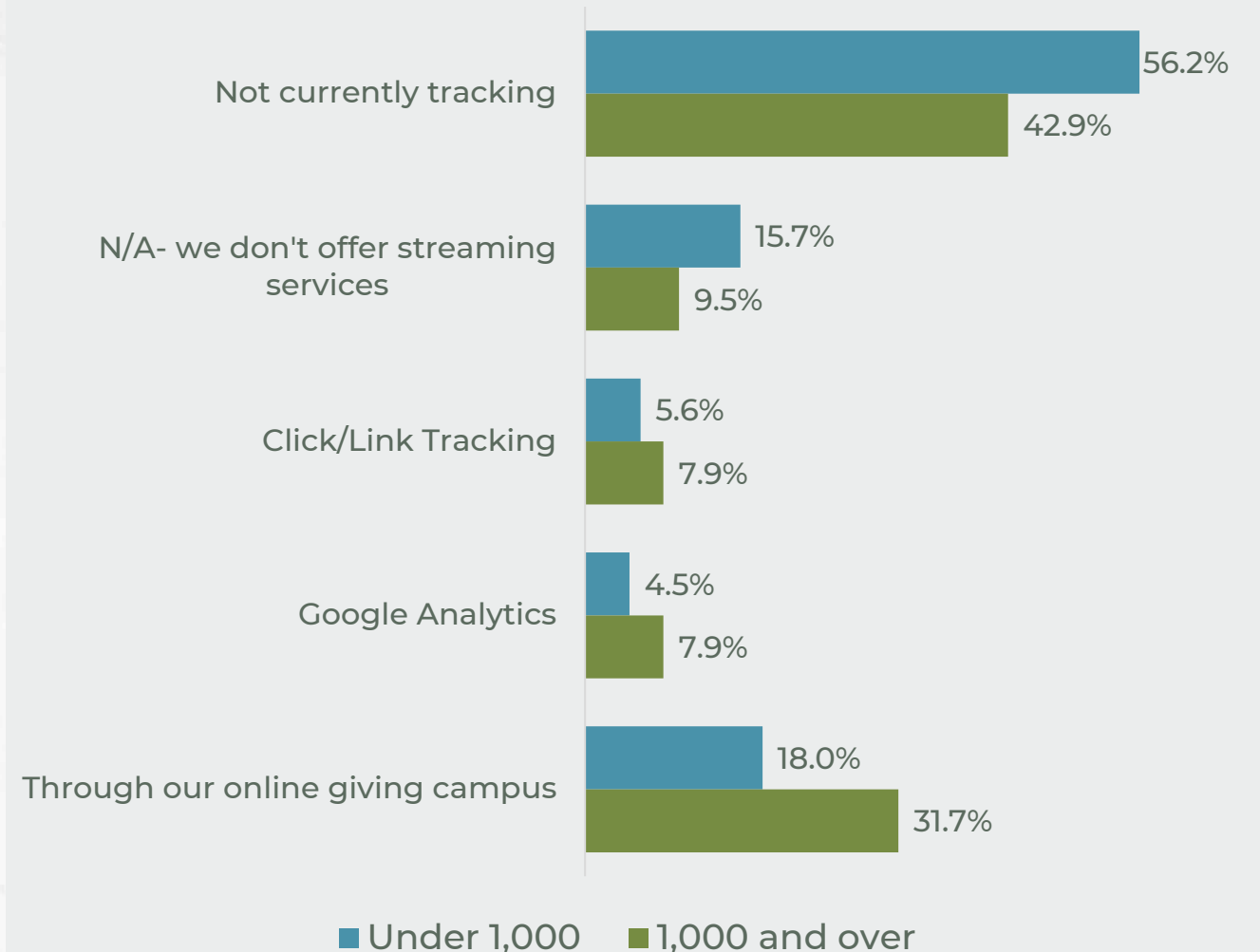
## Key Findings

- **Not currently tracking:** 84% of the small churches offer streaming services and 67% of those don't track generosity across views. 91% of large churches offer streaming services and 47% of those don't track.
- **Don't offer streaming services:** Of the 9.5% of large churches that don't offer streaming services, the average weekly attendance is 3,200, with the largest church at 9,000 average weekly attendance.

## Action Steps: Connect with your Digital Audience

- If offering streaming services, be sure your stewardship education includes a digital-first approach.
- Implement a plan for tracking online members and equip them to be generous in their stewardship journey just as you would for in-person attendees.

## If offering streaming services, how is generosity tracked across views



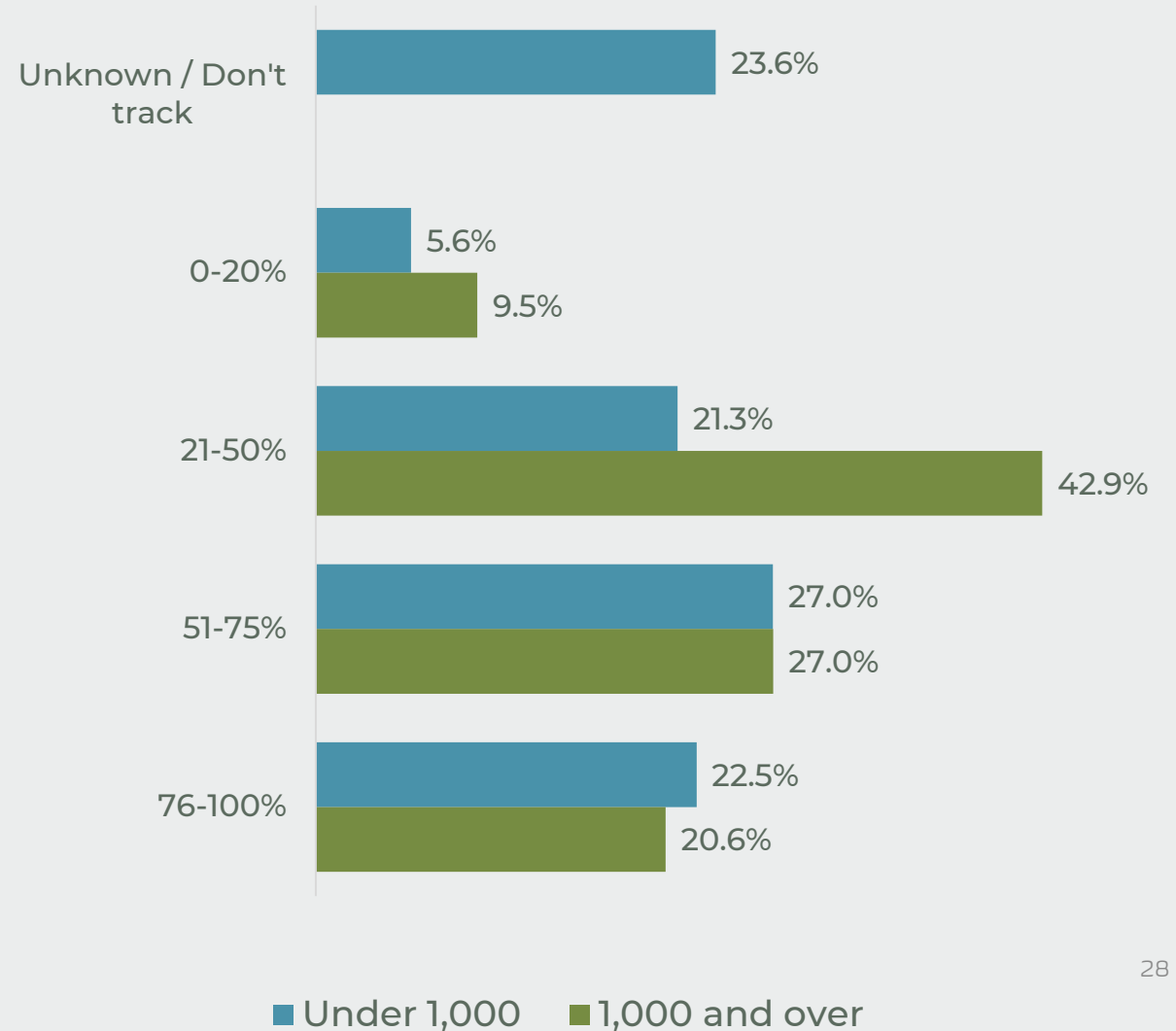
## Key Findings

- **Unknown/Don't Track:** Represents 24% of the small churches with no large churches reporting here.
- **21-50%:** Large churches lead here by margin of 2-to-1, though tied on the 51-100% categories.

## Action Steps: Know Your Households

- Measure the number of attending households that are giving and the frequency (irregular, regular, recurring, etc.)

## Percent of households attending service (in person/online) that give to the church



## Key Findings

- Both groups tracked closely in their responses across the categories.
- **Inspire generosity:** Reported by both groups as the top goal.
- **Increase giving from online attendees:** A low priority for both groups.

## Action Steps: Prioritize a Spiritual Focus Over Financial

- As with the stewardship goal, the emphasis should be on equipping your members to be generous through financial discipleship.

## Primary generosity goal for the next 12 months



## Key Findings

- **Random messaging:** Top frequency reported by both groups. The median attendance for the small churches reporting this is 150 and at 2,500 for large churches.
- **In planned, targeted messaging:** Reported by 35% of large churches, compared to 27% for small churches.

## Action Steps

See next page.

## The frequency that generosity messaging is preached





## Key Findings

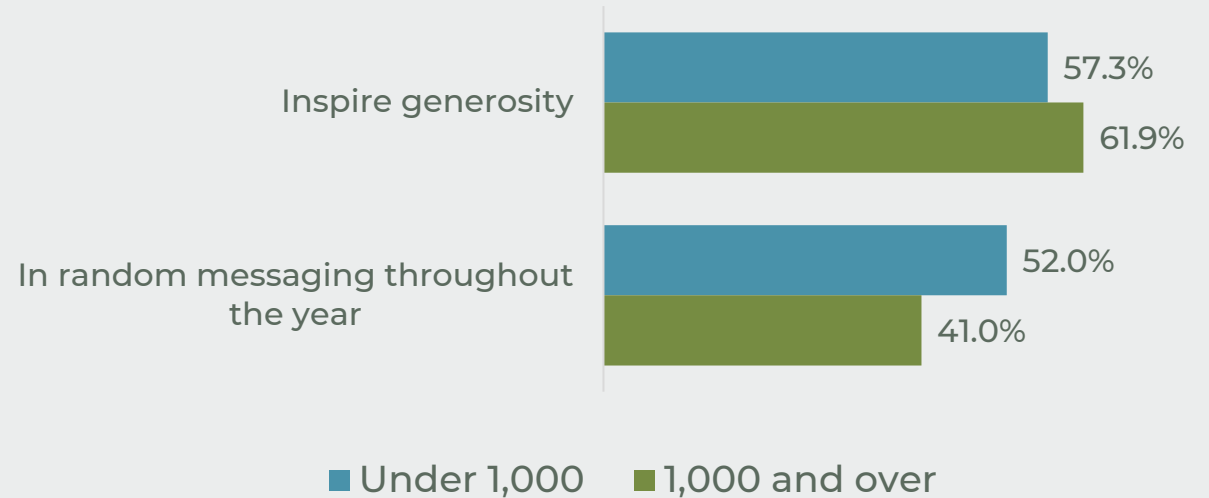
- **Absence of planning:** Despite the ~60% of churches in both groups identifying “Inspire Generosity” as their top goal, the majority of small churches and 41% of large churches take a random approach to their messaging.

## Action Steps: Consistently Convey Impact

- Move beyond random reminders of an “obligation” to give.
- Inspire generosity by consistently and clearly conveying the impact of their gifts, i.e. how their money is contributing towards making a difference in the church and community.

## Generosity Messaging: A deeper dive

Comparing the responses for the “Primary generosity goal” with “The frequency of generosity messaging.”



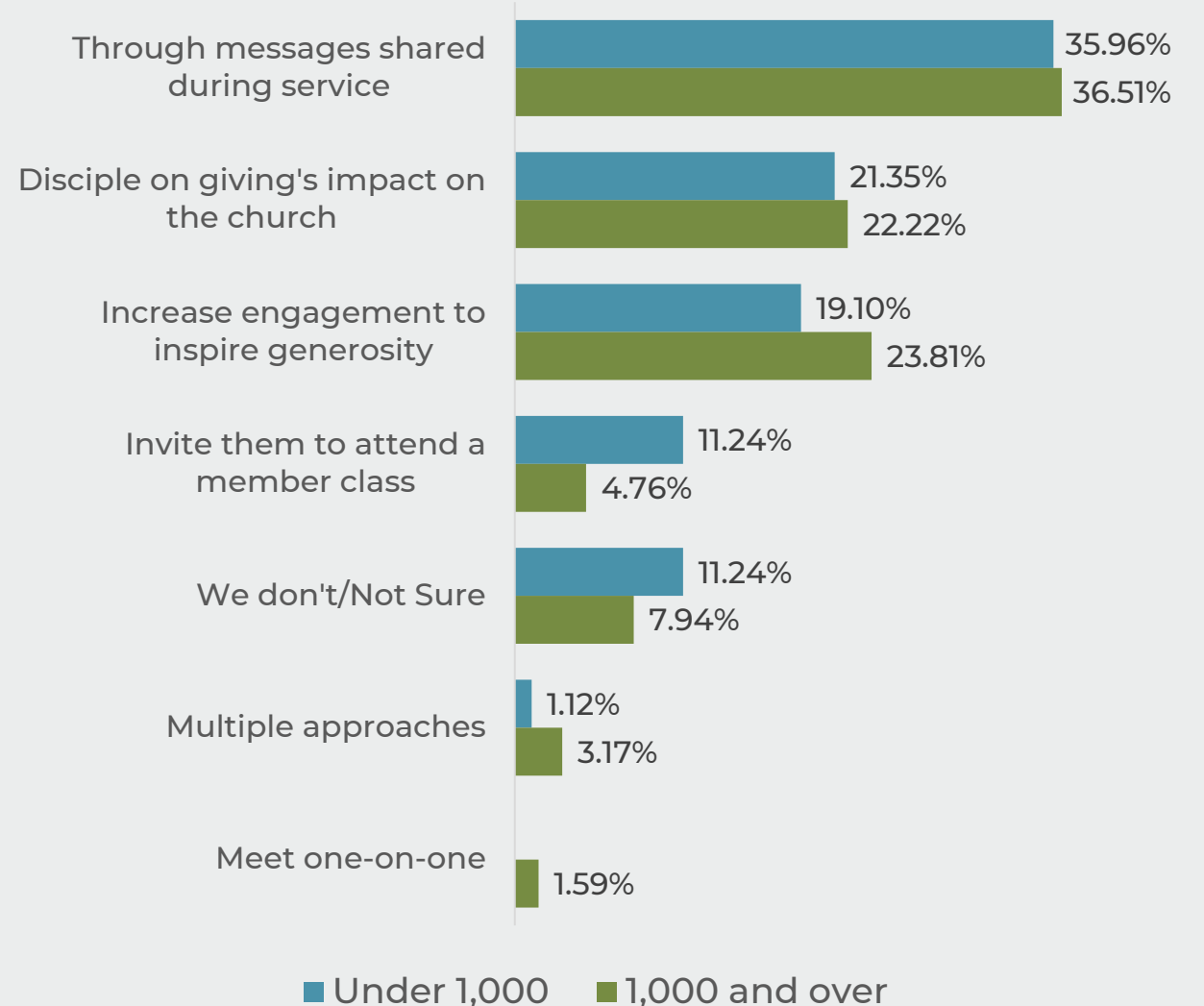
## Key Findings

- **Through messaging shared during service:** Approximately one-third of both groups reported this approach.
- **Increase engagement to inspire generosity:** Both groups reported similarly here, indicating a heavy reliance on obligation to give.

## Action Steps: Engage in Discipleship

- Educate on stewardship.
- Share stories that demonstrate the impact of the church's ministries.
- Inspire by conveying the importance of their role in continuing and growing the impact of the church's mission.

## Actions taken to minister to non-givers



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# 5 Key Takeaways

Healthy stewardship in a congregation rarely happens by accident. The foundation of a strong culture of stewardship and generosity is established through leadership's strategy, resources and intent.

**Leaders must understand the difference in stewardship and generosity.**

Defining these different but related biblical concepts is critical to effectively motivating leaders and members to take steps to grow both individually and as a body in these areas.

**Churches of all sizes can benefit from an intentional stewardship and communication strategy.**

Stewardship and generosity can be taught and nurtured through education, consistent messaging across leadership, and some level of staffing focus dedicated to this ministry (full or part time).

**Strategy intent matters.**

To be effective, stewardship goals must prioritize the biblical intention of stewardship (growing trust and commitment), not simply the church's financial/ budgetary concerns.

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# 5 Key Takeaways

Data can be an essential guide to effectively growing stewardship.

Actionable insights and personalized communication (possible at scale only through data analytics) enable leadership to engage with and minister to members.

The times call for both an in-person and online approach to engaging your members.

Economic shifts and demographic changes demand a more diverse approach to engagement.

# Appendix- ChMS Used by the Church

## Under 1,000 Avg. Weekly Attendance

## 1,000 and > Avg. Weekly Attendance

Platform	%
Adventist Giving	1.12%
Breeze	1.12%
CCB	13.48%
Church Windows	1.12%
ChurchSuite	1.12%
FellowshipOne	2.25%
Givelify, PayPal, CashApp & Pushpay	1.12%
Manuel	1.12%
Ministries	1.12%
MS365	1.12%
None/NA	7.87%

Platform	%
ParishSoft	1.12%
PCO	12.36%
Realm	2.25%
RockRMS	1.12%
Servant Keeper	5.62%
Shelby (Breeze, Arena, Next)	3.37%
Shepherd's Staff	1.12%
Subsplash	1.12%
Tithe.ly	2.25%
Unknown	35.96%

Platform	%
ACS	1.59%
Blackbaud	1.59%
CCB	7.94%
DonorPerfect for Schools	1.59%
FellowshipOne	3.17%
Homebuilt	1.59%
Ministry Platform	7.94%
None/NA	3.17%
ParishSoft	1.59%
PCO	17.46%
PDS	1.59%

Platform	%
PowerChurch	1.59%
Pushpay	1.59%
Realm	1.59%
RockRMS	19.05%
Servant Keeper	1.59%
Shelby (Breeze, Arena, Next)	4.76%
TouchPoint	6.35%
Unknown	14.29%

# Appendix- Giving Solution Used by the Church

## Under 1,000 Avg. Weekly Attendance

Platform	%	Platform	%
ACS	2.25%	Pushpay	7.87%
Breeze	1.12%	Quickbooks	1.12%
CCB	2.25%	Realm	1.12%
ChurchSuite	1.12%	Shelby (Next,NCS)	3.37%
Dime Giving	1.12%	Simple Donation	1.12%
Mortarstone	3.37%	Subsplash	2.25%
MS	1.12%	Tithe.ly	3.37%
myEoffering	1.12%	Unknown	21.35%
None	30.34%	Vanco	1.12%
OnlineGiving	1.12%	Vision2	4.49%
PayPal	1.12%	WeShare	1.12%
Planning Center	5.62%		

## 1,000 and > Avg. Weekly Attendance

Platform	%	Platform	%
DonorPerfect	1.59%	Realm	1.59%
Easy Tithe	1.59%	SecureGive	1.59%
Givelify	1.59%	Shelby (Next,NCS)	3.17%
Gyve	1.59%	Simple Donation	4.76%
KindridGiving	1.59%	Tithe.ly	3.17%
MyWell	1.59%	TouchPoint	1.59%
None	7.94%	Unknown	17.46%
OnlineGiving	4.76%	Vision2	11.11%
Our Sunday Visitor (OSV)	1.59%	WeShare	1.59%
Planning Center	6.35%		
PowerChurch	1.59%		
Pushpay	22.22%		

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# About the Survey Sponsors



CSN exists to see every church develop and run a healthy stewardship ministry that equips its people to be faithful stewards and generous givers.

We train and equip church leaders to teach God's financial principles so their people can experience intimacy with God, financial health, and the joy of giving.



Vision2 is the comprehensive giving solution that enables a ministry-first approach to stewardship and generosity.

We engage givers with media-rich giving experiences and acknowledgments that convey impact; elevate ministry with unparalleled efficiency for your support staff; and enable leadership with analytics and reporting tools to support your church and congregation's generosity stewardship.





# VISION • 2