

Stewardship⁺

Generosity Report 2026

Exploring Christian giving
in the UK

#GenerosityReport



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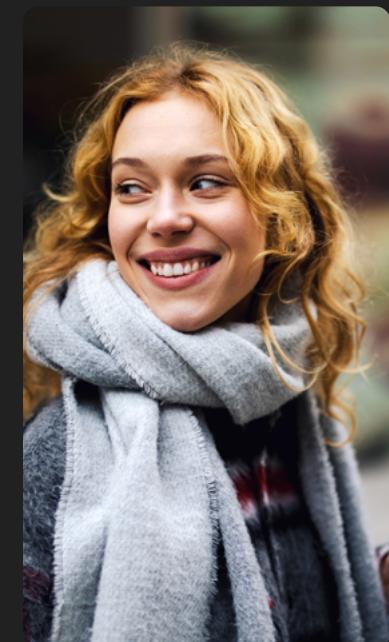
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Foreword

At Stewardship, our mission remains the same: to help Christians be the best stewards of the resources God gives them. We help donors discover the joy of generosity and we equip, strengthen and grow the many causes they support.

Since publishing our first Generosity Report, it has been deeply encouraging to see how this research has been received and used – by churches, Christian charities, workers and leaders who share our vision for a thriving Kingdom economy. Together, we have begun to build a clearer picture of how generosity flourishes among God's people in the UK and how it can grow still further.

This third report takes that conversation deeper by exploring the vital role of trust in generosity because generosity is not just about capacity or conviction – it is also relational. When we give, we place trust in others to steward what God has entrusted to us.

When that trust is strong, generosity becomes bold and joyful; when it is fragile, giving can falter.

This year's research helps us understand that trust more fully – revealing how Christians are giving, what inspires their generosity and where trust can be rebuilt or strengthened. It also provides practical insights to help churches, charities and Christian workers cultivate trustworthiness through sound governance and consistent, clear and transparent communication – the foundations on which enduring generosity is built.

We have adapted the methodology of our qualitative interviews to reflect this focus on trust, having fewer but more in-depth conversations. We spoke to 15 individuals who were selected based on their depth of Christian practice, generosity and the diversity they represent. We are so grateful for their time, vulnerability and honesty, which allows us to better understand the Committed Christian's mindset. We hope taking the insights this understanding provides will serve

many as they plan their fundraising strategy and teaching on giving.

As you read, we hope you will be both encouraged and challenged. Encouraged by the steadfast generosity evident across God's people and challenged to consider how each of us – as leaders, fundraisers and disciples – can model the kind of integrity that invites trust and releases generosity in others.

We continue to envision a thriving Kingdom economy where every gift – great or small – is given with joy, received with gratitude and used with faithfulness to advance the Gospel.

Thank you for partnering with us in that vision.



Janie Oliver

CEO

About Stewardship

Stewardship serves Christian donors, churches, charities and workers in the UK and beyond called to faithfully steward their resources for God's glory.

We have been working with generous Christians and the ministries they support for 120 years. Today, we help over 30,000 donors discover the joy of generosity as they give around £110 million every year to over 12,000 churches, charities and Christian workers. Our professional services also equip, grow and strengthen those ministries so they can create increasing impact for God's Kingdom.

Introduction

In recent years, the Christian giving landscape has faced both new challenges and new opportunities.

The second edition of the Stewardship Generosity Report revealed notable increases in average giving levels and particularly focused on the direct effect of Christian practice on giving, concluding that consistently deeper Christian practice leads to greater generosity.

For this third edition, our aim is to enrich the conversation further by placing trust at the centre of our inquiry as we recognise that generosity is not simply a matter of capacity or conviction – it is also relational. When Christians give, they enter into a covenant of confidence with the organisations, ministries and communities they support. This year, we have therefore paid special attention to the impact that perceptions of integrity, transparency, accountability and reliability have on the way Christians give.

We believe this focus on trust is timely as new challenges continue to erode public trust in UK institutions: political scandals, polarisation on social issues, failings in public services and the covert use of artificial intelligence, all of which contribute to a growing atmosphere of scepticism. For churches, Christian charities and individuals raising support for Christian work, understanding the impact of their perceived trustworthiness is essential as they seek both to sustain existing generosity and to inspire new relationships with prospective donors.

We start this year's report by providing data to help capture UK Christian generosity as of July 2025 and what has changed since the previous year. The key research findings are then grouped into three categories: 'trust and generosity', 'giving habits' and 'the future of giving'.

Additionally, this year we are exploring different giving 'personas', which analyse how Committed Christians might be driven in their giving by different primary motivators.

Throughout the report, we refer to Christians giving to causes. It is important to note that this refers both to donors making direct gifts to causes and also donors giving to Donor Advised Fund (DAF) charities like Stewardship. In the latter case, gifts are made to the DAF; the donor then requests that the DAF makes grants to the causes they would like to support.

Throughout the research, the same four Christian practice groups are used as in our 2025 report:



Committed Christians
1,356

Attend church at least once a week and read the Bible at least once a week.



Practising Christians
486

Attend church at least once a month and read the Bible at least once a month.



Church-going Christians
890

Attend church at least once a month but read the Bible less than once a month.



Cultural Christians
3,272

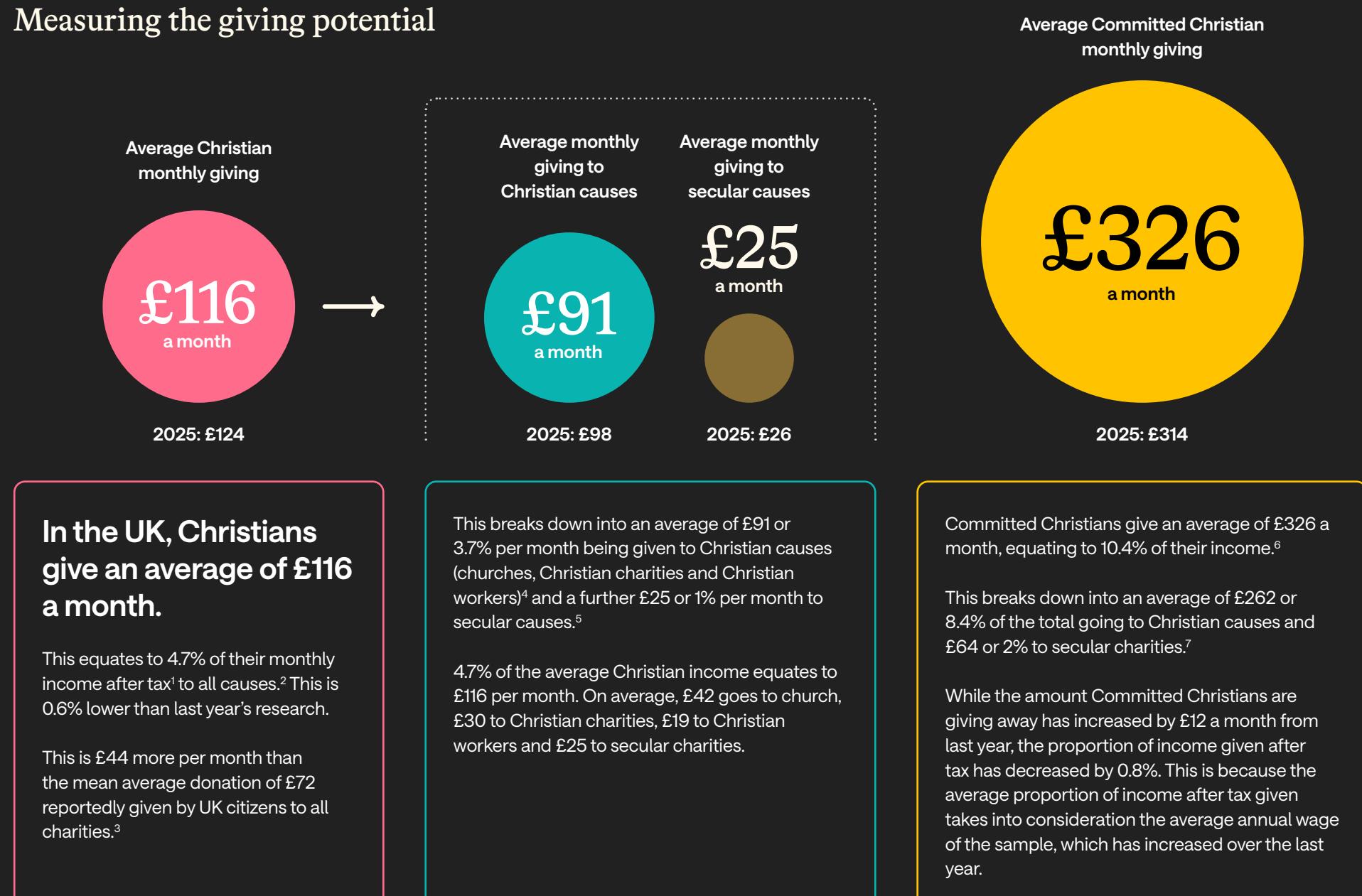
Identify as Christians but attend church less than once a month.

Overview



FIGURE 1

Measuring the giving potential



Current giving gap

Potential average giving



2026 report average giving



2025 report average giving



2024 report average giving



If every Christian adopted the biblical principle of tithing, defined in this report as giving 10% of monthly income after tax across all charitable causes, the total amount being given to all causes would be an average of £245 a month or £129 more than it is currently.

The giving gap – that is the discrepancy between actual and potential giving based on the tithing principle – has increased by £17 from £112 to £129 since the 2025 report. Alongside this, the percentage given as a proportion of income has decreased by 0.6% from 5.3% to 4.7%. Our hope is that the findings in this year's report can help to unlock the giving potential indicated by these numbers.

If every Christian tithed, the total amount being given would increase by £129 a month

Why has Christian giving decreased?

UK Christian giving for 2024 Generosity Report

3.2%

of income after tax

UK Christian giving for 2025 Generosity Report

5.3%

of income after tax

UK Christian giving for 2026 Generosity Report

4.7%

of income after tax

It is important to be very clear that the decrease of 0.6% in the percentage of income given after tax is not a significant decline.

Compared to when our research into UK Christian generosity began in 2024, the trajectory is still positive. However, this minor decrease is worth investigating to spot any developing trends in giving.

The slight shift in Christian generosity this year can be credited in part to the fact that fewer Christians are giving. This year, 55% (2024: 60%) of Christians report giving to their church, 54% (59%) to Christian charities, 27% (28%) to Christian workers and 46% (48%) to secular charities. This means that the mean gift across every cause type is lowered due to a higher proportion not giving at all. This explains the small decrease in the proportion the average Christian gives away from 5.3% to 4.7%.

This trend mirrors national findings from the Charities Aid Foundation UK Giving Report 2025³, which recorded the lowest-ever proportion of people giving to charity at just 50%. It is also significant that overall levels of trust for donations to be spent well has decreased across every cause type. For church and Christian charities, the proportion of the sample who trust the cause either a lot or a little has decreased by 4% and 5% respectively. For Christian workers and secular charities, trust has decreased by 1% and 2% respectively. Our findings in both the quantitative and qualitative research suggest that this decline in levels of trust is a contributing factor to the overall slight decline in Christian generosity.

When the Christian sample is looked at in greater granularity, there remain reasons to be encouraged.

Among Committed and Practising Christians, generosity remains both strong and steady. For a second consecutive year, 96% of Committed Christians have given to their church. Among Practising Christians, this figure has even increased slightly

– from 93% to 95%. Support for Christian charities also remains robust, with 89% of Committed and 86% of Practising Christians continuing to give.

However, giving to Christian causes among Church-going and Cultural Christians has declined modestly. Church giving is down by 4% among Cultural Christians and 3% among Church-going Christians, while support for Christian charities has fallen by 5% in both groups.

When it comes to giving to Christian workers, Committed Christians remain consistent at 67%, but giving has fallen slightly in other groups – down 1% among Cultural Christians, 4% among Church-going Christians and 6% among Practising Christians.

Support for secular charities also appears to have reduced very slightly across all groups. 80% of Committed Christians, 74% of Practising Christians and 57% of Church-going Christians now give to secular charities – each down just 1% from last year. Cultural Christians have seen a sharper drop, from 26% to 24%.

Giving personas



Generosity starts with gratitude

We are convinced that the starting place for almost all Christians' generosity is gratitude for blessings such as family, friends and comfort.

For Committed Christians, this is also rooted in an understanding of what God has achieved for them through the Gospel of Jesus Christ. This gratitude for God's generosity towards them in turn leads to a sense of responsibility to respond by being generous towards others, seeking to steward well what has been given to them, out of love and obedience.

Cultural Christians are an exception to this trend, for whom being part of something that could make a difference and the impact on their community are the greatest motivators.

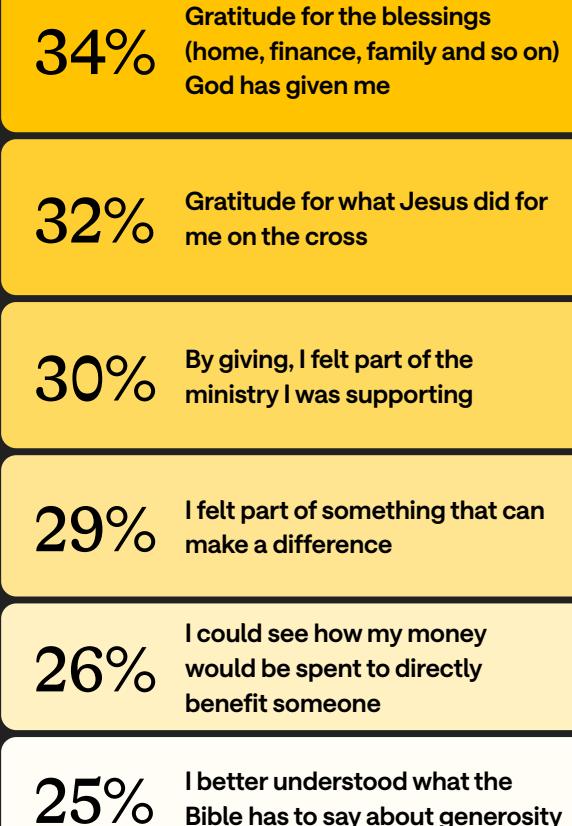
Generous givers give from a place of:



FIGURE 3

What, if anything, has been a specific encouragement to give more or more frequently?

Top six for Committed Christians, all Christian causes



Note: Participants could select as many responses as were applicable

From our three years of research, we see five distinct Christian giving personas emerging from the quantitative data and supported by the qualitative findings.

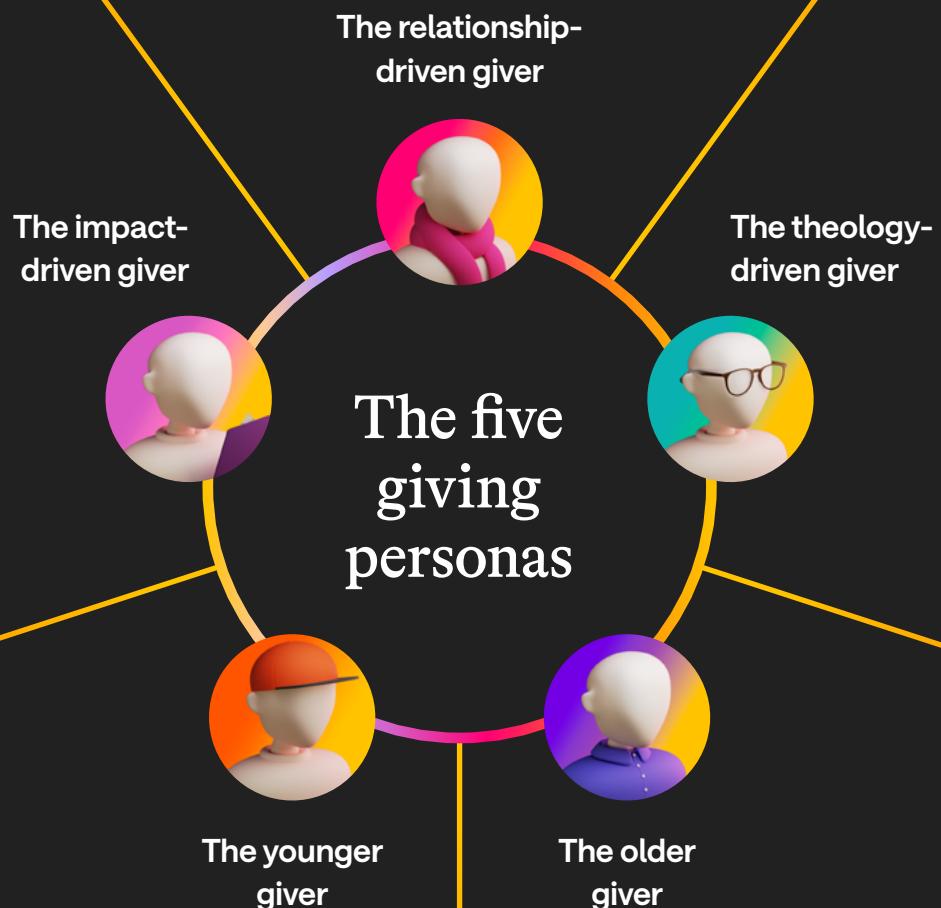
- 1 The impact-driven giver
- 2 The relationship-driven giver
- 3 The theology-driven giver
- 4 The younger giver
- 5 The older giver

The first three lenses are both guiding principles and behavioural traits, developed over time through learning and practising generosity. While all are present to a degree, the basis of our first three personas is that one is often more prominent.

In addition to these motivation-based generosity lenses, we observe that age and life-stage factors also have a significant impact on approaches to giving and are therefore also worth considering as two distinct personas: the younger and the older giver. Of course, within both demographic categories, we also find evidence of the other motivation-driven personas.

These personas are most pronounced within our Committed Christians segment but there will be much that is applicable to other Christian practice types.

It is crucial to point out that, for all Christians, their primary motivator will almost never act independently.





Persona

The impact-driven giver

The impact-driven giver wants their generosity to make the biggest possible difference. For them, giving is a way to participate in mission and justice where they cannot do so in person.

They are pragmatic, careful and outcome-focused. They research causes, compare approaches and trust charities and churches that can demonstrate measurable outcomes, efficiency and transparency. They value both spiritual conviction and practical stewardship.

They often give in planned, disciplined ways – tithes or percentages to church – and then add targeted gifts to organisations or projects where they see strong stewardship and impact. Trust is built through transparency, reporting and competence. Trust is lost when charities appear wasteful, vague or manipulative.

MOTIVATIONS



Desire for maximum effectiveness and measurable impact

Sense of responsibility to steward resources wisely

Giving as a way to join mission and ministry they cannot do themselves

Encouragement from seeing evidence that gifts produce real change

Joy from seeing visible fruit (testimonies, updates, lives changed)

BARRIERS



Appeals that are vague, emotive or lack clear outcomes

Evidence of waste or inefficiency

Poor transparency or failure to report back

Over-spiritualised asks without strategy or accountability

Limited or inconvenient ways to give (no Gift Aid, no digital options)

OPPORTUNITIES FOR ENGAGEMENT



Show the concrete difference their money makes: £X → activity → outcome

Highlight efficiency and accountability: lean administration, clear financials, responsible stewardship

Frame giving as participation in mission they cannot directly do

Provide regular reporting and updates

Make giving as efficient as possible: contactless, online, Gift Aid-ready

Respect their discernment: invite questions, provide evidence, share learning



Persona

The relationship-driven giver

For the relationship-driven giver, generosity is first and foremost about connection.

They find joy in knowing their giving has touched a real person or helped build community and they are deeply moved by personal stories rather than abstract statistics.

Their giving often follows the web of their relationships – through their church, family or friends – and trust is transferred via people they know. When a pastor introduces a partner organisation or a friend shares their involvement in a ministry, they are far more likely to support it.

For them, giving is about creating shared purpose and belonging, building the Kingdom together. Clear communication, transparency and evidence of changed lives inspire them most.

MOTIVATIONS



Feeling personally connected to people and causes

Seeing generosity as a way to build community and relationships

Desire to imitate family, friends and church role models who have shown generosity

Encouragement from biblical teaching (for example, 'God loves a cheerful giver' 2 Corinthians 9:7)

Wanting to give back after having been blessed themselves

BARRIERS



Appeals that feel abstract, impersonal or purely financial

Lack of visible fruit or stories showing how money made a difference

Feeling disconnected from large, bureaucratic charities

OPPORTUNITIES FOR ENGAGEMENT



Share personal stories of transformation rather than just numbers

Highlight how giving builds community and changes lives

Use trusted voices (pastors, friends, fellow congregants) to introduce causes

Show the relational fruit of generosity: testimonies, thank-yous, updates



Persona

The theology-driven giver

The theology-driven giver sees all resources as God's and giving as a joyful act of worship.

Tithing is a baseline of obedience; offerings and mission support are a heartfelt response to grace.

Trust is rooted in biblical teaching, leader integrity and transparent stewardship. They respond best when churches lead with Scripture-first appeals, clear budgets and concrete ministry outcomes. They disengage when appeals feel manipulative, vague, flashy or wasteful.

MOTIVATIONS



Conviction that everything belongs to God; we steward, not own

Giving as worship and discipleship

Desire to be obedient to God's calling to give

Desire to see others come to faith

Joy from seeing visible fruit (testimonies, updates, lives changed)

BARRIERS



Appeals that are over-emotional without Scripture

Opaque finances: no pie charts, no reporting, unclear use of funds

Mission drift: strong social good but weak or unclear Gospel focus

OPPORTUNITIES FOR ENGAGEMENT



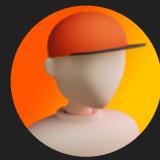
Lead with the Bible and clarity: show the text, the need, the plan

Make finances transparent and simple

Connect gifts to specific Gospel outcomes, both demonstration and declaration of the good news (X trained, Y reached, Z discipled)

Use vetted partnerships; share how leaders review, visit and oversee

Report back quickly and specifically with stories tied to numbers



Persona

The younger giver

Younger givers (18 to late 20s) are at a formative stage of life: finishing studies, starting careers, perhaps getting married.

They are juggling rent, student debt and perhaps saving for a first home. Their finances are tight, yet their desire to live generously is real and growing. More so than any other age group, they are likely to be Committed Christians, regularly attending church and reading the Bible for themselves. They see generosity as bigger than money – it includes time, energy, service, hospitality and even small everyday gestures like buying coffee or cooking for a friend. Financial giving is often shaped by what they have seen in their families, reinforced by church teaching and motivated by trust in God's provision.

Transparency plays a central role. Younger givers want to see where their money goes and who it impacts. Stories, real faces and personal testimonies resonate more deeply than statistics. They are inspired by examples of generosity around them – parents, grandparents, friends, church members – and want their giving to feel relational and impactful, not transactional. While they may not always give large or regular amounts, they are open to learning and forming habits. With the right teaching, encouragement and trust, their giving has the potential to grow steadily over time.

MOTIVATIONS



Understanding that financial giving is a way of practising their faith

Wanting to follow in the footsteps of generous role models such as parents and grandparents

Gratitude for the blessings they have received and what God has done for them through Jesus

Understanding that as they begin to manage their own money, they have a responsibility to honour God

Wanting to use their money to express what they care about

OPPORTUNITIES FOR ENGAGEMENT



Teach biblically and practically: ground appeals in Scripture and show how to manage finances practically in order to give

Share stories of impact: put faces and names to giving, not just numbers

Encourage starting small: normalise that modest, regular gifts matter

Model transparency: build trust by sharing financial breakdowns and testimonies openly

Frame generosity broadly: reinforce that time, service and hospitality are valuable alongside money

BARRIERS

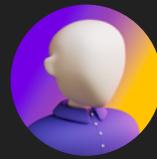


Tight finances: life costs (housing, student debt, weddings, savings) can make giving feel daunting

Limited understanding of managing finances and how to budget

At the start of their giving journey, so deciding who to give to can be overwhelming

For some, building the habit of giving is the hardest step



Persona

The older giver

Older givers often carry decades of faith, work and experience of generosity.

Many have accumulated comfort or wealth and now feel a deep responsibility to steward it wisely. Generosity is not a new habit but one of long obedience, shaped by early family or church examples and reinforced through consistent biblical teaching. It's a grateful response to God's goodness.

They give both money and time: underwriting salaries, funding mission, endowing roles, paying for meals, serving as trustees, mentoring leaders and applying professional skills to strengthen ministries. They value competence, transparency and measurable impact (stories and numbers). Waste, weak governance or emotive appeals without substance turn them off. They're comfortable with larger, strategic gifts (sometimes multi-year), often use tax-efficient vehicles and consider legacies (bequests/endowments). They are not afraid to do due diligence on a cause to consider whether it is worthy of their trust and money.

MOTIVATIONS



Gratitude to God, obedience and worship

Desire for measurable impact and good stewardship

Legacy mindset: wills/bequests, matched funds, endowed posts

Looking for partnerships: money and professional expertise

BARRIERS



Perceived waste/inefficiency: weak governance or high overheads

Emotion-only appeals without clear outcomes

Administrative friction: tax, banking, cross-border gifts

OPPORTUNITIES FOR ENGAGEMENT

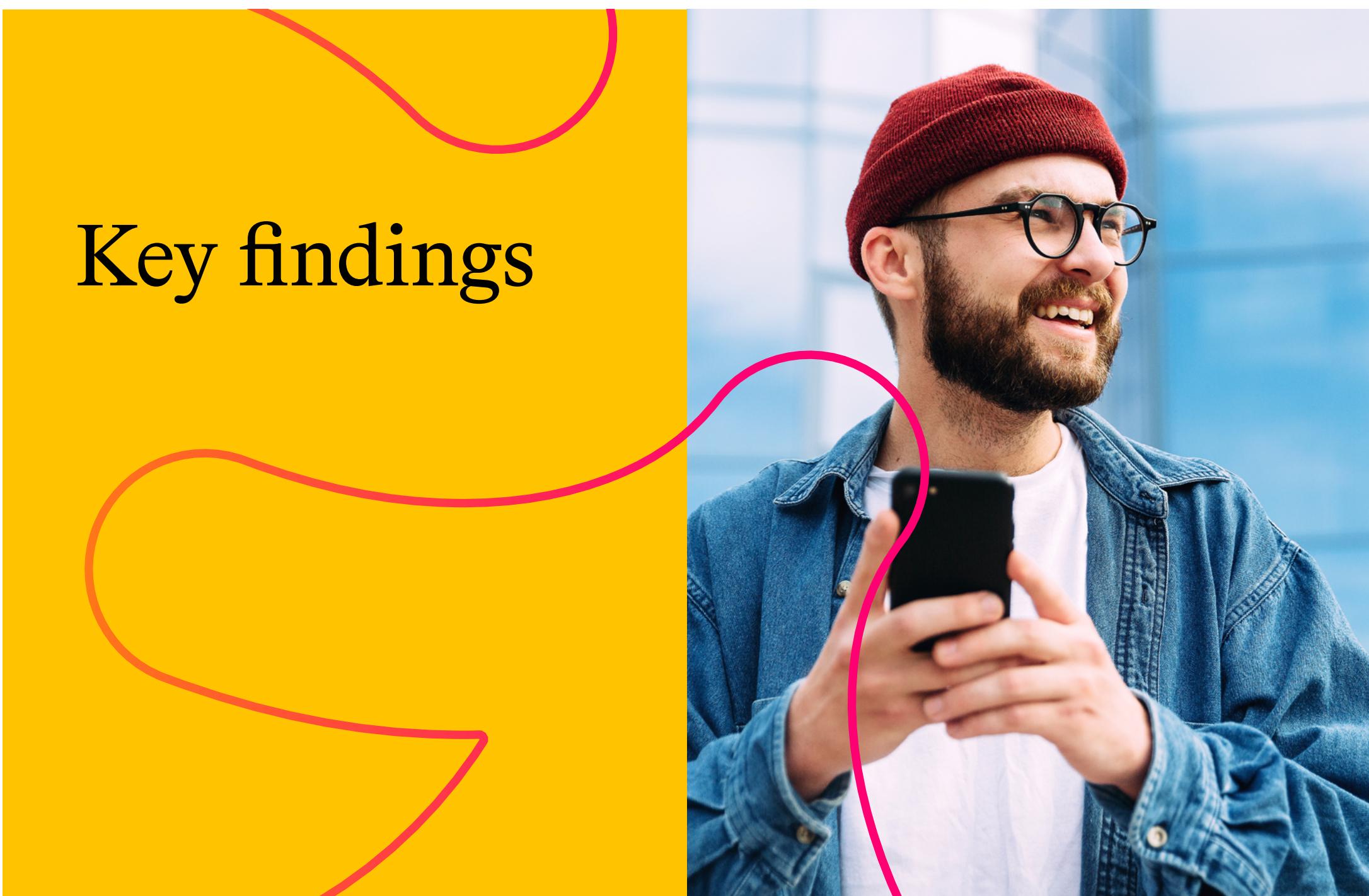


Offer clear pathways for major gifts: multi-year pledges, named projects, matched funds

Make it easy: online/Direct Debit, Gift Aid clarity, legacy guidance

Invite involvement beyond finance and show how expertise helps

Key findings





Trust in local church leads to greater generosity

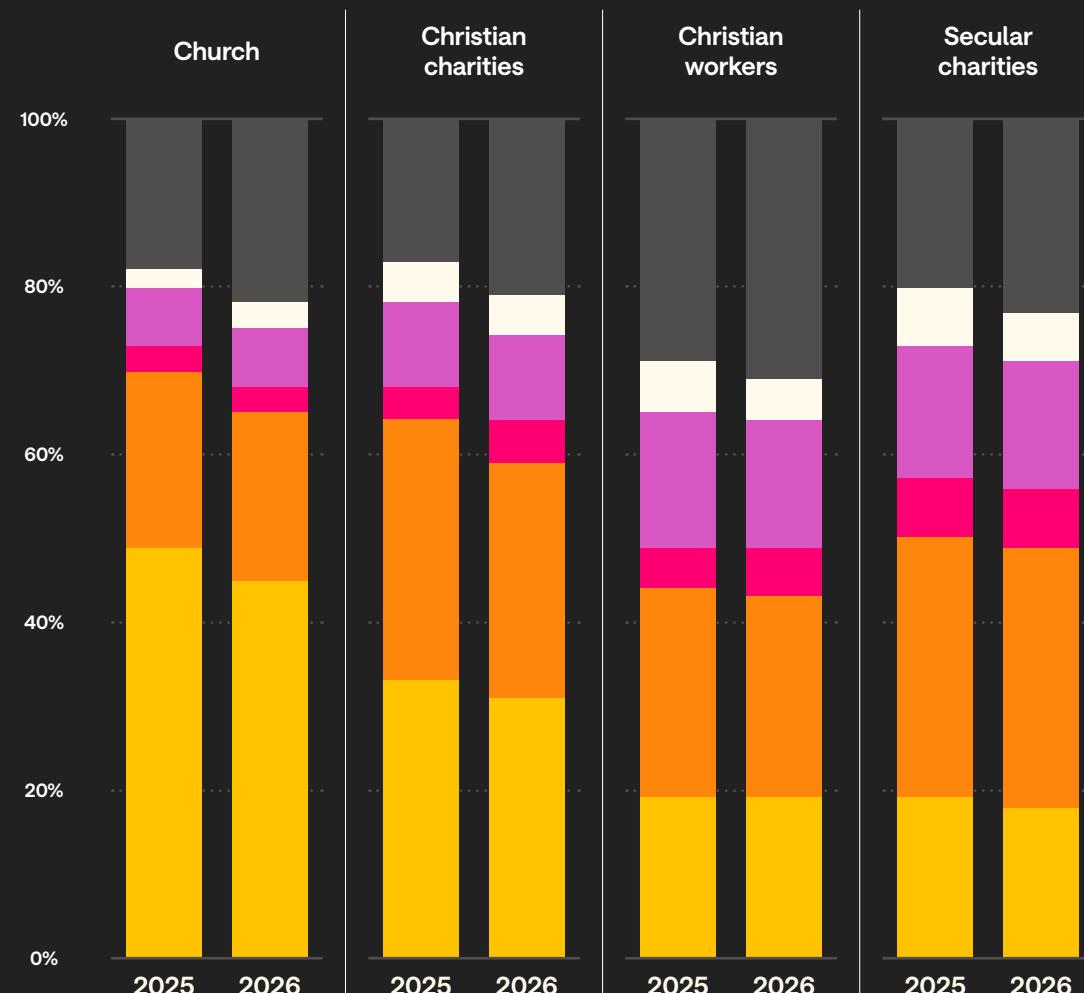
TRUST AND GENEROSITY

There is a clear correlation between Christians' trust in the way their church spends donations and a propensity to be generous across all causes.

FIGURE 4

Trust in cause type by year

● Trust a lot ● Trust a little ● Don't trust at all ● Not sure ● It varies too much to say ● N/A





Overall, Christians place the greatest trust in their local church to steward donations well. Moreover, those who trust their church 'a lot' make up 74% of givers to all causes and 75% of those giving to Christian causes.

This high trust group overlaps significantly with the most generous segment of UK Christians, as Committed Christians make up 77% of givers to all causes and 75% of givers to all Christian causes.

Cause types Christians trust 'a lot'

	All Christians	Committed Christians
Church	45%	80%
Christian charities	31%	60%
Christian workers	19%	44%
Secular charities	18%	32%

Nearly nine out of ten Christians who trust their church 'a lot' with their money give to that church and 61% do so regularly. This correlation between trust in a cause and propensity to give to that cause is consistent across all cause types.

Curiously, just under a third (30%) of Christians who do not trust their church 'at all' still give to it, with 22% of this group even donating regularly. However, nearly two thirds (64%) of those who do not trust their church report never reviewing their giving, suggesting that this giving is unlikely to be engaged or relational. This suggests that giving without a foundation of trust results in somewhat shallow or stagnant generosity.

% of Christian givers who do not trust that cause type at all but give regularly to it

Church	22%
Christian charities	13%
Christian workers	11%
Secular charities	12%

Behind the numbers



Mayowa

46 • London • Anglican

For Mayowa, giving is never just about money. The heart of her generosity lies in personal connection.

"Personal connection is massive for me. When I think about the vast majority of organisations that I support, there is a personal connection."

Whether it's a children's charity in Haiti she visited in person, a cause introduced by a friend, or a charity that spoke at her church, relationships and trust are at the core of her giving decisions.

"Trust is hard fought and easily lost, so it needs to be protected and guarded at all costs. Let's say somebody I trust recommended me a particular charity. I'm already there because I trust the person who's making the recommendation. If my church allows somebody to speak from the front, because I trust my church, I automatically trust whoever they put in front of us. But if I was walking down the street and somebody approached me about a particular charity, I'd probably say I want to go away and do a bit more research myself."

Personas

Impact-driven giver

Trust is associated with competence. When stewardship is evident, they feel safe to give more and stay engaged for the long term.

Relationship-driven giver

Trust is deeply personal. They give through relationships that feel genuine and consistent rather than institutional.

Theology-driven giver

Their generosity is built on spiritual confidence. When leaders model biblical integrity, trust becomes an act of shared faith.

Younger giver

They give most confidently when they can see integrity and transparency first-hand. Trust frees them to be bold with limited resources.

Older giver

Long experience has taught them to give where trust has been earned and maintained over time. Reliability and good governance deepen their commitment.



Suggested responses to this finding

Invest in relationship. Consistent communication and prayerful connection build the trust that sustains long-term support.

Don't shy away from meaningful conversations with your regular givers. By fostering relational engagement, not just transactional communication, you may unlock untapped potential and nurture loyalty.

Invite regular giving as part of a faithful culture, not just in response to appeals. This deepens trust, reinforces shared purpose and helps supporters see their generosity as an ongoing partnership.



2

Regular teaching on generosity helps build trust

77%

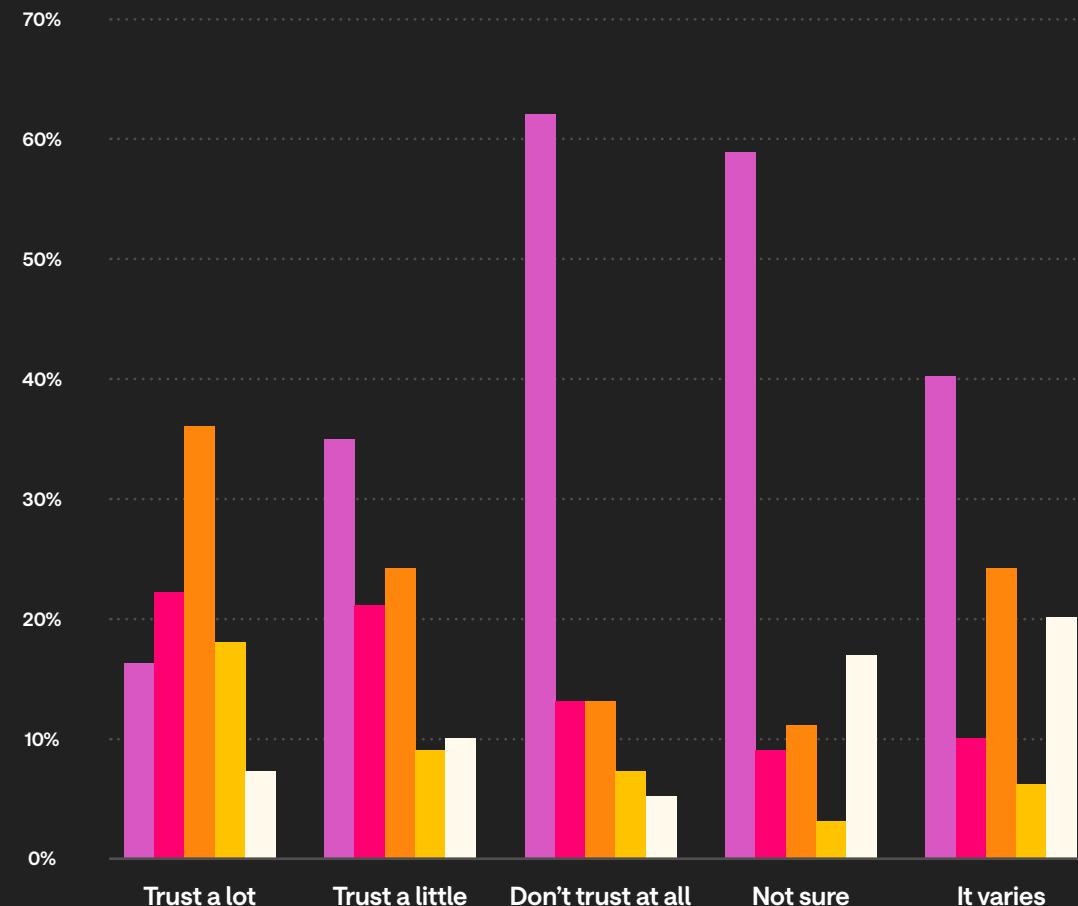
of those who trust their church 'a lot'
have heard teaching on generosity in the
last year

TRUST AND GENEROSITY

FIGURE 5

Level of trust in church compared to frequency with which they heard a sermon on generosity in the last 12 months

Not at all Maybe once A few times Multiple times Can't remember



Note: This graph excludes those who answered 'Not applicable' when asked about how much they trust their church

The positive correlation between those who have heard teaching on generosity in the past year and those who trust 'a lot' continues for other cause areas: 76% of those who trust Christian charities, 81% of those who trust Christian workers and 72% of those who trust secular causes.

By contrast, only around a third of those who do not trust their church at all have heard such teaching in the past year, with comparable figures for those who express no trust in Christian charities (35%), Christian workers (39%) or secular causes (41%).

Across all UK Christians, just over half (51%) have heard teaching on generosity in the past 12 months. This rises sharply to 80% among Church-going Christians and nearly 90% among Practising and Committed Christians, who also regularly read their Bibles.

Those expressing no trust in their church are largely Cultural Christians (70%), who attend only sporadically. For them, a sermon on generosity may be uncomfortable as it does not sit within a wider discipleship journey. Regular attenders, by contrast,

experience such teaching within a broader spiritual context where values are formed gradually through consistent example and relationship.

Trust in turn shapes openness to further teaching. Among those who trust their church 'a lot', over half (51%) would like to hear messages on Christian giving more than once a year – double the level among those with no trust at all.

Teaching on generosity proves most effective when it sits within an ongoing relationship of trust between the church and its congregation. Regular church-goers are more likely to both hear and see generosity modelled in their community, which reinforces confidence in how the church handles finances and sustains faithful giving.

Overall, the findings point to a reinforcing cycle: engagement builds exposure to teaching, teaching strengthens trust and trust nurtures generous and consistent giving. Generosity and trust are mutually reinforcing, but both ultimately depend on sustained engagement.



Behind the numbers



Irene

37 • London • Anglican

Irene works for a bank in London. She discussed her thoughts on how churches should approach teaching on giving and generosity.

"I think it works best in the context of general life, finances management. If people don't understand how to manage their money, the concept of giving is kind of wild and it becomes very ad hoc and very feelings based and/or very circumstantial. I think a lot of people struggle to give because they don't know what's coming in, what's going out and it feels a bit out of control to then give, if you're not really on top of everything else."

Irene also spoke about communicating the joy of giving:

"I think the second part is that you'd be amazed when you start, however small, that you don't miss [the money] in most scenarios. You also benefit from it in a completely different way. It's not just about self-denial and self-sacrifice but you're gaining something too."

Finally, she mentioned how churches and fundraisers must navigate the practical challenges when it comes to making a donation:

"I think deep down, everybody says that they would want to give. It's sort of just matching the desire to the practical, which seems to be a challenge for people. For some it's just casual laziness or saying you'll do it later, but you just never get around to it. So, there's really something about that discipline of I'm actually just going to spend the five minutes to do it. Now, people know that they've got the funds and they can do it, but there's a real challenge in actually just bothering to do it."

Personas

Impact-driven giver

Clear, thoughtful teaching shows credibility and depth – they want principles backed by substance.

Relationship-driven giver

Teaching feels trustworthy when it's personal and pastoral, not transactional. Trust grows when generosity is modelled within community.

Theology-driven giver

This group thrives on Scripture-rich teaching; when the Bible leads the conversation, trust naturally follows.

Younger giver

This group is the most open to teaching on generosity (see key finding 7) and teaching helps them form habits early. Regular, open teaching helps them connect faith with finances. It normalises generosity early and gives confidence to start giving even on a small income.

Older giver

Consistent teaching reinforces convictions already lived out and reassures them that the church still shares their values.



Suggested responses to this finding

Equip leaders to model and teach generosity. Train pastors, ministry leaders and volunteers to speak confidently and relationally about giving.

Teach regularly, not reactively. Consistent teaching on money and generosity normalises the conversation and builds lasting trust.

Ground your giving invitation in Scripture. When generosity is framed through biblical foundations, it becomes more than a financial appeal; it becomes a spiritual invitation. Scripture consistently calls believers to give joyfully, sacrificially and in response to God's grace (for example: 2 Corinthians 9:7, Acts 20:35, Proverbs 3:9). By rooting your message in these truths, you affirm that giving is an act of worship, discipleship and shared mission.



3

Trust leads to gratitude and joy in giving

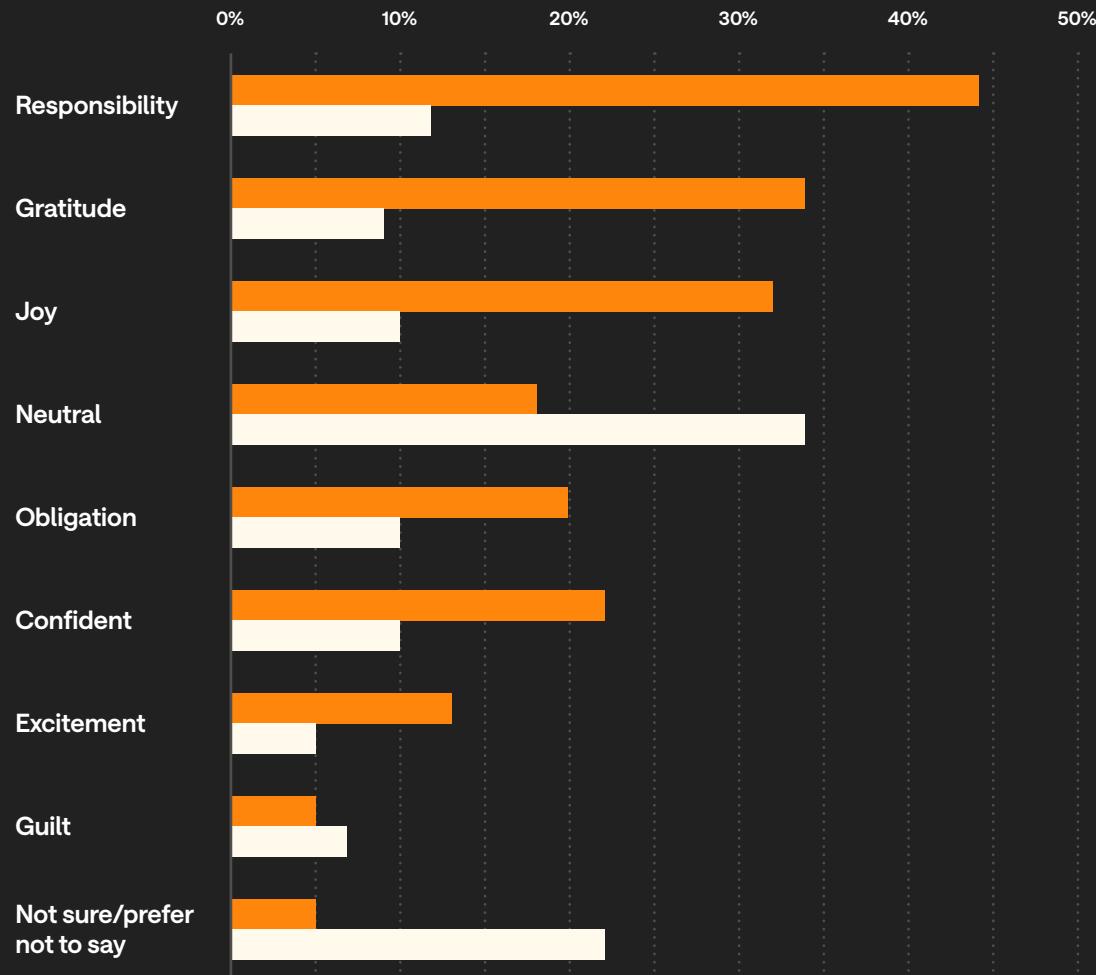
TRUST AND GENEROSITY

Trust shapes how Christians respond to teaching and how they choose to give their money, but it also appears to impact how people feel about their giving.

FIGURE 6

Emotional response to giving by level of trust in church

● Trust a lot ● Don't trust at all



Note: Participants could select as many responses as were applicable

While responsibility is the initial reaction of those Christians who trust their church a lot, it is clear that high trust also prompts positive emotions in charitable giving with 34% in that category reporting feelings of gratitude and 32% of joy.

When it comes to joy and gratitude, there is a clear indication that personal engagement with Scripture, specifically how often people read the Bible for themselves, impacts their emotional response to giving. Unlike many of the other emotions measured, there is a significant jump from Church-going to Practising Christians. Both groups attend church at least monthly but Practising Christians read their Bible at least monthly whereas Church-going Christians do not.

Emotional response to giving by depth of Christian practice

	Practising Christian	Church-going Christian
Joy	27%	19%
Gratitude	28%	22%
Responsibility	37%	37%
Neutral	23%	24%
Obligation	18%	22%
Confident	21%	16%
Excitement	9%	6%
Guilt	8%	7%

The only other exception is obligation, where 22% of Church-going Christians feel this way, compared to 18% of Practising Christians – again suggesting that higher faith practice leads to a more positive experience of generosity.

For those who say they trust their church ‘not at all’, just over a third (34%) stated they feel ‘neutral’ and 22% said they are not sure or prefer not to say. The sense of responsibility for this group also drops to only 12%.

Behind the numbers



Mayowa
46 • London Anglican



John
67 • South West Baptist

When considering her emotional response to giving, Mayowa explained that generosity is a response to the blessings she has received.

"Generosity for me is a response to the fact I'm so blessed – that God's been generous to me, spiritually, materially and in every way. And so, for me, generosity is my response to what I've already received."

This sense of gratitude is not passive; it's a joyful responsibility.

"It's a joy, but it also feels like a responsibility. It's not something that I take lightly."

Similarly, for John⁸, giving is not about obligation or recognition but about gratitude and responsibility.

He describes his approach as prayerful and intentional, often making decisions with his spouse after careful consideration and discernment.

"We look at each other, and we pray about it. Sometimes one of us will suggest a figure and the other will say, 'You can do better than that.' It's very informal, but always thoughtful."

Personas

Impact-driven giver

Confidence in stewardship allows them to celebrate outcomes – seeing results will bring emotional reward.

Relationship-driven giver

Trust draws them closer to the people and causes they support – emotional connection fuels lasting loyalty.

Theology-driven giver

Trust transforms giving into worship – joy and gratitude flow naturally when they believe God is honoured through their gift.

Younger giver

When they trust where their money goes, generosity becomes joyful and personal – they want to feel part of the story.

Older giver

Trust deepens emotional satisfaction – gratitude and faithfulness define their relationship with giving.



Suggested responses to this finding

Lead with transparency and real stories.

Share clear updates on how generosity fuels ministry. Avoid jargon and vague impact. Include both successes and challenges to build trust and demonstrate faithful stewardship.

Celebrate generosity as worship and impact. Use stories, visuals and testimonies to show how giving changes lives. Celebrate not just the amounts but the heart behind the gift. This reinforces generosity as a joyful, purpose-driven act.

Encourage personal engagement. Offer resources such as devotionals, Bible reading plans, and reflection guides that help donors connect their giving with Scripture. By linking generosity directly to spiritual practice, these tools invite donors to see their financial support as an expression of gratitude and joyful discipleship rather than obligation.



4

Fewer Christians are giving in response to appeals

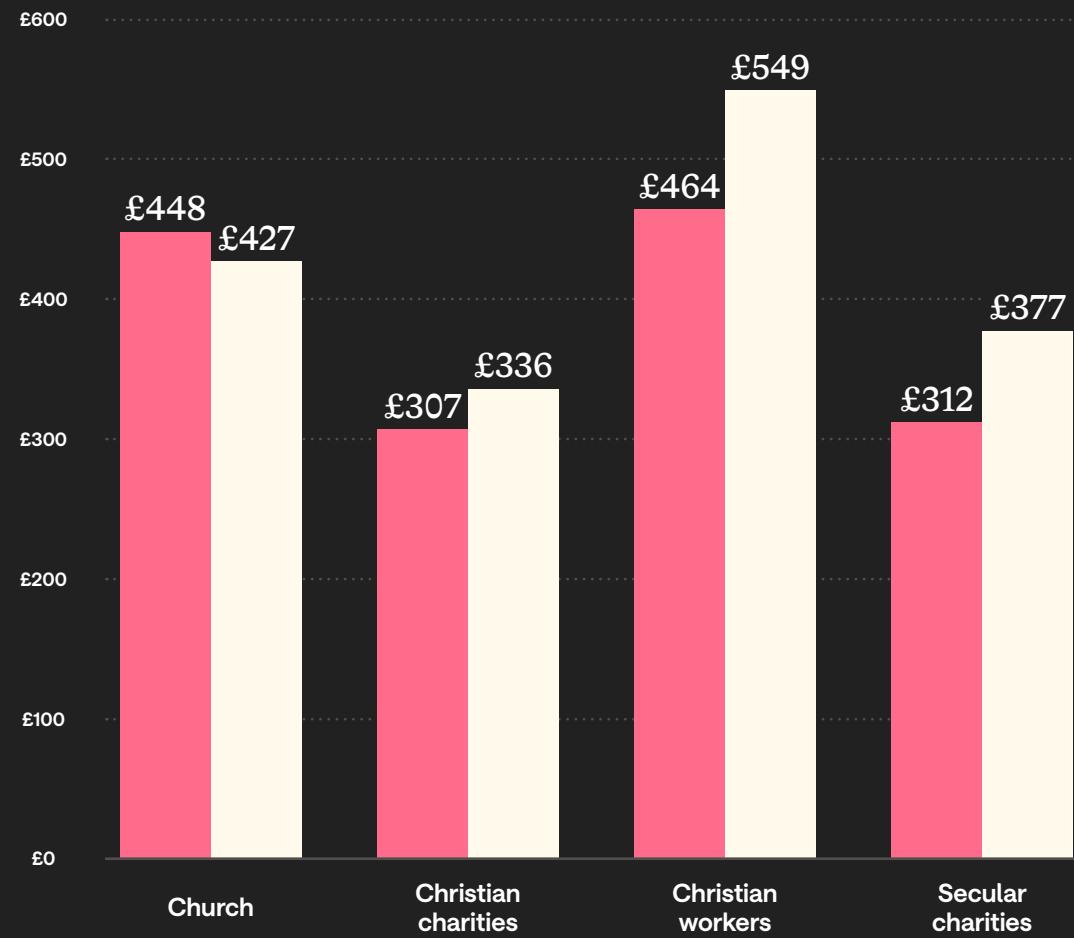
GIVING HABITS

A similar proportion are giving one-off gifts but there is a decline of 11% in those giving to Christian charities as part of an urgent appeal, street fundraiser or event.

FIGURE 7

Average total one-off giving for each cause type over the previous 12 months

● 2026 ● 2025



Note: These averages exclude those who did not report any one-off giving.



While the number of Christians participating in regular giving has remained stable and has increased in average value, one-off generosity has declined on both counts over the last year, particularly in response to appeals.

At first glance, this shift appears modest: small increases in giving to churches, offset by declines elsewhere. However, a fascinating picture is emerging, not just in how much Christians give in one-off gifts to different causes but what motivates Christians to make these donations.

Giving by all Christians in the previous 12 months

	2026	2025
Made a one-off gift to Christian charities	50%	53%
Made a one-off gift in response to a prompt like an urgent appeal, street fundraiser or event	35%	46%

This data suggests a broader attitudinal change: **Christians are becoming less responsive to prompts to give and more intentional in their giving choices**. Those who do give one-off gifts are increasingly giving 'on their own terms' – choosing when and where to give rather than responding to prompts to give.

Christians appear to be prioritising consistent, planned support for trusted causes over reactive, emotional giving to short-term needs.

Factors that could explain this trend:

- **Fewer urgent appeals:** when asked how often in the last two years Christians recall being asked to give or increase their giving, the results are down slightly this year compared to last, suggesting donors may simply not have been presented with the same level of crisis requests this year as previous years.
- **Economic caution:** with financial pressures, Christians may prefer the predictability of budgeted regular giving over unplanned one-off generosity.

Behind the numbers



John
67 • South West
Baptist



Andy
49 • West Midlands
Independent

One of our interviewees, John⁸, is an example of a Christian philanthropist who has at various times in his life given very large sums of money as a one-off gift towards a particular cause.

"We felt led to fund a full-time worker at a national Christian youth charity for three years in full. We paid the salary. We contributed £50,000 a year for three years. The Chief Exec was an old school friend of mine and he told me about the challenges he was facing."

John had himself become a Christian as a child through this charity and had a long-standing relationship with them:

"For 40 years, we would volunteer with [the charity], working in the kitchen, making meals and washing feet and building buildings for children's holiday camps."

This is a wonderful example of a charity building deep roots of trust with an individual that leads to incredible generosity.

In a very different example of one-off giving, Andy, a teacher in Birmingham, shared a story of being inspired by the way his friend specifically set money aside to be used in this way.

"We met a guy who was homeless and trying to get something together and these days, very few people carry cash, yeah, and so it's difficult to kind of respond to that. And [my friend] said to me, 'Oh no, I always have £100 in my wallet, so I'm able to have cash if I need it for something like that' and I was like 'Oh, wow. You know, I do not do that.' Just examples of how different people want to be prepared or plan or be willing to respond."

Personas

Impact-driven giver

Their generosity is increasingly strategic. They want to allocate giving, including response to appeals, where it achieves measurable, lasting impact.

Relationship-driven giver

They are more likely to give in shared community moments such as group pledges, church projects or events that sustain engagement.

Theology-driven giver

Consider rooting appeals in Biblical examples, such as the church in Macedonia's generosity (2 Corinthians 8) or our call to care for the widow and the orphan (James 1:27).

Younger giver

Help them plan generosity into their budget. They are the most likely to respond to prompts, as well as being more likely than their older counterparts to work to a financial budget, so help them to be financially prepared.

Older giver

Regular opportunities to review and renew planned commitments help them to avoid their giving becoming passive, particularly as they are less likely to react to appeals.



Suggested responses to this finding

Reassure your donors of the strategic value of any appeals. Be sure to communicate clearly the impact of funds raised in this way and how they will complement regular giving.

Encourage your regular supporters to build a 'rainy day' balance. This will allow them to also experience the joy of spontaneous moments of generosity in response to appeals.

Make space for communal generosity. With giving rising around festivals and events, use shared moments such as events, celebrations or mission Sundays to inspire generosity together.



5

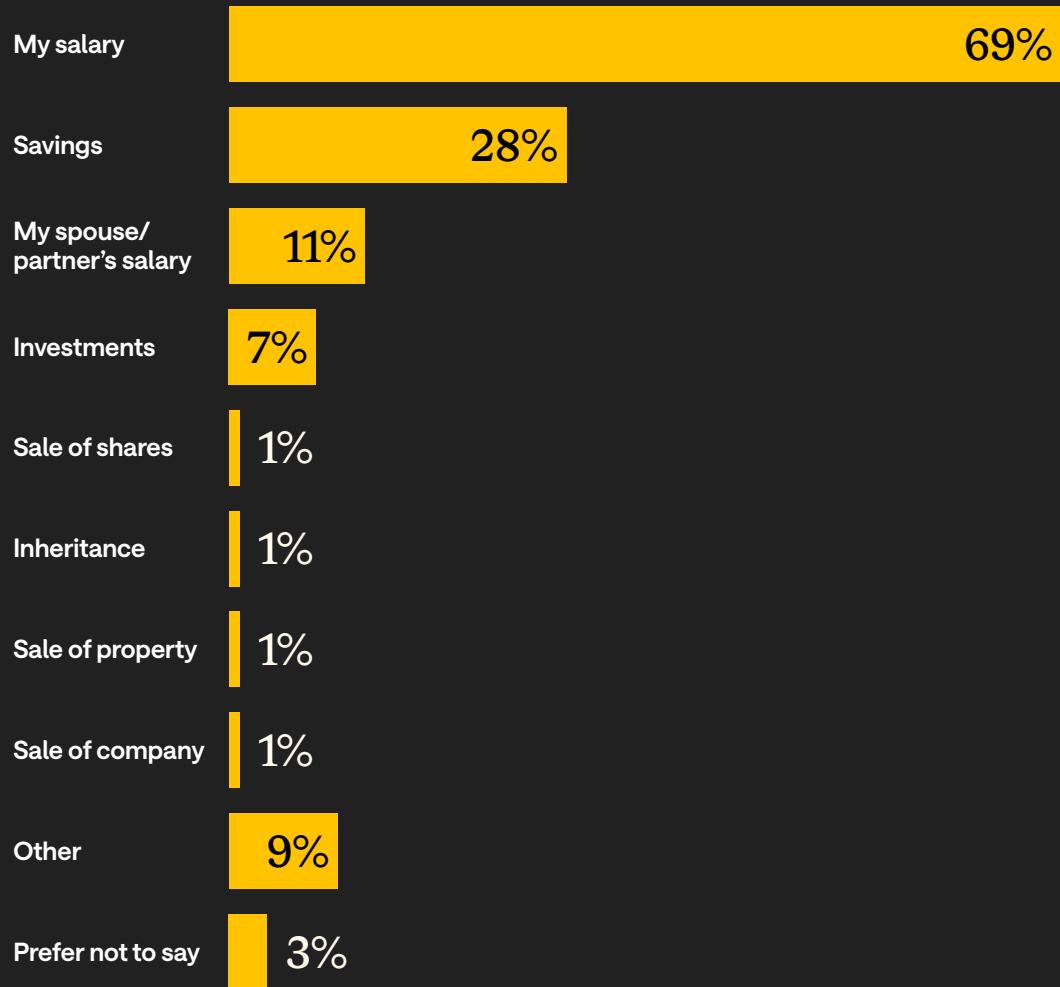
Over 25% of Christians give from savings

GIVING HABITS

For the first time we asked our participants how they funded their giving.

FIGURE 8

How did you fund your giving this year?



Note: Participants could select as many responses as were applicable

Perhaps the most striking finding was how high a proportion of Christians reported using their savings to fund their giving – for 14%, savings were the only source.

Savings-funded giving is especially concentrated at two ends of the age spectrum:

65+ years

38% of those who used savings were older adults, many of whom may in fact be drawing on pensions (21% of all 65+ involved in the research receive a state pension and 62% a private pension)

Savings were the only source of giving for 22% of this group.

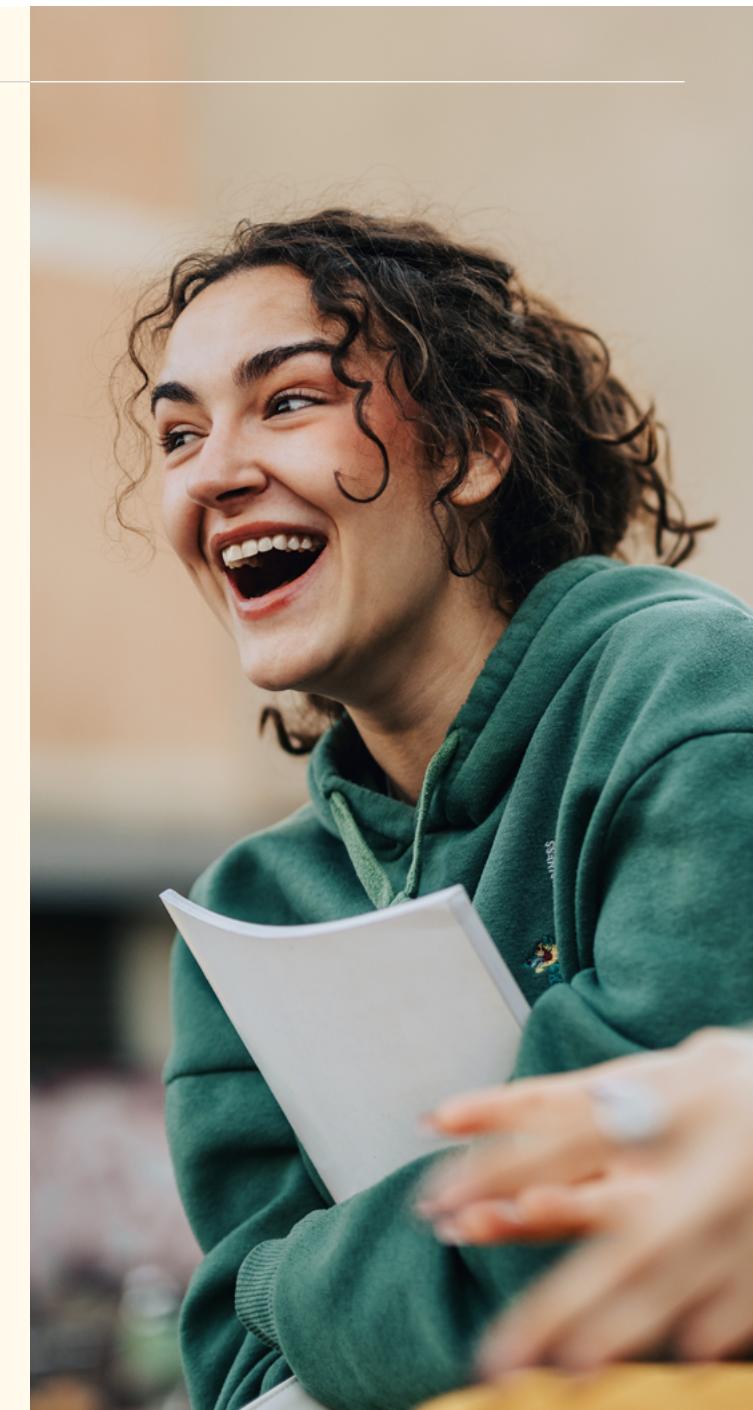
18-24 years

10% of savings-givers were young adults. Many in this group are students (23%) or otherwise not in work (8%) and so what they classify as ‘savings’ may in practice be student finance, parental support or small reserves.

Savings were the only source of giving for 14% of this group.

This new information on how Christians fund their giving opens up important questions for future investigations for the Generosity Report. The reliance on savings – particularly among students and retirees – suggests that generosity is not always a simple function of disposable income but may reflect deeper values of sacrifice, resourcefulness and commitment.

For 14%, savings
were the only source
of giving



Behind the numbers

To add further insight to these findings, each of the interviewees was asked about using their savings as a source of giving.

One individual, a student, mentioned that she might consider the money she received from Student Finance to be savings and a retired interviewee said the same about their pension. Another high-earning individual talked about setting aside a proportion of their annual bonus and keeping an eye out for causes throughout the following year that could benefit from their giving.



Matt

35 • South West • Anglican

Matt shared a different experience of giving from savings:

"There was a significant church building project. And we kind of knew that it was extra on top of [our regular giving], the church still needed all the funds that they were going to have. And so, I think for something like that, for instance, we reached into savings rather than just regular income. It felt like the justification behind that was, this was kind of a once in a 100-year kind of thing – they'll need that kind of level of investment beyond what's typical."

Personas

Impact-driven giver

Using savings signals serious belief in a cause. They see it as reallocating resources to achieve real, visible change.

Relationship-driven giver

Giving from savings is often sparked by a personal connection – a trusted relationship or shared need makes sacrifice feel worthwhile.

Theology-driven giver

They see giving from savings as obedience in action, demonstrating trust in God's abundance rather than security in wealth.

Younger giver

Giving from sources other than income may reflect deep personal sacrifice. They see generosity as a stretch of faith, not convenience.

Older giver

Drawing on savings feels like stewarding a lifetime of God's provision. They often view it as legacy giving – investment in the next generation.



Suggested responses to this finding

When donors are giving from savings, every gift feels more intentional. Avoid urgent appeals that feel transactional. Instead, invite giving as a meaningful act of partnership, rooted in shared values, not just immediate needs.

Make it easy for donors to give in ways that align with their financial rhythms. For example:

- affirm that one-off gifts carry as much value as regular giving
- highlight the option of setting up a Giving Account with a Donor Advised Fund (DAF), which provides a simple way to plan generosity over time, while smoothing out the challenges of irregular income

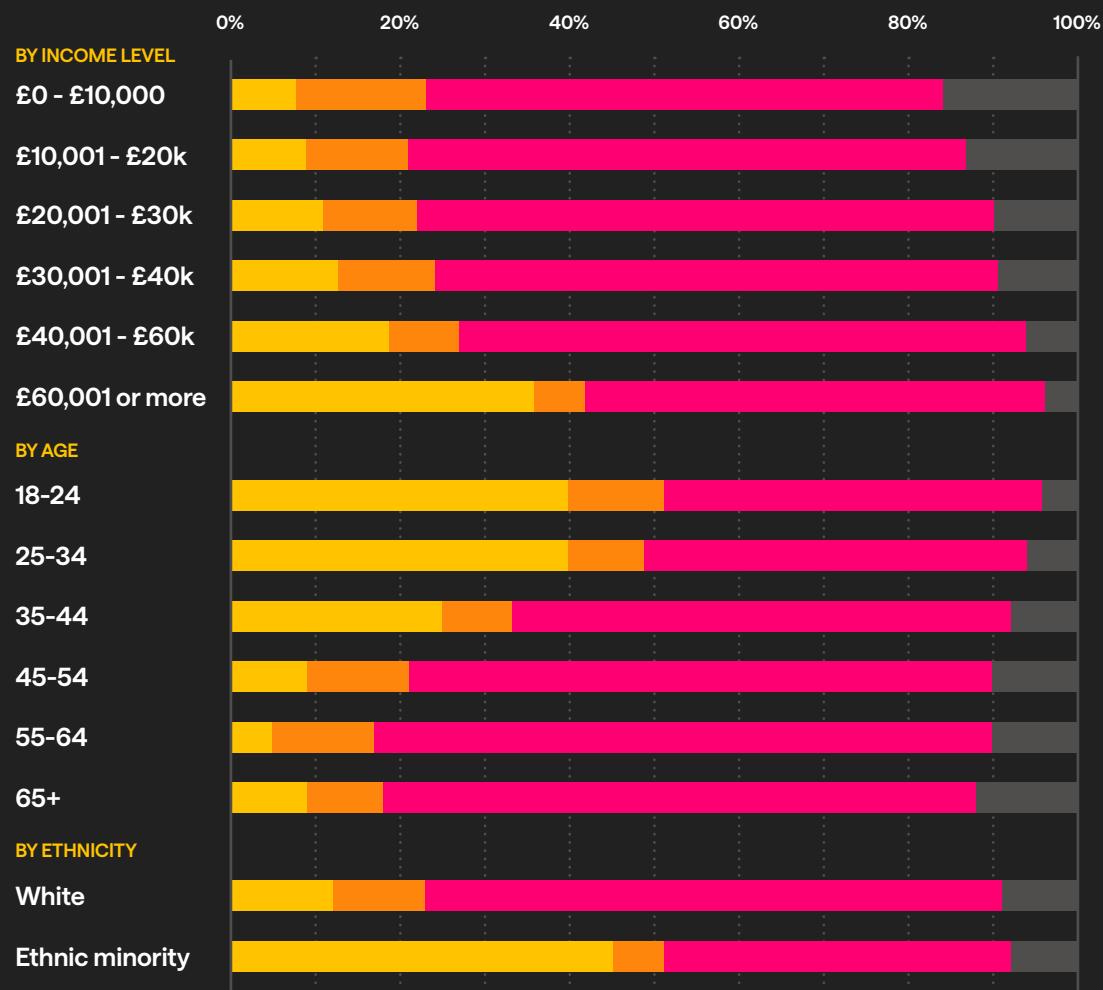
The wealthy, the young and ethnic minority Christians expect to give more

Participants were asked for the first time whether they expected their levels of giving to increase or decrease over the next 12 months.

FIGURE 9

Do you expect your level of giving to increase or decrease in the next 12 months?

● Increase ● Decrease ● Stay the same ● Don't know/prefer not to say



Looking ahead to the next 12 months, most Christians expect their giving habits to remain steady.



Anticipate no change in giving



Expect to give more



Expect to give less

Beneath this stability, however, certain groups stand out. Those who are on a higher income or young or from ethnic minority backgrounds were significantly more optimistic about their future generosity.

36%

of Christians earning over £60,000 expect to give more in the coming year

Average giving by Christians earning over £60,000

7.44%

of income after tax

Expectations of increased giving correlate strongly with age

	Expect to give more
18-24s	40%
25-34s	40%
35-44s	25%
45-54s	9%
55-64s	5%
65+	10%

This shows a clear generational shift: younger Christians are significantly more likely to anticipate growth in generosity than their older counterparts. This is not necessarily surprising when you consider that people in this age range are much more likely to see their incomes consistently increasing year on year and with fewer dependants.

Layered on top of this is the fact that younger Christians are already giving more proportionately than their older counterparts:

	% of income given
18-24s	8.3%
25-34s	9.6%
35-44s	7.3%
45-54s	2.9%
55-64s	1.7%
65+	3.1%

This data could indicate a cultural shift for this younger generation that goes beyond age. They are also more likely to be Committed Christians and therefore the most generous – in stark contrast to the steady decline in Cultural Christians who are the least generous – this gives us reason to be hopeful for the future of Christian giving in the UK.

FIGURE 10

The gap by ethnicity is striking.

12%

of White UK Christians

45%

of UK Christians from ethnic minority backgrounds

Expect to increase their giving

As seen in previous Generosity Reports, this gap could be connected to the significant overlap between Christians from ethnic minority backgrounds and the Pentecostal church, where giving is typically spoken about more often.

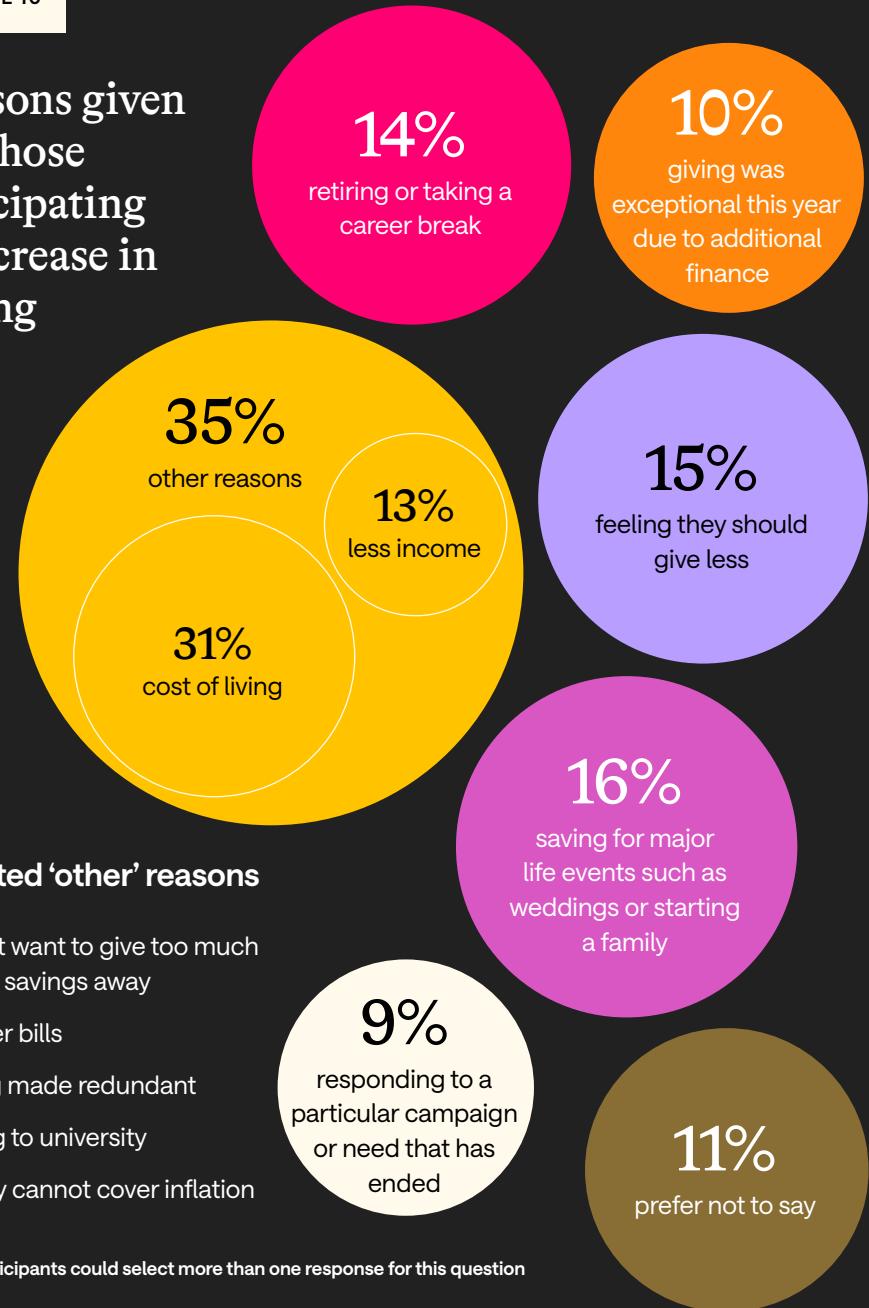
We followed on from asking whether participants expected their giving to change to ask them to explain the reasons for their answer. 'Anticipation of increased earnings' was the leading reason for expecting to give more across almost every demographic, at 58%.

The exception is the over-65s, certain regional groups (Scotland, East of England, South West) and those on modest incomes. For these groups, the primary motivator to increase is the conviction that they should give more.

The practical reason of anticipated income increase was followed by an emotional one, with 'I feel I should give more' close behind at 53%.

In addition, nearly a quarter (22%) of Committed Christians who expect to receive a work-related bonus view that as an opportunity for generosity rather than solely personal benefit (compared with just 5% of Cultural Christians).

Reasons given for those anticipating a decrease in giving



Behind the numbers



Rachel

23 • Northern
Ireland • Anglican



Irene

37 • London
Anglican

Rachel, a newly qualified nurse in Northern Ireland, grew up with strong examples of generosity and clear convictions on giving away at least 10% of her income. She reflected on how she expects her relationship with giving to change as she gets used to earning a salary, as well as being newly married.

"I come from a point where it seems very chill, but I think because I was so used to it, it maybe doesn't feel as much of a sacrifice. I know almost instantly that pay is only 90% mine. As I get older and have more finances, it will probably be harder. It's nice to see how God has built me through university, so I'm sure He'll do the same in the future.

Now that I'm in an adult job and earning proper wages and since my husband and I have just got married, we're sorting our finances...there's a lot of things to pay for. I've seen God be faithful when I was giving a little, so now that I have to give more, it's maybe harder because you can see all the money you have to spend in daily life. But He was faithful with [the small amount], so I know He'll be faithful with the rest. For us, it might [as we get older] be really painful to have to give and at that point, maybe we will need more encouragement."

For Irene, increasing her generosity each year is an intentional decision.

"As and when salary changes happen, then I'll adjust my giving. I challenge myself to increase my giving over time."

Personas

Impact-driven giver

They are more likely to increase support where they see the outcomes of their previous giving. Share clear stories of lives changed and goals achieved because of their gifts.

Relationship-driven giver

These givers are motivated by their hearts, and a sense of belonging. A sense of a community of givers or personal engagement will capture their attention and make them feel valued.

Theology-driven giver

If you are able to link your work to Scripture, these givers will engage more fully with you. Explain how support for your cause is part of their journey of discipleship.

Note:

As this finding refers to younger givers specifically, we have excluded the younger and older giver personas from this section.



Suggested responses to this finding

Provide discipleship resources that are tailored to the needs of different donor groups. Share these with your donors to be used for reflection and prayer that equip them to model generosity in their communities.

Create space for dialogue and discipleship for different donor groups. Host conversations, workshops or small groups that explore biblical generosity, financial stewardship and Kingdom impact. Make giving part of your discipleship rhythm, not just an annual campaign.

Broaden your invitation. Don't limit your support team to the usual suspects. Consider who else might be eager to partner with your ministry in prayer, giving or encouragement.

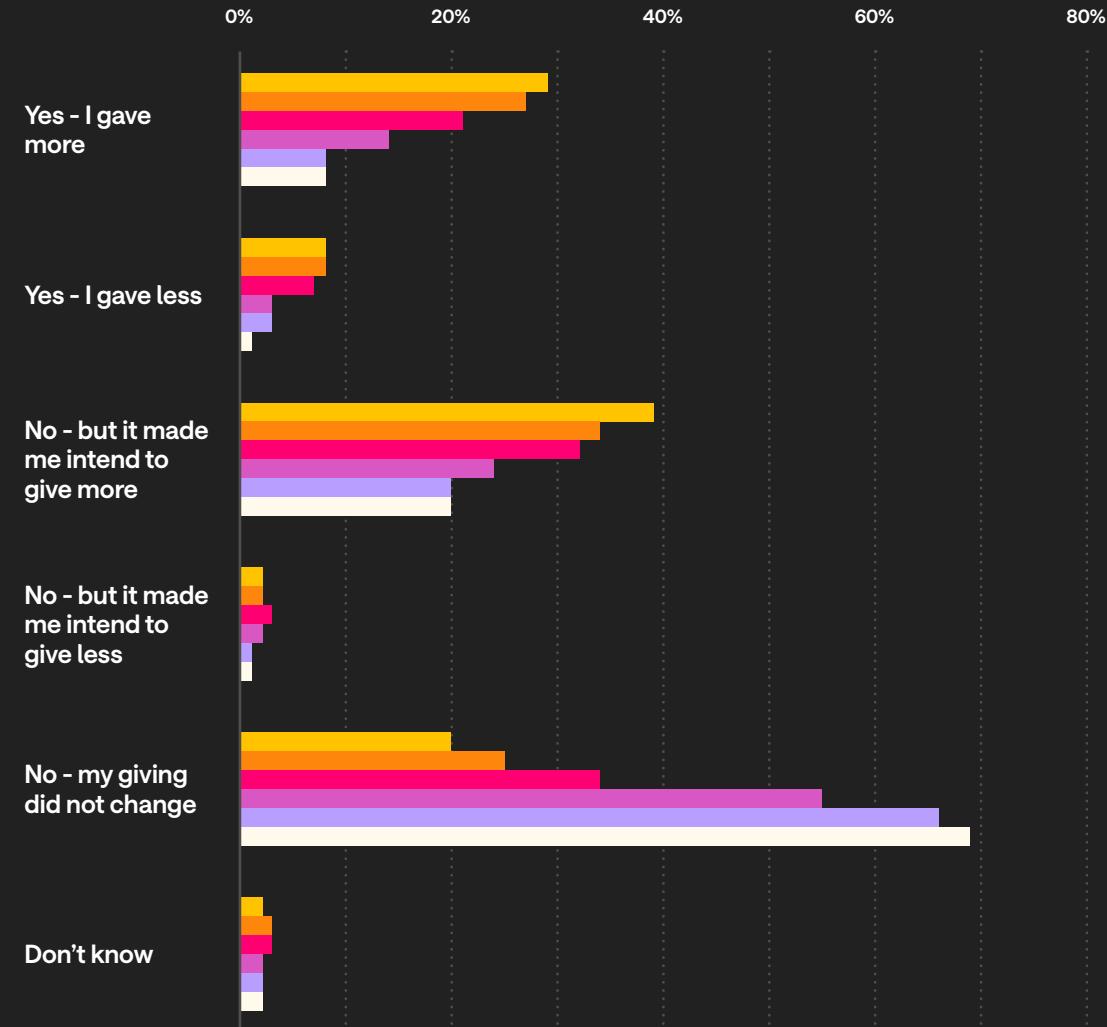
Younger givers are more open to teaching on generosity and appeals to give

Christian young people stand out in their generosity. They are both more generous than their non-Christian peers and older Christian givers.

FIGURE 11

Response to teaching on Christian generosity by age

18-24 25-34 35-44 45-54 55-64 65+



According to the 2025 CAF UK Giving Report³, 36% of 16-24s give to charity and 50% of 25-44s. Comparatively, Christians of the same age report far higher levels of giving.

	18-24s	25-44s
--	--------	--------

Give to charity	87%	81%
Give to Christian charities	66%	67%
Give to secular charities	57%	59%

The impact after hearing a sermon or church talk on generosity is far higher among younger age groups.

	Intended to give more	Gave more
18-24s	39%	29%
25-34s	34%	27%
35-44s	32%	21%
45-54s	24%	14%
55-64s	20%	8%
65+	20%	8%

When it comes to teaching and appeals to give, younger Christians stand out as the most responsive group. For 25-34s, teaching has been formative – 23% said it was church teaching that first prompted them to start giving, compared with just 10% of 45-54s.

Younger Christians also show greater appetite for regular teaching.

Want teaching on generosity at least monthly

18-24s	47%
25-34s	46%
35-44s	33%
45-54s	15%
55-64s	8%
65+	5%

While we saw in key finding 4 that responding to appeals to give has declined, the youngest age groups lead the way in one-off giving. Across all cause types, 25-34s are the most responsive group to every kind of giving prompt. When asked about giving to urgent church appeals, 39% responded to this kind of prompt compared to 36% of 18-24s and 16% of 55-64s.

Not only are younger Christians more likely to respond to these appeals, but they are also likely to give more in one-off gifts than their older counterparts. This suggests that younger Christians are open to more unexpected opportunities to give alongside their regular giving:

Responded to urgent church appeals

18-24s	36%
25-34s	39%
35-44s	28%
45-54s	18%
55-64s	16%
65+	17%

- 25-34s gave the highest average one-off gifts to churches – £727
- those in the 65+ group gave the least in one-off gifts to churches, at £206
- 18-24s gave the most in one-off gifts to Christian charities, at £789
- those in the 55-64 group gave the least in one-off gifts to Christian charities, at £86

Behind the numbers



India

21 • Wales • FIEC



Dev

26 • Wales
New Frontiers

India, a fourth-year psychology student studying in Cardiff, gave insight into what motivates a young Christian to give and how her understanding of generosity has and is being shaped.

"The biblical teaching for me is really convicting. [For example,] when someone gets up there and [explains] 'here it says [in Acts] that it is better to give than it is to receive'. Obviously none of us is perfect, but I truly have a heart that wants to serve Jesus and wants to honour him with everything. And therefore, I hate to say it works on me, because, you know, people aren't trying to twist my arm or anything, but I do think it works quite well. It reminds me that actually...part of our walk with Jesus is being generous...So I think, when it's biblical, that's really helpful."

When asked what shaped his understanding of generosity, Dev⁸ reflected on the teaching he heard at church.

"I heard a sermon talking about always being a cheerful giver, and I think that's what affected me, because I felt like I had stored too much value on the money or my future."

Personas

Impact-driven giver

Impact can also relate to the way generosity changes hearts and minds. Share testimonies of lives changed through personal giving.

Relationship-driven giver

A sense of community and collective purpose will engage this giver. When speaking on generosity, consider the church in Acts and the fact that 'they shared everything they had' (Acts 4:32). This example of Biblical community will encourage them as they invest in their local community.

Theology-driven giver

These givers are the most easily engaged when it comes to teaching on generosity. Solid examples from Scripture will delight and inspire them. Be bold in exploring what Biblical generosity looks like.

Note:

As this finding refers to younger givers specifically, we have excluded the younger and older giver personas from this section.



Suggested responses to this finding

Lead with purpose. Younger donors are inspired by mission-driven storytelling, not transactional appeals. Make sure your messaging clearly conveys your vision, values and the tangible impact on your ministry that their generosity enables.

Invest in regular, relational teaching on generosity. Younger Christians respond more deeply to sermons and talks on generosity, so leaders should embed regular teaching into the rhythm of church life rather than treating it as occasional or seasonal.

Create opportunities for spontaneous giving. Design moments that allow for immediate, practical response. For example, linking sermons to live appeals, digital giving prompts or cause-specific campaigns. This should not replace regular giving but complement it, offering younger Christians ways to act on their enthusiasm and values in real time.

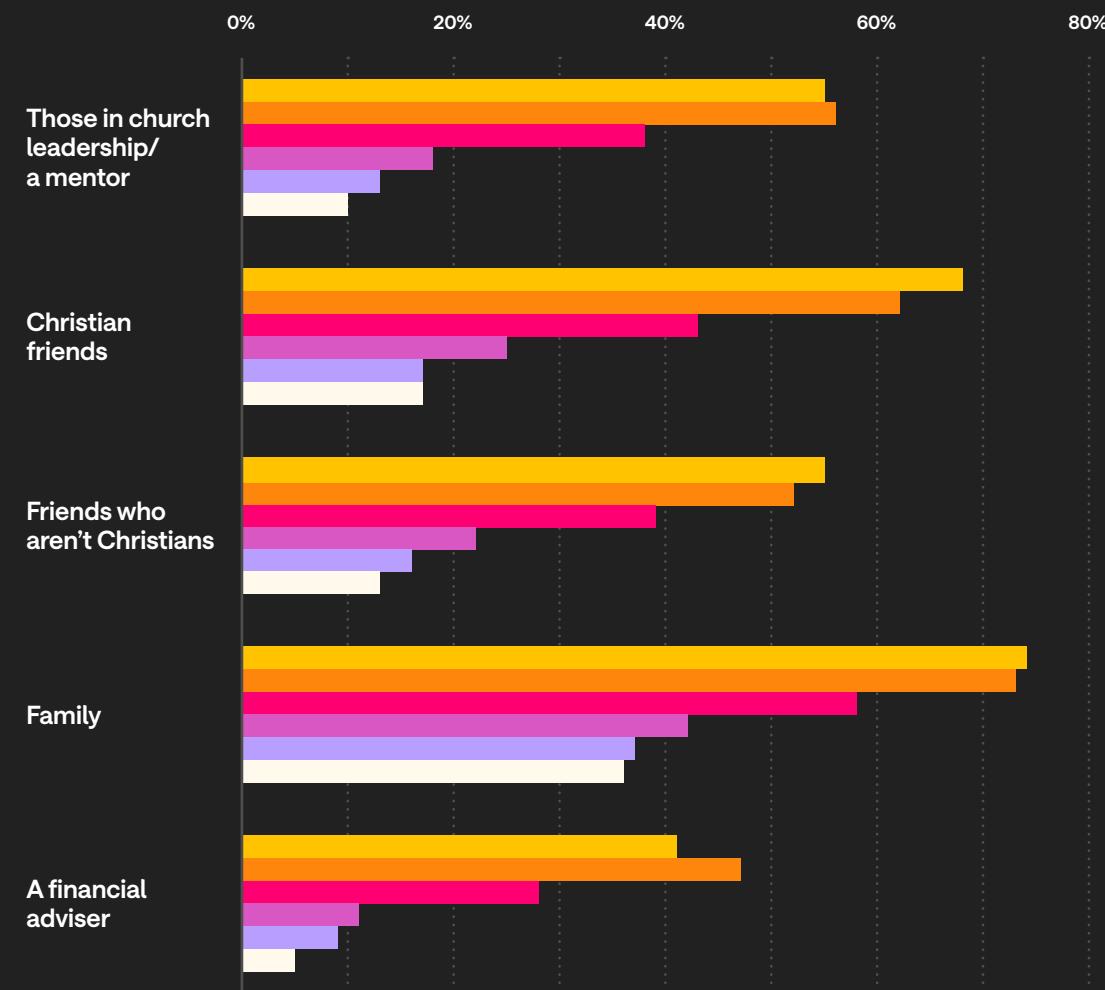
Younger Christians talk more about giving

For those aged 25-34, 56% have discussed giving at least once in the past few years with someone in church leadership or a mentor.

FIGURE 12

Percentage of individuals who discuss giving at least once every few years with the following groups

18-24 25-34 35-44 45-54 55-64 65+





Among both those aged 18-24 and 25-34, 16% also report discussing giving with those in church leadership or a mentor every few months, compared with 10% of 35-44s, highlighting a greater openness to mentorship in early adulthood.

Younger Christians are also more likely to discuss giving with their Christian peers. Around a quarter of 18-24s speak with friends about their giving every few months, compared with 12% of 35-44s. By age 25, the most common response to the question 'How often do you discuss giving or causes you support with your Christian friends?' is 'Never'. Discussions with friends who are not Christians are even less frequent, with only 21% of 18-24s reporting conversations every few months.

Family remains the primary context for discussing giving across all age groups. Even among those aged 65+, the group that discusses giving the least overall, just under a third report discussing giving with family at least once a year. Among 18-24s, almost a quarter (23%) discuss giving with family at least once every few months and 30% more frequently than every few months. Unlike peer discussions, family conversations remain relatively steady beyond age 35: 16% of 35-44s report discussing giving with family every few months and a further 20% more frequently than that.

Of the different types of financial discussion, Christians are least likely to discuss giving with a financial adviser and this is consistent across all age categories. Younger givers are somewhat more open, with 37% of 25-34s reporting such discussions at least once a year, indicating early engagement with professional guidance.

Behind the numbers



Shing

19 • Scotland
Presbyterian



Dev

26 • Wales
New Frontiers

Shing, a 19-year-old student in Scotland, discussed the influence her flatmate, who volunteers for a Christian social justice charity, has had on her thinking around giving.

"Living with [my friend] and having those conversations about those things made me think more intentionally about my giving and what it means to be generous with what I have and to care for people and to love people well and to serve others. Yeah, I guess part of that has also shaped my thoughts towards giving and about being generous and about loving others."

For Dev⁸, his parents have been a prominent influence on his understanding of generosity. He explained how seeing his parents' generosity and how it was discussed at home has influenced him and his wife.

"Giving generously and being generous was something that was spoken about...we've come from very generous families, and it's kind of amazing to see, like, the impact that it has."

"My dad was a teacher. He was an assistant head, and he had someone below who was really good, and dad really liked her. She was either saving for a house or wedding, something like that, and dad was just like, right, here's £2,000 to help with it. And I remember being like, this person's just random. Like, why would you do that?"

Personas

Impact-driven giver

They might enjoy discussing results and strategy, treating generosity as a practical, shared project rather than a private act.

Relationship-driven giver

They find joy in sharing stories of amazing causes they support within friendship circles, inspiring others to generosity.

Theology-driven giver

They approach giving discussions through a discipleship lens, keen to root every conversation in biblical conviction.

Note:

As this finding refers to younger givers specifically, we have excluded the younger and older giver personas from this section.



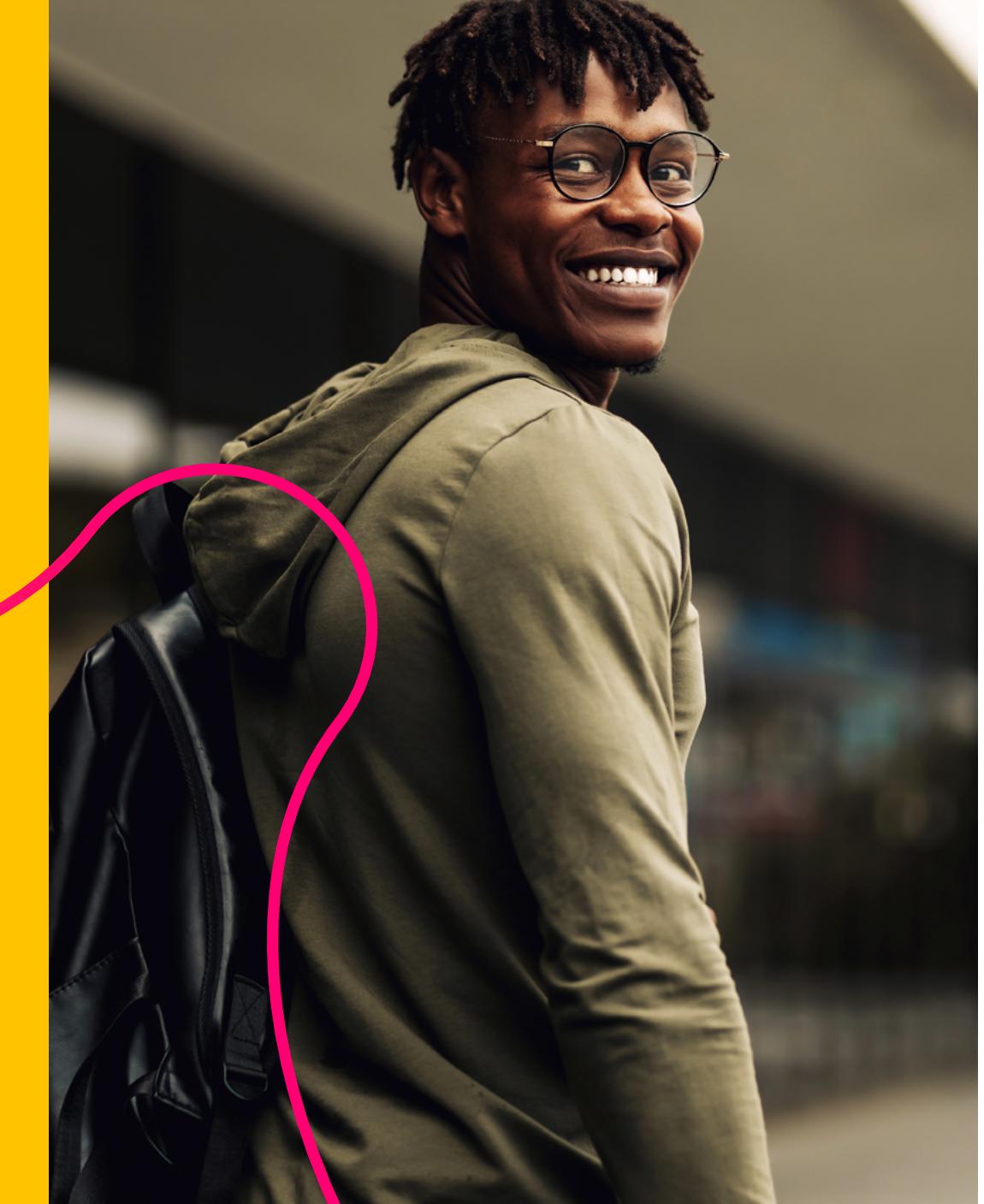
Suggested responses to this finding

Create environments, online and offline, where people can explore generosity in conversation together. This could include small group discussions on biblical generosity, testimony-sharing moments during services or events, interactive workshops or webinars on giving habits and impact.

Encourage parents to disciple their children in generosity through discussions and everyday examples. The family is a lifelong setting for meaningful conversations and the formative years offer a vital window to shape habits of giving, gratitude and purpose.

Integrate financial stewardship education into discipleship programmes. By including the principles of generosity and biblical stewardship in courses and small group studies, churches can ensure they are viewed not as an add-on but as a core expression of the Christian faith.

Demographic insights



AGE

Age remains one of the strongest predictors of giving behaviour and one of the most hopeful signs for the future of generosity.

While overall participation in giving remains steady across all age groups, those aged 18-34 continue to give a greater share of their income than older Christians.

This pattern is consistent with previous years, but 2026 shows a slight broadening of the gap. The youngest group (18-24) gave 8.3% of their income across all causes, while those aged 25-34 gave 9.6% – the highest of any group this year.

This contrasts sharply with the 3.1% given by those aged 65+, who represent the largest group of givers by number. This may reflect fixed or reduced incomes after retirement or shifting patterns in charitable priorities.

Younger adults, despite having lower average incomes, are among the most consistent in supporting both Christian and secular causes.

This year's data also shows that younger givers are once again most likely to be Committed Christians. Among 18-24 year-olds, 45% identify as Committed Christians, compared to just 15% among those aged 65 and over. The reverse is true for Cultural Christians – 63% of those aged 65+ fall into this category, compared to only 16% of 18-24s.

		18-24	25-34	35-44	45-54	55-64	65+
Total		360	660	780	961	1,141	2,102
Number of regular givers	To church	290	536	533	472	489	973
	To Christian charities	236	475	478	427	497	1,126
	To Christian workers	193	414	328	193	169	312
	To secular charities	204	433	409	317	378	986
Average gift	To church	£66.48	£95.77	£62.46	£28.71	£17.43	£30.82
	To Christian charities	£50.08	£76.82	£60.03	£16.52	£7.98	£13.80
	To Christian workers	£41.68	£63.09	£41.48	£11.90	£2.82	£3.30
	To secular charities	£47.03	£61.09	£50.19	£14.46	£6.83	£12.73
	To all causes	£205.38	£296.76	£214.15	£71.59	£35.06	£60.64
	Percentage of income given across all causes	8.32%	9.59%	7.33%	2.88%	1.67%	3.07%

	18-24	25-34	35-44	45-54	55-64	65+
Committed Christian	45%	50%	33%	15%	13%	15%
Practising Christian	16%	12%	10%	7%	5%	7%
Church-going Christian	23%	14%	17%	13%	12%	15%
Cultural Christian	16%	24%	41%	64%	70%	63%

ETHNICITY

While generosity cuts across all backgrounds, UK Christians from ethnic minority communities again demonstrate significantly higher proportional giving than White respondents.

Of those that reported an ethnicity other than White, 63% are Black, 20% Mixed, 10% Asian, 4% Chinese and 3% Other.

In 2026, those from non-White ethnic backgrounds gave an average of 9.3% of their income across all causes – more than double the 4.1% reported among White respondents.

These results mirror those from last year but with a slightly wider gap. The generosity of ethnic minority Christians is also reflected in higher average gifts to every cause type – from the local church to secular charities.

In each case, the average gift among those from non-White ethnic backgrounds is between two and four times higher than among White respondents, suggesting an embedded culture of generosity within these communities. When viewed through the lens of Christian practice, the differences in generosity between ethnic groups become even more striking.

Christians from a non-White ethnic background are not only giving a higher proportion of their income –

they are also far more likely to identify as Committed or Practising Christians.

In 2026, almost 75% of respondents from non-White ethnic backgrounds fell into the Committed or Practising Christian categories, compared with around 25% of White respondents.

The opposite is true for those identifying as Cultural Christians. 60% of White respondents fall into the Cultural Christian category compared to only 11% of a non-White ethnic background.

		White	Other ethnic background
Number of givers	Total	5,300	675
	To church	2,674	598
	To Christian charities	2,713	508
	To Christian workers	1,152	444
	To secular charities	2,248	460
	To church	£35.92	£87.70
	To Christian charities	£23.71	£73.99
	To Christian workers	£14.86	£53.47
	To secular charities	£20.21	£60.63
	To all causes	£94.69	£275.79
Average gift	Percentage of income given across all causes	4.13%	9.33%

	White	Other ethnic background
Committed Christian	17%	63%
Practising Christian	8%	12%
Church-going Christian	15%	14%
Cultural Christian	60%	11%

Regional differences in generosity remain consistent with the patterns observed in previous years, though there are some subtle shifts worth noting.

Once again, London stands out both for its higher giving levels and for having the largest proportion of Committed Christians.

In 2026, Londoners reported giving an average of 9% of their monthly income across all causes – a figure that continues to exceed every other region by a substantial margin.

This is matched by the fact that 41% of London respondents identified as Committed Christians, compared to 23% of the sample as a whole.

The North West, North East and West Midlands also continue to show above-average levels of generosity (6%, 5.1% and 4.8% respectively). By contrast, Scotland and Northern Ireland record the lowest average proportions of giving at 3.2%.

These differences likely reflect both regional church composition and economic context. Regions such as London, the Midlands and the North West are home to larger urban congregations, younger givers and greater ethnic diversity, with a stronger emphasis on tithing and collective generosity. Meanwhile, areas with older populations or lower income levels may give faithfully but with smaller gifts.

This pattern reinforces a key insight from prior years: regional differences in generosity are shaped less by economics and more by theology – that is, by the spiritual life of local churches. Where Christian practice is deep, generosity follows.

	Average monthly gift to all causes	Average proportion of monthly income given	% identified as a Committed Christian
England			
North East	£118.06	5.1%	20%
North West	£141.89	6%	23%
Yorkshire and the Humber	£77.43	3.6%	17%
East Midlands	£89.51	3.9%	22%
West Midlands	£108.38	4.8%	23%
East	£93.58	4.2%	17%
London	£256.26	9%	41%
South East	£101.72	4.3%	19%
South West	£78.71	3.6%	18%
Wales	£86.60	4%	18%
Scotland	£74.68	3.2%	18%
Northern Ireland	£80.61	3.2%	28%

DENOMINATION

Denominational affiliation remains one of the clearest indicators of both generosity levels and giving culture.

As in previous years, the 2026 data shows striking differences in the proportion of income given across church traditions, reflecting the diversity of teaching, theology and community practice around generosity.

While average giving levels vary widely between church traditions, these differences closely mirror the proportion of Committed and Practising Christians within each denomination.

Unsurprisingly, Pentecostal churches top every indicator of faith engagement and generosity - they have the highest proportion of Committed Christians (74%), the largest representation of ethnic minority members (57%) and the highest average giving at 11.1% of income.

For many Pentecostal congregations, giving is not only a spiritual discipline but an act of worship – a tangible demonstration of faith and gratitude. This integration of theology and practice produces an environment where generosity is both taught and modelled week by week.

Independent and Baptist churches also demonstrate strong giving cultures, with over one-third of their members identifying as Committed Christians (51% and 38% respectively). Their giving levels (9.5% and 6.9%) reflect this commitment. These congregations

often combine personal conviction with structural models that encourage regular giving and financial transparency.

By contrast, Anglican, Methodist and Presbyterian churches report lower proportions of Committed Christians (ranging from 12-19%) and correspondingly lower giving levels (around 3-3.5%).

While these denominations maintain faithful core congregations, the wider presence of Cultural Christians within their membership base appears to dilute overall proportional giving.

Interestingly, Roman Catholic and United Reformed respondents display moderate but strengthening giving patterns – both in proportional giving and in the proportion of Committed and Practising Christians within their churches, suggesting a quiet but steady strengthening in stewardship culture.

Across denominations, the message is consistent: Committed and Practising Christians anchor church generosity. Where belief is personal and participation is high, giving thrives. Where faith is inherited or cultural, giving tends to remain steady but less transformational. These denominational patterns underline the vital role of leadership, teaching and culture in shaping generosity.

	Average monthly gift to all causes	Average proportion of monthly income given	% of church that identify as an ethnic minority	% of church that are Committed Christians
Anglican	£68.04	3%	3%	12%
Baptist	£153.05	6.9%	16%	38%
Independent	£212.85	9.5%	19%	51%
Methodist	£79.70	3.5%	5%	19%
Orthodox	£172.59	6.9%	8%	16%
Pentecostal	£318.74	11.1%	57%	74%
Presbyterian	£79.08	3.5%	2%	15%
Roman Catholic	£136.06	5.3%	16%	21%
United Reformed Church	£188.49	8.4%	12%	16%
Other	£95.98	4.6%	12%	40%

While both men and women remain active givers across all causes, the 2026 data again show slight differences in how and where each group directs their giving.

Men remain more likely to give larger individual amounts on average, particularly to Christian and church-based causes.

For example, men gave an average of £51 to church causes, compared with £35 among women and were also more likely to support Christian workers and organisations at higher financial levels.

When measured by percentage of income, the gap narrows: men gave 5.4% of income across all causes and women 4%.

		Male	Female
Total		2,640	3,360
Number of givers	To church	1,490	1,801
	To Christian charities	1,476	1,760
	To Christian workers	819	789
	To secular charities	1,273	1,450
Average gift	To church	£50.68	£34.80
	To Christian charities	£39.40	£21.85
	To Christian workers	£26.99	£13.08
	To secular charities	£33.18	£18.46
	To all causes	£150.25	£88.19
	Percentage of income given across all causes	5.39%	3.96%

Those in the AB social grades – higher income and professional households – report the largest average gifts and the highest proportion of income given (5.7%).

However, lower-income groups (DE) still practice proportional generosity, giving 3.5% across all causes despite limited means.

Middle-income respondents (C1 and C2) maintain consistent giving, typically giving around 4% of income.

Just under a third (30%) of AB respondents identify as Committed Christians, compared with only 16% in DE households.

	AB	C1	C2	DE
Committed Christian	30%	20%	16%	16%
Practising Christian	10%	7%	8%	6%
Church-going Christian	17%	16%	11%	12%
Cultural Christian	43%	58%	65%	67%

	AB	C1	C2	DE	
Total	2,474	1,508	861	1,157	
Number of regular givers	To church	1,644	766	417	464
	To Christian charities	1,563	765	422	486
	To Christian workers	881	334	196	196
	To secular charities	1,414	655	303	353
Average gift	To church	£59.88	£36.27	£26.67	£20.91
	To Christian charities	£41.61	£25.17	£21.95	£15.05
	To Christian workers	£27.34	£15.01	£17.12	£8.91
	To secular charities	£37.95	£19.09	£17.49	£10.24
	To all causes	£166.78	£95.55	£83.23	£55.11
	Percentage of income given across all causes	5.69%	4.37%	3.84%	3.54%

About the research



FIGURE 13

Methodology

The Stewardship Generosity Report 2026 is an independent research project conducted by specialist research firm Whitestone Insight.

Quantitative survey

6,004 UK Christian adults were surveyed online from 8 to 17 July 2025.

The data was weighted to be representative of religious identification from 2021 Census data across England and Wales, Northern Ireland and Scotland. We stratified the sample into four groups to better understand the relationship between faith and giving:

Committed Christians ■

Attend church at least once a week and read their Bibles at least once a week.

Practising Christians ■

Attend church at least once a month and read their Bibles at least once a month.

Church-going Christians ■

Attend church at least once a month but read their Bible less than once a month.

Cultural Christians ■

Identify as Christians but attend church less than once a month.

Quantitative survey group breakdown

Cultural Christians

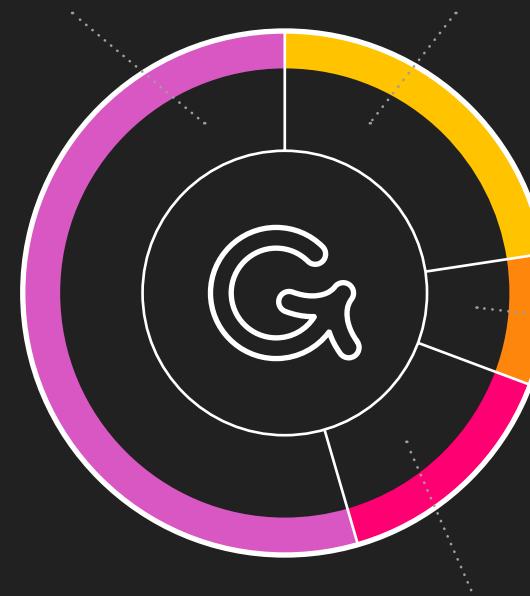
3,272 54.5%

Committed Christians

1,356 22.6%

Practising Christians
486 8.1%

Church-going Christians
890 14.8%



Note: In the survey we also asked individuals about their prayer life. However, unlike church attendance and Bible reading, which did correlate with giving, the data showed no clear correlation between frequency of prayer and giving. This is why prayer is omitted from the definitions above.

Qualitative interviews

In September 2025, our lead researcher conducted in-depth one-to-one video interviews with 15 Committed Christians representing a range of denominations and other demographics and spread across the different giving personas identified for the Stewardship Generosity Report 2026.

Impact-driven givers	Relationship-driven givers	Theology-driven givers	Younger givers	Older givers
 Irene 37 London Anglican	 Dev ⁸ 26 Wales New Frontiers	 Steve ⁸ 45 Yorkshire & Humber Pentecostal	 Rachel 23 Northern Ireland Anglican	 Julie 68 Yorkshire & Humber Pentecostal
 Rebecca 46 South West Independent	 Mayowa 46 London Anglican	 Andy 49 West Midlands Independent	 Shing 19 Scotland Presbyterian	 John ⁸ 67 South West Baptist
 Jordan 32 North West Independent	 Jeff 55 South East Baptist	 Matt 35 South West Anglican	 India 21 Wales FIEC	 Ann 67 East Midlands Anglican

Recommendations and resources



Recommendations for church leaders

Churches remain central to Christian generosity, but trust must be actively cultivated. Here's how to respond:

1 Build trust through teaching and transparency

Churches have a powerful opportunity to integrate generosity in discipleship. This begins with intentional, regular teaching woven into sermons, small groups and discipleship pathways. When generosity is framed biblically and relationally, it becomes more than a financial act; it becomes a spiritual practice. Trust must also be earned and nurtured. That's why financial transparency matters. Churches that share clear, accessible updates about how donations are used build deeper confidence among donors. Celebrating these stories with gratitude not only honours the generosity of the congregation but also reinforces the joy and purpose of giving. When people see the difference their gifts make, they're more likely to give again - and give with joy!

2 Engage younger Christians

Younger Christians, in particular, are eager to explore this connection. They're open to learning, hungry for purpose and responsive to clear invitations to give. Empower younger Christians, not just as givers, but as leaders. When young people are trusted with responsibility, when they're invited to shape the mission and steward resources, they don't just give, they invest. They see themselves as part of something bigger and their generosity flows from ownership, not obligation.

3 Rethink appeals and activation

In a season where one-off appeals are losing their impact, it's time to rethink how we invite generosity. Rather than relying on urgent asks or transactional campaigns, churches are called to build long-term, relational engagement where giving is embedded in your church culture. This means shifting from short-term appeals to deeper conversations, where donors feel seen, known and connected to the mission.

Storytelling plays a vital role in this shift. When we share real stories of lives changed, communities strengthened and hope restored, we invite people into something meaningful. And when we highlight the joy and gratitude that flow from giving, not just the needs, we help donors experience the spiritual richness of generosity. Giving

becomes a response to grace, not guilt. It becomes a celebration, not a chore. In that space, generosity grows, not just in size, but in spirit.



Key questions

- How often do you teach biblically about generosity and stewardship?
- Do you offer practical tools or pathways for people to start or grow in generosity?
- Are you listening to and learning from younger and ethnically diverse Christians in your church?
- Is it easy for people to give regularly, joyfully and in ways that suit them?
- Do you clearly communicate how you use the money people give in support of your church?
- Do you regularly thank your congregation for their generosity?

Recommendations for charity leaders

Charities must earn and maintain trust to sustain and grow generosity. These strategies can help:

1 Strengthen perceived integrity

In a time when trust is fragile and donors are asking harder questions, organisations must be intentional about how they present themselves. This begins with auditing your trust signals; taking a close look at how you communicate transparency, accountability and reliability. Are these qualities visible not just in your annual reports, but on your website, your emails, your social media and in your donor conversations? Every touchpoint is an opportunity to either build confidence or erode it.

Sharing impact with honesty means telling real stories, backed by clear data, that show how gifts are stewarded. It means resisting the urge to over-promise. Donors need clarity, sincerity and a sense that their generosity is making a difference. When organisations lead with integrity and gratitude, they invite deeper relationships and more enduring generosity.

2

Segment and personalise

To grow generosity with wisdom and impact, it's essential to recognise that not all Christians give for the same reasons, or in the same way. That's why tailoring your messaging matters.

One way you can do this is by using the insights for the giving personas in this report to inform your communications. For example, the theology-driven giver, who engages deeply with church and Scripture, responds best to spiritual language and biblical framing. They see giving as an act of worship, a shared mission and a reflection of their faith. For them, generosity is relational and sacred.

As another example, the impact-driven giver responds best to messages that connect giving to tangible outcomes, community impact or personal meaning. For these donors, trust and transparency are key.

Taking the time to personalise your campaigns in this way isn't just strategic, it's relational. It allows you to speak to the heart of each giver, honouring their journey and inviting them into a story that feels personal, purposeful and shared.

3

Invest in the future of giving

To build lasting generosity, it's essential to engage younger donors early, while they're still forming their habits, values and vision for impact. These givers aren't just looking for a place to donate, they're looking for a place to belong. They're open to learning, eager to talk about generosity and ready to explore what faithful stewardship looks like in their lives. That's why it's so important to create space for dialogue, not just donation. When organisations invite questions, share stories and offer teaching, they build trust and deepen connection.

At the same time, the way people give is changing. The Donor Advised Fund (DAF) model is becoming a key part of the generosity landscape, especially among younger and wealthier Christians. These donors want the more flexible and strategic approach to their giving that the DAF structure allows. It also allows organisations to position themselves as trusted partners in generosity. It's not just about receiving gifts; it's about helping donors live out their calling with clarity and joy.



Key questions

- Would a new donor easily find evidence of your integrity, transparency and impact?
- Are you proactively addressing donor concerns about how funds are used?
- Do you have a plan for building trust with new donors?
- Are you tailoring your messaging by giving behaviours?
- Are you missing opportunities to engage younger or more diverse donors?
- How often do you thank donors and show them the difference they're making?
- Are you relying too heavily on appeals, or are you cultivating long-term generosity?
- Do you offer ways for donors to give with DAFs or other flexible options?

Resources for church and charity leaders

Stewardship is uniquely positioned to help churches and charities respond to the findings of the 2026 Generosity Report. Here's how:

The [Stewardship Partner Account for Churches and Charities](#) can help you to invite generosity and increase your support base, so that you feel equipped and encouraged to grow your vision and further your missional impact.

Explore our [training and events](#) opportunities, which include our [Lunchtime Dial-In](#) sessions for anyone involved in the financial stewardship of a church or charity. The free [Stewardship health check tool](#) enables church and charity leaders to work through all the key functional areas, diagnosing and suggesting actions for improvement as needed.

We also offer a range of [professional services](#) for churches and charities.

Explore our library of [online resources](#) on all aspects of biblical generosity. We've shared a starter list below:

[Raising the standard: transforming the culture of money in the church](#)

[Good financial management helps churches avoid dangers](#)

[How to communicate financial information to your church or Christian charity](#)

[How to make a successful appeal for churches and charities \(updated for Charities Act 2022\)](#)

[Bible economics, Part 1: Checking our temperature](#)

[Part 2: Patterns of right relationship](#)

[Part 3: Thoughts from a Christian financial adviser](#)

We also recommend this free resource:

[Foundation Truths on Money and Possessions](#)

Subscribe to [Sharpen](#), our quarterly emails for trustees, treasurers and church and charity leaders, where we provide practical tools, technical resources and expert guidance to safeguard your mission and ministry.

Subscribe to [Active Generosity](#), our monthly podcast, which invites guests from our community to share their reflections on faith, stewardship and generosity.

Recommendations for Christian workers

When raising support as a Christian worker, trust and clarity are your greatest assets.

1 Communicate with confidence and integrity

When you're raising support as a Christian worker, clarity and trust are everything. That's why it's so important to communicate consistently what you are doing and the impact of your work. Let supporters know what kind of impact they'll make. Be specific. Avoid vague or overly emotional appeals. Instead, speak plainly and honestly. Trust grows when people feel informed, not pressured.

Invite people into partnership. Don't just ask for help, offer shared purpose. Let your supporters know they're not just funding your work; they're part of it. Their generosity is a reflection of their faith, just as your calling is a response to God's leading. When giving is framed as a mutual act of trust and mission, it becomes more than a transaction. It becomes a relationship rooted in grace, sustained by prayer and marked by joy.

2

Engage younger Christians thoughtfully

When you're raising support as a Christian worker, how you speak about generosity matters just as much as what you ask for. Younger givers, in particular, are open to conversations, not just about money, but about meaning. They want to understand how giving fits into their faith, how it reflects God's heart and how it connects them to something bigger than themselves. That's why relational and spiritual language is so powerful. When you speak from a place of shared mission, shared values and shared calling, you invite people into partnership, not just sponsorship.

These moments are also opportunities to teach. Don't be afraid to share a short biblical reflection or a personal story that shows how generosity has shaped your journey. Whether it's a verse that challenged you, a moment when someone's gift made a difference, or a testimony of God's provision, these stories help donors see giving as an act of worship and trust. They remind us all that generosity isn't just about funding ministry, it's about living it. When you speak with warmth, clarity and purpose, you help others discover the joy of giving as part of their own discipleship.

3

Build long-term relationships

When you're raising support, the relationship doesn't end when someone gives, it begins. Following up with gratitude and regular updates is one of the most powerful ways to build trust. Donors want to know they matter. They want to see how their generosity is making a difference. A simple thank-you note, a story, or a milestone celebration, can turn a one-time gift into a lasting partnership. When donors feel seen and valued, they're far more likely to continue walking with you.

Trust is also built through consistency. Being reliable in your communication, your commitments and your stewardship shows donors that you're someone they can count on. Whether it's sending updates on time, following through on promises, or simply being present in the relationship, your perceived trustworthiness shapes how donors decide to support you and whether they'll keep supporting you in the future. In a world full of uncertainty, your consistency becomes a quiet but powerful witness to the faithfulness of your calling.



Key questions

- Can you clearly explain your mission and the impact support will make?
- Do you talk about generosity in a way that's spiritually meaningful, not just financial?
- Are you confident in asking for support as an invitation into shared vision?
- Do your updates help supporters feel part of the journey, not just observers?
- Do you follow up with gratitude after receiving gifts?
- Are you consistent and reliable in your communication and commitments?
- Are you actively building relationships with younger Christians who are open to giving?
- What support raising skills or tools could you invest in to grow your confidence and reach?

Resources for Christian workers

Stewardship is uniquely positioned to help Christian workers respond to the findings of the 2026 Generosity Report. Here's how:

Sign up for the [Stewardship Partner Account for Individuals](#), trusted by over 2,000 Christian workers to organise, receive and increase their financial support.

If you are employed by a charity or church that includes a support-raising element in your role, then encourage your leaders to explore our new [Linked Worker Accounts](#), which provide an easy way to streamline support raised by organisations while keeping workers informed on their targets and donors.



If you support raise with us, register for our [Support Raising Training](#) and subsequent Support Raising Surgeries, which will help you see support raising as an opportunity to partner with your supporters in the Gospel, rather than as just a financial transaction.

Our training is based on the workbook [Personal Support Matters](#), which is the revised version of *Funding the Family Business* by Claire Niclasen and Myles Wilson, published by Stewardship. Personal Support Matters is a great resource for all who raise support to help enable them to do it effectively.

Subscribe to [Mission](#), our bi-monthly email for Christian workers, with encouragement, practical tools and training opportunities to strengthen you on your support raising journey.

Subscribe to [Active Generosity](#), our monthly podcast, which invites guests from our community to share their reflections on faith, stewardship and generosity.

Recommendations for donors

1 Build relationships, not just transactions

Generosity, at its heart, is biblical. It's not just about money, it's about shared mission, mutual trust and spiritual connection. When you give, you enter into a relationship with the people and causes you support. That's why it's so important to choose ministries, churches or Christian workers where you feel spiritually aligned and relationally valued. Giving becomes far more meaningful when it reflects your faith and flows from a sense of partnership.

However, the journey doesn't end with the gift. Staying engaged by asking for updates, celebrating milestones and witnessing the impact, deepens the joy of giving. When you see the fruit of your generosity, when you hear the stories and share in the gratitude, you're reminded that you're not just funding a cause, you're an active part of it.

2 Understand your giving persona

Generosity becomes far more meaningful when it's rooted in reflection. As a donor, it's worth asking: What truly motivates me to give? Is it the desire to make an impact, a sense of obedience to God, deep compassion

for others, or a longing to leave a legacy? Understanding your personal motivators helps you align your giving with your deepest values.

If you already give with a Donor Advised Fund (like Stewardship), consider how you might direct your grants in line with your values. Choose causes that reflect your faith, honour your convictions and earn your trust.

Remember too the power of stored resources. More than 25% of Christians now give from savings, not just income. If you're in a position to do so, think about how your reserves could be released for Kingdom impact. When giving flows from thoughtful stewardship, it becomes more than a financial decision; it becomes a spiritual one.

3 Encourage generosity in others

Generosity is contagious - but only when it's visible, honest and joyful. That's why talking about giving matters. Share your journey: what led you to start, what you have learned along the way and what giving has meant to your faith and relationships. Speak about the joys, the surprises, even the challenges. Your story might be the spark someone else needs to begin theirs.

As you give, let it be marked by gratitude, not guilt. Giving isn't a burden to bear; it's a blessing to share. When others see you give

with joy, with purpose and with a heart full of thanks, they're more likely to follow. Your generosity becomes a witness; not just to what you support, but to the kind of life you're choosing to live.



Key questions

- Have you ever studied what the Bible says about generosity and stewardship?
- Are you open to teaching or conversations that challenge you to grow in your giving?
- How does your generosity reflect your faith, values and motivations?
- Is your giving regular and planned?
- Have you built relationships with the people or organisations you give to?
- Do you trust that your gifts are being used wisely? Do you ask questions when you're unsure?
- Do you talk about generosity with your family, friends or fellow believers?
- What kind of legacy do you want your giving to leave?
- Do you celebrate the impact of your giving or are you missing the joy?

Resources for donors

Stewardship is uniquely positioned to help donors respond to the findings of the 2026 Generosity Report. Here's how:

The [Stewardship Giving Account](#) is a simple digital account for all your charitable giving, helping you discover the joy of active generosity. It is trusted by over 30,000 Christians each year to handle all the administration of giving, from one place, with full visibility.

For donors giving more than £25,000 a year, we offer the [Donor Advised Fund](#) account. For those wanting to establish a fund of £500,000 or more, we offer the [Philanthropy Fund](#) account as an alternative to operating a Charitable Trust.

Explore our [CauseFinder™](#) database to discover a range of charities working in the areas that you care about most. All causes listed with us undergo a robust verification process.

On our website we have a range of blogs and stories that offer inspiration on biblical stewardship, generosity and giving:

- [What is tithing? And should Christians tithe?](#)
- [Jesus - why he's the Good Steward and how to follow his example](#)
- [Cultivating a heart of generosity: 5 biblical principles for 2025](#)
- [Giving with purpose: A life shaped by generosity](#)

Stewardship's [Giving Reflections Guide](#) helps you create time and space to explore what generosity means to you and how you would like to shape your giving journey.

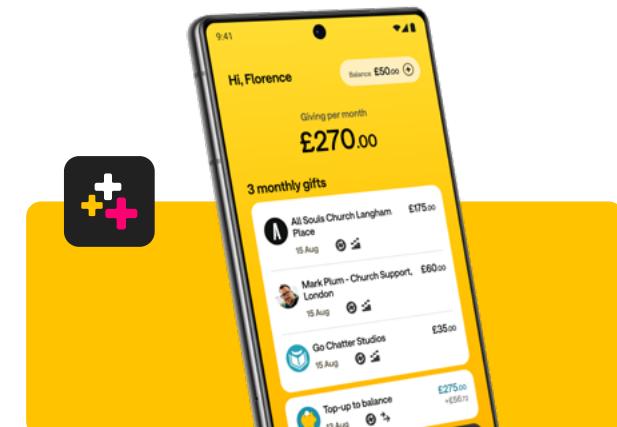
We also have a wide collection of devotional guides and practical resources to help you think more deeply about what it means to be generous and prioritise your giving, including: [The Generosity Agenda](#), [Money and the Gospel](#), [Guide to Budgeting](#), [Budget Planner Template](#), [Guide to Giving for Married Couples](#), [Guide to Giving for 18-30s](#).

Subscribe to [Generous](#), our monthly email for supporters with inspiration, practical tools and guidance to support the causes you love in more meaningful ways.

For our philanthropists, we offer [Impact](#), our quarterly email with news, inspiration and guidance to support you on your giving journey.

Sign up to our podcast, [Active Generosity](#), and each month you'll hear from a Stewardship donor, partner or colleague about their journey of generosity, exploring why and how they give, the joys and challenges they've experienced along the way and what a difference generosity makes to their lives.

Join over 50,000 people who are spreading the love of Jesus through 40 days of intentional generosity by taking up the [40acts generosity challenge](#). Sign up to receive a daily email throughout Lent with a reflection from a partner and a challenge to carry out an act of generosity. This year, for the first time, you can engage and track the challenge in the Stewardship Giving App.



Generous Church project: discipling generosity

In our Generosity Reports to date, one insight has echoed loud and clear: regular teaching on generosity builds trust. Yet many churches still feel under-equipped to disciple their communities in this area.

What we're seeing

- **Insight gap.** Three in five Christians say they want to give more but don't know where their money goes.
- **Confidence.** Churches that teach regularly on generosity see a 40% uplift in donor trust and engagement.
- **Discipleship.** Giving is most transformative when framed as part of a whole-life response to God, not just a financial transaction.

Closing the giving gap starts with discipleship

All our Generosity Reports to date have revealed a striking disconnect.

Christians who hear regularly from their church leaders about generosity tend to give more and are open to being discipled in this area. Conversely, many churches remain silent on the topic or reduce it to transactions and fundraising targets.

This silence matters because a large proportion of Jesus' teaching centred on money, wealth and possessions. This was not because He needed income for His ministry, but because He cared deeply about His followers' hearts not wanting them either to fear need or worship their possessions. As Jesus said, "You cannot serve both God and money" (Matthew 6:24).

We're learning from church leaders

In 2025, in response to our Generosity Report findings, we commissioned a UK-wide engagement project to understand how churches teach about generosity, how church leaders feel about teaching and what barriers are standing in the way of raising up generous disciples.

49%

teach about money monthly or a few times a year

26%

do it once a year

25%

rarely talk about it at all

We discovered that:

Only 44% of church leaders feel comfortable teaching about money. The rest feel awkward, unsure or believe it's not their role. Of all the areas of biblical application, only 'engagement with culture' made leaders feel more inadequate than finances.

Stewardship's response: Generous Church project

We believe the UK Church can reclaim generosity as a grace-filled, biblical and transformational part of discipleship.

That's why we've embarked on the Generous Church project: a practical pathway to help churches teach, model and celebrate generosity.

We envision a UK church culture where:



Money is taught with grace and biblical clarity



Congregations are freed from the love of money



Christian missions are well resourced and joyfully supported

Conclusion



The 2026 Generosity Report reveals a nuanced picture of Christian giving in the UK.

While the average proportion of income given has declined marginally, the overall value of giving remains stable, suggesting that generosity is maturing rather than diminishing. Christians are prioritising regular, planned giving to trusted causes, reflecting a growing emphasis on stewardship, accountability and measurable impact.

Trust has proven to be a critical factor shaping these patterns. The research highlights a direct correlation between perceived trustworthiness and sustained generosity, particularly for churches and Christian charities. Regular teaching, transparent governance and consistent communication are key drivers of this trust – and therefore of long-term giving behaviour.

The data and stories together point to a hopeful future. Younger generations are eager to learn and be prompted; older generations continue to model faithful, lifelong giving. Committed Christians continue to give most consistently and sacrificially, while the faith practices

that underpin their generosity – Bible reading, prayer and community connection – remain essential catalysts for all. Across every age and background, there remains a shared conviction that generosity is both an act of worship and a witness to God's goodness.

Taken together, these findings reinforce a clear message: cultivating trust and embedding generosity within discipleship are the twin levers for sustaining and growing Christian giving. When both are present, generosity not only endures – it multiplies.

Will you join us?



Email us

hello@stewardship.org.uk

ENDNOTES

1 All survey participants gave their income before tax information, and therefore the average take-home pay and 10% of that income was calculated for each demographic. Across the total sample that average salary was £35,227 creating a take-home pay of £29,379. This correlates with the reported median salary in the UK by [ONS](#).

2 Those surveyed were asked if they give to a certain cause type and if they do, how much they give. The average (mean) was taken, including the proportion who did not give to that cause type, to create the final average.

3 [Charities Aid Foundation UK Giving Report 2025](#)

4 ‘Christian workers’ are defined as ‘individuals self-supporting in Christian work or study’.

5 Variance in amounts is due to rounding. The average (mean) gift to all causes was £116.06 or 4.74%, which breaks down into the average (mean) gift to Christian causes - £90.98 or 3.72% and the average (mean) gift to secular causes - £25.08 or 1.02%. The figures are rounded for presentation purposes.

6 All survey participants gave their income before tax information, and therefore the average take-home pay and 10% of that income was calculated for each demographic. Across the Committed Christian sample that average salary was £46,294 creating a take-home pay of £37,595. This is slightly higher than the reported median salary in the UK by [ONS](#).

7 Variance in amounts is due to rounding. The average (mean) gift to all causes was £325.59 or 10.39%, which breaks down into the average (mean) gift to Christian causes - £261.89 or 8.36% and the average (mean) gift to secular causes - £63.70 or 2.03%. The figures are rounded for presentation purposes.

8 Not his real name. This interviewee asked to remain anonymous.

GLOSSARY OF TERMS

Causation

A relationship between two variables where a change in one variable directly causes a change in the other. In other words, causation indicates that one variable is the reason for the observed effect in another.

Christian workers

Individuals self-supporting in Christian work or study

Church-going Christians

Identify as Christians and attend church at least once a month but read the Bible less than once a month

Committed Christians

Identify as Christians and attend church at least once a week and read their Bible at least once a week

Correlation

A statistical measure that describes how two variables are related to each other. It tells us whether changes in one variable tend to be associated with changes in another and it also indicates the strength and direction of this relationship.

Cultural Christians

Identify as Christians but attend church less than once a month

Practising Christians

Identify as Christians and attend church at least once a month and read the Bible at least once a month

Standard deviation

A statistical measure that looks at how far individual points in a dataset are dispersed from the mean of that set. If data points are further from the mean, there is a higher deviation within the data set. It is calculated as the square root of the variance.

Tithing

We recognise that some Christians tithe on gross salary, but for the purposes of this report the tithe is defined as 10% of monthly income, after tax, given to any charitable cause or causes.



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