

When I'm 64 Age giving profile

The regular planned giving of many churches in the UK is sitting on an age time bomb. A substantial part of our regular giving lies in the hands of our older givers. This paper offers a brief introduction to the age giving profile tool and why it is important to see what the future might hold for our giving.



*Doing the garden, digging the weeds,
Who could ask for more?
Will you still need me, will you still feed me,
When I'm sixty-four? (The Beatles)*

Today's church is dependent on our older members for way more than the important tasks of tending gardens and graveyards. Regular planned giving is for most churches the largest income stream and much of that giving is in the hands of church members of retirement age and older. A [Giving Profile](#) offers a perspective on *today's* congregational giving. An Age Giving Profile helps us to consider what giving might look like in the future and action we might take to change our direction of travel.

The Age Giving Profile shines a few spotlights on the age related distribution of our congregational giving. It takes little extra work but both the tool and guidance are available at the Age Giving Profile [tab](#) under Financial Analysis web page:

- By way of illustration, the age giving profile for the fictional church of St Jagielka's.
- An Excel spreadsheet for data entry and to generate the graphs and charts.
- Guidance on data entry to create the Age Giving Profile.

The rest of this paper offers some thinking about why an age giving profile makes an important contribution to stewardship practice in the local church.

The headlines

The 2011 report Giving Insight ⁱ refers, without exaggeration, to a giving 'age time bomb'. Across five denominations surveyed those over 65 contributed a whopping 45% of total offertory giving. This is likely an underestimate and blurs denominational variations. The Church of England weighs in at 50%, the Salvation Army rather lower at 39% ⁱⁱ. A ten per cent sample of planned givers in one Anglican diocese confirms this general picture with 42% of planned giving income contributed by those over 70.

By contrast, Giving Insight respondents under 25 made up just 3% and those aged 26-45 just 12% of those surveyed. Again there were denominational variations; the Salvation Army with 7% of respondents aged under 25, the Church of England just 1%. In the diocesan survey although young adults aged 18-29 made up 7% of church attenders they represented less than 1% of regular planned givers.

Giving Insight was self-selecting and self-reporting and while the diocesan survey used actual giving data the churches themselves were selected and neither survey was statistically sampled. We cannot press the data too hard but here are some points at least to consider.

A ten year window

Those aged over 65 constitute around 30% of Church of England adult

attendance. The two surveys suggest they make up around half of our planned givers and give 45%-50% of our total planned giving. As we will see below, the average giving levels of the retired stand up against other age bands. However, this demographic has its own financial dynamics including pensions and care costs while natural mortality means that over the years a significant number of these givers will not be with us. Arguably we have a ten year window to take action before a significant portion of our income disappears.

Variations between local churches

Except that ten years is way too optimistic for some churches. There is variation between churches; in the diocesan survey some churches indicated over 60% of regular giving from those over 70 while others had less than 30%. There is more. Congregational giving is skewed towards a few big givers on whom church finances are highly dependent. ⁱⁱⁱ What if a majority of those big givers are all post retirement age? It is one thing to say that 40% of giving is from, say, 15 big givers; quite another to say that nine of these 15 are over 70.

We need them and we'll feed them!

Our retired givers contribute a significant part of total income and their average giving levels per week are significant: £11.05 for those 66-75 and £9.57 for the over 75s. This compares pretty well to £13.03 (46-55) and £12.93 (56-65). ^{iv} The diocesan survey reflects the economic status of the diocese with lower average giving levels across the board: those over 70 average £6.68 p/w which stands up against £8.66 for those between 50-69 and £9.63 for 30-49 years. So, to answer the question in the song, we *do* need our friends over 64 and, in stewardship terms, we *will* feed them by thanking them every year, teaching and preaching to nurture faithful giving and providing an annual opportunity to review giving.

The young ones

It seems that our younger adults are not engaging with planned giving in the same way as our older givers. Those under 25 years made up just 3% of Giving Insight respondents, a figure skewed upwards by the 7% from the Salvation Army. In the diocesan survey young adults aged 18-29 comprised less than 1% of the planned givers in the sample churches but represented 7% of church members in those same churches. Less dramatic but still instructive, those aged 30-49 make up 21% of church attenders but just 12% of planned givers.

We must help younger adults to get to grips with regular planned giving, the ones we have and the new ones who join us, especially through fresh expressions of church. We are falling short now and it is, as Einstein said, insanity to keep doing the same thing and expect different results! The question, to which there really are no easy answers, is what new ways can we find to grow planned giving among younger adults? Weekly envelopes are not the way forward while direct debits have to be important. But we must also be savvy around digital giving which has transformed the charitable giving landscape: JustGiving, text giving, crowdfunding and viral campaigns like the no make-up selfie to name a few. And as mobile payments become mainstream we can expect mobile charitable donations to expand and develop. ^v

Slowing the direction of travel

It is not all bad news. The diocesan survey suggests that Gift Aided giving is less heavily weighted to the over 70's with half of total Gift Aided giving contributed by those aged 50-69. Further, while the objective evidence is lacking for the UK church, experientially people seem to grow into giving with age and of course domestic finances change over time. These factors act as something of a brake on the direction of travel but they don't fundamentally change the destination.

Legacies matter

Our mainstream churches are weighted to older members. It is neither crass nor opportunistic to remind ourselves of the spiritual, loving and practical importance of making a Will and of encouraging church members to leave gifts in their Wills to the life and ministry of their church. A Will and a legacy are an act of wise and loving provision for those we care for and practice good stewardship of our estate, not simply our disposable income. ^{vi}

Notes and Resources

- i The findings of a 'broad brush' survey of giving habits and practices across five denominations by the Stewardship Committee of Churches Together. Download at: www.parishresources.org.uk/giving
- ii See page 9 for denominational variations. The Salvation Army figure of 39% and the re-percentageing of 10% of respondents not declaring age suggest that 45% is an underestimate.
- iii For more on skew see Lifting the Bonnet at the Giving Profile tab under [Financial Analysis](#).
- iv Giving Insight page 9; these figures are probably inflated somewhat by the self-selection of survey respondents.
- v For a brief overview and some possibilities for churches see chapter 5 of [Beyond the Collection Plate](#): income streams for churches by Steve Pierce (SPM 2015).
- vi On legacies see [Beyond the Collection Plate](#) chapter 6. See also www.churchlegacy.org.uk and www.christianlegacy.org.uk