

Differentiation: thinking about planned givers

The principle of differentiation seeks to honour the diversity of our congregations. This optional paper offers further reflections on the motivations and characteristics of the Planned grouping in a differentiated list of church members.



This paper complements the thinking about differentiation in *One Body, Many Parts*, found at the [Differentiate tab](#). Advice on differentiation in a mailing list is found at the [Building the Database tab](#).

Defining planned givers

The Planned grouping on the church mailing list is defined as those who are members of the planned giving scheme of the church but *excluding* those planned givers who are included within the Leader grouping. As always, differentiation is functional, never subjective.

Planned givers use a few different ways of giving, explored further at the [Responding to Requests tab](#). Electronic giving by Direct Debit or standing order are most popular, a total of 61% in the 2020 [Anglican Giving Survey](#) (AGS). Despite their inherent vulnerability, weekly envelopes remain common and valued, 49% of AGS respondents use envelopes (Totals exceed 100% likely as some use give also in other ways). Envelopes are perhaps especially valued by older church members. This is despite contactless and card payments used by [79% of over 65s](#). Envelopes are embedded in church culture; the AGS notes fully 60% of respondents had been *asked to give* by envelope; far less likely to *change* how they give.

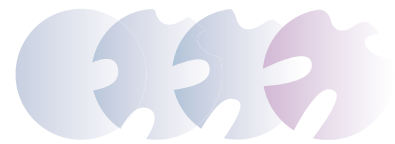
Many motivations

Planned givers are a diverse group characterised by a wide range of giving levels and giving motivations. The AGS survey asked respondents what encouraged them to give. Responses, (not all are planned givers) are captured overleaf. Note that giving encouraged by preaching and biblical understanding lag behind important but more transactional motivations.

Joining regular planned giving is an indication of some degree of church commitment. In the past planned giving would correlate fairly closely with church attendance. However, Covid has changed patterns of worship, the impact is still being unpacked, not least the significant variation in how churches are 'building back'.

The AGS notes that a, '*significant proportion of self identifying Anglicans do not attend church regularly*' and that, '*more than half are attending infrequently which highlights the need for automated regular giving...*' - hence the oft-repeated importance of the Parish Giving Scheme.

The Planned grouping poses two key challenges. The first is the stubborn presence of hard to shift low-level giving by a number of planned givers. In one semi-rural church, one person in an open meeting noted they had given the same gift since joining many years ago and had never been asked to do anything different. The [giving profile](#) in the case statement offers insight into the dynamics of congregational planned giving. The median gift sheds most light on giving levels, not the average gift.



The second challenge is static giving, unchanged over several years, one of the weaknesses of standing order giving. In an affluent suburban church half of standing order givers had not increased giving in five years. These challenges, sometimes in toxic combination, are often the root of our financial problems. We may find here those most vocal against talk of money and giving. Don't let that stop you.

The paradox is that planned givers hold much of the capacity to solve the financial problems of the church and also the spiritual maturity to connect giving and discipleship. In this group we nurture generous discipleship, grow new Leaders and encourage the 'next ten big givers' on their giving journey.

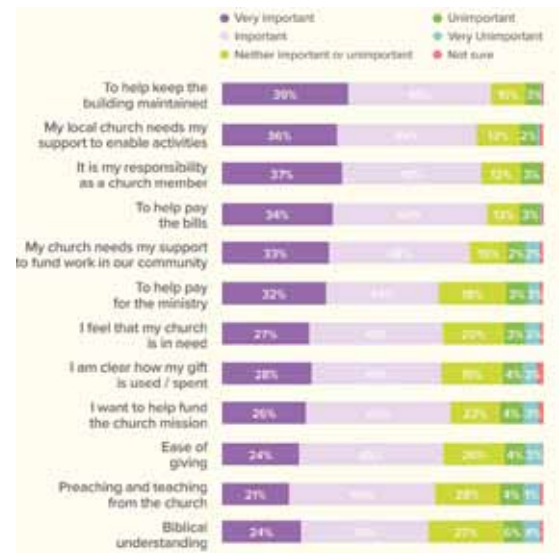
Planned: key characteristics

- Planned givers form a majority of the church membership in many, though not all, churches, although the percentage can vary widely.
- Membership of the planned giving scheme is usually a sign of church identification but less correlated now with regular attendance.
- Most Planned givers will usually be engaged with church activities and some of its organisations.
- There can be a fairly parochial understanding of church life and finance with less awareness of the need to support ministry in other areas.
- Planned giving covers a wide range of giving levels with both low level giving and static giving pretty common and hard to shift.

Planned: stewardship characteristics

- As above, envelope giving remains stubbornly high and changing patterns of church attendance impact envelope income dramatically.
- A majority of planned givers now use Direct Debits or standing orders.
- A number of folks moving from open plate offertory to planned giving make a noticeable if not a game-changing difference to church income.
- Most planned tax payers will Gift Aid if asked. The AGS indicates 60% always and 12% sometimes. There is room for greater take up of Gift Aid.
- Some planned giving is strong and committed. However, levels of actual giving for some and the median gift in the giving profile can be low.
- It is not unusual for a majority of givers to have not changed their giving for 3 years, often more.
- There can be real generosity towards special appeals for specific purposes such as fabric appeals, undermining the oft-heard argument that people are already giving all they can.

- There can be some unawareness of financial needs with myths around 'parish share' or the perceived wealth of the church.
- Conversely, 74% of regular giving respondents in the AGS said they would give more if it helped their local community and 49% if they understood more about the *impact* of their giving.



Planned: refresh as you review

Planned givers are invited first to *review* their regular giving to their church. Some may well have not done so for several years. Others will be giving at a fairly low level. Some are giving generously. The challenge to greater giving is key to sustaining mission and ministry and to our generous discipleship.

Planned givers are also asked to *refresh*. Envelopes are common but their vulnerabilities make a refresh to a much more robust method of planned giving essential. The *Parish Giving Scheme* is commended as it achieves all standing orders can do and much more besides. Hence the encouragement, wherever possible, to standing orders givers to give via the Parish Giving Scheme. Not least, the inflation link option helps address static giving.

Moreover, the challenge to refresh and review giving within Giving in Grace is set in the context of worship, preaching and teaching. The underlying task is to connect giving and personal discipleship alongside the abundant resourcing of the ministry of the church.

Say thank you

We can never say thank you enough, so let's try. For all our faithful givers a key stewardship task which can never be overlooked is to say *thank you*, often.