November 2026

The Scroll

Mallard Creek Presbyterian Church

Faith and Giving

Not surprisingly, as the cost of living has gone up in recent years, church giving has gone down. Church giving in the form of tithing was once considered by church folks to be a fixed disbursement, but now it is heavily viewed as a discretionary expense. The feeling tends to be, "if we don't have something better to put our money toward, we'll give to the church". These days, we can usually find something better to give our money to.

The current statistical indicators suggest how our attitudes toward giving have changed.

• On average, only 5-10% of church attendees follow traditional tithing behavior.

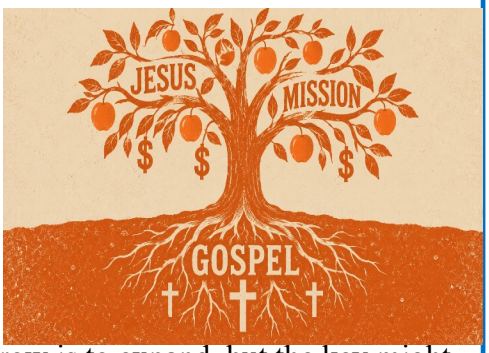
•2.5% is the current average giving level across all church attendees (in distinction to the biblical tithe at 10%).

•Evangelicals are more likely to tithe than mainline Christians (39% vs. 29%).

•It takes 11 Gen Z church attendees to match 1 Baby Boomer in annual giving (That means to sustain current levels of giving, a local church should have 11 Gen Z members for every Baby Boomer.)

•A healthy view of giving correlates to attendance, with those attending four times a month more likely to give. In 2026 a "regular church goer" is someone who attends 1.6 times per month.

All of this is depressing, but God is still sovereignly good, and God is still graciously leading the church, even in challenging times. In the meantime, what can churches like ours do?



We can pray. The church cannot be healthy without being committed to prayer. The vibrancy of any local church has much less to do with programming, and vastly more to do with prayer. Pray that Jesus would make us come alive in the gospel. Pray that we would be eager to share the good news of Jesus with others. Pray that Jesus would equip us to raise and nurture others in the faith. Pray that Jesus would provide for us what is needed to carry out the ministry he has given us to do).

We can prayerfully strategize and plan. The tendency for churches who want to grow is to expand, but the key might be to tactically downsize. The faithful play might be to do less, and do it better, and more purposefully. Instead of doing more events, and trying to do them bigger, we might do fewer, with more intention, being sure to connect them to the rest of the church's ministry. In other words, don't get busier, get focused. The other trend we see among churches is a realization that they have too many buildings and too much land. Churches all over are having to strategically reduce their footprint. A move like that takes a lot of prayer and a lot of faith, and again, a lot of focus, but instead of 'going down with the ship', churches are choosing to downsize from a freighter to a schooner.

Finally, we can make sure our giving is rooted in the gospel. Not in guilt. We aren't interested in pressing people to simply give more. We want all of us to be giving as an act of worship and faith. AND we want to be giving from hearts changed and enlarged by the gospel! AND because the gospel has been so transformative for us, we want to be sure that we are giving toward the gospel ministry, not just busyness and activity.

Recently a cynical faculty member at Yale University was overheard saying, "The primary purpose of Yale University is the production of wealthy alumni to further enrich Yale University." That is NOT what we believe about giving in the church. The church does not exist to gather donors to fund the church. In the church of Jesus Christ, we give from the gospel and toward the gospel, and we are assured the gospel always bears eternal fruit.

Pastor Rich