



The Silent

Disconnect

A Guide to
Building a
Culture of
Recurring
Generosity

INTRODUCTION

The Silent Disconnect of Church Giving

Meet Sarah

Sarah is a working mom of 3 who regularly attends your church. She loves church, believes in the mission, and genuinely wishes her stewardship would match her convictions. But her giving is often inconsistent.

Last month, she wanted to give but held back because her budget was tight.

Last Sunday, she decided to set up bi-weekly giving on the church app.

- She pulled out her phone, but the page didn't load properly.
- She had to pinch and zoom just to find the submit button.
- She was asked to create an account before giving.
- She then found nine fund options on the giving form, with no explanation of what each supported.

After multiple starts and stops, she finally gave up. Not because she didn't want to give, but because the process took too much time and was too frustrating.

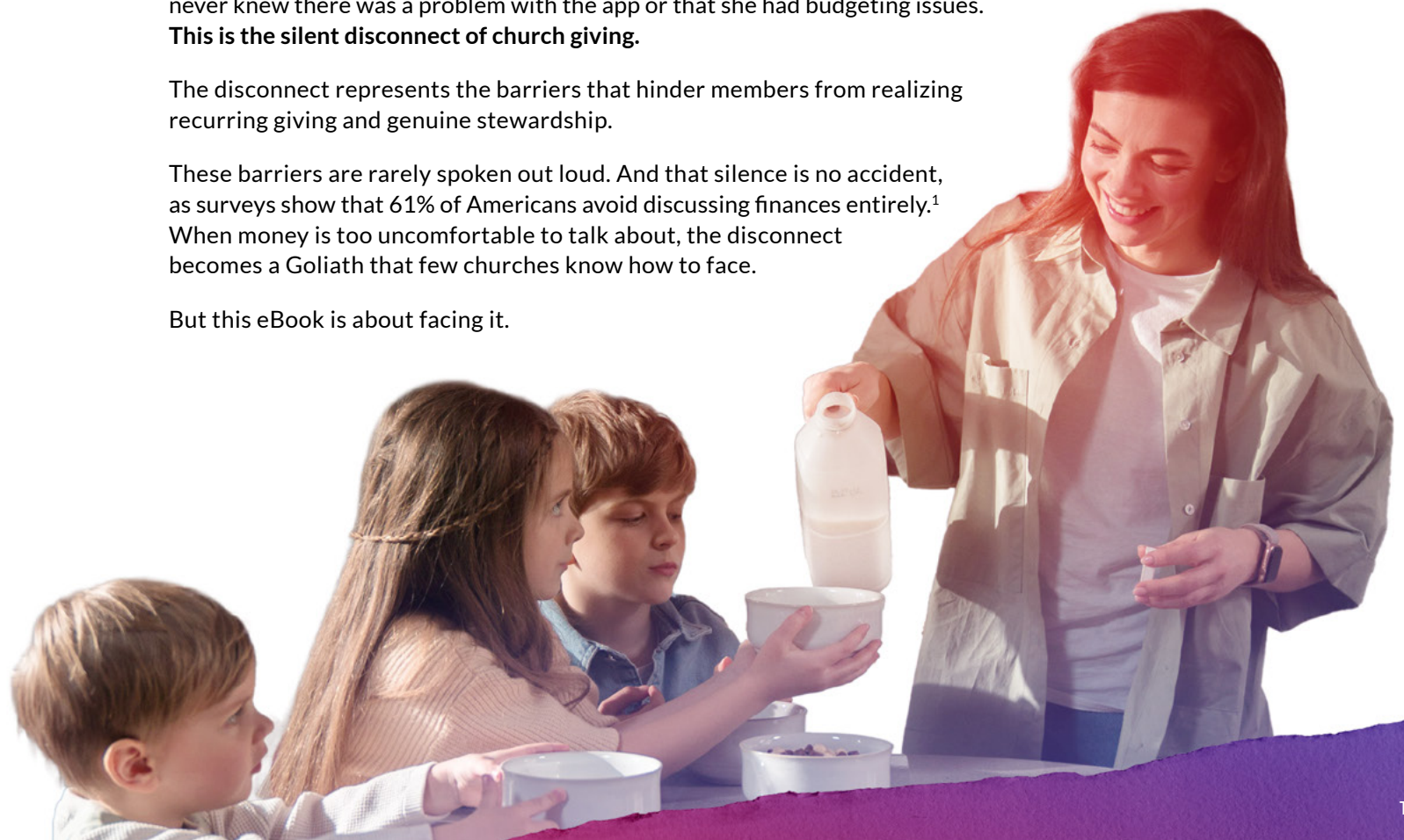
Sarah didn't call the church office to complain. She didn't email the pastor. She simply put her phone down and moved on with her Sunday. Your church never heard from her. Your church never knew there was a problem with the app or that she had budgeting issues.

This is the silent disconnect of church giving.

The disconnect represents the barriers that hinder members from realizing recurring giving and genuine stewardship.

These barriers are rarely spoken out loud. And that silence is no accident, as surveys show that 61% of Americans avoid discussing finances entirely.¹ When money is too uncomfortable to talk about, the disconnect becomes a Goliath that few churches know how to face.

But this eBook is about facing it.



In the pages ahead, we will explore three essential elements that address the silent disconnect and how recurring giving builds a sustainable culture of generosity:



The Heart Behind Recurring Giving –

the biblical and spiritual foundation that makes consistent generosity meaningful



The Why Behind Recurring Giving –

the data, the benefits, and the case for making recurring giving the cornerstone of your church's financial culture



Creating a Culture of Genuine Generosity –

the practical strategies that turn intention into action and transform the silent disconnect into consistent, faithful givers



Along the way, you'll also find insights from our **Giving Clarity** sections that uncover hidden factors driving the need for recurring giving.

This eBook was designed to help you connect recurring giving with the financial health of the church and the spiritual formation of its people.

CHAPTER 1

The Heart Behind Recurring Giving

Recurring givers make up approximately 20% of the average church congregation.² That number is worth sitting with for a moment because it represents a discipleship opportunity. The other 80% of your members aren't giving consistently, and in most cases, the barrier isn't a lack of willingness. It's the absence of intention.

Promotion of recurring giving isn't about asking members to give more. At its core, recurring giving is about helping people move from reactive generosity, giving when they remember or when it's convenient, or when the budget is right, to intentional generosity that reflects a genuine commitment of the heart.

Scripture is clear on the importance of both counts.

"Each of you should give what you have decided in your heart to give... for God loves a cheerful giver." (2 Corinthians 9:7)

"On the first day of every week, each one of you should set aside a sum of money in keeping with your income." (1 Corinthians 16:1-2)

eGiving and the Promise of Simplicity

75% of all users who start the donation process never finish it.³

Digital giving has created a remarkable opportunity to make recurring generosity more accessible than ever before. When someone sets up a recurring gift through an eGiving platform, they remove the weekly decision from the equation entirely, and the intention is set. But that promise can come with a significant challenge.

40% Asking for a phone number on a form can cause nearly 40% of people to abandon the process unless the field is optional.⁴

Research shows that 75% of mobile users will abandon the giving process before it is complete.³ When donors are required to provide a phone number before they can give, nearly 40% walk away. Making it optional eliminates the barrier entirely.⁴ The technology that should be lowering barriers to recurring giving, in some churches, is quietly raising them through clunky interfaces and overly complex mobile giving processes.

The Bigger Picture

When a church gets recurring giving right, when it combines a clear theology of generosity with a frictionless digital experience, something significant happens. Members stop asking “can I afford to give this week?” and start operating from a plan they’ve already made.

That is biblical stewardship at its most practical. Not guilt-driven. Not pressure-based. But intentional, cheerful, and consistent, exactly what Scripture has always described.



Giving Clarity

Recurring Giving: Challenging Tradition

For generations, the weekly offering was the unquestioned standard of faithful giving. It was a practical standard rooted in a practical reality, and it made complete sense for its time.

But the world of work has changed dramatically. And the church’s definition of faithful stewardship may need to change with it. Most salaried employees in America are paid bi-weekly or semi-monthly, not weekly.

But the most significant disruption to the traditional giving model isn’t the bi-weekly paycheck. It is the rapid rise of an entirely different kind of workforce.

Over the last 10 to 20 years, commission-based, gig, and freelance work, as well as seasonal and contract employment, have fundamentally changed how millions of Americans earn their income. Over 70 million Americans, approximately 36% of the workforce, now participate in the gig economy. Freelancers are projected to make up over 50% of the US workforce by 2027.

Gig workers now make up
36% of the U.S.

For these workers, income doesn’t arrive on a schedule. It arrives when projects close, clients pay, and contracts are delivered. The financial reality they navigate every day looks nothing like a predictable paycheck:

- A strong month may be followed by a lean one
- A productive season may give way to a slow one
- A great quarter can disappear overnight when a contract ends or a client walks away

When income is unpredictable, traditional giving expectations don’t produce more faithful givers. They produce:

- Members who feel guilty for not giving consistently
- Members who grow discouraged when they can’t keep up with a weekly schedule
- Members who quietly disengage from the very church they love, not because their faith has wavered, but because the giving structure never fit their financial reality



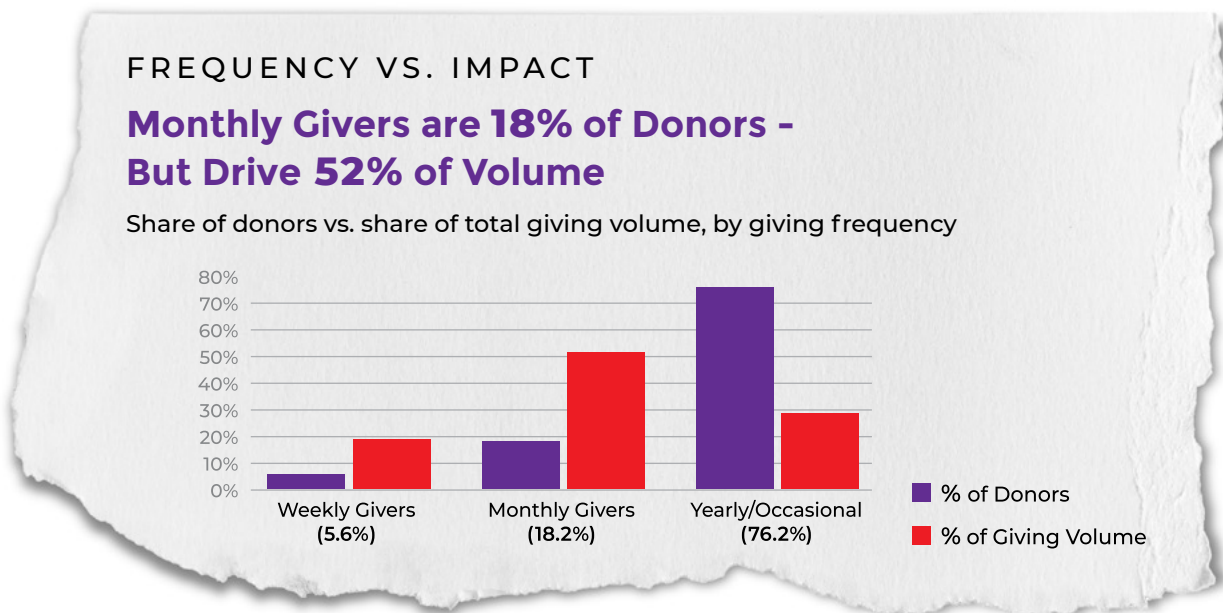
Here is the clarity the church needs to embrace: the frequency of giving is not the measure of faithfulness. The intentionality and heartfelt commitment behind it is.

Every member of your congregation is called to the same standard of intentional, proportional generosity. But how that standard is expressed will look different for:

- A salaried teacher with a predictable bi-weekly paycheck
- A commissioned salesperson whose income arrives in irregular lump sums
- A freelance graphic designer whose earnings depend on when clients pay
- A rideshare driver whose income fluctuates week to week

The church's responsibility is not to lower the bar. It is to be wise enough to recognize that faithful stewardship doesn't wear one face across an entire congregation.

The Numbers Tell The Story



Here is what the numbers actually say. Only 5.6% of givers donate weekly, yet they contribute 19% of total giving volume. 7 Meanwhile, 18% of givers donate monthly, and that single group funds over 50% of everything a church receives.⁷ Recurring giving that is not weekly reflects neither a lesser devotion to God nor a lesser commitment to generosity. It reflects a greater understanding of how people are choosing to manage their money and giving commitments in a changing financial landscape.

Takeaway

The research doesn't deter your members from giving weekly. It encourages them to move from occasional giving to recurring giving, consistently, intentionally, and on a schedule that actually works for their lives. The church's job is to teach biblical stewardship and offer flexible recurring options that meet members where their financial lives actually are.

CHAPTER 2

The Why Behind Recurring Giving

Recurring giving is not simply a convenience feature for those who prefer autopay. It is a strategic and spiritual infrastructure that benefits everyone it touches. When a church moves from a culture of occasional giving to one anchored in consistent, scheduled generosity, four things change immediately:

- **Financial Predictability:**

Recurring giving creates more consistent income, allowing church leaders to plan ministry, staffing, and operations with greater confidence.

- **Increased Convenience for Donors:**

Members set up their gift once and never have to think about it again. No app to navigate on Sunday morning. No form to fill out. No moment of hesitation. Just consistent, effortless generosity.

- **Mission Continuity:**

Recurring giving eliminates the seasonal anxiety that plagues most church budgets. Whether it is summer, a holiday weekend, vacation, or a low-attendance Sunday, the giving continues, and so does the mission.

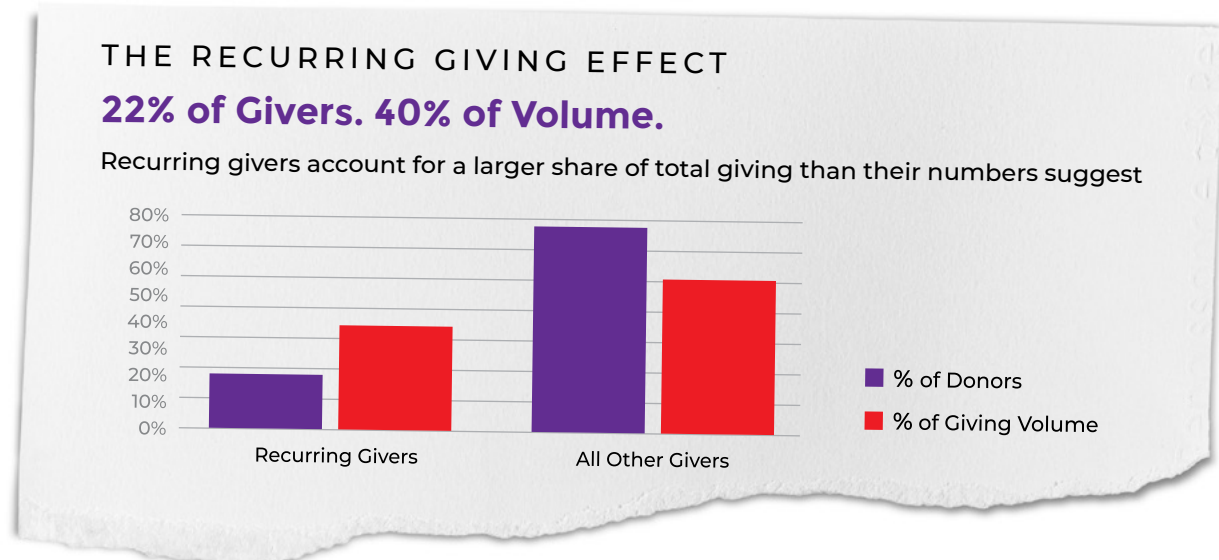
- **Administrative Efficiency:**

Recurring giving reduces manual processing, simplifies budgeting, and allows church staff to spend less time managing financial uncertainty and more time focused on ministry impact.



The Numbers Tell The Story

The difference between a recurring giver and a non-recurring giver is not just a matter of convenience or habit. It is measurable, significant, and consistent across churches of every size.

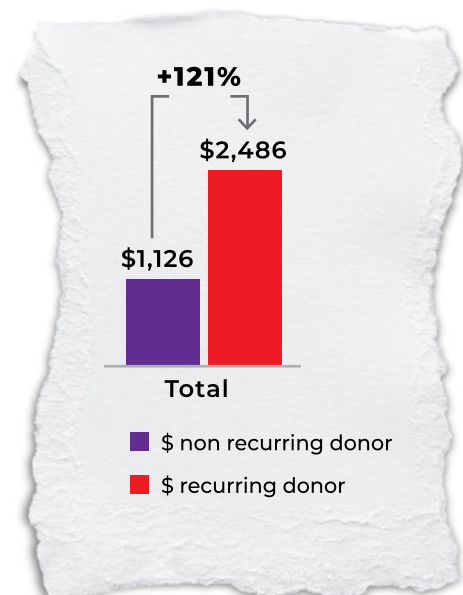


Recurring givers represent just 22% of online donors yet account for over 40% of total giving volume.⁶ That is not a marginal difference. That represents a small, committed minority already carrying nearly half the financial weight of your ministry, quietly, automatically, and without being asked twice. It is the result of intention.

But what separates a recurring giver from everyone else isn't just discipline or financial margin. It is mission clarity. Recurring givers are not simply people who set up an automatic payment. They are people who understand what their church is doing, believe it is worth sustaining, and have made a financial decision that aligns with their spiritual conviction. Their giving is not reactive. It is relational. They have connected their generosity to a purpose larger than a Sunday morning moment, and that connection is what keeps them giving month after month, year after year.

The reason behind that disproportionate impact between the two groups is straightforward. Recurring givers donate twice as much annually as non-recurring givers.² The commitment to consistent, scheduled giving doesn't just change the frequency of generosity. It fundamentally changes the amount. When giving is intentional and automatic, it happens every cycle without competing against car repairs, grocery bills, or a tight week. The result is a giver who contributes more, not because they earn more, but because they never stop, regardless of circumstances.

The numbers are not just a snapshot of where your church is today. They are a picture of what becomes possible when recurring giving becomes the culture. Every member who moves from occasional to consistent giving shifts the equation for the church, for the mission, and for their own spiritual formation.



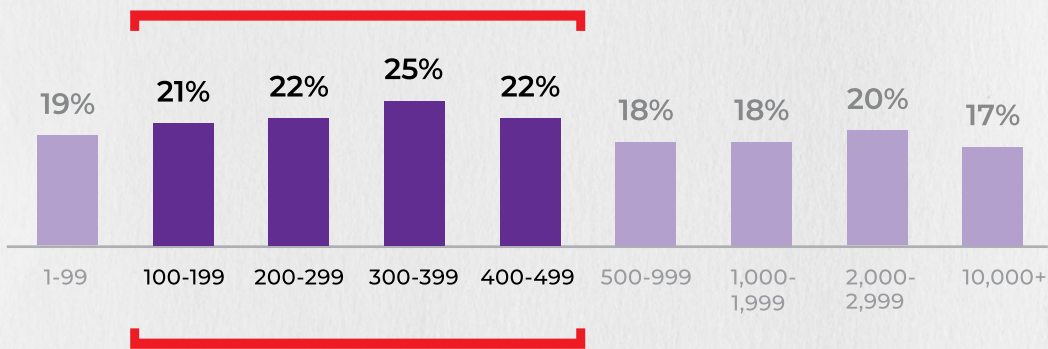


Giving Clarity

Why Connection Drives Generosity

There is a pattern in church giving data that most church leaders have never stopped to examine. And once you see it, it is difficult to unsee.

Average Donation Volume Per Donor



Mid-sized churches, those with membership between 100 and 499, consistently produce the highest average donation volume per donor of any church. Every church size creates different opportunities for engagement, discipleship, and generosity. Still, mid-sized churches are emerging as particularly strong environments for cultivating consistent, committed givers.

At the peak of that range, churches with 300 to 399 members have an average donation volume per giver of 25%.² By comparison, the nation's largest churches, those with 10,000 or more members, face a greater challenge, averaging only 17%.²

Perhaps most importantly, the impact of giving is often most visible in mid-sized churches. When a church launches a new outreach initiative, renovates a space, or responds to a community need, members can see it, feel it, and connect their generosity to a tangible outcome. That visibility is not incidental to generosity, and it is often what fuels it.

The Implication for All Church Sizes

The mid-sized church advantage is not a ceiling that small or large churches cannot reach. It is a blueprint that any church can follow intentionally.

Any church – regardless of size – can cultivate the same depth of connection that drives mid-sized church generosity. Here is what that looks like in practice:

For smaller churches:

- **Communicate the mission clearly and consistently**
- **Celebrate the impact of giving with specific, tangible stories**
- **Build genuine community around generosity so members feel personally connected to the outcome**

For larger churches:

- **Intentionally create smaller communities within the congregation through small groups and ministry teams**
- **Use transparent storytelling to close the connection gap that size naturally creates**
- **Give members a felt sense of ownership over the mission rather than allowing them to remain anonymous in the crowd**

This is especially important when considering the connection between giving and transparency among one of today's fastest-growing segments of the congregation: millennials. Contrary to common assumptions, millennials are highly generous. But their generosity is motivated differently than previous generations:

- **Older generations often gave out of loyalty to the institution. The church was where you gave, and that was reason enough**
- **Millennials give to movements, not memberships. They need to understand where their money goes, see the difference it makes, and know what the church is building**
- **Transparency, storytelling, and mission clarity are not optional strategies for engaging millennial givers. They are the starting point**

The connection advantage is available to every church willing to pursue it.
Size creates the condition.
Intentionality creates the culture.

Takeaway

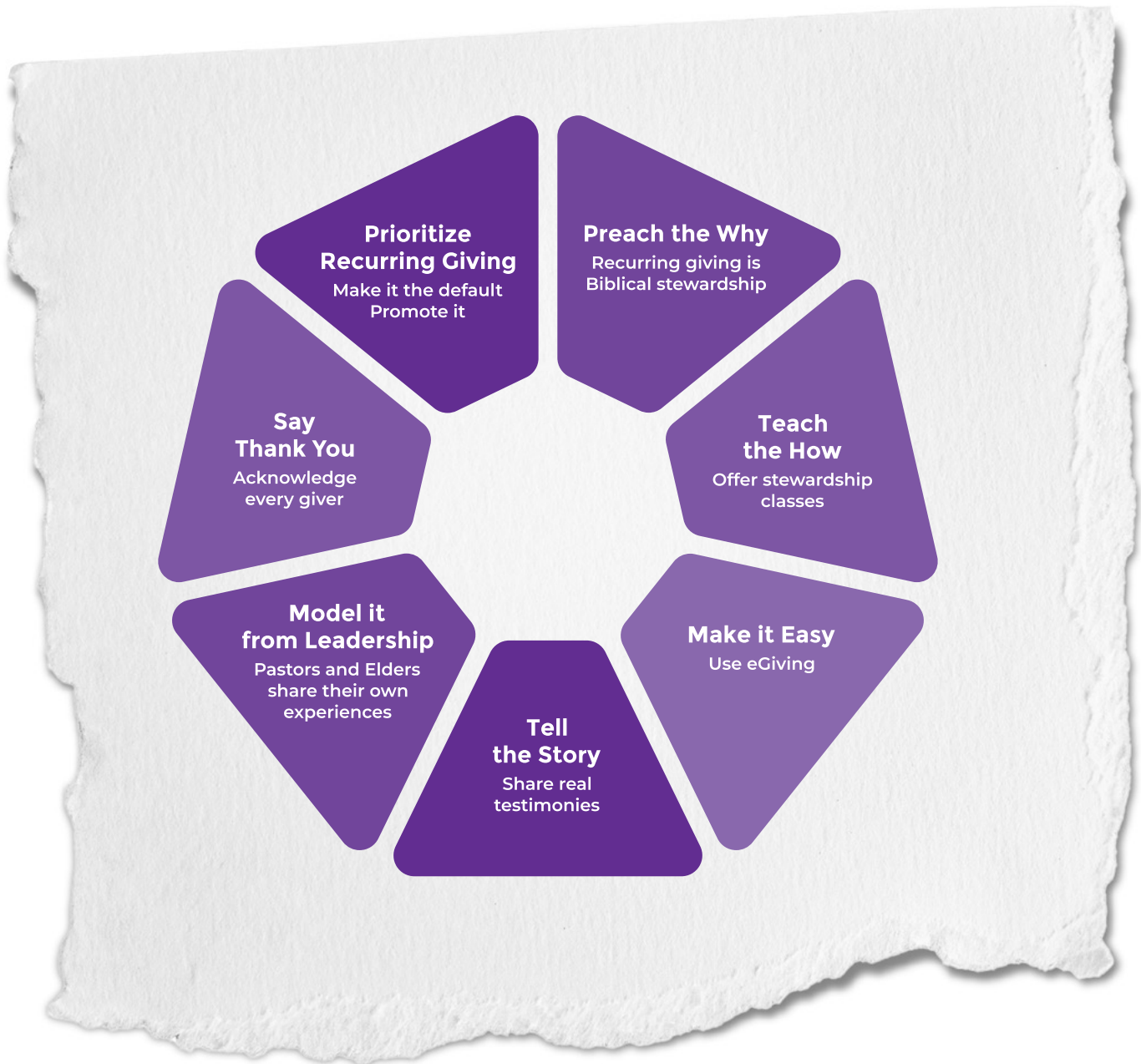
This research regarding mid-sized churches is not an argument for staying small or avoiding growth. It is an argument for being deliberate. Recurring giving thrives in that environment. When a member understands the mission, trusts the leadership, and can see the impact of their contribution, setting up a recurring gift stops feeling like a financial transaction and starts feeling more like an ongoing partnership in something they genuinely believe in.

CHAPTER 3

Creating a Culture of Genuine Generosity

Culture is not created by a single sermon, a stewardship campaign, or a new giving platform. It is built slowly, consistently, and intentionally through the language a church uses, the stories it tells, the priorities it models, and the systems it puts in place to make its values tangible.

The strategies that follow are not a checklist to complete. They are a framework to live by. Practiced consistently over time, they move recurring giving from a program the church promotes to a value the congregation owns.



Say Thank You

Say thank you, specifically, personally, and often.

- Acknowledge first-time givers before they ever give again.
- Let recurring givers know what their faithfulness made possible.
- A letter, a text, a moment from the pulpit that says, *“because of your generosity, this happened”*.

They are culture-building acts that communicate to every giver that their contribution is seen, valued, and making a real difference.

Tell the Story

Numbers inform. Stories transform.

- The family that received benevolence support during a job loss.
- The student whose life was redirected through youth ministry funded recurring gifts.
- The outreach program exists because a group of faithful givers made it possible.

Connect the gift to the outcome in a way that is concrete and human. When recurring givers can see the direct line between their scheduled contribution and a changed life, giving stops being a duty and becomes a privilege.

Make It Easy

The easier you make it to give consistently, the fewer reasons people have to stop.

- Offer multiple pathways to give: auto-draft, text-to-give, mobile app, and online portal.
- Provide multiple giving frequency options: weekly, bi-weekly, monthly, and quarterly, so your members can give in a way that works for them.
- Keep the giving process simple, mobile-friendly, and fast enough that someone can complete it quickly.

Preach the Why

Recurring giving will never become a culture in your church if it is only discussed during stewardship season.

- It needs to be woven into the theological fabric of how your church understands money, generosity, and discipleship throughout the entire year.
- Preach the why, not as a fundraising strategy, but as biblical truth.
- Prioritizing recurring giving is an integral expression of biblical stewardship.

It embodies the intentional generosity of deliberate and consistent practice of setting aside resources in keeping with income.

Model It From Leadership

If recurring giving is truly a church value, it should be modeled by church leaders. Pastors, elders, and ministry leaders do not need to share dollar amounts, but they should be willing to share how consistent generosity has shaped their faith, priorities, and relationship with money. When leaders openly say, *“This is what I do, and this is why it has changed my relationship with money and with God,”* generosity becomes something the whole church embraces together.

Teach the How

Preaching the why creates motivation. Teaching how creates the capacity to sustain it. Many members of your congregation genuinely want to give more consistently but lack the financial framework to build and maintain it.

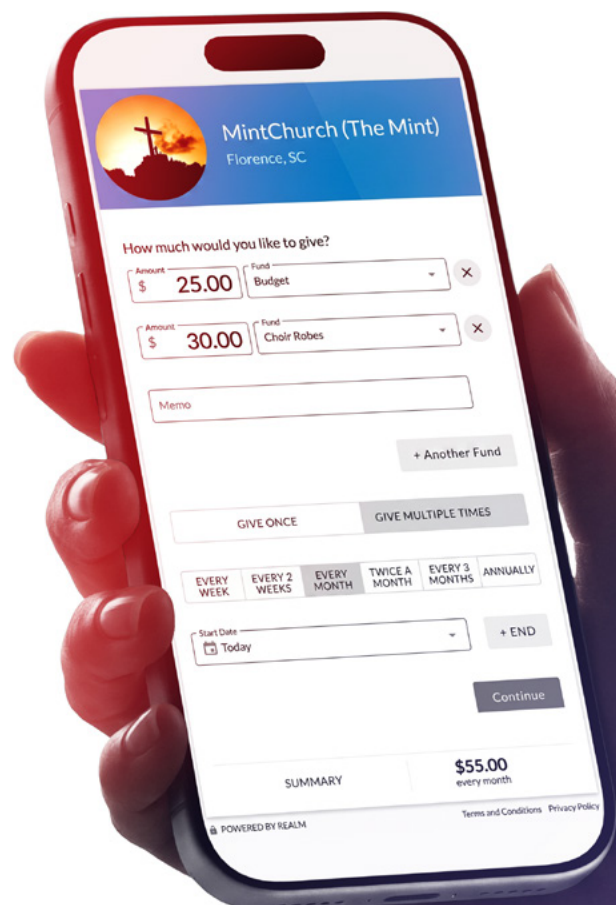
- Offer stewardship classes that teach practical financial health and the discipline of giving first.
- Partner with financial coaches or organizations that specialize in biblical financial literacy.
- Create pathways for members to get the practical help they need to align their finances with their values.

Prioritize Recurring Giving

Everything in this book points to one strategic conclusion: recurring giving should be the default mode of generosity in your church.

- Promote it from the pulpit.
- Feature it in your communications.
- Make it the first and most prominent option on every giving platform your church offers.

When a church positions recurring giving as the expected, encouraged, and easiest path to generosity, members begin to see it as the natural next step in their generosity journey. The silent disconnect finds its voice. And the culture your church has been intentionally building begins to take on a life of its own.



CONCLUSION

The Culture You Are Building

The silent disconnect is quietly doing more damage than most churches realize. It erodes giving, disengages members, and widens the gap between the mission your church is called to and the resources available to fund it.

The members sitting in your pews are not waiting to be pressured into giving more. They are waiting for a church that understands and empathizes with their financial lives. They are waiting for the tools that make consistency possible, and the community that makes faithful stewardship feel less like an obligation and more like a privilege.

They are waiting for what you are now equipped to build.

Build the culture. Tell the story. Remove the friction. Preach the why. Model the how. And watch what God does with a congregation of people who have decided, intentionally, cheerfully, and consistently, to put their resources behind the mission they love.

Sources:

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- ³ CauseMatch - Online Giving Fundraising Guide: <https://www.causematch.com/online-giving-fundraising-guide/>
- ⁴ Insiteful – Form Abandonment Statistics: <https://insiteful.co/blog/form-abandonment-statistics/>
- ⁵ The Gig Economy Safety Net Gap: Gen Z and Worker Protections (2026): <https://yipinstitute.org/policy/the-gig-economy-safety-net-gap-gen-z-and-worker-protections>
- ⁶ Statista Research Department (2025): <https://www.statista.com/statistics/921593/gig-economy-number-of-freelancers-us/>
- ⁷ Nucleus Church Giving Statistics 2025 Report: <https://www.nucleus.church/blog/church-giving-statistics>



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