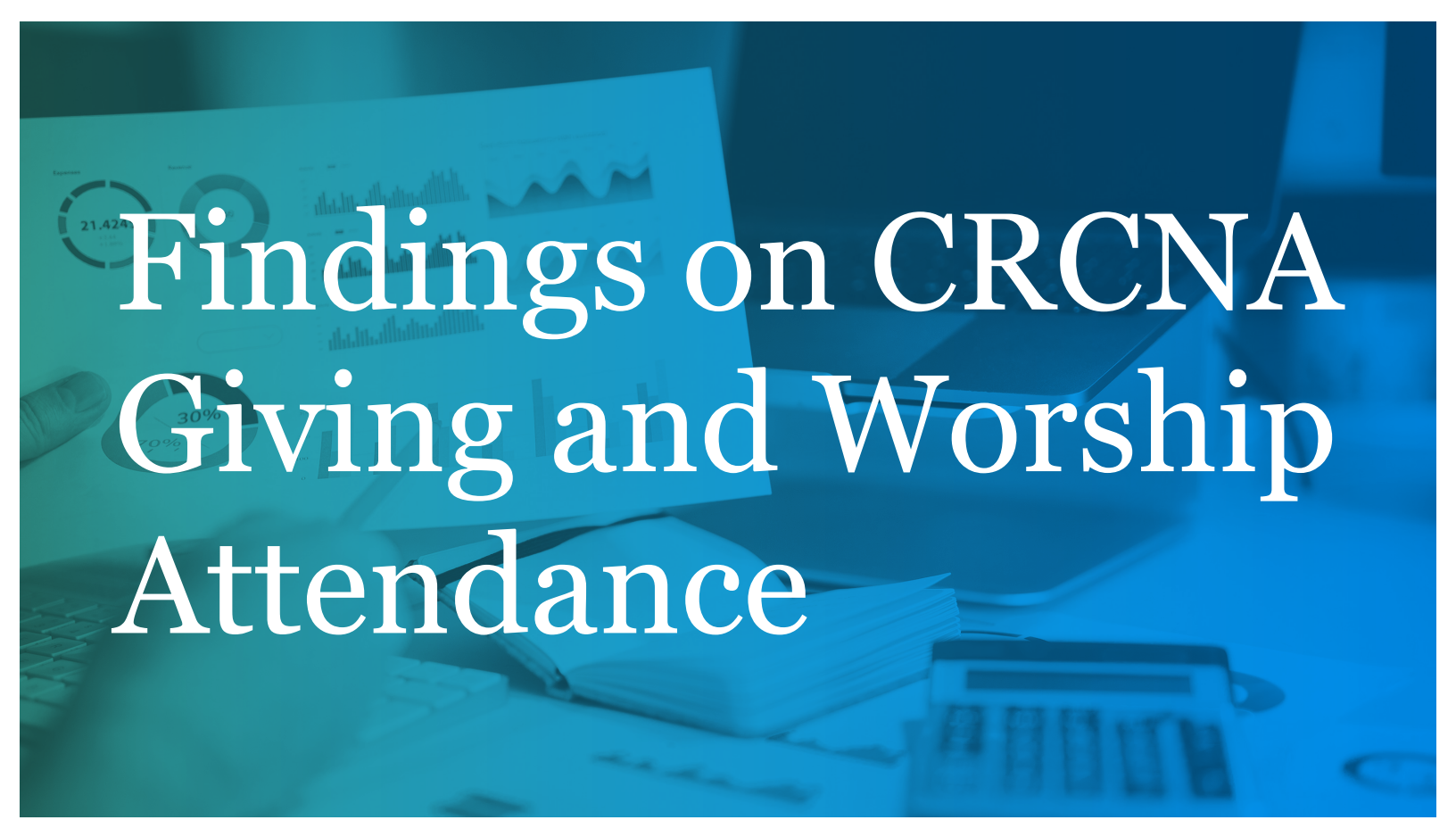




Findings on CRCNA Giving and Worship Attendance

Looking at how our shared mission and ministry work is evolving, we gathered data from 158 churches across the CRCNA on generosity and stewardship trends and compared it to national data.

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Introduction

The Advancement Department of the Christian Reformed Church in North America (CRCNA) recently conducted a brief, five-question survey of our denomination's churches. Focusing on a comparison of giving and worship attendance between 2024 and 2025, this survey was designed to provide a timely snapshot of recent trends. Notably, this marks the first year the survey was administered exclusively to Christian Reformed churches within the United States.

A total of 158 churches completed the survey. Participants shared basic data regarding giving and worship attendance, as well as their church's annual budget range. The budget ranges allow readers to compare their own ministry context easily with that of similar-size churches.

While this data represents a modest sample size, it offers valuable, directional insights into current giving and worship trends across the denomination. Further, it allows us to benchmark our findings against broader U.S. church trends using comparative data from Horizons Stewardship (whose own recent survey tracked 223 churches). Together, these datasets offer a helpful overview of the current ministry landscape.

This report outlines the data collected and highlights core insights without attempting deep interpretation. In the coming weeks, we will explore potential causal factors and personal reflections in a series of related blog posts on The Network (network.crcna.org).

We invite you to review this data and give us your insights and feedback into what you see in this data. If you want to learn more about creating a culture of generosity in your congregation, the CRCNA Advancement team is ready to partner with you. We invite you to visit The Network (network.crcna.org) and search "generosity" for articles and resources related to growing generosity in your church—or contact us directly at advancement@crcna.org.

The CRCNA Advancement Team

Core Insights

General Insights

- The same percentage of CRC churches that saw an increase in attendance also saw an increase in giving.
- The percentage of CRC churches reporting a decrease in giving outpaces the percentage of CRC churches reporting a decrease in attendance.
- In all giving ranges the decline in giving out-paced the decline in attendance.

CRCNA Church Giving

- 34.4% of CRC churches reported that giving was about the same between 2024 and 2025.
- 43.4% of CRC churches in the U.S. saw an increase in giving over the same period.
- 22.3% of churches saw a decrease in giving.

CRCNA Church Attendance

- 43.3% of churches reported that attendance was about the same from '24- '25.
- Another 43.3% of churches indicated an increase in attendance over the same period.
- 13.4% of churches saw a decrease in attendance.

CRCNA Data vs National Data

When compared to Horizon Stewardship data and responses received by CRC churches in the U.S., there were a few notable differences:

- CRC attendance is more stable in comparison to the national average in most areas.
- Decline in attendance in the CRC is less than the national average.
- Church attendance in CRC churches with budgets under \$100,000 increased more than the national average.
- Church giving in the \$100k - 499k and \$500k - 999k ranges has been more stable than the national average, and fewer churches in these ranges decreased in giving as compared to the national average.
- In CRC churches that have increased giving in the past year, the increase is less than the national average.

Summary of Giving and Worship Attendance (CRCNA vs National Data)

Church Giving Trends

The CRCNA is weaker in most areas of giving compared to the national average. The number of churches reporting an increase in giving is lower in the CRCNA, and the number of churches reporting a decrease in giving is higher in the CRCNA. The CRCNA churches in the \$100,000 to \$1,000,000 range are the least behind their counterparts in the national average.

Annual Budget	2025 National –Increase	2025 CRCNA—Increase	CRCNA vs National
\$5 million + *	70%	N/A	N/A
\$1 - 4.999m	69%	57%	-12%
\$500k - 999k	49%	45%	-4%
\$100k - 499k	52%	46%	-6%
Under \$100k	39%	19%	-20%

Annual Budget	2025 National—Decrease	2025 CRCNA—Decrease	CRCNA vs National
\$5 million + *	15%	N/A	N/A
\$1 - 4.999m	12%	29%	-17%
\$500k - 999k	30%	25%	+5%
\$100k - 499k	19%	16%	+3%
Under \$100k	21%	43%	-22%

Annual Budget	2025 National—Stable	2025 CRCNA—Stable	CRCNA vs National
\$5 million + *	15%	N/A	N/A
\$1 - 4.999m	19%	14%	-5%
\$500k - 999k	21%	30%	+9%
\$100k - 499k	29%	37%	+8%
Under \$100k	40%	38%	-2%

*No Christian Reformed churches indicated a budget of more than \$5 million.

Church Attendance Trends

Growth in attendance in CRCNA churches is generally lower than the national average, except in CRC churches with budgets less than \$100,000. Decreases in CRC church attendance are not as significant as the national average. A higher percentage of CRC churches report stable attendance in comparison with the national average. This is especially true in the \$500,000 to \$1 million category.

Annual Budget	2025 National—Increase	2025 CRCNA—Increase	CRCNA vs National
\$5 million + *	85%	N/A	N/A
\$1 - 4.999m	70%	36%	-34%
\$500k - 999k	51%	25%	-26%
\$100k - 499k	55%	50%	-5%
Under \$100k	13%	33%	+20%

Annual Budget	2025 National—Decrease	2025 CRCNA—Decrease	CRCNA vs National
\$5 million + *	0%	N/A	N/A
\$1 - 4.999m	15%	10%	+5%
\$500k - 999k	16%	5%	+11%
\$100k - 499k	17%	11%	+6%
Under \$100k	34%	29%	+5%

Annual Budget	2025 National—Stable	2025 CRCNA—Stable	CRCNA vs National
\$5 million + *	15%	N/A	N/A
\$1 - 4.999m	15%	43%	+28%
\$500k - 999k	33%	70%	+37%
\$100k - 499k	28%	40%	+12%
Under \$100k	53%	38%	-15%

*No Christian Reformed churches indicated a budget of more than \$5 million.

In an attempt to compare our denomination's data with the national data provided by Horizons Stewardship, we asked only churches in the United States to participate in this survey.

Following is some additional data regarding the collected data based on the budget ranges of the churches.

Churches with Budgets less than \$100,000

There are 21 churches in this group. 10 are located in the Midwest, 6 are in the northeast, 4 are in the southwest, and one is in the west. Average attendance for these churches is 34 persons. The range is from 10 to 70.

Churches with budgets of \$100,000 to \$499,999

There are 102 churches in this group. 71 are located in the Midwest, 8 are in the northeast, 3 are in the southwest, one is in the southeast, and 19 are in the west. Average attendance for these churches is 112 persons. The range is 18 to 350. This is our largest response group.

Churches with budgets of \$500,000 to \$999,999

There are 20 churches in this group. 17 are located in the Midwest, and 3 are in the west. Average attendance for these churches are 253 persons. The range is 150 to 450.

Churches with budgets of \$1,000,000 to \$4,999,999

There are 14 churches in this group. 13 are located in the Midwest, one is in the southeast. Average attendance for these churches is 529 persons. The range is 290 to 1,000.

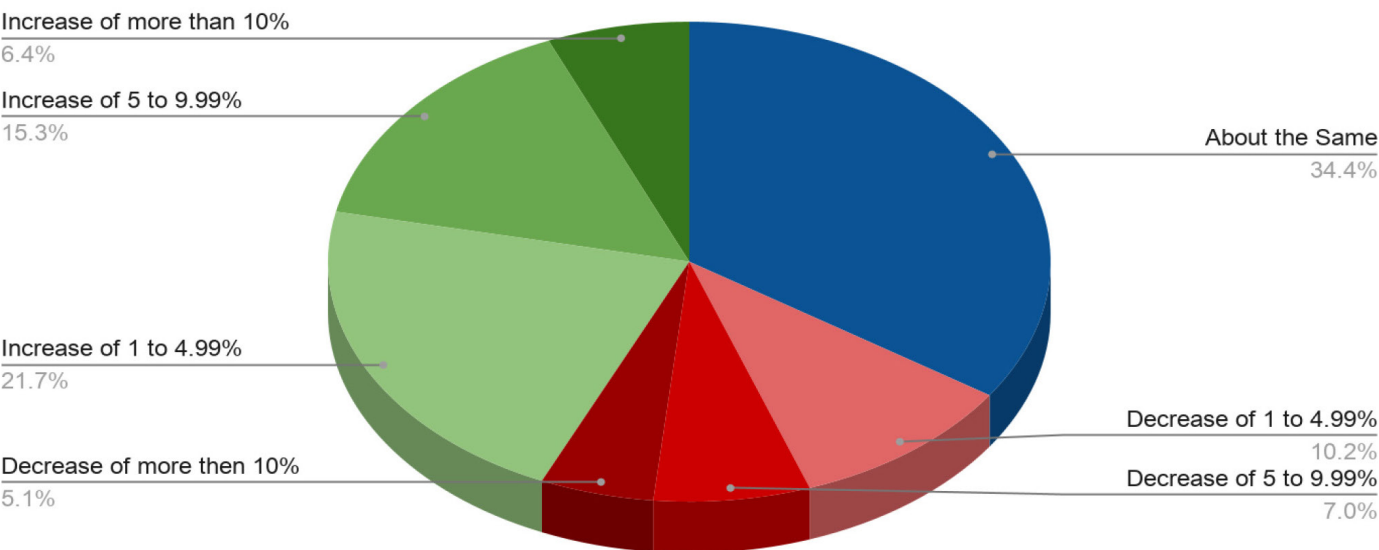
Churches with budgets of more than \$5,000,000

There are no CRCNA churches identified within this group. It is assumed that the CRCNA does not have any churches currently with a budget of more than \$5 million.

Changes in Giving and Worship Attendance (All Churches)

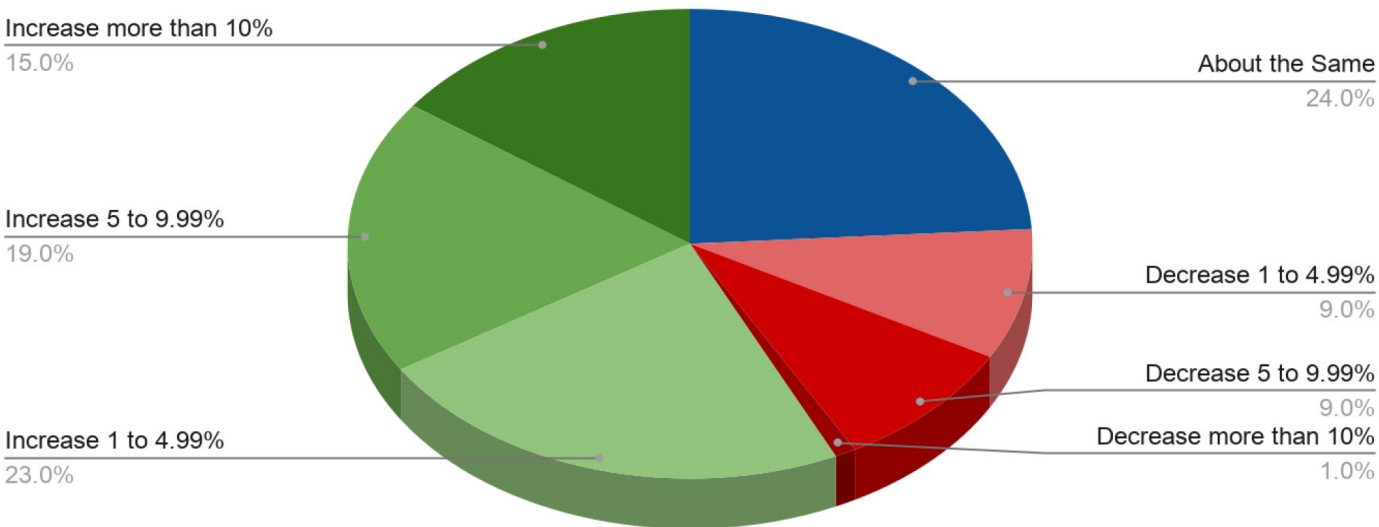
CRCNA Churches Giving 2025 vs 2024

158 CRCNA Churches



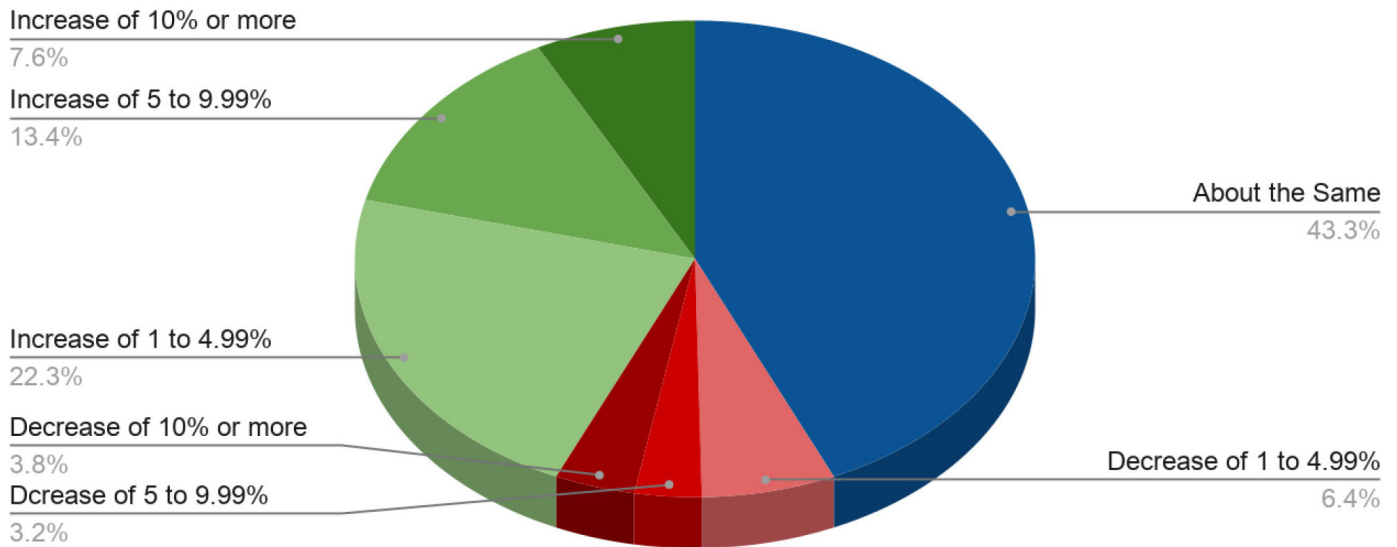
National Churches Giving 2025 vs 2024

Data provided by Horizons Stewardship



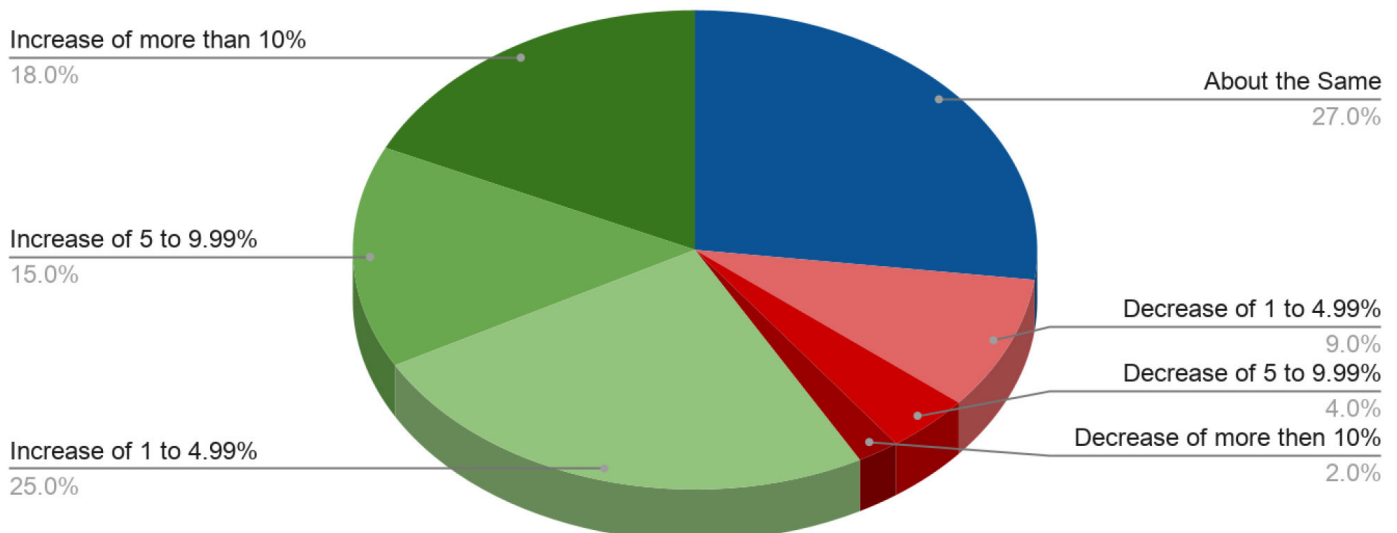
CRCNA Churches Attendance 2025 vs 2024

158 CRCNA Churches



National Churches Attendance 2025 vs 2024

Data provided by Horizons Stewardship

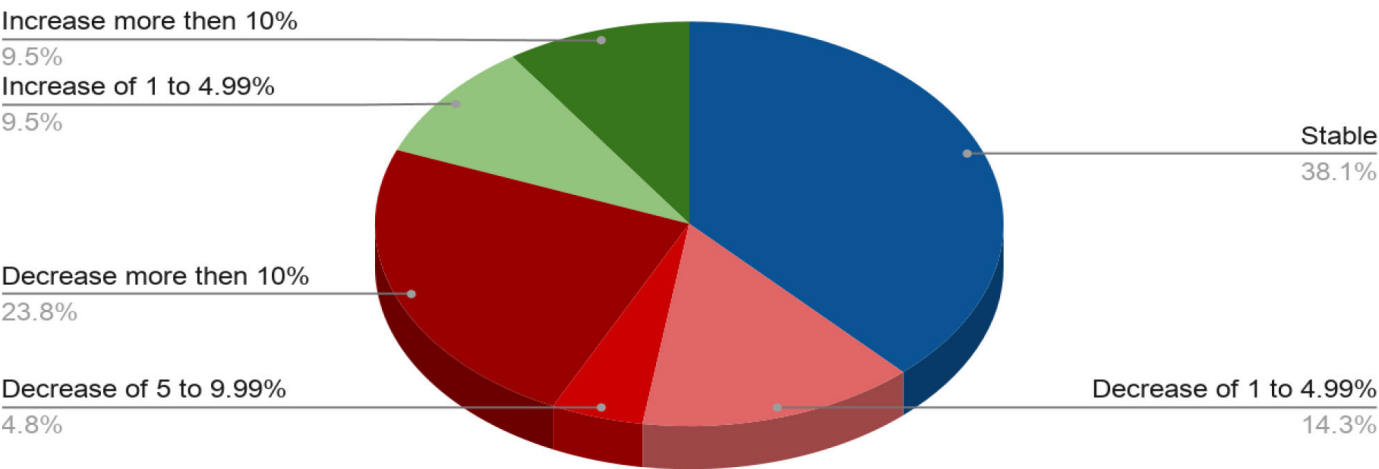


Changes in Giving (by Church Budget)

Churches with Budgets less than \$100,000

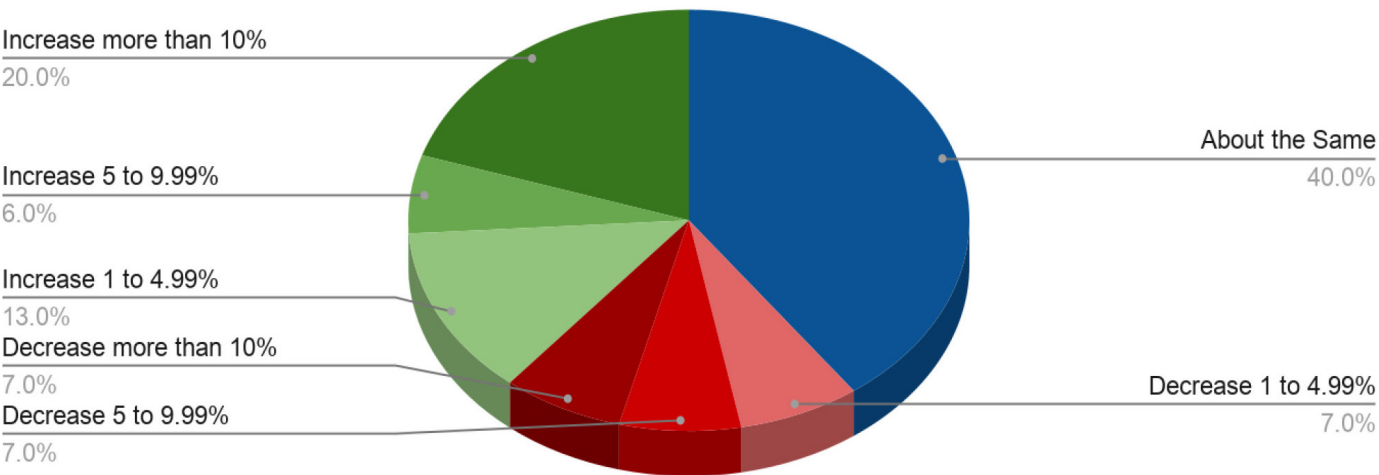
CRCNA Churches Giving 2025 vs 2024

21 Churches in this group



National Churches Giving 2025 vs 2024

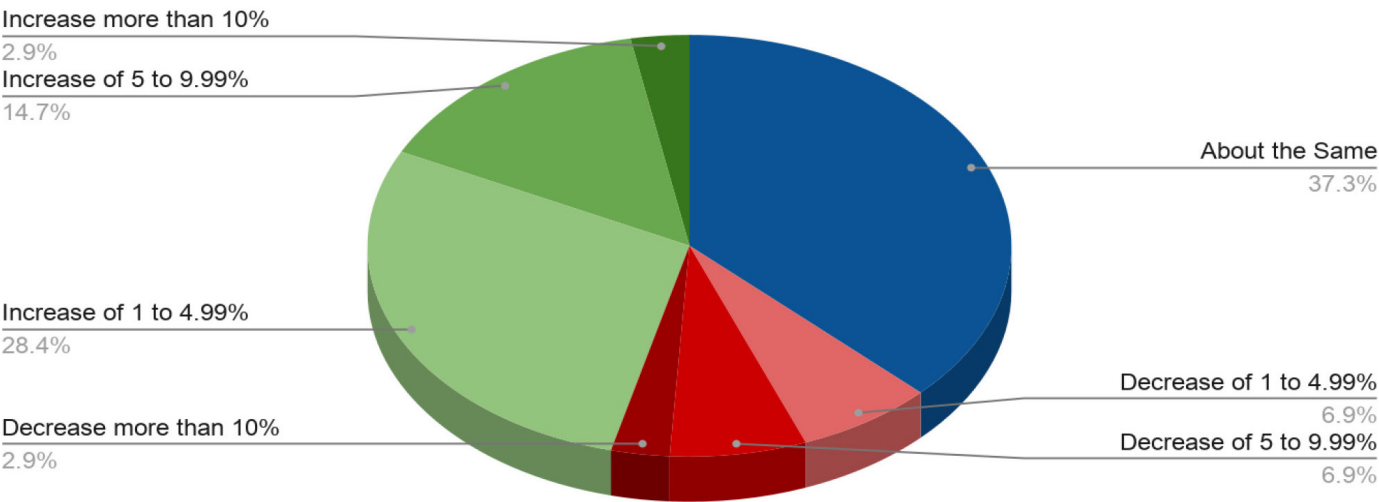
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Churches with Budgets of \$100,000 to \$499,999

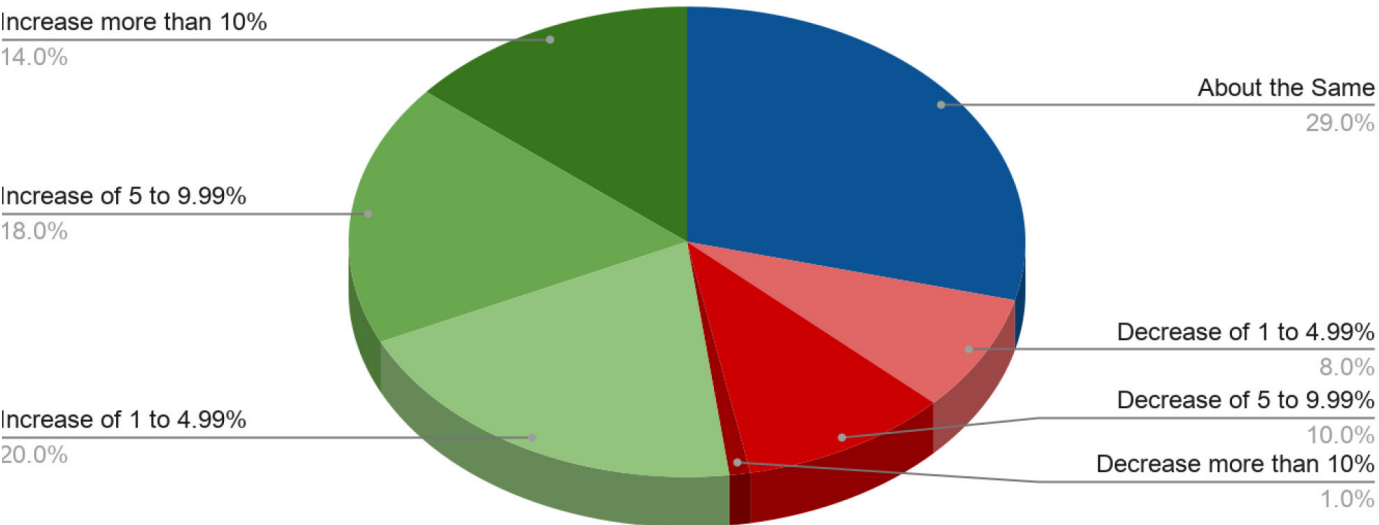
CRCNA Churches Giving 2025 vs 2024

102 Churches in this group



National Churches Giving 2025 vs 2024

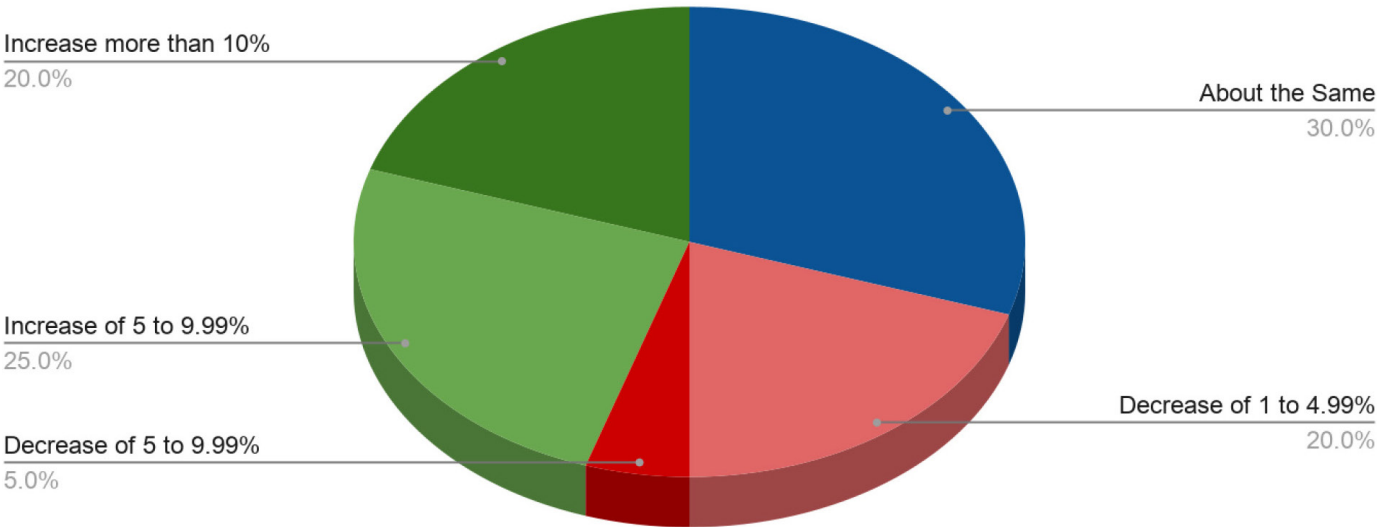
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Churches with Budgets of \$500,000 to \$999,999

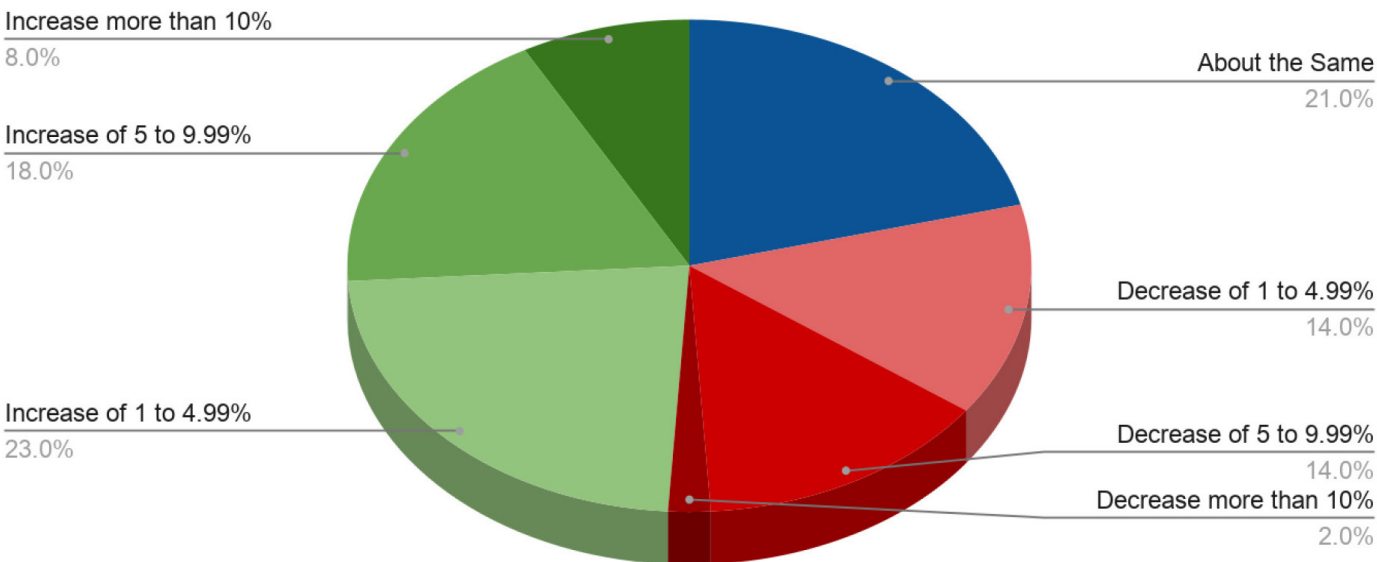
CRCNA Churches Giving 2025 vs 2024

20 churches in this group



National Churches Giving 2025 vs 2024

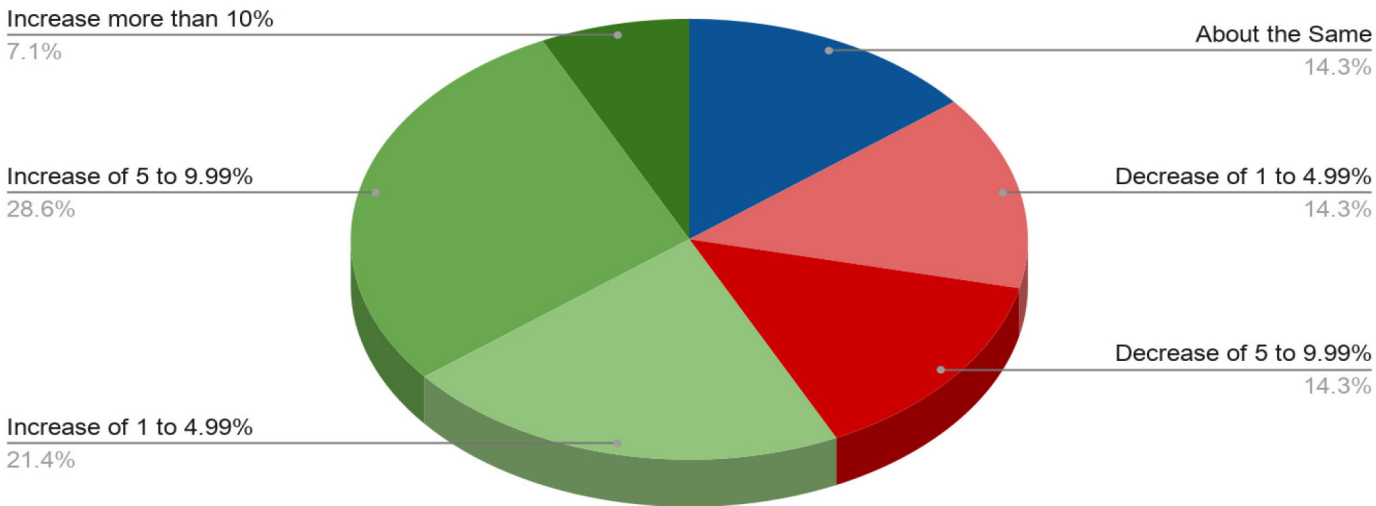
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Churches with Budgets of \$1,000,000 to \$4,999,999

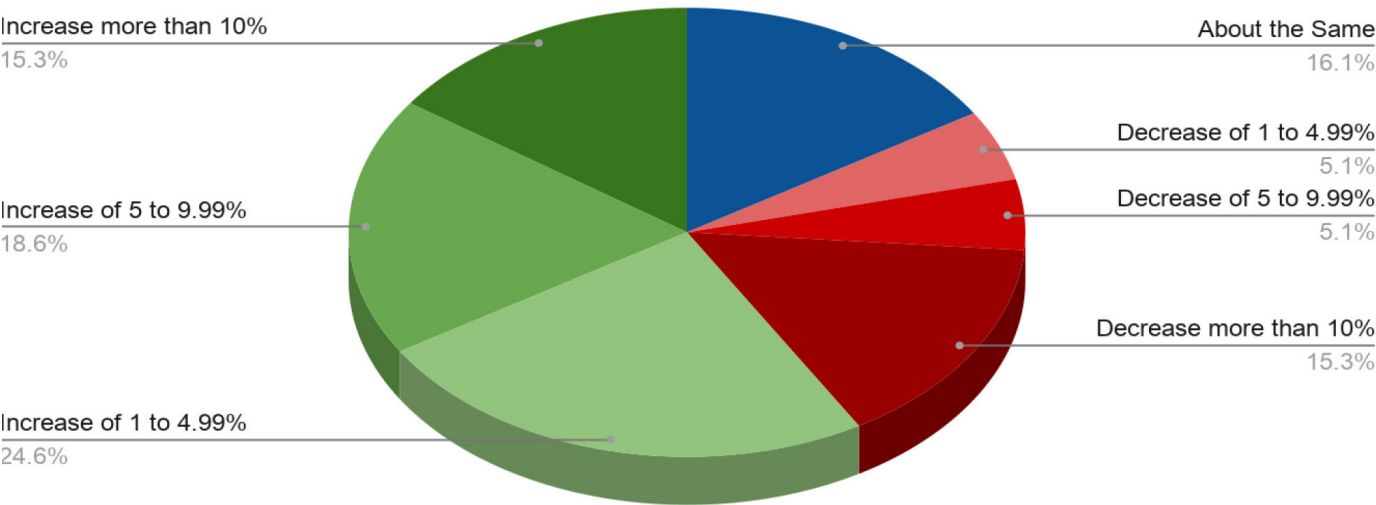
CRCNA Churches Giving 2025 vs 2024

14 churches in this group



National Churches Giving 2025 vs 2024

Data Provided by Horizons Stewardship

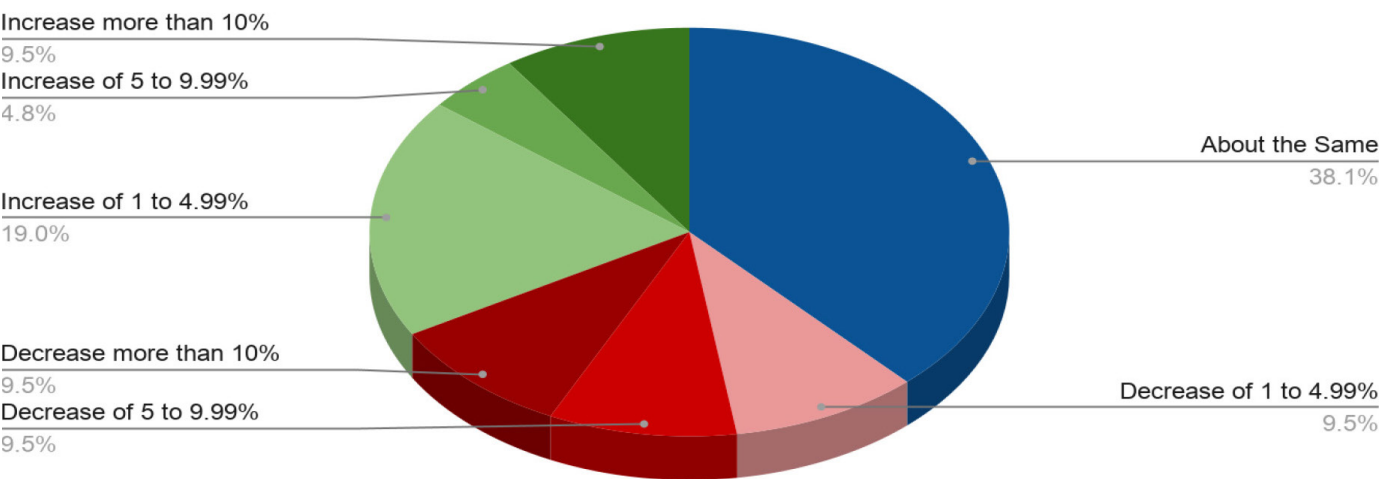


Changes in Worship Attendance (by Church Budget)

Churches with Budgets less than \$100,000

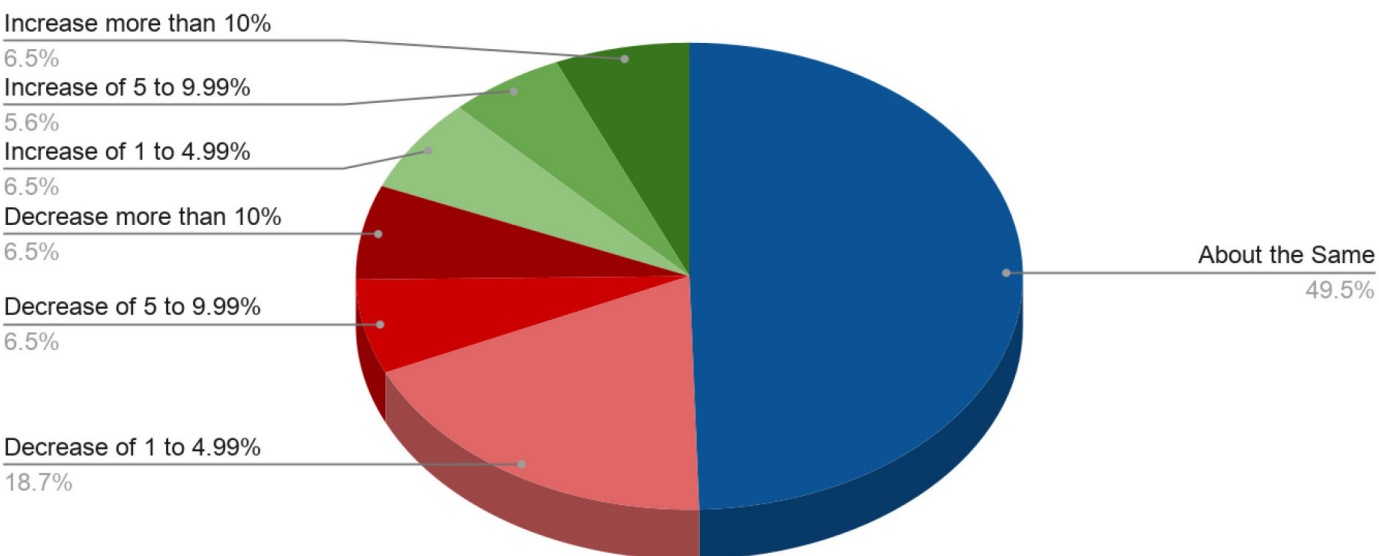
CRCNA Churches Attendance 2025 vs 2024

21 churches in this group



National Churches Attendance 2025 vs 2024

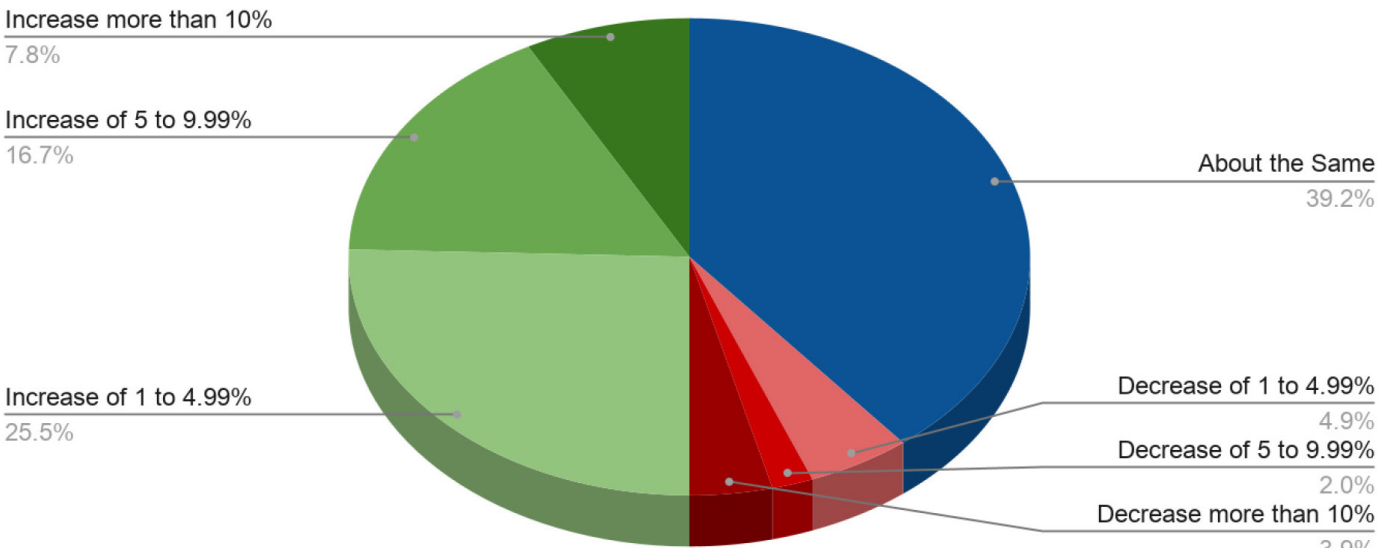
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Churches with Budgets of \$100,000 to \$499,999

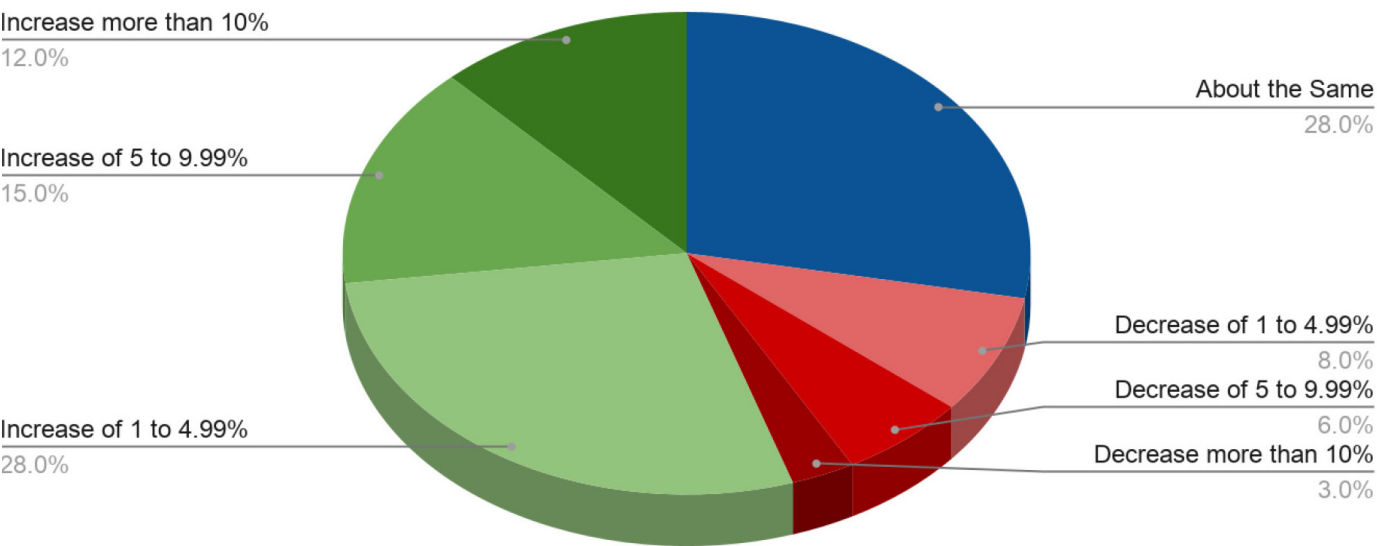
CRCNA Churches Attendance 2025 vs 2024

102 Churches in this group



National Churches Attendance 2025 vs 2024

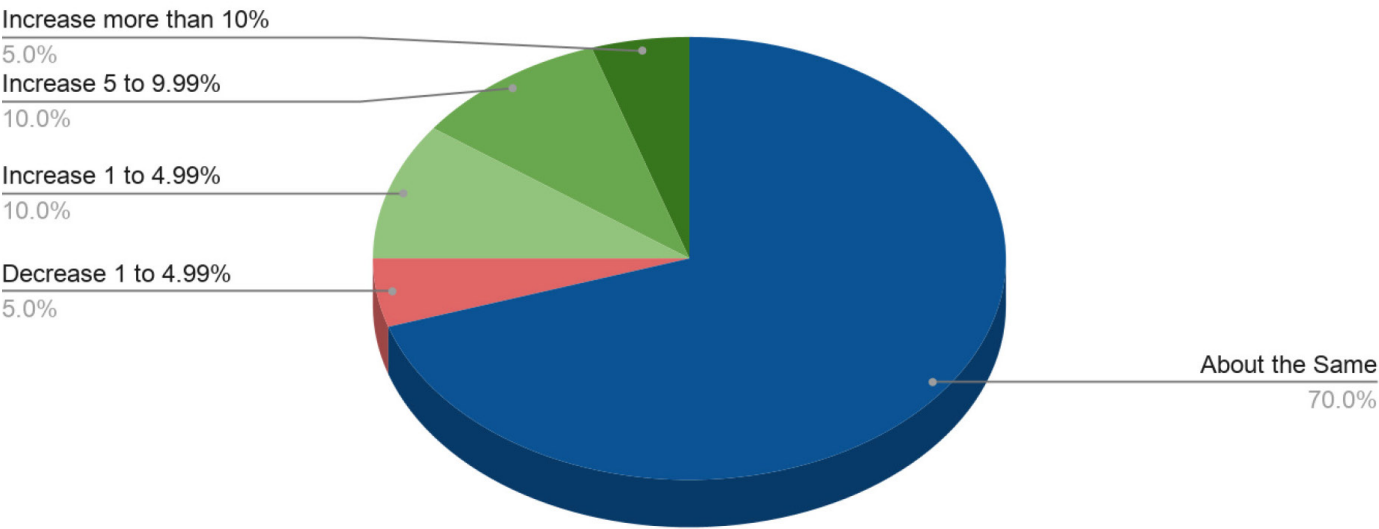
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Churches with Budgets of \$500,000 to \$999,999

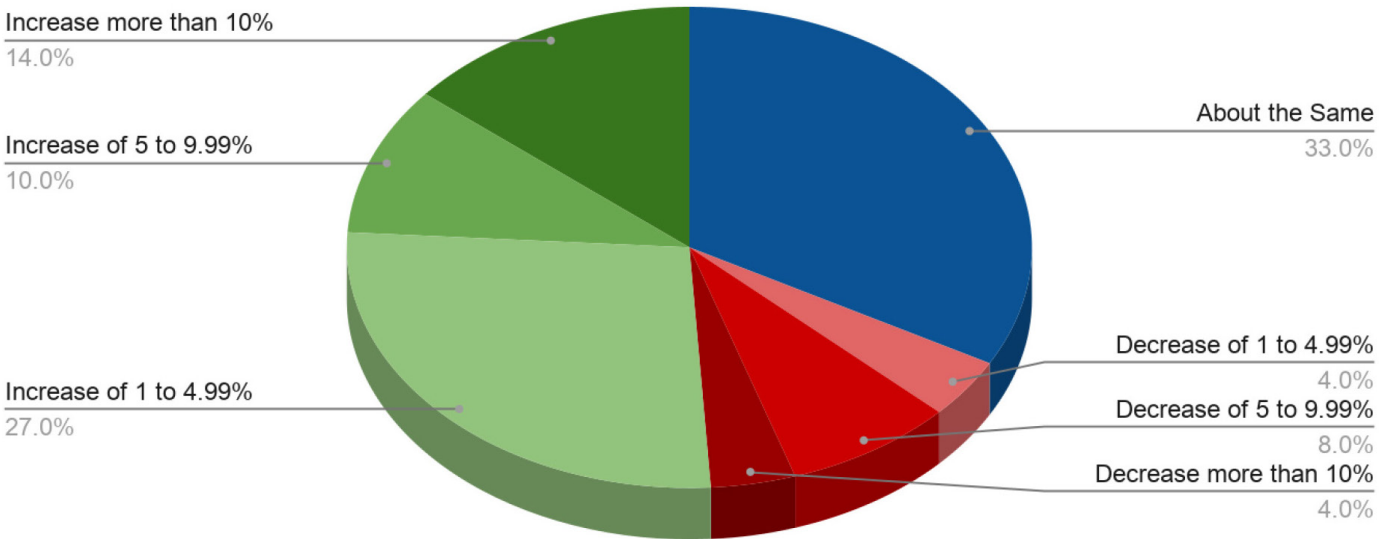
CRCNA Churches Attendance 2025 vs 2024

20 churches in this group



National Churches Attendance 2025 vs 2024

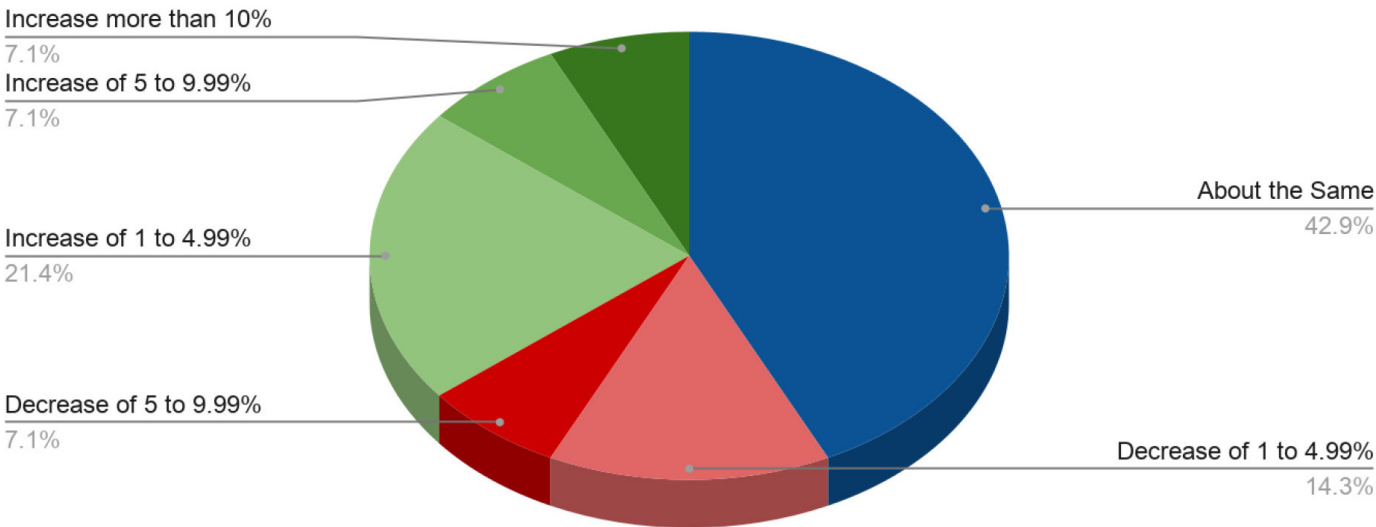
Data Provided by Horizons Stewardship



Churches with Budgets of \$1,000,000 to \$4,999,999

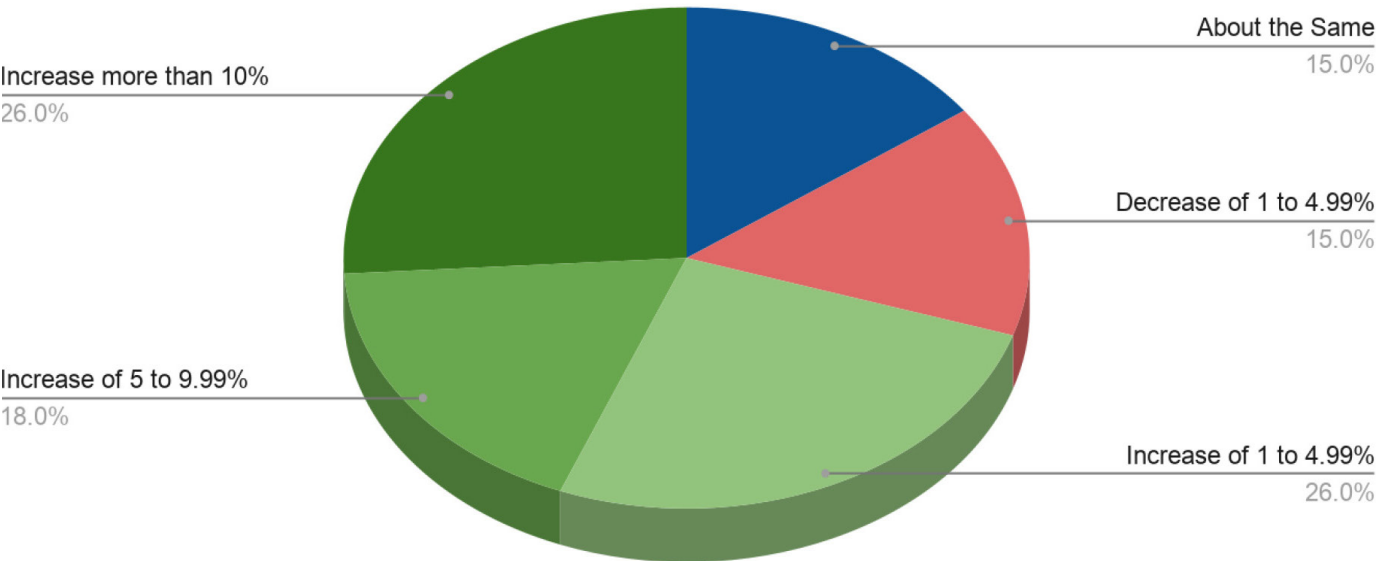
CRCNA Churches Attendance 2025 vs 2024

14 Churches in this group



National Churches Attendance 2025 vs 2024

Data Provided by Horizons Stewardship



CRCNA Materials for Growing Generosity in the Church

The current landscape of faith and generosity is shifting, as data indicates that individuals are giving less to churches today than they did forty years ago. This decline likely stems from the fact that people see and hear more clearly how secular nonprofits use financial resources to serve and help others.

By utilizing resources designed to grow generosity, a church can effectively share its story and reclaim its position as the most impactful nonprofit in the lives of its members. These materials help leaders to understand modern giving behaviors and to prepare for the specific ways people make financial decisions in today's world.

Please connect with us, and we can talk about how we can help and support you in developing the faith and generosity of your congregation.

The following resources and presentations are available to be delivered to your church council by a member of the Ministry Support Center Advancement Team on request.

The Challenge of 3s

This resource serves as a strategic call to action for church leaders to demonstrate exactly why their mission stands out among competing interests. It focuses on how the church can regain individual interest and support by elevating the organization's "value proposition." Leadership learn specific steps to raise the church to a higher level of priority and importance in the mind of the donor.

The Power of Consistent Giving

In an era of changing financial habits, churches must understand the mechanics of how people support the causes they love. This section provides the essential information a church needs in order to start, modernize, or encourage recurring giving among its membership. By focusing on consistency, the church can build a more stable financial foundation that aligns with modern banking and giving behaviors.

The Three Offering Plates

To ensure long-term financial health, churches must look beyond the traditional passing of the plate on Sunday mornings. This concept encourages leaders to adopt a holistic view of stewardship that includes capital assets and estate giving. Considering these additional "plates" is critical for securing the church's financial future and reaching donors who wish to give from their wealth rather than just their current income.

Estate Gift Policy

As estate giving becomes an increasingly important factor in personal financial planning, churches must be prepared to receive these unique contributions. Establishing a formal Estate Gift Policy is a vital first step that prepares the church to professionally accept and manage major legacy gifts. This policy provides clarity for both the leadership and the donor, ensuring that the gift is used according to the church's mission.

Conducting a Legacy Event

Once a gift policy is in place, the church can move toward active promotion of legacy giving. Hosting a dedicated event allows leadership to engage in meaningful conversations with individuals who are interested in leaving a lasting impact through their estate. A legacy event provides a comfortable environment in which to discuss the long-term vision of the church and how members can contribute to it.

Capital Campaigns

Whether the goal is physical growth or addressing significant capital needs, expanding a church's footprint is a major undertaking. This resource helps leadership understand the complex mechanics of how a capital campaign works. It provides a roadmap for the preparation and execution phases necessary to see a significant project through to completion.

Persuasive Case for Support

A Case for Support is a foundational document that illustrates the church's direct impact and vision. While it is a major first step in any capital campaign, its utility extends to the annual budget and everyday ministry. Presenting a persuasive case is a powerful way to move beyond numbers and show people the real-world difference their generosity makes.

The Journey of a Generous Heart

Engaging individuals as supporters for special projects is most effective when viewed as a relational process rather than a transaction. By guiding donors through a specific journey, leadership can more effectively identify potential supporters and foster deep interest in the church's needs. Working through this intentional process creates a more significant impact for both the donor and the kingdom.

About Horizons Stewardship

Horizons Stewardship helps church and faith-based nonprofit leaders grow disciples and fund ministry through a collaborative framework tailored to the church's unique culture, aligned with the leadership's vision, and implemented through coaching, planning, technology, and analytics to ensure that the church lives into its full ministry potential and impact.

After over thirty years of working with thousands of churches to raise billions of dollars for ministry projects, Horizons has developed a deeply integrated, spiritually centered approach that consistently leads to increased ministry funding and more effective disciple-making strategies.

Horizons' ministry team of International Coaching Federation (ICF) trained coaches is ready to help you discover a proven, effective process that will empower you to move forward with clarity and confidence. Churches that partner with Horizons, on average, experience double-digit increases in giving within the first twelve months.

Visit **Horizons.net** today to discover if Horizons can help you transform your ministry plan into a powerful discipleship experience.