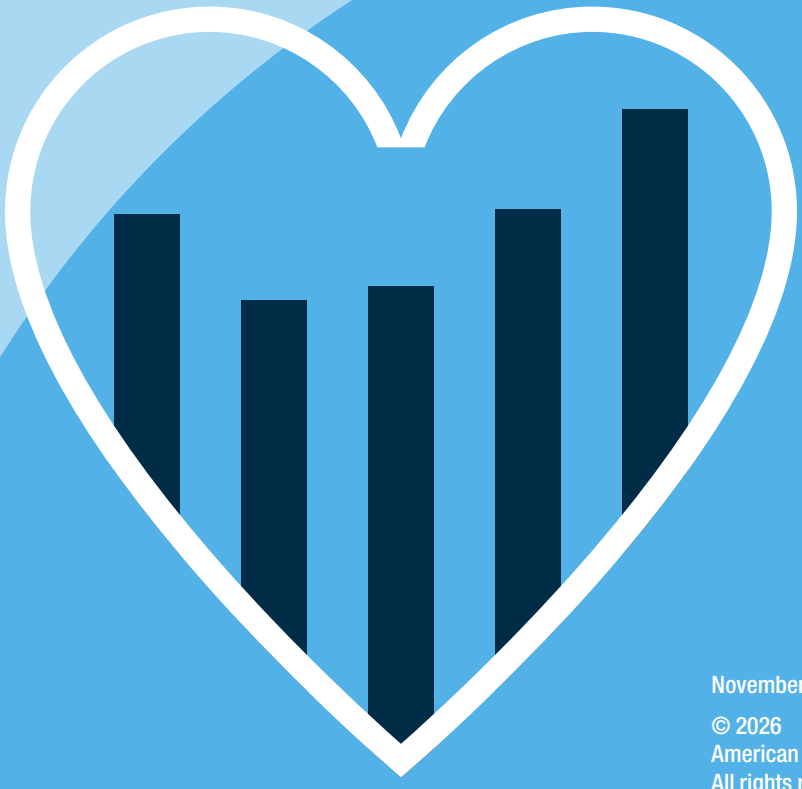
State of the Bible
USA 2026

AMERICAN BIBLE SOCIETY

CHAPTER 8

# LOVE AND GENEROSITY



November 2026

© 2026
American Bible Society
All rights reserved

StateoftheBible.org



# LOVE AND GENEROSITY

In our cynical world, some people have the idea that churches just want their money. Marketing principles dominate our culture, so it's easy to see Christian ministry as a business, where consumers pay for services rendered. In a transactional society, how many of us try to curry favor with God by donating to churches or charities?

All of these assumptions miss a core Christian reality: love.

The Bible doesn't avoid the subject of money. Jesus spoke about lost coins and buried treasure and shrewd investments. The apostle Paul raised money to feed the famine-ridden Christians in Jerusalem.

Yet the main currency throughout Scripture is not the shekel or drachma or denarius, but love—God's love for us, our love for God, and our desire to love others as our Lord does.

In one of the Bible's best-known passages, Paul writes: "If I give all I possess to the poor . . . but do not have love, I gain nothing" (1 Corinthians 13:3 NIV).

## CONTRIBUTORY LOVE

Would it be possible to make our annual chapter on *giving* more about *loving*?

For years now, our *State of the Bible* giving chapter has provided an important scorecard for Christian leaders, though our data include donations to a broad spectrum of charities, not only religious ones. We should also note that our numbers come from the givers themselves—not corporate donations or foundation grants, but individuals estimating how much they gave in the previous year.

And because we survey individuals, we're able to pay attention to the motivation behind the money. Remember that we're dealing with a sampling of the entire American population, not just Christians or churchgoers or Bible-readers. Is there some inner drive that propels people to donate?

Our friends at Harvard's Human Flourishing Program[1] have been asking this question as well, investigating a new construct they call

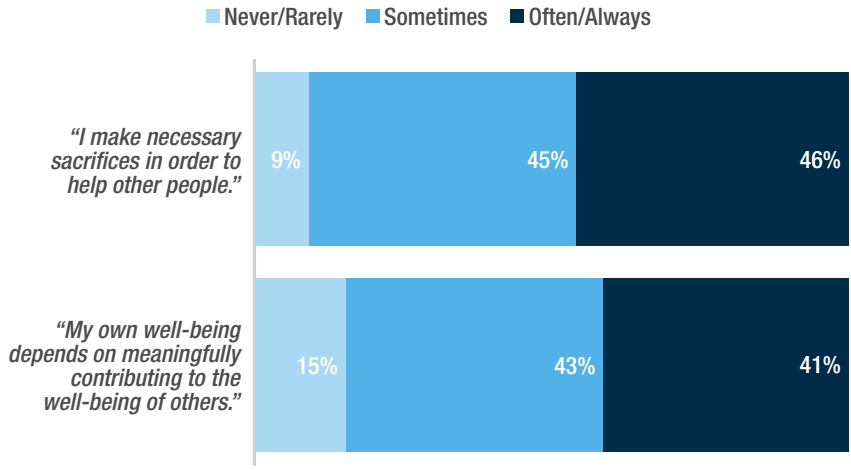
1 See VanderWeele, T. J. and Lee, M. T. (2025). Love and human flourishing. *International Journal of Well-being*, 15:4663.

Contributory Love. We fielded two questions from a longer survey they have devised:

> *I make necessary sacrifices in order to help other people.*
>
> *My own well-being depends on meaningfully contributing to the well-being of others.*

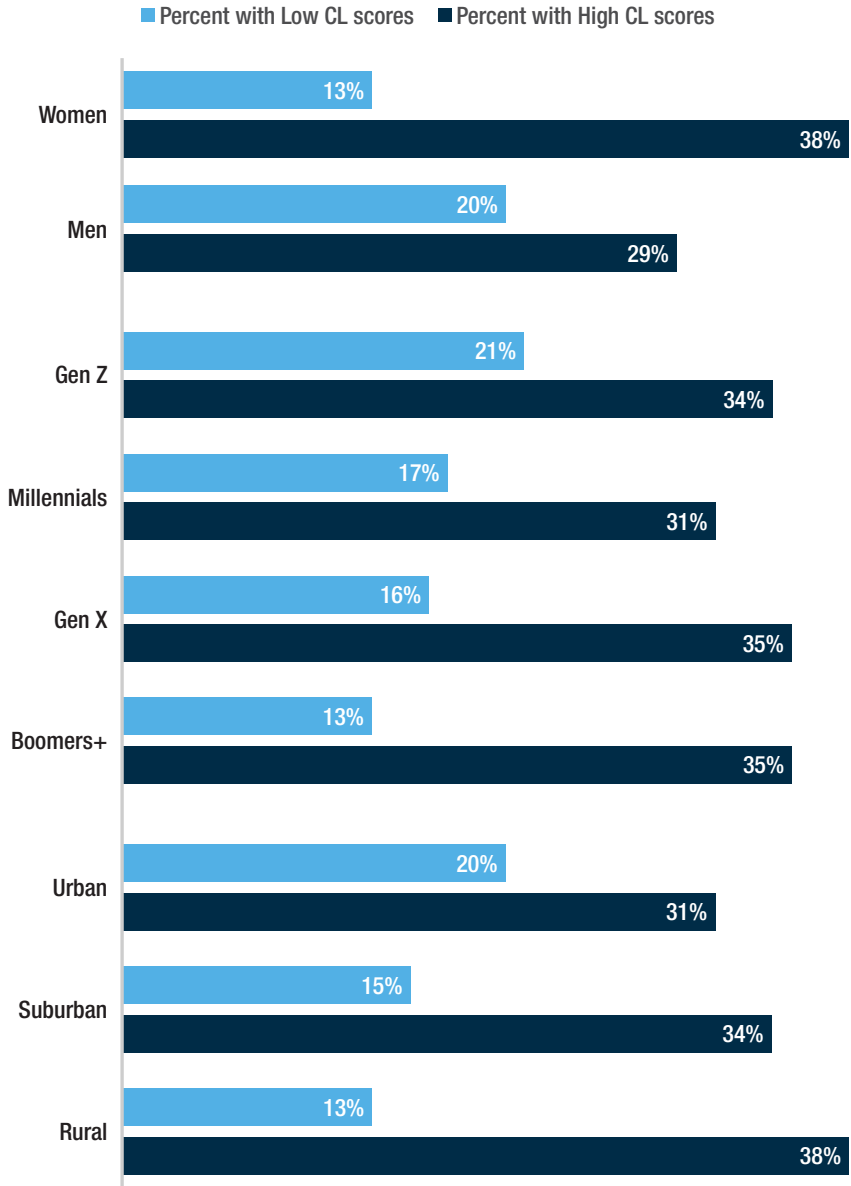
Nearly half of respondents (46%) say they "always" or "often" make necessary sacrifices to help others. Almost as many (45%) say they "sometimes" do. Fewer than one in ten (9%) say they "never" or "rarely" do this. The numbers are slightly lower on the well-being question (41% always/often; 43% sometimes; 15% never/rarely).

**Contributory Love Responses, Overall**




In order to compare findings across demographic categories, we averaged the responses on these two questions, using a five-point scale. Then we classified the scores as high (4 or higher), low (below 3), or medium (everything in between).

## Contributory Love Levels by Selected Demographics




*Overall averages were 34% for High CL scores,*
*50% for Medium scores (not charted here), and 17% for Low scores.*

**Women** (38%) are more likely than men (29%) to have *high* Contributory Love scores, indicating that they make necessary sacrifices for others and derive their own sense of well-being from how they've contributed to the well-being of others. Men are half-again as likely to have *low* CL scores (20% to 13%).

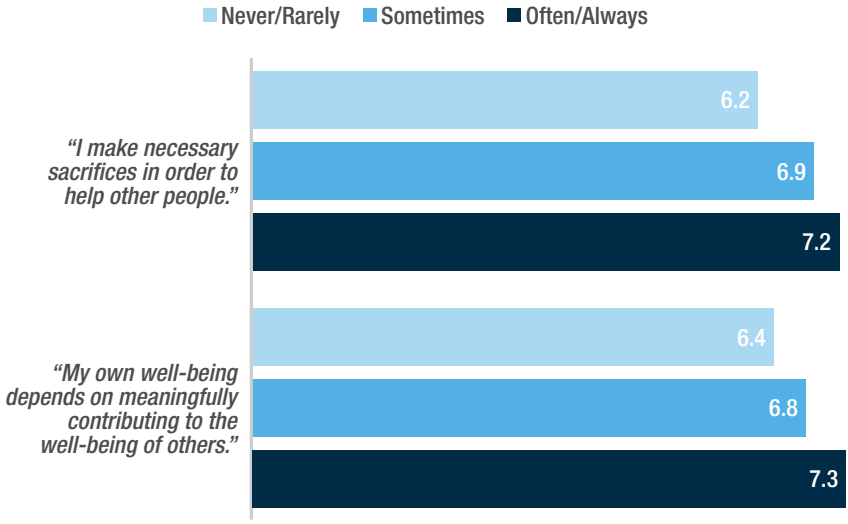
**Gen Z** (21%) is more likely to have *low* CL scores than any other age group (which collectively average 15%). Percentages of *high* scores are similar across the generations, with Millennials (31%) lagging slightly behind. We wonder whether the differences reflect essential characteristics of these groups or just their current stage of life. Will the current Gen Z "grow out of" their low Contributory Love scores as they gain new responsibilities?

**People living in rural areas** (38% high CL) outscore those in urban (31%) or suburban (34%) areas. We might expect more connectedness in cities, where density of population could spur a desire to contribute to the well-being of neighbors—or that neighborliness could get lost in the crowds. In either case, there seems to be a stronger cultural commitment to benefit others in rural areas.

## FLOURISHING AND CONTRIBUTORY LOVE

People with high scores in Contributory Love also tend to score high in Human Flourishing. On a scale that generally runs from 6.0 to 7.5, those who say they "often" or "always" make necessary sacrifices score a full point higher than those who say they "rarely" or "never" do so (7.2 to 6.2). The results on the other CL question are nearly identical.

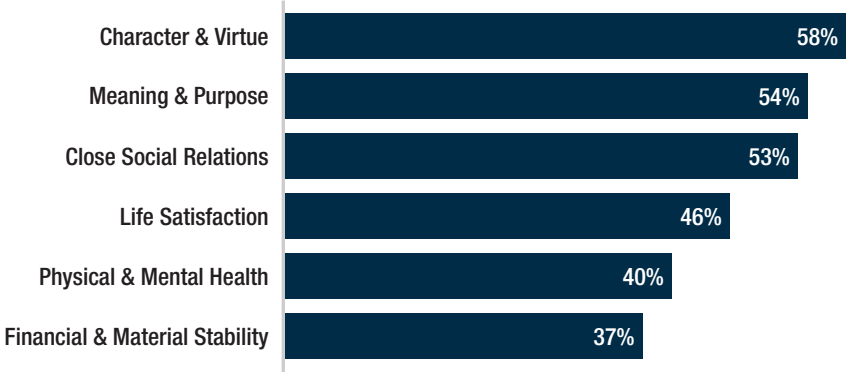
## Human Flourishing Index by Contributory Love Questions




This association held in all five domains that make up the Human Flourishing Index, though the connection is stronger in some domains.

## Correlation of High Contributory Love with High Scores in Flourishing Domains

*Percentage of those with a High CL who also had high scores in these domains*



It makes sense that a person's assistance to others would be a mark of their "character and virtue." Many of those helpers might see this assistance as an aspect of their life purpose. Sometimes the people we help are "close social relations," but sometimes not. Many charitable contributions help people we'll never meet.

We find less of a correlation in the domains of Life Satisfaction and Health. More than half of those with high scores in Contributory Love do *not* have high scores in these domains. We might hope that contributing to the well-being of others would make us more satisfied with our lives, and might even contribute to our mental health, but it doesn't always. Helping others is more closely connected with character and purpose.

Many people give to others even when they're worried about paying their own bills.

There's a sixth domain—Financial & Material Stability—sometimes added to the Human Flourishing Index to create the *Secure* Flourishing Index. The questions that define this domain do not have to do with wealth but worry. How much do people worry about their financial or material situation (including their safety or housing)?

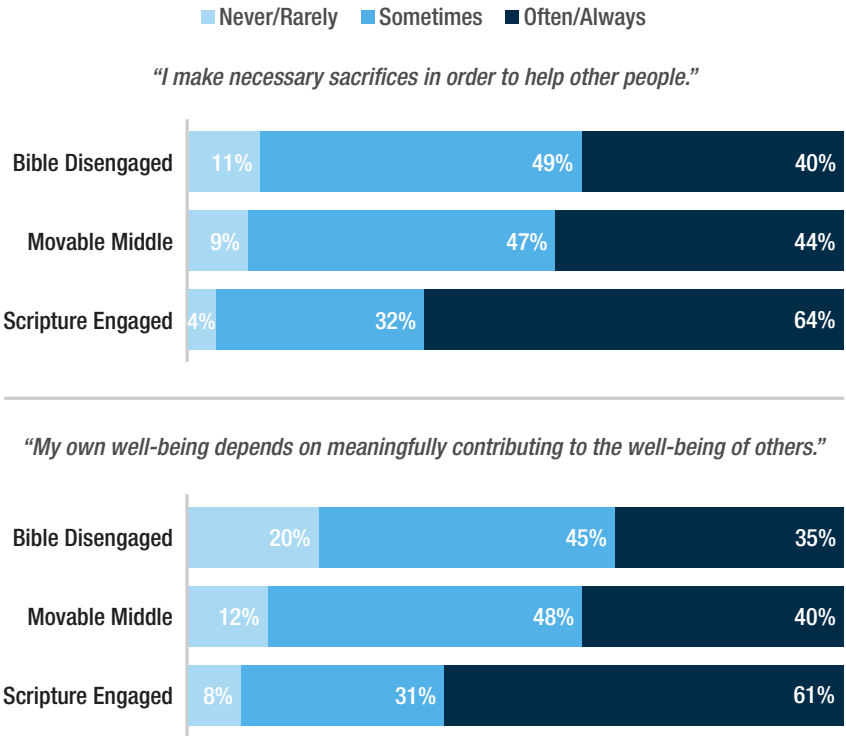
Shouldn't those who worry *least* about these things be the ones *most* likely to sacrifice for others? That's not what we find. Instead, Contributory Love and Financial & Material Stability seem statistically independent of each other. This suggests that many people give to others even when they're worried about paying their own bills.

## SPIRITUAL DEMOGRAPHICS

The Bible overflows with exhortations to promote the well-being of others, even if that requires sacrifice. "Look out for one another's interests, not just for your own" (Philippians 2:4). "Do not forget to do good and to help one another, because these are the sacrifices that please God" (Hebrews 13:16). And there are many more urgings like these.

So we might expect people who engage with Scripture—reading it often and trying to live by it—to score high in Contributory Love. And that's exactly what we find.

### Contributory Love Responses by Scripture Engagement



More than three out of five of the Scripture Engaged say they often or always "make necessary sacrifices" for others (64%) or find their own well-being in contributing to the well-being of others (61%). The biblical command to "love your neighbor as yourself" seems to be finding a home in their experience. These levels are far higher than those of the Movable Middle (44% and 40%) or the Bible Disengaged (40% and 35%).

However, there might be some circular logic here. We define Scripture Engagement as a combination of Bible reading frequency, the Bible's impact on people's relationships with God and others, and the centrality of Scripture in their decision-making. To assess these factors, we ask a variety of questions, including "As a result of using the Bible in the past month, [are you] more generous with [your] time, energy, or financial resources?" We also ask if the Bible spurs them to "show more loving behavior toward others."

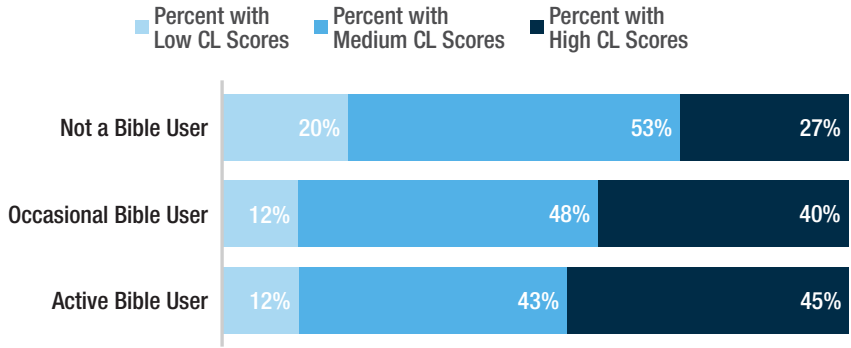
While these are separate from the Contributory Love questions, they are so similar, it's like putting our thumb on the scale. *Of course* those who score high in Scripture Engagement (partly because of their generosity and loving behavior) would also score high in making necessary sacrifices and valuing the well-being of others.

So let's remove those overlapping items from the equation. What if we look only at frequency of Bible use?

While there's a clear difference in Contributory Love levels between those who use the Bible and those who don't, there's only a minor difference between Active and Occasional Bible Users. Yes, those who open the Bible at least once a week are *more likely* to say they

make necessary sacrifices or contribute to the well-being of others, but *not much* more than those who turn to Scripture less often.

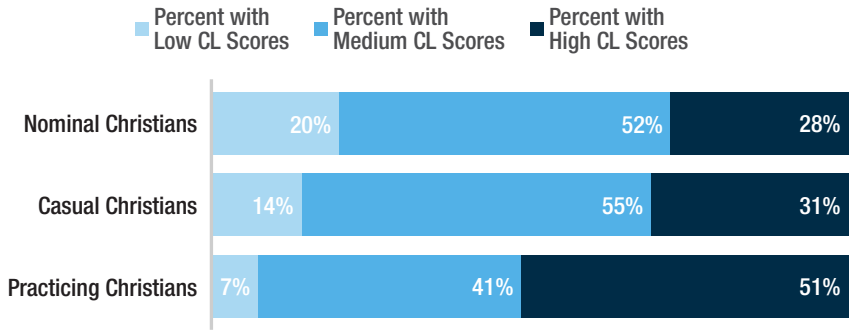
**Contributory Love Levels by Bible Use***




**Active Bible Users interact with Scripture at least once a week; Occasional Bible Users at least 3 times a year (but not weekly or more).*

This helps to confirm our focus on Scripture Engagement. It's good to read the Bible as often as you can, no doubt, but the biggest life change occurs when people commit to live biblically. It's the reality of James 1:22—be doers of the Word and not just hearers.

**Contributory Love Levels by Faith Participation Level***




**Practicing Christians (a) call themselves Christian; (b) attend church at least monthly; and (c) "strongly agree" that their faith is "very important" to them. Casual Christians have (a) and (b); Nominal Christians only (a).*

The Faith Participation designation is not explicitly about the Bible, but about churchgoing and religious faith. Yet here we see a contour quite similar to the previous charts. Obviously, many Practicing Christians are also Scripture Engaged and Active Bible Users.

What's most remarkable here is that Casual Christians (31% High CL) are hardly distinguishable from Nominal Christians (28%). Both rate far lower than Practicing Christians (51%) in Contributory Love. This suggests that churchgoing alone does not spur a giving spirit. It seems to be the recognition of faith as "very important in my life" that drives people to make necessary sacrifices and contribute to the well-being of others.

## THE SACRIFICE OF GENEROSITY

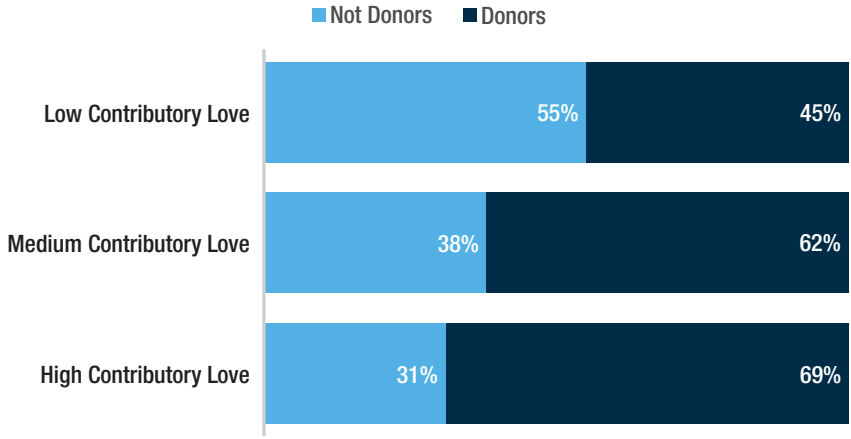
Our Contributory Love questions are not just about money. The "necessary sacrifices" might be financial but could also refer to a wide variety of selfless behavior. The "meaningful contributions to the well-being of others" aren't always computed in dollars and cents, but sometimes they could be.

So, what happens when we ask more specifically about financial contributions? Does this sacrificial spirit lead to monetary largesse? Yes.

First, we'll look at the percentage of people who donate *anything* to church or charity. Among those with low levels of that motivation we're calling Contributory Love, most (55%) say they didn't contribute anything to church or charity in the previous year. It's no surprise that less Contributory Love tracks with less financial generosity. But consider the fact that 45 percent of those at low CL levels *do* give to

church or charity. People make donations for a lot of reasons, even if they're not acting from the sacrificial spirit named in our questions.

**Donor or Not by Levels of Contributory Love**




As expected, donors are a solid majority of the Medium CL group (62%) and a larger one in the High CL group (69%).

**Median Donations by Responses to CL Questions**

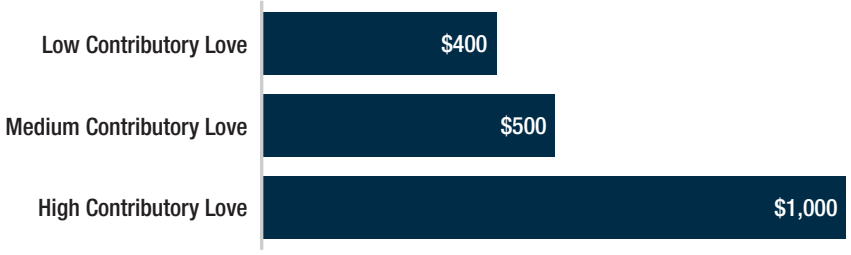



*Base: All Americans*

Yet we see a substantial difference when we look at the median amount given.[2] On both Contributory Love questions, people with high-level answers ("Often" or "Always") made median donations far higher than those giving the medium response ("Sometimes"). Interestingly, the CL question about well-being ($300 median) is associated with a higher level of giving than the CL question about sacrifice ($200 median).

These median amounts included responses of all people surveyed, even those who gave nothing, so there are a lot of zeroes in that collection of data. What happens when we focus only on those who gave? The effect of Contributory Love becomes even clearer. *Donors* with Low CL scores contributed a median amount of $400. Those with Medium CL scores hit a median of $500. But those at the High level of CL gave a median of $1,000, twice that of the Medium group.

**Median Donation Amount Among Donors Only, by combined Contributory Love Scores**

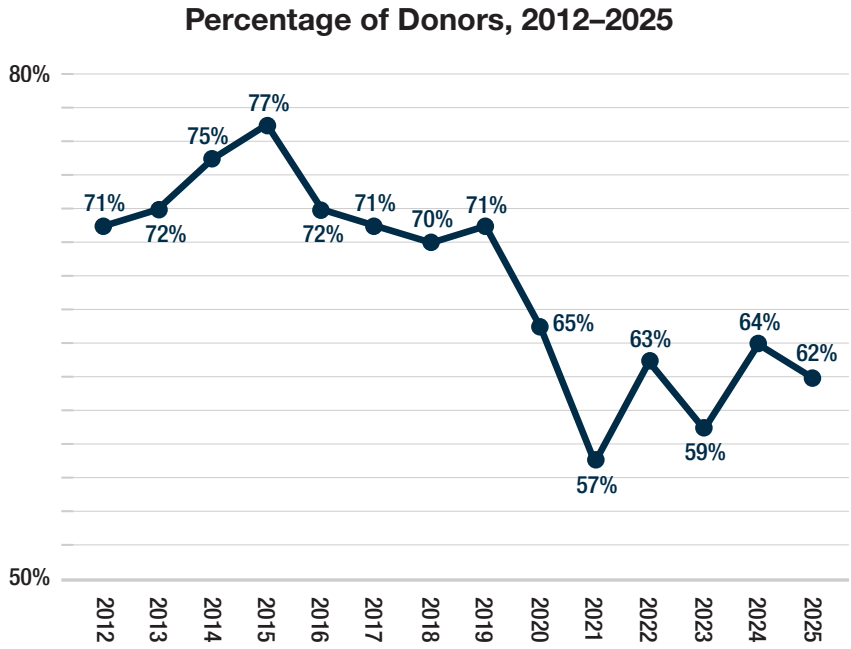



So, while the inner motivation of sacrifice or well-being makes some difference in *whether* people donate to church or charity, it makes a major difference in *how much* they donate.

2 On matters of amounts donated, we use the median rather than the mean, because a single huge donation can skew the mean. The median is the midpoint of all amounts given. Half of the people gave that amount or more; half gave that amount or less.

## GIVING

What percentage of Americans donate to churches, religious organizations, or other charities? For 2025, the answer was 62 percent. Roughly five of eight Americans donated some amount during that calendar year. That number reflects a slight decrease from the previous year (64%), but several steps up from 2021 (57%).

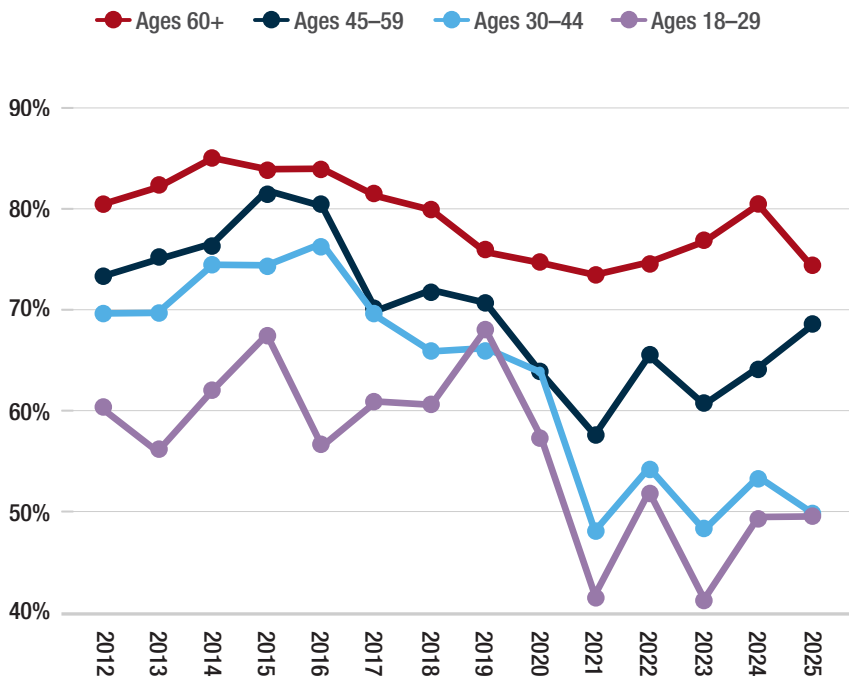



Seldom do we get such a long-range view in statistics, but the *State of the Bible* has included this information since 2013.[3] The high point over these fourteen years came in 2015, when more than three quarters (77%) of U.S. adults were donors. The most precipitous drop in percentage of givers came between 2019 (71%) and 2021

3 Each year's report covers giving in the previous year. Thus the 2013 *State of the Bible* reported on giving in 2012, and this report covers giving through 2025.

(57%). We could blame some of this on the economic challenges brought on by the COVID pandemic, but there were also some major age-related shifts.

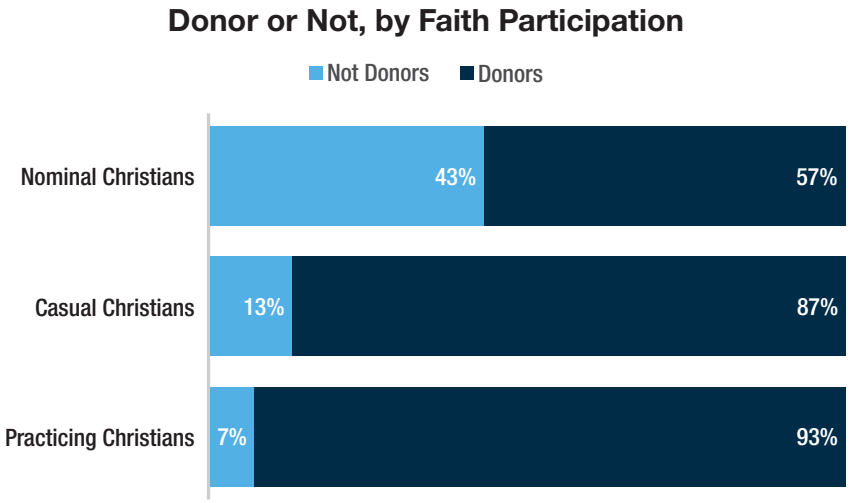
**Percentage of Donors, 2012–2025, by Age**




Normally we provide data for specific generations, which grow older every year. For instance, Generation X (born 1965–1980) was 32–47 years old in 2012 and 46–61 now. But what if we keep our focus on the donation practices of people at specific ages? We see that the percentage of those at least 60 years old who donate has remained rather steady. Among those 45–59, the percentage dropped in 2021, but has been growing since. The two youngest groups of adults (44 and younger) have not fully recovered from the 2021 decline.

## FAITH PARTICIPATION AND SCRIPTURE ENGAGEMENT

Are Practicing Christians or the Scripture Engaged more likely to donate to charitable causes (including churches)? Yes, and the effect is substantial.

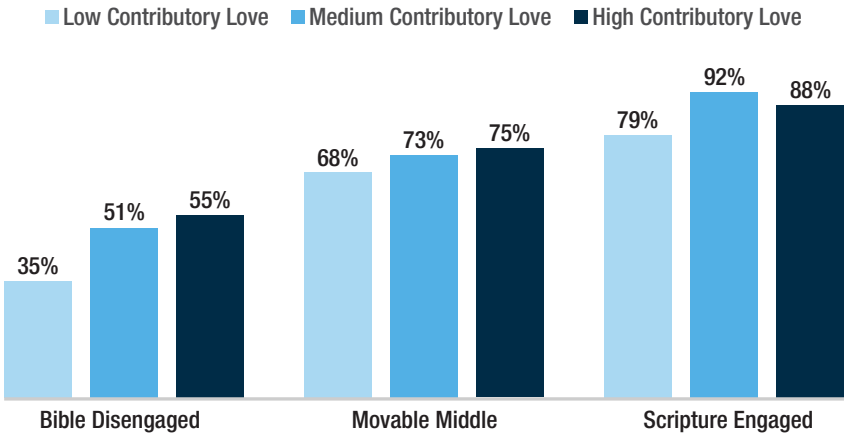



More than half of Nominal Christians (57%) say they donate to church or charity, but about nine of ten among the Casual Christians (87%) and Practicing Christians (93%) say the same. It's worth noting that those in the middle ("casual") level of commitment are nearly as likely to give as the most committed.

With regard to Scripture engagement, just under half (49%) of the Disengaged are donors, compared to nearly three quarters (73%) of the Movable Middle and nearly nine tenths (89%) of the Engaged.

What happens when we examine the effects of *both* Scripture engagement and Contributory Love?

**Percentage of Donors, by Scripture Engagement and Contributory Love**




*Scripture Engaged with Low Contributory Love: n = 21; interpret with caution.*

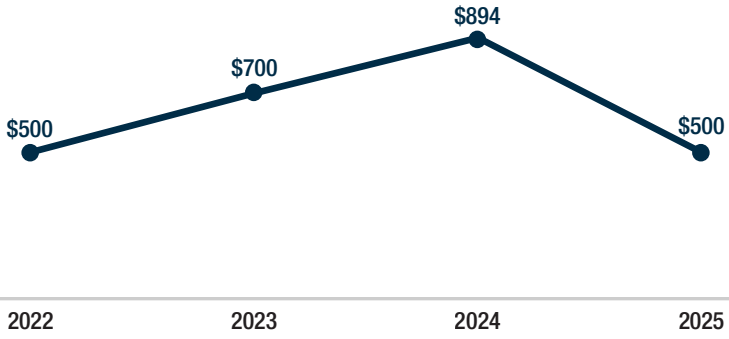
Contributory Love makes a difference, but mostly among the Bible Disengaged. It seems that, when it comes to prompting donation, Scripture engagement does the heavy lifting; a generous disposition adds to it.

## HOW MUCH PEOPLE GIVE

When people donate to church or charity, how much do they give? That amount has been steadily rising in recent years—until 2025. Last year, the median amount given by donor households fell from $894 to $500 (which matched the 2022 figure).

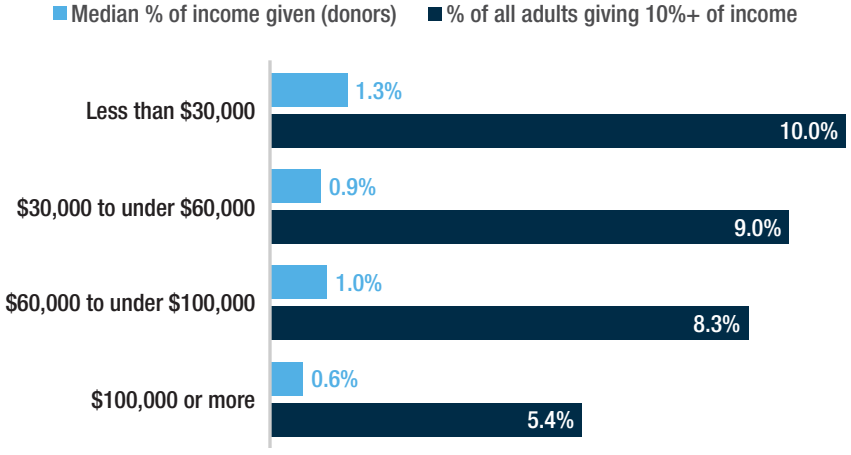
We also ask survey respondents to identify their household income level. Then, comparing with the charitable giving they've reported, we can figure out approximately what percentage of that income they have donated to charity. (Rest assured: this is all anonymous.)

**Median Charitable Giving by Donor Households, 2022–2025**




The highest percentage (1.3%) occurs among households with the lowest income ($30K or less). The lowest percentage (0.6%) is seen among the highest income group ($100K or more). We see a similar divergence when we tally those giving at least 10 percent to charity (10% of the lowest income group donate at this tithe level compared with 5.4% of the highest).

**Giving as a Percentage of Household Income, by Income Level**

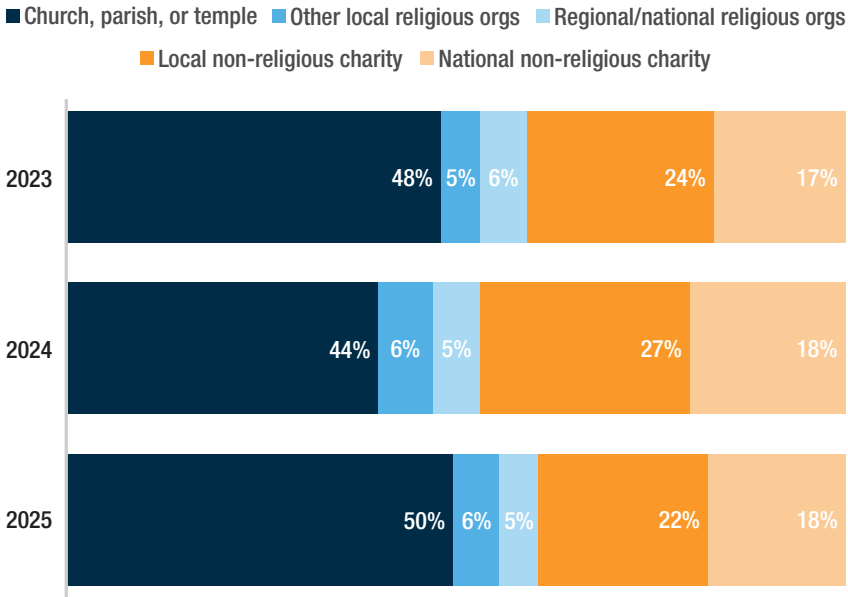


## RECIPIENTS OF GIVING

People give about half of their charitable donations to their "church, parish, or temple." The next greatest beneficiaries are "non-religious charities," either local or national. We asked people to estimate how much they gave to different types of organizations, and their places of worship came out on top. In all, people estimate giving nearly 60 percent of their charitable donations to religious organizations.

People estimate giving nearly 60 percent of their charitable donations to religious organizations.

**Proportion of Charitable Donations by Recipient, 2023–2025**




*Base: Donors who allocated their giving*

## THE BIBLE'S INFLUENCE

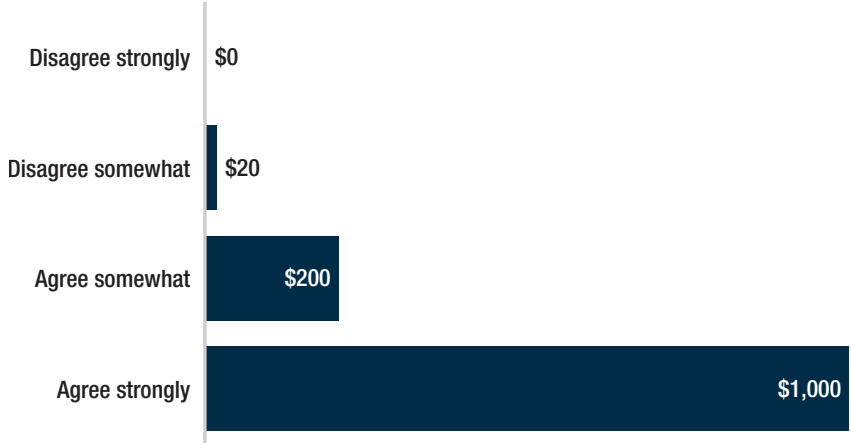
Jesus often taught about money. Money was part of life as much during his ministry as today. Some have it; some don't. Some give it freely; some scheme to take it. Some love it and crave it and trust it; others seem to live great lives with just a bit of it. In the teaching of Jesus, money becomes an arena in which we learn and practice faith.

People in Christian ministry can easily become preoccupied with money. When you depend on donations, that's an occupational hazard. In this chapter, perhaps we have contributed to that risk by reporting who's given how much to whom. But of course there's more to this story. The *why*.

We can't leave this subject without returning to one of our favorite items in the survey, asking whether people agree with this statement: *The message of the Bible has transformed my life.*

**Median Donations by Biblical Transformation**

*"The message of the Bible has transformed by life."*



The median charitable donation for those who "agree strongly" that their lives have been transformed is $1,000, compared to just $200 for those who "agree somewhat" and a mere pittance for those who disagree.

The Bible changes people. We've all seen it. Skeptics become advocates. Hoarders become givers. People find new purpose in God's call. This renovation goes far beyond a dollar figure. We don't preach the Bible to make money for our church or cause. We preach the Bible to open lives to an encounter with God's transforming love, and then we see what happens. ■

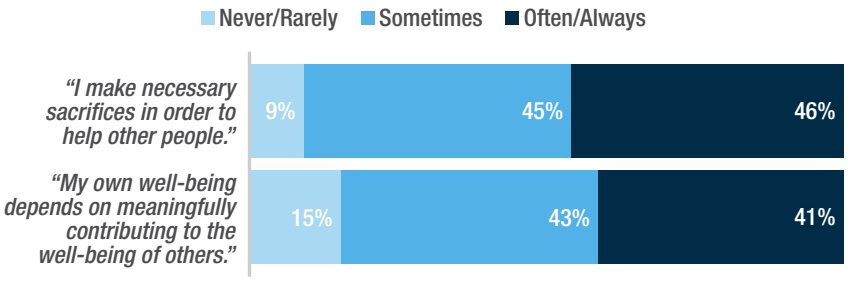
## WHY AMERICANS AREN'T FLOURISHING

As one of the wealthiest nations on earth, surely America ranks high in flourishing? To the contrary, the U.S. ranks 15th out of 22 countries. Are we chasing the wrong things? In this episode, Baylor University professor **Byron Johnson,** lead researcher on the Global Flourishing Study, joins John Plake to unpack what the data says—and what the church can do about it.



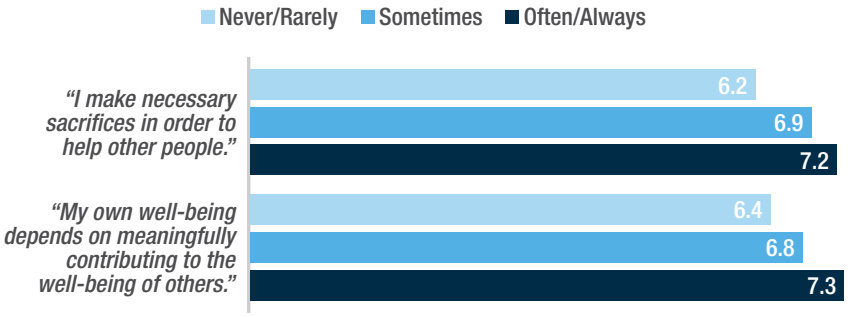
# Contributory Love

**Americans demonstrate love by contributing to others' well-being, even if it requires sacrifice.**




# Flourishing Love

**Those who love sacrificially flourish.**




# Generous Love

**Those who love sacrificially give generously.**

**Median Donations by Responses to CL Questions**

*"I make necessary sacrifices in order to help other people."*

| $0 | $100 | $200 |
|---|---|---|
| Never/Rarely | Sometimes | Often/Always |

*"My own well-being depends on meaningfully contributing to the well-being of others."*

| $0 | $100 | $300 |
|---|---|---|
| Never/Rarely | Sometimes | Often/Always |

# SEVEN FINDINGS IN 2026
## ON CHURCH, FAITH, AND THE BIBLE

### 1 17%

After a significant uptick (to 20% in our 2025 report), **Scripture Engagement in America dropped** to previous levels (17%). The group we call the Movable Middle held steady at 28%, an estimated 74 million Americans reporting moderate but not maximum engagement.

### 2

Five out of eight parents (63%) say their **kids like going to church,** though there are differences according to the age of the children:

2 to 5-year-olds, 72%
6 to 12-year-olds, 66%
13 to 17-year-olds, 61%

### 3 AI OPTIMISM

We found a fascinating shift in Americans' attitudes toward Artificial Intelligence over the last two years. Asked if they were "optimistic about the future benefits" of AI, 37 percent of our 2024 respondents took the middle road (neither agree nor disagree). This year that middle response dropped 8 points to 29 percent. It appears that the same 8 percent **took a step toward optimism,** since the "somewhat agree" group went from 17 to 25 percent. All other answers, positive or negative, remained at the same levels.

## 4 CALLING FOUND

For the first time, we asked people about their sense of life calling. Were they searching for it? Had they found it? It turns out that **people flourish once they have found their calling.** Also, there's a significant rise in "Calling Found" among people ages 43–47 and 58–62. And there's a spike in "Searching for One's Calling" at ages 48–52.

## 5 BIBLE INTERACTION

**Church leaders matter**—and make a big difference in people's Bible interaction. Among those who strongly agree that "church leaders encourage me to read the Bible," 70 percent are Active Bible Users, connecting with Scripture at least once a week. Among those who strongly agree that "church leaders often make the Bible relevant to my life," 65 percent are Scripture Engaged.

## 6 FORGIVENESS HOPE

**Unforgiveness is costly.** When people have difficulty forgiving others or themselves, or when they have difficulty receiving God's forgiveness, they have far more stress and loneliness, and significantly less hope.

## 7 SUPERNATURAL BY EXPERIENCE

Older folks are far more likely than younger folks to believe in the supernatural—God, heaven, angels, Satan, hell, and demons. Women tend to believe in these more than men do.

A LOOK AHEAD

# THE 2027 STATE OF THE BIBLE

Next year's report will cover many of our tried-and-true topics, giving you year-over-year analysis. But we'll also add some new subjects: Bible-buying, generational replacement, and Scripture's effect on life-controlling behaviors. Here is some of what we're planning:

**The Bible in America Today.** How many Americans use the Bible, how often, and how do they engage with it? We'll track Scripture engagement and Bible practices across multiple demographics, introduce a new rubric for religious affiliation, and look specifically at in-person attendance.

**Generational Replacement: The Next Twenty Years.** We've been following generational trends for many years now, but what will things look like ten or twenty years from now, as Generation X replaces the Boomers? How will that affect the religious landscape?

**Getting and Using the Bible.** Who bought, gave, or received a Bible in 2026? How do people interact with the Bible these days? What methods of Bible use are especially transformative? What frustrates people about the Bible? How can we help?

**Perceptions, Belief, and Doubt.** What do Americans believe *about* the Bible? Do they see it as God's Word, a historical work, or manipulative propaganda? How curious are they about the Bible, or about Jesus? We'll examine certainty and doubt—and what people do about it.

**The Church Experience.** We'll examine who attends what kind of church, why they stay, and how satisfied they are with what the church provides. Specifically we'll consider identity and participation—what makes them claim a particular religion or tradition and how they get involved.

**Well-Being.** How is everybody doing? In recent years, we have introduced metrics on flourishing, hope, stress, and loneliness—and we've examined the effects of Scripture engagement and church involvement. This year we'll study four-year trends on those metrics.

**Life-Controlling Behaviors: Habits, Harm, and Help.** This chapter will report on the prevalence and power of seven life-controlling behaviors in our society: alcohol, illicit drugs, gambling, pornography, and others. Do Scripture engagement and church participation lessen risk, increase awareness, or offer people help?

**Generosity: Giving, Belonging, and the Year in Review.** We'll return to our annual report on financial giving—who gives how much and to whom?—with added attention to *relational* generosity. Are those who commit to living biblically not only givers, but carers and helpers as well?