



The Disappearing Check

What it Means to Your Collection Plate



When was the last time you wrote a check?
If you're like many, you probably had to think hard about the answer to that question.

People use far fewer checks and carry far less cash than they used to, and that trend isn't expected to change. In fact, here's how far we've come in the past decade with online banking, payments and shopping: When it launched, Amazon offered customers the option to pay by check. The company discontinued that service in 2008 and hasn't looked back.

That shift from paper to electronic payments has **serious implications for churches** primarily relying on the collection plate. If you're not already offering e-Giving, you may want to start—and soon.

Read on to learn more about why.

Is anyone **writing checks** anymore?

A Federal Reserve study of the payments system in 2016 documented the continued shift from checks to electronic payments from 2000 to 2015:

- The number of checks paid declined by more than 50 percent to 19.4 billion per year.
- Payments through cards, direct deposit and other services more than tripled to 103.3 billion per year.


The background of the slide is a close-up, slightly blurred image of several US dollar bills. A \$100 bill is prominent in the center, showing the portrait of Benjamin Franklin. Other bills are visible underneath and around it, creating a sense of depth and texture. The lighting is soft, highlighting the intricate details of the currency.

Or carrying cash?

A recent study by [Bankrate.com](https://www.bankrate.com) reported that most Americans carry less than \$50 with them. Forty percent have less than \$20 at any given time.

“The pockets of many Americans are now crammed with a bevy of alternatives such as debit cards, credit cards and smartphones with electronic payment apps.”

“While cash isn’t going away anytime soon, experts say, the role it plays in the marketplace may change in an increasingly wired world.”

An American flag is visible in the background, slightly out of focus, with its stars and stripes clearly visible. The flag is positioned on the left side of the frame, with the stars in the upper left corner.

A sign of the times: The federal government stopped issuing checks for some major benefit programs.

In 2013, the Treasury Department stopped mailing checks to recipients of Social Security, veterans and several other types of benefits. The government moved to direct deposit, and those without a bank, savings or credit union account receive their money through a Direct Express card or a prepaid debit card.

In an **online world**, electronic giving offers churchgoers a choice they want.

Our own Churchgoer Giving Study showed a clear preference for electronic giving by web, mobile, text and kiosk among regular churchgoers of all ages:

- 60 percent of the 1,002 adults who took the survey would like to give electronically.
- A whopping 77 percent of those age 44 and under—your up-and-coming church members and leaders—want it as an option.

The background image shows two young women smiling. The woman on the left has dark curly hair and is wearing a yellow cardigan. The woman on the right has blonde hair and is wearing a plaid shirt, holding a white mug. A semi-transparent white box with a thin border contains the text.

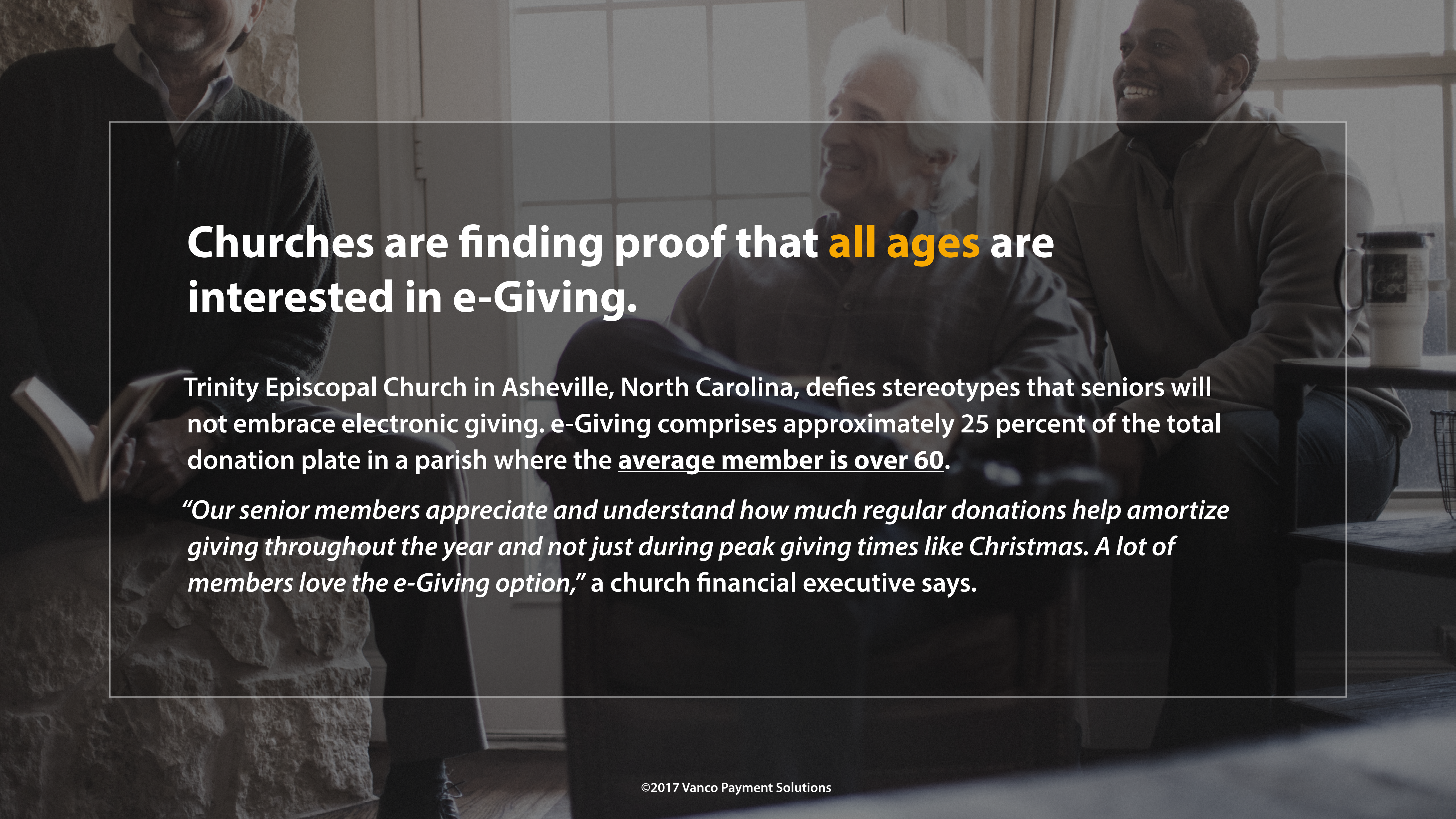
Millennials are particularly interested in using credit cards.

When a church doesn't include credit cards among its giving options, it may be eliminating a choice that can help many give more generously and conveniently. That's potentially most true among millennials, the largest U.S. demographic. They are financially conservative, but 83 percent are likely to use a credit card, according to a 2015 FICO study.



When it comes to electronic transactions, **seniors** are keeping pace with their millennial grandchildren.

Technology services have become increasingly popular with boomers and seniors, and as their comfort level with technology grows, so do their adoption rates of online banking. According to a [banking.com](#) blog, *“The annual growth rate of seniors actively using online banking is outperforming all other generations, followed by Gen Y, Boomers and Gen X.”*

A background image showing three people of different ages (a man, an older woman, and a younger man) smiling and looking towards the right. They are in a church setting with stone walls and large windows. The image is dimmed to serve as a background for the text.

Churches are finding proof that **all ages** are interested in e-Giving.

Trinity Episcopal Church in Asheville, North Carolina, defies stereotypes that seniors will not embrace electronic giving. e-Giving comprises approximately 25 percent of the total donation plate in a parish where the average member is over 60.

“Our senior members appreciate and understand how much regular donations help amortize giving throughout the year and not just during peak giving times like Christmas. A lot of members love the e-Giving option,” a church financial executive says.

The shift away from checks comes at the same time as a continued **slide in church giving.**

American donors gave an estimated \$373.25 billion to charity in 2015, setting a record for the second year in a row, according to the latest [Giving USA report](#). However, contributions to churches continue to decline as a percentage of overall charitable donations. Religious organizations are simply losing financial ground to other charitable organizations.

Declining and **irregular attendance** also impact giving.

Only 31 percent of Americans who identify as Christian attend church regularly, as reported by Barna Group Research. And pastors far and wide know that the collection plate doesn't fill up as fast when folks aren't in church. Electronic giving means those who are out for mission trips, soccer games or vacation on any given Sunday still can contribute their tithes and offerings.

A man with glasses and a dark shirt is smiling while writing in a notebook. The background is slightly blurred, showing what appears to be a church interior with pews.

The **benefits of e-Giving** are clear for both church and congregation.

Electronic giving makes it easy for members to contribute, both regularly and as the spirit moves them, using the methods of their choice.

For churches, the benefits of e-Giving include access to new donors, easier and faster accounting and banking procedures and a steady flow of automatically recurring payments. It's also a great way to support special fundraising needs, such as missions and capital projects, and payments for regular programs and activities.

A hand holding a smartphone, with the screen displaying text about e-Giving. The background is a blurred image of the phone and hand.

e-Giving doesn't just shift giving to new methods, it actually **increases total donations.**

A year-long study we recently completed found that e-Giving has a positive impact on overall giving. For example, churches of one denomination that offered e-Giving options to members saw **26 percent higher** total contributions than congregations not using it.



Churches need to **seize the advantage**—today.

The intersection of technology, financial and giving preferences offers churches an unprecedented opportunity to introduce electronic giving or add new elements such as text-to-give to their existing e-Giving options.

Electronic giving isn't about eliminating the collection plate or taking away the spiritual element of giving. It's about providing options that are right for today's world, to the benefit of all involved.

*“You don’t have to turn your church service into some sort of religious infomercial,” a United Methodist Communications blog points out. “With a couple of simple updates, you can help enable your parishioners to do **what they already want to do**: Give generously to the work of God.”*

Contact us to learn how Vanco's Give+ suite of electronic giving options can help you manage and grow financial stewardship within your church.

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Vanco Payment Solutions is trusted by more than 20,000 churches. For nearly 20 years, we've listened to our loyal, long-time family of customers, understood their giving needs and supported them through every step of building a complete electronic giving program. We can help your church select the right combination of services and grow e-Giving across your congregation.

