

Global Christian Finance

Todd M. Johnson, Gina A. Zurlo, Peter F. Crossing, Albert W. Hickman

Center for the Study of Global Christianity, Gordon-Conwell Theological Seminary

www.globalchristianity.org

The infographic ““Net” Worth of Fishers of Men” provides an overview of some significant data on global Christian income and giving. While most research on this subject is done in wealthy Western nations, the figures presented here are global, aggregated from estimates for each of the world’s 234 countries. Data on individual countries are found in the *World Christian Database* (www.worldchristianitydatabase.org), and all data are estimates for mid-2015. Explanations for the concepts presented in the graphic follow below.

“Christians as Percent of World”

Christians make up approximately 33% of the world’s population but have 46% of the world’s income. This is primarily because most of the wealthiest countries (Switzerland, USA, UK, etc.) have majority Christian populations.

“Global Distribution of Christians”

Christians in the Global North (Europe and North America) are 36% of the global Christian population but have 68% of global Christian income, whereas Christians in the Global South (Asia, Africa, Latin America, Oceania) represent 64% of the global Christian population but have only 32% of Christian income.

“Christian Income vs. Total Income”

At the continental level, significant disparities exist between both Christians’ shares of total income and the actual amounts of that income. For example, Africa’s 568 million Christians are 49% of the continental population in 2015, but they receive only 38% of total continental income. In contrast, North America’s Christian population of 281 million is about half that of Africa, but their income of US\$14,400 billion (14.4 trillion) is 7.6 times as large as African Christians’ US\$1,900 billion (1.9 trillion).

“Potential vs. Actual Christian Giving”

Potential giving is defined as a 10% tithe of Christian income. Actual giving is about 1.9% of Christian income globally but varies between continents, from a high of 2.7% in Oceania to a low of 1.2% in Africa (see “Giving as a Percent of Income”). The difference between potential and actual giving is shown in the graphic; for example, Latin America’s potential for giving in 2015 is US\$793.4 billion, compared to projected actual giving of US\$104.1 billion.

“Christians as Percent of Population, Income and Giving”

This graphic illustrates the differences between each continent’s Christian population, Christian income, and Christian giving as shares of the respective global totals. For example, Asia is home to 16% of the world’s Christians, who earn only 9% of global Christian income and contribute 6% of all Christian giving. Among wealthier continents, Oceania and North America report larger shares of global Christian giving than of income, while Europe’s share of total giving is less than its share of Christian income.

“Nets with Holes”

Ecclesiastical crime is defined as embezzlement of church funds and fraud by top custodians (e.g., treasurers and presidents). This graphic offers four recent cases (out of hundreds) showing that this problem is global and occurs across all Christian traditions. One solution to the problem is greater accountability in the handling of funds in churches and parachurch organizations.

“Casting our Nets Further”

The modest suggestion is made (mainly to Christians in the Global North) that for the price of a daily cup of coffee from a coffee shop or café (around US\$3, or US\$100 per month), help could be provided to a woman rescued from sex trafficking. Of course, other comparisons could be made, highlighting both lifestyle adjustments Christians in different parts of the world might consider and how the money freed up by them might be used. In essence, relatively small amounts of money given by individual Christians could, when combined, make a significant difference for the poor and the oppressed.

Methodological notes

The table below offers data on a number of variables related to Christian finance. The data are broken down by continent (Africa, Asia, Europe, Latin America, Northern America and Oceania) and as a global total.

Global Christian Finance, mid-2015

		Africa	Asia	Europe	Latin America	Northern America	Oceania	World
1	Population (millions of persons)	1,166.2	4,384.8	743.1	630.1	361.1	39.4	7,324.8
2	Income (GNI, billion US\$ p.a.)	4,970	44,700	21,727	8,652	18,516	1,176	99,742
3	Average income per person (GNI per capita, US\$ p.a.)	4,262	10,194	29,238	13,732	51,273	29,878	13,617
Global church membership								
4	Christians (millions of persons)	567.6	379.7	580.4	581.7	281.1	28.8	2,419.2
5	Personal income of Christians (billion US\$ p.a.)	1,904.9	3,987.1	16,521.9	7,934.1	14,444.9	787.1	45,580.0
6	Orthodox (billion US\$ p.a.)	138.0	206.8	3,809.9	17.2	399.9	43.6	4,615.4
7	Roman Catholic (billion US\$ p.a.)	487.2	1,256.9	8,041.9	6,420.5	4,535.2	267.6	21,009.4
8	Anglicans (billion US\$ p.a.)	177.6	21.0	924.6	10.3	136.6	173.9	1,444.0
9	Protestants (billion US\$ p.a.)	480.3	901.6	2,589.9	729.7	3,048.2	133.6	7,883.4
10	Independents (billion US\$ p.a.)	505.5	1,539.6	423.6	684.3	3,763.7	47.5	6,964.2
11	Unaffiliated (billion US\$ p.a.)	116.4	61.2	731.9	72.0	2,561.3	120.9	3,663.7
Movements within Christianity								
12	Evangelicals (billion US\$ p.a.)	440.2	848.9	760.4	702.6	2,869.6	132.4	5,754.2
13	Pentecostals/Charismatics (billion US\$ p.a.)	829.3	1,552.5	720.0	2,648.8	3,930.5	89.8	9,770.9
Potential giving if Christians tithed								
14	Potential giving (billion US\$ p.a.)	190.5	398.7	1,652.2	793.4	1,444.5	78.7	4,558.0
Actual giving by Christians								
15	Giving to all causes (billion US\$ p.a.)	22.3	50.9	284.9	104.1	367.4	21.2	850.9
16	Giving to secular causes (billion US\$ p.a.)	2.0	4.6	25.9	9.5	33.4	1.9	77.4
17	Giving to Christian causes (billion US\$ p.a.)	20.3	46.3	259.0	94.6	334.0	19.2	773.5
18	Orthodox (billion US\$ p.a.)	1.2	2.2	30.1	0.3	9.3	1.1	44.2
19	Roman Catholic (billion US\$ p.a.)	5.1	16.5	131.0	76.2	105.4	6.5	340.8
20	Anglicans (billion US\$ p.a.)	2.2	0.3	25.0	0.1	3.2	4.3	35.1
21	Protestants (billion US\$ p.a.)	5.2	11.5	50.2	8.5	70.4	3.3	149.1
22	Independents (billion US\$ p.a.)	5.3	14.9	7.5	8.7	86.7	1.2	124.3
23	Unaffiliated (billion US\$ p.a.)	1.1	0.8	15.3	0.9	59.1	3.0	80.1
Movements within Christianity								
24	Evangelicals (billion US\$ p.a.)	5.2	9.2	17.1	8.3	66.2	3.2	109.2
25	Pentecostals/Charismatics (billion US\$ p.a.)	9.2	16.8	13.0	32.2	90.6	2.2	164.0
26	Giving to churches and denominations (billion US\$ p.a.)	8.1	18.5	103.6	37.9	133.6	7.7	309.4
27	Giving to parachurch agencies (billion US\$ p.a.)	12.2	27.8	155.4	56.8	200.4	11.5	464.1
Giving to global foreign missions								
28	Giving to Christian foreign missions (billion US\$ p.a.)	1.2	2.7	15.0	5.5	19.4	1.1	44.9
29	Ecclesiastical crime (billion US\$ p.a.)	1.3	3.0	16.8	6.2	21.7	1.3	50.3

Source: Todd M. Johnson and Gina A. Zurlo, eds. *World Christian Database* (Leiden/Boston: Brill, accessed January 2015).

Line 1. Population. Total population of the continent as of mid-2015. United Nations, *World Population Projections*, 2012.

Line 2. Income. Total income of all persons in the continent, expressed as Gross National Income (GNI) in billions of United States dollars at purchasing power parity (PPP), 2013. PPP is expressed in 2011 dollars and accounts for the differences in buying power of equivalent amounts of money in different countries. All income figures in this table are reported in PPP. P.a. = per annum (per year). UN *Human Development Report 2014*. Values for missing countries were derived using weighted averages for their respective United Nations regions.

Line 3. Average income per person. Gross National Income (GNI) per capita (2011 PPP \$), 2013, for the population of each continent. UN *Human Development Report 2014*. Values for missing countries were derived using weighted averages for their respective UN regions.

Line 4. Christians. Christians of all kinds, estimated by country, aggregated for continental and global totals.

Line 5. Personal income of Christians. Christian income is calculated by multiplying a country's Gross National Income (GNI) per capita by the number of Christians. The per capita GNI can be equally multiplied by the number of Christians in each tradition.

Lines 6–13. Christian income by tradition and movement. Income for traditions and movements is calculated on the country level by multiplying Christian per-capita income for the country by the tradition's or movement's population in the country. For example, if Christians in a country have a per-capita income of US\$1,000 and the Roman Catholic population of the country is 500,000, then the Roman Catholic income for that country is US\$500 million. Totals are then aggregated by continent and for the whole globe. Note that population figures for Orthodox, Roman Catholics, Protestants, Anglicans, and Independents (as reported by the churches) are adjusted proportionally for this purpose to exclude double affiliation and disaffiliation. Instead of multiplying GNI per capita by the number of Roman Catholics, it is multiplied by the number of Roman Catholics *reduced* by a proportion of the country's known doubly-affiliated and disaffiliated Christians. This avoids the need to show the otherwise "negative income" of the doubly affiliated and the disaffiliated. Technically, the Adjusted_tradition population = Tradition + (Double_and_Disaffiliated * (Tradition / (Total_Affiliated - Double_and_Disaffiliated))), where *Tradition* is the population of all adherents of the particular tradition or movement in the country; *Double_and_Disaffiliated* is the combined population of all doubly-affiliated and disaffiliated Christians; and *Total_affiliated* is the combined population of the five traditions mentioned above.

Line 14. Potential giving. Potential giving is based on the assumption that all Christians are tithing (giving 10% of their gross income to Christian causes) and is calculated by taking 10% of the personal income of Christians in line 5.

Line 15. Actual giving by Christians to all causes. Contrasted to potential giving is the actual amount given by Christians to all causes, both Christian and non-Christian ("secular"). Because data on giving patterns of Christians to secular causes, churches, denominations, and parachurch organizations are not available from organizational financial records, the percentage of Christian income that is donated has been estimated. Using 2.3% of Christian income as the estimate for donations to Christian causes in the United States, each country is assigned a higher or lower percentage based on the 2013 World Giving Index (Charities Aid Foundation), with the lowest percentage set at 0.5%. Countries missing from the World Giving Index are allocated the weighted averages for their respective United Nations regions, except countries in Oceania are allocated the continental weighted average. Technically, the percentage of their income given by Christians in a particular country is calculated as $0.5 + ([\text{Donate_pct}] * (2.3 - 0.5) / 62)$, expressed as a percentage of Christian GNI (Christian GNI being Christian_population * GNI_per_capita). One half of one percent is the allocated lower limit; *Donate_pct* is the donation percentage of the country from the World Giving Index; 2.3% is the USA donation percentage, and 62% is the USA donating money score in the World Giving Index.

Line 16. Giving to secular causes. Christians give approximately 9% of their total giving to secular organizations (*Giving USA* from Giving USA Foundation). These include non-governmental organizations (NGOs) involved in health, education, and other areas.

Line 17. Giving to Christian causes. This represents the total giving of Christians to all Christian causes. Most of this is given to churches, mission agencies, and Christian non-governmental agencies.

Lines 18–25. Giving to Christian causes by tradition or movement. Similar to lines 6–13, these are calculated on the country level by assigning the percentage of the total Christian giving that the tradition and movement represents. For example, if all Christians in a country give US\$400 million to Christian causes and Orthodox represent 75% of all Christians, then the Orthodox giving for that country is US\$300 million. Totals are then aggregated by continent and for the whole globe.

Line 26. Giving to churches and denominations. Giving to churches and denominations is estimated to total approximately 40% of the total given to Christian causes annually (*Giving USA*, 2012). Note that this was approximately 88% in 1900.

Line 27. Giving to parachurch agencies. Giving to parachurch organizations is estimated to constitute approximately 60% of the total given to Christian causes annually. Note that this was approximately 12% in 1900. The dramatic increase is due largely to the proliferation of parachurch agencies (especially NGOs) since World War II.

Line 28. Giving to Christian foreign missions. Giving to foreign (international) missions is estimated at 5.8% of total giving to Christian causes.

Line 29. Ecclesiastical crime. Ecclesiastical crime is set at 6.5% of all giving to Christian causes. See Janet Greenlee et al., "An Investigation of Fraud in Nonprofit Organizations: Occurrences and Deterrents," *Nonprofit and Voluntary Sector Quarterly*, vo. 36, no. 4 (December 2007): 676–94.

Source: All data on Christianity are found in Todd M. Johnson and Gina A. Zurlo, eds. *World Christian Database* (Leiden/Boston: Brill, accessed January 2015), www.worldchristiandatabase.org.