

# I'm a Christian: How much should I give to charity?



When we give part of our income to the church and to other charities it's a way of saying thank you to God for his generous love to us. That love is shown in all that we have and all we are and, especially, in the Lord Jesus Christ who gave up everything for our sake. The purpose of this note is to stimulate thought about our giving.

**How much of our income should we give away?** It is often suggested that we should give away one tenth of it, which the Old Testament calls a Tithe. But the Tithe can seem very unfair because some people obviously have much more spare money than others. For example, if a single person and a family with four children each have the same income, the single person is obviously much better off.

**Did you know?** The Church of England suggests that we should divide our giving equally between the Church and other charities

**How well off we are we?** We can answer that question by comparing our income with the *Minimum Income Standard* (MIS) which is used to determine things like the Living Wage. The MIS is based on what members of the public think we need for an acceptable minimum standard of living. Households whose income is less than about three quarters of the MIS are considered to be living in income poverty (IPL)

Table I below gives some examples of the Minimum Income and Income Poverty levels for households outside London. You can see, for example, that a couple doesn't need twice as much income as a single person because some of their costs are shared. The income of a household is the take-home pay (after deduction of tax, National Insurance and pension contributions) plus any state benefits received. If your household isn't listed in Table 1 you can find your MIS using the [Minimum Income Calculator](#).

Table I: Examples of the weekly Minimum Income Standard and Income Poverty Level in December 2022

Household	MIS	IPL
Single pensioner	£326	£245
Single Person	£392	£294
Pensioner couple	£471	£353
Couple	£593	£445
Couple + 2 Secondary age children	£806	£605
Couple + 2 Primary age children	£911	£683

Figure 1 illustrates the impact of standard of living on the ability to give to charity for different households whose income is £1,000 per week. The bottom section of each bar represents the Basic Standard of Living. The top section, representing a Tithe of the income (£100 per week), is the same for every category. The middle section shows how much money is available for everything else.

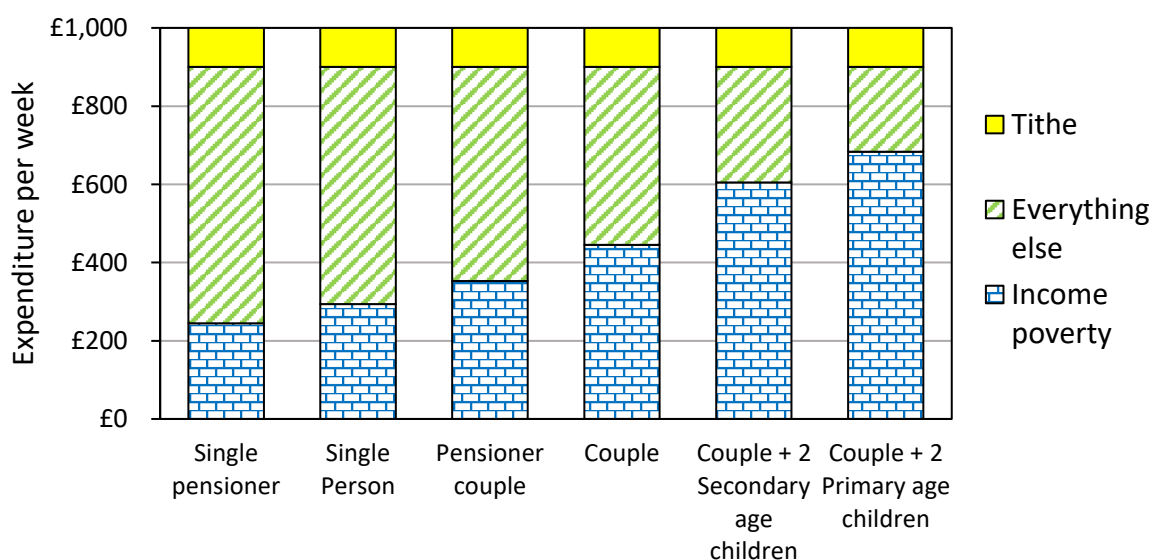


Figure 1: Comparison between household budgets for different households with the same income

A simple measure of your standard of living is to divide your household income by your MIS. This ratio can be used to compare the budgets of similar households which have different levels of income as shown in Figure 2.

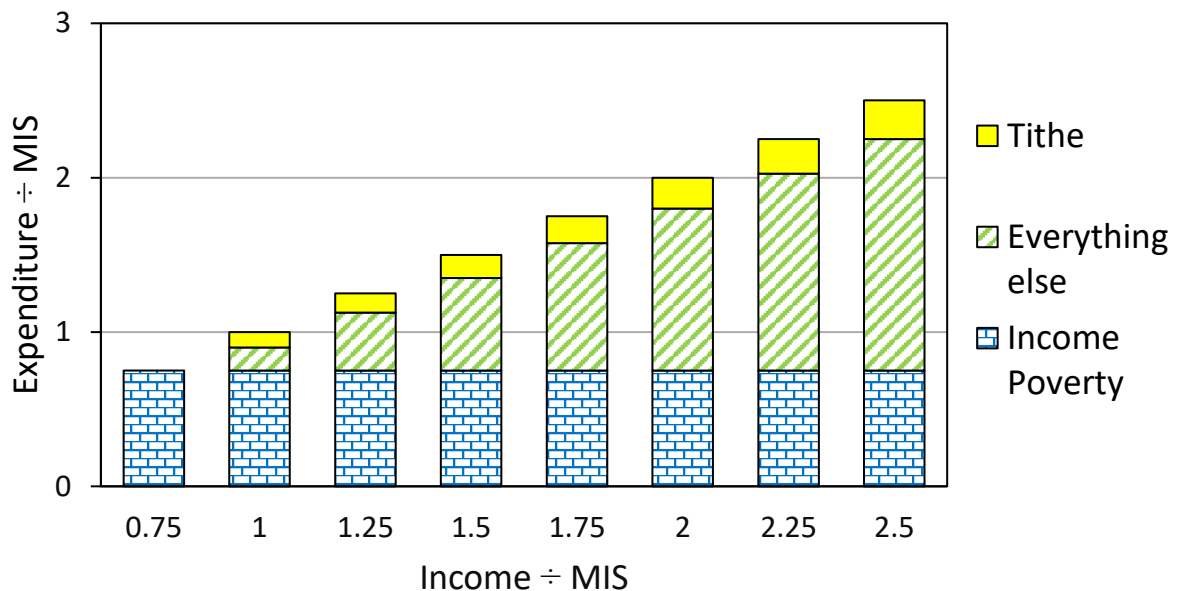


Figure 2: Comparison between budgets of similar households with different levels of income

Figures 1 and 2 show just how much easier it is for some people to give away a tenth, or more, of their income than it is for others. Figure 2 also shows that the degree of sacrifice involved in tithing is much greater for those on low incomes than for those who are better off. When our income is greater than the Minimum Income Standard the extra money gives us much more freedom in making lifestyle choices: where to live and in what kind of house; what kind of car to buy; where to go on holiday; and, crucially, how much to give to charity.

**Did you know?**  
 One household in every five is living in poverty  
 One household in every three has an income below the MIS  
 Half of all households have an income less than 25% above the MIS

The income received by a church depends on the size of its congregation, on how well-off they are and, crucially, on how generous they are. In the Church of England the wealthier parishes do assist those in poorer areas through the money they give to the diocese but much more could be done.

**Taking up the challenge.** Using the MIS, as suggested, is a very rough way of setting ourselves a target for giving, but it's certainly better than nothing. For many people, who consider themselves generous, the results of this way of thinking may come as a surprise, challenging them to give away much more than they have been used to.

At a time of rapid inflation it is hard to keep the MIS and other data about people's incomes up to date. The figures used in this note are the best available at the time of writing. The challenge is to maintain our levels of charitable giving at a time when for many people their household expenses are rising faster than their income.

During our lives we all take decisions about our lifestyle which affect how much we are able to give away. Some of them, like buying a house, have long-term effects and are not easy to change. Once we've set a target it may take us some time to work towards it. But every time we take a decision affecting our lifestyle we have the opportunity to review how we spend our money; how much we keep to spend on ourselves, and how much we give away.

*Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.*

*II Corinthians 9:7-8*

Jesus watched people putting money into the Temple Treasury:

*Many rich people put in large sums. A poor widow came and put in two small copper coins, which are worth a penny. Then he called his disciples and said to them, 'Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on.'*

*Mark 12:41-44*

The New Testament is not prescriptive but challenges us to respond generously to the generosity of God. The principle stated is, 'Enough for ourselves and abundance for every good work'. Do we get our priorities right?

***All things come from you, and of your own do we give you***