

HOW THE ECONOMIC SLUMP IS (OR ISN'T) HITTING CHURCHES:

Fresh research from Leadership Network and other studies

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by Warren Bird

Article Summary

In an effort to get an accurate picture of the church's current economic outlook, Leadership Network asked identical questions about the economy's impact in surveys conducted in both 2008 and 2009. A comparison of the responses led to several surprises. In addition to Leadership Network's own statistical analysis, the following report includes summaries and references to other recent research on church economics.

If America's national recession and economic downturn are like a season of bad health, do churches have pneumonia, a bad cold, or merely the potential of illness?

Overall, churches are doing better than the national economy. If the economy has pneumonia, most churches either have only a cold or are adding precautions in anticipation of a possible illness. While all churches are closely monitoring their finances, and the situation is worsening for some, *in general most churches are cautious but holding steady – and churches that are growing are doing well economically.*

The overall negative impact on America's economy has been tremendous (see "Terrible Toll" sidebar). Sensational headlines abound, such as "America's Non-profits in Danger,"¹ but the reality is that churches are not facing the pinch nearly to the level that other nonprofits are, much less the rest of society.

In terms of attendance growth, which typically has a direct bearing on church finances, there is no trend of a sustained attendance surge, contrary to headlines like a December 2008 *New York Times* article, "Bad Times Draw Bigger Crowds to Churches."² There seems to be a slight overall attendance upturn at best, but no change for most³ – if churches were growing, they continue to grow; if holding steady, they continue to hold; if declining, they continue to decline.

**MOST CHURCHES
ARE CAUTIOUS BUT
HOLDING STEADY –
AND GROWING
CHURCHES ARE
DOING WELL.**

TRACKING DEVELOPMENTS OVER RECENT MONTHS

Predictably with an international economic downturn, lots of groups have been studying and tracking the changes. Several church-related studies have tried to get a national picture of Protestant churches. These include:

August 2006 to June 2008 – optimism weakening.

Leadership Network conducts an every-other-year salary and economic outlook survey report (available free at <http://www.leadnet.org/salary>). The 2008 version involved 105 large churches across 30 states who opened their books about their budget, staff costs, and anticipated financial direction. Churches participating in the study, which were different in 2006 and 2008, lacked the authority of a true longitudinal or random sample. But several trends were discernable. Most suggested that larger churches were still optimistic, albeit not as optimistic as in 2006:

TERRIBLE TOLL OF 2008 IN THE UNITED STATES⁴

1. Household wealth lost roughly \$10 trillion.
2. Market value from Dow Jones lost \$7.3 trillion, third-worst year in more than a century.
3. S&P 500 lost 38.5%, its worst lashing since 1937.
4. Nasdaq lost 40.5%.

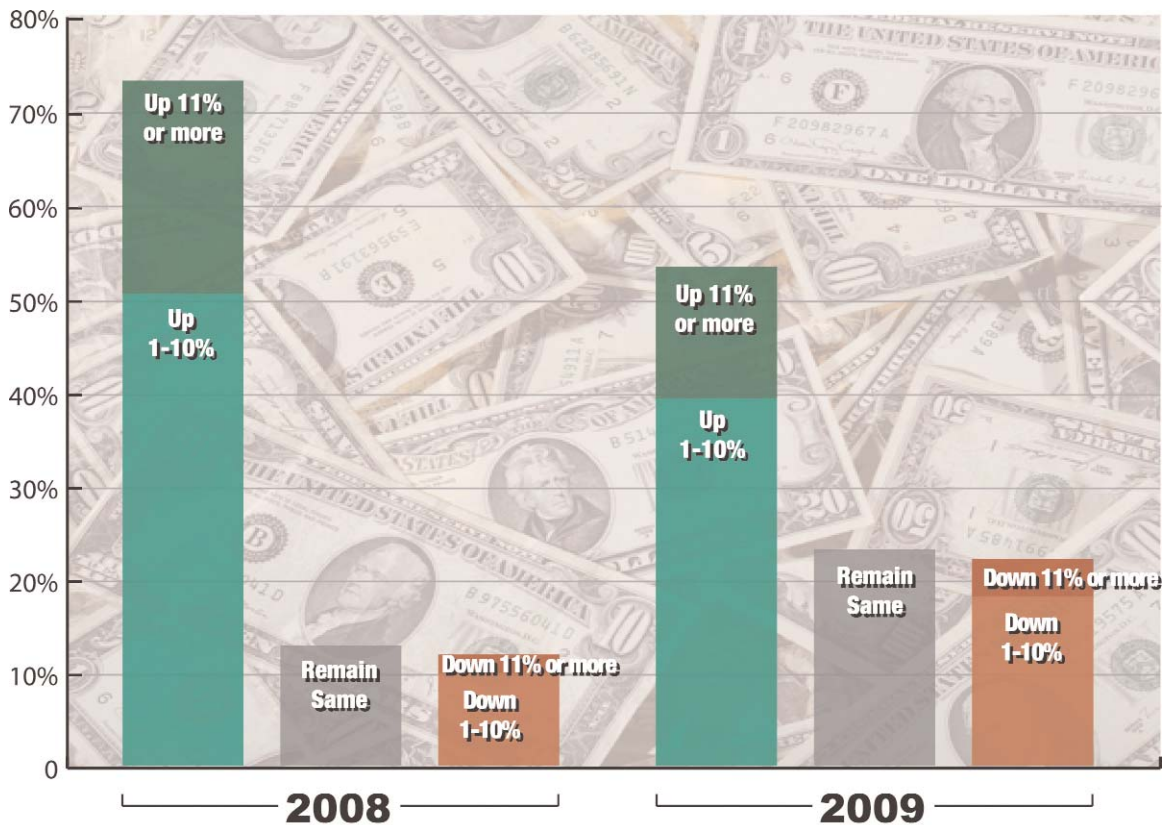
- Salaries had grown slightly since 2006, and the average "staff costs" portion of the budget was still in the 50% to 55% range.
- One of the biggest changes between 2006 and 2008 was in terms of *expected* income for churches. While 66% expected that their church would probably meet

its budget for 2008, 28% said that they probably would *not* meet budget. That is up significantly from the 4% in 2006 who said they probably would not meet budget.

- Another question asked the surveyed churches if they expected that income would increase during the following year. While 74% in 2008 said yes, this number was significantly down from the 96% that said yes in 2006. It dropped even further to 53% in the 2009 survey.
- The economic outlook news from the survey responses was mixed. One of the survey questions in 2008 asked: “How is the current economic slowdown impacting your church?” The respondents were divided with 56% saying “minimally” or “not at all.” Another 41% answered “somewhat negatively” and 3% “very negatively.” (This was a new question for 2008, so no comparison to 2006 is available.)

August 2008 – some change but major uncertainty.

The National Association of Church Business Administration (<http://www.nacba.net>), representing predominantly Protestant churches of all sizes, asked its membership, “Generally speaking, would you say your church has been impacted by the current economy?” The 531 replies divided into 48% no, 37% maybe, and 14% yes. The survey also asked if higher gas prices are affecting church attendance, since fuel costs were spiking at the time with no certainty of whether they’d go back down. Only 18% said yes. More troublesome, the survey also asked if giving was down even by summer standards, with 41% saying yes.⁵



In June, 2008, 74% of surveyed churches expected that income would increase over the next year — but by January 2009 that number had dropped to 53%.

December 18, 2008 – more foreboding, but no downturn.

Indiana University's Center on Philanthropy publishes the Philanthropic Giving Index (PGI), which tracks the predictions of nonprofit leaders about charitable giving. Its December reading showed a level of gloom not seen in years, falling from 83 to 65 (on a 0-100 scale) in just six months. Even so, the actual evidence was more optimistic: The 405 charities surveyed generally reported that giving had remained largely steady for 2008. "Notably, two thirds of fundraisers reported that donors who had previously given \$1000 or more gave the same amount or increased their giving to the organization in the past year," said Timothy L. Seiler, director of The Fund Raising School and public service at the Center on Philanthropy.⁶

December 31, 2008 – little to no loss for 2008.

Most evangelical parachurch ministries exceeded, met or came very close to their 2008 fourth-quarter contributions goals, according to the survey by the Evangelical Council for Financial Accountability (ECFA). "Many of the parachurch ministries we surveyed reported small donations of \$10 to \$100 were relatively unaffected, and in some cases, donations in this category increased," reported Dan Busby, acting president of the Christian accreditation agency. "In fact, some of our members had the strongest fourth quarter they've had in years and ended the year debt-free." In the ECFA survey, 72% of responding organizations reportedly exceeded, met or came within 10% of their goals. The remaining 28% said they were more than 10% below their goals.⁷

January, 2009 – "hold steady" projection for 2009.

In response to the growing economic concerns, churches are typically entering 2009 with a cautious approach to budgeting. Most plan to stay at the same levels as 2008. In particular, 46% kept budget categories the same for 2009, 23% increased their budget and 14% cut their budget according to Brian Kluth, pastor, author and media commentator as expert on topics of church generosity (www.kluth.org), who fielded a survey that drew responses from 1,016 churches of all sizes, the majority U.S. Protestant congregations with attendances of less than 250. A 71% majority said that giving was up or held steady in 2008. Breaking down those figures, 47% said 2008 giving was up, 24% said flat, and 29% said giving was down. Hardest hit were Pacific states (CA, OR, WA, AK and HI) and churches with attendances smaller than 100.⁸

Another survey conducted in January 2009 looked at the giving patterns of churchgoing people. Among those who attend religious services more than once a week, 60% say they intend to give the same amount in 2009 as in 2008, 21% say they intend to give more, and 17% say they plan to reduce their giving, according to a survey conducted by Wilson Research Strategies for Dunham and Company. Meanwhile, 56% of Americans in general say they plan to give the same amount to charities in 2009, with 14% saying they intend to give more and 27% saying they intend to reduce giving.⁹

Several of the above-cited surveys asked what parts of their budget churches were trimming. The most common reply was continuing education, such as conferences and travel.

February 2009 – signs of negative impact.

The National Association of Church Business Administration updated its August 2008 survey (see above). It again asked its membership, "Generally speaking, would you say your church has been impacted by the current economy?" Among the 857 responses, there was a

CHURCH PEOPLE
CONTINUE TO GIVE
GENEROUSLY TO THEIR
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THE RECESSION
— Ed Stetzer
director of LifeWay
Research

noticeable shift from “maybe” to “yes” as this time people said 43% no, 25% maybe, and 32% yes¹⁰, compared to August’s 48% no, 37% maybe, and 14% yes. The survey also asked churches to compare their financial gifts to the church operating budget for 2008 vs. 2007. The responses showed signs of negative impact from the economy: 40% said 2008 was up, 28% said 2008 was about the same, and 32% said 2008 was down. A similar question asked, “Is giving down by historic standards?” 52% said no and 48% said yes.¹¹ The survey also probed into cost-saving measures, offering eight options. The most responded to were “frozen and reduced staff benefits” at 47%, and “postponed a major capital project” at 26%, “higher thermostat settings” at 26%.¹² Another question asked if churches have let staff go because of the economy and 16% said yes.¹³

February 2009 – churches are still not doing as badly as the economy.

“Church people continue to give generously to their churches despite the recession,” says Ed Stetzer, director of LifeWay Research, which did a dial-up survey of 1,000 randomly chosen U.S. Protestant churches, thus representing all sizes of churches. More than half of the pastors interviewed said that the current economy is “negatively” impacting their church, while 30% of pastors say the economy has had no impact on their church. Smaller churches, with presumably smaller budgets, are less likely to see a negative impact of the current economy on their church, according to the survey. The average church saw offerings grow 4% in 2008 over 2007, and for January and February 2009, pastors are almost as likely to report giving ahead of budget as behind it. Even so, these pastors report that compared to recent years, they are experiencing:

- “More requests from people in the community outside [our] congregation for financial assistance” (62%)
- “A greater sense of excitement about the opportunities to minister to the needy” (50%)
- “More people in [our] congregation who have lost their jobs” (40%)
- “Increased spending from the church budget to help the needy” (37%)
- “A greater sense of caution within [our] congregation about [our] church trying new things that cost money” (35%)
- “More requests from within [our] congregation for financial assistance” (31%)¹⁴

LEADERSHIP NETWORK SURVEY OF LARGER CHURCHES

The sequence above clearly indicates a progression from August 2006 into early 2009. Month by month, churches are showing signs of the nation’s economic turmoil hitting home, though not nearly to the extent that other sectors of society are experiencing it.

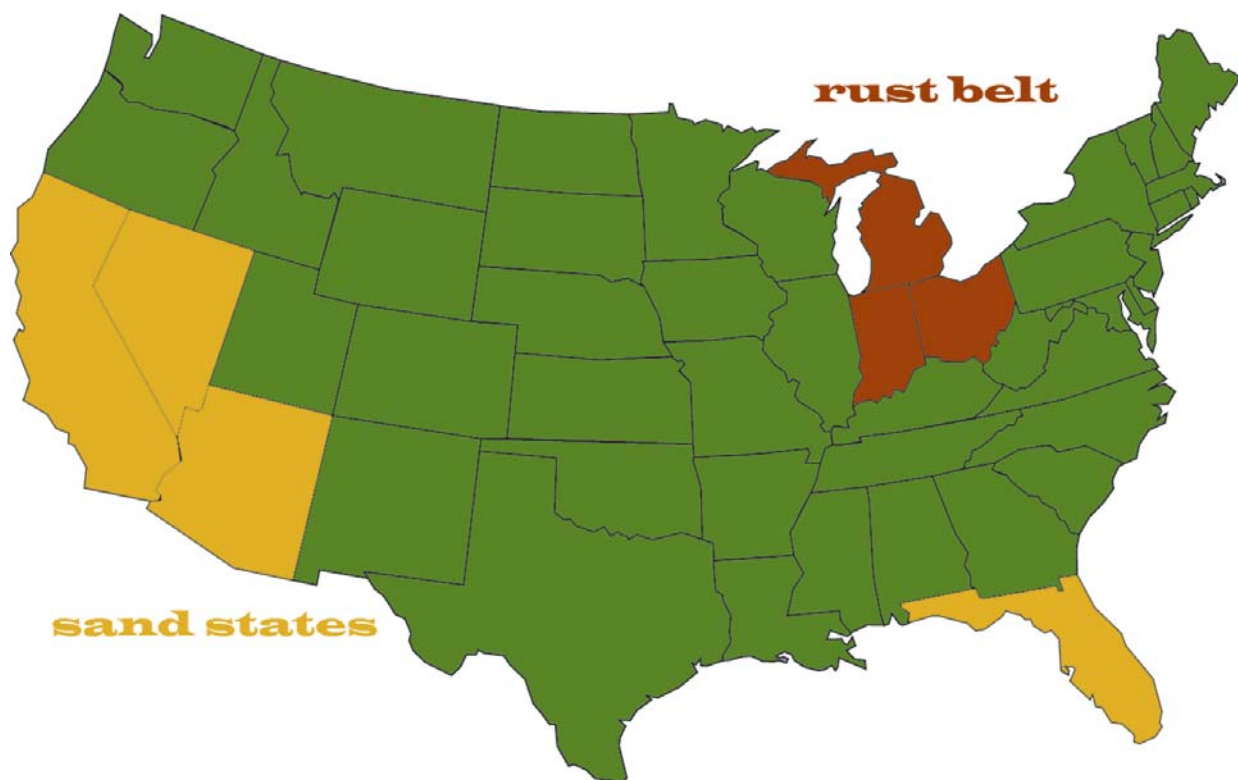
But what about larger churches? Do they fit this pattern? Are they harder hit or better off? Historically, Leadership Network has tracked with innovative and typically very large churches. We included the same three economic outlook questions in surveys taken in May-June 2008 (referenced above) and again in January 2009. The comparison was rather surprising. Here are the primary findings:

FOR LARGER CHURCHES: LITTLE CHANGE IN ECONOMIC OUTLOOK BETWEEN MID 2008 AND EARLY 2009		
Question	105 responses May - June, 2008	555 responses January, 2009
How do you respond to this statement: "Our church will meet its budget for this year."		
Yes (probably)	66%	63%
No (probably)	28%	26%
Don't know/unsure	7%	11%
Overall, how is the current economic slowdown impacting your church?		
not at all	11%	6%
minimally	45%	43%
somewhat negatively	41%	44%
very negatively	3%	7%
Please give your best estimate of the following: "In the next year, we expect our church income to..."		
Increase more than 20%	9%	4%
Increase 11 - 20%	14%	10%
Increase 1 - 10%	51%	39%
Remain the same	13%	23%
Decrease 1 - 10%	10%	18%
Decrease 11 - 20%	2%	4%
Decrease more than 20%	0%	0%
Don't Know	1%	1%

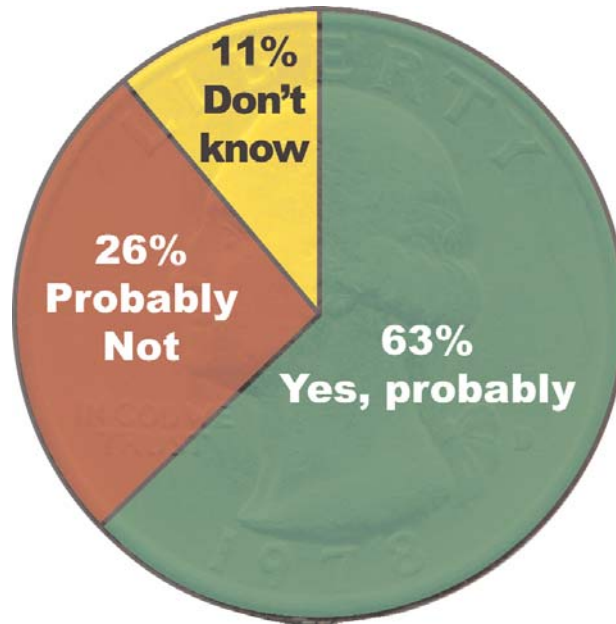
FURTHER DETAILS

We examined the responses further, testing several factors (differentiating variables) that might influence a church's economic outlook. Here are the ones that mattered most:

- Perhaps the most obvious: if the church is growing numerically, it is *least* affected by the economic downturn. This is the biggest differential of the seven factors we tested. In May-June 2008, 81% of growing churches said they anticipated meeting or exceeding the current year's budget, compared to only 43% of non-growing churches. By contrast, in January 2009, it's 62% of growing churches that anticipate meeting budget vs. 32% of non-growing ones — a rather dramatic jump for eight months. In the study group, 96% of churches with 3000-plus attendances are growing, and 70% of the less-than-3000-attendance are growing.
- Another major factor is geography. If you group the country by the four U.S. government census regions, the worst-to-best order is west, midwest, south, northeast. If you isolate the "sand states" (FL, AZ, NV, CA) and the "rust belt" states (MI, IN, OH), they're both doing far worse than the country. Of the two, "sand" is worse off than "rust." This showed up in both surveys, with the 2009 version being more pronounced.



Sand states and the rust belt are hardest hit by the current economy.



63% of responding pastors believe their church will meet its budget for 2009 (Jan. 2009 survey).

- There are minor differences in senior pastor tenure. Newer pastors anticipate less of an increase in church income during 2009 than do longer-term pastors.
- Senior pastor age also matters. Older pastors anticipate more financial increase during 2009 than do younger pastors.
- Total staff size also matters. Those with smaller staff sizes anticipate greater increase in church finances during 2009 than do those with larger numbers of staff.
- Minor differences also show up when comparing the age of church. More younger churches expect income to increase during 2009 than older churches.
- Within the world of megachurches (attendance of 2,000 and higher), size matters somewhat. In general, the bigger they are, the better they fare, but only slightly so.

NOT EVERYONE IS BEING HIT THE SAME

While these generalizations indicate overall trends, the impact is far from uniform. The stories that have surfaced are indeed diverse:



KEN WERLEIN

- *Amazing growth, but expansion still on hold:* January through March 2009 saw the highest Sunday attendance ever at Faithbridge, a United Methodist church just northwest of Houston, TX (<http://www.faithbridge.org>). Since its founding in 1999, growth has surged, currently to over 3,000 adults, teens and children each weekend – no small challenge for facilities and parking. Even so, Pastor Ken Werlein recently wrote the congregation, “Be assured, we are responding, praying and strategizing about space solutions—admittedly a challenge while our multi-million dollar expansion project remains on indefinite hold due to the economy.”
- *Church loan company does first foreclosures:* The asking price of one of the largest church campuses in Oceanside, California, a 15-acre hillside property, has been reduced several times since a “for sale” sign was posted last summer for the 1,000-seat Ambassador Family Church. The mortgage holding entity, The Evangelical Christian Credit Union (<http://www.eccu.org>), a major church lender based in Brea, CA, had never foreclosed on a property until 2007, when it had two foreclosures. In 2008 it moved to foreclose on seven of its 1,100 loans, including Ambassador Family Church, which is now listed for sale with Church Brokers (<http://www.churchbrokers.net>).
- *Generous church restores budget:* At St. John’s Baptist in Charlotte, NC (<http://www.stjohnsbaptistchurch.org>), an 86 year old church that’s been around since the Great Depression, the church’s 300 Sunday worshippers learned in January 2009 that their church staff faced salary and benefit cuts of up to 15%. The congregation responded with what the pastor calls “incredible generosity.” New and bigger pledges rolled in, prompting the personnel committee to cancel the pay cuts and restore 2009 salaries to 2008 levels, but also to affirm that they will carefully monitor the budget throughout this year.¹⁵
- *Painful layoffs at other churches:* Granger Community Church in Granger, IN (<http://www.gccwired.com>), laid off eight of about 60 staff members in late January 2009. It was the only time in the United Methodist church’s 22-year history that people had been let go. It was “one of the most difficult things I’ve ever done. I eliminated the jobs of several friends,” laments Pastor Mark Beeson. “I cried. I hated every minute of it.” The church, in the rust belt of northern Indiana, had seen revenue decrease in recent years from \$6.7 million in 2006 to \$6.5 million in 2007 and \$6.2 million in 2008.¹⁶
- *Some churches even had an increase:* The Salvation Army raised a record \$130 million through its Red Kettle campaign surrounding Christmas 2008. Surpassing the previous record of \$118 million, the campaign saw the largest one-year jump since 1997. “The record level of Red Kettle fundraising this year is an indicator that the American public is still willing to give during times of great need,” said Salvation Army spokesperson Melissa Temme.¹⁷

OUR MULTI-MILLION
DOLLAR EXPANSION
PROJECT REMAINS ON
INDEFINITE HOLD DUE
TO THE ECONOMY.
— Ken Werlein
Faithbridge Church

CHURCHES ARE
STEPPING UP
TO HELP
PEOPLE
IN NEED.

WHAT CHURCHES ARE DOING

In response to the economic downturn, churches are almost universally budgeting with greater caution and increased transparency. They want their people to know they are exercising great care in financial stewardship.

Churches are also doing specific things to help their own people and the surrounding community. According to Brian Kluth's above-mentioned survey, a significant number of churches (85%) are planning at least two initiatives in 2009 to help the people in their congregations learn to manage their finances and giving consistent with Biblical principles.

This includes:

- Offering financial classes, groups or seminars
- Preaching a sermon and/or series on finances and/or generosity
- Conducting an annual stewardship drive
- Making financial/generosity pamphlets available
- Having volunteer budget/debt counselors available
- Offering increased online/electronic giving options

Nearly a third of the churches he surveyed indicated they would be increasing their dollars for benevolence ministries to help people in their church and/or communities weather difficult financial times. Brian Kluth comments that "in the midst of a down economy, it is great to see that churches are stepping up to help people in need and to give people helpful Biblical insights so they can learn to better manage their finances."¹⁸

A great, specific example is from the Vineyard Church of Columbus, OH (<http://www.vineyardcolumbus.org>), where Rich Nathan is pastor. They created a task force consisting of Vineyard pastors and business people from the church. Ways they are helping people deal with the challenges of the recession include:

- A series of job networking events designed to connect qualified job candidates with employers and HR professionals
- A series of symposiums on subjects such as home foreclosure, accessing unemployment benefits and other public benefits
- On-going classes and programs in areas such as starting your own business, practical job search skills, career coaching, buying a home for the first time, and financial counseling
- Support groups and weekly intercessory prayer meetings for people who have lost jobs

IT IS OUR HOPE AND
PRAYER THAT OUR
COLLECTIVE EFFORTS IN
THESE CHALLENGING
TIMES WILL RESULT IN
MANY STORIES THAT
BRING HONOR TO GOD.

— Rich Nathan
Vineyard Church



RICH NATHAN

- Provision of free health care at their two health clinics, plus baby clothes, diapers, and formula
- Collaboration with a local immigration services agency to care for the specific needs of international refugees
- A food pantry available for church members and those who live in specific zip codes in Columbus

Rich says, “The Bible is full of wonderful stories of God using difficult situations to bring glory and honor to himself. It is our hope and prayer that our collective efforts in these challenging times will result in many such stories.”

Another great example of a church responding to the economic downturn comes from Toby Slough, pastor of Cross Timbers Community Church, Argyle, TX (<http://www.crosstimberschurch.org>). Cross Timbers is continually raising the bar for caring. On March 1, 2009, Toby instructed the congregation, “If you need money today to feed or house your family, please take money out of the offering plate, rather than putting money in.” Two weeks later, the church collected its biggest offering of the year—and Toby responded by announcing that the church would pay the utility bills for any members who had lost their jobs. Notably, by the time of that record-breaking offering, Toby and the other church leaders had already decided to give substantial sums to those in need, but had chosen not to announce their intentions in advance. Toby insisted that he wanted to help people because it was the right thing to do, not because he thought it would spur greater giving. The church has also given out financial gift cards to people in need—and recently decided to donate 100% of its Easter 2009 offering to people in need.

The varieties of creative ways churches are helping their peoples and communities seem endless. Healing Place Church, Baton Rouge, LA (<http://www.healingplacechurch.org>), and Celebration Church, Jacksonville, FL (<http://www.celebration.org>), have each done large-scale gift card giveaways for WalMart. North Point Community Church, Alpharetta, GA (<http://www.northpoint.org>), has developed a support group for people seeking a new job.

ECONOMICALLY, YOU’VE GOT SOME TIME BUT SPIRITUALLY, THE OPPORTUNITY IS NOW

Overall, it seems that churches don’t get hit as hard or as quickly as other aspects of society when economic downturns occur. As one newspaper headline put it, “Churches hold steady amid recession, though conditions are worsening.” This is rather remarkable since, contrary to many people’s stereotypes, the majority of charitable giving in the United States each year comes from individuals, not corporations or foundations.

John and Sylvia Ronsvalle, founders of *empty tomb, inc.*, a research ministry based in central Illinois, did a fascinating study of church member giving between 1968 and 2005, with specific examination of recession years. They used data from over 100,000 churches and found that church-member giving doesn’t necessarily decline during a recession. In fact, it declined in only three recent recessions while it increased in another three recessions.¹⁹

PROTESTANT CHURCHES
ARE DEFYING THE
ECONOMY AND GIVING
TO THE LOCAL
CHURCH ANYWAY.

“We have found that church giving is very robust in terms of people’s priorities... It’s not the first place people cut back,” says Sylvia Ronsvalle, executive vice president.²⁰

Ed Stetzer, director of LifeWay Research, affirms that view. “Protestant Churches are defying the economy and giving to the local church anyway,” he says. “They remain generous regardless of the gloomy economic condition. While many sectors of the economy have taken a clear step back in the last year, Protestant churches have more than held their own financially.”

“For now, one of the biggest effects of the slump is the lack of confidence people have in the markets and financial system,” says Jim Sheppard, CEO and principal of Generis Partners (<http://www.generis.com>), which offers stewardship and fundraising counsel. His view is that the present downturn is different from many others. Most downturns hit only one of two wealth areas – people’s retirement accounts or their stocks. “In this downturn, *both* are affected,” he says. “This has exacerbated the effect on consumer confidence, causing people who have not lost their jobs to save at a higher rate. Those savings are funding that is locked up like a reservoir and available for investment in charitable causes. Churches that figure out how to make a case for that funding will unleash generosity.” Since people tend to give where they are connected and have the highest relationship, churches are in a unique position as compared to other charitable entities in that they have 52 opportunities each year for face-to-face contact. “This is a huge advantage!” Sheppard says.

CHURCHES THAT FIGURE
OUT HOW TO MAKE
A CASE FOR THAT
FUNDING WILL
UNLEASH GENEROSITY.

But churches are also looking beyond the economic realities. They’re thinking about new ways to touch people with the love of Jesus Christ. As Sylvia Ronsvalle noted, is this a time for churches to “focus on survival” or on “increased missional obedience to God?”

One of the hardest-hit cities in this economic downturn is Las Vegas, NV. In a recent Leadership Network podcast, Pastor Benny Perez of The Church at South Las Vegas, said, “People give to vision, not need. We’re not going to let economic challenges cut back on our vision. We keep throwing it forward. *Now* is the time to take advantage of spiritual opportunity, pressing forward with mission.”²¹

RESOURCES FROM LEADERSHIP NETWORK



REPORTS:

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- Findings clustered by four sizes of megachurches
- Special commentary on tough economic times
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Churches that have embraced a culture of generosity have avoided talking about giving money or other possessions to the church. Doing so conflicts with the purpose of the stewardship ministry. Learn what some churches have done to successfully navigate the waters of capital campaigns.



WARREN BIRD

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About Leadership Network

Leadership Network fosters church innovation and growth through strategies, programs, tools and resources consistent with our far-reaching mission: to identify, connect and help high-capacity Christian leaders multiply their impact.

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Leadership Network’s mission is to identify, connect and help high-capacity Christian leaders multiply their impact.

* Unless otherwise noted, all Scripture is taken from the NIV translation.

ENDNOTES

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