

DR. BRIAN KLUTH *Generosity Expert*

Pastor, Bestselling Author, Speaker, Media Guest  
on generosity, ministry donations, and church giving

*Inspiring Open Handed Giving in a Tight Fisted World*



# EXECUTIVE SUMMARY & PRESS RELEASE

## SURVEY OF 1000+ CHURCHES

### *on Church Giving, Budgeting, and Financial/Generosity Ministry*

#### Background on the survey:

In late 2008 and early 2009 there were a growing number of media articles and news stories about a decline in church giving in light of the growing recession in America. Church giving stories were in city newspapers, primetime television news stories, national magazines, and even on the front page of the Wall Street Journal. Many of the news stories tended to be anecdotal with a national or local reporter calling a few pastors to find out what was happening in their local church concerning giving. Very few of the stories referenced any national research or solid data to substantiate what was really happening in churches across America. The goal of the survey was to gain some solid data and bench marks about what really happened with church giving in 2008, how were churches handling budgeting issues for 2009, and what churches were doing to ramp up financial/generosity ministries in their congregation to help people during the growing recession.

**THE NUMERICAL DATA FOR THIS SURVEY IS AVAILABLE AT: [www.kluth.org/surveyresults.htm](http://www.kluth.org/surveyresults.htm)**

#### About the researcher:

Dr. Brian Kluth is a pastor, bestselling generosity author, national and international speaker, and media commentator. He has been interviewed by **NBC**, **CBN**, **NBC's 20-20**, leading newspapers and magazines, **Kiplinger Money** magazine, **Chronicle of Philanthropy**, **Prime Time America**, radio and TV news and talk show programs and **Money Matters** radio heard on 1000-stations. Kluth's **40 Day Journey to a More Generous Life** book has become an unexpected **bestseller with 400,000 copies** in print and translations underway in **over 50 foreign languages**. Prior to becoming a pastor he was the national president (1994 to 1999) of America's largest stewardship organization, the Christian Stewardship Association. In 2007 he was named the Stewardship Educator of the Year. Dr. Kluth is also the founder of [www.MAXIMUMgenerosity.org](http://www.MAXIMUMgenerosity.org), a leading website and provider of church-based resources to inspire generosity and increased giving. The [www.MAXIMUMgenerosity.org](http://www.MAXIMUMgenerosity.org) eNewsletter is sent to nearly 10,000 pastors/leaders in every state and in over 100 countries. In 2009, Kluth launched the [www.GiveWithJoy.org](http://www.GiveWithJoy.org) radio stories and 40 day online eDevotional to inspire greater generosity nationwide.

# TOTAL # OF SURVEY RESPONSES

**1016 completed surveys as of March 8, 2009**

Emails inviting people to take the surveys were sent out twice in the month of February. All the collected numerical data for this survey is available at [www.kluth.org/surveyresults.htm](http://www.kluth.org/surveyresults.htm). For those interested, this data can be cross referenced to two other nationwide surveys by the [National Association of Church Business Administrators](#) and [The Evangelical Council for Financial Accountability](#).

# GEOGRAPHICAL DEMOGRAPHICS

Churches from all US regions/states took the survey, plus churches from over 30 foreign countries.

# THEOLOGICAL DISTINCTIVES

Churches from ALL the following theological groups were represented: Mainline, Evangelical, Baptist, Charismatic, Pentecostal, Independent/Nondenominational/Community, Catholic, and Orthodox.

# CHURCH SIZE

**29% Under 100** in weekend attendance

**30% 100-249** in weekend attendance

**29% 250-1000** in weekend attendance

**13% Over 1000** in weekend attendance

# REPORT ON 2008 GIVING

**29% Giving was DOWN, 24% Giving was FLAT, 47% Giving was UP**

**COMMENT:** While it is important to note that nearly 30% of churches experienced a decline in giving in 2008, the unexpected news in this survey was that 47% of churches saw an increase in giving this past year. Earlier projections by various groups and media sources were estimating that only 15-20% of churches were going to see an increase in giving.

**Megachurches:** There were comments in church leadership circles that megachurches were going to be negatively impacted the most in this down economy. This observation did not hold true since 47% of churches with more than 2000 in weekend attendance experienced an increase in giving (the same as the national average for all churches).

**Small churches:** The smallest churches (under 100 people) were most impacted by the economy with 37% of the churches reporting that giving was DOWN and 38% reporting that giving was UP.

**Geographical implications:** Many people felt the **Midwest states** of Michigan, Indiana, Illinois, Ohio, and Wisconsin would be the most negatively impacted region of the country in church giving because of the recession. But again the regional averages were very close to the national average – 30% said giving was DOWN and 42% giving was UP.

The hardest hit area of the country was in the **Pacific states** (CA, OR, WA, AK, HI) where 34% of churches had giving go DOWN and 33% had giving go UP.

**Southwest states** saw the biggest gains with 58% of the churches indicating that giving went UP.

**Overseas** churches fared better than US churches with 27% reporting giving was DOWN and 54% showing giving UP.

**COMMENT:** While some non-profits across America are beginning to experience a downturn in giving, many people make giving to their church their most important giving priority. For many people of faith, giving has more to do with their spiritual convictions than economic choices.

## JAN/FEB 2009 GIVING

**53% giving is BEHIND the budget**

**37% is MEETING budget**

**11% giving is OVER the budget**

**COMMENT:** While 53% of church giving is behind current budget projections, it is not appropriate to attribute this entire decline in giving to the recession. It is common for many churches to experience soft giving patterns in the first quarter of the year. This is primarily for two reasons. First, some people do the bulk of their giving the last month of the year for tax purposes and then give lesser amounts in the first or second quarter of the year. Also, weather conditions across America (snow, ice, and winter storms) can greatly impact a church's attendance for 1-4 Sundays over the winter which negatively impacts many church's giving patterns in the winter.

## 2009 CHURCH BUDGETING

**14% cut their church budgets**

**46% kept budget categories the same**

**23% increased the budget**

**COMMENT:** The general approach by most churches was to "hold the line" and take a cautious approach to their 2009 budgeting. What is interesting to note is that while 29% of churches indicated a decrease in their 2008 giving, only 14% were willing to make the difficult choices required to cut their budget for 2009. This could lead to some serious problems for 15% of the churches that were not willing to face the reality of a decrease in giving in 2009.

## TOP 7 CHURCH BUDGET CUTS FOR 2009

**29% travel/conferences**

**22% ministry programs**

**21% expansion projects**

**17% facilities/maintenance**

**14% staff payroll/positions**

**14% missions**

**12% denominational support**

**COMMENT:** 14% of churches did make the hard decision to cut staff or payroll expenses. For churches that do not take a proactive approach to providing financial ministries and generosity initiatives for the families in their local congregation, there will likely be greater staff cuts and payroll reductions in 2009.

# TOP 7 CHURCH BUDGET INCREASES FOR 2009

**37% staff payroll/positions**

**34% missions**

**32% benevolence help**

**30% facilities/maintenance**

**25% ministry programs**

**23% expansion projects**

**14% denominational support**

**COMMENT:** While some churches are struggling, other churches are still expanding and growing. It was encouraging to see that 32% of churches surveyed were actually increasing their benevolence dollars to help people in their congregation and/or community who are experiencing a job loss or difficult economic times.

## TOP FINANCIAL/GENEROSITY INITIATIVES

**95% to preach on finances/generosity**

**85% to offer financial courses** (Resources: [www.crown.org](http://www.crown.org), [www.DaveRamsey.com](http://www.DaveRamsey.com), [www.goodsenseministry.com](http://www.goodsenseministry.com))

**66% to offer volunteer budget/debt counselors** (Resources: same list as above)

**66% to give out financial/generosity literature** (Resources: [www.MAXIMUMgenerosity.org](http://www.MAXIMUMgenerosity.org))

**61% to conduct annual stewardship drive** (Resources: [www.GenerousLife.info](http://www.GenerousLife.info))

**61% to use generosity offertory slides** (Resources: [www.MAXIMUMgenerosity.org](http://www.MAXIMUMgenerosity.org))

**57% to offer electronic online giving options** (Resource: [www.vancoservices.com](http://www.vancoservices.com))

**48% to give out 40 Day Generous Life devotional** (Resource: [www.GenerousLife.info](http://www.GenerousLife.info))

**37% to conduct a capital campaign** (List of campaign consultants: <http://kluth.org/1building.htm>)

**COMMENT:** The numbers above reflect churches that were definitely planning on doing these things or were considering these things for 2009. In years past, very few churches saw it as their responsibility to teach people a Biblical perspective on how to handle their finances and giving. In recent years there has been a significant paradigm shift where churches are now actively providing classes, courses, resources, literature, and counselors to help people learn how to manage their finances. The old adage certainly holds true today, "When all else fails, go back and read the directions." With the failure of banks, mortgage companies, investment advisors, car companies, and financial institutions it is certainly time for churches to help people go back and learn the financial instructions in the Bible (which has 2,350 verses related to finances, material possessions, and generosity).

## CURRENT ATTITUDES OF CHURCH STAFF/LEADERS

Words that best describe how local church leaders are feeling about the giving trends and expectations for 2009.

**60% Prayerful, 41% Cautious, 37% Concerned, 4% Crisis mode**

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## PRESS RELEASE

For Immediate Release

# **SURVEY SHOWS MOST CHURCHES SAW GIVING GO UP IN 2008, BUT NEARLY 30% SAW GIVING DECLINE. SURVEY ALSO REVEALS 85% OF CHURCHES ARE STEPPING UP TO HELP PEOPLE IN A DOWN ECONOMY.**

COLORADO SPRINGS, CO: Over 1000 churches participated in a survey on church giving. Church giving expert, Dr. Brian Kluth, reports that in the midst of a US and global economic recession, the majority of churches (71%) saw giving increase or stay steady in 2008. Kluth reports that 47% of churches actually saw their giving increase in 2008. But the survey also showed that 29% of churches experienced a decline in giving this past year. In response to the growing economic concerns, 46% of churches are holding the line on their budgets and spending for 2009. 14% of churches did cut staff positions or payroll costs in response to a decline in giving. 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 according to Biblical principles. Nearly one third of the churches surveyed indicated they would be increasing their dollars for benevolence ministries to help people in their church and/or communities weather difficult financial times. Dr. Kluth commented 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." Dr. Kluth is a pastor, media commentator, bestselling generosity author, radio speaker for [www.GiveWithJoy.org](http://www.GiveWithJoy.org), and founder of [MAXIMUMgenerosity.org](http://www.MAXIMUMgenerosity.org).

**For an executive summary of the survey and access to the full survey results,  
[www.kluth.org/survey.results.htm](http://www.kluth.org/survey.results.htm)**

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Credentials: Dr. Brian Kluth is a pastor, bestselling generosity author, national and international speaker, Media commentator, and philanthropist. He has been interviewed by **NBC, CBN, NBC's 20-20**, leading newspapers and magazines, **Kiplinger Money** magazine, **Chronicle of Philanthropy**, **Prime Time America**, radio and TV news and talk show programs and **Money Matters** radio heard on 1000-stations. Kluth's **"40 Day Journey to a More Generous Life"** book has become an unexpected **bestseller with 400,000 copies** in print and translations underway in **over 50 foreign languages** for worldwide distribution.