

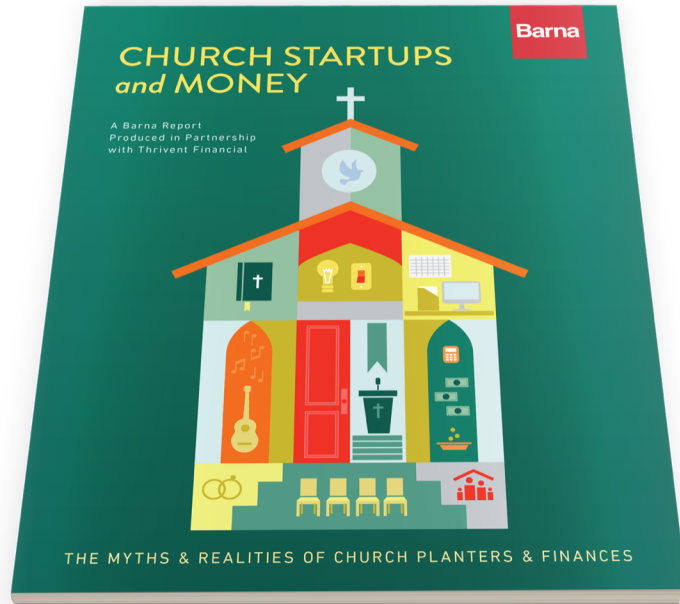


# CHURCH STARTUPS *and* MONEY

THE MYTHS & REALITIES OF CHURCH PLANTERS & FINANCES

A Barna Report  
Produced in Partnership  
with Thrivent Financial





For more information about this study and to see the complete findings, check out our 2016 report:

### ***Church Startups and Money***

The full report is available at [\*\*shop.barna.com\*\*](https://shop.barna.com) or through Barna Access membership.



# OVERVIEW

# MAJOR FINDINGS

- Three-quarters of church planters say finances are one of the top two or three things they are concerned about (73%)
- The typical church planter spends 21 percent of his or her time on finances.
- More than one-third says their church startup's income is inadequate (37%) and half report it is "just sufficient" (51%). Only 12 percent say it is "more than sufficient."
- One-third says they have considered quitting their ministry because of finances.
- One-third reports considerable friction in their marriage due to finances.
- A majority believes finances will play a major role in survival of their ministry (74%).

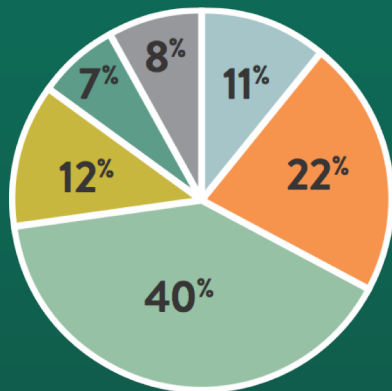




# PLANTER PROFILE

## NUMBER OF YEARS AT CURRENT CHURCH

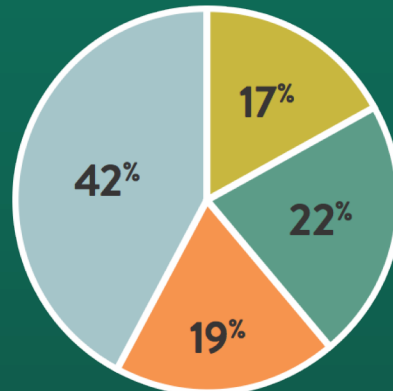
% church planters



- less than 1 year
- 1 to 2 years
- 3 to 4 years
- 5 to 6 years
- 7 to 10 years
- more than 10 years

## AVERAGE CHURCH ATTENDANCE

% church planters



- less than 10
- 10 to 25
- 26 to 50
- 51 or more



# CONTEXT & URGENCY

## WHAT'S THE CONTEXT OF THE RESEARCH?

### HEADWINDS

- Younger generations are rethinking generosity.
- Views and practices of generosity are changing.
- “Regular” church attenders are not so regular anymore.
- Attitudes toward the Bible are softening.
- Skepticism is increasing the need for transparency.

### TAILWINDS

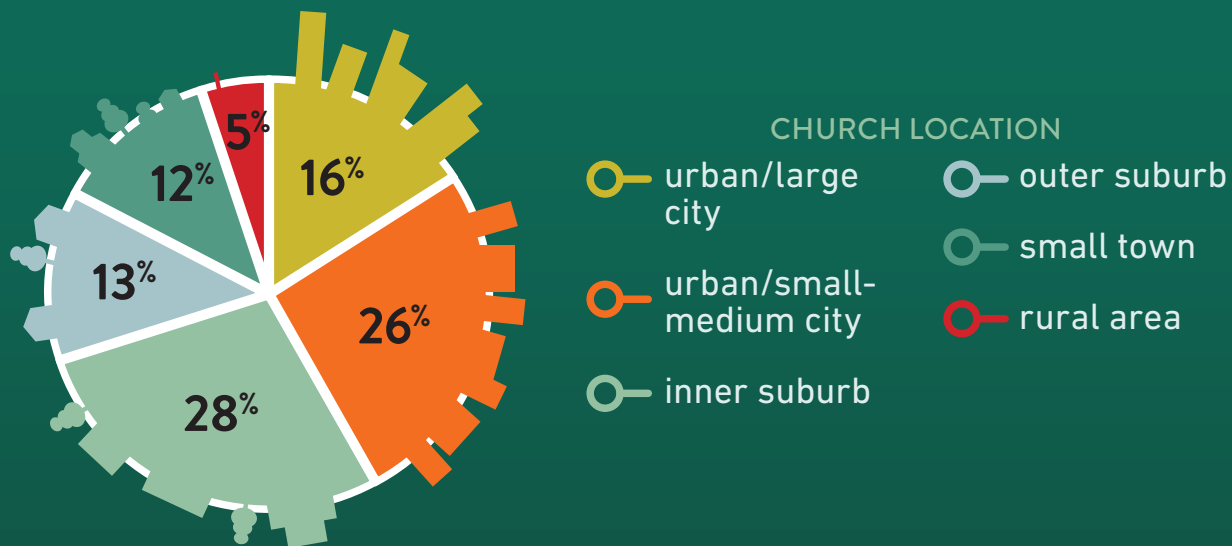
- The strength and resilience of the “super committed.”
- Significant transfer of wealth to younger generations.
- People are bringing their entrepreneurial skillsets.
- God is sovereign and will always provide for his people.



# FUNDING CHURCH STARTUPS

## PLANTERS ARE STARTING NEW CHURCHES IN

% church planters





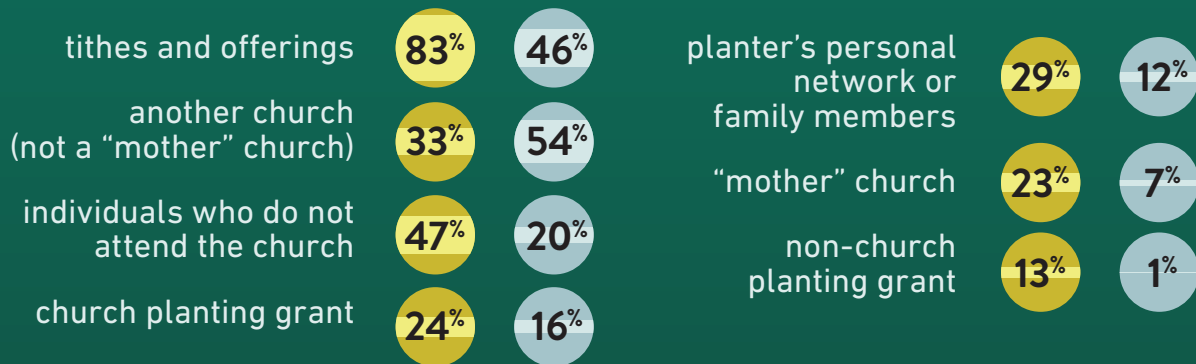
# CHURCH FINANCES

# FUNDING CHURCH STARTUPS

## STARTUPS RECEIVE FUNDING FROM

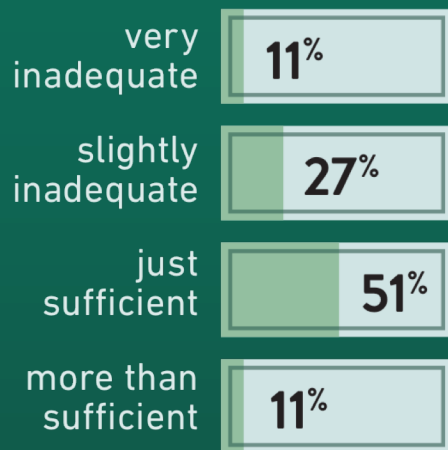
🔑 % slightly + very inadequate

🔒 % just + more than sufficient



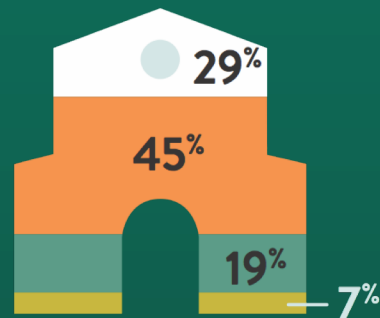
# FUNDING CHURCH STARTUPS

## THEIR CURRENT CHURCH'S INCOME IS

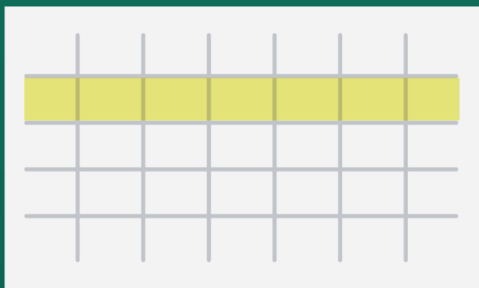


## RAISING MONEY IS IMPORTANT FOR A NEW CHURCH'S SURVIVAL

- agree strongly
- agree somewhat
- disagree somewhat
- disagree strongly



# FUNDING CHURCH STARTUPS



PLANTERS SPEND ONE-FIFTH OF THEIR MINISTRY TIME DEALING WITH MONEY AND ADMINISTRATION (21%).

ONE IN 10 DO NOT FEEL EQUIPPED TO HANDLE DAY-TO-DAY FINANCIAL MANAGEMENT OF THEIR CHURCH (11%).



ONE IN THREE HAS RECEIVED ZERO TRAINING OR EDUCATION RELATED TO FINANCES (34%).



THREE-QUARTERS SAY CHURCH FINANCES ARE IN THE TOP TWO OR THREE THINGS THEY'RE MOST CONCERNED ABOUT (73%).



NEARLY HALF FEEL ISOLATED AND ALONE WHEN IT COMES TO FINANCES (45%).

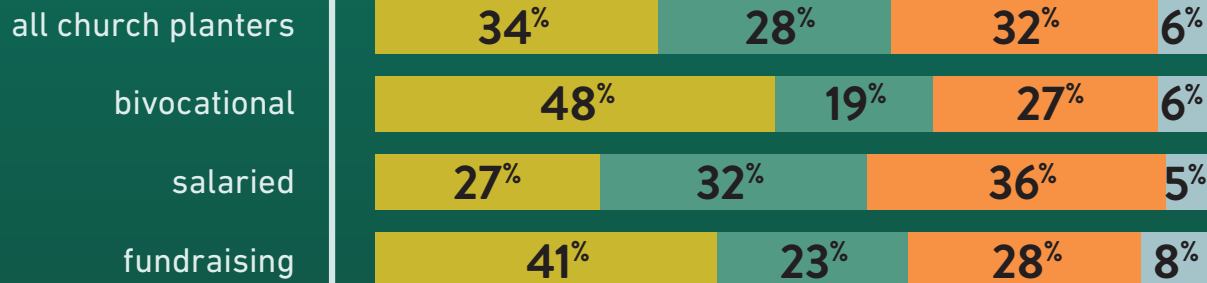


# FUNDING CHURCH STARTUPS

## PLANTER HAS DIFFICULTY SEPARATING CHURCH'S FINANCES FROM PERSONAL FINANCES

% church planters

disagree strongly    disagree somewhat    agree somewhat    agree strongly





# FUNDING CHURCH STARTUPS

## HOW OFTEN PLANTERS SUBSIDIZE THEIR CHURCH WITH PERSONAL MONEY

- never
- rarely
- regularly
- often

% total

9%

62%

18%

11%

% bivocational

10%

30%

32%

28%

% salaried

7%

76%

10%

7%

% fundraising

12%

46%

33%

10%



# CHURCH FINANCES

## HOW OFTEN PLANTERS SUBSIDIZE THEIR CHURCH WITH PERSONAL MONEY

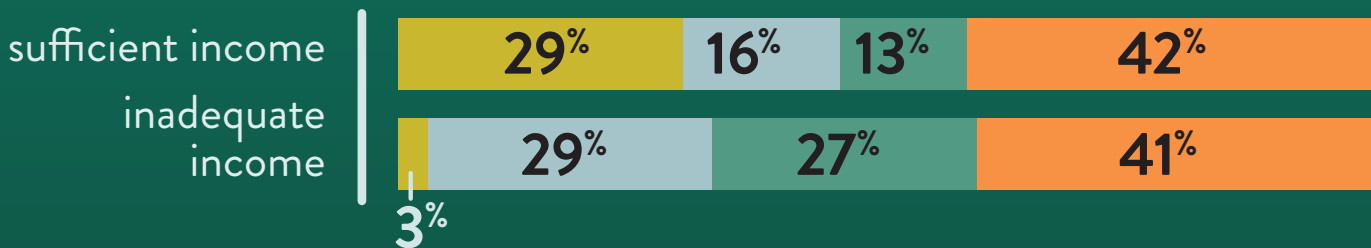


attenders who comprise a significant portion of the congregation	% total*	% slightly + very inadequate	% sufficient + more than
new to church	57	61	55
attending again after dropping out for awhile	54	57	53
young families	39	59	27
low income	37	57	25
college educated	32	33	31
young adults	26	40	18
spiritually mature	25	32	20
non-white	18	26	14
older adults	17	27	12
affluent	17	23	13

# CHURCH FINANCES

## ATTENDANCE AND SUFFICIENCY OF CHURCH'S INCOME % church planters

fewer than 10   10 to 25   26 to 50   51 or more

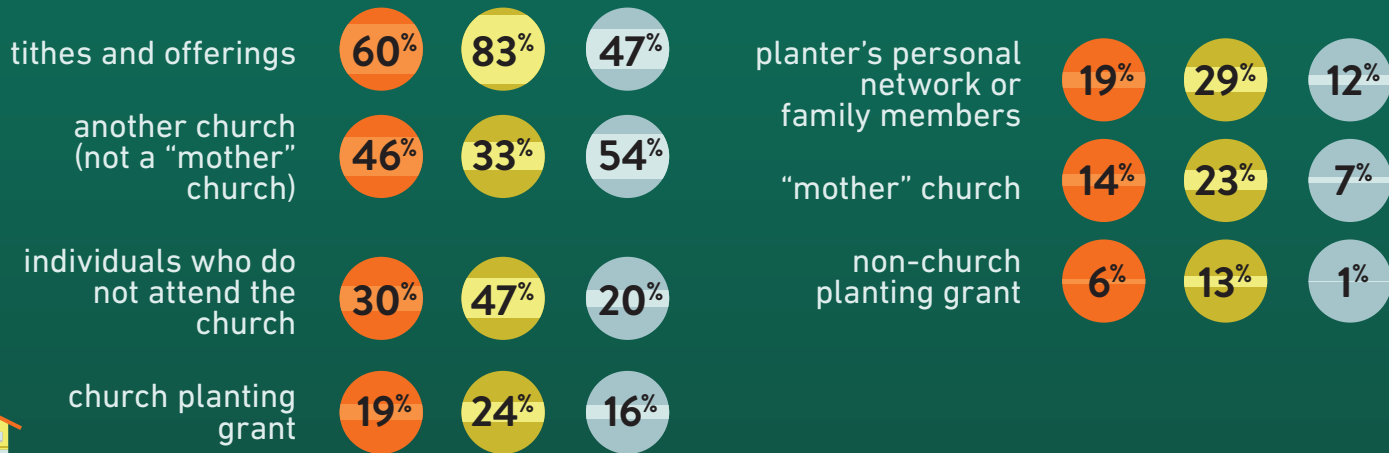


# CHURCH FINANCES

## SOURCES OF FUNDING AND SUFFICIENCY OF CHURCH'S INCOME

### Sources of Income

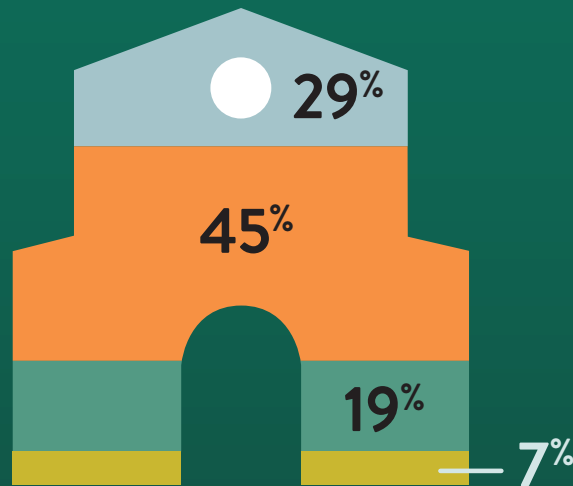
○ % total   
 ○ % slightly + very inadequate   
 ○ % just + more than sufficient



# CHURCH FINANCES

RAISING MONEY IS IMPORTANT FOR A NEW CHURCH'S SURVIVAL  
% church planters

- agree strongly
- agree somewhat
- disagree somewhat
- disagree strongly



# CHURCH FINANCES

## PRIMARY SOURCES OF FINANCIAL SUPPORT

% church planters

draw a salary from a church  
or planting organization

62%

bivocational  
(work a separate job)

16%

raise support from a variety  
of churches and individuals

13%

funded by a mother church

6%

received a grant to  
start a church

2%

FUNDRAISING



# CHURCH FINANCES

## PLANTER HAS DIFFICULTY SEPARATING CHURCH'S FINANCES FROM PERSONAL FINANCES

% church planters



all church planters



bivocational



salaried



fundraising



# CHURCH FINANCES

## HOW OFTEN PLANTER SUBSIDIZES CHURCH INCOME WITH PERSONAL FUNDS

% church planters

frequency	% total	% bivocational	% salaried	% fundraising
never	9	10	7	12
rarely	62	30	76	46
regularly	18	32	10	33
often	11	28	7	10







# STRATEGIC QUESTIONS

# STRATEGIC QUESTIONS

## WHAT ARE THE IMPLICATIONS?

### SYSTEMIC SOLUTIONS

#### RECRUITING, SELECTION, TRAINING AND LAUNCH OF CHURCH PLANTERS

- What's working best when it comes to bringing in and sending out new planters?
- What needs to change in order to both broaden our recruiting base and target specific demographics?
- How can we get to the point where planters are prepared for all facets of ministry and leadership?
- What would happen if we found alternate ways to manage church startup administration, relying less on ministry leaders?



# STRATEGIC QUESTIONS

## WHAT ARE THE IMPLICATIONS?

### SYSTEMIC SOLUTIONS FUNDING CHURCH STARTUPS AND CHURCH PLANTERS

- What's working best when it comes to raising and maintaining the flow of funds?
- What needs to change in order to raise the average household income of planters?
- How can we ensure startups in less stable environments, such as urban centers, get greater levels of support?
- What would happen if we went back to the drawing board on funding new churches? What would it look like to make a whole new model?





# HOUSEHOLD FINANCES

# PLANTER PROFILE



The median age of a church planter is 38.



Nearly all are married (96%).



Eight out of 10 have children living at home (79%).

Seven in 10 previously had a non-ministry career (70%).

## ANNUAL HOUSEHOLD INCOME



LESS THAN  
\$35,000



\$35,000 TO  
\$50,000



MORE THAN  
\$50,000

The poverty level for a family of four in 2015, according to the U.S. Census Bureau, was \$24,250. In most cases, a salary of \$31,525 qualifies a family for food stamps.



# THE 5S QUESTION

1. **SURVIVING:** I require financial assistance to get by.
2. **STRUGGLING:** I am struggling to keep up with day-to-day expenses.
3. **STABLE:** I am fairly stable, but just making ends meet.
4. **SECURE:** I am fairly secure, able to make ends meet and have some left over.
5. **SURPLUS:** I have more than I need for myself and my family.



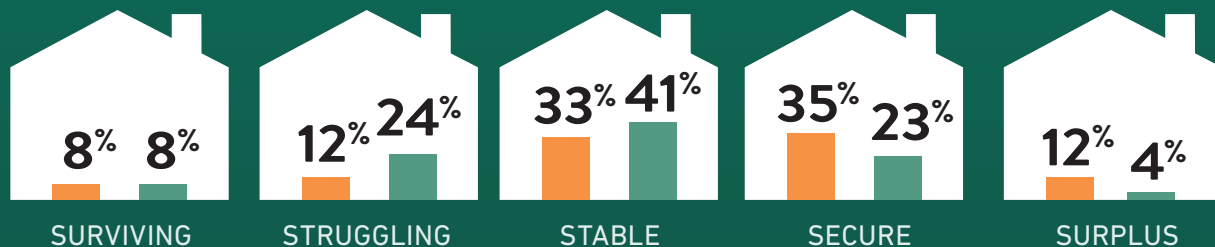
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# THE 5S QUESTION

PLANTERS RATE THEIR FINANCIAL SITUATION,  
COMPARED TO U.S. ADULTS

all U.S. adults    church planters



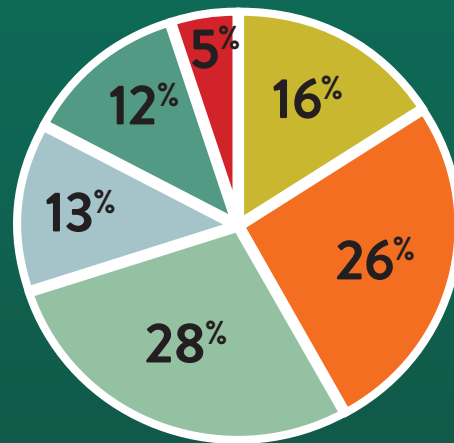
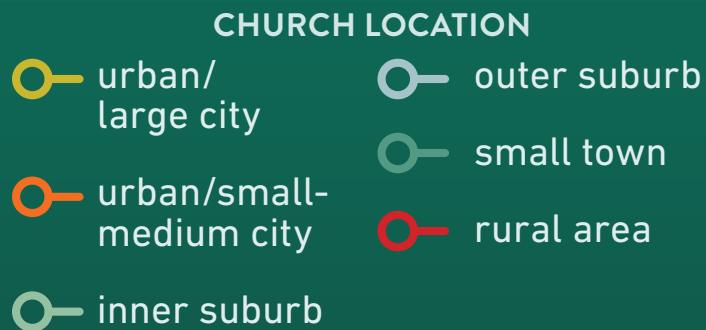
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# CHURCH LOCATION

## WHERE PLANTERS ARE STARTING NEW CHURCHES

% church planters





# COST OF LIVING

Annual Expenses, 2 adults, 2 children	California	Texas	South Carolina
Food	\$10,627	\$8,903	\$8,903
Child care	\$9,869	\$7,977	\$5,983
Medical	\$6,215	\$6,597	\$6,178
Housing	\$15,939	\$10,291	\$9,014
Transportation	\$9,970	\$11,553	\$11,553
Other	\$5,250	\$5,178	\$5,178
Required annual income after taxes	\$57,870	\$50,501	\$46,809
Annual taxes	\$7,824	\$5,818	\$7,265
Required annual income before taxes	\$65,694	\$56,318	\$54,074



# 5S BY LOCATION

## PLANTER'S 5S ASSESSMENT BY LOCATION

5S Assessment	% urban / large city	% urban / small-medium city	% inner suburb	% outer suburb	% small town / rural area
Surviving	25	9	1	3	5
Struggling	14	39	30	10	11
Stable	29	29	61	37	38
Secure	27	21	6	40	38
Surplus	5	2	1	10	9

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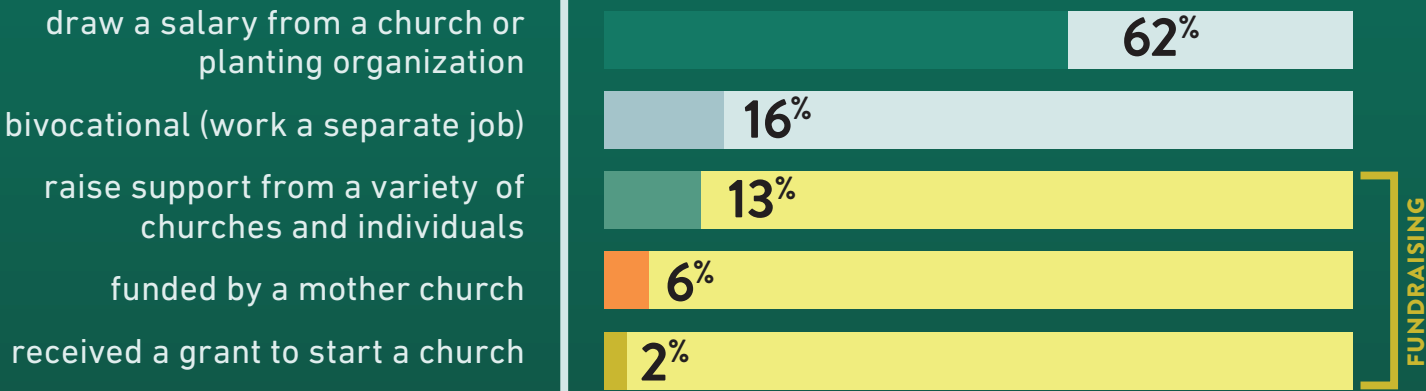
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# PLANTER PROFILE

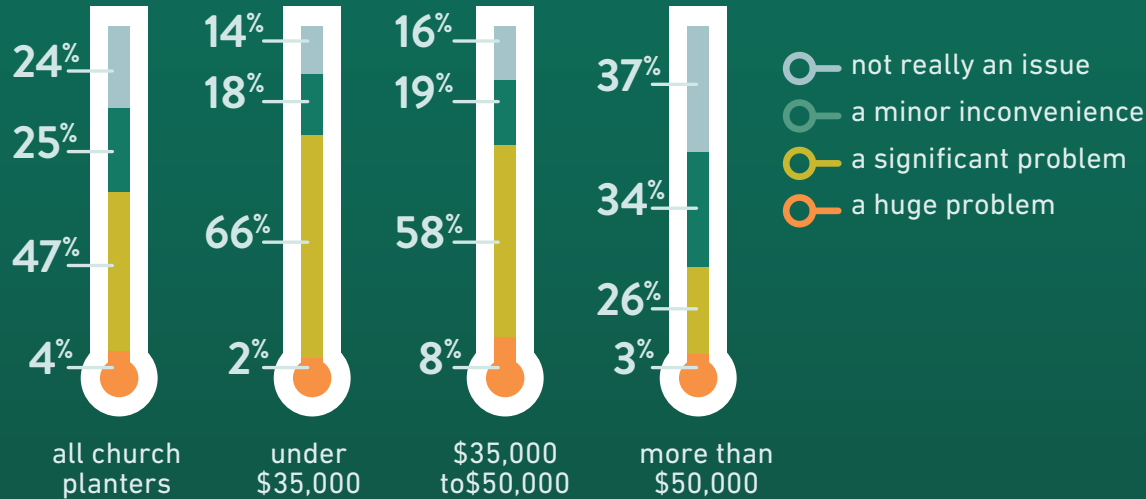
## PRIMARY SOURCES OF INCOME

% all church planters



# THE FINANCIAL BURDEN

## HOW SIGNIFICANT OF A PROBLEM IS PERSONAL DEBT?



# THE FINANCIAL BURDEN

## TYPES OF DEBT

type of debt	% total	% under \$35,000	% \$35,000 to \$50,000	% more than \$50,000
mortgage	48	32	35	70
credit card	39	43	28	50
car payment	36	27	29	49
student loans	30	28	26	37
other	7	2	3	16



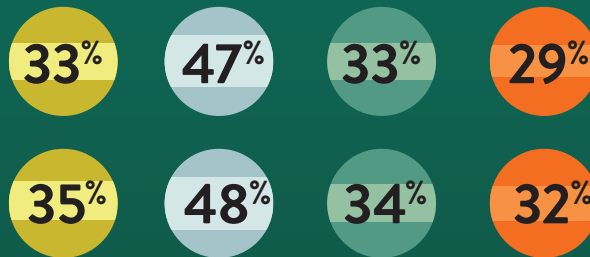
# THE FINANCIAL BURDEN

## THE IMPACT OF STRAINED FINANCES



I have considered quitting this ministry because of finances.

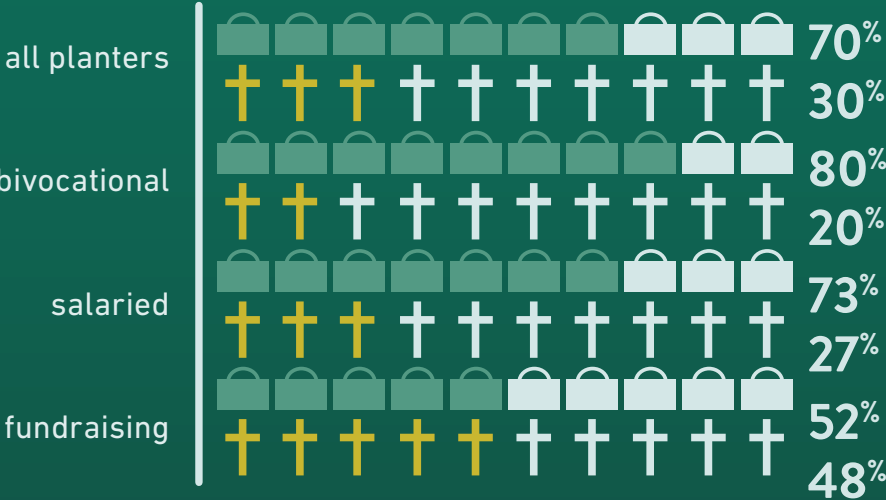
Our financial reality has caused significant friction in my marriage.



# HOUSEHOLD FINANCES

## HAD A SECULAR CAREER BEFORE ENTERING MINISTRY % all church planters

yes  
no



# HOUSEHOLD INCOME

## CHURCH PLANTER'S SOURCES OF HOUSEHOLD INCOME

sources	% total	%	% salaried	%
personal savings or investments	49	39	56	37
spouse's income	41	50	35	47
income from the church plant	36	35	29	58
working a non-ministry job	31	77	18	35
support from individuals (non-family)	27	36	14	57
support from other churches	23	20	14	48
salary from denomination or church planting association	19	27	16	22
support from family members	18	21	9	41

sources	% total	%	% salaried	% fundraising
working a ministry job for another church or org	16	18	16	15
income from a "mother" church	13	15	5	33
salary from a church planting org	10	6	9	14
a lump-sum grant	6	4	5	11
government benefits or pension	3	6	1	3
other	1	1	2	0
non-government pension	1	0	0	2





# HOUSEHOLD INCOME

## MOST COMMON SOURCES OF HOUSEHOLD INCOME, BY PRIMARY FUNDING SOURCE

bivocational	salaried	fundraising
1. working a non-ministry job (77%)	1. personal savings or investments (56%)	1. income from church plant (58%)
2. spouse's income (50%)	2. spouse's income (35%)	2. support from (non-family) individuals (57%)
3. personal savings or investments (39%)	3. income from church plant (29%)	3. support from other churches (48%)
4. support from (non-family) individuals (36%)	4. working a non-ministry job (18%)	4. spouse's income (47%)
5. income from church plant (35%)	5. salary from a denomination or association (16%)	5. support from family members (41%)



# HOUSEHOLD INCOME

## 5S ASSESMENT BY PRIMARY FUNDING SOURCE

5S Assessment	% total	% bivocational	% salaried	% fundraising
Surviving	8	15	6	8
Struggling	24	18	30	10
Stable	41	38	40	45
Secure	23	24	20	30
Surplus	4	5	4	7



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# HOUSEHOLD INCOME

## CHURCH PLANTER'S ANNUAL HOUSEHOLD INCOME

% church planters



LESS THAN  
\$35,000



\$35,000 TO  
\$50,000

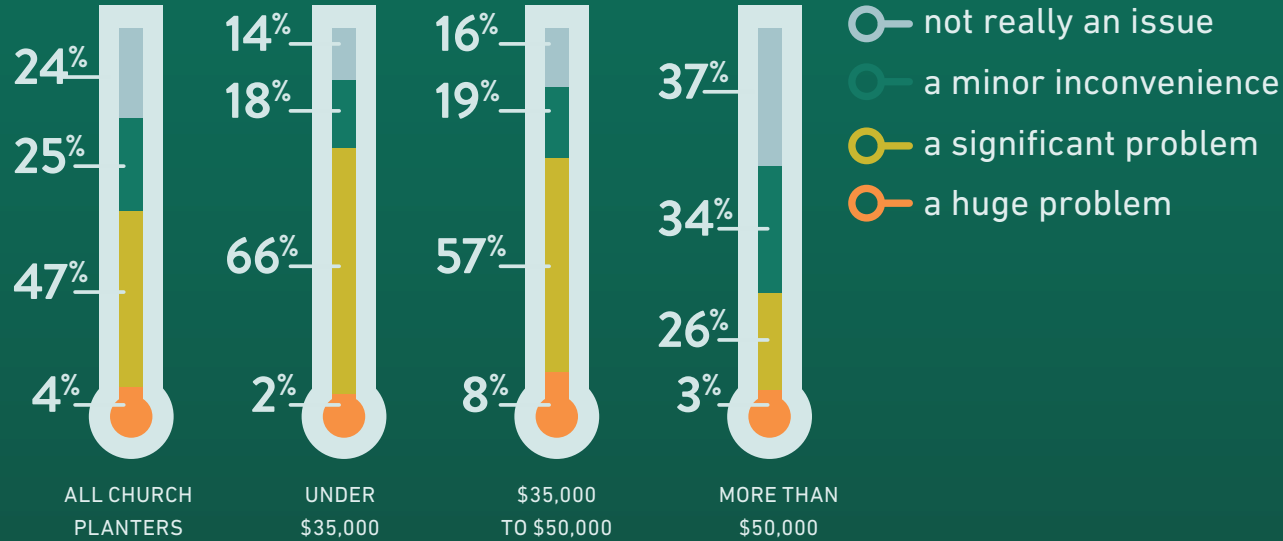


MORE THAN  
\$50,000



# HOUSEHOLD INCOME

## HOW SIGNIFICANT A PROBLEM IS PERSONAL DEBT?




# HOUSEHOLD INCOME

## TYPES OF DEBT CARRIED BY CHURCH PLANTERS

type of debt	% total	% under \$35,000	% \$35,000 to \$50,000	% more than \$50,000
mortgage	48	32	35	70
credit card	39	43	28	50
car payment	36	27	29	37
student loans	30	28	26	37
other	8	2	3	16



# IMPACT OF STRAINED FINANCES

 % total

 % under \$35,000

 % \$35,000 to \$50,000

 % more than \$50,000

I have considered quitting  
this ministry because of finances.

Our financial reality has caused  
significant friction in my  
marriage.

33%

47%

33%

29%

35%

48%

34%

32%



# THE EMOTIONAL BURDEN OF LOW INCOME

- Forty-two percent of Americans say household money management causes them a lot of stress. After household finances, the second most common sources of stress are personal health and work issues.
- Young and lower-income Americans are most likely to put off medical treatment due to constrained income.
- According to the Consumer Price Index, the average American earns \$65,596 and spends \$51,442.5 Three-quarters of church planters in this study fall below this average in their income—not just personal income.
- When an increase in income propels adults from financial instability to financial stability, they experience a significant benefit to their general well-being—up to three times the benefit of an income increase alone.
- Financial stress and marital trouble go hand-in-hand. Couples who report disagreeing about money at least once a week are 30 percent more likely to divorce than couples who disagree less often.
- Adults ages 40 to 59 say financial security is their top barrier to happiness.<sup>8</sup>





# TRAINING & PREPARATION



## EXPERIENCE, EDUCATION OR TRAINING RELATED TO FINANCES

type of experience or training	% total	% bivocational	% salaried	% fundraising
no training or experience	34	46	28	43
professional experience in finance or related field	33	15	42	24
education or professional training in business administration	18	20	17	17
experience with finance or administration in an established ministry	12	21	8	16

type of experience or training	% total	% bivocational	% salaried	% fundraising
professional experience in business administration	11	26	5	17
education or professional training in finance or related field	8	23	3	12
education or training in ministry finances or administration	8	15	6	7



## QUALITY OF TRAINING RELATED TO FINANCE AND ADMINISTRATION

area of training	% excellent	% adequate	% inadequate + none
personal financial management	18	50	31
church administration	15	53	33
church financial management	9	49	43
personal fundraising	9	40	51
church fundraising	7	41	52



## HOW WELL EQUIPPED TO HANDLE CHURCH FINANCIAL MANAGEMENT?





# STRATEGIC QUESTIONS

# STRATEGIC QUESTIONS

## WHAT ARE THE IMPLICATIONS FOR US?

### PEOPLE-DRIVEN SOLUTIONS DEVELOPING A CULTURE OF GENEROSITY

- What's working best when it comes to cultivating habits of giving in new and younger stakeholders?
- What needs to change in order to demonstrate and communicate how financial support transforms lives and communities?
- How can we inspire buy-in and ownership of not just the mission but also providing the resources needed to accomplish the mission?
- What would happen if we considered training in generosity an important aspect of discipleship?



# STRATEGIC QUESTIONS

## WHAT ARE THE IMPLICATIONS FOR US?

### PEOPLE-DRIVEN SOLUTIONS SUPPORTING CHURCH PLANTERS AND THEIR FAMILIES

- What's working best when it comes to making sure planting is a whole-family affair?
- What needs to change in order to limit the impact of unnecessary financial struggles on planting families?
- How can we strengthen marriages to weather the ups and downs of birthing new churches?
- What would happen if we gave planters permission and support to prioritize their families?



# STRATEGIC QUESTIONS

## HOW SHOULD WE RESPOND?

- Embrace complexity and the challenge of change.
- Realize this era of change requires entrepreneurship and new partnerships.
- Establish practices to see and shape reality.
- Revise our “impact scorecard” to focus on changed lives.
- Love the right things.



# ABOUT THE PROJECT PARTNERS

**BARNA GROUP** is a research firm dedicated to providing actionable insights on faith and culture, with a particular focus on the Christian church.

[www.Barna.com](http://www.Barna.com)

**THRIVENT** is a not-for-profit financial services organization that helps Christians and churches be wise with money and live generously.

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A critical element is missing in how we relate to one another today: mercy. In embarking on *The Mercy Journey*, the presence of Christians and the work of





For more information about this study and to see the complete findings, check out our 2016 report:

### ***Church Startups and Money***

The full report is available at [\*\*shop.barna.com\*\*](https://shop.barna.com) or through Barna Access membership.