

Pastors' Views on Church Finances

A SURVEY OF AMERICAN PROTESTANT PASTORS

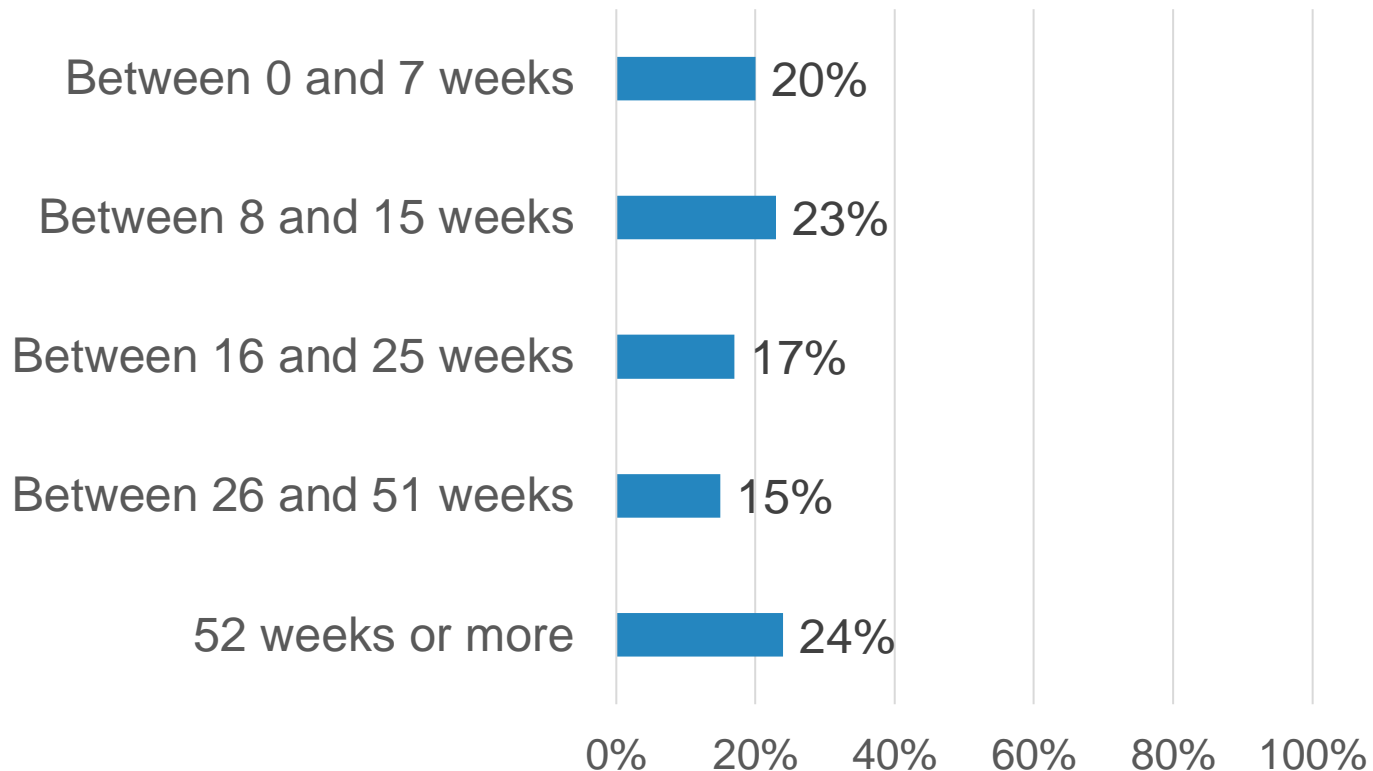
Lifeway research

Methodology

- The phone survey of 1,000 Protestant pastors was conducted September 6-30, 2022
- The calling list was a stratified random sample, drawn from a list of all Protestant churches. Quotas were used for church size
- Each interview was conducted with the senior pastor, minister or priest at the church
- Responses were weighted by region and church size to more accurately reflect the population
- The completed sample is 1,000 surveys
- The sample provides 95% confidence that the sampling error does not exceed $\pm 3.2\%$ This margin of error accounts for the effect of weighting
- Margins of error are higher in sub-groups
- Comparisons are made to a telephone survey of 1,000 Protestant pastors conducted August 22 – September 16, 2016

20% say that their church has cash reserves to last 7 weeks or less

Among Protestant Pastors Who Can Estimate Their Reserves



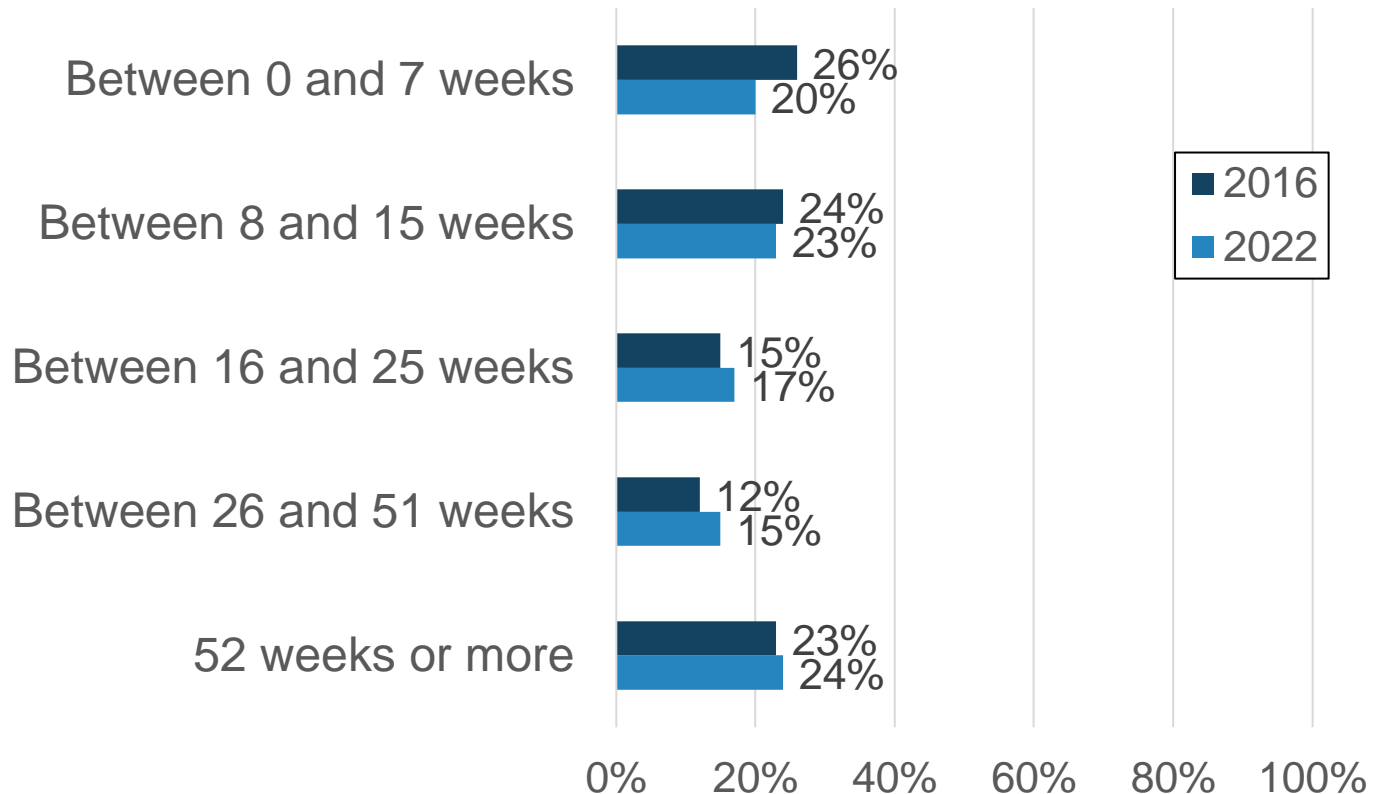
31% of pastors are not sure how many weeks of cash reserves their church has.

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Q: "How many weeks of cash reserves does your church currently have? (If needed: If giving to your church stopped tomorrow, how many weeks could your church continue paying bills and payroll?)" n=1,000 (n=696 can estimate their reserves)

Fewer churches have 7 weeks or less of cash reserves than in 2016 (20% v. 26%)

Among Protestant Pastors Who Can Estimate Their Reserves



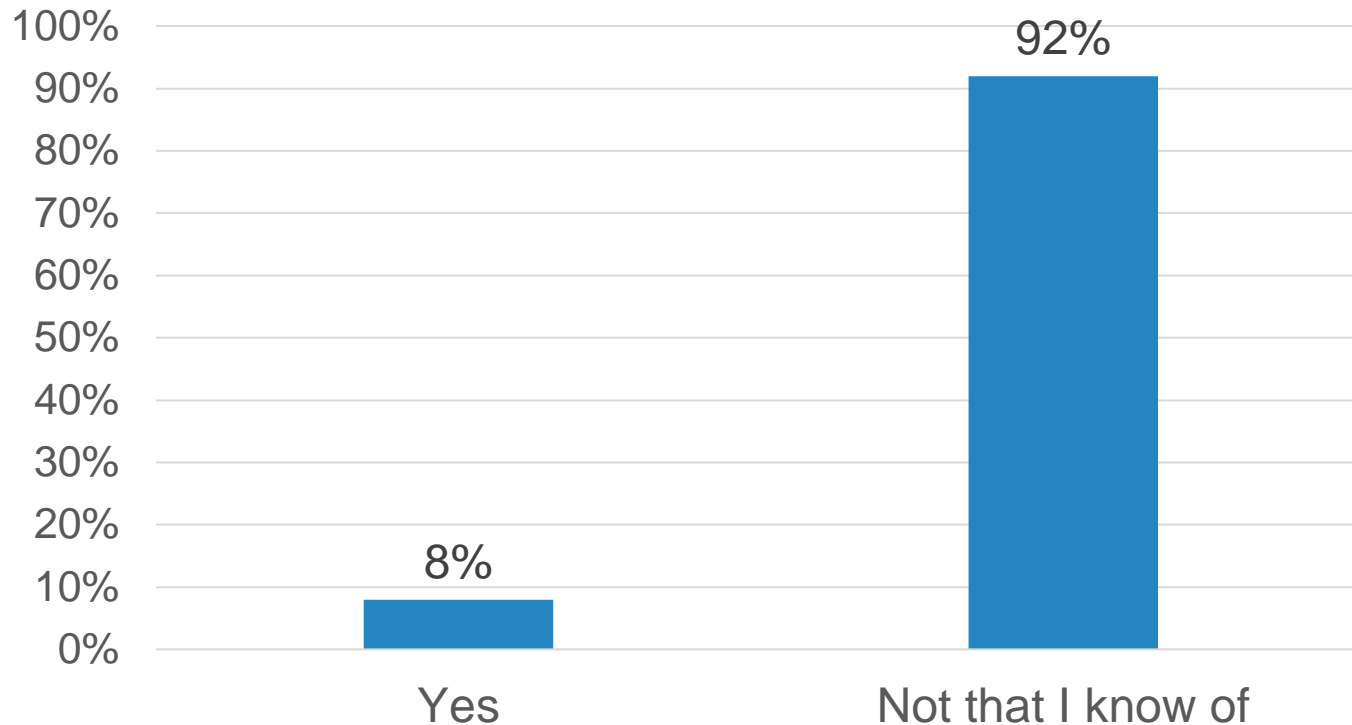
In both 2016 and 2022, 31% of pastors were not sure how many weeks of cash reserves their church had.

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Q: "How many weeks of cash reserves does your church currently have? (If needed: If giving to your church stopped tomorrow, how many weeks could your church continue paying bills and payroll?)"

8% say that someone has embezzled funds from their current church

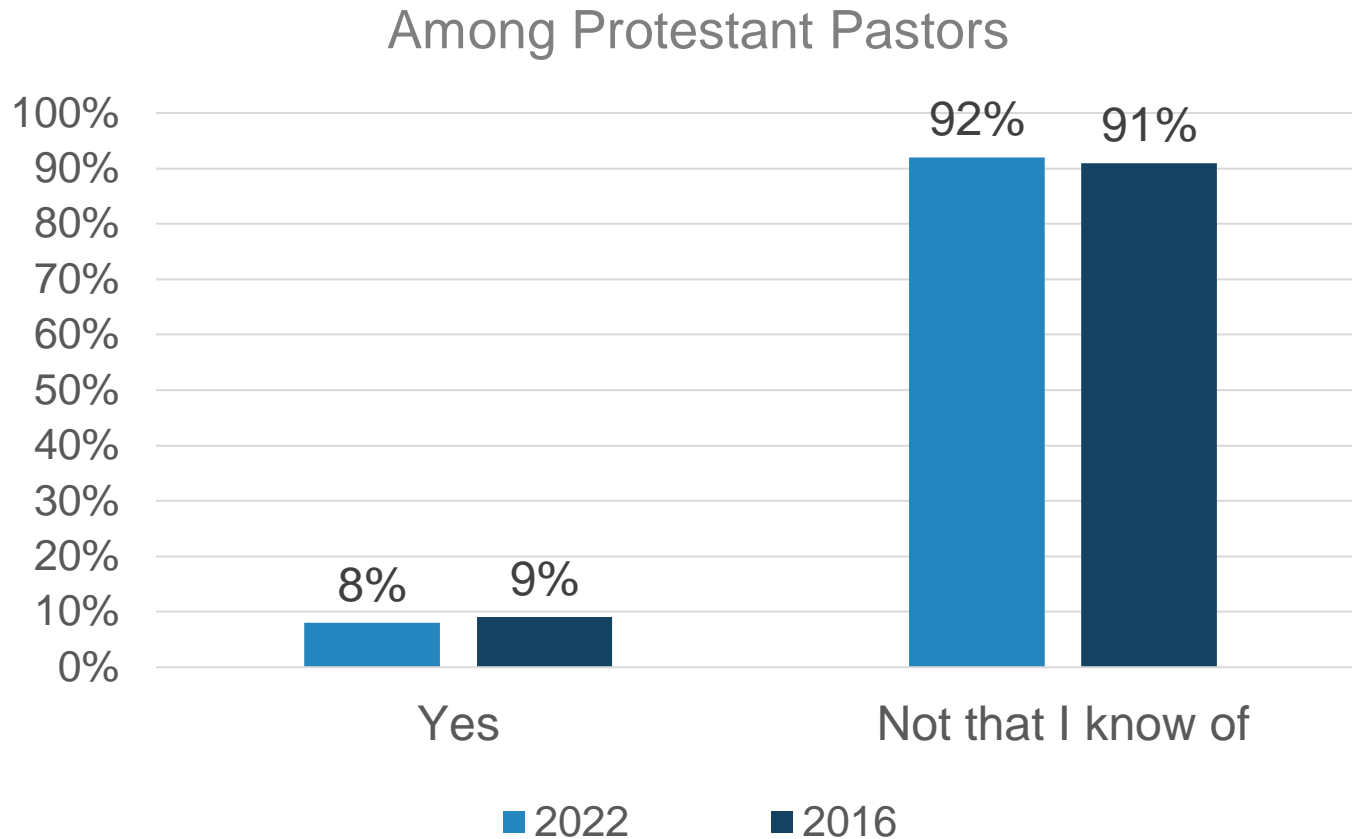
Among Protestant Pastors



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Q: "Has anyone ever embezzled funds from your current church, taking church money for personal use – either before you were pastor or since you arrived?" n=1,000

The rate of church embezzlement is the unchanged since 2016

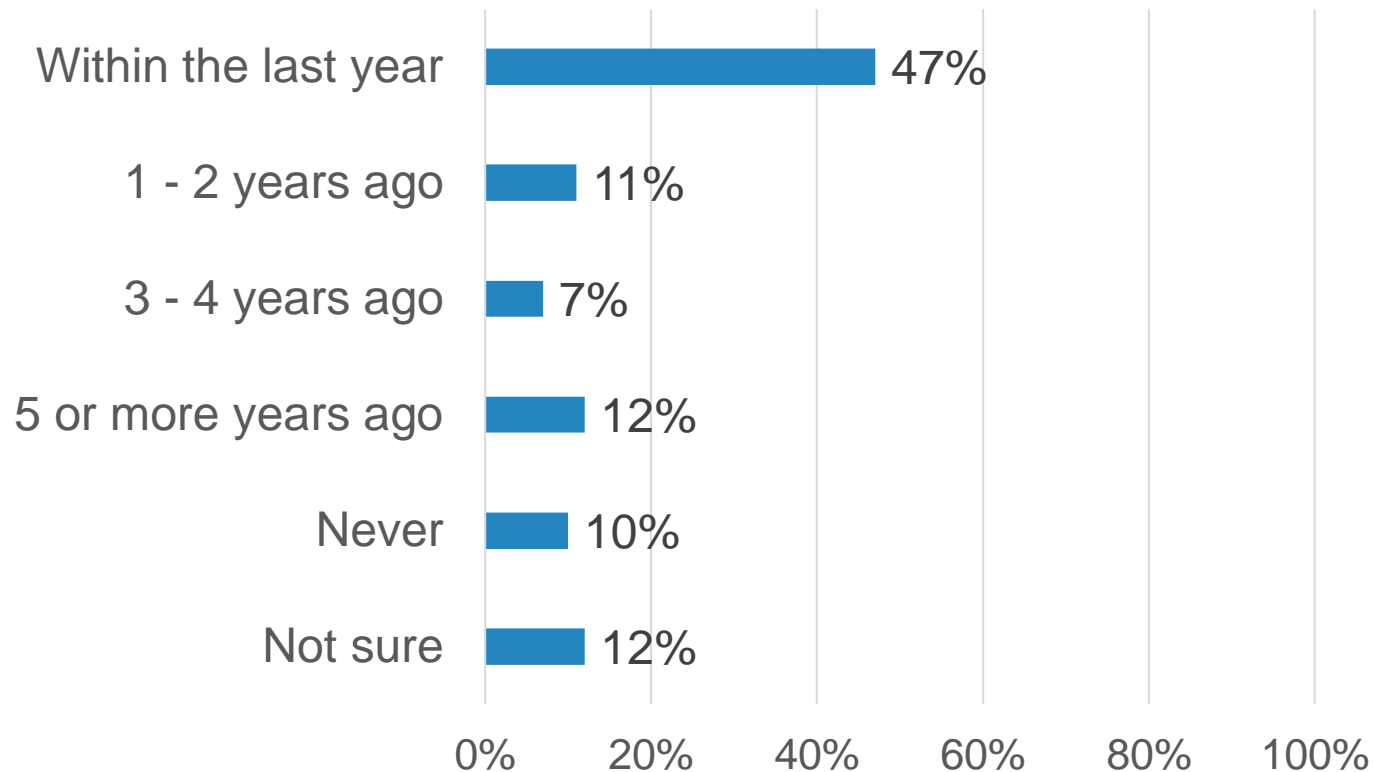


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Q: "Has anyone ever embezzled funds from your current church, taking church money for personal use – either before you were pastor or since you arrived?"

58% say that their church has had a complete financial audit within the last two years

Among Protestant Pastors

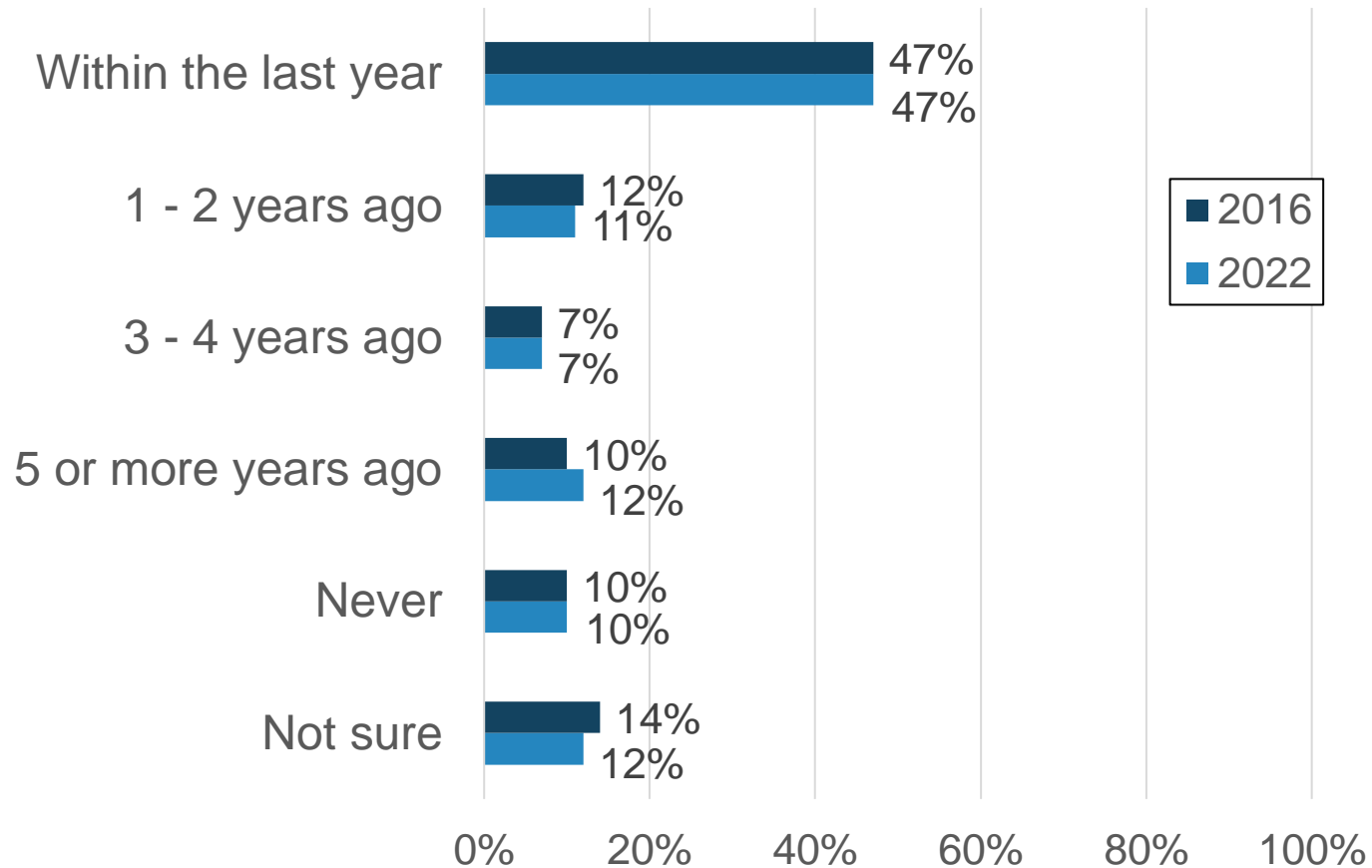


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Q: "When was the last time your church had a complete audit of its finances?" n=1,000

Similar percentages of pastors say their church has had a complete financial audit as did in 2016

Among Protestant Pastors



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Q: "When was the last time your church had a complete audit of its finances?"

Significant Differences

Pastor

Ethnicity

Age

Gender

Education Level

Self-identified Evangelical/Mainline

Church

Region

Denomination

Average Attendance

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Significant Differences

Comparisons were made to determine if there are any significant statistical differences among the pastor's ethnicity, age, gender, education, self-identified Evangelical or Mainline.

AGE	GENDER	ETHNICITY	EDUCATION	Self-Identified
18-44	Male	White	No College Degree	Evangelical
45-54	Female	African American	Bachelor's Degree	Mainline
55-64		Hispanic	Graduate Degree	
65+			Doctoral Degree	

Significant Statistical Differences

Comparisons were made to determine if there are any significant statistical differences among the church's region, denomination, and attendance.

REGION	DENOMINATION GROUP	ATTENDANCE
Northeast	Baptist	0-49
South	Lutheran	50-99
Midwest	Methodist	100-249
West	Pentecostal	250+
	Presbyterian/Reformed	
	Christian/Church of Christ	
	Non-Denominational	

Note: Region is defined by the US Census locations

“How many weeks of cash reserves does your church currently have? (If needed: If giving to your church stopped tomorrow, how many weeks could your church continue paying bills and payroll?)” Among Protestant Pastors Who Can Estimate Their Reserves

- Pastors age 55-64 (26%) and 65+ (24%) are more likely to answer “Between 0 and 7 weeks” than pastors age 18-44 (15%) and 45-54 (15%)
- African American pastors (52%) and Hispanic pastors (35%) are more likely to answer “Between 0 and 7 weeks” than White pastors (17%)
- Pastors with a Bachelor’s Degree are the least likely to answer “Between 0 and 7 weeks” (12%)
- Pastors with a Master’s Degree (17%) are more likely to answer “Between 26 and 51 weeks” than those with a Bachelor’s Degree (9%)
- Pastors in the Northeast (28%) are more likely to answer “Between 0 and 7 weeks” than those in the Midwest (16%) and West (15%)
- Pastors in the South (26%) and Midwest (25%) are more likely to answer “Between 8 and 15 weeks” than those in the Northeast (13%)

“How many weeks of cash reserves does your church currently have? (If needed: If giving to your church stopped tomorrow, how many weeks could your church continue paying bills and payroll?)” Among Protestant Pastors Who Can Estimate Their Reserves

- Baptists (23%), Methodists (30%), and Pentecostals (25%) are more likely to answer “Between 0 and 7 weeks” than Lutherans (9%)
- Christian/Church of Christ (34%) and Non-denominational (34%) are more likely to answer “52 weeks or more” than Baptists (20%)
- Pastors at churches with attendance of 0-49 (24%) and 50-99 (21%) are more likely to answer “Between 0 and 7 weeks” than those at churches with attendance of 100-249 (14%)
- Pastors at churches with attendance 0-49 (31%) are more likely to answer “Between 8 and 15 weeks” than those at churches with attendance of 50-99 (17%)
- Pastors at churches with attendance of 100-249 (20%) and 250+ (25%) are more likely to answer “Between 16 and 25 weeks” than those at churches with attendance of 0-49 (12%)

“Has anyone ever embezzled funds from your current church, taking church money for personal use – either before you were pastor or since you arrived?”

- Pastors with a Master’s Degree (10%) are more likely to answer “Yes” than those with a Bachelor’s Degree (4%)
- Presbyterian/Reformed (14%) and Christian/Church of Christ (16%) are more likely to answer “Yes” than Baptists (7%) and Pentecostals (4%)

“When was the last time your church had a complete audit of its finances?”

- Pastors age 65+ (54%) are more likely to answer “Within the last year” than pastors age 18-44 (42%)
- Pastors age 18-44 are the most likely to answer “Not sure” (16%)
- Female pastors are more likely to answer “Within the last year” than males (56% v. 45%)
- Male pastors are more likely to answer “Never” than females (12% v. 3%)
- Pastors with a Bachelor’s Degree (14%) or a Master’s Degree (12%) are more likely to answer “1-2 years ago” than those with no college degree (5%) or a Doctoral Degree (6%)
- Mainline pastors are more likely to answer “Within the last year” than Evangelical pastors (55% v. 45%)
- Pastors in the Northeast (57%) are more likely to answer “Within the last year” than those in the South (44%)
- Pastors in the South (13%) and West (14%) are more likely to answer “Never” than those in the Northeast (5%) and Midwest (7%)
- Methodists are the most likely to answer “Within the last year” (75%)

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