

State of the Plate: Research on Church Giving & Pastor Care

1,076 Churches from all 50 States from August 7–30, 2020

History of the State of the Plate

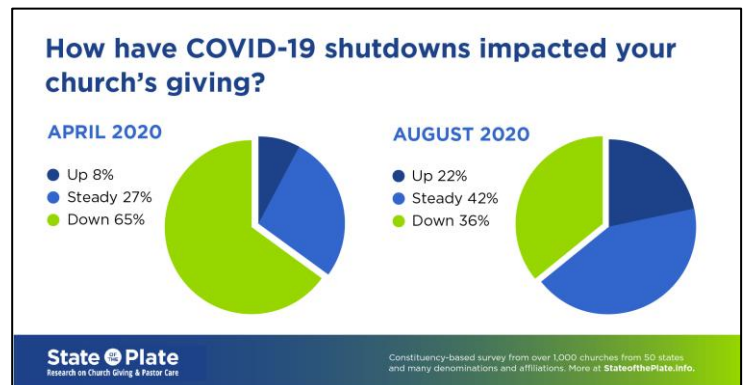
State of the Plate was started in 2010 by Brian Kluth in partnership with Christianity Today to measure the impact of the recession on church giving and generosity practices. State of the Plate was an annual, constituency-based survey collected from 2010–2016. Major media outlets featured results of this research. In 2015, the National Association of Evangelicals (NAE), in partnership with Grey Matter Research, conducted separate research on [pastor finances](#) among 4,249 senior pastors. Under the direction of Brian Kluth, the NAE became the publisher of State of the Plate in 2020 with an emphasis on church finances and pastor care. The issues of pastor care are particularly relevant to the NAE's Bless Your Pastor initiative that is designed to encourage and equip churches and Christians to better care for their pastors and staff.

In March 2020, churches stopped meeting in person due to COVID-19 shutdowns. In April 2020, a State of the Plate poll was taken among 1,091 churches to measure the financial and giving impact of the shutdowns. In August 2020, a follow-up State of the Plate poll was taken to continue measuring the impact. This is a constituency-based survey from 1,076 churches from all 50 states done in partnership with Christianity Today. Find below the key findings from the August 2020 State of the Plate research.

Key Findings

1. Giving has now stabilized or increased for most churches.

- 22 percent of churches have seen giving increase since COVID-19 shutdowns.
- 42 percent of churches have seen giving stabilize since COVID-19 shutdowns.
- 36 percent of churches have seen giving decrease since COVID-19 shutdowns.



The State of the Plate poll conducted in April 2020 showed that 65 percent of churches experienced a giving decline due to the COVID-19 shutdowns. This initial decline was worse than the giving declines experienced by 35 percent of churches at the lowest point in 2009. The August 2020 poll demonstrates a significant turnaround with 64 percent of churches experiencing stable or increased giving. The April 2020 giving decline was likely due to household income decreases and churches not collecting offerings during in-person services. Over the summer, many churches added online and digital giving options, and many churches have started meeting in person again. It is also likely that during

the summer faithful givers caught up or even increased their giving. By August, 22 percent of churches were experiencing giving increases, and 42 percent had seen giving stabilize.

2. Two in 10 individuals have experienced a decrease in household income.

- 75 percent of respondents did not experience a change in household income.
- 21 percent of respondents had a decrease in household income.
- 4 percent of respondents had an increase in household income.

Twenty-one percent of survey respondents have experienced a decrease in their household income since COVID-19 started. This tracks with national numbers. A [New York Times article](#) reported that in August, 22 percent of Americans had not made their mortgage or rent payments. As unemployment benefits as part of the federal coronavirus relief package ended in July, churches should be prepared to minister to families who have lost income.

3. The number of pastors who feel moderate or major financial stress has nearly doubled since COVID-19.

- 18 percent of pastors felt moderate or major financial stress *before* COVID-19.
- 34 percent of pastors feel moderate or major financial stress *since* COVID-19.

The impact of COVID-19 on church and personal finances has nearly doubled the number of pastors who report feeling moderate or major financial stress.

4. Churches now offer both onsite and online services.

- 92 percent of churches currently host online services.
- 87 percent of churches currently host onsite services.

This spring, churches quickly transitioned to online services, Sunday school classes, small groups and pastoral care. In the April 2020 State of the Plate poll, 48 percent of churches reported reaching two to five times more people online than they typically reached in their weekly services. While many churches are returning to onsite services, they are also continuing to provide online opportunities for engagement.

5. Attendance at in-person services is significantly less than pre-COVID-19 attendance.

- 58 percent of churches that host in-person services have less than half of the attenders than they did before the coronavirus.
- 24 percent of churches that host in-person services have three-fourths of the attenders than they did before the coronavirus.
- 6 percent of churches that host in-person services have more attenders than they did before the coronavirus.

While a small number of churches are seeing an increase in the number of attenders at their in-person services, the majority are finding that less than half of their people have returned for their in-person services. Attendance trends will be interesting to track as many churches offer a hybrid of onsite and online services and ministries. Twelve percent of the churches we surveyed are still not offering in-person services.

6. The vast majority of churches have been able to pay salaries and benefits in full.

- 86 percent of churches have continued to pay salaries and benefits in full.
- 14 percent of churches were not able to pay salaries and benefits in full.
- 32.5 percent of churches applied for and received a PPP loan.

Although the PPP loan program was widely used across the country, only a third of churches applied for and received the loan program to help with their budgets. Still 86 percent of churches in the survey said they were able to pay salaries and benefits in full.

7. Most churches anticipate they will be able to continue paying payroll and operational expenses in the next six months, though some projects may be postponed.

- 75 percent of churches anticipate paying full salaries and benefits in coming months.
- 12 percent of churches anticipate that salaries and benefits will decrease in coming months.
- 25 percent of churches believe that major projects and purchases will be postponed.
- 19 percent of churches believe funding for some ministry programs will decrease.
- 8 percent of churches believe funding to missions and denominations will decrease.

Three-fourths of churches anticipate being able to handle their payroll, program and facility expenses in coming months. At the same time, one quarter of churches believe they will need to decrease spending in coming months if giving continues in the same trajectory.

8. Churches utilize church generosity practices to equip faithful and generous giving.

Churches identified the generosity practices they currently use. These are the practices in order of most used to least used:

1. Digital giving available
2. Benevolence giving
3. Financial/generosity sermons
4. Pastor Appreciation offering
5. Missions/outreach giving

6. Capital campaign
7. Financial curriculum
8. Weekly offertory Bible verse
9. Legacy/estate giving encouraged
10. Financial/generosity speaker or seminar

Pastors and churches continue to identify ways to teach and equip their people to be faithful and generous givers. While similar lists have been produced by the State of the Plate research since 2010, this year digital giving — including EFT, online, website, text, phone app — moved from the middle to the top of the list as churches were compelled provide these types of services. Benevolence giving and Pastor Appreciation offerings have also emerged as top priorities among churches.

9. Nearly half of pastors work 50–70+ hours per week, and many of their spouses also serve the church.

- 44 percent of pastors serve their church for 50–70+ hours per week.
- 39 percent of spouses serve their church for 20–40+ hours per week, though only 12 percent are on the church payroll.

Even before the pandemic shut down in-person services, most pastors worked well beyond a typical 40-hour work week. Many of their spouses volunteer an additional 20–40 hours a week. Together, a pastor and spouse may serve the church over 70 hours a week. Pastors are often expected to be available for early morning meetings, typical work days, evening committee meetings and counseling, weekly events and weekend services. The NAE's [Bless Your Pastor](#) campaign includes three easy steps churches can take to help their pastors feel appreciated.

10. Pastor salaries vary widely with about half making less than \$60k per year, including two in 10 that make less than \$40k.

- 21 percent of pastors receive \$20k–\$39k per year.*
- 27 percent of pastors receive \$40k–\$59k per year.
- 25 percent of pastors receive \$60k–\$79k per year.
- 27 percent of pastors receive \$80k or more per year.

In 2015, the NAE/Grey Matter Research found that 50 percent of pastors made under \$50,000 per year. In the past five years, pastors have received gains in their paychecks. However, 21 percent of pastors still make \$20k–39k per year. A 2019 household income of under \$25,750 for a family of four was considered below the poverty line. The national median income for a family of four in 2019 was \$75,500.

*Figures above include those with full-time and part-time salaries.

11. Pastors receive other benefits in addition to their salaries.

- 82 percent of pastors receive a full-time salary, while 18 percent receive a part-time salary.
- 75 percent of pastors receive a housing allowance, and 24 percent live in a parsonage.
- 79 percent of pastors receive paid vacation time.
- 75 percent of pastors receive conference attendance and travel.
- 64 percent of pastors receive retirement contributions.
- 60 percent of pastors receive mileage or vehicle use.
- 59 percent of pastors receive funds for books/software/computers.
- 55 percent of pastors receive medical benefits.
- 53 percent of pastors receive an Appreciation Offering or bonus.
- 38 percent of pastors receive life and disability insurance.
- 31 percent of pastors receive dental benefits.
- 31 percent of pastors receive paid sabbatical leave.
- 12 percent of pastors' spouses are on the church payroll.

Because so many churches have small or modest size budgets, they are often very limited on what employee benefits they can offer pastors. One-third of pastors receive no retirement contributions from their churches, and almost half of the pastors surveyed do not receive health care benefits. Seventy-five percent receive a housing allowance that provides tax savings to the pastor, and 24 percent live in a parsonage.

12. Pastors report that they receive blessings from church members.

Pastors indicated that they receive gifts from members of their community, including (from most gifted to least gifted):

1. Gift cards (restaurants, stores, gas, groceries, online, etc.)
2. Cash gifts for personal use
3. Food (restaurant, produce, meals, groceries)
4. Services (donated or discounted medical, dental, hair, contractor and other services)
5. Goods (donated or discounted equipment, vehicles, electronics, household items, etc.)
6. Travel (frequent flyer points, vacations, vacation house, use of vehicle or RV, etc.)
7. Tickets (sports, theater, etc.)
8. Help for the family (for children and spouse)

The [Bless Your Pastor](#) initiative seeks to encourage, empower and equip Christians to find creative ways to follow 1 Thessalonians 5:12 to “show their deep appreciation for those who minister among them.” Many pastors reported

receiving this type of help-beyond-the-paycheck assistance from people in their congregation.

13. Retirement savings is the top financial concern for pastors.

Pastors ranked their top financial concerns:

1. Lack of retirement savings
2. Low pay/compensation
3. College savings for children
4. Student loans
5. Unpaid medical bills and credit cards

This top five list of financial concerns for pastors is very similar to the ranking from the NAE's 2015 research on pastor compensation. With over half of pastors being over 55 in the United States, their lack of retirement savings is a growing concern for many of them.

14. Pastors are hopeful about the viability of their local congregations.

Pastors checked all that could apply:

- 63 percent of pastors believe their church will stabilize and be okay.
- 46 percent of pastors believe their church will grow stronger and become bigger.
- 16 percent of pastors believe their church will struggle with difficult decisions.
- 7 percent of pastors believe their church will likely become a satellite campus, merge, become a house church or close.

Through the COVID-19 crisis, churches have adjusted and adapted to the changing landscape of health concerns and governmental mandates. The majority of pastors see their churches surviving and thriving in the future, with a smaller number of churches anticipating difficult days ahead, and some facing the possibility of merging or closing.

15. Seven in 10 churches have fewer than 200 people in their congregations.

- 48 percent of churches have fewer than 100 people in their congregations.
- 22 percent of churches have 100–199 people in their congregations.
- 18 percent of churches have 200–499 people in their congregations.
- 6 percent of churches have 500–999 people in their congregations.
- 3 percent of churches have 1,000–1,999 people in their congregations.
- 2 percent of churches have 2,000 or more people in their congregations.

While many Americans believe most churches are led by celebrity pastors ministering to thousands, 70 percent of

pastors in America shepherd churches less than 200 people. Only two percent of churches are over 2,000 people in weekend attendance.

16. Most churches are located in small cities, suburbs, towns and rural areas.

- 9 percent of churches are located in a large city (500k or more).
- 33 percent of churches are located in a city/suburb (50k to 500k).
- 32 percent of churches are located in a town (3k to 50k).
- 26 percent of churches are located in a rural or small town (3k or less)

Over 90 percent of churches are in smaller cities, suburbs, towns and rural areas. Only 9 percent are operating in a large city of 500,000 or more people.

NAE Financial Health Resources

The 2020 State of the Plate research highlights the need for pastors and churches to biblically and practically address financial and generosity matters for the pastor, staff and the families at the church. The following granted-funded online training is available at no cost to help improve people's personal financial health and the generosity of the congregation.

Personal Finances for couples and individuals

- [Bless Your Finances](#) – Assessment survey, 10 Ways God Provides video, 33 Best Practices, 150+ online resources and 40-day devotional. This is a condensed, one-session version of the six-session God Is Your Provider course.
- [God Is Your Provider](#) – This training includes all the items in Bless Your Finances, along with a total of six video sessions and additional Financial Health resources. It includes a \$100 Amazon gift card for every pastor (and spouse, if married) who completes the training.

Church Generosity for church pastors, boards, leaders and staff

- [Bless Your Pastor](#) – Three easy steps for churches to help their pastor feel appreciated, including a \$250 gift card from us.
- [Bless Your Church Legacy Bequests](#) – Video training session and free materials to encourage asset-based giving and legacy bequests at your church.
- [40-Day Generous Life Devotional](#) – Video training session and generosity devotional materials to inspire generosity and increase giving among the families at your church.
- [Church Generosity course](#) – Six-session leadership training videos and materials for pastors and church boards/leaders to discover Church Generosity Best Practices and customize your own 12-month generosity

calendar for your church. Includes a \$200 Amazon gift card for pastors who complete this course with three or more leaders.

For questions or to schedule a media interview, please contact:

Brian Kluth, National Spokesperson for [State of the Plate](#), [Bless Your Pastor](#) and [NAE Financial Health](#)

Cell: 719.930.4000 Office: 303.346.5332 BKluth@NAE.net