

Actually, we have plenty of money

by [Carol Howard Merritt](#)

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I hosted [UNCO](#) again this year, and it's been interesting to see what's going on in the innovative church world. The conference is open-space, so the participants generate the topics. It's for church leaders who serve traditional congregations and new churches.

Since 2010, I have hosted all the conferences, except for one (my car broke down on the way to the airport). And the topics have gone from

- **Creative ministry in a traditional setting**
- **Closing a church**
- **Bivocational ministry**
- **Starting a new church**
- **Raising money**
- **Making money.**

There has been a palpable shift from **the dreaming, to the doing, to the sustaining.**

It breaks my heart, actually. Let me tell you what they cannot tell you. We have people who are working with younger, more diverse groups. They have communities who are made up of the people we need in our denominations. They are the future of the church. They are passionate and excited. And **we are starving them out.**

Pastors can usually get a three-year grant, but it takes 8-10 years for a church to become sustainable in our current climate. So they struggle. Working massive hours, balancing multiple jobs, they try to piece together grants to feed their families. They get to know the granting committee, build relationships, share a vision, then the committee changes leadership. And all the rules and expectations change. They get

cut.

Is that new church planter working less than the big-steeple pastor who's getting six figures? No, not usually. But the planter is getting paid minimum salary, while the large church pastor is making 2-3 times more.

Is that immigrant pastor less skilled than her colleagues? No. But she is desperately trying to figure out where her next paycheck is going to come from.

Often grants are much less than what an office worker or janitor might make in a denominational setting, but church planters go under extraordinary scrutiny to get them.

This has to change if we want a vibrant future. In my denomination (PCUSA), we close 19 churches every month. **The days ahead will depend on our ability to start new worshipping communities.**

I often hear how our denominations don't have any money. And, in one sense, it's true. Our congregations are made up of a generation of people who have been incredibly generous. Many were blessed with inexpensive college educations, generous G.I. bills, 30-year careers, soaring housing equity, and steady stock market growth. But now that generation is passing away. The emerging generations contend with skyrocketing educational debt, rising housing prices, unstable employment, and stagnant salaries.

Our churches have not invested enough time or energy into younger generations (just look at how many campus ministries we have cut). Younger generations aren't going to most our churches because we don't have much for them.

But, if you look at it differently, we have plenty of money. We have incredible assets in buildings. We have foundations and endowments. We have money from churches that have closed. We have incredibly generous and wealthy people in our pews. In some pockets, we have more money than vision.

At UNCO, there was a lot of conversation about different speakers and how much they charge. Often it can go up to five figures for a keynote. Now, I'm a speaker. I know the not-so-glamorous aspects of the job. We work hard. We can work three years on a book and get very little in royalties and we have to make it up in speaker fees. I understand that most speakers don't make much, and when we do, we have

to go up on our fees when we get to popular, in order to maintain a bit of sanity in our lives. I do not begrudge speakers for what they get in honorariums. They often make the money back in higher registrations.

But my stomach still lurches a bit. One pastor struggles to feed his children because he didn't get the \$10,000 grant for a year of work, after three committees scrutinized his ministry for hours. Then, someone flies in and presents a 60 minute lecture and we gladly hand over the money. Doesn't someone who's starting a new church deserve more? If the capital "C" Church can find money to pay speakers' fees, can't we find money for church planters? Can we begin to pay them, like we would support denominational staff or missionaries? Because the whole grant process is a massive strain on new church developers.

We have plenty of money. Can we learn to share it? Can we begin to invest in the future?