



Financing the Local Church: What Does It Cost?

Even though they are not members, Bill and Dorothy go to a church in their neighborhood once or twice per month. They are fond of the pastor and proud of the congregation's ministry. They also take pride in contributing a small amount when they attend services feeling satisfied that they have contributed their fair share toward the church's expenditures. Is their assessment realistic? What Does It Cost to Run a Church?

The annual budget for Protestant congregations averages between \$200,000 and \$250,000 per year.¹ Because of the broad range in budget sizes, it is helpful to compare total expenditures to the average worship attendance for the same year. Most Protestant congregations receive an average of \$2,500 a year per each worshiper. Typically, smaller churches report higher per-worshiper contributions.

And, some worshipers consistently give more than others. Experts believe that about one-third of individual contributors in a local church make up three-fourths of the total received in contributions.

While all congregations report that individual contributions (in the form of offerings, pledges, donations, or dues) are their biggest source of income, based on recent surveys, 80 to 90 percent of total income comes from these individual worshipers. The percentage varies little across congregations, but conservative Protestant churches are slightly more dependent on individual donations.



"PERCENTAGE GIVING IS WHEN 20% OF YOU
GIVE A LOT MORE THAN 80% OF US."

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The Vermont Conference has subscribed to this resource on behalf of all Vermont UCC churches. Each monthly issue of The Parish Paper provides ideas, insights, research-findings, and practical methods that strengthen the effectiveness of congregations in accomplishing God's purposes through their various ministries. Not every suggestion included in The Parish Paper will be right for every church.

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