

Economic Survey Results Analysis

By

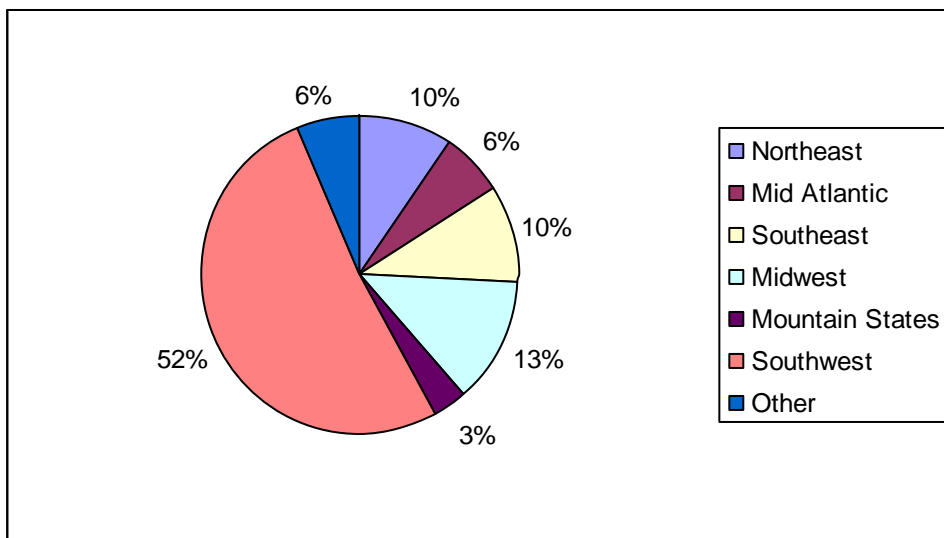
WS Associates, Warren Schuh (President)

www.WSAssociates.org

Survey name: XPastor Economic Survival
Start date: Wednesday, May 06, 2009
End date: Monday, May 11, 2009
Number of respondents: 31

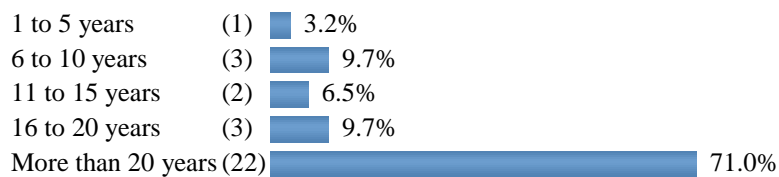
Please give us a little demographic information.

1) Our church is located in the following region:



An answer to this question is not required and 0 of 31 respondents chose not to answer.

2) Our church has been in existence for:

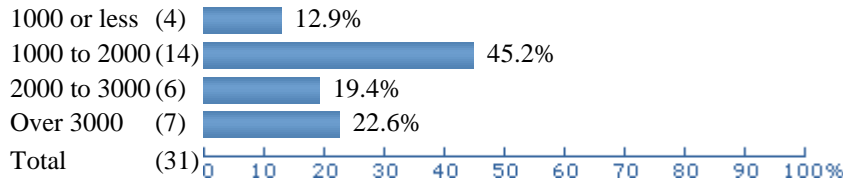




Average Score: 4.35

An answer to this question is not required and 0 of 31 respondents chose not to answer.

3) Our current average attendance is in the following range:

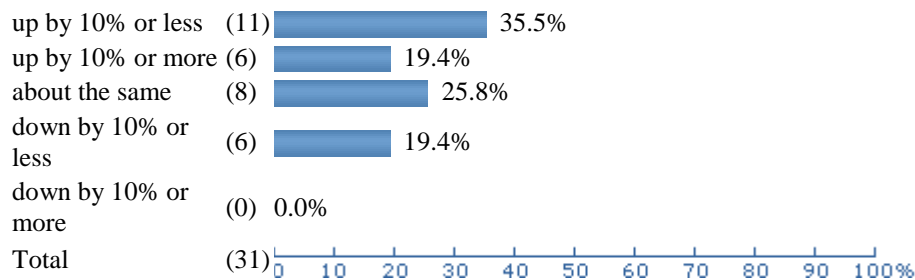


Average Score: 2.52

An answer to this question is not required and 0 of 31 respondents chose not to answer.

Please help us understand the impact of current economic conditions on your church.

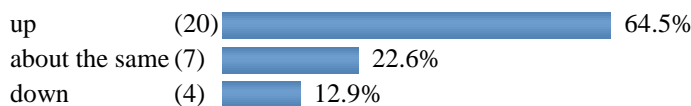
4) Our church's first quarter giving in 2009 as to compared to first quarter 2008 is:



Average Score: 2.29

An answer to this question is not required and 0 of 31 respondents chose not to answer.

5) Church service attendance this year is

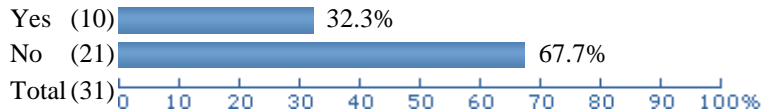


Total (31) 0 10 20 30 40 50 60 70 80 90 100%

Average Score: 1.48

An answer to this question is not required and 0 of 31 respondents chose not to answer.

6) Are there any special circumstances other than general economic factors impacting general attendance?



Average Score: 1.68

An answer to this question is not required and 0 of 31 respondents chose not to answer.

Answers to this question are correlated with how respondents answered the following questions:

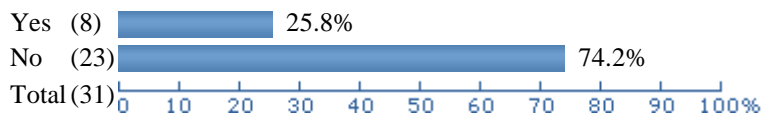
7) If yes, please describe briefly.

- We have been hit extremely hard by the recession. Being a suburban Detroit congregation, we have many members who have lost jobs; our current unemployment rate is estimated to be 15% within our congregation.
- New contemporary service is attracting more racially and economically diverse participants.
- Seating Capacity
- Many new church plants in a stable/declining population area.
- We've moved to new facilities 3 times in the past 12 months.
- Added key children's ministry directors.
Added additional weekend speaker.
- We are maxed out at prime time services and need to build.
- We moved to a new location. Giving up 19%, attendance up 25%
- We have been in a senior pastor search for 2 1/2 years. Our new senior pastor joined us in late February.

This question is asked if the answer to question 6 is *Yes*.

An answer to this question is not required and 1 of 10 respondents chose not to answer.

8) Have you had to lay off staff for financial reasons in the last twelve months?



Average Score: 1.74

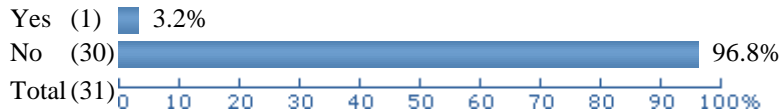
An answer to this question is not required and 0 of 31 respondents chose not to answer.

9) If yes, what percentage of full time equivalents (FTE's) did you lay off?

26% of the churches surveyed laid off staff.

- 25% of these churches laid off 2% of FTEs.
- 12.5% of these churches laid off 4% of FTEs.
- 25% of these churches laid off 5% of FTEs.
- 12.5% of these churches laid off 10% of FTEs.
- 12.5% of these churches laid off 15% of FTEs.
- 12.5% of these churches laid off 17% of FTEs.

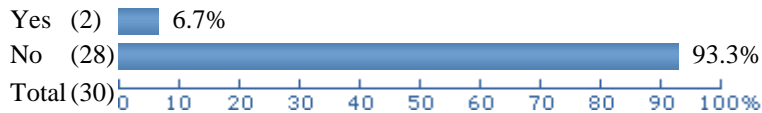
10) Do you anticipate any lay offs in the next quarter?



Average Score: 1.97

An answer to this question is not required and 0 of 31 respondents chose not to answer.

11) Have you stopped any ministries or programs for financial reasons in the past six months?

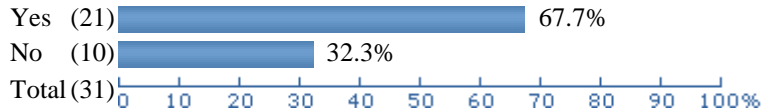


Average Score: 1.93

An answer to this question is not required and 1 of 31 respondents chose not to answer.

Answers to this question are correlated with how respondents answered the following questions:

12) Have you started any new ministries or programs in the past six months, specifically in response to opportunities created by the current economic issues?



Average Score: 1.32

An answer to this question is not required and 0 of 31 respondents chose not to answer.

13) If yes, please describe.

- We have added financial counseling for couples and families, an auto care ministry, software skills development, resume tune-up and interviewing skills, job seekers support groups and greatly increased our food distribution to needy families.
- Expanded our Deacon ministry in the areas of financial guidance, healthcare, and meeting the needs of widows, single moms and the elderly.
- We specifically began a benevolence fund that we use to help out our members who might be short rent/food/gas monies. We previously did not have this fund.
- a respite program for parents of disabled children
- Dave Ramsey's Financial Freedom classes
- We have started men's small groups as a way of supporting men in difficult times. Our women's small groups were already in operation.
- Compassion ministry. . . seeded the congregation with 300,000 (hundred dollar bills to each family) they added 400,000 plus to it. . . a direct cash give away to the community (hurting people) meeting real needs during this economic crunch.
- Homeless Ministry
Angel Food ministry
Resource for Layoff ministry
- A Dave Ramsey satellite seminar and a new ministry geared to help those out of work and looking for work that includes resume help, networking, etc.
- Not new, but EXPANDED Single Mom's outreach, benevolent ministries and food pantry.
- Ways in which we can help those in financial, martial, etc. need because of the economic crisis. Classes, counseling, use of computers, resume help, job board, small groups for emotional and accountability support, seminars on stewardship, budgets,
- We are basically giving away our cash surplus to the unemployed and needy. We have double our benevolence budget, gave away our entire Easter offering and continuing to find ways to give help to those struggling with finances including single moms, widows and the unemployed.
We have also started an effort called Crossroads for those who are trying to find jobs. This effort includes helping with resumes, interview tips, using social networks and supplying interview appropriate clothing for men and women as well haircuts and styling.
- Created more economic classes as well as job fairs
- Financial seminar.
- "Career Marketplace Search"...support group for those seeking employment
- Career transitions ministry. Off to an unbelievable start.
- We did a major job fair for the area. 5 TV news stations covered it.
We have a job seekers support team that is lay lead
- Money Coaches ministry from Crown Financial to help people with budget's, etc.
- We are doing more service projects i.e. fixing fences, painting homes, feeding the homeless,

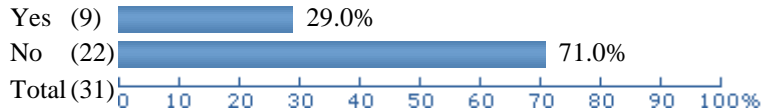
and are expanding are single parent ministries.

- An Abundance Ministry- food and clothing pantry for use by regular attendees and members, also include a yahoo group 'free sale" (you post what you have extra, i.e.: washer, then if someone in the group needs one they just respond and pick it up)
this also includes an S.O.S. (serve on Saturday) volunteer opportunity just to get those out of work a chance to work- we do a small devotional and network too. We are also planning some job finding training.
- Job Finders Care Group
Proactive searching of unemployed families in order to provide large financial gifts.
Financial Peace University

This question is asked if the answer to question 12 is *Yes*.

An answer to this question is not required and 0 of 21 respondents chose not to answer.

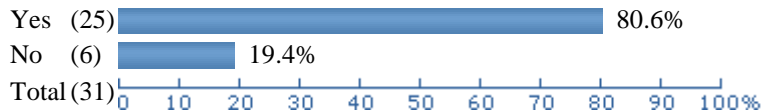
14) Do you have plans to start new ministries related to the economy in the coming twelve months?



Average Score: 1.71

An answer to this question is not required and 0 of 31 respondents chose not to answer.

15) Has your church developed any contingency plans in case the economy worsens?



Average Score: 1.19

An answer to this question is not required and 0 of 31 respondents chose not to answer.

16) If yes, please describe.

- Developed a budget that accounts for a 20% drop in giving.
- We will probably start another capital stewardship campaign in the next 12 months. If the economy worsens, we'll change some of the programs and staffing starts.
- We have already identified potential ministries to eliminate; we have already identified next positions to be eliminated.
- Phase 1- General operational adjustments resulting in saved dollars.
Phase 2- Restructure our current debt to increase cash flow without adding new indebtedness.

Phase 3- Fixed percentage pay reduction for entire staff

Phase 4- Targeted staff layoffs

Phase 5- Reduction of Ministry Spending

- programming adjustments; furloughs
- In process
- We have designated certain levels of giving and time tables to watch. If giving trends continued to drop for a certain period of time, we would then drop x service/ministry dollars. And so on...leading up to lay offs. Key factors are def con levels time periods and designated things to be considered/or dropped if giving activity dropped for a specific time frame.
- Layoffs; less funding for ministry
- We plan to start offering financial seminars
- We have reserve funds set aside for rainy days. We also have a worse case scenario budget that would keep the bills paid and a few staff people.
- We have limited spending this year to 90% of budget, and have focused on increasing reserves. We have also raised our focus on our Crown Financial studies as a proactive response.
- Building "margin" into the next fiscal budget. . . in other words, under spending the income to create back up as a form of preparation.
- Trying to work within 50% of ministry budgets...and focus on saving money.
- Basically, a systematized approach to how we would deal with falling revenue: approach congregation, cut back ministries, etc. before having to lay off staff.
- We have identified additional staff that will need to be laid off.
- Scale back on some programs and lay offs as a last resort.
- "Step" budget...only increased IF certain benchmarks are met...
fall back plan to 1) curb expenses; 2) delay new hires. We held the 09 budget to 08 income levels.
- We adjusted our budget and realigned some staff positions to run lean to create some margin. We are prepared to cut more fat in programs before staff positions if things get any worse. 3rd wave then would be to let go of non-weekend positions.
- Lay offs for staff.
- long-term debt restructure
- Been storing extra money in savings.

- markers in our budget will trigger non-staff cuts first and if necessary staff cuts
- Setting aside of cash surpluses for either special family needs or for budget shortfalls.

This question is asked if the answer to question 15 is *Yes*.

An answer to this question is not required and 2 of 25 respondents chose not to answer.