Eastminster Presbytery – November 14, 2026
Financial Trends, Stewardship Practices and Navigating a Faithful Future

John Wilkinson
Vice President for Stewardship and Church Relations
Administrative Services Group
john.wilkinson@pcusa.org

Stewardship &
Funds Development

Growing in gratitude and generosity.

Stewardship & Funds Development

A Presbyterian Church (U.S.A.),
growing in gratitude and generosity.

pcusa.org/sfd

Growing in gratitude and generosity.

Stewardship and Funds Development

What We Do…

- Raise funds for PL&W
- Support congregations, presbyteries and synods
- Interpret PL&W mission and ministry
- Provide resources
- Connect

Growing in gratitude and generosity.

Your Stewardship Officer

Lemuel Garcia-Arroyo
Lemuel.Garcia@pcusa.org

Stewardship &
Funds Development

Growing in gratitude and generosity.

Stewardship…

- Stewardship is the nurture, the cultivation, the faithful investment, of all the good gifts entrusted to us by a generous and gracious God, and then, the use of those abundant gifts with boldness and hope when the time comes

Your voices…

- Questions, challenges, etc.….

PC(USA) Context…

	2021	2025
Congregations	8813	8304
Ministers	18,458	17,520
Members	1,193,770	1,019,003

2025-0807_GA226_2025-Stats-Comp.pdf

Growing in gratitude and generosity.

Show me the money!!!

PC(USA)

- 2021 – regular contributions: $1,567,094,136
- 2025 – regular contributions: $2,140,000
- $2100 per member, increase of ~50% in 10 years

- Less donors, more dollars

Giving USA 2025 Trends

www.givingusa.org

Lake Institute on Faith & Giving

www.lakeinstitute.org

Growing in gratitude and generosity.

Trends…

- Decrease of households that give anything
- In general, people give 2% of disposable income
- Decline in institutional trust
- Congregational giving more stable than attendance

More trends…

- Overall giving up 6.3% (3.3% adjusted for inflation)
- Individual giving up 8.2% (5.1%)
- ***Religious giving up 1.9% (-1.0%)***
- Religious giving 23% of all giving
- Religious giving declining as share of total giving (smaller, though still largest, piece of pie)

National Study of Congregations Economic Practices (NSCEP) trends…

- 29% of US households give to religion
- $1000 median
- $2745 average
- Religion = 23% of all charitable donations --

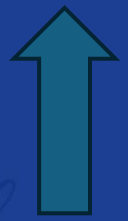


NSCEP trends…

43% compensation
26% building



Smaller % to staff
Decrease in FT
Insurance costs



NSCEP trends…

Electronic options 

Opportunities to give in worship 

Pause…

- Where do you see yourself, your congregation???

Approaches…

- Cultivate engagement – correlation to giving
- Clear, consistent communication
- Multi-dimensional
- Multi-generational
- Story-based, stories of impact
- Holistic – leadership and congregation (not just Stewardship Committee!)
- Worship…

horizons.net
“The Growing Importance of Year-Round Generosity”

- Many churches still find themselves in a feast-or-famine funding cycle, depending heavily on year-end appeals to close budget gaps. A more sustainable—and spiritually healthier—path is to cultivate a culture of generosity that is intentionally nurtured throughout the entire year. This means moving beyond occasional campaigns to a comprehensive, year-round strategy that consistently ties giving to discipleship and clear ministry outcomes.
- A year-round generosity strategy stabilizes cash flow, lowers financial anxiety, and keeps your congregation continually connected to the mission.

Affirmations…

- Tell stories of impact
- Cultivate practices of generosity (Nouwen, “God desires generosity, not from us, but for us)
- Brueggemann, “The Liturgy of Abundance, the Myth of Scarcity”

God, Whose Giving Knows No Ending (G2G 716)

3. Treasure, too, you have entrusted,
Gain through pow'rs your grace conferred;
Ours to use for home and kindred,
And to spread the gospel word.
Open wide our hands in sharing,
As we heed Christ's ageless call,
Healing, teaching, and reclaiming,
Serving you by loving all.

Eastminster Presbytery – November 14, 2026
Faith for the Future: The Current Landscape and a Roadmap for the Church

John Wilkinson
Vice President for Stewardship and Church Relations
Administrative Services Group
john.wilkinson@pcusa.org

Stewardship &
Funds Development

Growing in gratitude and generosity.

Stewardship & Funds Development

A Presbyterian Church (U.S.A.),
growing in gratitude and generosity.

pcusa.org/sfd

Growing in gratitude and generosity.

Stewardship and Funds Development

What We Do…

- **Raise funds for PL&W**
- **Support congregations, presbyteries and synods**
- **Interpret PL&W mission and ministry**
- **Provide resources**
- **Connect**

Growing in gratitude and generosity.

Your Stewardship Officer

Lemuel Garcia-Arroyo
Lemuel.Garcia@pcusa.org

Stewardship &
Funds Development

Growing in gratitude and generosity.

A family story…

Part I

PC(USA) Context…

	2021	2025
Congregations	8813	8304
Ministers	18,458	17,520
Members	1,193,770	1,019,003

2025-0807_GA226_2025-Stats-Comp.pdf

Growing in gratitude and generosity.

PC(USA) Context…

Most congregations are small, most members attend large congregations

Median congregation has 53 members

~66% of all members belong to congregations of 151 or more

PC(USA) Context…

Congregations < 100 =
70%, 24% of membership

Congregations > 300 =
8%, 46% of membership

Context…

- 87% white
- 34% 71+
- 59% women

Narrative

- Fewer FT calls, more CREs
- MEDIAN
  - 65 members
  - 57.6% 56 and older
  - Worship attendance 35
  - Income $151,468
  - Personnel $83,887
    - (12-31-21)

Growing in gratitude and generosity.

Stephanie Spellers, “The Church Cracked Open”

- ***Decline***: Membership, cultural influence, already happening
- ***Disruption***(s)
  - George Floyd, Breanna Taylor, Ahmaud Arbery
  - COVID

James Hudnut-Beumler and Mark Silk, editors, *The Future of Mainline Protestantism in America* (2018)

Major reconfiguration

"The bottom line for the future of religion in America is that all religious groups are under pressure to adapt to a society where religious identity is increasingly seen as a matter of choice…" (page xii)

Growing in gratitude and generosity.

In PC(USA) world

>Presbytery shifts – mergers, offices, closings…

>Changing leadership models – FT to PT, growth of CRE

>Building transitions

>Unification at national level – PL&W

>Goodbye World Mission, Hello Global Ecumenical Partnerships

Growing in gratitude and generosity.

Mythologies…

- Things will return to the “way they were”
- There will be a “new normal”

Aaron Earls, Lifeway Research “10 Trends Impacting the Church in 2024”

- No more post-pandemic bounce
- Shrinking groups but growing importance
- Shifting attendance patterns
- Helping the deconstructors reconstruct
- Overcoming economic headwinds
- Calming fears

Move…

From age of association to age of authenticity…

~ Ted Smith, Candler School of Theology

~Dwight Zscheile, Luther Seminary

Affirmations…

- Authenticity > association
- Engagement > membership
- Stewardship > $$$
- I love to tell the story (of impact)

Moves…

- Hope > fear
- Abundance > scarcity
- Lean into future…

A family story…

Part II

Last word…

With an urgency born of this hope, the church applies itself to present tasks and strives for a better world. It does not identify limited progress with the kingdom of God on earth, nor does it despair in the face of disappointment and defeat. In steadfast hope, the church looks beyond all partial achievement to the final triumph of God.

(Confession of 1967, 9.55, Inclusive Language Version)