



Survival Is Not Enough: Church in a Time of Pandemic

GRACE DUDDY POMROY

I started in my role as the director of the Stewardship Leaders Program at Luther Seminary on March 23, 2020, just as the coronavirus was gaining momentum in the US. During my first few weeks at the seminary, I continued to hear the same message over and over again: “The pandemic will have a profound impact on congregations. It will expedite the patterns of church decline. Many churches will not survive it.” While most congregations were focused on the question “How do we pivot to online worship quickly?” seminaries, church governing bodies, and church fundraising organizations seemed to be focused on this question: “Will the church survive the pandemic?”

As I write this article nearly nine months later, I am not sure if we asked, or are continuing to ask, the right question. Survival seems far too limited a goal in the face of our call to be stewards of all that God has entrusted to our care. This goal stifles the possibilities for creativity and innovation in the midst of this turbulent moment. Instead of focusing on survival, I invite church leaders to consider the question “What does it mean to be a steward in the midst of the pandemic and beyond?” I’ll explore why survival is not enough, the difference the shift in questions makes, and the opportunities the pandemic offers to help churches and their members more deeply embrace their call as stewards of God’s abundance.

The immediate response to the pandemic is, of course, the short-term survival of our congregations. As understandable as this is, it runs the danger that we would consider survival as a long-term strategy. But God’s abundant love for us suggests that this is a time to embrace our mission and live into it more fully.

IS THE CHURCH SURVIVING?

Before diving into the broader stewardship question, let's take a closer look at the data to see how the church is faring financially in the midst of the pandemic to see if the question of survival is really an important one to consider. To the surprise of many, churches, overall, are faring much better than expected. Just as the impact on individuals has been scattered—with some people experiencing major financial impact, some minor impact, others none at all—the impact on churches has also been a scattered one.¹

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While some congregations encountered a decrease in giving in 2020 as compared to 2019, a significant portion also encountered little change or even an increase in giving.² According to Lake Institute on Faith & Giving's "Congregational COVID-19 Study" from July 2020, 41 percent of congregations have seen a decrease in giving due to the pandemic, 28 percent have seen an increase, and 31 percent of congregations have had their giving stay the same.³ Looking specifically at mainline congregations, the numbers across these three categories were a bit more even, with 35 percent seeing a decrease in giving, 33 percent an increase, and 32 percent staying the same.⁴ Comparing the actual dollar amount congregations received from individuals in 2020 with the same time period in 2019, giving to congregations in Lake Institute on Faith & Giving's sample was down only 4.4 percent on average.⁵ Unsurprisingly, congregations with established online giving options and higher percentages of online givers prior to the pandemic tended to fare better. Similarly, as I have talked with congregation leaders, it appears that those who have experienced declines in income were on this path before the pandemic began, but the pandemic has increased the severity of their experience. While some congregations experienced, and may still be experiencing, financial

¹ Claire Williams, "Millennials and the Economy: Coronavirus Is the Second Setback in a Generation," *Morning Consult*, <https://morningconsult.com/2020/09/28/millennials-economy-coronavirus-financial-impact-poll/>.

² This article was written in December 2020 using the data available at that time; it is possible that the overall financial experience of congregations has changed between that time and the publishing of this article.

³ Lake Institute on Faith & Giving, "COVID-19 Congregational Study," *Indiana University–Purdue University Indianapolis*, September 2020, 3, <https://scholarworks.iupui.edu/bitstream/handle/1805/23791/lake-covid-report2020-2.pdf>.

⁴ Lake Institute on Faith & Giving, "COVID-19 Congregational Study," unpublished data.

⁵ Lake Institute on Faith & Giving, "COVID-19 Congregational Study," 3.

decline due to the pandemic, this is certainly not true for congregations across the board.

Similarly, Luther Seminary's Ministry Leader Survey, launched in May 2020, found that finances were not a primary challenge for many congregations, and for some it was an area of innovation during the pandemic.⁶ When asked about their biggest ministry challenge, only 10 percent selected "finances." Looking toward the next twelve months, a little more than a quarter of congregations thought finances would be one of their primary ministry challenges in the future. Congregations' biggest financial challenges were "finding creative ways to invite people to give online" (23 percent), "giving is down" (19 percent), and "trying to shift people to give online" (14 percent). While 29 percent of ministries were "waiting, surviving, unsure of what to do," the majority of ministries were "experimenting with rethinking how to do church." Forty-one percent of leaders said that "inviting people to give financially in new ways" was one of the most promising innovations they have tried in response to the pandemic. People shared stories of ways they had encouraged people to give, such as through Facebook giving challenges with silly rewards like having their pastor go grocery shopping in an inflatable unicorn costume, as well as ways they had deepened community partnerships to help meet the needs of individuals bearing the economic brunt of the pandemic. While finances were an important factor, they were not the primary area of concern for most congregation leaders and, in fact, have become a source of innovation for some.

Despite "doomsday" predictions about church finances at the beginning of the pandemic, churches have survived the pandemic fairly well with many congregations experiencing no decline or an increase in income as of summer 2020. Churches have relied on or quickly pivoted to online giving and found creative ways to invite people to give. To answer the question of whether or not the church is surviving, on the whole "yes." Similarly, there is evidence in both the *Faith+Lead* and Lake Institute on Faith & Giving surveys illustrating that congregations have found creative ways not only to ensure their own sustainability but to help other congregations and community members who are struggling.

What if we brought some of this innovative spirit to our approach to stewardship in the midst of the pandemic and beyond? What if we focused more on the unexpected gifts of this season and experimented with creating a new vision of stewardship, for both individuals and congregations, that could outlast the pandemic? I encourage congregations and their leaders to shift out of survival mode and into living more authentically into their call as stewards.

⁶ Luther Seminary's Innovation Team, "Navigating the Pandemic: A Survey of Ministry Leaders," *Luther Seminary Faith+Lead*, May 2020, <https://faithlead.luthersem.edu/resources/ministry-leaders-survey/>. The data in the rest of this paragraph summarizes the responses to this survey.

PITFALLS OF SURVIVAL MODE

Survival mode brings with it a variety of pitfalls—namely, scarcity thinking, minimal opportunities for innovation, and a laser-focus on maintaining the institution instead of heeding God’s missional call. Scarcity thinking is one of the first signposts of survival mode. The desire to survive is so urgent that any new opportunity for mission and ministry is met with suspicion, with cost being the main, and often only, criterion. The focus is on how to cut as many corners as possible in the current budget to keep costs to a minimum and reduce new expenses. The prevailing mindset is that there is not enough financially and there never will be. Second, survival mode squelches opportunities for innovation and risk-taking. In survival mode, protecting the existing institution is paramount, leaving no space for creating something new. The assumption is that the church cannot grow or change until the storm passes and the existing structure is stable. Instead of seeing the pandemic as a catalyst for disruptive innovation, the pandemic is viewed as a storm that must be weathered before things can move back to normal. Similarly, survival mode zeroes in on the institution at the expense of the mission. It’s about maintaining existing structures, programs, and staffing, rather than responding to the new ways God may be calling the church to pivot its ministry to better live out God’s mission in the midst of this chaotic and destructive time. Most of all, survival, particularly institutional survival, was never God’s mission for the church. God has called us to make disciples of all nations, to love God and our neighbor, to care for the poor and the widow, but protecting the twentieth-century institution of church is not and has never been on that list.

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In their seminal article “Leading Beyond the Blizzard: Why Every Organization Is Now a Startup,” Andy Crouch, Kurt Keilhacker, and Dave Blanchard encourage congregations to grasp hold of the unparalleled opportunity for creativity and innovation in the midst of the pandemic.⁷ They push congregations to view the pandemic not as something “just to get through” but “as an economic and cultural blizzard, winter, and beginning of a ‘little ice age’—a once-in-a-lifetime change that is likely to affect our lives and organizations for years.”⁸ Surprisingly,

⁷ Andy Crouch, Kurt Keilhacker, and Dave Blanchard, “Leading Beyond the Blizzard: Why Every Organization Is Now a Startup,” *The Praxis Journal*, March 20, 2020, <https://journal.praxislabs.org/leading-beyond-the-blizzard-why-every-organization-is-now-a-startup-b7f32fb278ff>.

⁸ Crouch, Keilhacker, and Blanchard, “Leading Beyond the Blizzard.”

they wrote this article in March 2020, right at the beginning of the pandemic, already seeing the long winter and “little ice age” that lay ahead. The authors of this article saw the pandemic as a moment to reset and change course—a moment to shift the church in a necessary new direction. Survival mode thrives on the promise that life after the storm will be the same as life before the storm, aside from some repairable damage. Yet, as these authors pointed out so early on in the pandemic, that will likely be a promise unfulfilled. Any institutions that do survive without adapting to this new reality will likely not be a fit for the new world that emerges.

SHIFTING FROM SURVIVAL MODE TO STEWARDSHIP

The pandemic offers the church the opportunity to rediscover what it means to be a steward and to put that into practice in a new way. Since the late nineteenth century, the word *stewardship* has been used in direct connection to the church to talk about financial giving to support its work.⁹ However, the concept, and even the word *steward*, has had a much wider meaning both biblically and historically. The verb *to steward* literally means to manage something that belongs to someone else. The English word *steward* likely comes from two older words: “sty” (enclosure) and “warden” (keeper).¹⁰ The keeper of the pigs lives in the sty—their job is to manage the pigs for the owner. Their job is to care for that which belongs to someone else. Stewardship, at its core, is not about giving but about ownership. The word *steward* and the word *stewardship* by association are not about our relationship to the church, but rather our relationship to God as the owner of all that we have and all that we are.

Throughout the Bible we are reminded of God’s role as both creator and owner. The Bible’s first verse establishes God as the creator: “In the beginning when God created the heavens and the earth . . .” (Gen 1:1). Similarly, the beginning of the Gospel of John echoes and expands on this claim: “In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things came into being through him, and without him not one thing came into being” (John 1:1–3). While God could have created the earth and transferred ownership of it to humanity, the Bible also makes clear that the world belongs to God. In Psalm 24 we hear: “The earth is the Lord’s and all that is in it, the world, and those who live in it; for he has founded it on the seas, and established it on the rivers” (vv. 1–2). God is both the creator and owner of all that is.

God has called us to be stewards of what belongs to God—using all that God has entrusted to our care to love God and our neighbor. We see this most clearly in

⁹ Lutheran Laity Ministries for Stewardship, “Brief History of Stewardship,” https://www.rmselca.org/sites/rmselca.org/files/resources/a_brief_history_of_stewardship.pdf.

¹⁰ Charles R. Lane and Grace Pomroy, *Embracing Stewardship: How to Put Stewardship at the Heart of Your Congregation’s Life* (Embracing Stewardship, LLC, 2016), 10.

Luke 10 in Jesus's interchange with the lawyer. Answering his own question about what he must do to inherit eternal life, the lawyer quotes from Deuteronomy 6 and Leviticus 19: "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind; and your neighbor as yourself" (Luke 10:27). The lawyer reminds us that loving God requires our whole selves, all that God has entrusted to our care. As R. Alan Culpepper writes, "The importance of [these] qualifiers is to plant the flag of God's sovereignty over the whole of one's life. God's claim on us reaches to every area of our experience, to our innermost being (heart); our lives—what gives us our individual identity (soul); our energy, strength, resolve, and resources (might); and our understanding and intellectual capacities (mind)."¹¹ Our response to God requires our whole selves and all that God has entrusted to our care.

Similarly, God also invites us to use all that God has entrusted to us to love our neighbors. Jesus's parable of the good Samaritan in Luke 10 reminds us that being a good neighbor requires our whole self. In just three verses (33–35) we see all of God's resources that the Samaritan puts to good use to care for his neighbor in need: his time, his empathy, his possessions, his skills, his money, and so much more. The Samaritan uses everything at his disposal to show love and care for a neighbor in need—a neighbor who would have been considered his cultural enemy. Stewardship is about loving God and our neighbor with all that God has entrusted to us—nothing held back.

A CHURCH DEPLOYED: A FOCUS ON EVERYDAY STEWARDSHIP

Despite stewardship's long association between the giver and the church, the pandemic offers an opportunity for the church to rediscover what stewardship means and to reroot it in believers' everyday lives. In so many churches, stewardship has been limited to the offering during worship and the annual response program each fall when givers are asked to discern their giving for the next year. Yet, with so many people now worshipping online from their homes, the place that has become the consistent background for most (if not all) of our lives in the midst of the pandemic, worshippers have a new opportunity to knit the practice of stewardship into their everyday lives. Instead of stewardship being reserved for one day a week in connection with another institution, stewardship can now be seen as part of God's call to us every day, outside the church walls, with all that we have and all that we are: a call that can easily be lived out both inside and outside the home, whether the church is gathered in person or not.

In fact, this time of "deployed church" might even be the best moment to help reroot believers in this all-encompassing understanding of stewardship. For so long, church leaders have encouraged believers to not separate their lives at church from the lives they live the rest of the week. Now church is embedded

¹¹ R. Alan Culpepper and Gail R. O'Day, *The New Interpreter's Bible, vol. 9: The Gospel of Luke, the Gospel of John* (Nashville: Abingdon, 1995), 227.

within the context of their everyday life like never before. When we talk about how everything belongs to God, we can now invite believers to encounter this reality in their own home in a real and tangible way. We can invite them to consider the material things they can see from where they are worshipping (their couch, their TV, their car, their kitchen, etc.): What does it mean that all of these things belong to God and not to us? How are you being a good steward of these possessions? How might you use them to love God and your neighbor? Similarly, as we live our lives mostly in one place, even the intangible things God has entrusted to us (such as skills and time) become more obvious to us and those living with us. As children of God, how might we use these resources to love God and our neighbor? Church leaders can use this unique moment to help believers see their call to stewardship in a new light.

For so long, church leaders have encouraged believers to not separate their lives at church from the lives they live the rest of the week. Now church is embedded within the context of their everyday life like never before. When we talk about how everything belongs to God, we can now invite believers to encounter this reality in their own home in a real and tangible way.

Now, more than ever, the needs of our neighbors are so acute that the church can help shine a light on those most in need in their community. Those who have experienced minor or no financial impact from the pandemic (approximately 70 percent of US adults) are likely looking for ways to help their neighbors financially and otherwise.¹² However, between the pandemic, systemic racism, and the recession, so many people, business sectors, and nonprofits have been impacted by this seismic shift that it can be challenging to know who is most in need of help and where resources can make the most difference. Many people struggle with decision fatigue and survival guilt, particularly if they have experienced little to no impact, which might impair them from giving as generously as they would like to. The church is in a unique position to create connections with these community partners, shine a light on these opportunities, and offer people tangible ways to make an impact using all of the resources God has entrusted to their care: money and so much more.

Two great examples of this type of work come to mind. First, right at the beginning of the pandemic, Lord of Life Lutheran Church in Maple Grove, Minnesota, created an “I Can Help!” page on their website lifting up the needs of some of their community partners.¹³ This page shares the story of these organizations and offers ways people can join in their efforts with their money or their time.

¹² Williams, “Millennials and the Economy.”

¹³ “I Can Help!” *Lord of Life Lutheran Church*, <https://www.lordoflife.org/icanhelp>.

Lord of Life also created an “I Can Help!” fund that allows people to make one gift but impact multiple organizations. For each donation given, one-third goes to support two of the church’s long-standing community partners who are feeding the hungry in their area, one-third goes to provide emergency financial assistance to members of their congregation who are in need, and the last third goes to support the ongoing ministry of the church. It is a great way for those with decision fatigue to meet so many needs with one gift and to clearly see how their giving will make a difference.

Similarly, at my church, Tree of Life Lutheran in Minneapolis, we started small groups at the beginning of the pandemic to help stave off loneliness and create opportunities for deeper connection and engagement. In addition to checking in with and praying for one another, we added this question to the conversation: “What do you need right now, and what can you offer?” Our pastor stressed from the beginnings that the needs and offerings could be large (like finding a new job) or small (like frugal recipes that require few ingredients). Once people got comfortable with their small groups, it was amazing to see what they would bring to the table as an offering. We had one person sew homemade masks for anyone in our congregation who needed one. Another person shared homemade sourdough starter so people could start (or continue) baking when there was no yeast left in the grocery store. Others shared prayer practices they had used so people could find new ways to connect with God in this troubling time. Both Lord of Life and Tree of Life share a portrait of stewardship in action that goes so much further than just giving to the church and allows people to deeply engage with God’s mission and share God’s love even as they are staying at home.

CHURCH AS STEWARD: REGARDING AND RETHINKING CHURCH ASSETS

In the midst of the pandemic, the church also has an opportunity to rethink how it stewards what God has entrusted to its care. It is so easy for churches stuck in survival mode to take a scarcity view, and yet the church, like its congregations’ members, has so many assets God has entrusted to its care. Many of these assets tend to be overlooked in the everyday rhythm of church ministry—like the property, parking lot, staff time and talents, endowments, music and technical equipment, office space, classrooms, volunteers, etc. While church leaders may have been reluctant before the pandemic to rethink their ministry model, repurpose assets, or make larger changes to the church’s budget out of fear of “upsetting the apple cart,” now is a great time to consider those changes since “the apple cart” is already upset and church members are more likely to be open to innovative ideas—particularly ideas related to the church property.

Like their members, I’d encourage congregation leaders to take this moment to discern how God is calling them to live out their call to be a steward in new ways. I suggest congregation leaders use these three movements of stewardship as

a model for their discernment process: *down, in, and out*.¹⁴ Congregation leaders can begin by giving thanks for all the ways God has come *down* to this congregation, ways in which they have seen God's love in action. They might consider more general examples like communion, baptisms, and weddings, as well as more specific examples like the ancestors who built the congregation, the youth group's experience on its last service trip, the connections made with community partners, or the singing of the children's choir. Starting in gratitude reminds us that stewardship begins first and foremost with God and what God has done for us. It also reminds us that the focus of the church is God's mission, not our own. Churches stuck in survival mode often neglect this step.

Then, look *in* to see all that God has entrusted to the church's care. Take an inventory of all the tangible and intangible assets. Pastors and staff can leverage this moment to get other leaders from various committees involved, ensuring that no stone is left unturned. Often the church has some "odds and ends" types of assets that may not be useful to the church at the moment but may be useful at another time, like five old bikes that were donated, a group of graduating high school seniors looking for safe summer work, or a member who is willing to lend her experience in graphic design. These odds and ends are important to include as well. This asset list can serve as a solid reminder of the unique portion of God's abundance entrusted to this congregation—even if it is not always obvious.

Last, the congregation should look *out* to see how God is calling them to use these assets to serve their neighbors in need. For many congregations who are disconnected from their communities, this requires them to spend some time getting to know their neighbors and listening deeply to what their needs are instead of making assumptions. Ask: "What is God up to in our neighborhood? How might we participate in God's mission in our neighborhood? How might our assets be a blessing to our community?" I've heard a few churches use the pandemic as an excuse for not engaging the neighborhood. While it may not be the ideal time for a door-knocking campaign, there are many ways to get to know the neighborhood and your neighbors that do not involve face-to-face meetings. Connect with neighborhood organizations, get to know the zip code demographics, attend neighborhood meetings virtually, and ask members of the congregation who live in the neighborhood to connect you with the neighbors they know well for more conversation. For many churches, this movement of stewardship is the hardest one. They are so accustomed to seeing "serving their neighbors" as one small segment of their ministry, with most time, energy, and resources going toward the church's membership, that this shift to church "for the sake of the world" or "the sake of the neighborhood" requires a deep reorientation. In the same way, this type of deep listening requires a shift toward a two-way relationship and ongoing dialogue with the neighborhood, rather than a one-way service model where the church shares everything with their "needy neighbors" without real engagement

¹⁴ Grace Duddy, *Stewards of God's Love: A Year-Round Guide to Stewardship in Your Congregation* (Chicago: Evangelical Lutheran Church in America, 2013), 6–7.

or relationship. Similar to the discussion of everyday stewardship for members, this movement of stewardship is an opportunity for the church to become more deeply rooted in place.

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Once the *down, in, and out* process is completed, congregations can close the loop by reflecting back on how they are currently stewarding what God has entrusted to them. Does the way the church is currently using what God has entrusted to their care match where God is calling them next? Does the church's current budget align with the way the congregation and neighborhood's needs have shifted in the midst of the pandemic? What steps might the congregation take this year to live out its call to stewardship in a new way? I encourage congregations to choose a few steps to take in that direction.

THRIVING THROUGH STEWARDSHIP

Instead of focusing on church survival in the midst of this pandemic, I believe God is calling churches to use this opportunity to help their members and themselves embrace stewardship in an entirely new way. Returning to the question of survival, the counterintuitive truth in the midst of this argument is that those congregations who can love God and their neighborhood more deeply with all that God has entrusted to their care will likely be the ones who thrive in the midst of the pandemic. By letting go of scarcity and embracing abundance, turning the focus off themselves and onto God and neighbor, these churches will help their members grow and become more engaged in their faith, and will find their own way back to what it means to be love in action in their neighborhood, rediscovering the church's mission along the way.

As J. Clif Christopher reminds us, the number-one reason people give is "belief in the mission."¹⁵ He writes, "People want to be a part of something that *changes lives*. . . . Nonprofits and churches only have one thing to sell—changed lives. When they do it well, they are supported, but when they do not do it well, they go out of business."¹⁶ While Christopher's conclusion may be a bit stark, at the core he is correct. Churches that not only survive but thrive have a clear mission, a

¹⁵ J. Clif Christopher, *Not Your Parent's Offering Plate: A New Vision for Financial Stewardship*, (Nashville: Abingdon Press, 2008), 13.

¹⁶ Christopher, *Not Your Parent's Offering Plate*, 13–14.

financial model that supports this mission, and people both inside and outside the congregation whose lives are transformed as the church lives out its mission. This is not to say this work is easy. This work takes time, energy, and discernment. But if our mission is survival, it sounds like embracing stewardship may just be our best way to get there. ⊕

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