



# Finding Hope in a Season of Decline

GRACE DUDDY POMROY

**I**n May 2020, after weeks of wrestling, I finally admitted to my pastor that I was feeling spiritually lost. I was struggling to see God's presence in the world in the midst of the global health crisis and economic upheaval. I had also recently started a new job that was challenging me to bring my faith more deeply into my work. How could I point others to God if I could not see God at work in my own life? How could I offer a message of hope to my students if I was struggling to find it in this season?

I know I'm not alone in feeling spiritually lost in the world today. I often hear similar sentiments from faithful church leaders and members, who long to keep their churches open in the midst of a pattern of decline in membership and funding. Where is God in the decline?

*In North American congregations, the constant need to gather in voluntary funding for the work of the congregation can be draining, especially in the midst of membership decline. This recent study of new models and new conceptualities for congregational support suggests that there can be hope for a more sustainable future.*

Where do you find hope when you are overwhelmed by grief over what the church has lost and fear of what the future might hold?

I recently heard a faithful congregation member name his grief in this way,

I've sat on the left side of the church for forty-five years, and I've just recently moved to the middle because there's nobody there. There was literally no one in one quarter of the church. And I look over in the next quarter of the church, and there's one person sitting there. And I see ghosts. I see the church full as it used to be. You had people everywhere in the church. And everybody sat in basically the same pew every week. So you knew your neighbors. And then people left, people died, people didn't come in . . . I worry that there'll be more ghosts and open spaces week by week by week. . . . And yes, God is there. But he's becoming more of the Holy Ghost, than he is the father.<sup>1</sup>

Throughout the pandemic and into this prolonged season of decline for many congregations so many of us have wondered: "Where is God?"

When my pastor and I finally had a chance to connect, she challenged me to look for small signs of God's presence. Maybe in this moment I was called to experience God in the still small voice, rather than the burning bush? Maybe God was showing up in the perfectly timed text from a long lost friend, a warm embrace from my spouse, or the melody of a beloved hymn sung during online worship?

Shortly after this conversation, I began practicing the Ignatian *Prayer of Examen* to help me notice and reflect on the ways that God was showing up in my life every day. I was amazed at the small and often unexpected ways that God made God's presence known throughout the day. Often it wasn't until I looked back on the day that I could recognize and name these moments. This practice helped me to see glimmers of hope during a dark time.

As I've continued the practice over the last three years, I can see a slow progression from "spiritually lost" to "spiritually found." One of the most profound and unexpected ways that God has spoken to me

<sup>1</sup> First Congregational Church of Kensington United Church of Christ lay interview, recorded Zoom interview with the author on February 16, 2023

in this time is through my work on church funding, and most particularly through a research project that I conducted from summer 2022 through spring 2023. Who would ever have thought I would experience God's presence so deeply and rediscover hope anew through a season of quantitative and qualitative research? And research on, of all things, money! Like water from a rock, God has surprised me with abundance satisfying my parched soul. I hope that sharing some of the findings of this research will fill you with renewed hope as well.

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Before I jump into the research, a quick introduction to my work in church funding. Over the last decade congregations across the country have realized that the "Sunday morning offering" may not be enough to sustain their mission. "Funding forward" is the process of finding more economically sustainable models for ministry that emerge organically from the congregation's mission. It's not about "saving the church" or just bringing in more money for money's sake to line the church's pockets. This process is a lot more about mission than it is about money.

I started exploring "Funding Forward" in March 2020. As my students and I began talking to congregations who had experimented with more sustainable models for ministry, we began to see a few glimmers of hope on the horizon. We heard about congregations who had repurposed land for affordable housing helping them meet a need in their community, generate additional income, and create meaningful relationships with their neighbors. We met a pastor who was using a "fee-for-service" model to minister to multiple congregations part-time, finding a more sustainable vocational model for her own

ministry while also equipping these congregations to find a more sustainable ministry model through lay-led, clergy-supported ministry. We talked to a few congregations who had started social enterprises as a new way of doing ministry with people who wouldn't come to their church otherwise while also generating income to keep this ministry funded into the future.

My students and I were on the lookout for a few cookie cutter models that churches could follow. We quickly realized these did not exist. Each congregation and its journey to sustainability was unique. Each congregation's mission, assets, and community gave particular shape to the process. While these stories gave me glimmers of hope for the church of today and tomorrow, I wondered what we could learn from these ministries that we might be able to translate to other congregations who were struggling financially in this season of decline. Were these more sustainable ministries outliers or trailblazers paving the way to a more sustainable model of ministry for the church of today and tomorrow?

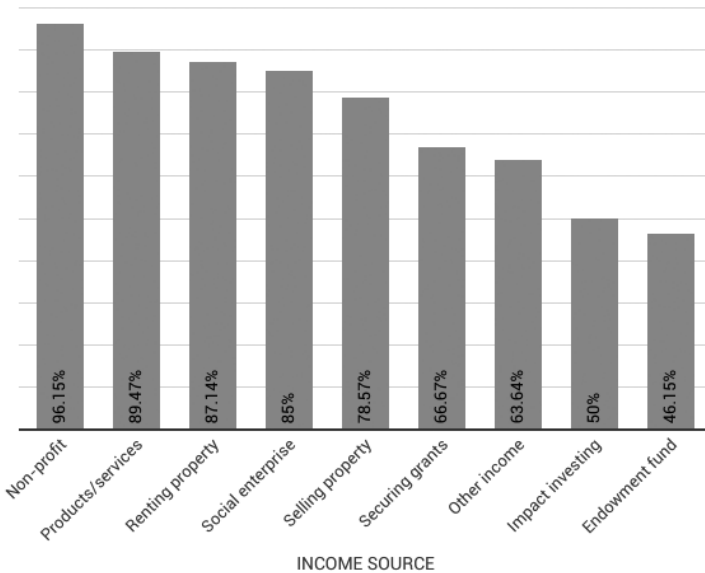
In 2021, my colleagues in the Stewardship Leaders Program and I decided to bring together a group of nine congregations who were ready to make a change in their church's funding model. These congregations learned, experimented, and held each other accountable over the course of a year. My colleagues and I learned so much through this process, but one of the key learnings we walked away with was that while congregation leaders had an abundance of creative ideas, they struggled to get their congregation on board with making these changes. Again, we saw glimmers of hope, but they were fleeting.

In 2022, I launched a two-phase research project to help us get to the bottom of these two questions:

1. What conditions are necessary to help a congregation shift its financial model?
2. What practices might a congregation use to facilitate that shift?

I never could have imagined at the start that this research project would be such a deeply profound spiritual experience for me and my research team. While we trusted that God was present in this work, we never expected that God's action, God's mission, and God's hope would take center stage in our findings.

We began the research process in the summer of 2020 by identifying 200 congregations in the United States and Canada who were experimenting with more sustainable financial models for ministry and inviting them to take a survey. Just after Thanksgiving we closed the survey after receiving over 100 responses. While we received a deluge of helpful information about congregational financial models as well as ways congregations were experimenting with new income sources and budget reductions, there were two findings from the survey that took my breath away. First, generating income outside of the



offering plate wasn't just important to the congregation's bottom line, it also helped to create meaningful relationships with people outside of the congregation and offered unexpected opportunities for evangelism (see below). While my students had heard this anecdotally through their case studies with congregations, it was interesting to see the numbers. Even with income sources that might be perceived as more internal like "repurposing endowment funds" 46.1 percent of the congregations who used this income source reported they had evidence to suggest that this income source was successful at creating relationships with people outside the church. In contrast, almost every congregation who had started a non-profit reported they had evidence

that this income source was successful at creating relationships with people outside the church. One congregation leader shared,

We used to be a black box in the middle of our neighborhood. Nobody inside knew what was going on outside, nobody outside knew what was going on inside. Today we're a focal point of our neighborhood, everyone knows us, everyone comes to activities that we host, some of our services are considered essential.<sup>2</sup>

Another congregation who makes and sells soup at their local farmer's market shared,

We always say it's not about selling soup at the market as much as it is about meeting our neighbors. We have built a loyal customer base. These customers talk at length at our booth every Sunday; we hear stories of their and their family's health, their job transitions, what's going on in their [kids'] lives... we really know our customers and our customers know us... Our soup is designed to share as a way to make friends and fight off loneliness so, additionally, our customers are also taking the soup to nurture relationships beyond the farmers market.<sup>3</sup>

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*Churches weren't just finding new income sources, they were finding new ways to be church. I was filled with hope as I learned how these congregations were reconnecting with their neighbors. They were creating relationships, embodying good news, and sharing the gospel in ways they had never thought possible before.*

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<sup>2</sup> Grace Pomroy, *Funding Forward: A Pathway to More Sustainable Models for Ministry* (Minneapolis: Fortress Press, 2024), 94.

<sup>3</sup> Pomroy, *Funding Forward*, 116–117.

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The second surprise came as I read through the responses to one of the last questions on the survey, "As you think back on the work your church has done to add income sources, reduce the budget, and/or rethink staffing, where have you seen God at work?" Now it's important to note that this was not a brief survey. Depending on the work the congregation was doing, there may be over sixty questions to answer. This question was one of the final ones on the survey and I worried that we would not get substantive answers due to survey fatigue. As I sat down to read through the responses to this question during Christmas break in December of 2020, I wept. We received ninety-two substantive responses to this question.

I heard stories of big and small miracles, God's guidance, finding partners in unexpected places, and seeing God's love come alive in ways they never would have imagined. Due to constrictions on article length, I will refrain from sharing all ninety-two,<sup>4</sup> and instead give you a taste of the responses I had the privilege to read:

In our newest venture that serves Christian leaders, God has been present blazing a trail of relationship and community... And has even blazed a trail for our congregation to support and celebrate this vibrant ministry, whose impact goes far beyond the walls of our congregation to every continent on the globe and countless expressions of Christian witness. It has felt more like following and riding the Spirit's wave than leading it at times.<sup>5</sup>

There have been so many "God winks" in this process—everything from unexpected financial gifts just when they were needed most, to doors being opened to find the perfect renters for the business center, to relationships being built with various people and organizations in the community,

<sup>4</sup> You can read all ninety-two responses in the back of *Funding Forward*.

<sup>5</sup> Pomroy, *Funding Forward*, 53.

to a sense of purpose and anticipation about how God is leading and providing for the church. Last year at this time, I wasn't sure we would even be here, and the ways God is providing is amazing.<sup>6</sup>

This has all been A LOT of work for us. The leadership of our church is burned out. And yet, God still finds a way to energize us with curiosity at what is next...We don't yet know if death is the next journey for our church, but in that uncertainty, God's peace abounds.<sup>7</sup>

From the beginning we have recognized that this ministry belongs primarily to God, and we are invited into it (rather than us owning it and bearing the full burden of responsibility). This has freed us to take courageous moves in adding serving days, hiring staff, etc. God is present every time someone comes to volunteer or share lunch. The relationships we have in the kitchen and at the serving window are God's presence among us.<sup>8</sup>

A few weeks after I read through these responses, I was teaching a class at Luther Seminary on Funding Forward. I had just finished presenting the reasons why many congregations would need to look outside the offering plate to create a more sustainable ministry model. After an hour of discussion about the decline in church attendance and church finances, I could feel the weight of grief in the room. One of my students asked me, "Grace, in the midst of all of this decline, where do you see hope for this church?" I replied, "In all of you and in the data we received from congregations in this research project." I went on to share some of these responses with them and watched as they, too, found new life, new hope, new energy through these stories.

In the winter and spring of 2023, my research team and I interviewed at least one ministry leader and a group of lay congregation members and/or community partners from the twelve of the

<sup>6</sup> Pomroy, *Funding Forward*, 53.

<sup>7</sup> Pomroy, *Funding Forward*, 53.

<sup>8</sup> Pomroy, *Funding Forward*, 53.



congregations who took the survey. We came into this segment of the research project with two key questions:<sup>9</sup>

- **Why** did these congregations decide to shift their financial model?
- **What** practices did they use to facilitate this shift?

To measure the responses to these questions we coded the data to count the number of times these themes emerged. You'll see those counts listed in the data below.

### *Why*

We found five key motivations: God's mission, community need, underutilized asset (i.e.: building, land, staff, etc.), finances, and congregational need (i.e.: building accessibility, decline in church attendance, etc.). There seemed to be a sweet spot when the congregation found alignment between God's mission (106), community need (99), and an underutilized asset (39). While finances (39) and congregational need (12) may have been catalysts to get the conversation started they were rarely the sole motivator.



Many times over the last few years of engaging in this work, I've heard the critique: "You're just doing this to save a dying institution. All you care about is helping churches bring in as much money as possible." Yet, this research bears out what my students and I have heard from congregations all along. Even though finances may be a motivator in the process, if the financial motivations are not connected to the congregation's mission and the community's unique needs it's unlikely to succeed over the long-term.

<sup>9</sup> We interviewed a few newer congregations who started with an alternative financial model. In this case, we tweaked these two key questions a bit: Why did this ministry decide to use this financial model for ministry? And what practices did they use to implement this model?

Might the financial constraints and declines in attendance be an invitation for congregations to join God's mission in their neighborhood in new ways? Pastor G. Jeffrey MacDonald, pastor of First Congregational Church of Kensington United Church of Christ, said something similar in my interview with him:

When I read scripture and church history, I see God working through adversity so often and calling people to abide in faith when outcomes are not certain and when the winds of the world feel like there's no way forward ... I believe that God is using constraint in churches all over. That financial constraint is compelling congregations to pick up their feet and do more of what they've been called to do all along ... Could God not use financial constraint to generate creativity? When you have a power outage and everything in the refrigerator goes bad, you start getting creative about what's in the pantry and discover you can make some pretty great things. That's when the creativity happens, not when you can just go to the refrigerator anytime you want and pull out something that's ready to eat. And so I feel like economic constraint is moving our historic mainline churches into an era of greater faithfulness and creativity. And that's where I feel like there's really God's genius at work in this because it's not even just creativity for its own sake or meeting the needs of the world, it's also compelling a greater fidelity to the New Testament vision of the spirit working through many members ... And it's good for the churches to have these constraints because, at least in congregationalist churches in New Hampshire, when you start talking about money, people do notice. People take their budget seriously. So if that's what the people need to get them going in a path of faith, let it be so. To God be the glory.<sup>10</sup>

<sup>10</sup> Jeff MacDonald, recorded Zoom interview with the author on February 13, 2023. Partially quoted in Pomroy, *Funding Forward*, 31–32.

*What*

My research team and I identified over forty practices that congregations used to shift their financial model for ministry. Of the practices, there were six that came up consistently: partnerships/community relationships (148), pastoral leadership (111), lay leadership (111), focus on mission (107), generosity (93), and openness to change (68). These six practices appeared in the conversations with all twelve of the congregations, except for “generosity” which only appeared in eleven of the twelve sites. When I put the coding data into the software I use to help me visualize the data, I was surprised to see that it formed a rocket ship. The more that I sat with this image, the more I liked it.



These six practices were the fuel that the congregations needed to get this process off the ground and to endure as they created cultural change.

As I’ve said in my book, *Funding Forward: A Pathway to More Sustainable Models for Ministry*,

Often, congregations assume that pastoral leadership is the singular driving force behind these changes. I remember

the pastors in the learning community saying, “I don’t know if I have the skills to do this work. I’m not sure how I’ll be able to manage this on top of everything else on my plate.” There seemed to be a perceived expectation that they would be the main driver of the work. While pastoral leadership was certainly a key element, it’s just one part of the rocket ship. Partnerships and community relationships were the foundation for this work—no one was able to accomplish this alone. Similarly, lay and pastoral leadership came up the same number of times. Decisive and active lay leadership was essential to getting this process off the ground. While the pastors often had a role in the Funding Forward project(s), the most important role they played in the process was the identifying, empowering, and encouraging the lay leaders.<sup>11</sup>

As a lay leader myself, this gives me hope that I have a key role to play in making this new model for ministry possible. This also gives me hope for the many overworked and overcommitted pastors that they don’t have to do this work alone.

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In addition to partnerships and leadership, a single-minded focus on the congregation’s mission, financial generosity, and openness to change made all of the difference in making this shift possible. Again, mission was more important than money. It was God’s mission, not the possibility of financial gain, that kept the congregation together throughout the process. I was delighted to see the role generosity from both inside and outside the congregation played in making the shift to a new model possible. Generosity can take many forms

<sup>11</sup> Pomroy, *Funding Forward*, 166.

and too often congregations limit the possibilities for generosity to just tithes and offerings. We heard stories of financial miracles in the interviews and survey that could not be attributed to anything but the Spirit's work. From congregation in Washington D.C. who funded their ministry to the unhoused by asking each congregation member to give up one day's lunch money to a congregation in Fort Worth, TX whose landlord decided to give them an additional space in the building free of charge to

start a community center for trans and gender-diverse people. I was astounded at the ways that God was using money from unexpected places to make ministry possible.

As I've stated in my book, *Funding Forward: A Pathway to More Sustainable Models for Ministry*,

Finally, I was intrigued by the way that openness to change formed the point of entry for the rocket. It was the openness to change that allowed these congregations to soar and break into new atmospheres. Openness to change was a prerequisite (and often a litmus test) for doing this work. It's important to note that while some of the congregations we interviewed were radically open to change in all areas of their congregational life, some were open to change just in one area of their church's life. So, if your congregation

### **Spiritual Practices (326 total)**

Generosity (93)  
 Discernment (47)  
 Identifying Assets in  
 the Congregation (36)  
 Listening (36)  
 Naming God's Action (31)  
 Prayer (22)  
 Faith (14)  
 Bible Reading & Study (13)  
 Hospitality (8)  
 Retreat (4)  
 Sabbatical (4)  
 Spiritual Direction (4)  
 Meditation (3)  
 Wesleyan Table Practice (3)  
 Anti-Racism (2)  
 Compassion (2)  
 Anointing (1)  
 Fasting (1)  
 Laying on of Hands (1)  
 Money Autobiography (1)

is not generally open to change, you may be able to find a small opening.<sup>12</sup>

There is hope for change even in congregations that appreciate their traditions.

I organized the list of over forty practices around these key themes: change, connection, focus, leadership, learning, spiritual practices, and support. I was amazed to see that out of all of the themes, “spiritual practices” was by far the most prominent. Spiritual practices were mentioned over 300 times across the interviews! While each congregation had their own particular practices they leaned on, “it was clear that these practices were the glue that held the congregation together throughout the process. While these practices were often initiated by the pastoral leadership, people at every level of the congregation took part in the practices and brought them outside of congregational gatherings and into their everyday lives.”<sup>13</sup>

A great example of this is the prayer practice one of the congregations used as they journeyed through an eleven-year process of transforming their building to include ninety-nine units of affordable housing. They started a church-wide 6:10 prayer time, since their address is 6100 Georgia Ave. Every church member was asked to pray every morning and evening at 6:10 for this project. During evening meetings at the church, alarms would go off at 6:10pm, and people would stop and pray together before resuming their meeting. This practice helped to keep the congregation focused on and invested in the project, reminding them that this was a project that God was calling them to complete.

Another great example is another congregation’s “kitchen tables” practice. Groups of six to eight people meet weekly for ninety minutes to walk through John Wesley’s key questions for spiritual formation: “How are you doing good? How are you not? And how are you staying in love with God?”<sup>14</sup> This practice “is the heartbeat of the congregation. It’s a way in which they hold their lives in conversation with the

<sup>12</sup> Pomroy, *Funding Forward*, 168.

<sup>13</sup> Pomroy, *Funding Forward*, 169.

<sup>14</sup> The Table UMC lay interview, recorded Zoom interview with Rev. Jaz Waring on March 10, 2023.

gospel and reflect together on how they are loving God and neighbor in everyday life.”<sup>15</sup> As the pastor put it,

Without the faith formation process of our Wesleyan tradition, without centering that or keeping that at the heart of how we’re trying to do this, I don’t think [our social enterprises] would have happened because I do think that all of these enterprises grow out of a living out of theological commitments and living into the messiness of what it means to love God and love neighbor. Not in theory but in a practical way.<sup>16</sup>

The Table UMC is thriving not because of its social enterprises, but because of the intentionality around faith formation. The social enterprises are just one outgrowth of this work.

As you can see from looking at the list (right), I intentionally took a wide view of spiritual practices including more traditional practices like bible study, retreats, and prayer, in addition to less commonly recognized spiritual practices like asset identification, listening, meditation, anti-racism training, and working through a money autobiography.<sup>17</sup> Instead of using my own judgment of what “counted” as a spiritual practice, I listened to the ways the practice showed up in the congregation’s story as well as whether or not the congregation considered the practice to be a spiritual one.

Looking back at the list of spiritual practices, “the diversity of practices fills me with hope. There isn’t just one spiritual practice that works for every congregation. Each had their own unique set of practices that kept them going through the process. What binds the practices together is the way in which they connect the congregation members to God and one another.”<sup>18</sup> The shift in their financial model became an opportunity for congregations to earnestly return to

<sup>15</sup> Pomroy, *Funding Forward*, 170.

<sup>16</sup> Pastor Matt Smith, recorded Zoom interview with Rev. Jaz Waring on February 17, 2023.

<sup>17</sup> Similar to a spiritual autobiography, a money autobiography is a reflection activity used to help people become more aware of the ways in which their nature and nurture impact their attitudes, behaviors, and feelings about money. While this can be done without a faith component, it is often used in faith communities to help people discover the faithful ways God might be calling them to use their money.

<sup>18</sup> Pomroy, *Funding Forward*, 171.

beloved practices, discover new ones, or continue practices they were already using with even more purpose and fervor. Often, the shift forced these congregations to rely on God's strength and trust God's direction in ways they had not had to before.

It wasn't until the Spring of 2023 after we had finished the interviews that I began to reflect on the ways that this project had shaped my faith and helped me to rediscover hope in ways that I had never imagined. I realized as I sat in meetings at Luther Seminary where people were bemoaning the decline of the church and grieving all that we had lost that I no longer felt this way. God is alive, active, and on the move in the church today. It's true, "there are churches that are declining, but there are many who are thriving as they live into God's mission. I felt called to share this message of hope with my colleagues."<sup>19</sup>

Similarly, in my personal life, I felt drawn to dig into my spiritual practices of morning prayer, Bible reading, Prayer of Examen, and weekly worship more than I ever had before. I felt compelled to ask God for guidance and direction. I approached God with confidence that my prayers would be heard and answered, but also that God might speak through me to those in need. I was stretched in my theological thinking as I heard stories that went outside of my own experiences of God. I was reminded that God is always bigger than the theological boxes that I put God in.

As I shared at the end of my book, *Funding Forward*,

For those of you who are mired in grief over what the church was, and fear of what God has in store for the future, I hope that this book leaves you with glimmers of hope. God has not left us. God is present with us in our grief and shaping us for a new future. It is in leaning into God's direction, not away, that we can find our way forward. This does not mean that churches will not close, or that budgets will not be in the red. For more than a third of the congregations we talked to it was the decline and/or closure of another congregation that paved the way for their ministry to find new life. There was a distinct pattern of death and resurrection.<sup>20</sup>

<sup>19</sup> Pomroy, *Funding Forward*, 180.

<sup>20</sup> Pomroy, *Funding Forward*, 180.



As I have walked through the research I have been continually reminded of the tagline that first led me to the Evangelical Lutheran Church in America (ELCA): “God’s work. Our hands.” It is God’s work, not ours, but we have the privilege of being the agents of God’s work in the world. This research has helped me to trust that God is at work, even when we cannot see it at the moment. It has helped me to see that the arc of God’s mission is long. For the congregations we studied, it took months, years, and sometimes even decades to make change. At times, “our own impatience can lead us to lean on our own understanding rather than trusting God’s work and waiting on the Spirit’s direction. May we have the patience to wait on God’s guidance and the courage to act when new and often unexpected opportunities arise.”<sup>21</sup> ⊕

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<sup>21</sup> Pomroy, *Funding Forward*, 181.