

"As any had need"

By [Carol Howard Merritt](#)

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A friend of mine realized that she only had one friend who went to church. As someone who cares deeply about the church, she wondered why it was. And so she began to ask them, "Why don't you go to church?"

The answers startled her. It wasn't what she was expecting at all. The number one answer that she received was, "I can't afford it."

Another young woman echoed another sentiment to me recently. She said, "I was like most people in their twenties. Even though I loved church, the budget always seemed to be going to their dilapidated building or mission work that I didn't care about."

Another person confided his personal budget to me. "I have my salary. Thirty percent of it goes to taxes. Sixty percent of it goes to paying rent. Ten percent of it goes to paying student loans. I don't even know how I'm living, much less how I'm going to give to the church."

Long before the economic crisis hit the stock market and the real estate market, it was creeping into the realities of young adults. Men and women in their twenties and thirties were feeling the crushing load of student loans, high rents, temporary employment, stagnant salaries, quick lay-offs, and uncovered medical expenses. Men and women who did everything "right" in their careers and budgets still found themselves with jobs that were not able to pay off the loans. They ended up juggling bills, figuring out which ones to pay each month, and praying that they never had any medical issues.

Congregations often want to reach younger members because (let's be honest) churches need them for the bottom line. When men and women are in the midst of a personal financial crisis, and they walk into a

church with a bigger financial crisis, it can be difficult for them to keep attending. When we want some shelter from the storm, some hope in the midst of our despair, it is hard to walk into a church and have the stress hit an even higher level, along with the expectation that you will be able to save the situation. Since there is not much cultural expectation for young adults to attend church (in fact, there's more of an expectation that they will not attend), then it's easy for them to go grocery shopping instead of walking into another financially stressful environment.

New congregations have responded to this in various ways (I don't advocate all of these practices. I'm pointing them out, in the hopes of stimulating more ideas.):

- **Rethinking the gathering space.** Rent is often cheaper than maintenance. A few innovative churches have cut down their expenses dramatically by shedding the need for a building. They can often be found nesting in the basement of a church, a livingroom, a gallery space, a coffeehouse, or a pub.

- **Changing the giving traditions.** A few gatherings quit passing the plate during the service, and they have "joy boxes" near the door. People can place the money in the box on their way out. Some gatherings have extensive podcast or videocast ministries, so much of their income comes from around the world, as men and women give through the paypal button on the website.

- **Encouraging tentmaking pastors and gatherings.** Pastors are often encouraged to be bi-vocational. Or, the church itself is bi-vocational. For instance, the gathering might also serve as a coffeehouse, a winery, or an art gallery. If a person cannot give money to the church, they might be able to give their time serving coffee, or their talents in the form of an art donation, or expertise in website design.

- **Creating a culture of giving and receiving.** New congregations are often small, and they tend to respond to each other's personal needs. When someone loses his or her job, the community often

knows and they give to one another. So they are able to practice something an aspect of stewardship that has been missing in many of our established congregations: the act of receiving.

Of course, these innovative communities haven't solved our economic concerns. But they are responding with creativity, imagination, and love. In many ways, there is a new economy arising in some churches. Where "stewardship" moves beyond the tiny pre-printed envelopes dropped into a shallow plate at 11:45 on Sunday morning. Instead, we are beginning too see how each can give to each other, in our needs and our abundance.

There are less radical ideas that would help in these situations as well. Having younger members as part of the process to carefully choose the mission projects and articulate them clearly. Making sure that people know that we don't have a church tax. And, of course, always understanding that our ministry to and with all people, is not so that it can make our income line higher, but so that we can do God's work.

What else have you seen? What other faithful responses to our economic crisis have you noticed?

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