

Churches' Financial Woes: a Crisis of the Spirit

By Robert Wuthnow

The economic prosperity that once characterized American religious institutions is now a thing of the past and financial woes are the order of the day.

Churches have weathered economic hardship before. What makes the present crisis more serious is that it is also a spiritual crisis. Were it only a problem of budgets, careful management would be enough. But the current crisis is much deeper. Fund raisers cannot fix it.

It is a spiritual crisis because it derives from the very soul of the church. The problem lies less in parishioners' pocketbooks than in their hearts and less in churches' budgets than in the clergy's understanding of the needs and desires of church members' lives. It lies in a fundamental unwillingness on the part of the clergy to confront the teachings within their own confessional heritage. The prevalent theology seldom connects with the ways in which people think about their money or their work. And when it does, the connection is more likely to be one of solace than of prophetic vision.

For all its interest in the poor, the church is overwhelmingly a ministry to the middle class. Its buildings are located in middle-class neighborhoods. Its programs are geared toward the interests of middle-class families. It depends on the middle class for its financial existence.

On the whole, contributions to American churches remain generous by the standards of most countries of the world. A tradition of religious volunteerism has encouraged churches to tailor programs to their parishioners' needs and thus to attract financial support from satisfied customers.

But parishioners also suffer from the pressures to which middle-class families are increasingly exposed--pressures of working harder to make ends meet, worries about retaining jobs, lack of time for self and family, marital strains associated with two-career households, and the incessant demands of the marketplace.

Those are the daily preoccupations of the middle class, yet members of the clergy have often been reluctant to acknowledge those issues as legitimate concerns or to deal with them seriously. Instead, it has seemed more "Christian" to provide token assistance to the poor and to pray for the needy who live thousands of miles away. Especially in recent years, it has also seemed more pressing to take up the issues supplied by the press and to become embroiled in culture wars and preach about political issues rather than speaking to the concerns that face parishioners in their everyday lives.

Because they do not find ministers who are concerned about the pressures they face in their families and at work, it is not surprising that many middle-class people are giving less to their churches than they were a decade or two ago. They may all attend services on Sunday mornings, but they receive little guidance about how to be faithful stewards. In fact, most of them have no idea what stewardship is.

Those who believe devoutly in the faith of their fathers and mothers are unlikely to consider their giving a calling or to approach it any differently than their less devout neighbors. They may

consider it as legitimate to give money to the Sierra Club as to the Presbyterian church, and they may turn to Alcoholics Anonymous to find help in coping with the pressures of daily existence because the pastor seems incapable of listening to their problems.

If churches are to emerge from their present crisis, therefore, they must come to a clearer understanding of their role and ministry in relation to the middle class. It will not be sufficient for them simply to strive harder to meet the needs of the hungry and the homeless or to continue deploring the oppression of peoples in Latin America or decrying injustices to the unborn or to gay men and lesbians.

Those efforts will, of course, continue. But efforts to assist the downtrodden and the disadvantaged and to speak for greater justice in their behalf can succeed only if the middle class is itself challenged in ways that have seldom been seen in recent decades.

For churches to regain their spiritual voice in ministering to the middle class, ministers must play a key role. They must provide leadership and inspiration. They must preserve the sacred teachings of their tradition, making them relevant to the strenuous, pressure-filled lives that most of their middle-class parishioners lead.

They must communicate effectively in their preaching and serve as role models in the way that they lead their own lives. They must understand that middle-class people are much more concerned about how to work responsibly and how to manage their money wisely than they are about the propriety or impropriety of a Robert Mapplethorpe photograph.

The clergy must do a better job of relating theology to everyday life. Pastors must preach more clearly and imaginatively about stewardship. They must give their members better reasons to contribute to the church. And they must help the middle class understand the relevance of faith in the workplace and in the marketplace.

The clergy cannot play those roles alone, but they must shoulder the lion's share of the responsibility. After all, they are the full-time, salaried professionals who are hired to look after the store. If they fall asleep, it is little wonder that parishioners are unwilling to give generously of their time and money. Indeed, the clergy need to be held accountable for what they say and do, just as other professionals are held responsible for their behavior.

If the churches are now faltering, we must look at what the clergy are doing wrong. We need to ask whether they are preaching boldly and clearly about stewardship, whether they are tiptoeing around the subject of money, and whether they understand the concerns that arise in the ordinary work day of most Americans. If not, or if the clergy's perceptions are far afield of the realities of their members' lives, something is wrong, and the clergy need to be challenged to do a better job.

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