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Church Leaders' Financial Coping Strategies During a Recession

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Abstract

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MBA, Bethel University, 2009

BS, Bethel College, 2007

Doctoral Study Submitted in Partial Fulfillment

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Abstract

An economic recession can disproportionately affect the financial stability of churches because their income relies primarily on voluntary contributions. The purpose of this phenomenological study, framed by servant leadership theory, was to explore lived experiences and perceptions related to church leaders' strategies for coping with the economic downturn in 2008. A purposive sample of 20 church leaders from Tennessee was recruited to explore the changes that have been made in church operational strategies in order to cope with the recession. The interview data were iteratively examined by using keywords, phrases, and concepts and were coded into categories, which led to the identification of the following themes: (a) implementing cost reduction efforts and increasing the reliance on volunteers for facility upkeep, (b) collaborating with other church leaders for assistance referrals and fraud detection, and (c) sharing facilities and dividing expenses. The study results contribute to positive social change by providing strategies that church leaders can implement to mitigate the negative effects of a financial downturn, strengthen their financial position and stability, and enable them to provide necessary community support. Financial stability in neighborhood churches is conducive to a stronger community because churches serve as focal points for volunteerism and assistance delivery.

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Dedication

This study is dedicated to my wonderful wife and best friend, Gloria Williams,

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Section 1: Foundation of the Study

Background of the Problem

Throughout recorded history, religious organizations have been a prominent part of the shaping of society (Marshall, 2009). Religion influenced creative and controlling aspects of early societies (Marshall, 2009) and significantly affected early forms of government and religious beliefs (Marshall, 2009). The influences exerted by early religious teachings continue to resonate in modern political and social institutions (Marshall, 2009). Some major nations, such as Egypt, developed theocracies in which the rulers were understood as gods on earth (Granerod, 2010). Prior and Quinn (2012) stated that religious organizations along with advocacy groups have been instrumental in driving the cause of social justice. Religious heritage, in part, shaped America's cultural identity and values (Gillespie, 2012). The country's laws are rooted in biblical writings (Gillespie, 2012).

Today, church leaders in the United States often fill social-services roles (McMillin, 2011). These social roles include services such as providing food, shelter, and counseling to those in need on an ongoing basis (Hays, 2012; McMillin, 2011), as well as helping displaced people obtain food, shelter, and basic necessities when disaster strikes (Hays, 2012). McMillin (2011) discussed the importance of churches in civil society, noting that their influence is evident at local, regional, and global levels; however, economic constraints could threaten the social-services role of churches.

The economic downturn that began in 2008 placed many community churches in financial difficulty (Kluth, 2010). Economic downturns often have a disproportionate

negative effect on churches (Benning, 2009). This financial hardship is due to the

dependence of churches upon voluntary contributions for a substantial portion of income

(Benning, 2009). Church leaders must eliminate waste and inefficiencies as part of an

overall financial survival strategy during adverse economic conditions (Moxham, 2009).

Benning (2009) reported decreasing contributions from church members to the

church after the start of the economic downturn in 2008. These decreases resulted from

reductions in members' household incomes caused by job losses (Benning, 2009).

Church leaders' reactions to revenue losses are similar to those of their secular business

counterparts (Benning, 2009). Many church leaders are actively seeking ways to increase

income and reduce costs (Benning, 2009). During the recession, church income declined

(Marx & Davis, 2012). Concurrently, church leaders received increased requests for

assistance due to harsh economic conditions (Marx & Davis, 2012). Unemployment in

the United States more than doubled in most states from the onset of the recession to

2009 (Robie, Emmons, Tuzinski, & Kantrowitz, 2011). When workers lose their jobs,

the results may affect local churches (Benning, 2009). Church leaders strive to provide

service to the local community; however, decreased revenues limit the ability of church

leaders to respond to those in need of services (Benning, 2009).

Kluth (2010) surveyed church leaders in the United States to determine trends in

giving, budgeting, and generosity initiatives. After comparing survey data for 2009 to

data for 2010, Kluth concluded that the fragile economy was negatively affecting an

increasing number of churches. In the 2009 survey, 29% of church leaders reported a

significant decline in revenues (Kluth, 2010). In the 2010 survey, this figure increased to

38% (Kluth, 2010). A similar number of church leaders reported lower than anticipated year-end expectations (Kluth, 2010). The same survey showed that 32% of the church leaders responding planned to reduce spending budgets (Kluth, 2010). The 2009 survey showed that 14% of respondents expected to make budget cuts (Kluth, 2010).

Hardy and Ballis (2005) advocated the use of secular business practices to facilitate financial recovery in churches. The recommended coping strategies included standardized best practices, investment in essential people and processes, cost management, and progress measurement (Hardy & Ballis, 2005). Bialecki (2008) discussed the dichotomy between many church leaders' concerns with financial issues and their desire to separate these concerns from spiritual matters.

Benning (2009) expressed concern that financial shortfalls impinge upon church leaders' ability to respond to requests for assistance from families and individuals in the local community. The economic downturn has caused church leaders to make difficult decisions regarding how to spend limited resources (Benning, 2009). Notarantonio and Quigley (2009) suggested that church leaders must pay particular attention to financial resource planning because of the nature of their fundraising methodology and the uses of their money. Failure to implement effective financial planning could result in the inability to fulfill all or part of churches' missions.

Problem Statement

The recession that began in 2008 resulted in chronic high unemployment rates (Farber, 2012). The U.S. Department of Labor (2011) reported the national unemployment rate as 9.6% in 2010 and the Tennessee rate as 10.1%. Kluth (2010)

reported that the economic recession was negatively affecting an increasing number of churches. From 2008 to 2009, the national unemployment rate increased from 5.8% to 9.3% (U.S. Department of Labor, 2011). In Kluth's 2009 survey concerning church finances, 29% of responding church leaders reported a significant decline in revenues (Kluth, 2010). The number of church leaders expecting to make budget cuts more than doubled in 2010 over the previous year (Kluth, 2010). The general problem is that church leaders might not be aware of strategies for mitigating the effects of an economic downturn. The specific church business problem is the application of successful strategies for coping with the economic downturn in order to maintain financial stability.

Purpose Statement

The purpose of this qualitative study was to discover the perceptions and lived experiences of church leaders regarding the effects of the recent recession on church operational performance. The research design of this study was phenomenological. The specific population for the study consisted of church leaders in the Clarksville, Tennessee area. The objective of the study was to seek the lived experiences and perceptions of study participants in order to identify successful strategies for maintaining church operational viability during an economic downturn. Data collected from government statistics helped determine the effects of the economic recession on unemployment rates.

The recession began with a market contraction in December 2007 and deteriorated into an economic recession in 2008 (Gao et al., 2011). I collected data in face-to-face interviews with 20 church leaders who had been in the same leadership position during the recession that they held at the time of the study. The selection of a

specific population study group limited the participants to those with experience of the phenomenon. The geographic area was limited to the city of Clarksville, Tennessee, in order to make sure all the participants experienced the same economic environment. The implications for positive social change included use of the study results to evaluate the effectiveness of different strategies during an economic downturn. Dissemination of the study results may help church leaders implement effective strategies to strengthen their financial position. Financial improvements may allow church leaders to provide necessary community support, which in turn may promote a stronger community.

Nature of the Study

I used a qualitative phenomenological research model to explore the central phenomenon within a bounded system (Merton, Froyd, Clark, & Richardson, 2009). The intent of the phenomenological qualitative research was to explore the perceptions and lived experiences of leaders operating a church during the recession in Clarksville, Tennessee. The focus of the research was on the effects of the recession on church revenues, coping strategies to mitigate the effects of the recession on church operations, and the effect of the recession on church leaders' ability to fulfill requests for assistance from the local community.

Sampling in qualitative research traditionally uses small numbers with the objective of studying a topic in depth and detail (Bryman, 2007). Data saturation during a phenomenological study occurs at some point after the sample size exceeds six participants (Draper & Swift, 2011). Creswell et al. (2007) recommended the use of a small number of nonrandom participants in qualitative studies. By following this advice,

I was able to conduct an in-depth analysis of participants' perceptions and experiences (Creswell et al., 2007). Draper and Swift (2011) stated that a suitable sample size makes it possible to answer the research question without gathering enough data to prevent in-depth analysis. Petursdottir, Arnadottir, and Halldorsdottir (2010) recommended interviewing participants until data saturation has been achieved for a phenomenological study.

The target number of participants for this study started at 6 to 10, with participants added in order to achieve data saturation. When a researcher is dealing with a specific phenomenon, purposive sampling assures the achievement of data richness (Kisely & Kendall, 2011). Random sampling is not an appropriate methodology for exploring a singular phenomenon (Banerjee & Chaudhury, 2010). Purposive sampling involves selecting participants who possess specific knowledge about the phenomenon that is central to the study (Banerjee & Chaudhury, 2010). Scheibelhofer (2008) noted that the study of a limited population or site produces relevant insight using an exploratory methodology utilizing interviews.

A qualitative methodology allows a researcher to study events as they are happening (Brod, Tesler, & Christensen, 2009). Because this study included key elements of social context, a qualitative methodology was appropriate for the collection of objective information to arrive at conclusions (Kisely & Kendall, 2011; O'Connor, 2011).

The *scope* of a research study defines the boundaries established for the research (Audet & Everall, 2010). I explored the perceptions and lived experiences of a purposive

sample of church leaders within the city limits of Clarksville, Tennessee. Only church

leaders with the responsibility and authority to handle church finances were included in

the participant pool. The participant pool was also limited to church leaders who had

held the same leadership positions during the recession that they held at the time of the

study. This approach limited participation to those individuals who had extensive

knowledge of church finances and an understanding of the effects of the recession on

church financial strategies. Rather than generalizing this study's results to a larger

population, I intended to use this study to achieve a more profound understanding of the

perceptions and lived experiences of church leaders in Clarksville, Tennessee.

A phenomenological design was the best approach for describing the strategies

incorporated by church leaders to mitigate the effects of the recession on church

operations. The data collection methodology used in a phenomenological design allowed

me to collect information on the perceptions and lived experiences of church leaders

before and during the recession (Mortari, 2008). A phenomenological design provided

the flexibility to explore strategies used to cope with emerging related issues (Cilesiz,

2011). The phenomenological design, using open-ended questions, provided the means

to examine the effect of the recession on the church leaders' ability to provide community

services (Cilesiz, 2011).

Research Question

The purpose of this qualitative phenomenological study was to explore the

perceptions and lived experiences of church leaders who were responsible for the

financial matters of their respective churches. I explored church financial issues related

to the economic recession. Local church leaders in Clarksville, Tennessee had

experienced the phenomenon of providing necessary services to the community with

declining revenues and increasing community unemployment (U.S. Department of Labor,

2011). Brod et al. (2009) recommended the use of one question that embraces the whole

of the research project. I used a central question to guide the study (Brod et al., 2009).

Cilesiz (2011) recommended that the research question for a qualitative study be broad

enough to change as the study moves forward. The central question was as broad as

possible (Brod et al., 2009) and was the heart of the research (Brod et al., 2009). Due to

the critical role of the central question, it received appropriate deliberation (Brod et al.,

2009). Subquestions were specific and were either topic related or issue related (Brod et

al., 2009). The design of the subquestions elicited as much information as possible from

study participants (Brod et al., 2009).

The following central question guided this phenomenological qualitative study:

"What changes have been made in church operational strategies in order to cope with the

recession?"

This phenomenological qualitative study focused on the following subquestions:

1. How have strategies changed with regard to internal operations, such as
   facility upkeep or facility improvements?

2. How have strategies changed with regard to voluntary external expenditures,
   such as requests for emergency assistance from nonmembers?

3. How have church leaders explored additional revenue sources in order to cope
   with the recession?

Conceptual Framework

The conceptual framework for this study centered on strategic management and leadership theories as they relate to operational stability and financial security. Leadership theories formed the basis for this qualitative phenomenological study (Kenney, 2012). I used these theories to examine whether or not leadership styles lead to positive results in church leaders' efforts to maintain church operations and provide social services in an economic recession. The principles of servant leadership theory emphasize increased involvement in the community and greater use of collaboration (Van Dierendonck, 2010). Areas examined included the use of secular strategic management practices in church management and church leaders' strategies to determine if applied strategies produced effective results.

Strategic planning is one of the fundamental building blocks of management theory (Kong, 2008). Strategic planning consists of creating a vision of the desired future state of the organization and developing a plan to achieve the vision (Kong, 2008). Effective strategic planning includes a clearly defined plan (Rankinen, Suominen, Kuokkanen, Kukkurainen, & Doran, 2009). Communication of the plan to all levels of the organization is important (Rankinen et al., 2009). Strategy provides guidance for maintaining an intended course of action to achieve the desired goals (Mintzberg, Ahstrand, & Lampel, 2008; Taylor, De Lourdes Machado, & Peterson, 2008).

The conceptual framework for the study also included change management theories as they relate to organizational leadership. When the business environment transforms, many organizations react by implementing operational changes (Shin, Taylor,

& Seo, 2012). These changes often meet with internal resistance (Shin et al., 2012; Van Dijk & Van Dick, 2009). Experts have developed many theories about change management (Shin et al., 2012). Early theories focused on understanding workers and concentrated on how managers could enhance productivity through change management (Shin et al., 2012).

Change management is especially difficult in churches (Pearse, 2011). Many church members have a strong commitment to tradition (Pearse, 2011). Some parishioners perceive changes within the church as threats to these traditions, and these changes meet with resistance (Pearse, 2011; Sonenshein, 2010). Church leaders must clearly identify which traditions are not subject to change in order to avoid resistance (Pearse, 2011).

Implementing some secular business practices may help church leaders maintain financial stability in an economic recession (Pearse, 2011). Some economists theorize that the integration of secular business practices can help church leaders improve financial stability (Hardy & Ballis, 2005). Some church purists maintain that secular business practices are inappropriate in the church (Dobrai, 2010). Hardy and Ballis (2005) discussed the problems that occur when church leaders insist upon a strict sacred-secular divide. Problems arise because some church leaders compartmentalize church matters, with separate handling of spiritual and business issues (Hardy & Ballis, 2005). The financial strategies employed by church leaders vary, depending on their individual proclivities (Dobrai, 2010; Notarantonio & Quigley, 2009; Pearse, 2011).

The recession has negatively affected a growing number of churches in the United States (Kluth, 2010). This study provided me with the means to explore church leaders' strategies to either increase finances or reduce costs. The research also included church leaders' perceptions about the success of the strategies they had implemented. The goal was to elucidate what strategies religious organizations can utilize to operate more effectively in the face of increasingly scarce resources (Hardy & Ballis, 2005).

Definition of Terms

Bracketing: Identifying the researcher's personal interests, experiences, or preconceptions that could influence the research and then isolating them to prevent bias (Fischer, 2011).

Clustering: The act of grouping similar objects. For the purpose of this study, the term refers to grouping research data into core themes revealed by study participants (Moustakas, 1994).

Epoche: In qualitative research, documenting the interviewer's personal beliefs about the topic in order to understand and separate them to prevent researcher bias (Cilesiz, 2011).

Generalizability: Refers to the extent that the study findings apply to the entire population or in different settings (Aiello et al., 2012).

Horizontalization: Grouping, with the aim that each phenomenon receives equal value as the researcher attempts to discover its nature and essence (Moustakas, 1994).

Lived experiences: In a qualitative, phenomenological study, the term refers to the feelings and perceptions concerning an event or phenomenon experienced by the participant (Audet & Everall, 2010).

Phenomenological study: Using personal interviews to obtain data consisting of the perceptions and lived experiences of the study participants. The goal of the researcher is to attempt to understand people's perceptions, perspectives, and understandings of a specific situation (Creswell, 2008).

Purposeful sampling: A data collection method used when the researcher selects participants based on possession of one or more specific criteria (Brod et al., 2009).

Qualitative research: Refers to a research approach that focuses on observations and interviews in order to understand a human or social problem (Flemming, 2010).

Recession: Refers to a significant decline of a country's economic activity (Pump, 2012).

Sacred-secular divide: Refers to the separation of religion and values into a sacred domain and assigning worldly concerns such as business and science to the secular domain (Hardy & Ballis, 2005).

Thematic analysis: The identification of aspects the study participants possess in common. The process involves creating core themes by clustering the delimited meanings or horizons (Moustakas, 1994).

Transparency: The action of providing and facilitating free access to detailed information about the organization's operations to interested stakeholders (Hollyer, Rosendorff, & Vreeland, 2011).

Assumptions, Limitations, and Delimitations

Assumptions

There were three basic assumptions associated with this qualitative phenomenological study. The first assumption was that the participants would share information openly and freely in order to achieve the research objectives (Creswell, Hanson, Clark, & Morales, 2007). In order to obtain meaningful results, participants must provide accurate and complete details of their perceptions and lived experiences pertinent to the study (Audet & Everall, 2010). To this end, I provided assurances to the participants that any information given was confidential and that the proper safeguards were in place to protect the data (Audet & Everall, 2010). Proper safeguarding of the data is important in order to encourage participants to share personal or confidential information (Audet & Everall, 2010). The second assumption was that church leaders would be willing to participate in the study. For the research to be successful, an adequate number of participants were necessary to obtain sufficient data (Audet & Everall, 2010). The third assumption was that the findings might be applicable in different geographic locations. The church leaders' survival strategies revealed by the study results may provide church leaders in different locations with additional solutions for coping during economic downturns.

Limitations

There are inherent limitations in this study. The research focuses on church leaders in the city of Clarksville, Tennessee. Therefore, the boundary around cultural and specific economic conditions might limit the application of the results to a broader

geographic area. Another limitation is that the participants based their responses on their perceptions of events. Influences on those perceptions included various factors such as worldview, outlook, or optimism. Another limitation of this research was that the study was limited to a specific participant pool (church leaders) about a specific event (recession). It may not be possible to generalize the results to situations that are different from the study setting.

Delimitations

I used delimitations to narrow the scope of the research or to detail what the study did not encompass (Audet & Everall, 2010). The scope of this study was limited to church leaders within the city limits of Clarksville, Tennessee. In the event of failure to achieve data saturation with this limitation, there was a contingency plan to expand the scope to include surrounding communities. The participant pool was limited to church leaders who had the responsibility and authority to make financial decisions for the church. The participant pool was further limited to church leaders who had held the same position in the same church during the recession. The purpose of these delimitations was to assure that participants had an extensive knowledge of church finances and that they had been involved with church finances before and during the recession.

Significance of the Study

The results of this qualitative, phenomenological study may help church leaders understand the effects of economic downturns on church revenues and show the various strategies employed to mitigate the effects of reduced revenues. The intent was to prepare church leaders for future economic downturns by examining the causal

relationship between a specific economic event and the associated effects on church revenues. I also examined strategies employed by different congregational leaders to mitigate the effects of reduced revenues and the effectiveness of those strategies as perceived by the participants.

Reduction of Gaps

An extensive body of literature exists regarding economic matters in churches; however, there was a lack of research specifically addressing financial strategies for church leaders coping with economic recession. A review of extant literature did not reveal any studies that addressed the issue of economic strategies for church leaders. The results of this study might reduce this gap and provide a solid foundation for future research on financial strategies for coping with financial crisis in churches and secular businesses.

Implications for Social Change

This study's implications for positive social change may include different strategies to mitigate the effects of a recession or economic downturn. Dissemination of the study results may enable church leaders to implement effective strategies that strengthen their financial position and thus facilitate their ability to provide necessary community support. Maintaining financial strength in neighborhood churches helps build a stronger community.

A Review of the Professional and Academic Literature

A preliminary review of professional and academic literature showed that research into the effects of an economic recession has focused on the secular business

sector. Data obtained from U.S. government databases showed the effects of the 2009 recession on unemployment rates; however, there was a general lack of research on the effects of unemployment on church finances. Given the lack of research addressing the sustainability of church operations impacted by high unemployment rates, this topic warranted further study.

The literature review included peer-reviewed and scholarly sources relevant to the research question. The central theme of the research question was determining the effects of the 2009 recession on church operational capabilities. The research objective focused on the identification of strategies used by church leaders to mitigate the effects of the recession and the effectiveness of those strategies. Literature related to strategic planning, change management, and communications was determined to be pertinent to the research. Through the literature review, I identified behaviors that both helped and hindered organizational management. The results of this study may provide church leaders with management strategies to maintain financial stability during future economic downturns.

The literature formed the framework for this research study. The literature review begins with an overview of the 2009 recession, including conflicting opinions about the nature of recessions. The next section contains a review of change strategies as they relate to church operational strategies. The subsequent section includes a review of internal resistance to change in organizations. The next section includes the use of secular business strategies in church organizations, followed by a section that covers the

role of communications in facilitating organizational change. The last section includes an exploration of strategic planning.

The research included an active search for relevant literature throughout the course of concept development. The Walden Online Library was a significant source of literature. Online searches revealed sites that provided current statistics, as well as information on current conditions and trends. Government and church websites were particularly useful for discerning the current state of various key factors. In the course of the review, keywords and subject terms included the following: *church finances*, *sacred secular divide*, *unemployment*, *charitable giving*, *church strategy*, *recession*, *church attendance*, and *social welfare*. Books were another valuable resource for obtaining pertinent literature on the research topic. A literature map was used to organize thoughts and concepts in order to focus the literature review. The literature review revealed a gap in the literature with regard to church financial strategies for mitigating the effects of an economic downturn.

The purpose of this qualitative phenomenological study was to explore the perceptions and lived experiences of church leaders with regard to the effects of the current recession on revenues and on the church leaders' ability to provide services to the community. I also examined strategies that church leaders have used to mitigate the effects of the economic recession and the effectiveness of those strategies. Information collected from a purposive sample of church leaders in Clarksville, Tennessee provided the means to discover themes or patterns in their perceptions and lived experiences of the effects of the recession on their churches' operations, strategies, and ability to provide

community assistance. I examined the effect of an unemployment rate of more than 10%

(U. S. Department of Labor, 2011) on church revenues and on requests for church

assistance from the local community. Existing literature provided limited insight into the

use of secular business practices in churches' finance strategies.

Recession

Economists have historically observed business cycles to make predictions about

economic conditions. Stevenson and Wolfers (2011) described a *business cycle* as

periodic movement in economic activity, measured by changes in economic factors such

as GPD, unemployment rates, interest rates, inflation, and productivity. Economists

identified four stages of the business cycle: expansion, contraction, peaks, and troughs

(Stevenson & Wolfers, 2011). The authors noted that business cycles do not follow a

pattern and that neither their extent nor their duration was predictable. Economists have

defined a *recession* as a phenomenon associated with the contraction stage of a business

cycle (Stevenson & Wolfers, 2011).

The literature suggests that there has been substantial debate with regard to the

nature of recessions. Economists have widely diverse opinions about the definition of a

recession (Gaski, 2012). In order to determine when a recession begins and ends, it is

necessary to agree on a definition (Gaski, 2012). Contemporary definitions of a recession

have included the generalization that one indicator of a recession is a decline of the

country's GPD for two consecutive quarters (Pump, 2012). Some business economists

have historically linked stock market performance and recognition of prerecession

conditions in the economy (Lundquist & Stekler, 2012). Others have debunked the

theory that sudden, steep drops in the stock market herald a recession (Lundquist &

Stekler, 2012). Lundquist and Stekler (2012) urged caution when predicting a recession

based on stock market drops. In some cases, where a sharp decline in the stock market

accompanies a recession, the decline began after the start of the recession. A significant

stock market decline could be a symptom of recession, but it is not a reliable predictive

factor (Lundquist & Stekler, 2012). Wang and Yang (2012) reported that some

economists espoused an inverted yield curve as a predictive factor for recession. An

inverted yield curve occurs when long-term investment yields fall below short-term

deposit yields. The results of a study using an IS-LM model with the term structure of

interest rates indicated that an inverted yield curve is not a reliable harbinger of a

recession (Wang & Yang, 2012). Another major flaw in the theory was that long-term

low interest rates could produce a nearly inverted yield curve (Wang & Yang, 2012).

Based on the literature, it is difficult to define a recession, much less predict when one

will happen. Jorda, Schularick, and Taylor (2011) concluded that credit growth

combined with depressed interest rates created conditions conducive for an economic

recession.

The 2009 recession surprised many government officials and, to a lesser extent,

private sector financial experts, according to the literature (Mullard, 2011). The

unprecedented worldwide economic prosperity in the previous two decades had created

an expectation of continued success (Bhagwati, 2009). In 2008, the government offered

an optimistic assessment of the U.S. economy (Mullard, 2011). Official press releases

from the Office of the White House predicted continued low unemployment and

economic strength in spite of slowing domestic growth. The government had high

expectations that the $168 billion stimulus package, combined with lower interest rates,

would reinvigorate the economy (Mullard, 2011). The government predicted that the

stimulus package would provide continued economic growth at a slower pace (Mullard,

2011). A belief that the drop in housing and mortgage markets was contained and would

hit bottom by mid 2008 supported the government's approach (Mullard, 2011). In early

2008, the majority of economists did not believe a recession was likely (Mullard, 2011).

The prevailing opinion was that the science of economics had progressed to the point that

a serious economic downturn could be averted (Mullard, 2011). Most economists, with a

few dissensions, held that the stimulus plan was working and that the economy was

rebounding (Mullard, 2011). The rapid economic decline in the later part of 2008 quickly

changed opinions about the stability of the economy (Mullard, 2011). Looking back on

the events of 2008, economists concur that the stimulus plan likely prevented a worse

financial disaster (Mullard, 2011).

While many analysts were predicting that the United States would avoid a

recession in 2008, the economy had already entered a recession (Imbs, 2010). In

December 2008, the National Bureau of Economic Research (NBER), which determines

the beginning and ending dates of recessions, announced that the United States was

already in a recession, which began in December 2007 (Mullard, 2011). The number of

variables requiring assessment created a delay between the start of the recession and

determining that there was a recession. Assessment of some variables occurred after

measurement of the effects. In 2008, the labor market steadily declined, and the NBER

cited this decline as a key factor in selecting the start date of the recession. By October

2008, there was a decline of 1.2 million U.S. jobs. Economists predicted an additional

decline of 325,000 jobs for November (Mullard, 2011). Other factors used by NBER

included real personal income, industrial production, wholesale sales, retail sales, and

GDP. The NBER analyzed the interaction of all of these factors to determine the

recession start date (Mullard, 2011). The NBER did not speculate on what caused the

recession. The consensus among economic analysts pointed to the housing market

downturn, which began in 2006, as the main cause of the recession (Mullard, 2011).

There was a domino effect as housing prices tumbled, affecting home building and sales

of existing homes. Home foreclosure rates increased sharply, causing massive money

losses for banks, in turn tightening access to credit for consumers (Mullard, 2011). The

2009 recession had the longest duration of any in the last 80 years. The NBER identified

10 official recessions between 1930 and 2008. Of those, only two recessions persisted

for a year (Mullard, 2011).

President-Elect Barack Obama supported another stimulus package to boost the

economy. Some economists predicted that the recession would extend into the second

quarter of 2009 before the start of a recovery (Mullard, 2011). Other economists

disagreed, predicting that a turnaround was imminent due to the stimulus spending

already implemented by the government (Mullard, 2011). A $160 billion tax rebate in

the first quarter of 2008 increased GDP in the following quarter (Daguerre, 2011). The

financial market continued to decline, prompting the federal government to authorize

trillions of dollars in emergency spending intended to stabilize the economy (Mullard,

2011). The measures included bailouts of banks and Wall Street firms totaling $700

billion. The Federal Reserve lent hundreds of billions of dollars to corporations and

lenders as part of the package (Mullard, 2011). Some economists stated that stimulus

spending was futile and that the recession would run its course regardless of attempts by

the government to forestall the decline (Mullard, 2011).

Within the literature, disagreement exists among economists regarding the

probable length or severity of the recession. Denrell and Fang (2010) conducted a study

to find out if economists could accurately predict economic conditions. The researchers

examined past economic forecasts covering macroeconomic factors by 50 economists

from 2002 to 2005 (Denrell & Fang, 2010). The objective of the Denrell and Fang's

study was to determine which economists most accurately predicted significant

outcomes. A comparison of overall accuracy verses significant events prediction showed

that the economists who were more accurate in predicting significant events had a lower

overall accuracy rate (Denrell & Fang, 2010). Denrell and Fang suggested that less

talented forecasters were more likely to make daring forecasts. An outrageous forecast

that hit the mark could establish the prognosticators' reputations and make people take

notice of their future predictions (Denrell & Fang, 2010). Denrell and Fang concluded

that the results confirmed previous research that cast doubt on the accuracy of forecasting

(Denrell & Fang, 2010).

In a University of Pennsylvania study, Tetlock examined 80,000 political

predictions by experts in the field. The data, collected over a 20-year span, showed that

the experts' predictions were no more accurate than chance. The study results suggested

that the in-demand experts made bolder and less accurate predictions (Tetlock, 2006). The evidence from various studies suggested that forecasters in any field, including economics, could become bolder following an accurate prediction of a major event or a succession of lesser hits. The results were often escalating levels of boldness in their predictions, along with an increase in mistakes (Tetlock, 2006).

Incumbent politicians and investment bankers benefited in the short term from excessively optimistic economic predictions in 2008 (Lundquist & Stekler, 2012). There was a push from those within the financial segment to declare that the system had worked and the recession was over (Lundquist & Stekler, 2012). Politicians who were up for reelection were also eager to declare a return to economic normalcy (Lundquist & Stekler, 2012). According to the literature, economists are not likely to predict significant events. Sheridan (1999) conducted a study on the accuracy of private sector economic predictions. The study utilized data from 1970 to 1995 that included 48 predictions (Sheridan, 1999). Sheridan concluded that economists could not predict turning points in the economy. Swedroe (2011) opined that the experts' predictions were no more accurate than the flip of a coin. A 2009 study by McCracken for the Federal Reserve Bank of St. Louis examined 26 years of economic forecasts. McCracken concluded that forecast errors in times of recession were four times larger than during normal economic conditions (Swedroe, 2011). Advances in information technology and improved communications systems have not resulted in improved economic forecasting (Swedroe, 2011).

Tetlock (2006) conducted a 20-year study to examine the accuracy of expert forecasts. Tetlock divided forecasters into two categories. Forecasters in one category relied on a wide range of experiences to formulate forecasts (Tetlock, 2006). Those in the other category utilized a fixed world, relying on a single defining idea to formulate forecasts (Tetlock, 2006). The forecasters who utilized a single defining idea were more confident with their predictions. They were also wrong more often than the other group (Tetlock, 2006). The more famous forecasters had the lowest percentage of accurate predictions (Tetlock, 2006). The economists who correctly forecasted significant unforeseen events were likely to have poor performance records on a regular basis (Tetlock, 2006).

In the fourth quarter of 2008, the United States' gross domestic product declined at a 6.2% annual rate (Hall, 2010). This decline occurred because of a sharp decline in consumer spending, coupled with a falloff in exports (Hall, 2010). The decline was the worst single-quarter drop since the 1982 recession, causing concern among economists and reduced optimism for economic recovery in 2009 (Hall, 2010). One of the major effects of the 2009 recession was chronic, high unemployment rates (Farber, 2012). The national unemployment rate was 4.6% at the beginning of 2007. After a moderate increase in 2008, the unemployment rate rose steadily to 10% by the end of 2009. Since the end of 2009, up to and including the release of data in July 2011, the unemployment rate has remained greater than 9% (U. S. Department of Labor, 2011).

Kluth (2010) reported that the economic recession had a negative effect on an increasing number of churches. The 2008 downturn affected industry leaders as the

Lehman Brothers bankruptcy undermined the country's financial structure (Rapp, 2009).

Slowing of the financial flow precipitated failure for several major companies and

tremendous financial losses for others (Rapp, 2009). Construction and manufacturing

accounted for nearly half of the total job losses during 2008 and 2009 (Hyatt & Erika,

2012). The reason these industries had disproportionate unemployment was because they

relied heavily on financing to move product (Hyatt & Erika, 2012). The financial crisis

in the United States had global repercussions as the downturn deepened into a worldwide

recession in 2009 (Rapp, 2009).

Williams (2011) reported that many small business owners found difficulty

recovering from the recession due to cash flow issues. Many suppliers have been seeking

quicker payments or higher deposits (Williams, 2011). Companies had less cash on hand

to purchase inventories when the recession eased (Williams, 2011). Businesses leaders

who managed to maintain cash reserves had a competitive advantage after the recession

(Williams, 2011). The recession had a tremendous effect on church budgets from two

fronts (Neroulias, 2011). Decreased income severely affects the finances of some

churches. The recession also increased requests for assistance from parishioners and

others (Marx & Davis, 2012). There have been some signs of economic recovery. In a

2010 national survey conducted by Faith Communities Today, 57% reported a significant

decline in income due to the recession (Neroulias, 2011). The Hartford Institute for

Religion Research, the Evangelical Council for Financial Accountability, and Christianity

Today International all reported that larger churches were recovering from the recession

more easily than smaller community churches. Larger churches recovered more quickly,

in part, because of investment income, endowments, and the support of a larger

membership (Neroulias, 2011). Incomes for smaller churches had dropped

disproportionately as the recession progressed, according to the reports. A 2010 survey

of more than 11,000 congregations revealed that the recession had affected churches of

all sizes. The survey results indicated that more than one-half million church employees

had lost their jobs or had their salaries reduced because of the recession. The respondents

also reported increased costs due to increased requests for assistance (Neroulias, 2011).

Contributions to churches have decreased significantly in recent years (Ronsvalle

& Ronsvalle, 2011). Based on a 2009 survey of 42 church denominations, donors have

steadily reduced their church contributions to as a percentage of gross income since 1968

(Ronsvalle & Ronsvalle, 2011). One major contributing factor for this trend was a shift

in focus by church leaders from charitable causes to institutional maintenance (Ronsvalle

& Ronsvalle, 2011). Church members were not as motivated to give more to support

institutional maintenance, as they were to support good works (Ronsvalle & Ronsvalle,

2011). Another factor cited was that many church members continued to contribute the

same dollar amount to the church, even though their income had increased over time

(Ronsvalle & Ronsvalle, 2011).

One possible factor cited was that more people are utilizing other avenues for

their charitable contributions (Ronsvalle & Ronsvalle, 2011). Church leaders reduced

allocations for charitable endeavors to an average 35% of church income. Allocations for

staff salaries and building maintenance as a percentage of income have remained steady

for the previous 20 years (Ronsvalle & Ronsvalle, 2011). Church spending on operations

from 1968 to 2009 was reduced 15%, and spending on charitable works was reduced

47% (Ronsvalle & Ronsvalle, 2011). There were several reasons that the reduction in the

percentage of spending for charitable works exceeded the reduction in spending for

church operations (Ronsvalle & Ronsvalle, 2011). Costs for church operations have

increased due to inflation (Ronsvalle & Ronsvalle, 2011). The rising cost of health care

and utilities had a significant impact on operational costs (Ronsvalle & Ronsvalle, 2011).

As church income decreased, the rising operational costs reduced the amount on money

available for charitable works (Ronsvalle & Ronsvalle, 2011). Contributions to

charitable organizations that have specific goals, such as the Salvation Army, have

increased in recent years (Ronsvalle & Ronsvalle, 2011). People seemed more willing to

contribute when there is a specific charitable goal (Ronsvalle & Ronsvalle, 2011). Some

people allocated more of their charitable giving to nonchurch organizations and reduced

their church donations (Ronsvalle & Ronsvalle, 2011).

Donations to churches decreased sharply during the 2009 recession (Ronsvalle &

Ronsvalle, 2011). A previous study did not establish a link between economic downturns

and contributions to churches (Ronsvalle & Ronsvalle, 2011). A consumer mindset has

evolved among U. S. church members, which fosters an expectation that the church exists

to serve them rather than transform them into someone who serves others (Ronsvalle &

Ronsvalle, 2011). Consumerism received some of the blame for the decrease of church

donations by members as a percentage of income (Ronsvalle & Ronsvalle, 2011). As

income increased from 1968 to 2009, people spent a higher percentage of their income on

luxury items and consumer goods and contributed a lower percentage to the church

(Ronsvalle & Ronsvalle, 2011). People over 25 tended to allocate a larger percentage of their charitable donations nonchurch charities and educational institutions rather than to the church (Ronsvalle & Ronsvalle, 2011). One reason more people were contributing to charities other than the church was that choices were available (Ronsvalle & Ronsvalle, 2011). The church was once the only conduit if a person wanted to support charitable works. People created organizations for a variety of causes (Ronsvalle & Ronsvalle, 2011). A person, who was interested in a specific charitable cause, could contribute to an organization that channeled support directly (Ronsvalle & Ronsvalle, 2011).

Change Strategies

The literature review provided an overview of various perspectives related to organizational change. Organizational change is one method of dealing with changes in the environment within which the organization operates (Boga & Ensari, 2009; Jimmieson & White, 2011; Shin et al., 2012). Both secular and religious organizations are affected by changes in the economy (Davis, Kee, & Newcomer, 2010; Kluth, 2010). When the changes in the operating environment are rapid and extreme, organizations must react quickly to avoid going past the point of financial recovery (Austin, 2009).

Strategy is important in any economic climate, and strategic planning becomes more critical when the economy is sluggish (Nafday, 2011). Some church leaders are reluctant to use the strategies employed by secular business leaders (Dobrai, 2010; Pearse, 2011; Santmire, 2010). Both secular and religious leaders face challenges to organizational survival because of economic concerns (Vaidyanathan & Snell, 2011). Some factors that affect both secular and religious organizations include new

technologies, new knowledge, leadership change, or launching new services (Beck, Lengnick-Hall, & Lengnick-Hall, 2008). The changing operating environment and globalization have increased challenges to business survival (Sheppard, 2012). Both business and nonprofit organizations face failure unless they gain the necessary skills to manage operations efficiently and effectively (Yip, Twohill, Ernst & Munusamy, 2010). Organizational resources, people, and processes must remain adaptable in order to cope with rapid change (Jimmieson & White, 2011; Patalano, 2011). The most effective leaders are adept at predicting change and making strategic changes in the organization including the speed, direction, and intensity of the changes (Davis et al., 2010).

Resistance to Change

Some church leaders were unwilling to place emphasis on business issues, preferring to concentrate on the spiritual aspects of the institution (Pearse, 2011). This issue has played a significant role in the operational success of churches, as defined from a financial perspective (Pearse, 2011). Some church leaders separated secular business concerns, ignoring those that appeared to be at odds with religious principles (Pearse, 2011). There were others in the religious community that saw no conflict between secular business concerns and spirituality (Hardy & Ballis, 2005). A thorough examination of biblical passages on money revealed that there was no dichotomy between spiritual pursuits and financial concerns in the church (Hardy & Ballis, 2005). Biblical teachings indicate that maintaining financial security is a necessary function of church leaders (Hardy & Ballis, 2005). Benning (2009) found that a separation of secular issues from spiritual aspects of the church was inadvertent rather than an intentional

segregation. Pearse (2011) suggested that in order to facilitate growth, churches would

need to adopt accepted secular business practices. Congregations that place emphasis on

increasing membership usually concentrate on generational preferences. The

concentration on generational preferences often results in placing emphasis on

congregational expectations rather than on spiritual concerns. The resulting shift in

priorities provides a case for those opposing intermingling church operations with secular

business practices (Pearse, 2011). Internal strife about the application of secular business

practices can create challenges for church leaders seeking change (Pearse, 2011).

Internal change within the religious community is sometimes difficult to institute due to

member resistance (Pearse, 2011).

   Wrenn (2011) examined resistance to change within religious organizations,

particularly with regard to marketing strategies. Challenges to existing paradigms often

resulted in resistance to change (Van Dijk & Van Dick, 2009; Weiner, Belden, Bergmire,

& Johnston, 2011; Wrenn, 2011). Van Dijk & Van Dick (2009) opined that arbiters of

change within an organization must be cognizant of the issue of resistance to change.

Specific patterns of resistance were likely to occur, regardless of the nature of the change.

The patterns occurred because of specific causes. Identification of the specific causes

made it possible to initiate countermeasures in order to lessen resistance to change (Van

Dijk & Van Dick, 2009). One common complaint was that the change was the latest in a

series of initiatives launched as the next great plan, and soon discarded. The

countermeasures for this cause included minimal fanfare, leadership support, assigned

change leaders, and integration of the change into daily operations (Van Dijk & Van

Dick, 2009). Van Dijk and Van Dick's 2009 study results identified a number of other

complaints that cause resistance to change and the corresponding countermeasures. The

study indicated that resistance to change is usually an emotional rather than an

intellectual response (Van Dijk & Van Dick, 2009). It is important to recognize that

emotional issues cannot be overcome using facts and data (Foster, 2010; Van Dijk & Van

Dick, 2009; Weiner et al., 2011). Getting people on board with change is cost effective

when they are emotionally secure that it was the right decision (Van Dijk & Van Dick,

2009).

It is likely that balancing church members' expectations against financial realities

will require fundamental changes in churches' fiscal policies (Notarantonio & Quigley,

2009). There is no standard practice among church leaders with regard to financial

policy. Some church leaders regard secular business practices as unacceptable for the

spiritual message they desire to convey (Wrenn, 2011). Hardy and Ballis (2005) noted

that most church leaders seek to separate secular and spiritual issues. Dobrai (2010)

noted that in cases where there is a formal separation of secular and spiritual concerns,

church leaders often reject secular business practices that could prove beneficial. Church

leaders developed a better relationship with parishioners when interactions increased

(Son & Wilson, 2011). One way to increase interactions with parishioners is to persuade

them to volunteer to get involved in church operations (Son & Wilson, 2011).

Parishioners of all ages are more likely to volunteer when they agree with the church's

mission (Dobrai, 2010). Parishioners who are involved with church operations are also

more likely to contribute financially (Dobrai, 2010). Effectively communicating the

church's mission increased volunteerism among parishioners (Son & Wilson, 2011).

Stakeholders identified with an organization as they gained more understanding about the

mission and goals (Balmer, 2008). Identifying with the organization, in turn, affects how

stakeholders act toward the organization (Balmer, 2008).

Recession Strategies

Jagusztyn (2009) stated that a recession creates opportunities for innovation.

Companies' leadership tends to operate on autopilot in good economic times. Recessions

force company leaders to look for new ways to gain competitive advantage. Company

leaders who focus on competitors rather than customers do not fare as well (Jagusztyn,

2009). The way to gain competitive advantage in a recession is to innovate and be a

market leader rather than a follower. Success during a recession depends on outlook.

Instead of waiting for a recovery, companies' leaders who succeeded made their own

recovery. They looked for the opportunities created by the recession (Jagusztyn, 2009).

There were some key areas important to success in a recession. Customer service is more

important than ever. Company leaders who neglect to build customer service will find

they have few customers when the recession ends (Jagusztyn, 2009). Another area

identified as important was technology. The internet has created an interconnected global

community. Company leaders who fail to take advantage of the internet and other

technologies will lose competitive edge in a recession (Ifinedo, 2011; Jagusztyn, 2009).

Another key for survival during a recession is to be aware of changes in the financial

environment, and make appropriate strategy changes. The way to succeed in a recession

is to reinvent the business, because a return to prerecession conditions is not likely to occur (Jagusztyn, 2009).

Davis et al. (2010) advocated strategic change on a continuing basis in order to assure the survival of the church. The traditional expectations of what the church should be have changed (Davis et al., 2010). The increased access to communications and improved education has resulted in many church members questioning the traditional church management hierarchy (Davis et al., 2010). There was a growing movement to embrace current trends as well as include church members in the decision making process (Davis et al., 2010). The internet has increased the church's customer base, as well as increased competition for customers. Davis et al. (2010) observed that the pace of change is increasing and that constant adjustment to strategies is necessary for survival of the church. The recession was the latest challenge to face the church. Church leaders needed to make strategy changes as the recession changed the economic environment (Davis et al., 2010).

Allio (2010) discussed the threats and opportunities of the recession for CEOs. The recommended course of action included a review of new threats. Allio (2010) also recommended conducting an analysis of how other leaders in the industry coped with these threats. One opportunity identified was to initiate a formal process for continuous innovation throughout the value chain (Allio, 2010). Another opportunity was to identify ways to manage transparency in the organization. Customer management was a significant imperative (Allio, 2010). Another opportunity was to accept that other companies may do certain things better, and to use the superior method. Allio (2010)

suggested the use of external collaboration. Allio (2010) recommended some

opportunities for managers. Allio (2010) recommended the use of twitter to

communicate with front line supervisors to keep them informed. Another

recommendation was proactive use of the internet to build brand loyalty, a tactic already

employed by Nike's management team (Allio, 2010). Waters (2007) recommended use

of the internet for communications and fund raising by church leaders. Allio (2010)

recommended that CEOs consider a variety of innovations to reduce costs and improve

productivity. Investments in technology have proven to reduce labor costs (Allio, 2010).

Outsourcing of design, production, or distribution functions has worked for many firms to

increase competitive advantage. New technologies, such as cloud computing for IT

operations, present potential opportunities to manage costs (Allio, 2010). Allio (2010)

discussed implementation of new process methodologies to increase customer

satisfaction. Allio (2010) discussed design driven innovation, which is a process in

which designers try to develop products that will appeal to the customers emotionally.

Proctor & Gamble successfully used design driven innovation to increase competitive

advantage. A similar process involves gaining competitive advantage by offering

personalized customer experiences. Allio (2010) stated that when there is internal

resistance to innovation, it might be necessary for CEOs to seek strategic alliances to

facilitate innovation creation. Successful collaborations have occurred throughout the

value chain. Toyota management used value chain collaboration to create success for the

company. Netflix offered a $1 million incentive to anyone who could develop a method

to increase the company's customer movie recommendation feature by 10% or more.

After an analyst group claimed the prize, Netflix officials have stated that they plan to repeat the offer (Allio, 2010).

Ling (2010) conducted a study through interview with 34 contractor firm managers to identify recession strategies. Company leaders have taken extraordinary measures in order to cope with the effects of the recession. The study results identified three distinct types of strategy: contracting-related, cost control, and financial (Ling, 2010). The results of the study showed that most contractors placed bids for more projects within their capability and resources. All of the participants responded that tighter controls were implemented for waste, financial management, and purchasing (Ling, 2010). Most of the managers reported that they had frozen salaries, suspended hiring, and established a reserve fund to cover unforeseen expenses (Ling, 2010). Previous studies of contractors' actions to recessions revealed common actions that included diversification into other markets, tighter financial management, relationship building with clients, lower prices, marketing enhancement, strategy planning, minimizing staff overlap, and concentration on core efficiencies (Ling, 2010).

Navarro (2009) stated that, with readily available information, managers could predict business cycles accurately enough to create forecasting models. Managers who used accurate forecasting models could have a competitive advantage over their competitors (Navarro, 2009). Some of the variables included in the available information included: stock prices, the Economic Cycle Research Institute weekly report, and the bond market yield curve (Navarro, 2009). The addition of business cycle forecasting allowed managers to make better tactical decisions, such as inventory, pricing, and

marketing. Business cycle forecasts also helped managers make better strategic decisions

regarding topics such as expansions and capital investments (Navarro, 2009). Navarro

(2009) noted that many items found in daily financial newspapers were helpful when

forecasting business cycles. Executive teams can learn to interpret forecasting data and

create business cycle forecasts (Navarro, 2009). Company managers who learn to predict

business cycles gain competitive advantage and can minimize the effects of a recession

on their organization (Navarro, 2009). After the 2001 recession, there was a common

belief that future recessions were unlikely due to refined government monetary policies

that reined in business cycles. The Federal Reserve System's policies that contributed to

the 2008 recession showed that government policies could not tame business cycles

(Navarro, 2009). Since the onset of the 2009 recession, there has been renewed interest

in implementing business cycle forecasts into business strategy planning (Navarro, 2009).

Business professionals and academics have focused considerable research on

identification of the factors that influence business cycles (Navarro, 2009). In several

areas, managers could employ business cycle forecasting for competitive advantage

(Navarro, 2009). Managers could use business cycle forecasting to predict movement

and key turning points in the business cycle. Predicting key turning points in the business

cycle could allow managers to apply strategies and tactics to make the best use of

company resources (Navarro, 2009). The management team may either develop their

own business cycle forecasting system, or use an outside consulting firm. Use of an

outside consulting firm could also compliment the in-house system. Navarro (2009)

developed a business cycle forecasting method that uses readily available information to

create forecasts. The information included daily and weekly financial publications. One important source included in the data is a GDP forecasting equation. Other data sources in the business cycle forecasting method include stock market trends and the bond market yield curve. Several studies have validated the accuracy of Navarro's (2009) business cycle forecasting method.

Reeves and Deimler (2009) offered some strategies intended to help companies survive and gain competitive advantage during a recession. The uncertainty and unpredictability that remain after a recession ends will continue to influence the business environment (Reeves & Deimler, 2009). Company leaders who possess the ability to anticipate and react to important shifts in the business environment will have a distinct competitive advantage. Reeves and Deimler (2009) recommended the integration of lessons learned during a recession into the strategic plan of the company. The consensus of business professionals, economists, and government leaders was that the business environment after the recession ends would continue to be very different from what it was prior to the recession. Reeves and Deimler (2009) predicted that traditional business strategies would not be effective for gaining competitive advantage after the recession ended. Many firms used traditional recession tactics for the 2008 recession: reduced production, downsized labor, reduced spending, and conserved cash reserves (Reeves & Deimler, 2009). Waiting out the recession has been a proven strategy when the economy returns to its prior state and competitors have used the same strategy. However, there was growing consensus that the recession would continue and that the business environment was unlikely to return to its prior state (Reeves & Deimler, 2009).

Economists predicted that the recession would accelerate the demise of ineffective

business models, lead to the restructuring of whole industries, change investor's

strategies, and alter consumer patterns. Far-reaching government regulations that

significantly affect the business environment were also predicted (Reeves & Deimler,

2009). In this business environment, the traditional waiting strategy put business at risk

from aggressive competitors. Reeves and Deimler (2009) did not recommend a defensive

strategy for long-term survival of the company. The two-part recommendation was to

implement specific short-term and medium-term strategies to promote business growth

during the recession. The second part of the recommendation was to integrate the lessons

learned into the company's strategic plan after the recession ended (Reeves & Deimler,

2009). The first priority was survival of the company. The survival plan included cost

reductions, increased efficiency, financial management, organizational restructuring, and

process improvements. The external factors included customer retention, and credit

management. Strategic management included capital investment decisions and

divestiture of noncore assets (Reeves & Deimler, 2009). Survival strategies do not gain

competitive advantage. Historically, companies that experienced growth during a

recession continued to have a competitive advantage after the recession ended. After a

company implements defensive measures, management should develop strategies that

provide competitive advantage when the recession ends (Reeves & Deimler, 2009).

One strategy recommended was to offer new services (Reeves & Deimler, 2009).

In the 1989 recession, U-Haul faced increased price competition. The company could not

fend off the low-price strategy of competitors. It began to offer cardboard boxes and

packing materials to customers. These high-margin offerings gave U-Haul a 10% operating margin, where the industry standard was 3% (Reeves & Deimler, 2009). Alternative pricing models were another recommendation. Prior to 1980, airlines purchased aircraft engines outright, and then replacement parts and labor were extra costs. GE and Rolls Royce started to provide airlines with the engines for no initial cost, and then charged a by-the-hour fee to maintain the engines. The two companies increased their market share and increased their profit margins (Reeves & Deimler, 2009). Another recommendation was to enter new markets and exit other markets. The 1991 recession decreased the market for luxury cars. Porsche introduced the Boxster at 60% of the price of their 911 model. The Boxster helped Porsche increase revenues by 46 % (Reeves & Deimler, 2009). Reeves and Deimler (2009) also recommended that companies look for opportunities to acquire recession-weakened rivals. Another recommendation was to consider strategic alliances with suppliers, customers, or competitors (Reeves & Deimler, 2009).

Strategic Planning in the Church

The literature reviewed in this section does not target a specific church or denomination. The success of strategic planning in the church depends on aligning the goals with existing culture of the congregation (Manala, 2010). Some church leaders view the church as a business operation and do not view the integration of secular business practices as problematic (Dobrai, 2010; Pearse, 2011). Other church leaders view the use of secular business practices as unacceptable in a religious institution (Beck, Lengnick-Hall, & Lengnick-Hall, 2008). The opinions of church members are a key

consideration for church leaders when deciding the extent to which they should integrate

a secular business model in church operations (Dobrai, 2010). There are some advocates

for integration of proven secular business practices into church operational procedures

where such practices do not conflict with church principles (Dobrai, 2010; Hardy &

Ballis, 2005).

Some church leaders are opposed to including secular business practices in church

operations because doing so is a direct conflict with Biblical tenets (Watson & Scalen,

2008). There has been some debate that the benefits of including secular business

practices are not easily recognized (Watson & Scalen, 2008). There has also been

discussion of which business practices are appropriate and where they applied in church

operations (Dobrai, 2010; Watson & Scalen, 2008). Some believe that implementing

business practices is unacceptable in church operations (Dobrai, 2010). Some critics

view a secular business model that places emphasis on profit as too heartless for church

operations (Dobrai, 2010). Some church leaders are reluctant to discuss financial matters

with parishioners because they do not see a way to reconcile the spiritual with fiscal

issues. The omission of financial discussions unintentionally places a lower importance

on financial issues in the minds of church members (Dobrai, 2010). Parishioners may

interpret avoidance of financial issues as a division between spiritual and fiscal

responsibilities. The perceived higher importance of the spiritual may result in less

support for church finances (Benning, 2009). Some church leaders consider all parts of

church operations, including financial, to be equally important (Dobrai, 2010). Studies

indicated that church leaders were unlikely to communicate their position on financial

management to members of the congregation (Benning, 2009). When it is unclear how

donations are spent, it can lead to a lack of trust (Van Iwaarden, Van Der Wiele,

Williams, & Moxham, 2009). Increased transparency in church spending resulted in

increased donations (Dobrai, 2010). Trust is a necessary factor in creating group

cohesion and creating support for a shared vision and goal attainment (Yi Feng Chen,

Chen-Ho Chao, & Tjosvold, 2010). A mission statement was a tool to help set financial

priorities (Khalifa, 2011). Some concern exists that implementing secular business

practices might sacrifice the church's mission in order to improve operational efficiency

(Wrenn, 2011). Business practices, including budgets and accounting infrastructure,

provide church leaders with the tools to manage their resources and achieve goals

(Watson & Scalen, 2008).

Communication and Change Facilitation

Rankinen et al. (2009) identified communication as one of the keys to success in

any organization. Church leaders must communicate the mission to the congregation,

and the congregation members must communicate their expectations to church leaders

(Rankinen et al., 2009). A mission statement provides a means of communicating the

church's mission and values to the congregation (Olison & Roloff, 2008). After the

creation of a mission statement, it is advisable to expand it to include goals (Olison &

Roloff, 2008). Congregation members who were knowledgeable of church operations

were more likely to support church leaders' decisions (Dobrai, 2010). Some key

information recommended for communication to the congregation included the goals,

mission, financial performance, achievements, and failures (Olison & Roloff, 2008).

Communications to the congregation should be ongoing in order to maintain trust and

support (Olison & Roloff, 2008). Incorporating the secular business practice of aligning

goals with processes into church operations helped to create open lines of communication

(Pearse, 2011). A concise mission statement can help prevent a conflict of priorities

(Firmin & Gilson, 2010). Church leaders and parishioners can work together to set

priorities and goals that support the church mission (Manala, 2010), and communication

can help to facilitate change (Rankinen et al., 2009).

  Some have argued that the rise of consumerism has reduced the mission of the

church to a commodity (Santmire, 2010). Consumerism places a premium on the

accumulation of money and possessions to the extent that other activities are neglected

(Santmire, 2010). Consumerism may affect the way parishioners measure a church's

success (Santmire, 2010). The consumerism point of view made communication with

parishioners more important than ever, including articulating a robust mission statement

(Khalifa, 2011). Strategic communications help church members understand the service,

value, and impact of the organization. The church communication infrastructure should

also include a feedback mechanism with regard to mission performance (Morgan, 2008).

Church leaders should examine congregants' expectations to determine if they align with

the church mission and the religious tenets of the organization (Dobrai, 2010).

  A case study by Schwartz (2011) identified 13 steps to improve volunteerism.

Schwartz (2011) based the study on results experienced by New York Cares, an

organization that runs volunteer programs for more than 1,000 nonprofit groups,

coordinating more than 50,000 volunteers. Communication is one of the keys to the

success of New York Cares (Schwartz, 2011). According to Schwartz (2011), the same

strategies, based on 13 key points that made New York Cares successful, would work for

other nonprofits seeking volunteers. Targeted communication on a regular basis was

important to development of a strong volunteer base (Schwartz, 2011).

Strategic Planning

A business strategy must be successfully implemented in order to be effective

(Bryson, Crosby, & Bryson, 2009). Strategy planning and strategy implementation are

integrated concepts, and an effective strategy planning session must include an outline for

implementation of the plan (Bryson et al., 2009). A strategic plan can serve as a road

map to move the organization from the current condition to the desired state (Bryson et

al., 2009). The plan must not be so rigid as to prevent adjustments as necessary (Bryson

et al., 2009). Leaders must plan execution simultaneously with the formulation of the

strategic plan (Austin, 2009). The concept of strategic planning is not new (Mintzberg et

al., 2008; Taylor et al., 2008); however, it was the 1960's before its formalization as a

scholastic discipline. Ten different models of strategic planning have been identified

(Mintzberg et al., 2008). These ten models formed three groups: rationalist, evolutionary,

and process based. Prior to the formalized design of strategic planning, managers relied

on rational assumptions to formulate plans (Mintzberg, et al., 2008). Strategic planning

has evolved into a formal process with a number of theories and models that can serve as

powerful tools for church survival (Pearse, 2011). Strategic management cited as being

equally important to faith based nonprofit organizations and secular businesses (Kong,

2008). Kong (2008) concluded that some important considerations for the nonprofit

organization leaders were to create a strategic management plan that allowed the

organization to maintain independence and pursue social missions. Strategic planning is

a complex process that, in order to be effective, requires leaders to develop a holistic

view of the organization, and consider all aspects as integral to the plan (Mintzberg et al.,

2008). Additionally, the strategic plan must constantly evolve in response to both

internal and external changes in the operating environment (Mintzberg et al., 2008). It is

important to keep the strategic plan simple (Kong, 2008). An effective plan should

establish a clear definition for the strategy; establish measurable, set goals; and identify

resources (Kong, 2008). Leaders must communicate the plan to all levels of the

organization (Kong, 2008). They must also put a monitoring system in place in order to

keep the plan on track (Kong, 2008). Historically, the majority of strategic plans failed

within the first year after they were implemented (Austin, 2009). The various reasons

cited for the high failure rate included factors such as the complexity of the plan or trying

to implement changes too quickly (Austin, 2009). The human element was another factor

to consider in the strategic plan implementation (Pearse, 2011). There were difficulties in

implementation, which were associated with resistance to change. A lack of effectively

communicating the change to the people was also cited (Pearse, 2011). There was a

challenge involved in effectively communicating change to all stakeholders and at the

same time managing the changes, monitoring progress, and obtaining feedback (Pearse,

2011). One of the problems organizational leaders often encountered when trying to use

traditional strategy implementation techniques was that they placed emphasis on the

structure and disregarded important elements such as culture, people, control systems,

and instruments (Weiner et al., 2011).

One major factor that interferes with successful strategic planning implementation

is that leaders focus on the planning phase but lacked the skills to implement the strategy

(Austin, 2009). Another problem often cited is that some managers focus on short-term

gains, rather than long-term advantages, resulting in a lack of commitment to the success

of the strategic plan (Pearse, 2011). The outcomes of strategy planning often failed to

meet expectations because the organizational structure failed to align with the strategic

plan and implementation (Bryson et al., 2009). When the strategic plan failed, it was

often due to a failure to link the strategic plan to an effective implementation (Bryson et

al., 2009). The strategic plan should have clear, achievable goals (Bryson et al., 2009).

Successful implementation of the strategic plan depends on communicating these goals to

all levels of the organizations (Bryson et al., 2009).

Strategic Planning in the Church

Heavey and Murphy (2012) posited that organizational leaders should review

their current business strategies to determine if they were adequate to handle an economic

disruption. Effective strategic planning involves targeting specific gaps, revealed during

an analysis and assessment of the organization (Heavey & Murphy, 2012). Relying on

intuition is not an effective strategy planning methodology. Assessment of the

organization requires utilizing a holistic approach. A piecemeal assessment would often

fail to detect important linkages that affect desired outcomes (Heavey & Murphy, 2012).

Management strategies created for a more robust economy may become ineffective as the

economic environment changes. Effective organizational leadership requires

development of established effective metrics to measure important factors (Heavey &

Murphy, 2012).

Pearse (2011) discussed strategy analysis to determine the current state of the

church and compared the results with church leaders' expectations. The analysis

included examination of both internal and external factors (Pearse, 2011). It is important

to communicate the church leaders' strategies for accomplishing both vision and mission

(Pearse, 2011). Church leaders often saw their role as that of a spiritual advisor;

however, church leaders must also assume the role of business manager (Dobrai, 2010;

Watson & Scalen, 2008). Systems management and strategic planning are as important

to a church as they are to secular businesses (Dobrai, 2010; Watson & Scalen, 2008).

Raza and Standing (2011) discussed the importance of recognizing and managing

resistance to organizational change. Successful change included addressing the

stakeholder's concerns as a dynamic process. The alignment of stakeholder concerns and

conflict resolution efforts was essential to successful strategy implementation (Raza &

Standing, 2011). Implementing a strategic plan will help church leaders improve

financial stability (Dobrai, 2010). A church leader who cannot maintain financial

viability is not likely to remain focused on the mission (Dobrai, 2010). A survey of more

than 125,000 people revealed that 60% of the respondents believed their organization was

poor at strategy execution (Neilson, Martin, & Powers, 2008). The reason was

organizations failed to translate important strategic or operational decisions into actions.

Companies that failed at execution generally focused on the management structure or

motivation and failed to address the causes of problems (Neilson et al., 2008). Factors

identified as critical to strategy execution included identification of responsibility for

implementation and the authority to make decisions. Once these two factors were in

place, structure and motivation alignment followed (Neilson et al., 2008).

Planning has been gaining prominence in church operations. Many church

leaders are embracing strategic planning as a tool for effective management (Pearse,

2011). Church strategic planning also includes guidance on why the church exists. The

authors recommended that the church strategic plans should include strategies to have

positive effects on the local community in 3 to 5 years. The recommended strategic plan

for church management would combine spiritual and business elements to map a course

and arrive at desired goals (Pearse, 2011). The strategic plan would form the framework

from which the annual and multiyear plan would be developed (Pearse, 2011). The

church strategic plan should establish the course and priorities for the organization that

would be reactive to internal changes and to gains in the operating environment. The

plan should guide the way to accomplishing the mission set by church leaders in a

specified time frame. The plan must also maintain the organization, care for church

members, and grow membership. Church planning includes three phases: (a) information

gathering, which entails collecting and analyzing data about past performance plus the

current internal and external environment, (b) the actual planning phase, which includes

review of the mission, vision, goals, and values, and (c) the presentation of the strategic

plan to church leaders for approval or modification. After the strategic plan is accepted,

implementation of specific measures monitors performance. Presentation of the strategic

plan the congregation for approval was the final step (Pearse, 2011).

Transition and Summary

Chapter 1 featured discussion the foundation of the study. A statement of the

purpose of the study provided the rationale for selection of the study topic. The

background of the problem included an examination of the relationship of religious

organizations to society and established a link between religion, society, and business.

This section included evidence of the negative financial impact of the recession on

churches. The succeeding sections of the chapter discussed the significance of the study

to the field of business, research questions, and scope of the study, limitations,

delimitations, and assumptions. I explored the effects of an economic recession on

church operations and the methods church leaders used to mitigate the effects identified.

The purpose statement identified the main objective of the study. This objective was to

examine the lived experiences and perceptions of church leaders to gain insight into the

phenomenon that was the focus of the study.

Chapter 1 included the rationale for the use of a phenomenological qualitative

design. There was also a discussion about the reason for use of the selected research

model over other approaches. The research questions in this chapter guide the direction

of the study. Chapter 1 includes a discussion of the significance of the study, reduction

of gaps, and implications for social change.

Chapter 1 concluded with a review of extant literature relating to the research and

this summary. The professional and academic literature covered the various factors that

affect church leaders' operational strategies. Change strategy is relevant to this study because change is an integral part of the research. The objective of the study was to determine what changes in operation strategies church leaders implemented to mitigate the effects of the recession. Resistance to change, especially within church organizations, was relevant because knowledge of this factor is important to church leaders who might wish to implement study recommendations. The literature relating to the use of secular business strategies in church organizations showed some tactics that likely to emerge in the course of the research. Literature regarding the role of communications in facilitating organizational change showed the important link between communications and successful organizational change. The literature review on strategic planning explored the role of strategic planning to organizational success.

Section 2 includes a description of the research model. The section reiterates the purpose of the study. Subsequent subsections in the section include discussion of the role of the researcher, participant selection, research method and design, data collection and management, the survey instrument, data analysis, reliability, and validity.

Section 2: The Project

Purpose Statement

The purpose of this qualitative phenomenological research study was to explore local church leaders' perceptions and lived experiences of operating churches with declining revenues during an economic recession. The data collected consisted of interviews with church leaders who held the same leadership positions during the time of the study that they had held during the recession that began with a market contraction in December 2007 and progressed into an economic recession during 2008 (Gao et al., 2011).

The data collection method consisted of semistructured, recorded, and transcribed interviews, which I designed to explore phenomena related to operating a church with decreasing revenues and associated operational difficulties. The interview process consisted of a modified van Kaam method, as described by Moustakas (1994). The interview method consisted of semistructured, audiotaped, and transcribed interviews. The interviews explored the perceptions and lived experiences of declining revenues and financial difficulties of operating a church during the economic recession. In order to populate the study, I used purposive sampling to identify church leaders to participate. Audet and Everall (2010) stated that data saturation during a phenomenological study occurs when no new data emerges from an interview when compared to prior interviews. This study began with a participant pool of six church leaders, with participants added until data saturation occurred.

Role of the Researcher

My role as the researcher was that of a scholar practitioner. The aim was to study the phenomenon from the viewpoint of the participants as an active learner rather than as an expert in the field. I had firsthand knowledge of church financial operations from volunteer work with a local church. This understanding of some aspects of church operations provided a peripheral perspective. My lack of further involvement in church financial operations afforded relative distance and objectivity from the phenomenon. I formulated open-ended questions for the interview, identified participants, conducted interviews, transcribed audiotaped interviews, and facilitated participant review of the interview transcripts. After completion of the interview process, I conducted data analysis and created a study report.

Participants

Hughes, Knibb, and Allan (2010) achieved data saturation at 14 participants in a phenomenological study designed to determine women's perspectives on laparoscopic surgery for endometrial cancer. Audet and Everall (2010) started with 16 participants in a study of therapist self-disclosure and the therapeutic relationship but found that data saturation occurred at nine participants (Audet & Everall, 2010). Ganeson and Ehrich (2009) noted that phenomenological studies had used as few as six and as many as 25 participants. Creswell et al. (2007) recommended using from three to 10 subjects for a phenomenological study. The aim of a conducting a phenomenological study is to describe the meaning of a small number of participants who have experienced the phenomenon (Creswell et al., 2007). This study started with six participants. The

snowballing technique provided additional participants until data saturation occurred at 20 subjects.

Mitchell and Turton (2011) used purposive sampling to research concentration and memory effects in people receiving chemotherapy. Wickstrom (2009) used purposive sampling to select participants for a study on the process of systemic change in filial therapy. A purposive sample provided participants who had specific knowledge appropriate to the study (Creswell et al., 2007). The study included a purposive sample of church leaders within the city limits of Clarksville, Tennessee. This purposive sample included people with specific financial decision authority who had served in the same leadership capacity during the recession that they held at the time of the study.

Only church leaders with the responsibility and authority to handle church finances were included in the participant pool. This qualification was necessary in order to make sure participants had in-depth knowledge of church finances. In order to be selected, participants needed to be church leaders who had held the same leadership position during the recession that they held at the time of the study. This limitation was necessary in order to obtain participants with an understanding of changes in church strategy as a response to the effects of the recession.

I prequalified potential participants to ensure that they met the criteria for the purposive sampling (Hughes, Knibb, & Allan, 2010). Wickstrom (2009) noted that a signed informed consent form was a prerequisite for participating in the study. Audet and Everall (2010) stated that participants signed letters of informed consent before interviews began in their study. Qualifying individuals selected to participate in this

study signed a letter of informed consent (Hughes, Knibb, & Allan, 2010). The letter of

consent explained the details of the study (Hughes, Knibb, & Allan, 2010). Some of the

details outlined in the letter of consent included participant selection criteria, the

interview process, and reporting of results (Hughes, Knibb, & Allan, 2010). The letter of

consent served as the participant's written authorization for a private interview (Hughes,

Knibb, & Allan, 2010). Assignment of a random, untraceable number to each participant

preserved anonymity (Mitchell & Turton, 2011).

Prior to commencing a study on therapist self-disclosure and the therapeutic

relationship, Audet and Everall (2010) procured written informed consent from study

participants, which included a review of the voluntary nature of the study, withdrawal

procedures, and preservation of anonymity measures. Likewise, Mitchell and Turton

(2011) obtained signed inform consent forms with a withdrawal clause, voluntary

participation, and anonymity assurance from participants for their study on concentration

and memory effects in people receiving chemotherapy. The consent form used for this

study contained a withdrawal clause informing the participants of the voluntary nature of

their participation and stating that they could withdraw from the study at any time during

the process (Audet & Everall, 2010). At the time the participants received the consent

form for their approval, I verbally pointed out the withdrawal clause, reiterated the

voluntary nature of their participation, and stated that they could withdraw from the study

at will without any consequences (Audet & Everall, 2010). The participants received

assurance that there were no identifiable risks associated with participation in the study

(Audet & Everall, 2010). I informed potential participants that there was no

compensation or specific benefit associated with participation in the study (Cilesiz, 2011).

Research Method and Design

I used a qualitative phenomenological research model for this study. Data were collected using one-on-one interviews in order to perform an in-depth exploration of the central phenomenon within a bounded system (Cilesiz, 2011). The purpose of this phenomenological qualitative research was to explore the perceptions and lived experiences of church leaders in Clarksville, Tennessee, with regard to financial strategies for operating a church during an economic recession. The factors examined included the effects of the recession on church revenues, coping strategies to mitigate the effects of the recession on church operations, and the effect of the recession on church leaders' responses to requests for assistance from the local community. Kisely and Kendall (2011) recommended consideration of the nature of the central phenomenon in order to make a decision to use a particular research methodology. In selecting a research methodology, a researcher also considers his or her knowledge interest (Kisely & Kendall, 2011). It is necessary for the researcher to identify his or her preconceptions and prevent them from influencing the research (LiLin, Kirsh, Polatajko, & Sato, 2009).

Method

A qualitative research methodology allowed the study of events as they happened (Cilesiz, 2011). Gilligan and Kypri (2012) noted that the use of qualitative methods allowed the collection of rich data for their study of adolescent alcohol use. Hafstad, Haavind, and Jensen (2012) used a qualitative study to explore the impacts of a natural

disaster without leading or interfering with the participants' narratives. Because of the key elements of social context, I used a qualitative method for this study due to its drawing on objective information to arrive at conclusions (Kisely & Kendall, 2011). O'Kane (2010) used open-ended questions in semistructured interviews to elicit data about the understanding of school nurses on the subject of mental health consultation. Likewise, Miers, Abbott, and Springer (2012) determined that open-ended questions and semistructured interviews produced the most effective method to explore family needs following teen suicide. Kisely and Kendall (2011) advocated the use of an open-ended protocol to facilitate exploration of the phenomenon under study using qualitative methods. Therefore, open-ended questions and semistructured interviews served as the primary data collection method for this study.

The boundaries for the study were those of the geographic area of Clarksville, Tennessee. The research sample consisted of members of the population of church leaders within the Clarksville, Tennessee, city limits. The data analysis and interpretation used currently accepted data analysis techniques (Brod et al., 2009). A qualitative study provided insight into the effects of the recession on church finances, decisions, and strategies. The results of the study identified effective strategies for mitigating the effects of an economic downturn in order to share them with other leaders of religious organizations.

I selected a qualitative approach for the research because such an approach is appropriate for developing an understanding about a specific phenomenon, group, or situation and formulating conclusions about observations (Brod et al., 2009). Interview

questions facilitated the collection of information necessary to provide insight into the researched phenomenon. The format consisted of semistructured open-ended questions that allowed the collection of in-depth responses that were free of the constraints and restrictions normally associated with close-ended questions (Riiskjær, Ammentorp, & Kofoed, 2012). Open-ended questions allowed participants to choose from an unlimited number of responses, allowed participants to answer in detail, and provided participants an opportunity to qualify or clarify responses during the interview (Leech & Onwuegbuzie, 2007; Riiskjær et al., 2012). The interviews were audio recorded to ensure correct documentation of all interviewees' responses. The time scheduled for each interview was one hour; however, the length of time required for each interview varied.

One persistent criticism of qualitative research concerns the inability to generalize conclusions due to small sample sizes (Taylor, Dossick, & Garvin, 2011). The subjective nature of qualitative studies also raises concerns about the generalizability of the findings (Aiello et al., 2012). Critics have pointed out that due to the subjective nature of qualitative studies; there is some question as to whether two different researchers utilizing the same study parameters would produce similar findings (Aiello et al., 2012).

Cilesiz (2011) stated that criticism of qualitative studies because of concerns about the generalizability of the findings is unwarranted. Case studies are often the preferred research method in fields such as nursing or education (Gibbert, Ruigrok, & Wicki, 2008). In research in these and similar fields, the collection of functional and practical information is more essential than the formulation of laws (Gibbert et al., 2008).

When the audience consists of professionals in the field of study, their experiences may facilitate generalization of the findings (Gibbert et al., 2008). Taylor et al. (2008) stated that nullification of the generalizability objection occurs through the quality of the research design and the thoroughness of the research structure.

Research Design

A phenomenological design was the most appropriate for the study. A theoretical or hypothesis-based framework does not form the basis for a phenomenological research design. Rather, it provides a description of the central phenomenon from the viewpoint of the participants. Data are extracted from various sources such as interviews or documents (Kisely & Kendall, 2011). Brod et al. (2009) advocated conducting interviews with participants who are knowledgeable about the phenomenon selected for study. The research model used in the study incorporated a data saturation method to determine the appropriate sample group size. Data analysis was conducted concurrent with data collection in order to determine when data saturation occurred. *Data saturation* is defined as the point at which sampling does not yield new information in the interview process. Using a concurrent sampling and data analysis technique is useful in the identification of data saturation (Kisely & Kendall, 2011).

A phenomenological study features examination of the participants' experiences of a shared phenomenon and provides a foundation for determining the general, fundamental nature of that experience (Creswell et al., 2007). Choi (2009) used a phenomenological study to examine the experiences of older teachers in teaching their peers. Brown and Carey (2012) used a phenomenological study to explore specific

elements of the experience of autism. The primary purpose of a phenomenological study is to allow examination of the core phenomenon from the point of view of participants in the event being studied (Moustakas, 1994). A phenomenological study does not include research practices commonly used in other research methodologies such as theory creation or hypothesis testing (Kisely & Kendall, 2011).

One of the primary considerations of the researcher is the selection of participants. The selected participants should have relevant experience with the phenomenon under investigation. Kisely and Kendall (2011) recommended the selection of participants based upon experiences that most fully revealed the core phenomenon. A phenomenological study provided an appropriate research design for analyzing and presenting the perceptions and lived experiences of church leaders with regard to operating a church during an economic recession. Use of the phenomenological design facilitated data collection within the specified geographic boundaries to answer the research questions.

Phenomenology was an appropriate approach for this study because the research model involved exploring the lived experiences of participants in order to study the central phenomenon (Starks & Trinidad, 2007). According to Moustakas (1994), using an experimental design that incorporates statistical methods could distort behaviors and yield invalid results. Using phenomenological interviews, the researcher is able to obtain a first-person perspective in order to understand perceptions of the participants (Kisely & Kendall, 2011).

A phenomenological research design was appropriate for this study of church leaders' lived experiences and perceptions of the financial strategies church leaders use to mitigate the effects of an economic recession. A phenomenological design allowed the identification of common themes that contributed either positively or negatively to the central phenomenon. According to Moustakas (1994), a phenomenological study is the best method for the study of human experiences in order to understand how the factors are interrelated and how they contribute to the entirety.

A typical phenomenological study consists of three phases. In the first phase, the researcher defines the problem and formulates research questions. The second phase consists of participant interviews and the gathering of data. The final phase includes data collection and analysis in order to identify common themes and obtain results (Moustakas, 1994). The researcher must suppress preconceived opinions or knowledge in order to prevent bias (Moustakas, 1994). In qualitative research, bracketing helps to keep the researcher's preconceptions from influencing the study (Fischer, 2011). I utilized epoche during the entire research process to maintain objectivity (Moustakas, 1994).

Phenomenological studies frequently receive criticisms similar to those directed at qualitative research in general (Kisely & Kendall, 2011). There are two criticisms frequently leveled at phenomenological studies. The first criticism is that the study results are heavily dependent on interpretation (Applebaum, 2012; Kisely & Kendall, 2011). The second criticism is the focus on the individual (Agar, 2010). The interpretation factor doubles because the participants interpret and relate their own

experiences, and then the researcher then interprets those interpretations (Agar, 2010; Applebaum, 2012). Defenders of phenomenological studies counter that quantitative methods also involve interpretations (Agar, 2010). In quantitative studies, the researcher decides which variables to study. The participants decide how to answer questions. The researcher then decides which methods to use to interpret the data (Agar, 2010). Each of these steps involves decisions that are essentially interpretation (Agar, 2010). Some experts have advocated a group analysis approach as a method to assure validity of the findings (Schielke, Fishman, Osatuke, & Stiles, 2009). The group analysis approach involves the use of consensus to develop conclusions about the data (Schielke et al., 2009).

Critics of qualitative phenomenological research often decry a lack of reliability and validity in the findings as shortcoming (Applebaum, 2012). Doubts arise about the reliability of the findings because of questions about the ability of researchers to duplicate the results (Applebaum, 2012). Questions about the validity of the findings arise with regard to the researcher's ability to obtain correct answers or impressions about the central phenomenon of the study (Applebaum, 2012). Another criticism involved the researcher's ability to examine all factors that affect the phenomenon (Applebaum, 2012). Other critics questioned the effect of the researcher's presence on participants' responses (Applebaum, 2012). Member check can help assure the validity of interviews (Cilesiz, 2011; Kisely & Kendall, 2011). Member check is a process in which the interviewees review a transcript of the interview to verify accuracy (Cilesiz, 2011; Kisely

& Kendall, 2011). Despite criticism, scientific journals increasingly accept qualitative studies for publication (Shuval et al., 2011).

Phenomenological study is appropriate for the exploration of complex social issues (Cilesiz, 2010). Englander (2012) described phenomenology as referring to the perceptions of an individual with regard to an event and the study of various impressions related to the event in question. Olison and Roloff (2008) discussed the value of the positive perceptions of church members to the continued success of the church. Moustakas (1994) advocated the use of phenomenological research to discover the perceptions of individuals with regard to the normal application of organizational and managerial processes. The perceptions of the church members have a direct correlation to their actions in support of the church's mission (Olison & Roloff, 2008).

Phenomenological studies provide a means of better understanding a situation or an event (Englander, 2012). Phenomenological research centers on collection of information about the perspectives and lived experiences of participants directly involved in the phenomenon of significance to the study (Englander, 2012). Researchers conducting phenomenological studies use patterns and themes discovered during data analysis to explain the phenomenon of interest in more depth (Englander, 2012). There are distinct differences between phenomenological studies and other qualitative methodologies in terms of specific characteristics and applications (Englander, 2012). Case studies, for instance, focus on a small participant pool to explore a situation or phenomenon (Kisely & Kendall, 2011). In an ethnographic study, the researcher concentrates on groups of people who share a cultural relationship (Lewis, 2010;

Söderström, 2011). A grounded theory approach uses observed phenomena to develop a

theory (Duncan and Holtslander, 2012). Content analysis is similar to phenomenological

research in that both involve gathering information about a central phenomenon

(Diefenbach, 2009). For content analysis, researchers collect data from textural sources

rather than from participant interviews (Diefenbach, 2009).

I considered other research methodologies for the study topic. A mixed methods

model allows the researcher to examine the problem from several different perspectives

(Fielding, 2012). Qualitative methods define a research construct and quantitative

methods measure a research construct (Brod et al., 2009). Combining qualitative and

quantitative methods in a mixed methods model incorporates the strengths of both

methods; it also combines the weaknesses inherent in both methods (Kettles, Creswell, &

Zhang, 2011). Kisely and Kendall (2011) explained that a qualitative design was

appropriate for research once it was determined quantitative methods were not adequate

to explore the issues. A qualitative design is appropriate for a study with fewer subjects.

A quantitative approach is appropriate for a study with a large number of subjects

(McLafferty, Slate, & Onwuegbuzie, 2010). The purpose of the research was to

understand a phenomenon rather than a relationship or correlation associated with events

or actions; therefore, a qualitative approach appeared more appropriate to explore the

research topic than either a quantitative or mixed methods approach.

I considered a quantitative approach for the study. The central theme of the

research is a qualitative characteristic, which ruled out a quantitative approach. A

qualitative approach is appropriate for exploring the fundamental nature of a

phenomenon (Bryman, 2007). Bryman (2007) reported that a qualitative research

approach is appropriate for developing theories based on the participants' perspectives.

According to Kisely and Kendall (2011), when there is a lack of scholarly research on a

topic, a qualitative research approach is appropriate. Newman (2003) described the

qualitative research method as being emergent because subtopics are generated using

open-ended questions. The use of open-ended questions helped explore participants'

perceptions with regard to the effects of the recession on the church's financial operations

(Kisely & Kendall, 2011). The results of the qualitative study should be applicable in

other settings because the research topic the central phenomenon occurs in disparate

geographic locations (Creswell & Wanqing, 2009).

There are marked differences between qualitative and quantitative research

(Creswell & Wanqing, 2009). In quantitative research, researchers identify variables and

seek to measure the variation (Creswell & Wanqing, 2009). In qualitative research,

researchers identify concepts and trends that emerge as the research progresses (Creswell

& Wanqing, 2009). The type of data collected is another difference between quantitative

and qualitative methodologies. Quantitative researchers collect numerological data, in

contrast to qualitative researchers, who use data consisting of words, images, or symbols

(Bryman, 2007). For quantitative data, analysis researchers rely on statistical

methodologies to uncover relationships between variables (Tosun, Bener, Turhan, &

Menzies, 2010). Qualitative researchers rely on techniques such as open-ended

interviews, observations, or textual analysis to gather information related to the

phenomenon of interest (Kisely & Kendall, 2011). A mixed methods approach is the

newest research methodology (Creswell & Wanqing, 2009). A mixed-methods approach often begins with a quantitative study to explore variables, and then continues the exploration with a qualitative design to understand the responses (Kettles et al., 2011). The dual nature of the mixed methods research may involve more time for data collection and require more study resources (Kettles et al., 2011).

Cilesiz (2011) stated that quantitative research explains how things work and that qualitative research helps to refine the theories and experiments. Qualitative research relies on human observation and perception (Cilesiz, 2011; Mruk, 2010). A phenomenological qualitative study collects data from participants using adaptive, open-ended investigation (LiLin et al., 2009). Participants provide personal accounts that include richness and depth of content (LiLin et al., 2009). Verbatim transcriptions of audio recordings from the interview process facilitated accurate data analysis (LiLin et al., 2009). Detailed coding of the transcripts allowed the creation of data for analysis and interpretation (Hutchison, Johnston, & Breckon, 2010). During data analysis, the researcher looks for themes in the codes (Hutchison et al., 2010). The themes identify topics and meanings (Hutchison et al., 2010). The final steps included grouping themes and providing a summary along with supporting text and graphics (Hutchison et al., 2010). The analysis linked the interpretations to the participants' accounts (LiLin et al., 2009).

The researcher must maintain research transparency in order to allow others to evaluate the credibility of the study (LiLin et al., 2009). Transparency is vital in some study factors of qualitative research (LiLin et al., 2009). These factors include

background details about the sampling process, details about the research process, sufficient observations about the data, and linking key facts to participants' quotes (LiLin et al., 2009). The use of accepted reliability methods helps to improve confidence in the study results (LiLin et al., 2009). Some accepted reliability methods include triangulation, cooperative inquiry, cross validations, or independent auditing (LiLin et al., 2009).

Cilesiz (2011) stated that research reports should use words and illustrations to convey understanding to the reader. The reports should provide the audience with an understanding similar to that attained through personal experience (Cilesiz, 2011). Quantitative studies are not sufficient to explain the human perspective (Cilesiz, 2011). Qualitative methods add more depth by utilizing the natural capacity people possess to experience and understand (Cilesiz, 2011).

Each study presents different circumstances (Taylor et al., 2011). It is necessary to maintain rigor in research and structure the study methodology to explore the research question effectively (Taylor et al., 2011). A proper study design facilitates effective description of the study in the research report (Taylor et al., 2011). Kisely and Kendall (2011) stated that the qualitative approach provides depth to the research and descriptions. This detail helps the reader grasp the uniqueness of the situation (Taylor et al., 2011).

I considered an ethnographic field study as a research methodology to explore the study topic. An ethnographic field study is very similar to a phenomenological qualitative study. The data collection methods for both research styles involve in-depth

intervening. For the ethnographic field study, the researcher collects data on societies or

cultures through methods including interviews, questionnaires, or participant observation

(Lewis, 2010; Mruk, 2010). The aim of ethnographic research is to explain the nature of

the researched group (Lewis, 2010). A phenomenological qualitative approach was

selected for the study because the aim of was to examine a phenomenon. An

ethnographic field study is more appropriate to a field study for a single group, which

requires the researcher to spend considerable time with the group (Lewis, 2010). The

scope of the research required conducting the research among a number of different

congregations. The logistics of conducting this research as an ethnographic field study

would have made the scope of the project unattainable due to the number of

congregations in the study. Limiting the research to a single congregation in order to use

an ethnographic field study would not have produced meaningful results. A qualitative

phenomenological study is appropriate for the study of a particular phenomenon, as

perceived and lived by the participants (Moustakas, 1994).

Every type of research has inherent strengths and weaknesses, thus weaknesses or

limitations do not render study results useless (Polit & Beck, 2009). The findings from

each study add to the body of knowledge (Polit & Beck, 2009). When evaluating the

results of a study, it is important to understand the limitations of the research method

used (Polit & Beck, 2009).

Population and Sampling

There is no consensus in the research community as to the exact sample size

appropriate to conduct a phenomenological qualitative study (Brod et al., 2009).

Sampling in qualitative research traditionally uses small numbers to conduct an in-depth investigation that captures substantial detail (Bryman, 2007). When dealing with a specific phenomenon, purposive sampling assures data richness (Brod et al., 2009). Random sampling is not an appropriate methodology for exploring a singular defined phenomenon (Kisely & Kendall, 2011). Kisely and Kendall (2011) asserted that the best way to achieve the goals of a qualitative study is by the use of purposive sampling. The use of purposive sampling involves selecting participants who possess specific knowledge about the phenomenon that is central to the study (Kisely & Kendall, 2011). Cilesiz (2010) recommended the use of interviews in the study of a limited population or study site in order to produce insight that is more relevant. Creswell et al. (2007) suggested that an in-depth interview with as many as 10 individuals is the most effective method for conducting a phenomenological study. This study included a purposive sample of church leaders from within the city limits of Clarksville, Tennessee. The data saturation point determined the exact number of participants (Creswell et al., 2007).

Ethical Research

Ethical research practices are important in order to maintain the integrity of the research (Kisely & Kendall, 2011). Within the research community, ethical conduct is conducive to creating cooperation, trust, and collaboration (Kisely & Kendall, 2011). Ethical research practices help to advance the goals of research and prevent scandal from arising, which could discredit the research process (Kisely & Kendall, 2011). When ethical dilemmas arise in research, researchers must be prepared to make the correct decision both for the integrity of their own research and for the good of the research

community (Kisely & Kendall, 2011). Ethical research practices are necessary

throughout the research process (Brod et al., 2010). It is vital to be particularly vigilant

regarding research ethics during data collection and data reporting (Brod et al., 2010).

Federal guidelines govern research involving data collection from human participants

(Silberman & Kahn, 2011). The university Institutional Review Board (IRB) reviews

research projects for compliance with federal guidelines (Silberman & Kahn, 2011). IRB

approval is required prior to the start of research activity (Silberman & Kahn, 2011). The

Walden IRB approval number for this study is 03-02-12-0156557. This approval is valid

until March 1, 2013.

I obtained a signature on a letter of consent from individuals selected to

participate in the study (Audet & Everall, 2010). The letter of informed consent outlined

the details of the study (Audet & Everall, 2010). Some specific details contained in the

letter of consent included participant selection criteria, the interview process, and

reporting of results (Audet & Everall, 2010). The letter of consent served as the

participant's written authorization for a private interview (Audet & Everall, 2010). Each

participant received a random, untraceable number in order to maintain confidentiality

(Audet & Everall, 2010).

The consent form contained a withdrawal clause informing the participant that

their participation is voluntary and that they could withdraw from the study at any time

during the process (Audet & Everall, 2010). Before the participant signed the consent

form, I pointed out the withdrawal clause and reiterated that their participation is

voluntary and that they can withdraw from the study at any time (Audet & Everall, 2010).

Participants received assurance that there were no identifiable risks associated with participation in the study (Audet & Everall, 2010). I informed participants that there was no compensation or specific benefits associated with participation in the study (Audet & Everall, 2010).

Confidentiality is one of the facets of ethical behavior in research. I am the sole custodian of all notes, recordings, transcriptions, and electronic data. The assignment of untraceable numerical identification for each participant protected his or her identity. Keeping the cross reference for the numerical representations in a separate location that is only accessible by me assured security. Scheduled destruction of all research documents 5 years after the completion of the study ensures confidentiality.

Data Collection

Instruments

The primary data collection method used in this study was semistructured individual interviews. I considered several different methods of data collection before selection of semistructured individual interviews as the most effective means. Kisely and Kendall (2011) discussed the advantages of observation as a data collection method; however, observation as a data collection methodology lacked the ability to provide in-depth description of the phenomenon. Nolen and Talbert (2011) reported that written essays are an appropriate method for providing a thorough description of a phenomenon. After considering the advantages and limitations of written essays, I selected semistructured individual interviews for the study. The use of semistructured individual

interviews provided more in-depth descriptions of the phenomenon because they provided a more flexible format (Schatz, 2012).

Researchers commonly use individual interviews as a data collection instrument (Kisely & Kendall, 2011). There is some debate as to whether unstructured or semistructured interviews are more effective (Diefenbach, 2009). Unstructured interviews allow the discussion about the phenomenon to go in any direction using open-ended questions (Moustakas, 1994). Semistructured interviews begin with open-ended questions, followed by probe questions in order to provide focus, and obtain information about participants' lived experiences rather than opinions (Diefenbach, 2009). The flexibility of the semistructured interview approach allowed the latitude to use different probe questions as the study progressed in order to develop a more thorough description of the phenomenon (Diefenbach, 2009). The selection of the data collection method centered on the strengths of the semistructured interview approach over other methods. Use of the semistructured interview approach allowed me to focus the participants on describing their perceptions and lived experiences with regard to church financial strategies used to cope with an economic recession.

Data Collection Technique

Data collection process used semistructured interviews consisting of a series of interview questions designed to answer the research questions. The use of open-ended questions guided the interview process. A pilot study ascertained the clarity of the questions and the ability of participants to answer the questions. Thabane et al. (2010) advocated the use of a pilot study to fine tune the survey instrument. Thabane et al.

(2010) noted that use of a pilot study reduces the pool of potential participants. The advantage of using a pilot study was the reduction of potential errors and loss of time that results from using questions that are confusing to participants (Thabane et al., 2010; Sousa & Rojjanasrirat, 2011). Berdichevsky, Tucker, Martinez, and Miller (2010) used a pilot study to facilitate a study on acceptance of a new technology for management of obstetric hemorrhage. Avard, Silverstein, Sillon, and Joly (2009) used a pilot study to develop a survey to discover researchers' perceptions of the ethical implications of pharmacogenomics research with children. In this study, the pilot study helped identify questions that did not collect the data the researcher was seeking (Sousa & Rojjanasrirat, 2011). I selected two people to participate in a pilot study. The selected pilot study participants met the same criteria as the research participants. Administration of the pilot study was in the same manner as the research study in order to determine if the interview questions were acceptable and if the interview methods were suitable (Thabane et al., 2010). The results of the pilot study indicated that there were no issues with the survey instrument.

The initial selection of participants began with letters to churches in Clarksville, Tennessee, requesting interviews with church leaders. The letters included a prequalification questionnaire that clearly identified the characteristics required for the purposive sampling. A secondary participant recruitment methodology utilized snowball sampling. Snowball sampling entails participants in a study providing leads about other potential participants (Noy, 2008). Snowball sampling provided an additional method for recruiting qualified participants. Heckathorn (2007) pointed out snowball sampling

might result in recruitment of individuals who do not meet the criteria for study participants. Audet and Everall (2009) noted that the mitigation of this disadvantage required screening potential participants for suitability. Selection of participants recommended by snowball sampling occurred only after they met all selection criteria.

The next step was conducting personal interviews with the selected study participants. Before beginning the interviews, I reviewed the purpose of the study with the participants. The participants were required to sign a consent form prior to the start of the interview. The consent form detailed the purpose of the study and reiterated the voluntary participation aspect. The consent form also explained that participants could withdraw their permission and stop the interview process at any time. I conducted one-on-one interviews with the participants. Qualitative data about church leaders' financial strategies to cope with the effects of the recession were collected through a series of open-ended questions with appropriate probe questions as deemed necessary by myself to keep the study focused on the phenomenon being studied. The estimated time to complete each interview was approximately 60 minutes. I intended for the interview questions to create a dialogue about the perceptions and lived experiences of the participants with regard to the phenomenon of church financial strategies and responses to the economic recession. The study questions are in Appendix A of this study.

Data Organization Techniques

Ambwani and Strauss (2007) recommended the use of a coding system for organizing data, as well as providing a means to compare data as the study progresses. The researcher can develop codes to sort text that can help describe and classify data.

This process will provide assistance in the interpretation of the meaning of the data (Ambwani & Strauss, 2007). Organizing the data during the study allows comparison of emerging themes with existing literature on the subject. Sale et al. (2011) used a phenomenological coding process based on Giorgi's (2002) methodology for their osteoporosis medication research. In this study, I used the computer software coding modules to assist in organizing and cataloging the data.

Data stored in computer files was password protected. Recordings and paper documents relating to the study was secured in a fireproof safe in my home office. At the conclusion of the study, I transferred computer file folder relating to the research to a password-protected compact disk. After completion of the study, I placed all materials relating to the research in a fireproof home office safe, to retain for 5 years. The destruction of the research materials is to occur after the retention period has expired.

Data Analysis Technique

The use of computer software assisted me in organizing large amounts of data and provided consistent data analysis (Hutchison et al., 2010). Based on expert recommendations, the current best choice for data analysis software to support the research project was selected (Leech & Onwuegbuzie, 2011). Using computer analysis software provided a powerful qualitative data analysis tool for the research project. The transfer of data from the study into an electronic format allowed computer software analysis (Davidson & Jacobs, 2008; Leech & Onwuegbuzie, 2011; Schönfelder, 2011). The use of computer analysis began during the literature review (Davidson & Jacobs, 2008; Leech & Onwuegbuzie, 2011). The qualitative data analysis tools in the computer

software were well suited for qualitative analysis of data from the literature review phase

of the research (Davidson & Jacobs, 2008; Leech & Onwuegbuzie, 2011). As I read the

articles, a summary of the central themes and ideas emerged and relevant quotes were

reserved for later use (Davidson & Jacobs, 2008; Leech & Onwuegbuzie, 2011;

Schönfelder, 2011). Data analysis occurred concurrent with data collection in order to

take advantage of the flexibility of qualitative methodology (Leech & Onwuegbuzie,

2011). This procedure allowed identification of data saturation at the point when it

occurred. The proxy document feature in the computer software allowed me to record

ideas that occurred during the research, as well as facts from the literature review (Leech

& Onwuegbuzie, 2011). I created proxy documents, and coded the data for easy retrieval

(Leech & Onwuegbuzie, 2011; Schönfelder, 2011). The computer software also included

tools to organize research literature (Leech & Onwuegbuzie, 2011). I selected the criteria

and organization method used to organize the data for later retrieval (Leech &

Onwuegbuzie, 2011). The criteria included attributes such as chronological, by author,

by discipline, or by topic (Leech & Onwuegbuzie, 2011). Organizing the criteria into

sets allowed the retrieval of a specific set of literature (Leech & Onwuegbuzie, 2011).

The computer software proxy document function allowed the assignment of specific

attributes to the literature. This in turn allowed retrieval by the assigned attributes

through the attribute explorer function (Leech & Onwuegbuzie, 2011). I saved the

documents retrieved using the attribute explorer function and identified sets (Leech &

Onwuegbuzie, 2011). Memos added to the proxy documents helped to organize and

understand the literature (Leech & Onwuegbuzie, 2011). Using the computer software

doc link function enabled me to jump to references in a proxy document that connected to another proxy document (Leech & Onwuegbuzie, 2011). The coding created in proxy documents allowed the collection of data about a specific theme (Leech & Onwuegbuzie, 2011). The computer software contained a search tool that helped to find combinations of themes (Leech & Onwuegbuzie, 2011). The search tool could be set to limit results to specific criteria (Leech & Onwuegbuzie, 2011). Using the computer software to conduct qualitative analysis of documents in the literature review enabled me to organize the data and discover developing themes. This allowed me to access the data quickly during the course of the study (Leech & Onwuegbuzie, 2011).

Using computer software to analyze the data allowed me to create a classification framework (Leech & Onwuegbuzie, 2011). Coding and classification functions of the computer software provided the tools to establish relationships between defined concepts (Leech & Onwuegbuzie, 2011). The computer software included tools designed to help the researcher identify and eliminate instances of bias (Leech & Onwuegbuzie, 2011). The software also helped me identify limitations of the research (Lakeman, 2008). In addition to the identification of common themes in the data, the computer software allowed me to look for alternative explanations (Lakeman, 2008). Initial analysis entailed the detection of words or parts of sentences that reflected the participants' perceptions of the phenomenon (Lakeman, 2008). I divided the words or parts of sentences into categories (Fisher, 2011). Grouping the data into categories allowed the identification of themes (Fisher, 2011).

Reliability and Validity

Reliability

   The measure of reliability for qualitative research was different from quantitative reliability (LiLin et al., 2009). Reliability in a qualitative study did not depend upon the results being replicable (LiLin et al., 2009). Researchers have assumed that the use of accepted research methods for a qualitative study would produce reliable results (LiLin et al., 2009). Use of a reflective journal increased reliability and provided transparency of context and presumptions of the researcher (LiLin et al., 2009).

Validity

   In a qualitative study, the use of appropriate methodology assured validity (Brod et al., 2009; LiLin et al., 2009). Validity of a phenomenological study depended upon application of rigor in the research process and use of appropriate procedures (Brod et al., 2009). The selected methodology provided insight into the phenomenon that was the subject of the study (Thomas & Magilvy, 2011). Williams and Morrow (2009) discussed participant review as a means of helping assure validity. Incorporating an exit interview with participants as part of the research design allowed me to validate study findings. If the participants found problems with my interpretation of the interviews, the validity of the study was in question (Williams & Morrow, 2009).

   The verification process for this study included a member check process (Kisely & Kendall, 2011). Jonsen and Jhen (2009) posited that participants in a survey usually have more intrinsic knowledge of the phenomenon than that normally possessed by the researcher. Therefore, member check was a valuable tool for assuring validity (Jonsen &

Jhen, 2009). In this, participants received a copy of the interview transcript for verification. The participants highlighted any unclear or conflicting information for specific clarification. The participants checked the entire transcript to make sure that their responses had been accurately transcribed (Kisely & Kendall, 2011). Moustakas (1994) suggested providing a summary analysis to participants of the themes identified by the researcher. The feedback provided by participants in this step helped to clarify their perceptions (Moustakas, 1994). The verification process in this study also included providing a summary analysis of identified themes and solicitation of feedback from participants.

Transition and Summary

Section 2 included a description of the research model. The chapter began with an expanded purpose statement. Subsequent subsections in Section 2 included discussion of the role of the researcher and participant selection. Section 2 contained a description of the research method and design. The section included details about data collection and management, including those related to the interview method and the questionnaire. Section 2 included a discussion of data analysis methods using computer software. There was also a discussion about assuring reliability and validity of the data. Chapter 3 provides details of the research, results, and implications for future studies.

Section 3: Application to Professional Practice and Implications for Change

Overview of Study

The purpose of this qualitative, phenomenological study was to explore the

perceptions and lived experiences of church leaders in Clarksville, Tennessee, regarding

how the 2009 economic recession affected (a) church revenues, (b) requests for

assistance from the local community, (c) the ability of the church to meet requests for

assistance from the local community, (d) routine expenditures by the church, (e) church

staffing, (f) planned capital projects, and (f) coping strategies to mitigate the effects of the

recession. The participants were church leaders who had been in the same position during

the recession, who had knowledge of church finances, and who had the authority to make

financial decisions for the church. The interviews followed a documented interview

protocol, which consisted of open-ended questions (Appendix A). All participants signed

an informed consent form authorizing the use of the data they provided.

This chapter represents the findings of the study. I coded the interview data and

analyzed the data using computer software. The analysis procedure began with importing

and querying the data. As the queries were refined, common themes began to emerge.

The objective of the study was to answer the research question: What changes have been

made in church operational strategies in order to cope with the recession? Reports and

models generated by the queries that were created using computer software resulted in

the data revealing common themes found within the church leaders' perceptions. Seven

major themes regarding the effects of an economic recession on church finances evolved

from the study. The themes that emerged were (a) direct effect of the recession on

membership and budget, (b) internal communications, (c) effects on meeting routine expenses, (d) effects on long-term plans, (e) effects on services to the local community, (f) cost-reduction strategies, and (g) revenue enhancement strategies.

The findings showed that requests for assistance from members of the local community had increased significantly since the recession began in 2009. The results of the study also showed that most churches had lower revenues because of the recession and were not in a financial position to provide needed resources and services. The results also showed that churches had a variety of core competencies with regard to providing assistance to those in need. The results showed cost reductions by church leaders and increased reliance on volunteers. Churches perform vital functions in communities, especially in times of economic crisis. Therefore, churches must maintain financial stability in order to help members of the community through the crisis.

<div align="center">

Presentation of the Findings

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Data Collection Review and Outcomes

Participant selection. The participants included a purposive selection of church leaders who had been in the same leadership positions during the recession that they held at the time of the study. The selection of a specific population study group limited the participants to those with experience of the phenomenon selected for study. The geographic area was limited to the city of Clarksville, Tennessee, in order to make sure all the participants experienced the same economic environment.

Participant selection outcomes. I identified 31 church leaders as potential participants in the study. A review of potential participants excluded church leaders who

had not been in their current positions during the recession. The exclusion of ineligible volunteers reduced the study population to 17 potential participants.

Each potential participant who responded to the invitation was required to provide demographic information in order to ensure that the prospective participants met the eligibility requirements for the sample. I selected 15 individuals who met the requirements for inclusion in the study. The selected participants signed a participant informed consent letter (Appendix B). During the interview process, the selected participants recommended other individuals to participate in the study; thus, the study involved snowball sampling. The recommended individuals completed the demographic questionnaire to ensure that they were eligible to be included as participants in the study. Five recommended individuals signed a participant informed consent letter (Appendix B). The snowball technique increased the sample size. The total sample size was determined during the research process when data saturation had occurred. Figure 1 graphically illustrates the participant distribution.

Figure 1. Participant Years of Service
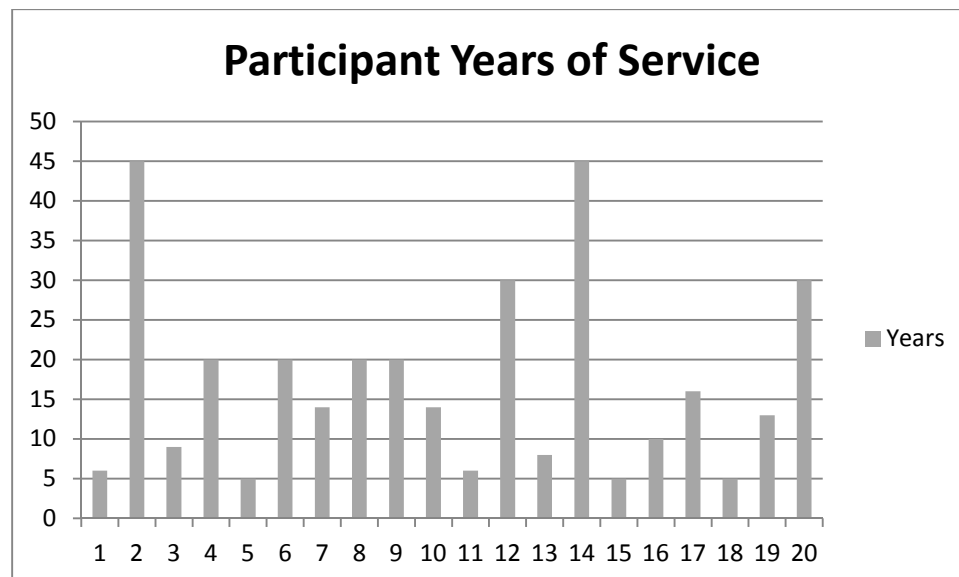
Figure 1. Participant distribution.

Interviews. I conducted interviews over the 3-month period of April, May, and June 2012. Using an interview instrument consisting of 12 open-ended questions, I collected data from 20 church leaders who had been in the same leadership positions during the recession. The interviews consisted of face-to-face meetings. Each interview setting was a private setting such as the participant's private office or a conference room, which ensured that the participants could talk freely. Regardless of the setting, I recorded and transcribed each interview. Each interviewee reviewed and approved the transcript of his or her interview.

Interview outcomes. Most of the interviewees were enthusiastic about participating in the study, although 2 participants withdrew from the study prior to the interview. The responses to the interview questions varied but were similar in some respects, depending on the perspective of the interviewee.

Data Analysis Review and Outcomes

The data collected fell into two categories: (a) participant demographic data and (b) data recorded and transcribed from participants' responses to 12 open-ended interview questions. The purpose of the study was to explore the perceptions and lived experiences of church leaders about the effects of the recession on church finances. The interview instrument contained open-ended questions that would elicit responses from participants that would provide their perceptions of the phenomenon.

Interview questions:

1. How long have you been a leader in this local congregation?

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

5. What services do you and your local congregation provide to the community?

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

12. Has the church leadership found it necessary to explore alternative sources of

income since the beginning of the current economic recession?

For the study, a computer software package was used to aid in coding, grouping, and discovering themes. The use of data analysis software allowed quicker coding and helped reduce the chance of researcher bias during the coding process (Atherton & Elsmore, 2007). The data were processed using computer software until a saturation point where the data became redundant.

The analysis began with the preparation of the data in the computer software. I thoroughly reviewed all data and notes for general patterns. An iterative process allowed coding of the data into three high-level nodes: (a) participants, (b) interview questions, and (c) research question.

Participants coding. I created a parent node for participants. Subnodes created for each of the 20 participants with each participant's responses aggregated to the parent node.

Interview questions coding. I created a parent node for the interview questions and a subnode for each of the 12 open-ended questions. I coded participants' responses under interview question nodes and aggregated subnodes to the interview question parent nodes.

Research question coding. I created a parent node in the computer software for the central research question and a subnode for each of the three subquestions. The node for the central research question included Interview Questions 2, 3, and 4 from all 20 participants. The node for Research Subquestion 1 included Interview Questions 9, 10,

and 11 from all 20 participants. Coding for Interview Questions 5, 6, 7, 8 from all participants occurred in the node for Research Subquestion 2. I coded Interview Question 12 from all participants in the node for Research Subquestion 3.

Research question findings. The central research question that directed the research was as follows:

What changes have been made in church operational strategies in order to cope with the recession? To achieve a deeper understanding of the phenomenon, additional research subquestions included the following:

1. How have strategies changed with regard to internal operations, such as facility upkeep or facility improvements?

2. How have strategies changed with regard to voluntary external expenditures, such as requests for emergency assistance from nonmembers?

3. How have church leaders explored additional revenue sources in order to cope with the recession?

Central research question. Interview Questions 2, 3, and 4 centered on eliciting participants' lived experiences to the primary research question: What changes have been made in church operation strategies in order to cope with the recession? The intent of this question was to explore the perceptions of church leaders with regard to changes in operational strategies initiated because of the 2009 recession. Data analysis revealed three prevalent themes: a) direct effect of the recession on membership and budget, b) communicating the effects of the recession, and c) the effects of the recession on meeting routine expenses.

Direct effect of the recession on membership and budget. This theme was explored using Question 2 from the data collection instrument: "In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?" This was a common theme among the participants, as 80% reported a decrease in revenue since the recession began. Only 5% of the church leaders surveyed indicated that church revenues remained stable during the recession, and 15% of the participants reported revenue growth. Half of the respondents reported a reduction in church membership. Only 35% of the respondents reported stable membership rates, and 15% reported increased membership. Several of the participants noted that revenues decreased during 2009 and 2010 and then trended back up in 2011. One participant who reported a decline in revenue during the recession reported a later rebound to prerecession levels.
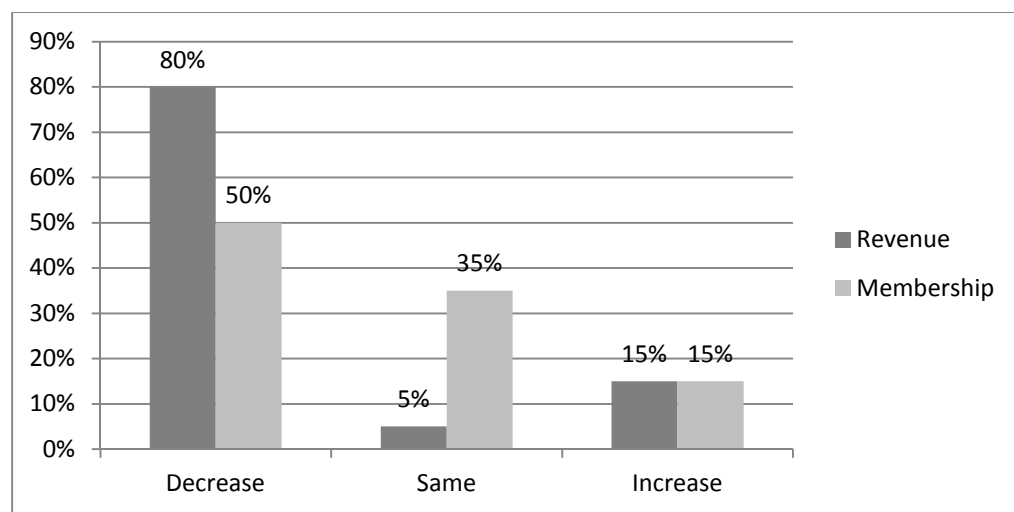
Figure 2. Direct effect of recession on revenue and membership.

As I conducted an analysis of participants' interview responses, some common explanations for declining membership and revenues began to appear. The three most

common references to concepts that were possible causes included (a) the effect of the recession on church members' incomes directly affected church revenues, (b) an economic recession event affected church members' decisions regarding attendance, and (c) retirees are less likely to change attendance or giving during a recession because of income stability. Several participants commented on the financial stability of older members. Several church leaders who reported stable incomes also reported that a majority of their members were retirees.

Communicating the effects of the recession. The next prevalent theme linked to Research Question 1 was communication of the effects of the recession to the congregation. This theme was explored using Question 3 from the data collection instrument: "If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?" Exploration of this theme revealed that 80% of the respondents communicated the effects of the recession on church finances to the congregation. Of the 20% who did not communicate the effects of the recession to the congregation, 15% stated that the recession did not have an impact on church finances. The other 5% of respondents did not choose to communicate information about church finances to members of the congregation. Church leaders used a variety of methods to communicate financial information to members. The most often used vehicle for communicating the effects of the recession on church finances was financial reports (50%), which were available to members. Some of the other means by which respondents communicated the effects of the recession to members included meetings (20%) and speech from the pulpit (20%). Some church

leaders used direct communications with members (10%) about the effects of the
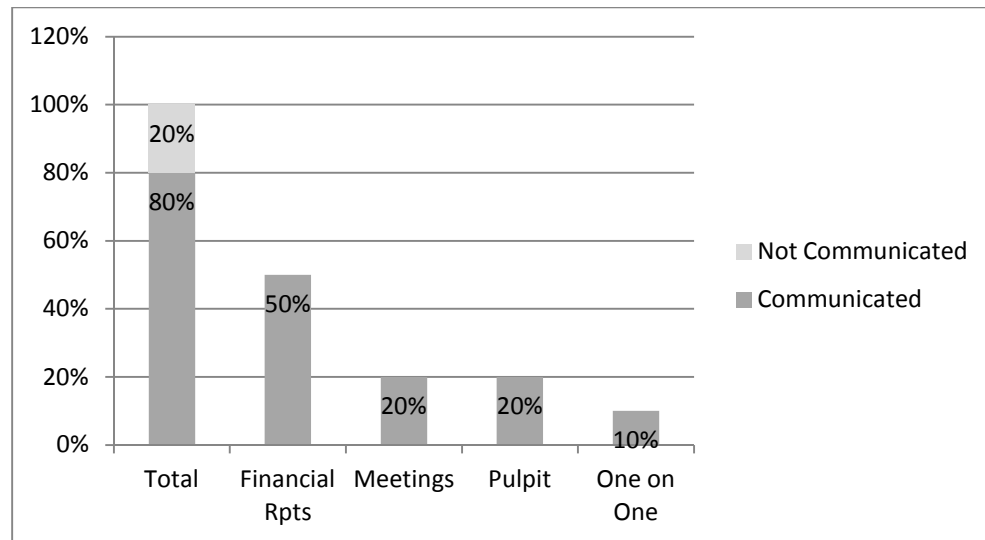
recession.

Figure 3. Communicating the effects of the recession.

The effects of the recession on meeting routine expenses. The next prevalent

theme linked to Research Question 1 was the effects of the recession on the ability to

meet routine expenses. This theme was explored using Question 4 from the data

collection instrument. If your local church was impacted by the current economic

recession, what have the effects been on the church's ability to meet routine expenses? A

majority of the respondents (65%) reported that the recession had a significant impact on

the ability to meet routine expenses. Of the 65% who reported problems meeting routine

expenses, 45% indicated that they shifted money from other purposes, such as

community assistance, to use for routine expenses. The other 20% indicated that other

funds were not available, and meeting routine expenses was, at times, a struggle. The

remaining 35% of the respondents reported that there was no impact on meeting expenses

from the effects of the recession.
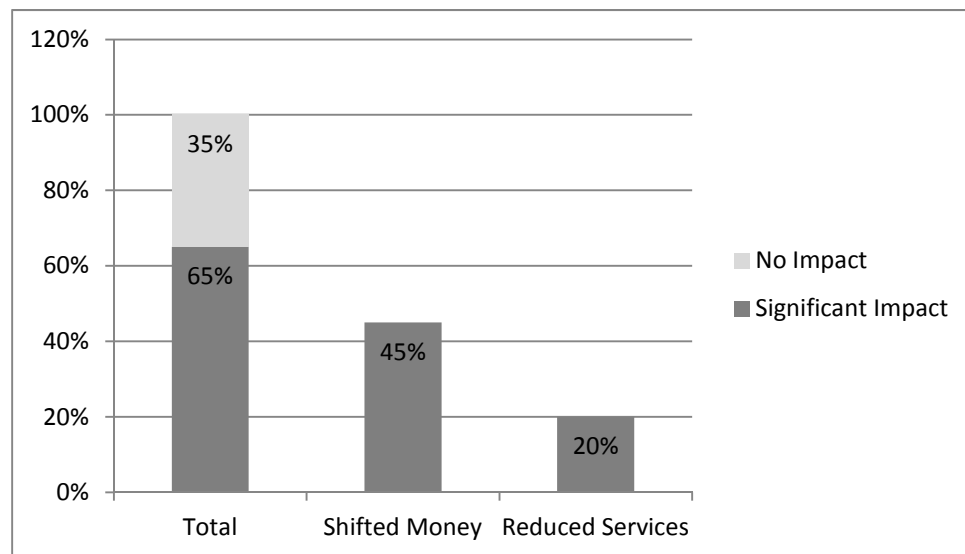
Figure 4. Effects of recession on meeting routine expenses.

Research Subquestion 1. Interview questions 9, 10, and 11 centered on eliciting participants' lived experiences concerning the research subquestion; how have strategies changed with regard to internal operations, such as facility upkeep or facility improvements? This research question explored internal operations strategies that may have changed because of the recession. Data analysis revealed two prevalent themes. In the study, the strategies that emerged were a) the effects of the recession on long-term projects and b) cost reduction strategies.

The effects of the recession on long-term projects. I used questions 9 and 10 from the data collection instrument to explore this theme. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession? If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track? The theme of long-term projects emerged as the study results revealed that 90% of the participants had long-term projects planned prior to the start of the recession. The long-term plans included building

expansions (44%), new buildings (22%), new equipment (17%), and building renovations

(6%). The respondents reported 89% of the projects delayed due to the recession, only

11% of the projects remained on schedule. Some of the respondents (11%) reported that

finances were not the reason for the delay, rather they were hesitant to take on debt to

proceed with the project for fear the recession could worsen.
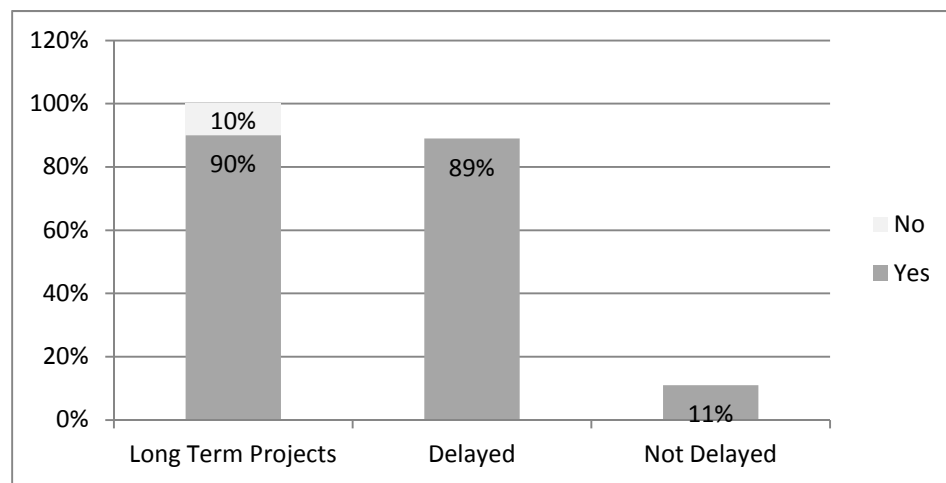
Figure 5. Effects of recession on long-term projects.

Cost reduction strategies. This theme was explored using Question 11 from the

data collection instrument. Has the church leadership found it necessary to reduce

expenses since the beginning of the current economic recession? The theme of cost

reduction strategies emerged as the study results revealed that 95% of the participants had

initiated cost savings plans. All of the respondents that had cost savings plans included a

reduction of utility usage (electricity and gas) as a cost savings strategy. The next most

often cited cost reduction was the elimination of paid services, such as lawn care and

janitorial services, in favor of volunteer labor (47%). The next most frequently used cost

reduction strategy was payroll reduction (26%), including staff layoffs, salary cuts, and

benefit cuts. Other cost reduction strategies used were programmable thermostats (16%),

vehicle cost reductions (16%), and purchasing management (5%).
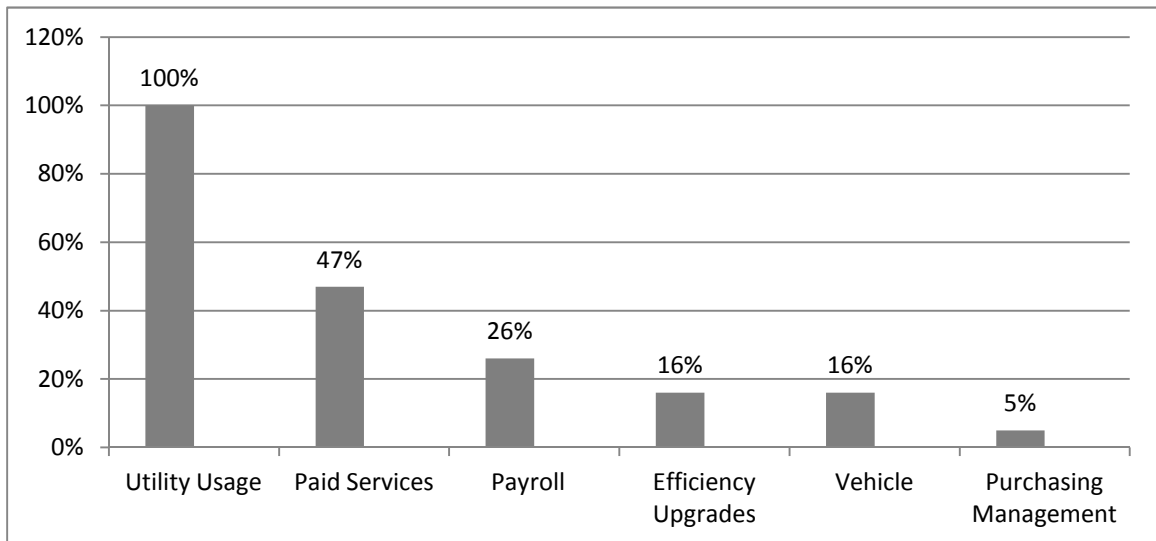
Figure 6. Cost reduction strategies.

Research Subquestion 2. Interview questions 5, 6, 7, and 8 centered on eliciting

participants' lived experiences concerning the research subquestion, how have strategies

changed with regard to voluntary external expenditures, such as requests for emergency

assistance from nonmembers? Data analysis revealed two prevalent themes that

primarily dealt with external factors that affected church financial strategies and the

recession's effect on church leaders' abilities to react to those external forces. In the

study, the themes that emerged were a) services provided to the community and b) the

number of requests for services from the community.

Services provided to the local community. This theme was explored using

Question 5 from the data collection instrument. What services do you and your local

congregation provide to the community? The services provided to the local community

included food distribution (60%), support of local charities (55%), institutional visits

(50%), benevolence fund (45%), clothing distribution (45%), special ministries (30%),

special assistance (25%), counseling and referrals (20%), outreach programs (15%),

special events (15%), and community guides (5%).
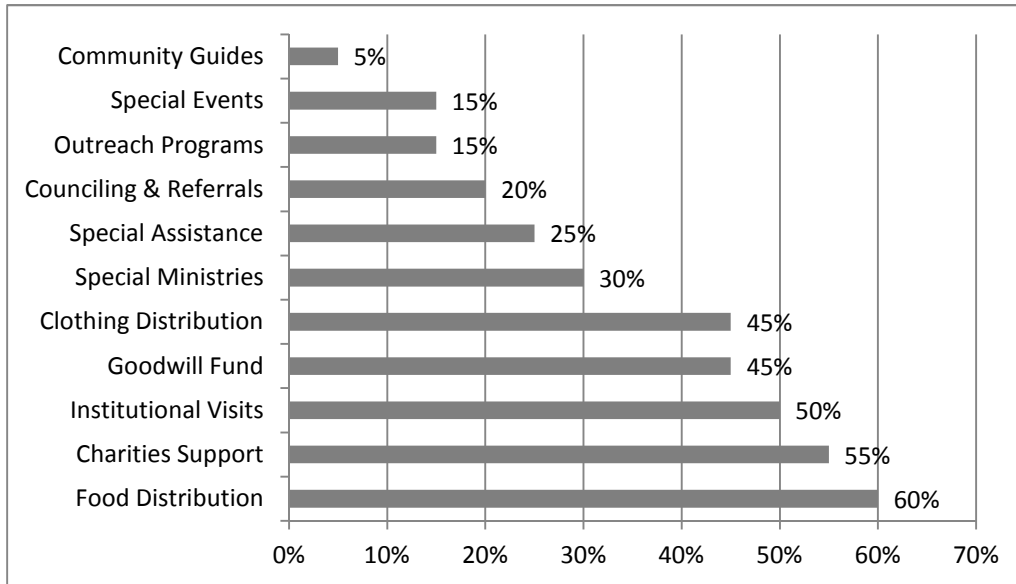
Figure 7. Services provided to local community.

A follow up question helped to explore whether the recession affected church

leaders' abilities to provide services to the local community. This theme was further

explored using Question 6 from the data collection instrument. Has the amount of

services provided by your congregation to the local community changed since the onset

of the economic recession? The majority of the respondents (55%) stated that the amount

of services provided to the community was less. Some of the respondents (20%) stated

that the amount of services had not changed, and the remaining (25%) respondents stated

that the amount of services provided to the community had increased.
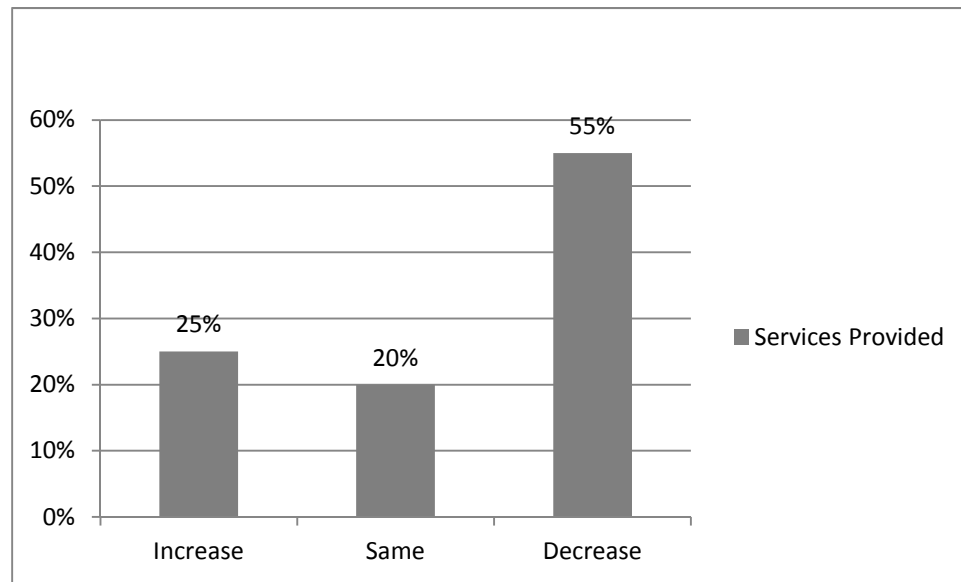
Figure 8. Trend of requested services.

The number of requests for services from the community. This theme was
explored using Question 7 from the data collection instrument. Has the number of
requests for services from the local community changed since the beginning of the
current economic recession? All of the respondents (100%) stated that the number of
requests for service from members of the local community had increased since the
recession began. The majority of respondents (80%) used adjectives such as tremendous,
significant, or great to describe the amount of increase in requests for service. One
respondent stated that the number of requests for service had doubled and anther
respondent stated that the number of requests had quadrupled. Some respondents (30%)
reported that they were more cautious of people requesting assistance because the number
of people perpetrating fraud in seeking assistance had increased because of the recession.

What are your perceptions of your local church's ability in adequately providing
resources and services to the community before and after the current economic recession

began? A majority of the respondents (70%) reported reduced ability to provide

resources and services to the community, 10% of the respondents reported that there was

no change, and 20% of the respondents reported an increase.
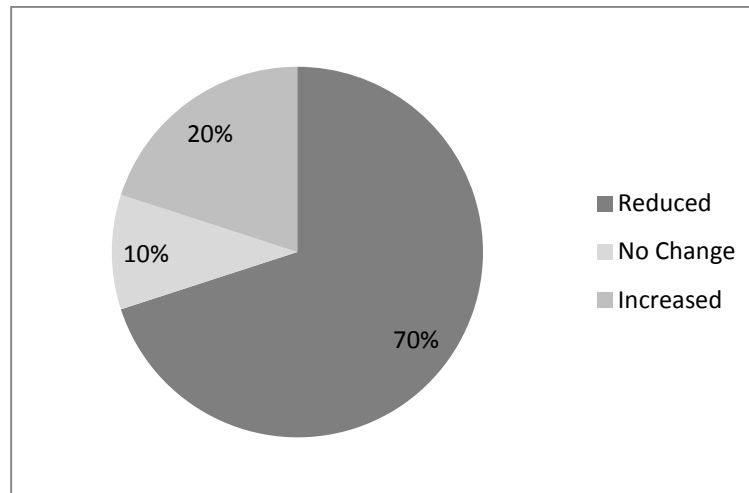
Figure 9. Ability to adequately provide services.

   Research Subquestion 3*.* Interview Question 12 centered on eliciting

participants' lived experiences concerning the research subquestion, how have church

leaders explored additional revenue sources in order to cope with the recession? This

research question explored strategies used by church leaders to generate additional

income in order to offset the effect s of the recession. This research question was

addressed by Question 12 located in the data collection instrument. Data analysis

revealed two prevalent themes. In the study, the themes that emerged were a) revenue

enhancement strategies and b) the reasons some church leaders do not explore additional

revenue sources.

   Additional revenue s*ource* s*trategies*. The prevalent theme linked to Research

Subquestion 3 was the identification of additional revenue sources utilized by church

leaders. I used Question 12 from the data collection instrument to explore this theme, has

the church leadership found it necessary to explore alternative sources of income since

the beginning of the current economic recession? Some of the participants (40%)

discussed fund raising events such as car washes, bake sales, and 5K races. The

respondents reported that funds from special events usually supported specific causes,

such as illness, a fire, or cancer research. Some of the respondents (15%) reported that

they started sharing a building with another congregation to save on rent and utilities.

The respondents reported that building sharing was a successful strategy for both

congregations involved. Some of the respondents (10%) started a secular business to

supplement church revenues. Some of the respondents (25%) reported that their policy

was tithing only as a source of income.
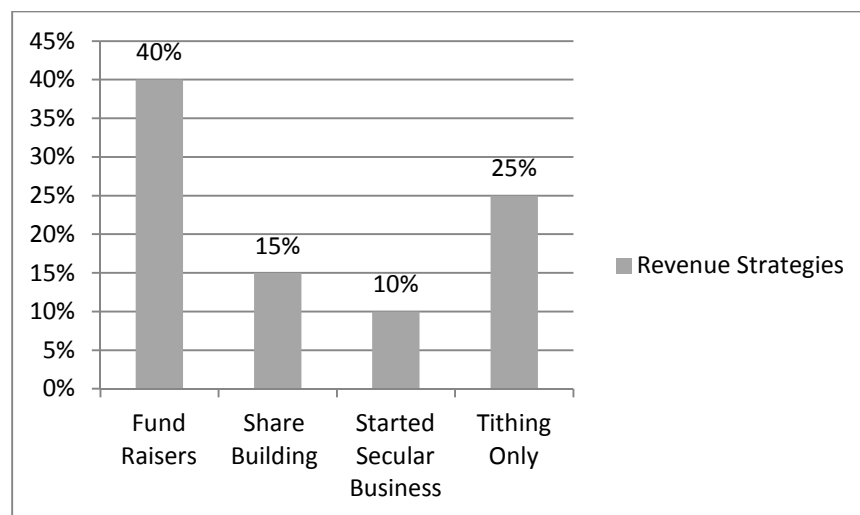
Figure 10. Revenue strategies.

Applications to Professional Practice

Churches often experience a disproportionate negative financial effect during an

economic downturn (Wang & Graddy, 2008). The reason for this disparity is the heavy

reliance on voluntary contributions for church income (Wang & Graddy, 2008). During

the recession, which began in 2009, many church leaders reported a decrease in income

and an increase in requests for assistance (Benning, 2009). Declining income, coupled

with increased requests for assistance, reduces the ability of church leaders to provide

needed assistance to the local community (Benning, 2009). Data collected by Kluth

(2010) suggested that the negative financial effects on church income increased as the

recession progressed. The results of the study will provide church leaders with insight

into the probable effects of future economic downturns on church income and requests

for assistance from the local community. The outcomes of the study will help church

leaders to identify and apply successful financial strategies in order to cope with future

financial downturns. Sustaining church financial viability is important because of the

role they perform in maintaining strong community cohesion. Half of the volunteer

community assistance in the United States emanates from church association members

(Son & Wilson, 2011). These volunteers provide various types of assistance to a wide

cross section of the population (Son & Wilson, 2011). Support of individuals in time of

crisis helps to maintain a strong community structure (Son & Wilson, 2011). Strong

communities support business by providing a vibrant workforce, maintaining the local

infrastructure, and providing a market for goods and services (De Socio, 2007).

Businesses need robust local community and communities need successful local

businesses (De Socio, 2007). This is a symbiotic relationship. The services provided by

local churches help the community remain viable when the economy is in downturn and

businesses cannot provide sufficient jobs. The assistance provided by church based volunteers helps the community maintain cohesion though an economic downturn.

Implications for Social Change

In times of economic adversity, people often turn to church leaders for assistance. Churches perform many vital functions in the community, not the least of which is volunteer efforts to maintain a sense of order in times of uncertainty. Whether it is a natural disaster, financial crisis, or individual calamity, Church leaders step in to fill the need when social safety nets are not sufficient to alleviate the suffering. The assistance provided by church leaders to individuals and families affected by the disruption can help maintain community cohesion through the adversity. The implications for social change emanate from providing church leaders with useful information to develop successful strategies that could help their churches maintain financial stability during an economic crisis. The financial stability of local churches is vital to community interests because they serve as a focal point for volunteerism and assistance delivery in ways that governments are not prepared to accomplish. The results of the study may help church leaders understand the potential effects of economic downturns on church revenues and identify strategies to lessen the effects of reduced revenues coupled with increased requests for assistance. My study examined a specific event, the recession that began in 2009. However, application of the findings in other contexts may prove beneficial, such as recovery from a major natural disaster. The results of the qualitative, phenomenological study indicated that requests for assistance from the local community increased significantly after the recession began in 2009. Many church leaders reported

that church income also decreased during this time. The combination of increased requests for assistance and decreased income put a financial strain on a significant number of the churches in the study. One often cited coping strategy was using more referrals to direct people to other sources of aid. Many church leaders reported collaborative efforts with other churches to share information about available resources, and in some cases, to share expenses. A significant number of church leaders in the study reported an increase in the number of fraudulent requests for assistance since the recession began. Because of the increase in fraudulent requests for assistance, a significant number of church leaders reported that they implemented extra precautions. A significant number of church leaders reported postponement of long-term projects in place before the recession began. The majority of respondents reported cost reduction efforts. Measures to reduce utility costs and an increased reliance on volunteers for facility upkeep were the most prevalent cost reduction initiatives identified. Some respondents reported the use of staff reductions to reduce costs. Some respondents used collaboration with other church leaders for assistance referrals, fraud detection, and expense sharing. Additional sources of income identified included food sales, business ventures, and taking second jobs.

Recommendations for Action

It is not possible to predict when an economic recession will occur. Many economists and financial experts were certain that the 2009 recession was not likely, until it happened. There were two likely premises that formed the basis for the recommendations for action. The first premise is that economic recessions are inevitable.

The second premise is that it is not possible to predict the timing, depth, and duration of an economic recession, even after it begins. The United States was nearly a year into the 2009 economic downturn before economists determined that it was in fact a recession. Due to the unpredictable nature of economic recessions, the inclusion of contingencies in case of an economic recession should be part of every organization's strategic plan. This is especially true of churches, because they often have disproportionate negative effects when a recession occurs. The reason for the greater impact on churches is twofold: Contributions often decline because of reduced church members' incomes, and there is an increase in requests for assistance from members of the local community.

The study findings provided the basis for recommendations for action. Implementation of these recommendations is an ongoing process, before a recession occurs. The first recommendation is to create a collaborative network with other churches in the local area. Church leaders should find out the strengths and weaknesses of other churches to determine how they can support each other. During a severe economic crisis, the churches could specialize in order to leverage their strengths. Division of labor and specialization would allow church leaders to concentrate on a specific assistance issue, such as clothing, and refer requests for other types of assistance to the appropriate church. Part of the collaborative effort should be to find ways to share the financial burden in case of an economic recession. Some of the respondents in the study reported that they were sharing a church building in order to help both congregations keep a place to worship. They had created a schedule that provided time for each congregation to have services. While this is not an optimum situation, it is

preferable to disbanding both congregations. The recommendation for action is that churches should identify opportunities to share a church building in case of a recession. The plan should include mutually beneficial scheduling for worship services and other activities. There should also be a clear understanding of which expenses each congregation would be responsible to pay. Annual review of this plan, and updates as necessary constitute an important element of the recommendation.

Some recommendations suggested by the findings merit consideration for implementation as soon as practical. Church leaders should consider installation of energy conserving technology. Some examples cited in the study included programmable thermostats, motion sensors to turn off lights in an unoccupied room, and energy efficient HVAC units. The specific recommendation for these upgrades is to have an expert conduct a cost benefit analysis to see which technologies are available and are cost effective for the specific church. The next recommendation is to create a list of government services and assistance programs available in the area. When community members request assistance, the church leader should assure that the requestors know about possible government assistance available and that they have applied for any that they are qualified to receive. Church assistance provides relief for many and a safety net for those that have exhausted all other options. The results of the study should be of interest to anyone involved in making financial decisions for a church. Dissemination of the study will begin with distribution of a summary of the findings to study participants. Publication of the study in dissertation databases will provide dissemination to a wider

audience. Further opportunities for dissemination include journals and periodicals intended for church leaders.

Recommendations for Further Study

My study provides an opportunity for future research into the relationship between churches and local communities during an economic recession. One recommendation is to use either a quantitative or mixed methods study in order to understand the monetary effects of an economic downturn on church leaders' financial strategies. Another research opportunity is to conduct a phenomenological qualitative study from the point of view of clients who receive assistance from the church during a recession. The final recommendation is to conduct a similar study in different settings. This approach could look at the same phenomenon in different geographic regions of the United States, or in a different country. Conducting the study in a different setting could also identify cultural influences on the relationship between churches and communities as they relate to church financial strategies.

Reflections

I had no personal biases or preconceived ideas and values that influenced the study data collection and findings in any direction. The purpose of this phenomenological qualitative study was to explore the perceptions and lived experiences of 20 church leaders about the effects of the recession on church finances. The data gathering process included audio-recorded interviews, and careful transcription of the participants' answers. The interviews occurred in locations most comfortable to the participants. Most of the participants seemed enthusiastic to discuss the effects of the

recession on the church and local community. I was careful to not interject personal bias though either inflection or body language during the interviews. I did not experience a change in thinking because of the study.

Summary and Study Conclusions

The study explored the perceptions and lived experiences of church leaders in order to find out how the economic recession affected (a) church revenues, (b) requests for assistance from the local community, (c) the ability of the church to meet requests for assistance from the local community, (d) routine expenditures by the church, (e) church staffing, (f) planned capital projects, and (f) coping strategies to mitigate the effects of the recession. The study showed that requests for assistance from members of the local community had increased significantly since the recession began in 2009. The study also showed that most churches had lower revenues because of the recession and were not in a financial position to provide needed resources and services. The study also showed that churches had a variety of core competencies with regard to providing assistance. For example, some churches specialized in food collection and distribution where others specialized in clothing the needy. This finding formed the basis of one recommendation for action—creating networks among churches for distribution of labor based on core competencies. The study also showed some creative solutions for coping with the effects of a recession. Some of the churches had combined congregations into a single building and were alternating occupancy times. While this was not an optimum condition for either congregation, it provided financial relief for both congregations. The recommended recession contingency plan for churches included this solution for

consideration. The study showed that cost reductions by church leaders included utility usage, staff reductions, paid services elimination, vehicle costs, and increased reliance on volunteers. Some churches used special events to generate additional revenues for special causes. Two churches had opened secular businesses to supplement revenues. A number of church leaders stated that their church's policy was tithing only, and they could not explore additional income sources.

Churches perform vital functions in communities that help maintain cohesion and social order. When an economic recession or other crisis, disrupts the community, many people look to church leaders for assistance. It is important that churches remain financially healthy so that they can help members of the community through the crisis. Church leaders can use the results of this study to create a strategy that will help them to maintain financial viability during an economic downturn.

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Appendix A: Interview Questions

From your perceptions and lived experiences of economic conditions since the current recession began, what has the effect been on church revenues, requests for assistance from the local community, the ability of the church to meet requests for assistance from the local community, routine expenditures by the church, church staffing, and planned capital projects? What coping strategies has the church employed to mitigate the effects of the recession?

1. Question: How long have you been a leader in this local congregation?

2. Question: In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

3. Question: If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

4. Question: If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

5. Question: What services do you and your local congregation provide to the community?

6. Question: Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

7. Question: Has the number of requests for services from the local community changed since the beginning of the current economic recession?

8. Question: What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

9. Question: Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

10. Question: If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

11. Question: Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

12. Question: Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Appendix B: Letter of Informed Consent

Letter of Informed Consent

You are invited to take part in a research study of the perceptions and lived experiences of leaders in religious institutions in Clarksville, Tennessee about effects of the recession on church finances. The researcher is inviting church leaders who have been in the same position during the recent economic recession to be in the study. This form is part of a process called "informed consent" to allow you to understand this study before deciding whether to take part.

This study is being conducted by a researcher named Cecil Williams, who is a doctoral student at Walden University.

Background Information:

The purpose of this study is to identify how the economic recession might have affected (a) church revenues, (b) requests for assistance from the local community, (c) the ability of the church to meet requests for assistance from the local community, (d) routine expenditures by the church, (e) church staffing, (f) planned capital projects, and (f) coping strategies to mitigate the effects of the recession.

Procedures:

If you agree to be in this study, you will be asked to:

- Sign a consent form (this document)

- Complete a demographic survey. Completion of the demographic survey form will take approximately 10 minutes.

- Answer questions in a audio taped face-to-face interview. The interview will take approximately one hour.

- Review a transcript of the interview to verify accuracy.

Here are some sample questions:

Question: If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

Question: What services does your local congregation provide to the community?

Question: Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Voluntary Nature of the Study:

This study is voluntary. Everyone will respect your decision of whether or not you choose to be in the study. If you decide to join the study now, you can still change your mind during or after the study. You may stop at any time.

Risks and Benefits of Being in the Study:

Being in this study would not pose risk to your safety or wellbeing.

Although there may be no direct benefit to you, the possible benefit of your participation is expected to provide valuable data and information to the fields of business, management, and to those that lead non-profit organizations.

Payment:

There is no payment provided for participation in this study.

Privacy:

Any information you provide will be kept confidential. The researcher will not use your personal information for any purposes outside of this research project. Also, the researcher will not include your name or anything else that could identify you in the study reports. During the course of the research, computerized data will be password protected. Raw data and notes will be locked in a safe in the researcher's home office. After the research is completed, the computer data will be transferred to a password protected computer disk, and locked in the safe with the raw data and research notes. Data will be kept for a period of at least 5 years, as required by the university.

Contacts and Questions:

You may ask any questions you have now. Or if you have questions later, you may contact the researcher via telephone at (931)809-8092 or email cecil.williams2@waldenu.edu. If you want to talk privately about your rights as a participant, you can call Dr. Leilani Endicott She is the Walden University representative who can discuss this with you. Her phone number is 1-800-925-3368, extension 1210. Walden University's approval number for this study is **03-02-12-0156557** and it expires on **March 1, 2013.**

The researcher will give you a copy of this form to keep.

Statement of Consent:

I have read the above information and I feel I understand the study well enough to make a decision about my involvement. By signing below, I understand that I am agreeing to the terms described above.

Printed Name of Participant _____

Date of consent _____

Participant's Signature _____

Researcher's Signature _____

This has been approved by the

Institutional Review Board of

Walden University

as acceptable documentation of the

informed consent process and is valid

for one year after the stamped date.

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Appendix C: Literature Review Matrix

	Recent References (within last 5 years from anticipated graduation)	Older than 5 years References	Total
Books	5	3	8
Dissertations	0	0	0
Articles	144	2	146
Web Pages	5	0	5
Other resources	0	0	0

Appendix D: Codebook

Code Name	Count	Weighted Percentage (%)	Similar Words
abandoned	1	0.01	Abandoned
ability	53	0.38	Ability
able	32	0.23	Able
about	48	0.35	About
above	1	0.01	Above
absolutely	2	0.01	Absolutely
abuse	2	0.01	abuse, abusing
acceptable	1	0.01	Acceptable
access	5	0.04	Access
accommodate	1	0.01	Accommodate
accomplish	3	0.02	accomplish, accomplished
accordingly	3	0.02	according, accordingly
accounts	3	0.02	accountable, accounts
acquire	1	0.01	acquire
across	2	0.01	across
activities	6	0.04	active, activities
acts	2	0.01	Acts
actually	3	0.02	actually
added	6	0.04	added, adding
addiction	2	0.01	addiction
addition	17	0.12	addition, additional
address	2	0.01	address
adequately	22	0.16	adequately
adjacent	1	0.01	adjacent
adjust	5	0.04	adjust, adjustments
administer	1	0.01	administer
adults	1	0.01	adults
advantage	3	0.02	advantage
affected	7	0.05	affect, affected, affects
after	23	0.17	after
aftermath	1	0.01	aftermath
again	3	0.02	again
against	1	0.01	against
agency	5	0.04	agencies, agency
aids	1	0.01	Aids
alcohol	1	0.01	alcohol
alive	1	0.01	alive
allocate	1	0.01	allocate

almost	3	0.02	almost
along	2	0.01	along
already	4	0.03	already
also	35	0.25	Also
alternative	26	0.19	alternate, alternating, alternative
although	4	0.03	although
always	11	0.08	always
amount	35	0.25	amount
anchor	1	0.01	anchor
angry	1	0.01	angry
annual	2	0.01	annual
another	8	0.06	another
answer	2	0.01	answer
anybody	1	0.01	anybody
anyone	5	0.04	anyone
anything	3	0.02	anything
anywhere	1	0.01	anywhere
appear	3	0.02	appear, appears
approved	1	0.01	approved
approximately	1	0.01	approximately
april	8	0.06	april
area	14	0.10	area, areas
arises	1	0.01	arises
army	3	0.02	army
around	5	0.04	around
arrived	1	0.01	arrived
aside	2	0.01	aside
asking	16	0.12	asked, asking, asks
assessed	1	0.01	assessed
assistance	51	0.37	assistance, assistances, assisted
athletes	1	0.01	athletes
attendance	6	0.04	attendance
attention	1	0.01	attention
automatic	2	0.01	automatic, automatically
automobile	2	0.01	automobile
automotive	1	0.01	automotive
available	11	0.08	available
aware	4	0.03	aware
away	4	0.03	away
back	24	0.17	back
background	2	0.01	background
backpack	1	0.01	backpack
bags	1	0.01	bags

bake	2	0.01	bake
balance	1	0.01	balance
bank	8	0.06	bank
banker	1	0.01	banker
bankrupt	2	0.01	bankrupt
baptisms	1	0.01	baptisms
baptist	1	0.01	baptist
based	1	0.01	based
basic	11	0.08	basic, basically
basis	2	0.01	basis
bathrooms	2	0.01	bathrooms
beans	1	0.01	beans
bearing	1	0.01	bearing
beat	2	0.01	beat
became	1	0.01	became
because	63	0.46	because
become	6	0.04	become
been	138	1.00	been
before	62	0.45	before
began	36	0.26	began
beginning	111	0.80	begin, beginning
begun	1	0.01	begun
behind	1	0.01	behind
being	18	0.13	being
believe	8	0.06	believe
belongs	1	0.01	belongs
below	1	0.01	below
belt	2	0.01	belt, belts
benefits	2	0.01	benefits
benevolent	3	0.02	benevolence, benevolent
best	1	0.01	Best
better	11	0.08	better
between	1	0.01	between
beyond	1	0.01	beyond
bible	5	0.04	bible
bigger	1	0.01	bigger
biggest	2	0.01	biggest
bills	27	0.20	bill, bills
blessing	6	0.04	blessed, blessing
block	1	0.01	block
blue	1	0.01	blue
board	4	0.03	board
bogus	1	0.01	bogus

borrow	4	0.03	borrow
both	6	0.04	both
bottom	1	0.01	bottom
bring	2	0.01	bring
broke	1	0.01	broke
broken	1	0.01	broken
budget	48	0.35	budget, budgets
building	64	0.46	build, building
bulk	1	0.01	bulk
business	8	0.06	business, businesses
buying	3	0.02	buying
calls	17	0.12	call, called, calls
came	2	0.01	came
camtam	1	0.01	camtam
cancelled	2	0.01	cancelled
cancer	1	0.01	cancer
canned	3	0.02	can't, canned
cannot	6	0.04	cannot
capital	2	0.01	capital
care	17	0.12	care, careful
carry	1	0.01	carry
cars	4	0.03	Cars
case	10	0.07	case, cases
cash	2	0.01	cash
catering	2	0.01	catering
caused	9	0.07	cause, caused, causes
cautious	2	0.01	cautious
ceased	1	0.01	ceased
cell	1	0.01	Cell
certainly	5	0.04	certain, certainly
challenge	2	0.01	challenge, challenged
changed	81	0.59	change, changed, changes
chaplin	1	0.01	chaplin
charitable	1	0.01	charitable
check	5	0.04	check, checks
checkbook	1	0.01	checkbook
cheese	1	0.01	cheese
child	2	0.01	child
children	1	0.01	children
choice	2	0.01	choice, choices
chosen	1	0.01	chosen
christ	4	0.03	christ
christians	3	0.02	christian, christians

christmas	1	0.01	christmas
chronically	1	0.01	chronically
church	316	2.29	church, churched, churches
circumstances	3	0.02	circumstances
citizens	2	0.01	citizens
city	1	0.01	City
cleaning	7	0.05	clean, cleaning
clearly	1	0.01	clearly
clientele	1	0.01	clientele
close	2	0.01	close, closely
closer	1	0.01	closer
closet	1	0.01	closet
clothing	24	0.17	clothe, clothes, clothing
coat	1	0.01	coat
cold	1	0.01	Cold
collaborate	2	0.01	collaborate, collaborative
collapse	1	0.01	collapse
collar	1	0.01	collar
collections	5	0.04	collect, collected, collecting, collections
combining	1	0.01	combining
comfort	5	0.04	comfort, comfortable, comforts
coming	35	0.25	come, comes, coming
committed	5	0.04	commit, committed
committee	5	0.04	committee
common	3	0.02	common
community	171	1.24	communicate, communicated, communication, communities, community
companies	1	0.01	companies
compared	1	0.01	compared
complete	3	0.02	complete, completed
conditioners	4	0.03	conditioners
conditioning	4	0.03	conditioning
conduct	1	0.01	conduct
conference	2	0.01	conference
confidence	1	0.01	confidence
congregation	117	0.85	congregants, congregation, congregational, congregationally, congregations
conservative	5	0.04	conservation, conservative, conserve, conserving
considerably	2	0.01	considerably, consideration
considered	2	0.01	considered, considering
consistent	1	0.01	consistent
consolidate	1	0.01	consolidate
constantly	8	0.06	constant, constantly

constraints	1	0.01	constraints
construction	3	0.02	construction
contacts	1	0.01	contacts
containers	1	0.01	containers
contingency	1	0.01	contingency
continue	4	0.03	continue
contrast	1	0.01	contrast
contributions	9	0.07	contribute, contribution, contributions
control	1	0.01	control
cookie	1	0.01	cookie
cooler	1	0.01	cooler
cooling	4	0.03	cooling
cooperation	1	0.01	cooperation
cope	1	0.01	cope
corners	2	0.01	corners
costs	12	0.09	cost, costs
couch	1	0.01	couch
could	12	0.09	could
counseling	5	0.04	counseling
country	2	0.01	country
county	5	0.04	county
couple	7	0.05	couple, couples
course	1	0.01	course
cover	4	0.03	cover, covered
created	1	0.01	created
creative	2	0.01	creative
credit	2	0.01	credit
crisis	3	0.02	crisis
cross	2	0.01	cross
crunch	1	0.01	crunch
crusade	3	0.02	crusade, crusades
current	175	1.27	current, currently
curtail	2	0.01	curtail, curtailed
cutting	4	0.03	cuts, cutting
daily	1	0.01	daily
date	4	0.03	date, dates
days	1	0.01	days
deacons	1	0.01	deacons
dealing	4	0.03	dealing
debt	2	0.01	debt
decent	1	0.01	decent
decided	6	0.04	decide, decided
decisions	7	0.05	decision, decisions

declined	7	0.05	decline, declined
decreased	14	0.10	decrease, decreased
defense	2	0.01	defense
defer	1	0.01	defer
definitely	2	0.01	definitely
degree	1	0.01	degree
delayed	8	0.06	delay, delayed
demands	3	0.02	demand, demands
democrats	1	0.01	democrats
demographic	2	0.01	demographic
denominational	5	0.04	denomination, denominational
department	3	0.02	department
depleted	1	0.01	depleted
derailed	1	0.01	derailed
desperate	3	0.02	desperate, desperation
destitute	1	0.01	destitute
details	1	0.01	details
detroit	1	0.01	detroit
devastating	1	0.01	devastating
development	1	0.01	development
dictated	1	0.01	dictated
didn't	2	0.01	didn't
died	1	0.01	Died
different	6	0.04	differ, different
difficult	2	0.01	difficult
difficulties	2	0.01	difficulties, difficulty
dime	1	0.01	dime
dining	1	0.01	dining
dinners	6	0.04	dinner, dinners
dire	1	0.01	Dire
directly	5	0.04	direct, directed, directly
disadvantaged	2	0.01	disadvantaged
disaster	1	0.01	disaster
disbursement	1	0.01	disbursement
disconnected	2	0.01	disconnected
discontinued	1	0.01	discontinued
discourage	1	0.01	discourage
discussed	3	0.02	discussed, discussion
distance	1	0.01	distance
distant	1	0.01	distant
distribution	1	0.01	distribution
divert	2	0.01	divert, diverted
does	5	0.04	does

doesn't	3	0.02	doesn't
doing	7	0.05	doing
dollars	1	0.01	dollars
domestic	1	0.01	domestic
don't	29	0.21	don't
donations	6	0.04	donate, donated, donation, donations
done	22	0.16	done
doors	4	0.03	door, doors
doubled	3	0.02	doubled
down	21	0.15	down
drainage	2	0.01	drainage
dramatically	2	0.01	dramatically
drastic	4	0.03	drastic, drastically
dream	1	0.01	dream
drive	4	0.03	drive, drives, driving
drop	4	0.03	drop, drops
drug	2	0.01	drug
dual	1	0.01	dual
during	24	0.17	during
duty	1	0.01	duty
dwell	1	0.01	dwell
eagle	1	0.01	eagle
earlier	3	0.02	earlier
earnings	1	0.01	earnings
earthquakes	1	0.01	earthquakes
easier	1	0.01	easier
economic	211	1.53	economic
economy	17	0.12	economy
education	2	0.01	education, educator
effects	50	0.36	effect, effective, effects
efficiaent	1	0.01	efficiaent
efficient	1	0.01	efficient
efforts	2	0.01	efforts
eight	1	0.01	eight
either	1	0.01	either
elderly	4	0.03	elderly, elders
electric	12	0.09	electric, electricity
eligible	3	0.02	eligible
eliminate	6	0.04	eliminate, eliminated
else	6	0.04	Else
employ	2	0.01	employ, employment
employees	1	0.01	employees
empty	1	0.01	empty

enable	1	0.01	enable
encouraged	1	0.01	encouraged
ends	4	0.03	ends
endure	2	0.01	endure
energy	5	0.04	energy
engage	1	0.01	engage
enough	8	0.06	enough
ensure	1	0.01	ensure
entire	2	0.01	entire
equipment	21	0.15	equipment
especially	5	0.04	especially
essentially	1	0.01	essentially
established	2	0.01	established
esteem	1	0.01	esteem
estimate	1	0.01	estimate
evangelistic	1	0.01	evangelistic
evangelizing	1	0.01	evangelizing
even	7	0.05	even, evening
events	1	0.01	events
ever	1	0.01	ever
every	13	0.09	every
everybody	4	0.03	everybody
everyone	11	0.08	everyone
everything	3	0.02	everything
everywhere	1	0.01	everywhere
evicted	2	0.01	evicted
example	6	0.04	example
exceptional	1	0.01	exceptional
exciting	1	0.01	exciting
excuses	2	0.01	excuses
exempt	2	0.01	exempt
exist	1	0.01	exist
expand	1	0.01	expand
expansion	5	0.04	expansion
expectations	1	0.01	expectations
expenditures	4	0.03	expenditures
expenses	110	0.80	expense, expenses
experienced	23	0.17	experienced
explore	22	0.16	explore, explored
exterior	1	0.01	exterior
extraordinary	1	0.01	extraordinary
extreme	1	0.01	extreme
face	3	0.02	face, facing

facilities	10	0.07	facilities, facility
fact	3	0.02	Fact
failed	1	0.01	failed
fairly	1	0.01	fairly
faith	10	0.07	faith, faithful
fallen	1	0.01	fallen
falls	1	0.01	falls
families	7	0.05	families, family
fearful	1	0.01	fearful
feed	1	0.01	Feed
feel	4	0.03	feel, feeling
feet	1	0.01	Feet
fellowship	1	0.01	fellowship
felt	6	0.04	Felt
fest	1	0.01	Fest
fewer	1	0.01	fewer
field	3	0.02	field, fields
figure	2	0.01	figure
filter	1	0.01	filter
finances	12	0.09	finance, finances, financing
financial	32	0.23	financial, financially
find	15	0.11	find, finding
fire	3	0.02	Fire
firm	2	0.01	Firm
first	12	0.09	First
fiscally	1	0.01	fiscally
fishes	3	0.02	fish, fishes
five	2	0.01	Five
fixed	1	0.01	fixed
flexibility	1	0.01	flexibility
fluctuate	2	0.01	fluctuate, fluctuates
fluorescent	1	0.01	fluorescent
folks	5	0.04	folk, folks
food	34	0.25	food
footing	2	0.01	footing
forced	1	0.01	forced
forecast	2	0.01	forecast
foreign	1	0.01	foreign
foremost	1	0.01	foremost
foreseeable	1	0.01	foreseeable
forgotten	2	0.01	forgotten
form	2	0.01	form
forth	1	0.01	forth

fortunate	9	0.07	fortunate, fortunately
forward	1	0.01	forward
found	52	0.38	found, founding
foundation	1	0.01	foundation
four	1	0.01	Four
fourteen	1	0.01	fourteen
fragile	1	0.01	fragile
free	2	0.01	Free
freezer	1	0.01	freezer
friday	4	0.03	friday
from	71	0.51	from
front	2	0.01	front
frugal	1	0.01	frugal
fuel	1	0.01	Fuel
full	1	0.01	Full
functions	3	0.02	function, functions
fundraiser	1	0.01	fundraiser
funds	37	0.27	fund, funding, funds
furniture	4	0.03	furniture
future	3	0.02	future
gasoline	1	0.01	gasoline
gave	1	0.01	gave
generate	7	0.05	generate
gentleman	1	0.01	gentleman
geographical	1	0.01	geographical
getting	9	0.07	gets, getting
gift	1	0.01	Gift
giveaways	1	0.01	giveaways
given	1	0.01	given
giving	38	0.27	give, gives, giving
glad	1	0.01	Glad
goal	2	0.01	goal
goes	3	0.02	goes
going	29	0.21	going
gone	17	0.12	gone
good	18	0.13	good, goods
goodwill	1	0.01	goodwill
gospel	1	0.01	gospel
gotten	1	0.01	gotten
government	6	0.04	government
grandchild	1	0.01	grandchild
grass	4	0.03	grass
greater	1	0.01	greater

greatest	1	0.01	greatest
greatly	4	0.03	great, greatly
groceries	4	0.03	groceries, grocery
group	5	0.04	group
growing	4	0.03	grow, growing, grows
grown	2	0.01	grown
guard	1	0.01	guard
guide	2	0.01	guide
haiti	1	0.01	haiti
half	1	0.01	Half
hands	2	0.01	hands
happens	6	0.04	happen, happened, happens
happy	1	0.01	happy
hard	13	0.09	hard
hardened	1	0.01	hardened
harder	2	0.01	harder
hardships	1	0.01	hardships
harvest	1	0.01	harvest
hasn't	1	0.01	hasn't
haven't	2	0.01	haven't
having	480	3.47	have, having
head	1	0.01	head
health	3	0.02	health
healthy	1	0.01	healthy
hear	2	0.01	hear
heart	2	0.01	heart
heat	8	0.06	heat, heating
heavily	1	0.01	heavily
heavy	1	0.01	heavy
held	2	0.01	Held
help	114	0.82	help, helped, helping, helps
here	7	0.05	here
hesitant	2	0.01	hesitant
high	1	0.01	high
hiring	4	0.03	hire, hired, hiring
hold	6	0.04	hold
homeless	4	0.03	homeless
homes	12	0.09	home, homes
honest	2	0.01	honest
hope	1	0.01	hope
hospitals	5	0.04	hospital, hospitals
hours	2	0.01	hours
household	1	0.01	household

housing	7	0.05	house, houses, housing
however	10	0.07	however
huge	1	0.01	huge
hungry	1	0.01	hungry
hurting	2	0.01	hurting
hvac	2	0.01	hvac
i've	5	0.04	i'll, i've
ideas	1	0.01	ideas
impacts	69	0.50	impact, impacted, impacts
important	6	0.04	importance, important
improve	13	0.09	improve, improved, improvement, improvements, improves
incandescent	1	0.01	incandescent
incidents	1	0.01	incidents
inclined	1	0.01	inclined
including	2	0.01	including
income	71	0.51	income, incomes
increased	47	0.34	increase, increased, increases, increasing
incredibly	1	0.01	incredibly
indefinitely	1	0.01	indefinitely
indigent	2	0.01	indigent
individuals	7	0.05	individual, individuals
indoors	1	0.01	indoors
industry	1	0.01	industry
inevitable	1	0.01	inevitable
information	6	0.04	information, informed
installed	6	0.04	install, installed, installing
instance	2	0.01	instance
instead	7	0.05	instead
institution	21	0.15	institution
insurance	4	0.03	insurance
interior	1	0.01	interior
investigate	2	0.01	investigate
invite	1	0.01	invite
involved	1	0.01	involved
issues	5	0.04	issue, issues
items	3	0.02	item, items
jail	1	0.01	Jail
janitor	1	0.01	janitor
jesus	7	0.05	jesus
jobs	18	0.13	job', jobs
jump	1	0.01	jump
just	47	0.34	Just

keep	14	0.10	keep
kept	1	0.01	kept
kind	7	0.05	kind, kindness, kinds
kingdom	1	0.01	kingdom
kitchen	4	0.03	kitchen
known	1	0.01	known
knows	16	0.12	know, knows
lack	8	0.06	lack, lacking
laid	1	0.01	Laid
land	4	0.03	Land
large	7	0.05	large
larger	3	0.02	larger
last	6	0.04	Last
late	3	0.02	late, lately
later	2	0.01	later
launch	1	0.01	launch
laundromats	1	0.01	laundromats
lawn	4	0.03	lawn
lawnmower	1	0.01	lawnmower
lawyer	1	0.01	lawyer
layoffs	1	0.01	layoffs
lead	3	0.02	lead, leads
leader	43	0.31	leader, leaders
leadership	43	0.31	leadership
lean	2	0.01	Lean
least	3	0.02	least
leave	3	0.02	leave
legitimate	2	0.01	legitimate
less	17	0.12	Less
lets	1	0.01	Lets
level	10	0.07	level, levels
life	2	0.01	Life
lights	17	0.12	light, lights
like	20	0.14	like, likely
limited	5	0.04	limit, limited, limits
line	9	0.07	line, lines
list	3	0.02	list, listed
little	17	0.12	little
live	7	0.05	live, lives, living
loan	1	0.01	Loan
loaves	2	0.01	loaves
local	175	1.27	local, locally
location	2	0.01	location

long	76	0.55	long
longer	4	0.03	longer
looking	30	0.22	look, looked, looking
lord	9	0.07	Lord
loss	1	0.01	Loss
lost	10	0.07	Lost
lots	1	0.01	Lots
love	3	0.02	love
lower	4	0.03	lower
made	5	0.04	made
main	1	0.01	main
maintain	6	0.04	maintain, maintained
maintenance	5	0.04	maintenance
make	43	0.31	make, makes, making
management	2	0.01	management, manager
manipulators	1	0.01	manipulators
manpower	1	0.01	manpower
many	8	0.06	many
material	1	0.01	material
matter	5	0.04	matter
maybe	1	0.01	maybe
meals	5	0.04	meal, meals
means	2	0.01	means
measure	1	0.01	measure
medical	1	0.01	medical
medium	1	0.01	medium
meet	71	0.51	meet, meeting, meetings
members	43	0.31	member, members
membership	41	0.30	membership, memberships
mentioned	4	0.03	mentioned
message	3	0.02	message, messages
middle	3	0.02	middle
might	4	0.03	might
military	4	0.03	military
mindful	2	0.01	mindful
mindset	1	0.01	mindset
minimal	2	0.01	minimal, minimize
minimum	4	0.03	minimum
minister	5	0.04	minister
ministerial	1	0.01	ministerial
ministry	20	0.14	ministries, ministry
missed	1	0.01	missed
mission	9	0.07	mission, missions

missionaries	5	0.04	missionaries, missionary
moderate	1	0.01	moderate
monday	7	0.05	monday, mondays
money	90	0.65	money
monitor	1	0.01	monitor
montgomery	2	0.01	montgomery
month	20	0.14	month, monthly, months
more	67	0.48	more
mortgages	2	0.01	mortgages
most	16	0.12	most, mostly
motel	1	0.01	motel
motions	1	0.01	motions
moved	5	0.04	move, moved
much	23	0.17	much
multiple	1	0.01	multiple
must	6	0.04	must
national	1	0.01	national
necessarily	1	0.01	necessarily
necessary	56	0.40	necessary
necessities	2	0.01	necessities, necessity
needlessly	1	0.01	needlessly
needs	113	0.82	need, needed, needing, needs
needy	1	0.01	needy
negative	4	0.03	negative, negatively, negativity
never	2	0.01	never
newsletter	1	0.01	newsletter
next	3	0.02	next
night	1	0.01	night
noticed	2	0.01	noticed
number	48	0.35	number, numbers
nursing	4	0.03	nursing
obligations	3	0.02	obligations
obviously	2	0.01	obviously
occasionally	3	0.02	occasionally
occupied	1	0.01	occupied
occur	1	0.01	occur
offerings	18	0.13	offer, offered, offering, offerings
office	26	0.19	office, officers
often	2	0.01	often
older	1	0.01	older
once	5	0.04	once
ones	2	0.01	ones
ongoing	1	0.01	ongoing

only	12	0.09	only
onset	21	0.15	onset
onto	2	0.01	onto
open	7	0.05	open, opened, opening
operation	4	0.03	operate, operating, operation
opportunity	5	0.04	opportunities, opportunity
opposed	1	0.01	opposed
order	49	0.35	order
organization	7	0.05	organization, organizations, organize, organized
originally	2	0.01	originally
other	47	0.34	other, others
otherwise	2	0.01	otherwise
ourselves	4	0.03	ourselves
outreach	4	0.03	outreach
outside	2	0.01	outside
over	10	0.07	over
overall	1	0.01	overall
overseas	2	0.01	overseas
overwhelming	1	0.01	overwhelming
owner	1	0.01	owner
owning	1	0.01	owning
page	1	0.01	page
paid	15	0.11	Paid
painful	1	0.01	painful
painting	2	0.01	painting
pantry	16	0.12	pantries, pantry
parishioners	1	0.01	parishioners
parking	2	0.01	parking
parsonage	2	0.01	parsonage
part	10	0.07	Part
participant	22	0.16	participant, participate
particular	1	0.01	particular
partnered	2	0.01	partnered
passages	2	0.01	passages
password	1	0.01	password
past	5	0.04	Past
pastor	17	0.12	pastor, pastoral, pastors
pause	1	0.01	pause
paychecks	3	0.02	paycheck, paychecks
paying	9	0.07	paying
payment	3	0.02	payment
payroll	1	0.01	payroll
people	147	1.06	people

percent	2	0.01	percent
percentage	2	0.01	percentage
perceptions	21	0.15	perceptions
performing	1	0.01	performing
period	5	0.04	period
perishable	1	0.01	perishable
permission	1	0.01	permission
person	1	0.01	person
pertinent	1	0.01	pertinent
pharmacy	1	0.01	pharmacy
phone	4	0.03	phone, phones
pick	3	0.02	pick, picked
picture	2	0.01	picture
piece	1	0.01	piece
pinch	1	0.01	pinch
pitch	2	0.01	pitch, pitching
place	5	0.04	place, places
plans	98	0.71	plan, planned, planning, plans
plant	1	0.01	plant
plateau	1	0.01	plateau
plays	1	0.01	plays
please	1	0.01	please
pocket	1	0.01	pocket
point	2	0.01	point
police	2	0.01	police
policy	1	0.01	policy
portion	2	0.01	portion
position	31	0.22	position, positions, positive
possibly	5	0.04	possibility, possible, possibly
posted	3	0.02	post, posted
postponed	19	0.14	postpone, postponed, postponing
poverty	1	0.01	poverty
praise	1	0.01	praise
praying	1	0.01	praying
preach	1	0.01	preach
prefer	1	0.01	prefer
pregnancy	2	0.01	pregnancy
prepare	1	0.01	prepare
pressed	1	0.01	pressed
pretty	1	0.01	pretty
prices	5	0.04	price, prices
primarily	1	0.01	primarily
print	1	0.01	print

prior	53	0.38	prior
prioritize	3	0.02	prioritize
priority	1	0.01	priority
private	20	0.14	private
problems	14	0.10	problem, problems
proceed	1	0.01	proceed
product	1	0.01	product
professionals	1	0.01	professionals
programmable	1	0.01	programmable
programs	19	0.14	program, programs
projects	91	0.66	project, projected, projects
promised	2	0.01	promised, promising
property	8	0.06	property
protected	1	0.01	protected
provide	142	1.03	provide, provided, provider, provides, providing
public	1	0.01	public
publishes	2	0.01	publishes
purchases	27	0.20	purchase, purchased, purchases
purposes	1	0.01	purposes
push	1	0.01	push
putting	1	0.01	putting
quadrupled	1	0.01	quadrupled
quarterly	1	0.01	quarterly
question	253	1.83	question
quickly	2	0.01	quickly
quit	4	0.03	quit, quite
race	1	0.01	Race
radio	2	0.01	radio
raisers	1	0.01	raisers
raising	17	0.12	raise, raising
random	1	0.01	random
ranked	1	0.01	ranked
rapidly	1	0.01	rapidly
rare	1	0.01	Rare
rather	6	0.04	rather
ratio	1	0.01	ratio
reach	4	0.03	reach, reached, reaching
read	3	0.02	Read
real	4	0.03	Real
realistic	1	0.01	realistic
reality	1	0.01	reality
realize	5	0.04	realize
really	16	0.12	really

rearranged	1	0.01	rearranged
reason	4	0.03	reason, reasons
reassess	1	0.01	reassess
rebounded	1	0.01	rebounded
receive	3	0.02	receive
recently	3	0.02	recently
recession	299	2.16	recession
reconsider	1	0.01	reconsider
recovers	1	0.01	recovers
recovery	1	0.01	recovery
recreation	1	0.01	recreation
recruit	1	0.01	recruit
redo	1	0.01	redo
reduce	56	0.40	reduce, reduced, reducing
reduction	1	0.01	reduction
refer	4	0.03	refer
referral	3	0.02	referral
reflecting	1	0.01	reflecting
refurbish	1	0.01	refurbish
registration	2	0.01	registration
regular	5	0.04	regular, regularly
reimburse	2	0.01	reimburse, reimbursements
reinforce	1	0.01	reinforce
relationship	1	0.01	relationship
relay	1	0.01	relay
relief	1	0.01	relief
rely	3	0.02	Rely
remained	7	0.05	remained, remaining
remind	3	0.02	remind, reminding
renovations	25	0.18	renovate, renovation, renovations
rent	16	0.12	Rent
repairs	4	0.03	repairs
replace	9	0.07	replace, replaced, replacing
report	13	0.09	report
repossessed	2	0.01	repossessed
republicans	1	0.01	republicans
requests	51	0.37	requested, requesting, requests
researched	3	0.02	researched, researcher
reserve	2	0.01	reserve, reserves
resources	41	0.30	resources
responsible	4	0.03	response, responsibility, responsible
result	5	0.04	result, results
retain	1	0.01	retain

retired	6	0.04	retired
retirees	2	0.01	retirees
revenue	5	0.04	revenue
review	3	0.02	review, reviewed
revival	1	0.01	revival
rice	1	0.01	Rice
rich	2	0.01	Rich
ride	1	0.01	Ride
right	4	0.03	right
righteousness	1	0.01	righteousness
ripple	1	0.01	ripple
risen	1	0.01	risen
rising	2	0.01	rising
road	1	0.01	road
rock	1	0.01	rock
rocketed	2	0.01	rocketed
roof	5	0.04	Roof
room	8	0.06	room, rooms
rounds	1	0.01	rounds
routine	32	0.23	routine
running	2	0.01	running
rural	1	0.01	rural
sacrificed	2	0.01	sacrificed, sacrificing
safe	1	0.01	Safe
said	2	0.01	Said
salary	3	0.02	salary
sale	8	0.06	sale, sales
salvation	3	0.02	salvation
samaritan	1	0.01	samaritan
same	20	0.14	same
sane	1	0.01	sane
saturday	2	0.01	saturday
save	7	0.05	save, saves, saving
says	7	0.05	saying, says
scam	5	0.04	scam, scammed, scamming
scarce	2	0.01	scarce
scarcer	1	0.01	scarcer
scary	1	0.01	scary
schedule	2	0.01	schedule, schedules
school	3	0.02	school, schools
screen	3	0.02	screen, screening
scripture	1	0.01	scripture
secular	1	0.01	secular

seeing	3	0.02	seeing
seeking	13	0.09	seek, seeking
seems	9	0.07	seem, seemed, seems
seen	6	0.04	seen
sell	2	0.01	Sell
send	1	0.01	send
senior	2	0.01	senior
sense	3	0.02	sense
sensors	1	0.01	sensors
september	2	0.01	september
serious	1	0.01	serious
serve	7	0.05	serve, serves, serving
services	157	1.14	service, services
session	1	0.01	session
setting	2	0.01	setting, settings
several	12	0.09	several
shape	1	0.01	shape
share	14	0.10	share, shared, sharing
sharply	1	0.01	sharply
sheriff	1	0.01	sheriff
shifted	4	0.03	shifted, shifting
shine	1	0.01	shine
shop	1	0.01	shop
short	3	0.02	short
shortfalls	1	0.01	shortfalls
should	5	0.04	should
shouldn't	1	0.01	shouldn't
show	2	0.01	show, shows
shown	1	0.01	shown
sick	2	0.01	Sick
sight	1	0.01	sight
sign	4	0.03	sign, signs
significantly	10	0.07	significant, significantly
simply	1	0.01	simply
since	127	0.92	since
situation	9	0.07	situation, situations
sized	1	0.01	sized
skeptical	2	0.01	skeptical
slide	1	0.01	slide
slightly	3	0.02	slight, slightly
slows	3	0.02	slow, slows
small	2	0.01	small
smart	1	0.01	smart

smarter	1	0.01	smarter
some	49	0.35	some
somebody	3	0.02	somebody
someone	6	0.04	someone
something	2	0.01	something
sometimes	14	0.10	sometimes
soon	2	0.01	soon
sort	3	0.02	Sort
soup	3	0.02	soup
sources	27	0.20	source, sources
southern	1	0.01	southern
space	3	0.02	space, spaces
special	6	0.04	special, specialized
specific	2	0.01	specific
spend	10	0.07	spend, spending
spent	1	0.01	spent
spirit	1	0.01	spirit
spiritual	1	0.01	spiritual
sponsor	1	0.01	sponsor
spooky	1	0.01	spooky
stability	1	0.01	stability
staff	3	0.02	staff
staffing	1	0.01	staffing
standby	1	0.01	standby
start	39	0.28	start, started, starting
state	3	0.02	state
statement	1	0.01	statement
stations	1	0.01	stations
statistically	1	0.01	statistically
stay	33	0.24	stay, stayed
steadfast	1	0.01	steadfast
steadily	2	0.01	steadily
steady	4	0.03	steady
stealing	2	0.01	stealing
step	7	0.05	step, stepped
stewards	4	0.03	stewards
still	10	0.07	Still
stop	3	0.02	Stop
storage	1	0.01	storage
store	2	0.01	store
storm	1	0.01	storm
story	1	0.01	story
straight	1	0.01	straight

strain	1	0.01	strain
straits	1	0.01	straits
street	1	0.01	street
stretched	1	0.01	stretched
strong	2	0.01	strong
stronger	1	0.01	stronger
structure	2	0.01	structure
struggling	13	0.09	struggle, struggled, struggling
study	1	0.01	study
subject	1	0.01	subject
subsisting	1	0.01	subsisting
succeeding	2	0.01	succeeding
successful	1	0.01	successful
suffer	2	0.01	suffer
suicide	2	0.01	suicide
summer	2	0.01	summer
sunday	2	0.01	sunday
suppliers	1	0.01	suppliers
supplies	2	0.01	supplies, supply
support	11	0.08	support
sure	20	0.14	Sure
survey	1	0.01	survey
survive	1	0.01	survive
survivor	1	0.01	survivor
switches	1	0.01	switches
system	6	0.04	system
tail	1	0.01	Tail
take	17	0.12	take, takes, taking
taken	2	0.01	taken
talk	9	0.07	talk, talking
taxes	1	0.01	taxes
teach	5	0.04	teach
teachers	1	0.01	teachers
tech	1	0.01	Tech
teens	1	0.01	teens
tells	6	0.04	tell, telling, tells
temperature	2	0.01	temperature, temperatures
tendency	1	0.01	tendency
term	50	0.36	Term
than	27	0.20	Than
thankfully	1	0.01	thankfully
them	47	0.34	them
themselves	2	0.01	themselves

therefore	7	0.05	therefore
thermostats	4	0.03	thermostat, thermostats
they're	2	0.01	they're
things	45	0.33	thing, things
think	14	0.10	think
those	56	0.40	those
though	5	0.04	though
thousand	2	0.01	thousand
three	1	0.01	three
thrifty	1	0.01	thrifty
through	10	0.07	through
thru	1	0.01	Thru
thursday	1	0.01	thursday
tickets	1	0.01	tickets
tide	1	0.01	Tide
tight	6	0.04	tight
tightened	3	0.02	tighten, tightened
timers	1	0.01	timers
times	46	0.33	time, times, timing
tithing	10	0.07	tithe, tithes, tithing
today	3	0.02	today
together	2	0.01	together
toiletries	1	0.01	toiletries
told	3	0.02	Told
total	3	0.02	total, totally
touch	1	0.01	touch
tough	1	0.01	tough
toward	1	0.01	toward
town	2	0.01	town
track	28	0.20	track
training	2	0.01	training
transparency	1	0.01	transparency
treasury	1	0.01	treasury
tremendous	4	0.03	tremendous, tremendously
trending	1	0.01	trending
tribulations	1	0.01	tribulations
trickle	1	0.01	trickle
trips	3	0.02	trips
trouble	1	0.01	trouble
truly	6	0.04	truly
trust	3	0.02	trust, trusted, trusting
trustees	1	0.01	trustees
truth	2	0.01	truth

trying	14	0.10	tried, tries, trying
tuesday	4	0.03	tuesday
turn	11	0.08	turn, turned
twenty	2	0.01	twenty
twice	2	0.01	twice
type	8	0.06	type, types
ultimate	1	0.01	ultimate
unable	1	0.01	unable
understand	5	0.04	understand, understanding
unemployment	3	0.02	unemployed, unemployment
unfamiliar	1	0.01	unfamiliar
unit	2	0.01	unit, units
unless	3	0.02	unless
until	16	0.12	until
unto	1	0.01	unto
unwise	1	0.01	unwise
updated	1	0.01	updated
uptick	1	0.01	uptick
urban	1	0.01	urban
usage	6	0.04	usage
used	14	0.10	used, uses, using
usually	4	0.03	usually
utility	27	0.20	utilities, utility, utilized, utilizing
utmost	1	0.01	utmost
vacant	2	0.01	vacant
vacation	2	0.01	vacation, vacations
variable	1	0.01	variable
various	2	0.01	various
vehicles	2	0.01	vehicles
very	14	0.10	very
vigilance	1	0.01	vigilance
violence	1	0.01	violence
visit	3	0.02	visit, visitation
visually	1	0.01	visually
volunteerism	1	0.01	volunteerism
volunteers	13	0.09	volunteer, volunteers
voucher	2	0.01	voucher
wage	1	0.01	wage
waiting	3	0.02	waiting
walk	3	0.02	walk
want	13	0.09	want, wants
warm	1	0.01	warm
washes	3	0.02	wash, washes

waste	3	0.02	waste, wasteful, wasting
watch	5	0.04	watch, watching
water	4	0.03	water
ways	10	0.07	ways
we're	16	0.12	we're, we've
weather	1	0.01	weather
wednesday	5	0.04	wednesday
week	3	0.02	week
well	14	0.10	well
went	1	0.01	went
were	83	0.60	were
what	120	0.87	what
whatsoever	1	0.01	whatsoever
wheels	2	0.01	wheels
when	56	0.40	when
where	28	0.20	where
whether	2	0.01	whether
which	11	0.08	which
while	6	0.04	while
whole	4	0.03	whole
whose	1	0.01	whose
wide	3	0.02	wide
widows	2	0.01	widows
wind	1	0.01	wind
wing	2	0.01	wing
wise	6	0.04	wise, wisely
wish	1	0.01	wish
within	2	0.01	within
without	2	0.01	without
women	1	0.01	women
word	9	0.07	word, words
work	28	0.20	work, worked, working, works
worried	1	0.01	worried
worse	2	0.01	worse
worsens	1	0.01	worsens
worship	1	0.01	worship
worst	1	0.01	worst
would	17	0.12	would
wouldn't	1	0.01	wouldn't
write	1	0.01	write
yard	2	0.01	yard
years	53	0.38	year, years
yesterday	1	0.01	yesterday

you	1	0.01	you
young	2	0.01	young
younger	2	0.01	younger
your	150	1.08	your
youth	7	0.05	youth, youths
zone	1	0.01	zone

Appendix E: Participant Responses

Participant Response for P001

1. How long have you been a leader in this local congregation?

- Six years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- No changes in membership or budget
- Members are mostly retirees and the recession does not directly affect their incomes
- Church attendance and tithing does not fluctuate much

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

Have not been impacted by the recession

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Has not been impacted

5. What services do you and your local congregation provide to the community?

- Benevolence fund

- Provide assistance with food and clothing and bills

- Revival meetings

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

No

- We provide the same services as before the recession

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

- Yes, it has increased drastically increased

- 65 or 70 percent of requests come from older people on fixed incomes

- Military families with so many people being overseas have needed more assistance

- Many of the requests for assistance were for utilities, rent, or gas

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- This is one area where the recession has caused an impact

- Number of requests for assistance has increased dramatically and our income has not

- It has stretched our giving

- When requests for assistance exceed the resources to cover them, we have contacts in other organizations that we can refer them to for help

- There has been an increase in church manipulators since the recession started, people that make up stories to get assistance

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Building addition

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Postponed the project because of the increase in requests for assistance

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- It has caused us to turn off the lights better

- Be more aware of where our money is going

Make sure the lights are out when we leave the church

- Posted signs at the thermostat for setting the temperature when the church is occupied and when it is vacant

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

No

- Policy to rely on tithing for our income

Participant Response for P002

1. How long have you been a leader in this local congregation?

- 45 years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Membership has increased

- Giving has increased

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- The church was not impacted so much as it affected the people in the congregation

- Sometimes talk about the effects of the recession on people's lives

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- The church has not been negatively impacted by the recession

5. What services do you and your local congregation provide to the community?

- Contribute to the local Salvation Army

- Contribute to the Crisis Pregnancy organization

- Help people in emergencies with furniture and clothes

- Maintain a supply of food and clothing donated by the congregation to help anyone in need

There is a group of 12 widows that volunteers from the church help with repairs and maintenance on their property

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Some people on fixed income come up short every month and need help with utilities

- Gasoline has doubled in price. Some people need help buying gas so they can continue to get to work

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- The requests have increased greatly through the community

- The needs of people have greatly increased because paychecks have not increased, but expenses have

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- The need has increased

- We have been able to give more because our income has gone up

- Volunteers from the congregation also give of their time to help out in the community

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- New building

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Building project was postponed

- Build cash reserve for a building

- Did not want to take a loan in the uncertain economy

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

- More careful to not waste energy since the recession started

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

No

-We have not had to do that

Participant Response for P003

1. How long have you been a leader in this local congregation?

- Nine years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- None at the congregational level, but the denomination has felt it

- Made some painful choices at the denominational level about where to allocate funds for missions, development, and for ministerial work

- The local congregation has met all of our obligations

- Fourteen percent of our budget goes to support the denominational structure

- Our income declined for six straight months during the recession

- Our income has now rebounded to where it was before the recession began

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Communicated to the congregations the dire straits of the local conference

- Very strong two-way communication in our church

- When we began to see a slight decrease in our offerings, our finance committee asked what they could do

- Transparency really helps

- Finance committee includes a banker, a lawyer, and an educator

- Finance committee understands the big budget picture

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- We have been in fairly good shape

- Six straight months of declining income during the recession

- During the six month decline in income, we made allocation decisions to make sure important expenses were covered

- Income has rebounded

- Paying denominational expenses is as important as paying the light bill

5. What services do you and your local congregation provide to the community?

- Food and clothing for those in need

- Monthly gift to the local New to You Shop

- Assistance with needs such as medical bills, electric bills, or rent

- Annual budget of $3500 for assistance to indigent people

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- The amount of services has increased

- The way we provide help has changed as well

- Before the recession, we were more likely to pay a light bill or give a gas voucher, or go pay a pharmacy bill,

- Since the recession began, we are now more likely to provide food, clothing

- The increased need has caused us to reassess the most effective way to get assistance to the greatest number of people

- Refer more people to other agencies than before the recession, because we do not have resources to help everyone that comes to us

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- The number of requests has gone up tremendously

-There is almost desperation now

- Before the recession mostly needed just enough to tide them over

- What we and other local agencies can provide for them just is not enough

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession?

- The number of requests for help has increased

- The church's ability to meet the needs have decreased; simply because we are dealing with more people

- The demographic of people asking for assistane has changed

- We are seeing middle age couples who have to raise a grandchild

- We are seeing couples that up until 2008 had a decent income

- In many cases, these folks are just unable to meet their expenses

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- A new addition

- A new roof on the parsonage and the church

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- The addition was postponed two years

- The new roof was postponed one year

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- More focus on expenses and paying attention to where the money was going

- Less money to fund food bank

- A sign in every room that says Please turn off the lights

- Let two part time employees go

- Found volunteer to take care of the lawn

- Postponed purchase of a new lawn mower

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Fund raising meals

- Fund raising 5k race

- Special offerings

- Money from fund raising goes to support youth ministry, cancer survivor ministry, and building fund

Participant Response for P004

1. How long have you been a leader in this local congregation?

- Twenty years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Membership has remained steady during the recession

- Contributions have been reduced

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Annual financial report generated by the finance committee

- Annual financial report is made available to the congregation

- The effects of the recession are evident in the reports

- Special meetings are held with the congregation and the finance committee when problem situations arise

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- We have met all routine expenses

- We watch our bank balance to make sure we can pay bills

- When money is low, we look for payments that can be deferred

5. What services do you and your local congregation provide to the community?

- Counseling

- Community service

- Print a community guide

- Provide food and clothing to members of the community in need

- Help people find government services they may be eligible to receive

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

- We are not able to provide the same services to the community as before the recession

- We have less income

- People need help now

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Large increase in the number of people asking for help

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Our ability to provide resources and services to the community is less than before the recession began

- Sometimes difficult to find the finances to meet requests for assistance

Sometimes shift finances around in order to meet the needs of our church members and people from the community

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Addition on the church building

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

    - Postponed the start of construction approximately two years

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

    Yes

    - Reduced expenses where possible

    - Reduced heating and cooling cost by using them as little as possible

    - Installed automatic timers on thermostats to adjust temperature automatically

    - Remind everyone to turn off lights when they are not needed

    - The utility bills have been reduced about two thousand dollars per year

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

    Yes

    - Opened a day care to generate income

    - Income from the day care helps pay church expense

    - The day care now employees 6 teachers helping the community by providing employment

    - Fund raising dinners once a month

- Fund raising activities where we can all have some fun and at the same time raise money to help meet expenses

Participant Response for P005

1. How long have you been a leader in this local congregation?

Five years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Attendance is down
- Contributions are down

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Finances are not discussed during our church meetings
- Business meetings 4 times a year
- We make sure our congregation knows how the church is doing financially

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- We have met routine expenses by shifting money from one type of expense to others that are needed more

- It has been necessary to cut back our spending

- We have cut back giving to the community

5. What services do you and your local congregation provide to the community?

- Hospital ministry

- Home visits to minister to individuals

- Provide for special needs

- Relief efforts after disasters, such as fire, earthquake, or flood

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Reduced the amount of services provided

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

Tremendous increase in the number of requests for assistance

- Seems to be a lot of people who cannot find a job now and they will come to the church and ask for assistance

- Increase in bogus requests for assistance

- More cautious and investigate the situation before offering assistance

- The increase in fraudulent requests has made us more skeptical

- Investigating requests before giving people money is common sense

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- We were better able to provide services to the community prior to the recession

- Money is not coming in as much as it was before the recession, which has reduced our ability to provide services for the community

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Addition to our dining area

- Building addition

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Delayed until the economy recovers

- There are some signs that the economy is improving

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Trustees oversee church spending

- Avoid wasting utilities

- Changed church van service from route to on call

- Use volunteers for lawn care

- Discontinued church supplied cell phones and now use land line only

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Fund raising meals

- Pastor prefers tithing only, but some members wanted to raise money to help

Participant Response for P006

1. How long have you been a leader in this local congregation?

- Twenty years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Decline in membership
- Decline in giving

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Talk about the recession some with congegation
- Try to keep the message positive

- Church financial report is available to all members

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Church income declined and expenses have increased
- We have experiences a lot more problems as a result of the recession

5. What services do you and your local congregation provide to the community?

- -Helping people at a basic minimum level since money has become tight
- Provide assistance with food, clothes, and occasionally furniture
- A family that needed an automobile in order to get to work and we were able to find a car for them

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes
- Our ability to provide services has decreased

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- The requests have sky-rocketed

- Requests for help have more than doubled during the recession

- Increased number of homeless in the local community

- Necessary to make a case by case decision about to help an individual because the money is just not there to help them all

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- The church was able to provide more resources and services prior to the recession

- The requests for help exceed our resources to provide the help

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Replace the roof

- Improve drainage on the property

- Renovate one bathroom

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Postponed all projects until income improves

- Repaired roof instead of replacing

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Watch utility usage

- Got rid of church van to save on insurance, registration, and maintenance costs

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Looking for additional revenue sources, without success

Participant Response for P007

1. How long have you been a leader in this local congregation?

- Fourteen years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Contributions decreased by about 25%

- Membership has not changed

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Elders of the church make financial decisions

- Hold congregational meeting to let members know where we are as opposed to budget

- Let member know what we are having to cut back on because of finances

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

    - Struggling to meet our expenses

    - Using project fund for routine expense

    - Cash reserves are rapidly being depleted

5. What services do you and your local congregation provide to the community?

    - Clothing giveaway program

    - Youth program

    - Meals on Wheels program

    - Provide requested assistance constantly

    - Maintain a church pantry to feed the hungry

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

    - Services level has been maintained by cutting budgets elsewhere

    - Missionary work will be the next cut, if income does not improve

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Bigger numbers now of people asking for assistance

- Many requests for clothing, food, utilities, and rent

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Struggle to provide resources and services to the community

- A little more skeptical about people when they seek assistance

- Increase in people asking multiple churches for help with the same bill

- Less likely to provide assistance to walk ins than before the recessiom

- Scammed several times more cautious

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Long-term project to build new facility on land the church owned

- New HVAC units

- Building renovations

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Abandoned plans for new facility and listed the property for sale

- Postponed improvements to existing building until income improves

- Make necessary repairs only for now no upgrades

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Youth minister and pastor both had to take a cut in pay

- Insurance and benefits reduced for people who are on the church payroll

- We keep utility use down to a minimum

- Eliminate cleaning service and use volunteers from the church

- Use volunteers for building maintenance

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

No

- We do not seek to go outside the church member donations to provide income

Participant Response for P008

1. How long have you been a leader in this local congregation?

- Twenty Years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Big changes have happened
- Membership is down
- Tithing is down
- Budget has been reduced

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Talk to members about the needs and to ask for their understanding and cooperation

- Ask that they possibly increase their donation to the church in order to meet those needs

- Ongoing communication with the members of the congregation about the amount of resources available and the need for funds for our programs

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Able to meet our routine expenses

- Increased our ministry budgets because of the overwhelming need

- Adjusted budgets and shifted funds to the ministry programs

- Ministry programs taking a larger portion available funds than before the recession

5. What services do you and your local congregation provide to the community?

- Outreach programs for the local community

- Food pantry for those in need

- Services at local nursing homes and assisted living facilities

Counseling for all types of issues including domestic violence and drug abuse

- Refer people with serious issues to specialized professionals in that field

- Sponsor clothing drives

- Organize coat and warm clothing collections for the disadvantaged

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Reduced the budget for community assistance programs in order to support increased requests for assistance

- Less money coming in and more expenses, so adjustments were necessary

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- The number of people asking for help has more than quadrupled

- We make sure they have explored all of the government services they are eligible to receive

- We are more careful to make sure the people we help are truly in need

- Several churches in the area share information on people they have found being less than honest about their circumstances in order to get money from churches

- For legitimate requests, we provide food, rent, utilities, and other basic necessities

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Before the recession, we were able to adequately provide resources and services to the community

- Since the recession, it is a struggle to provide requested assistance

- Requests for assistance before the recession were not frequent

- Since the recession began, requests for assistance are almost daily

- Our ability to provide assistance is strained to the limit

- More cautious about screening individuals prior to providing services

- Some people now are not totally honest about their needs

- Local group of churches that share information about known scammers

Try to save the resources to provide services for those who truly have legitimate needs

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Construction project for our new facilities

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Delayed for two years

- Current plan is to be in the new facility by January 2013

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Use volunteers instead of paid services

- Delayed hiring of new minister of education

- Remind everyone to watch gas and electric usage

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Share our building with another congregation

- Combining resources and performing dual ministries helps both congregations reduce expenses

Participant Response for P009

1. How long have you been a leader in this local congregation?

- Twenty years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Attendance is lower

- Tithing has gone down during the recession

- Tithing has increased 6% this year over the previous year

- Tithing is still significantly lower than before the recession

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Some members have lost their jobs

- Try to minister to them to help find jobs

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- We have been able to pay the bills

- Shifted funds to meet routine expenses

5. What services do you and your local congregation provide to the community?

- Radio ministries

- Jail ministry

- Food panty

- Indigent ministry

- Widows ministry

- Clothing drive

6. Has the amount of services provided by your congregation to the local

community changed since the onset of the economic recession?

- Provide the same services as before the recession started

- Have to be creative in order to fund the services

7. Has the number of requests for services from the local community changed

since the beginning of the current economic recession?

Yes

- More calls for service

- Increased number of calls for help paying electric bills, rent, etc

- Pay the water bill or electric bill instead of providing cash

- Do not want to enable a drug or alcohol problem

- Safe guard against people who are just scamming the system

- Share information with other churches about people who are asking for

assistance

- Identify people going from church to church to get money for the same bill

8. What are your perceptions of your local church's ability in adequately

providing resources and services to the community before and after the current economic

recession began?

- Work harder to provide the same level of services as before the recession

- Lot more requests from people for counseling and assistance

- Many different services available for people in need

- Make sure people have utilized the services they are eligible for before providing assistance

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Building expansion

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Building fund was diverted to other expenses

- Do not want to borrow in the current economy

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

- More frugal with money

- Watch utility expenses

- Volunteers doing lawn maintenance and building maintenance

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

No

- We believe that tithing should support the church

Participant Response for P010

1. How long have you been a leader in this local congregation?

- Foureen years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Steady decrease in active membership since the recession started

- Tithing is down

- Budget has been significantly reduced

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Do not talk about recession much

- Members are living the recession, so they are aware

- Church financial report is available, if members want to see it

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- There have been times when we had to decide which bills to pay

- Electricity disconnected several time because the payment was late

5. What services do you and your local congregation provide to the community?

- Food pantry

- Clothing bank

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Curtailed the food bank

- Refer people to food pantries from other congregations that are in better financial position

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Significant increase in the number of people requesting assistance

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Ability to provide resources and services to the community has been sharply reduced

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

No

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

N/A

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Pastor doing lawn service

- Volunteers cleaning the church

- Careful of gas and electricity usage

- Only use heat or air conditioning when necessary

- Turn off lights when not needed

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Fund raising meals monthly

Participant Response for P011

1. How long have you been a leader in this local congregation?

- Six years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Increased attendance
- Increased contributions

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Do not address the recession

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

No effect

- Cash reserve has increased

5. What services do you and your local congregation provide to the community?

- Operation Serve. On a Saturday we do projects all over town for people in need

- Refurbish homes in low income areas

- Random kindness, like giving money to people at Laundromats to do their clothes

- Fund local programs such as pregnancy crisis, loaves and fishes, and the Salvation Army

- Fund national projects such as the Youth for Christ and the Fellowship of Christian Athletes

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Our income has increased

- Since other local churches are struggling, we have an added responsibility to provide local support

- Increased the amount of services we provide to the local community,

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Increased incredibly

- Requests for help with utility bills, rent assistance and food

- Cautious about people who go from church to church trying to scam the system

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Increase in requests from the local community

- Fortunate to have the resources to be able to step up and meet the need

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Upgrade tech needs

- New building

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

Yes

- Long-term projects stayed on track

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Minimize purchases and expenditures

- Monitor utility expenses

- Try to be good stewards of the church's money

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Established a line of credit as a contingency

- Not necessary to use the line of credit, so far

Participant Response for P012

1. How long have you been a leader in this local congregation?

- Thirty years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Drop in attendance
- Drop in financial revenue

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Church financial report is open to all members

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Shifted money from other uses to meet routine expenses such as utilities
- It was a strain

5. What services do you and your local congregation provide to the community?

- Meals on wheels

- Benevolent offering for those who are destitute and come by needing help

- Food pantry

- Clothing collections and distribution

- Visit hospitals and nursing homes

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

- Reduce the amount of services that we offered

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Significant increase in the number of people looking for help

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Maintained the services at a lower level due to the lack of funds

- Did not cut any of our services, we just reduced them

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- New church van

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Purchase of new van postponed

- Repairs done on the old van instead

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Watch the utility usage much closer

- Rely more on volunteers from the church to mow the grass and building

maintenance

12. Has the church leadership found it necessary to explore alternative sources of

income since the beginning of the current economic recession?

Yes

-Recently partnered with another church in the area that was also struggling,

- Sharing a space and alternating worship times

- Benefits both congregations

Participant Response for P013

1. How long have you been a leader in this local congregation?

- Eight years

2. In your position as a leader of this institution, what membership and budget

change have you experienced since the beginning of the current economic recession?

- Attendance is down, especially at the evening service

- Giving is down

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Monthly business meeting once a month

- The effects of the recession are evident

- Members know that our budget in the last couple of years has tightened up

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Moved money from other uses to meet routine expenses

- Have not missed a payment or failed to meet the routine expenses

- Have not had the money for some other purposes

5. What services do you and your local congregation provide to the community?

- Support local Red Cross

- County wide crusades with other churches

- Local good works, like helping elderly get in and out, parking cars, and other things

- Provide water stations for people because of the extreme heat

- Vacation bible school

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

- Cut back on some services to the local community that cost money

- Increased services that can be accomplished through volunteerism

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Increased considerably

- Use a referral system that a lot of churches in our area use called the Good Samaritan System and Helping Hands that have food pantries and clothing for people in need

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Had to change the way we provide the service

- Now more likely to provide a referral to an agency that can help rather than providing cash assistance

- Provide help with gas and utility bills for people in need

- Provide financial help for families that we have had a relationship with for a period of time and we know their background and their story

- Uptick in the number of people who go from church to church just seeking money to use for other things than what they say

- Do background checks on unfamiliar individuals because there are people who will take advantage of you and take away from people who really need help

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Building expansion

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Building fund used for other expenses

- Do not want to incur debt during a recession

- Footing and foundation completed prior to the recession

- Project is delayed until finances improve

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Pastors salary is reduced, since it is a percentage of offerings

- Some expenses are no longer reimbursed

- Make sure lights are off when rooms are empty

- Use heat and air only when necessary

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

No

- Only income is from offerings and love offerings

Participant Response for P014

1. How long have you been a leader in this local congregation?

- Forty Five years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Attendance is down
- Tithes are lower

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Present the lessons on hard times from the Bible
- Monthly report with financial needs and what is available

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- There have been times when the money was not available when the utility bills arrived

Necessary to raise funds quickly to pay before there is a late fee assessed

5. What services do you and your local congregation provide to the community?

- Food pantry

- Clothes

- Nursing home visits

- Provide toiletries and bags of groceries to those in need

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Added clothing disbursement in order to keep up with the needs of the people

- Members have increased donations to the food pantry, because they understand the need of the community

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Number of requests for services has risen significantly

8. What are your perceptions of your local church's ability in adequately
providing resources and services to the community before and after the current economic
recession began?

- Because of rising demand, we have had to seek alternate revenue sources in
order to meet the needs

9. Were any long-term projects (such as building renovations or equipment
purchases) planned prior to the beginning of the current economic recession?

Yes

- Purchase or build a facility

10. If there were long-term projects planned prior to the start of the economic
recession, did those plans stay on track?

No

- No immediate plan to get our own facility

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Reduce utility expenses

- Looked at all expenses for opportunities to reduce costs

- Volunteers from the church now cut the grass and clean the facilities

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Car washes

- Bake sales

- Fund raising dinners

- Every department in the church

- Pastors perform secular work to add funds

Participant Response for P015

1. How long have you been a leader in this local congregation?

- Five years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Attendance is lower

- Income is lower

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Not much communication about the recession

- Keep the message positive

- Financial report is available

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Have been able to meet our routine expenses

5. What services do you and your local congregation provide to the community?

- Food pantry

- Urban ministries

= Operation serve twice a year where we go into schools and do things that they may not have the funds to do

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

No

- Services to the local community has stayed the same as before the recession

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Great increase

- People need help with rent, food, utilities, and gas to get to work

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Our ability to provide resources and services to the community has not changed because of the recession

- Increased number of requests for assistance has been a challenge

- Make sure people have taken advantage of the resources available to them before we offer our help

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Build a church on the land we already own

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Do not want to start construction during a recession

- Waiting for the economy to improve

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

- More careful of utility usage

- Conserve fuel by only driving the church van when it is necessary

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

No

- We believe that tithing is the only acceptable income for the church

Participant Response for P016

1. How long have you been a leader in this local congregation?

– Ten years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Membership has decreased

- Giving is down

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Results of budget meeting are communicated to the members

- communicate to members when funds are lacking and that expenses must be reduces

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Most significant is the funding to our overseas ministry

- Cannot leave missionaries on their own in a foreign country

- Necessary to reduce funding in other areas to support the overseas ministry

- The ability to meet routine expenses has been negatively impacted

5. What services do you and your local congregation provide to the community?

- Food pantry

- assistance in times of emergency or illness

- Radio ministry

- Print ministry

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Decreased the amount of services we provide to the local community

- Food pantry was eliminated

- Income is down and more people are looking for help

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Increased significantly

- Help in putting gas in their cars

- Help paying rent because of lack of work

- Sometimes, we do not have the funds available in order to help

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Our ability to adequately provide resources and services to the local community has been significantly reduced since the recession began

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Purchase the building we currently rent

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Postponed plan to purchase the building

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Sometimes in the summer we have had to cut off the air conditioning in order to save money to meet our expenses

- Monitor our expenses and look for ways to reduce them

- Turn off all utilities when no one is in the church

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Fundraiser every month like a yard sale or a meal

Participant Response for P017

1. How long have you been a leader in this local congregation?

- Sixteen years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Membership is stable
- Giving is down
- Giving is trending up, but still lower than before the recession

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- No need to communicate impacts of the recession

- Members are aware the money is in short supply

- Board of elders publishes a monthly budget report

- Members can read the report

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- We have been able to pay routine expenses

- Prioritize and make sure that necessary expenses are covered first

5. What services do you and your local congregation provide to the community?

- Outreach programs

- Mission trips

- Assistance to the homeless

- Support local charitable organizations such as Salvation Army, Goodwill, and others

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Necessary to divert some support for services to the local community in order to meet routine expenses

- First provide assistance to our own members that have fallen on hard times

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Tremendous increase in requests for assistance from the local community

- Some people that helped feed and clothe the homeless before the recession now need assistance themselves

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Cannot provide the same services to the local community as before the recession

- Money has run out and it is necessary to curtail services

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Couple of mission trips

- New building

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Mission trips are delayed indefinitely

- Building project put on hold

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Reduced number of hours worked for paid positions

- Use volunteers cleaning

- Conserve energy to cut cost

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Bake sales

- Car washes

- Dinners

- Fund raisers are usually for a specific cause, like a sick child or a fire

Participant Response for P018

1. How long have you been a leader in this local congregation?

- Five years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Membership is down

- Income is down

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- No direct discussion about the recession

- Sometimes talk about those in need because of the economy

- Not too much negativity because it could keep members away

- Church budget is updated monthly, and it is available for members to read

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Sometimes do not know where money will come from to pay expenses

- Summer are the leanest because some people are saving for vacation

5. What services do you and your local congregation provide to the community?

- Outreach ministries

- Soup kitchen

- Clothing

- Counseling.

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

- Reduced the amount of services we provide to the community

- Don't have as much money and there has been an increase in requests for assistance

- Priority on helping church members first

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Significant increase in the number of requests for assistance from the community

- estimate that the number of requests for assistance is up 300% compared to what it was prior to the recession

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- We are not able to provide resources and services to the community as well as we could before the recession

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Add storage containers in the food pantry

- Add a cooler or walk in freezer

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Delayed the project until finances improve

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Eliminated one part time position that we had to eliminate

- Discontinued the cleaning service

- Installed programmable thermostats to reduce heating and cooling costs

- Installed motions sensors on the light switches to turn out the lights when rooms were vacant

- Currently installing energy efficient fluorescent lights in place of incandescent when they need replaced

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- In the process of starting a catering service to raise money

- Our soup kitchen was already approved by the health department

- Catering functions for local businesses lets them give back to the community and provides us with necessary funds to keep the soup kitchen going

Participant Response for P019

1. How long have you been a leader in this local congregation?

 -Thirteen years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Membership has increased

- Budget has increased

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- I teach them that we have to understand where we are and that we have to plan what we are going to do because times are hard

- Monthly, quarterly, and annual budget statement that is created and shared with the congregation

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- We are doing well

5. What services do you and your local congregation provide to the community?

- Benevolent acts such as helping with utility bills, gas, food, and mortgages

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- More people seeking assistance

- Recently also starting helping with rent and mortgages

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Gone up significantly

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Icreased the budget for individual seeking assistance
- Income has improved, and because of the increased need of the community, most of the additional money has been directed to this cause

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

- Building addition

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

Yes

- Plan is on schedule

- Building fund has grown as projected

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

No

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

No

Participant Response for P020

1. How long have you been a leader in this local congregation?

- Thirty years

2. In your position as a leader of this institution, what membership and budget change have you experienced since the beginning of the current economic recession?

- Membership has decreased during the recession

- Remaining members have been reducing their contribution

3. If your local church was impacted by the current economic recession, how do you communicate the effects of those impacts to the congregants?

- Business manager publishes a financial report, which is available to anyone

- Pastor sometimes communicate budget shortfalls to the congregation

- Do not dwell on it, because members are doing all that they can

4. If your local church was impacted by the current economic recession, what have the effects been on the church's ability to meet routine expenses?

- Able to meet the routine expenses

- Maintain constant vigilance of financial resources and obligations

- Sometimes necessary to prioritize expenditures and make hard decisions

5. What services do you and your local congregation provide to the community?

- Services to the disadvantaged such as a food bank, clothing, rent assistance

- Christmas toy drive

- Visit nursing homes and hospitals

6. Has the amount of services provided by your congregation to the local community changed since the onset of the economic recession?

Yes

- Amount of services provided to the community is less than before the recession

- Amount of service fluctuates with the monthly budget

7. Has the number of requests for services from the local community changed since the beginning of the current economic recession?

Yes

- Large increase in the number of requests for assistance from the local community

8. What are your perceptions of your local church's ability in adequately providing resources and services to the community before and after the current economic recession began?

- Our financial position limits the amount of resources and services we can provide the local community

- We were in a much better position to meet these needs prior to the recession

- Several churches in the local community collaborate to find the best way to help those in need

- Also share information about people that are trying to take advantage of churches

9. Were any long-term projects (such as building renovations or equipment purchases) planned prior to the beginning of the current economic recession?

Yes

-Parking lot expansion

10. If there were long-term projects planned prior to the start of the economic recession, did those plans stay on track?

No

- Delayed the project until the recession is over

11. Has the church leadership found it necessary to reduce expenses since the beginning of the current economic recession?

Yes

- Installed programmable thermostats

- Encourage members to turn out the lights when they are last out of a room

- Cancelled the lawn and janitor services and use volunteers

- Sharing building and expenses with another congregation

12. Has the church leadership found it necessary to explore alternative sources of income since the beginning of the current economic recession?

Yes

- Fund raising events for special circumstances, like a member in the hospital with no insurance

- Sharing the church with another congregation

Curriculum Vitae

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PROFESSIONAL EXPERIENCE

Adjunct Professor 1/09 – Present

Bethel University, College of Business

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Manufacturing Engineer 8/81 – 6/09

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EDUCATION

Doctor of Business Administration 1/09 – 2012

Walden University

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