**Q3** 2025

# THE UNSTUCK CHURCH REPORT

BENCHMARKS + TRENDS
IN NORTH AMERICAN CHURCHES

**Sponsored by:** 



THE UNSTUCK GROUP

— WE HELP PASTORS LEAD UNSTUCK CHURCHES. —

# Introduction

## August 2025

Every quarter, our team at The Unstuck Group pulls together the latest data to keep an eye on what's happening in churches across North America. For this report, we're focusing on churches that took part in our July 2025 survey, giving us a fresh look at ministries of all shapes and sizes.

Through the survey, we heard from 252 churches who have weekly in-person attendance totals ranging from just over 100 to more than 12,000. On average, these churches see about 1,169 people in their worship gatherings. Even more exciting: In the past year, these churches reported over 35,000 people making decisions to follow Jesus!

Because so many leaders took the time to share their insights, we're able to break down the data by church size again for this quarter's report. Read on for key takeaways from the most recent assessment results in reach, connection, staffing and leadership, finances and overall health to gain some best-practice wisdom from other church leaders.



## Key Findings

	This Year	Last Year	Difference
In-Person Average Weekly Attendance	1,169	1,056	+11%
Online Service Views	782	657	+22%
Decisions to Follow Jesus (on average)	171	138	+24%
Percentage of Adults and Students in Groups	46%	44%	+2%
Percentage of Adults and Students Serving	37%	33%	+4%
Per Capita Giving (no kids)	\$58	\$51	+14%



#### Over the past few years, our Unstuck Church Reports have told a pretty encouraging story.

On average, churches are seeing double-digit growth. In fact, if you look back at the last 13 quarters, attendance growth has landed somewhere between 13% and 30%. Incredible!

But let's be honest, not every church is experiencing that kind of momentum. Some are still stuck or even losing ground.

So, for this quarter, we decided to dig into what sets the fastest growing churches apart. Specifically, we're looking at the differences between churches growing by 10% or more and those that aren't. While we all know that health matters more than just chasing numbers, the data makes it clear churches growing by 10% or more are also healthier in the areas that matter most. Bottom line: They're making some smart moves that are fueling both their health and their growth.

Here are some key differences that stood out:

- Churches growing by more than 10% are seeing bigger jumps in their kids' and student ministries—15% and 23% growth, respectively. By comparison, churches with less or no growth are only seeing a 3% increase in kids and 9% in students. This difference suggests that growing churches are doing a better job connecting with young families.
- When it comes to groups, churches with 10%+ growth saw a 10% increase in participation, and they're 40% more likely to offer only home groups. Meanwhile, churches with less or no growth actually saw a 4% drop in group involvement.
- Volunteer engagement is another big difference. Growing churches saw a 23% bump in volunteer participation last year, while others only managed 6%. Clearly, these churches have figured out how to get more people off the sidelines and into ministry.
- Staffing looks a little different, too. Growing churches are running a bit leaner, with one full-time staff member for every 65 attendees. Other churches have one for every 58. And when it comes to budgets, growing churches are spending less on staff: 46% of their budget compared to 54% in other churches.
- Generosity is up as well. Churches growing by 10% or more saw a 13% increase in giving, while others only saw a 2% bump. Interestingly, per capita giving is actually lower in growing churches (\$55 per person, not counting kids) compared to \$63 in other churches, which is something we've seen consistently. As churches reach more new people, it takes time for those folks to start giving.

And just so you don't think these "growing" churches are all massive, here's the reality: 22 of the churches in our survey that grew by 10% or more had 200 people or fewer in attendance. The average size for churches growing by more than 10% was 1,168, while churches with little or no growth averaged 1,078.

So, this isn't about being a big church or a small church. It's really about a focus on what's most important. When people give, serve, connect and bring their families along with them, the church better accomplishes its mission.



The churches that are growing aren't just getting bigger—they're getting healthier, too. As you dive into the rest of this report, my hope is that you'll discover not just helpful data, but real-world ideas and fresh encouragement you can put to work in your own ministry. Whether your church is growing, plateaued or somewhere in between, I believe you'll find insights here that can spark new momentum and help you lead your church toward greater health and impact.



**Amy Anderson** 

Managing Director, The Unstuck Group

Amy KeAnderson

# Ministry Reach

#### In-person attendance is on the rise.

The average weekly headcount over the past 12 months went up by 11%, moving from 1,056 to 1,169 people, including kids. And here's something to celebrate: The number of people making decisions to follow Jesus was equal to 15% of this year's average in-person attendance. That includes everything from first-time commitments to baptisms.

#### Online engagement is picking up steam again.

The average number of people watching online services (for at least a minute) each week jumped by 22% over last year. Nearly every church in our survey (96%) is offering online services now.



"It's encouraging to see online service views trending up again. We know from both research and our work with churches that online views are a lead indicator for growth. The fastest growing churches consistently have strong online engagement."

#### **Amy Anderson**

#### When it comes to large churches, most are multisite.

Among churches averaging 1,000 or more in attendance, 43% are doing ministry in more than one location. That number jumps to 72% for churches over 2,000. On average, these multisite churches have 2.5 locations, including the original campus.

#### Worship style is shifting, too.

More than three-quarters of churches (76%) now offer only modern or contemporary worship services. Research shows that churches in decline are more likely to offer multiple worship styles think traditional, blended and modern all under one roof. The more styles a church offers, the more likely it is to be losing ground.



Kids' ministry is holding steady at 17% of total attendance, covering everyone from newborns to fifth graders.

Year-over-year, children's ministry attendance grew by 12%, just a bit behind the overall attendance increase.

For every 100 people at a weekly gathering, the average church has eight students involved.

Student ministry attendance for in-person gatherings grew by 8% last year. For the first time in three years, kids' ministry growth actually outpaced student ministry growth, which is a sign that churches are reaching more younger families.

Churches are improving in tracking new people.

Over the last year, we saw a 14% jump in the number of new folks churches started tracking in their databases compared to the year before.



## Insights From DeWayne McNally, Chief of Operations at MortarStone

While churches are improving in data collection in some areas (like for newcomers), the survey revealed that data collection for other areas, such as giving, is still lagging behind.

The Unstuck Group asked several questions regarding the percentage of people who tithe and the giving percentage of Boomer and older generations. Depending on the question, anywhere from one-third to half of respondents didn't know the answer. That's a major gap.

Imagine trying to disciple your congregation without knowing who your givers are or how they're giving. That's where hard data becomes invaluable.

Hard data gives us a clear picture of the past, which helps us ask better questions and make smarter plans for the future.



# **Ministry Connection**

Home groups are now the go-to way for churches to help people connect beyond Sunday.

This year, 65% of churches said they only offer home groups, up from 57% last year. Sunday school and midweek classes are becoming less common.

Group engagement is ticking up, too.

Now, 46% of adults and students are plugged into a group—a 6% increase from last year.



"As I mentioned earlier, growing churches are seeing much better results in groups than those with little or no growth. People need real connections to stay engaged. If your church is lagging here, it's worth asking: Who owns your groups' ministry? Do you have the right leader and strategy? The data shows that getting this right leads to greater engagement and overall church health."

**Amy Anderson** 

Volunteer engagement is also moving in the right direction.

Now, 37% of attendees are serving in some way, up from 33% last year.

When it comes to leadership, churches have one volunteer leader for every 13 people in attendance.

These are adults and students leading teams or groups. The best-practice churches we work with usually have one volunteer leader for every 10 people—and best-in-class is 1 for every 5—so there is still room to grow in the area of engaging volunteer leaders.



# Ministry Staffing & Structure

#### Staffing levels are still high compared to attendance.

The average church has one full-time equivalent (FTE) staff member for every 56 people. That includes all ministry and support staff. For reference, we recommend one FTE for every 75 people.



"There's a big difference in staffing between churches over 2,000 in attendance and everyone else. The bigger the church, the leaner the staff. Churches with 2,000+ in attendance have one FTE for every 87 people, while others average one for every 48. The myth that big churches grow because they have more staff doesn't hold up. Larger churches are usually better at developing volunteers and leaders, and they hire staff who know how to equip others. That strategic focus is a big part of their growth story."

**Amy Anderson** 

#### Large boards and committees are still a thing.

The average church board or elder team is up to nine members, but one church reported a board with 45 people. Most churches also have two additional boards or committees, and one church had 45 committees in total.



# **Ministry Finances**

#### Giving is up.

On average, churches saw a 7% increase in total general fund giving over the last year.



"Weekly per capita giving also went up, from \$51 to \$58. But here's the thing: higher per capita giving isn't always a sign of health. In fact, this quarter's data shows a link between higher attendance growth and lower per capita giving. New people tend to not participate in giving for a season. Yes, we need to help them grow in generosity, but don't panic if per capita giving dips look at the bigger picture."

#### **Amy Anderson**

#### Churches are putting about half their budget toward staff—51% on average.

That covers all salaries and benefits. We recommend keeping staffing between 45% and 55% of the total budget.

(For help with compensation policies, we recommend The Church Lawyers. Learn more here.)

#### Cash reserves are also strong.

The average church has just over five months of cash on hand, which is well above our recommended two to three months.

#### Debt levels are manageable.

On average, churches owe about 0.7 times their annual giving, up a bit from 0.6 last year. We encourage churches to keep debt below twice their annual giving. Interestingly, our research shows that plateaued and declining churches are more likely to be debt free than growing churches.





## Giving Insights From MortarStone

Though many of this quarter's survey participants didn't have the data to answer some of the specific giving-related questions, data from MortarStone's 2024 Annual Report can demonstrate how helpful this information can be.

Just take a look at the insights below from our research:

- Only 1 in 20 church attendees tithe—that's about 5%.
- The top 1% of givers account for 21% of total giving.
- Replacing the giving of just one Boomer would take 3.5 Millennials—or 10 Gen Z givers.
- Inflation since 2019 has totaled 28%, which has erased much of the growth in giving, even when dollar amounts go up.

These numbers show us the importance of customizing discipleship strategies to reach different segments of your church.

For example, Boomers, who are institutional loyalists, think differently about giving than Millennials and Gen Z, who think about giving for impact. Boomers care about the brick and mortar. Younger generations care about the impact taking place inside the brick and mortar.

If you aren't talking to each differently, you're missing opportunities to impact their discipleship.



# **Next Steps**

So what next? If you're curious about some practical next steps based on the data you just read, let me suggest a few in each area.

#### Ministry Reach

- Take a fresh look at your guest follow-up process. Are you making it easy for new people to connect and take a next step?
- Celebrate every decision for Christ—publicly and privately. Make it part of your church's culture to share those stories.
- If you're not already, start tracking online engagement as closely as in-person attendance. Use those insights to invite online viewers to take a next step.
- If you're offering multiple worship styles and not seeing growth, consider whether it's time to simplify and focus on what's most effective for your community.

#### **Ministry Connection**

- Evaluate your groups' strategy. Is it clear who owns it? Do you have a leader who's passionate about connecting people and developing other leaders?
- Make it easy for people to join a group—remove barriers like long sign-up forms or limited start
- Regularly share stories of life change from groups to inspire others to get involved.
- If your volunteer-to-attendee ratio is low, focus on developing more volunteer leaders. Start by asking current leaders to identify and mentor new ones.

#### Ministry Staffing & Structure

- · Review your staffing levels and structure. Are you equipping volunteers to lead, or are staff doing most of the ministry?
- If your board or committee structure is getting unwieldy, consider streamlining for more agility and clearer decision-making.
- Invest in leadership development for both staff and volunteers. The healthiest churches are always building up new leaders.



#### **Ministry Finances**

- Regularly communicate the impact of giving, not just the need. Show how generosity is fueling ministry and changing lives.
- If your cash reserves are strong, consider how you might invest in new ministry opportunities or facility improvements.
- If your staffing costs are creeping up, look for ways to empower volunteers and reduce dependency on paid staff.
- Keep an eye on debt, but don't be afraid to invest in growth if it's strategic and sustainable.



## Practical Next Steps From MortarStone

If you're wondering how your church can begin to build intentional pathways for givers to grow and what hard data to collect and study, we recommend you focus on the giving spectrum:

- Track first-time givers (where 41% of attenders are currently not giving at all)
- Understand trends with your regular givers
- Analyze percentage givers
- Determine and monitor your "tithers"
- Evaluate who qualifies as a "planned giver"

By evaluating these giving segments, churches can begin to form discipleship strategies within each grouping.

"Knowing is half the battle." When you know what's happening with giving in your church, you can lead better. You can disciple more intentionally. Hard data gives us a clear picture of the past, which helps us ask better questions and make smarter plans for the future. And you can build a culture of generosity that supports the mission God has given you.

Curious about the hard data from our recent annual report? You can download the full report at the link below for more data-driven insights. Share the document with your team and consider what other strategies make sense for your church as you plan your next steps.

**2024 Annual Generosity Report** 



# **Summary by Church Size**

	<200	200- 499	500-999	1000- 1999	2000+	All Churches
Church Demographics						
Non-Denominational	34%	41%	34%	55%	69%	47%
Year Started	1954	1971	1959	1970	1986	1968
Board Members	8	8	10	8	9	9
Committees	3	3	2	3	1	2
Offering Only Modern/Contemporary Style of Worship	58%	76%	70%	82%	92%	76%
Offering Online Services	97%	93%	100%	98%	95%	97%
Multisite Churches	0%	9%	13%	41%	72%	27%
Reach						
Decisions to Follow Jesus as a Percentage of Attendance	11%	14%	10%	9%	33%	15%
Change in Total Contacts Compared to Last Year	16%	10%	11%	10%	18%	13%
Total Contacts to Attendance	3.9	4.4	6.8	5.2	6.2	5.3
Attendance Increase From Last Year	11%	17%	10%	18%	11%	13%
Kids as a Percentage of Attendance	6%	16%	16%	16%	17%	14%
Students as a Percentage of Attendance	9%	11%	8%	7%	7%	8%
Online Views Change From Last Year	39%	12%	35%	25%	16%	22%
Online Views as a Percentage of Attendance	48%	66%	35%	40%	55%	49%



	<200	200- 499	500-999	1000- 1999	2000+	All Churches
Staffing and Finances						
Attendees Per Full-Time Equivalent Staff Person	41	52	45	53	87	56
Staff Budget Percentage	53%	59%	43%	51%	49%	51%
Weekly Per Capita Giving (Not Including Kids)	\$62	\$56	\$80	\$48	\$46	\$58
Giving Increase From Last Year	4%	3%	15%	8%	5%	7%
Debt to Annual Giving Ratio	0.5	0.7	0.9	0.3	0.9	0.7
Months of Cash Reserves	4.8	7.2	4.8	5.5	4.8	5.4
Next Steps						
Volunteers as a Percentage of Attendance	45%	39%	34%	31%	34%	37%
Attendees Per Volunteer Leader	10	11	13	19	10	13
Group Participants as a Percentage of Attendance	51%	44%	43%	41%	56%	47%
Offering Only Home Groups (No Sunday School)	53%	61%	60%	69%	82%	65%



For more information related to this survey and the summary of the learnings, contact The Unstuck Group:

## theunstuckgroup.com

help@theunstuckgroup.com



## **ABOUT THE UNSTUCK GROUP**

The Unstuck Group helps pastors grow healthy churches by guiding them through experiences to align vision, strategy, team and action. Our core services include ministry health assessments, strategic planning, staffing and structure reviews and multisite consulting. Want to join the 700+ churches that have engaged our Unstuck Process to make a greater Kingdom impact? Learn more by visiting theunstuckgroup.com.

### **ABOUT MORTARSTONE**

MortarStone equips churches with actionable giving insights that drive real ministry impact. Generosity is more than numbers—it's discipleship, spiritual formation, and lasting Kingdom work. MortarStone combines powerful analytics, custom dashboards and real-time reporting to help you understand and grow your church's giving. Confidently build budgets, forecast with accuracy and make informed decisions with tools designed for ministry. Plus, you'll partner with a dedicated coach to create a tailored, data-informed strategy that supports your unique mission and goals. Learn more and get started at mortarstone.com.

