

# Inflation hits church ministries across income levels

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DALLAS (BP)—In the low-income South Dallas community Cornerstone Baptist Church serves, inflation has led some members to choose between keeping gas in their tanks or driving to church.



Pastor Chris Simmons of Cornerstone Baptist Church in Dallas greets workers at The Kitchen before opening the ministry's doors to serve the homeless. (File Photo / David Clanton)

“Giving is down, because people now have to decide whether they’re going to give or get gas to get to church,” Senior Pastor Chris Simmons said. “It is not only impacting giving. It’s also impacting attendance, because people don’t have the gas money, and they’re trying to ration gas. Some people

have gone back to online, for no other reason than the gas.

“There’s a tendency for others who might be in a higher income bracket to have a little wiggle room when it comes to inflation, but I think this has impacted even those individuals because it has gone on so much longer than anticipated and the inflation rates are so much higher than they would have budgeted for.”

In the more affluent Riverside, Calif., the national inflation rate of 8.5 percent is challenging attendees at Orangecrest Community Church to sacrifice to support the construction project the church launched just before the COVID-19 pandemic hit in 2020.

“Prioritizing Christ’s mission comes at a cost,” Senior Pastor Josh De La Rosa said. “Because of inflation, our building costs went up by 11 percent. Giving is slightly behind last year’s giving to date. We’re about 0.5 percent behind last year’s giving, after quarter one. But typically we see about 7 percent year-over-year increase in giving.

“This is a slight church slowdown. It could be inflation, but also it could be we’re coming out of our first capital campaign. ... Overall, I would say, I don’t really see a slowing down.”

Inflation doesn’t impact all prices evenly. Gasoline, housing costs and certain foods in particular have risen beyond the average inflation rate.

“It’s important to consider that some products are growing more expensive than inflation,” said David Spika, chief investment officer of GuideStone Financial Resources of the Southern Baptist Convention. “Supply chain issues can make some items harder to come by, which drives up demand. That, in turn, increases prices more.

“It’s safe to say it is impacting churches in the same way it is small businesses, charities and consumers at large. It’s more expensive to fill up

the gas tank to take the church van to camp,” Spika said. “It’s more expensive to get the air conditioner fixed or buy supplies. More people need financial assistance than ever before. It’s a cause for action for the Federal Reserve.”

On average, an 8.5 percent inflation rate means the dollar is worth nearly 9 cents less than a year ago.

## Ministries creatively cut costs



Pastor Chris Simmons of Cornerstone Baptist Church in Dallas sees the Southpoint Community Market not only as a means to community development, but also as an opportunity for gospel witness. (Photo / Ken Camp)

But Simmons said an elderly member of Cornerstone Baptist Church saw her monthly rent increase from \$1100 to \$1500, and home values of some members have increased between 30 percent and 50 percent, thereby

driving up property taxes.

“We serve in a very low-income community,” Simmons said. “So there is not any ‘fat’ in our parishioners’ budget to begin with.”

Cornerstone—which operates many community outreach ministries, including food, clothing and other essentials, medical care and laundry for the homeless—continues to serve by accessing savings, creatively cutting costs and forgoing staff salary increases.

Instead of meatloaf, the church is serving more spaghetti and stew in its free meals. Instead of name brands, generic products are sought. The church watches for sales. Its longstanding educational outreach through Shalom Finance is teaching members to streamline budgets and be more financially astute. Property owners faced with higher taxes are learning to challenge property rate assessments and benefit from all discount programs available.

The feeding program designed to serve the homeless is attracting others who might get a meal to supplement their food budget, with attendance at the soup kitchen increasing 15 percent to 18 percent since January, Simmons said. At the church’s baby boutique store, those receiving diapers increased from an average of 975 a month to 1,367 in March.

“It’s gotten really challenging,” he said. “We’ve tried to be creative in mitigating all of these challenging times to really stretch those dollars, realizing that the need is even greater than it was before. We all have got to make sacrifices to get through this. It is really across the board impacting congregants and community. It’s a very, very difficult time.”

At Orangecrest, where the average membership age is the early 30s, the rise in housing costs is especially challenging, particularly for those trying to buy homes. Those who have remained as faithful ministry supporters are committed to the sacrifices involved, De La Rosa said.

The church, which De La Rosa describes as portable, launched a two-year capital campaign in February 2020 to establish its first church campus on a 5.3-acre site. The first phase, purchasing and renovating a facility, was estimated to cost \$1.8 million, with the second phase including constructing an auditorium estimated to cost more than \$5 million.

“We exceeded our pledged amounts over that campaign over two years, actual sacrificial giving through the pandemic,” he said. “And we saw an increase in our general giving in that time as well. ... Our people just have this steady commitment to sacrifice to see us plant our roots here.”

Observing community outreach month in May, the church is supporting four nonprofit organizations, including a pregnancy support center assisting mothers considering abortion. Inflation has created more opportunities to reach people in need, who feel more pressure to survive.

“We actually have seen an increase in outreach effectiveness right now,” he said. Community outreach has driven attendance that exceeds 600 on average, with the 818 attendance at Easter the highest in the church’s 15-year history.

“It’s challenging young families to get creative on how they steward and spend, how they save, and, I think, even how they prioritize giving and generosity to just sort of live on that faith edge, trusting the Lord rather than what we can see,” De La Rosa said.