



Church Finance Trends 2026

What 113 Churches Are Preparing For

A Directional Research Report for Pastors and Church Leaders

PREPARED BY GRIFFIN CHURCH LOANS

How to Read This Report

This report is based on responses from **113 churches nationwide**, including pastors, treasurers, financial officers, and church board members.

Its purpose is not to predict outcomes or prescribe decisions, but to surface **directional patterns** in how church leaders are thinking about finances as they approach 2026.

This report:

- Reflects real leadership perspectives, not projections
- Is directional, not statistically representative of all U.S. churches
- Is intended to support thoughtful planning rather than urgency

Churches that participated varied widely in size, denomination, location, and financial condition. What follows should be read as a **conversation starter**, not a conclusion.

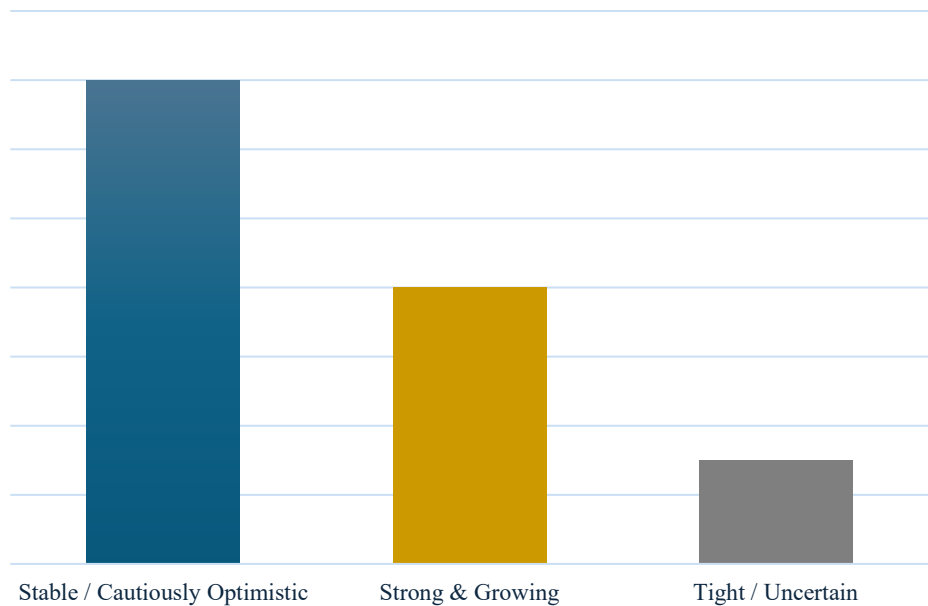
The 2026 Church Financial Mood: Cautious, Not Frozen

Across responses, the prevailing emotional tone entering 2026 is neither fear nor retreat. Many church leaders describe their outlook as **stable, cautiously optimistic, or tight but manageable**.

Even among churches that experienced financial strain in recent years, there is little sense of abandonment of vision. Instead, leaders describe a season of careful monitoring, disciplined planning, and intentional pacing.

The common thread is not hesitation, but discernment.

Financial Outlook



Based on responses from 113 churches.

Categories shown reflect editorial grouping for clarity; underlying survey responses were broader.

What this suggests: Churches are not frozen; they are slowing decisions to gain clarity.

FINANCING INTENT FOR 2026

Are Churches Planning to Borrow in 2026?

A meaningful share of churches report plans to pursue financing in 2026, while many others indicate active consideration depending on economic and interest-rate conditions.

Uncertainty appears driven less by doubt about mission and more by questions of timing, cost, and long-term stewardship.

For many churches, the decision is not strictly ‘if,’ but increasingly about ‘when and under what conditions.’

Financing Intent

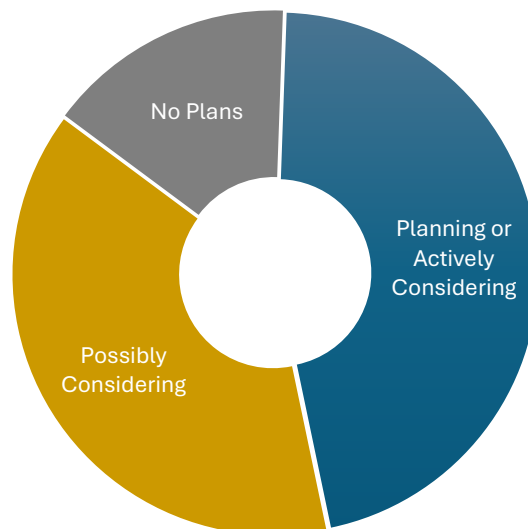


Chart is directional and intended to illustrate relative importance, not precise statistical proportions

What this suggests: Financing remains part of many churches’ plans, but decisions are becoming more deliberate.

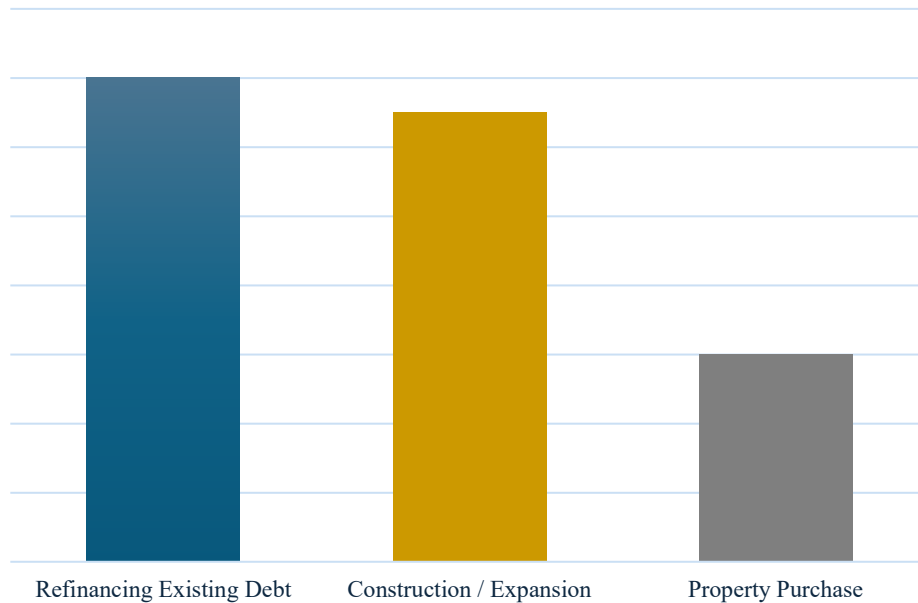
WHERE DEMAND IS FORMING

Where Financing Demand Is Forming

Among churches open to financing, three purposes consistently surface: refinancing existing debt, construction or expansion, and property acquisition.

Refinancing is commonly viewed as a stabilizing tool, while expansion and property purchases tend to reflect longer-term confidence rather than urgency.

Financing Purpose



Categories shown reflect editorial grouping for clarity; underlying survey responses were broader.

What this suggests: Churches are using financing to stabilize and plan, not to overextend.

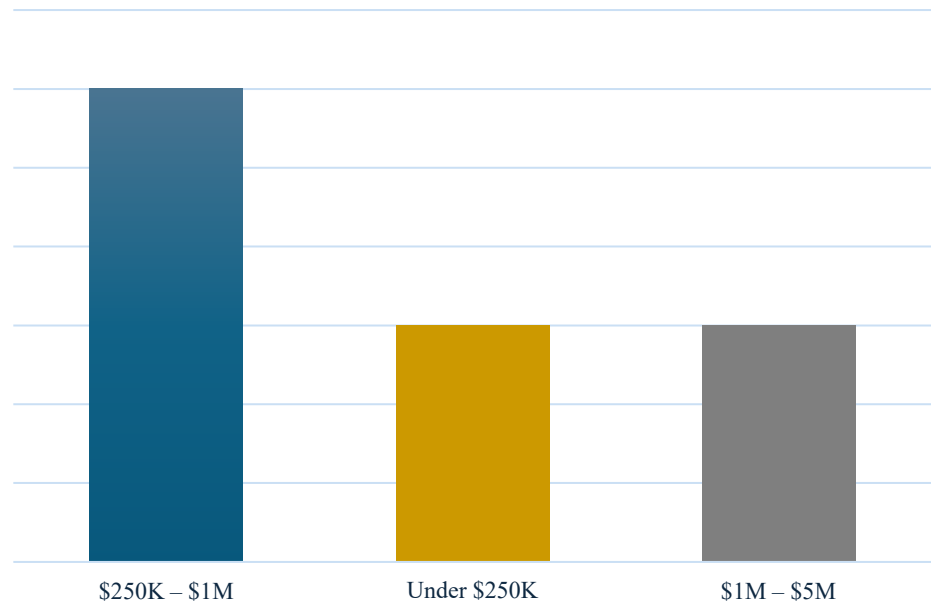
LOAN SIZE REALITY

Loan Size Reality Check

Expected loan sizes tend to cluster within disciplined ranges. Many churches are not seeking financing that significantly exceeds current operating scale.

Larger loan amounts appear primarily among churches with established attendance and prior borrowing experience.

Loan Size Distribution



Categories shown reflect editorial grouping for clarity; underlying survey responses were broader.

What this suggests: Most churches are prioritizing manageable commitments over scale.

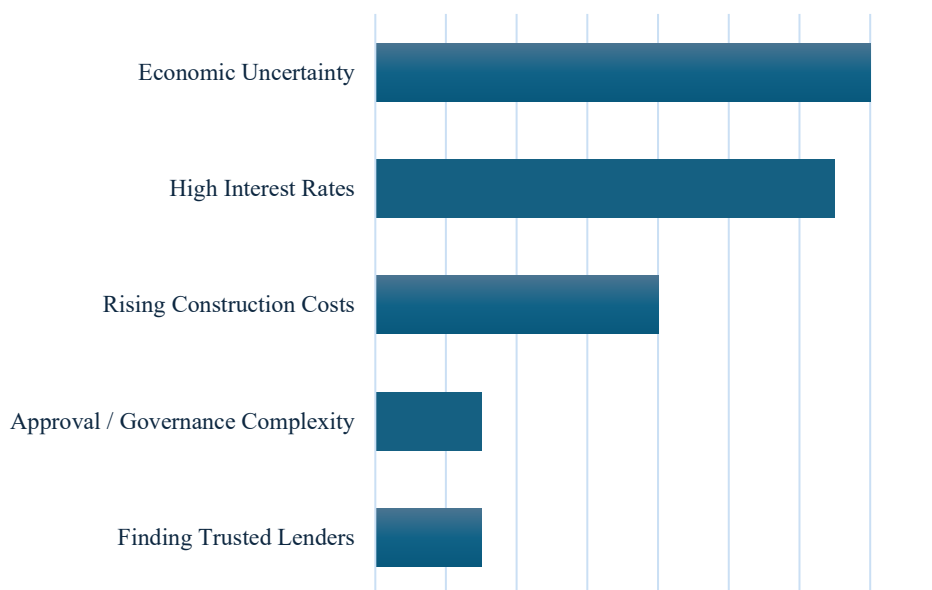
WHAT'S SLOWING DECISIONS

What Is Slowing Financial Decisions Right Now

Church leaders consistently cite external pressures shaping their financial decisions. These include interest rates, construction costs, economic uncertainty, and internal approval complexity.

Notably, while difficulty finding trusted lenders appears in responses, it is more often cited alongside broader economic and cost-related pressures. The dominant concern is confidence in making the right decision.

Decision Constraints



Categories shown reflect editorial grouping for clarity; underlying survey responses were broader.

What this suggests: Churches are seeking clarity and confidence, not speed.

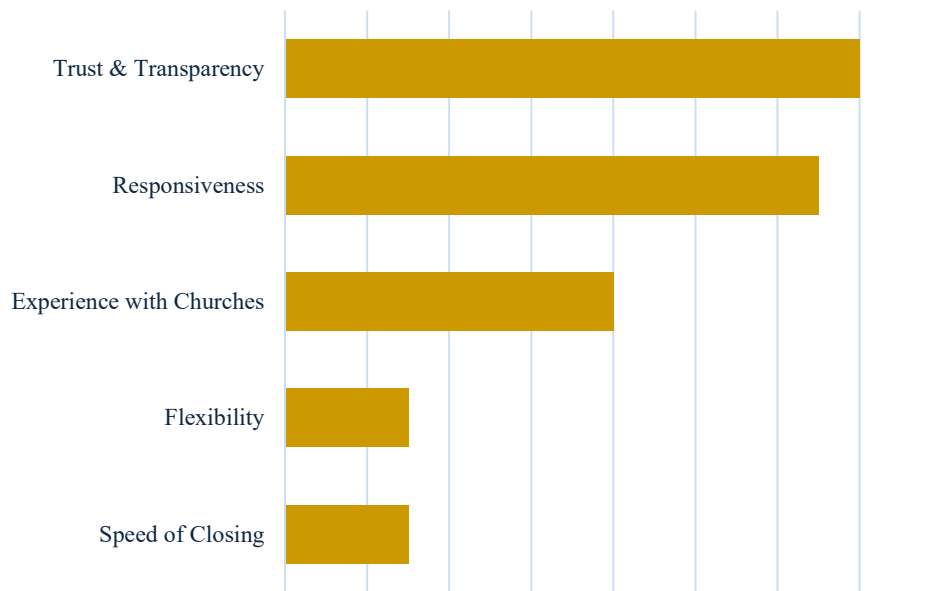
HOW CHURCHES CHOOSE A LENDER

How Churches Choose a Lender

When evaluating lenders, churches consistently prioritize trust, transparency, and responsiveness above speed or technology.

Experience working specifically with churches ranks highly, reinforcing the importance of understanding church governance, culture, and mission context.

Lender Selection Priorities



Categories shown reflect editorial grouping for clarity; underlying survey responses were broader.

What this suggests: Credibility and understanding matter more than convenience.

FIRST-TIME BORROWERS

A Quiet but Meaningful Shift

A meaningful subset of respondents indicated that their church has never previously taken on a loan, yet many of these churches express openness to financing in 2026.

Common themes include a desire for education, concern about complexity, and preference for patient, non-pressured guidance.

For these churches, financing represents a foundational decision, not a transaction.

WHAT THIS MEANS FOR CHURCHES

What This Means for Churches Planning 2026

Taken together, the responses suggest several practical considerations:

- Begin financial conversations earlier
- Separate urgency from importance
- Ask clearer questions before committing
- Seek partners who prioritize understanding over speed

Churches appear less interested in fast answers and more interested in **wise ones**.

ABOUT THE RESEARCH

- **Respondents:** 113 churches nationwide
- **Roles:** Pastors, treasurers, financial officers, board members
- **Method:** Anonymous survey
- **Timing:** Late 2025

This report reflects directional insights intended to support informed discussion and planning.

ABOUT GRIFFIN CHURCH LOANS

For more than two decades, Griffin Church Loans has worked exclusively with churches across the United States, helping leaders navigate financing decisions with clarity, transparency, and respect for ministry values.

We believe wise decisions begin with **understanding**, not pressure.