

A Changing Church: Demographics, Finances, and the Future

Demonstrating Shifts in Age Profile and Financial Health of Our GWUC Congregation (2013–2025)

Introduction

Our church community, similar to numerous faith-based organizations globally, is currently undergoing a significant period of transition. Over the past decade, we have witnessed notable shifts not only in the age profile of our congregation but also in the financial patterns that sustain our mission and ministry. This discussion piece aims to provide a detailed analysis of these trends, utilising both demographic data and financial records from 2013 through to the current 2025 budget year.

We will also describe a graphical presentation that visually encapsulates these critical changes, enabling all members to grasp the situation immediately.

Demographic Profile: Age Distribution of the Congregation

In examining our congregation, it becomes clear that age demographics have shifted over the last twelve years. Ten years ago, our church enjoyed a more balanced mix of age groups and financial contributions, with a healthy influx of younger families, established middle-aged members, and a respected cohort of seniors. However, contemporary data shows a definite significant skew:

- Under 50: This group now represents a significantly smaller portion of our congregation. There has been a steady decline in participation among children, youth, and young adults, driven by cultural shifts and urban migration.
- 25–40: The proportion of young and middle-aged adults has also not grown to replace the declining cohort of the ageing groups, although less sharply. Many individuals in this segment are balancing busy professional and family lives, impacting regular church attendance and engagement. The cost of living in Glen Waverley has meant that many of this age group and the children of many of our seniors have moved elsewhere or are no longer participating in Uniting or other church life.

- 46–65: This group previously formed the backbone of our congregation. Many are long-standing members who have provided steady support over the years, though their numbers beginning to plateau and decline.
- 65 and Over: Seniors now form the largest and fastest-growing demographic. As our community ages, we are increasingly reliant on this cohort for attendance, volunteer efforts, and fundraising participation.

This evolving age profile has direct and indirect effects on every aspect of church life, from the style of services to the types of outreach and support we can offer. Quite simply we have been unable despite the many attempts to rebalance and regrow our Congregation to the extent that our Age profile now presents current and forthcoming significant challenges.

We appreciate that Church Council is aware of the falling revenue from giving and the escalating costs associated with our operation, in our Ministers and Pastor and lay staff.

Falling Annual Financial Contributions

Parallel to our demographic changes, we have seen a declining trend in annual financial contributions. In the base year 2013, giving was robust, underpinned by contributions from a broad cross-section of ages and provided comfortable surpluses. Since then, there has been a noticeable downturn:

- Overall Giving Decline: Each year, total contributions have dipped, with sharper drops during periods of economic uncertainty and the global pandemic.
- Fewer Donors: As our congregation ages, younger and newly joining members tend to contribute less on average, and long-standing donors are gradually reducing or ceasing contributions.
- Changing Patterns: Online giving has been a discussion point and has increased slightly but has not offset the reduction in traditional giving through traditional formats.

By 2025, annual offering and giving figures have fallen at an accelerating level that is cause for concern, especially given the financial needs of our growing ministry and outreach commitments. We all are aware the GWUC is living beyond its means and consequently is eating into our Accumulated Profits from many previous years. In fact, a further 3 years at the current rate of expense will extinguish our operational reserves.

Rising Annual Costs: Focus on Staff Expenses

While contributions have declined, our costs have continued to rise, particularly in the realm of staffing. From 2013 to 2025, staff costs have increased by at least 4% per annum—a figure driven by both inflation, necessary salary adjustments, and the

expansion of support roles to meet complex needs of an aging congregation, with diminishing volunteer numbers and capabilities. Other operational expenses (utilities, maintenance, insurance, program costs) have also trended upward, but the most significant pressure comes from personnel costs.

- **Staff Remuneration Increases:** To remain compliant with employment standards and to retain committed staff, annual increments have been imperative. These have exceeded 4% in some years.
- The most significant increase relates to us employing 2 Full Time Ministers of the Word with full benefits and allowances. A Minister of the Word now equates to approximately \$100,000pa. Currently GWUC has two of these roles.
- **Support Roles:** Additional pastoral and support staff have been engaged to provide pastoral care, community outreach, and age-specific ministries, further adding to the wage bill.

The gap between income and expenditure has widened, raising critical questions about sustainability and prompting the need for strategic financial planning.

Graphical Presentation: Visualising the Decade of Change (2013–2025)

To complement this discussion, we have prepared a comprehensive graphical presentation that brings these trends to life. The presentation includes:


- **Age Demographics Chart:** A series of bar graphs displaying the proportion of each age group within the congregation for the years 2013, 2019, and 2025. The visual reveals the shrinking youth population and growing number of seniors, making the demographic shift unmistakable.
- **Financial Contributions Line Graph:** This graph traces the downward trajectory of annual giving from 2013 through 2025, highlighting years of sharper decline and correlating with major events or changes in congregation structure.
- **Staff Costs Trendline:** Overlaid on the contributions graph is a trendline showing staff expenses, illuminating the steady annual rise—often diverging sharply from the income line in recent years.
- **Summary Table:** For clarity, a table accompanies the graphs, showing numerical values for age distributions, total annual giving, and staff costs for selected years.

These visuals are designed to be self-explanatory, with clear legends, labels, and brief context annotations for easy understanding by all members, regardless of financial expertise.

Conclusion: Implications and the Path Forward

The intersection of shifting demographics and challenging financial realities presents both a warning and an opportunity. As our congregation ages and financial pressures mount, it is essential to reimagine our approach—reaching out to younger generations, exploring alternative funding models, and managing expenses prudently.

The graphical overview provided serves as both a mirror and a map: reflecting the journey so far and pointing us toward the decisions that must be made to ensure a vibrant, sustainable future for our church community.

A handwritten signature in black ink, appearing to read 'K Coutts', with a stylized flourish underneath.

K Coutts
Treasurer

