

Canadian Evangelical Congregational Investment in Education, 2003–2008

by Rick Hiemstra, Director, Centre for Research on Canadian Evangelicalism

Our cultural understanding of the place of education has changed over the past few decades. It used to be assumed that education took place in the morning of life and that following graduation from high school, university, Bible College, or seminary, we moved on into the industrious afternoon of our vocation. More recently John Dewey's (and the Bible's) philosophy of lifelong learning has come to characterize our national approach to education. We are a nation of learners, and we see learning as a necessary investment to keep us from falling behind our competitors. So what about the evangelical church? More specifically, how often are evangelical congregations investing in education and training for their staff and volunteers and how much are they investing?

Major Findings

- Only a little more than half of evangelical congregations invested financially in education and training;
- Only about half of the staff that work for evangelical congregations work for a congregation that invests in education and training;
- There is a great deal of variation in the education investment rates among evangelical theological traditions and among denominations within those traditions;
- The median investment in education is 1.2% of a congregation's total income;
- The median amount invested by investing evangelical congregations was \$1,500 in 2003, an amount that was virtually unchanged in 2008 after adjusting for inflation;
- The rate at which evangelical congregations invested in education grew between 2003 and 2008, rising from 43% to 49% for rural congregations and from 49% to 55% for urban ones;
- Most (78%) of the congregations who invested in education in 2003 went on to invest in at least 5 out of the 6 years between 2003 and 2008. Conversely, most (72%) of those congregations who did not invest in education in 2003 went on to not invest in at least 5 of the 6 years between 2003 and 2008;
- The rate of investment in education was strongly correlated with income for congregations with 2003 incomes under \$150,000. When incomes were larger than \$150,000 the investment rate was consistently around 60%.
- Congregations who consistently invest in education were more likely to see income gains than those who do not consistently invest.



Charitable Information Returns

Starting with the year 2000, the Charities Directorate of the Canada Revenue Agency has made most annual Charitable Information Return (CIR) data available online.¹ Each Canadian registered charity is required to complete a CIR, also known as a T3010A form, on an annual basis in order to maintain its charitable status. Most evangelical churches register with the Charities Directorate at some point because it allows them to issue tax receipts for charitable gifts.² This paper looks at line 4870 from the 2003 and 2008 CIRs.³ Line 4870 is described as “Education and training for staff and volunteers” on the T3010A form itself while the guide to completing the form gives the fuller description of “Enter the total amount paid or incurred for education and training for staff and volunteers. This includes the cost of courses, seminars, conferences, etc.”⁴ Hereafter line 4870 values will be referred to as a congregation’s education investment.

Types of Education and Training

Not all education and training has a price tag attached to it. Many congregations will pursue mentoring and training programs utilizing the talents of congregational members. Some congregation members will participate in training seminars provided by their denominations. Because many congregations regularly contribute to the operations of their denominations they will sometimes be indirectly funding denominational training that may be provided back to them. Similarly, congregations often organize training through city church networks or ministerials, where the costs incurred may not be accounted for in line 4870 of their Charitable Information Returns.⁵ Individuals within a congregation may also privately finance the education of staff and volunteers either directly through providing bursaries or scholarships, or indirectly through making donations to a higher education institution where members of their congregation benefit from the training that the school provides. In a similar vein, congregations may support educational institutions that will in turn train staff and volunteers from their congregation. By funding these educational institutions, donors may be endowing the institution, or offsetting the cost of education, so that members of their congregations find the education more financially accessible.

The education and training amount reported on CIRs, therefore, is but one measure of a congregation’s investment in their staff and volunteers, but it is an important one for three reasons. First, while local church governance models vary across the evangelical movement, expenditures will need to be at least justified to, if not approved by, the congregation’s membership as part of a budget process. Having an education and training budget item is,

¹ Canadian Charitable Information Return Data can be viewed at <http://www.cra-arc.gc.ca/ebci/haip/srch/advancedsearch-eng.action>.

² One estimate has it that 94% of all Canadian religious organizations are registered charities. See Barbara Brownlee, Glenn Gumulka, Cathy Barr, and David Lasby, “Understanding the Capacity of Religious Organizations: A Synthesis of Findings from the National Survey of Nonprofit and Voluntary Organizations and the National Survey of Giving, Volunteering and Participating,” Imagine Canada (2005): 53. http://library.imaginecanada.ca/files/nonprofitscan/en/misc/understanding_capacity_religious_orgs_report.pdf, accessed May 27, 2010.

³ Charitable Information Return form T3010A was used between 2003 and 2008. It was replaced with form T3010B for the 2009 fiscal reporting year. While the form T3010A is no longer available on the Charities Directorate website, the T3010B (<http://www.cra-arc.gc.ca/E/pbg/tf/t3010b/t3010b-09e.pdf>) includes the line numbers from the T3010A form which are considered in this paper.

⁴ “Completing the Registered Charity Information Return T4033B(E) Rev. 07.” Canada Revenue Agency: 24. <http://www.cra-arc.gc.ca/formspubs/prioryear/t4033a/t4033a-07e.pdf>, accessed April 27, 2010.

⁵ Both city church networks and ministerials refer to local, city, or regional associations of clergy. City church networks are distinguished from ministerials by a greater level of co-operation in joint ministries to their communities between the congregations represented by the participating clergy.

in itself, a corporate validation of the value of education and training in the life and mission of a congregation. Second, while education budgets are mandated by some denominational cultures, for others it can be an indication of confidence in the congregation's ministry. People tend to make investments where they expect to see a return. When congregations invest in the education and training of their staff and volunteers it is an implicit vote of confidence in those people's gifts and abilities, which in turn contributes to a healthy congregation. Fractious congregations are less likely to invest in the education and training of the people with whom they have conflict, so the presence of congregational education and training investment may be an indicator of congregational health. Third, education is an investment, meaning that the return will generally be realized sometime in the future. As such, this is an indication that the congregation has resources beyond what it takes to minimally maintain the core functions. More than that, however, it implies that the congregation intends to be around in the future and that it sees this education as having a part in shaping that future. Whether explicit or implicit, education investment is evidence that there is an operational vision for a congregation's future.

The Sample

The congregations included in this study met the following criteria:

- They belonged to one of the denominational affiliates of The Evangelical Fellowship of Canada (EFC) or they were an EFC congregational affiliate;⁶
- The CIRs they submitted for each of the years from 2003 to 2008 were posted on the Charities Directorate's website by December 14, 2009.
- They had not changed their fiscal year end between 2003 and 2008.⁷

The resulting sample included 4,646 out of approximately 11,000 evangelical congregations.⁸

There are questions of both definition and enumeration to be addressed when arriving at an estimate of the number of Canadian evangelical congregations. John G. Stackhouse, Jr., has pointed out that "evangelical" can be defined by both a generic "type" and an actual historical "movement."⁹ Using the more methodologically rigorous of these approaches, all of the 4,646 congregations have been included in the sample because they have identified with the evangelical movement by being affiliated, either directly or indirectly, with the EFC.

The estimate of 11,000 evangelical congregations is arrived at by considering two sources. First, Outreach Canada's

⁶ A listing of EFC denominational affiliates can be found at <http://www.evangelicalfellowship.ca/NetCommunity/Page.aspx?pid=848>, accessed January 6, 2010, and a listing of congregational affiliates can be found at <http://www.evangelicalfellowship.ca/NetCommunity/Page.aspx?pid=5361>, accessed January 6, 2010.

⁷ When registered charities change their fiscal year end, the CIR for either the current year or the subsequent year will not represent 12 months of financial activity. There is no easy way to annualize this information such that it can be compared with the CIRs from the calendar years both preceding and following it.

⁸ This is the same sample that was used for Rick Hiemstra, "Canadian Evangelical Congregational Income, 2003–2008," *Church & Faith Trends* 3:1 (February 2010). <http://files.efc-canada.net/min/rc/cft/V03I01/CECI-2003-2008.pdf>, accessed April 28, 2010.

⁹ See John G. Stackhouse, Jr., "Defining 'Evangelical,'" *Church & Faith Trends* 1:1 (October 2007). http://files.efc-canada.net/min/rc/cft/V01I01/Defining_Evangelical.pdf, accessed January 6, 2010.



ChurchMapCanada website identifies 10,152 “Evangelical” congregations.¹⁰ Second, preliminary coding of the 2006 Charitable Information Return dataset by the Centre for Research on Canadian Evangelicalism (CRCE) identified 10,936 “Evangelical” congregations. Both of these enumerative estimates identify “evangelical” congregations by type minus congregations from the Protestant Mainline denominations (Anglican, Presbyterian, Lutheran, and United Church of Canada). Protestant Mainline denominations have historically prized educated clergy. While congregations from Protestant Mainline denominations are not included in our study, it would be interesting to see if their education investment patterns differ from those in evangelical congregations.¹¹ Our purpose in estimating the number of evangelical congregations is to give the reader a sense of the sample size relative to the probable number of congregations of either definition of “evangelical.”

We will also, where it is helpful, segment our data according to whether a congregation’s setting is rural or urban, by denominational tradition, and by denomination (see appendix A for these distributions within the sample). A congregation was identified as rural if the second character of its postal code registered with the Charities Directorate was a zero (per Canada Post procedures) and as urban otherwise.¹²

The paper is divided into two sections. In the first section we will examine the rate at which congregations invest in education, and in the second section we will look at the amount invested.

Section 1: Education Investment Rate

The overall trend in the education investment rate for evangelical congregations is an encouraging one. Between 2003 and 2008 the investment rate rose from 49% to 53%. While the trend is encouraging, it needs to be emphasized going forward that even in 2008, where investment rates were their highest, **almost half of evangelical congregations did not report financially investing anything at all in education for their staff and volunteers.** This raises two questions. The first is “Why?” and the second is “Who are the investors (and conversely who are those who are not investing)?” This section will attempt to answer the second question and shed some light on the first.

The kind of education investment we are looking at in this paper is a financial one. **The rate of investment is very sensitive to congregational total income for the lower income ranges.**¹³ In 2003 only 25% of congregations with incomes of \$50,000 or less invested in education. Investment rates then grow steadily with the value of income until they more or less level out around 60% for congregations with incomes over \$200,000 (see chart 1).

¹⁰ <http://churchmap.ca/Default.aspx?tabid=1133>, accessed January 6, 2010.

¹¹ There are 18 Protestant Mainline congregations included in this study. In half the cases they are included because of their congregational affiliation with the EFC. The other nine are affiliated with the Anglican Network in Canada, which is a denominational affiliate of the EFC.

¹² Canada Post has urbanized New Brunswick postal codes. There are many evangelical congregations in a rural setting, but the general rule was followed for the analysis in this paper rather than trying to make an independent determination of which New Brunswick congregations were urban and which were rural.

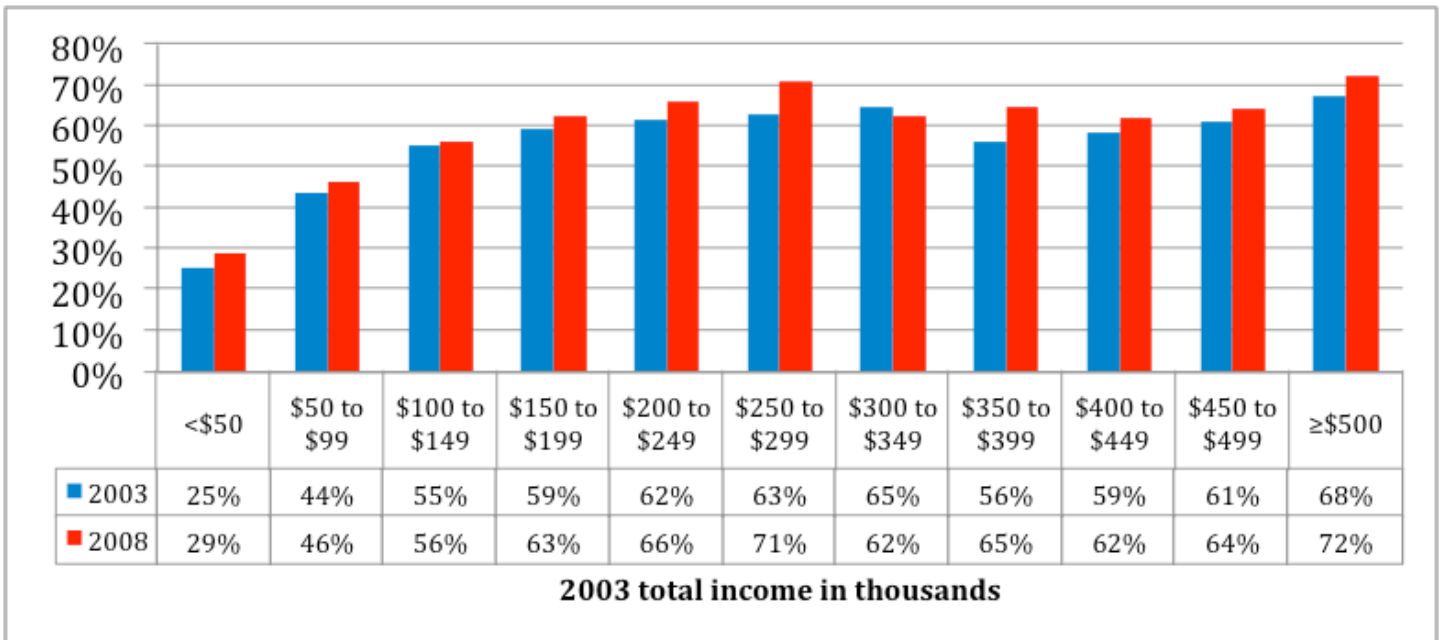
¹³ Line 4700 from a congregation’s Charitable Information Return form (T3010A).

Church & Faith Trends

August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Chart 1. Percentage of congregations reporting education investment in 2003 and 2008, by 2003 income ranges



These lower investment rates for congregations with smaller incomes can, in part, be explained by their corresponding lower levels of staffing, which are also a function of income. The shape of the distribution of the percentage of congregations reporting education investment (see chart 1) somewhat resembles the shape of the distribution of percentage of congregations reporting full-time paid staff (see chart 2). In fact these two distributions are strongly correlated (0.702 significant at the 0.05 level) with those from the percentage distribution for congregations reporting full-time staff.¹⁴ Similar strong correlations were observed between both full-time and part-time staffing rates and education investment rates across income ranges in 2003 and 2008.

While strong correlations between staffing levels and education investment rates across income ranges are not particularly surprising, since the investment measure of “Education and training for staff and volunteers” explicitly includes staff, we can only guess at the influence that levels of volunteer staff might have since we do not have volunteer data. One might reasonably expect that smaller congregations who cannot afford to hire full-time or part-time staff would nevertheless invest in the education of their volunteers, but in the absence of data it is impossible to know.

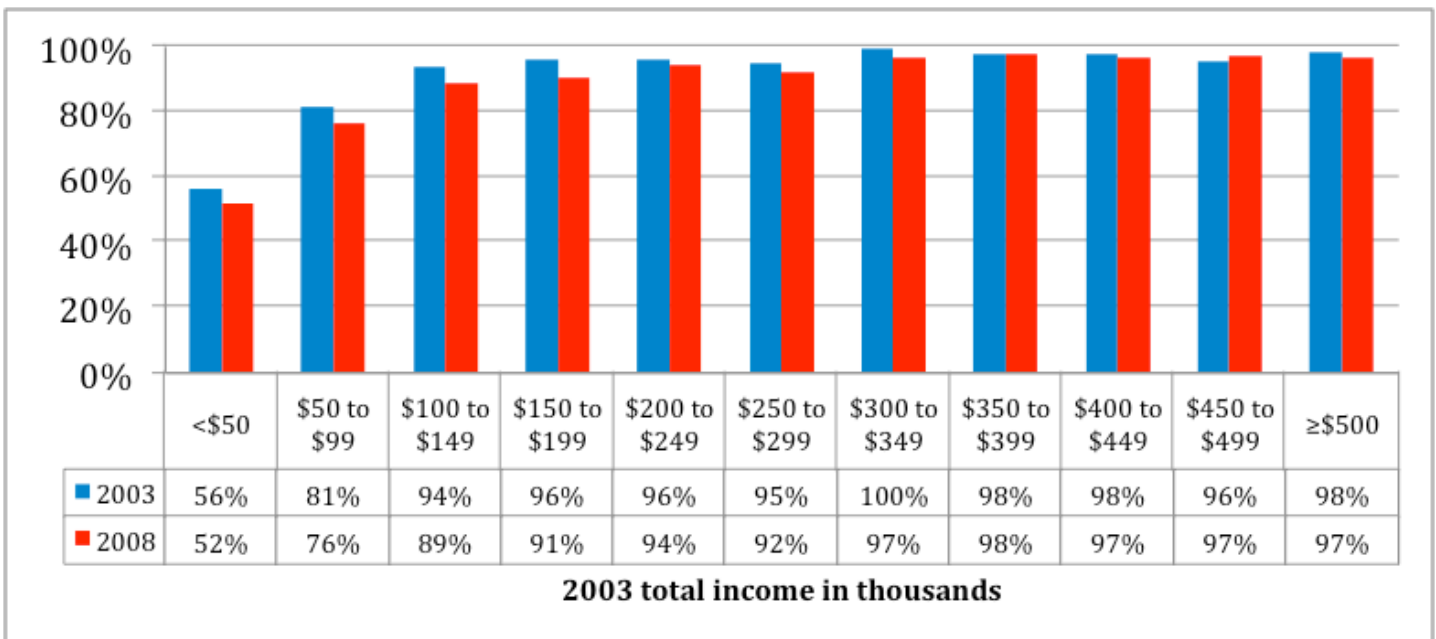
¹⁴ The correlation coefficient is a Spearman coefficient and not a Pearson because the data are not normally distributed. All correlation coefficients in this paper are Spearman coefficients.

Church & Faith Trends

August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Chart 2. Percentage of congregations reporting paid full-time staff in 2003 and 2008, by 2003 income range



Urban staff outnumbered rural staff in evangelical congregations 3.9 to 1 in 2003, a ratio that grew to 4.5 to 1 by 2008. While reported full-time staff in urban congregations stayed steady at around 7,900 for the urban congregations in the sample, the number of full-time rural staff fell from 2,039 to 1,783, a decline of 13%. The urban congregations' part-time staffing complement outnumbered the rural congregations' 4.3 to 1 in 2003 and 4.5 to 1 in 2008. From 2003 to 2008, the urban part-time complement grew from 6,571 to 8,024, a 22% increase, while the rural complement grew from 1,514 to 1,764, a 17% increase. **The rural congregations' decline of 256 full-time staff members was almost perfectly matched by the 250 part-time staff that were added,** and since most of the full-time decline occurred in the lower full-time income range we suspect that what we are observing is full-time positions being converted to part-time ones. While both full-time and part-time urban staffing levels grew **for every full-time urban staff added between 2003 and 2008, 15 part-time staff were added.** Evangelical congregations relied less on full-time staff and more on part-time staff in 2008 than they did in 2003.

Table 1 helps us to understand the rates at which different types of staff of evangelical congregations may have access to education and training because they work for a congregation that invests in education. As we consider table 1 and the changes in access to education between 2003 and 2008 it is important to remember that the part-time workforce is becoming a more significant portion of staffing.

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Table 1. Percentage of evangelical congregational staff employed by a congregation that invests in education, 2003 and 2008, rural and urban

Setting	Fiscal year	Full-time Employees (T3010A Line number)					Part-time employees (3800)
		Full-time (3600)	Salary in \$1–\$39,999 range (3700) ^b	Salary in \$40,000–\$79,999 range (3710) ^b	Salary in \$80,000–\$119,999 range (3720) ^b	Salary in ≥\$120,000 range (3730) ^b	
Rural	2003	46%	44%	58%	— ^a	— ^a	51%
	2008	55%	51%	— ^a	— ^a	— ^a	57%
Urban	2003	56%	54%	63%	66%	— ^a	59%
	2008	59%	58%	66%	72%	— ^a	63%
All	2003	53%	51%	62%	65%	— ^a	57%
	2008	58%	56%	66%	73%	— ^a	62%

^a Cannot be computed or sample size too small to report.

^b Lines 3700, 3710, 3720, and 3730 collectively record only the 5 highest compensated full-time positions. Therefore, in congregations where there are more than 5 full-time staff lower paid staff may go unreported in these ranges. This limitation in the salary range data will be most likely to affect line 3700; however, it will have no effect on line 3600 values.

The likelihood that both full-time and part-time employees worked for a congregation that invested in education grew by 5% between 2003 and 2008. Since part-time staffing levels grew substantially and full-time staffing levels declined, 2008 saw a greater increase in the number of part-time employees that potentially had access to education investment by their congregation. This is a tentative assertion, however. It is not certain that because a congregation invests in education that all of their staff have equal access to that pool of funds. Indeed, in table 1, we see that employees earning salaries between \$80,000 and \$119,999 are more likely to work for a congregation that invests in education, 73% in 2008, than those earning between \$1 and \$39,999, 56%. This suggests that **education dollars are more likely to follow larger salaries**. Part-time salaries are usually smaller than full-time ones. It seems unlikely that congregations who tend to invest more frequently in education for higher paid full-time employees would turn around and invest differently when it comes to their part-time employees. We suspect that while a greater percentage of part-time employees, 62%, than full-time employees, 58%, worked for a congregation that invested in education and training in 2008, that full-time employees were more likely to benefit from this investment.

We can also see from table 1 that by every measure rural employees are less likely to benefit from congregational education investment than their urban counterparts. This does not necessarily mean that rural congregations are less committed to education. As we have already seen, and will see as the paper proceeds, education investment

Church & Faith Trends



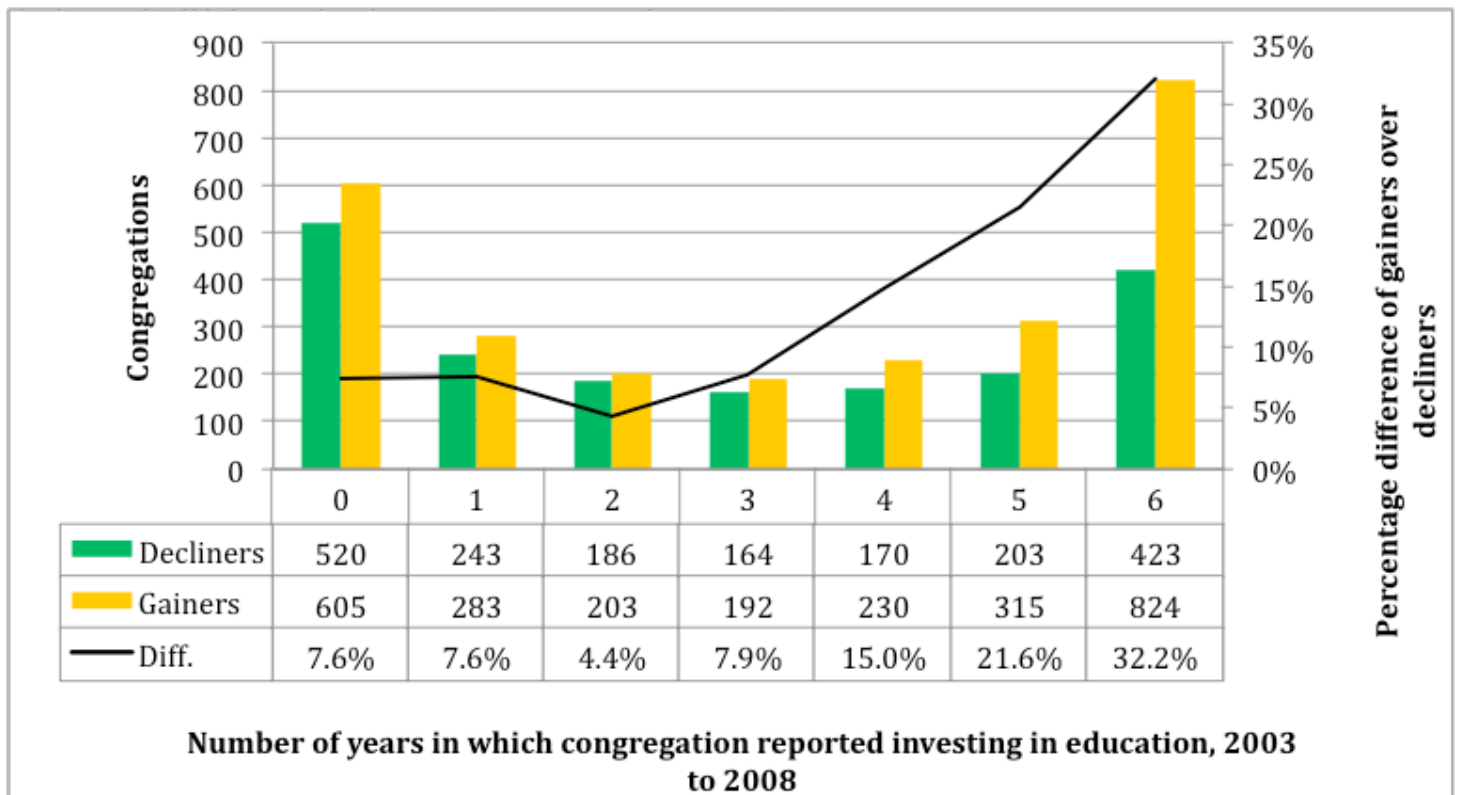
August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

is positively correlated with congregational income. While the median rural income is roughly half that of urban congregations, the percentage of rural employees who work for a congregation that invests in education is only slightly lower than the percentage of urban employees, and certainly not half.

Correlation is not causation. We do not know if income is driving the rate of education investment or if the rate of education investment is driving income. While we suspect that it is mostly income that is driving the rate of education investment, there is some evidence that **consistent investment in education is good for a congregation's bottom line.**

Chart 3. Number of years in which congregations reported investing in education between 2003 and 2008, total income gainers and decliners over the same period, and the percentage difference of gainers over



* Increase or decline determined after adjusting for inflation.

Most evangelical congregations are either consistent investors in education, investing 5 or 6 years out of 6, or consistent non-investors, investing 0 or only 1 year out of 6 (see chart 3). Consistent investors account for 39% of the sample and consistent non-investors accounted for 36% of the sample. There was very little difference in the percentage of gainers over decliners for those who never invested in education, 7.6%, and those who invested



half of the time, 7.9%. Once congregations start investing in education and training more than half the time, however, the percentage of gainers over decliners started to grow dramatically until the gainers in the group of congregations that invested every year had a 32% edge over decliners (see chart 3).

Although rural congregations are less likely to be consistent investors (investing in at least 5 of the 6 years) in education, 33%, than urban congregations, 42%, when rural congregations invested 6 years out of 6 they saw a more dramatic distinction, 39%, between gainers and decliners than did urban congregations, 30%. As we have already seen, the rate of education investment is strongly correlated with a congregation's income. Median evangelical rural congregational income is roughly half of that of congregations in urban settings, so when rural congregations invest consistently in education they are often making difficult budget choices in order to be able to do so.

How might we explain what is essentially a positive correlation between consistent education investment and income growth? The first and most attractive explanation would be that education is bolstering ministry effectiveness and as a result congregations are growing. No doubt this is part of what is happening, but because we have no way to evaluate the quality or effectiveness of the various types of education in which congregations engage we can only advance this thesis tentatively. Another possible explanation is that there is a difference between the congregational cultures of those congregations that invest and those that do not. An investment in staff or volunteers is a vote of confidence in their gifting and in their ability to benefit from education and training. Most people respond positively to this kind of recognition and affirmation from their congregation. Throughout this paper we have been using the term "education investment" rather than "education spending" quite deliberately. An "investment" by its nature has its payoff in the future, whereas we tend to "spend" our money on consumable goods. Therefore, when we invest we are more likely to have an eye toward the future, and we are more likely to be planning for that future. Investment, therefore, tends to go hand in hand with a forward looking congregational culture while helping to create a culture of confidence among its people.

Who are these consistently investing congregations? Chart 4 shows the distribution of consistent investors and consistent non-investors by income range. Congregations that experienced income gain were no more likely to be in any one of these income ranges.¹⁵ **Consistent education investors, however, were more likely to have larger incomes and the percentage of consistent investors starts to outstrip consistent non-investors in the \$100,000 to \$149,999 total income range.** Consistent investors can be found in every income range but having had an income of \$150,000 or more in 2003 made a congregation more likely to be a consistent investor.

¹⁵ See Rick Hiemstra, "Canadian Evangelical Congregational Income, 2003–2008," *Church & Faith Trends* 3:1 (February 2010): 12–13. <http://files.efc-canada.net/min/rc/cft/V03I01/CECI-2003-2008.pdf>, accessed April 28, 2010.

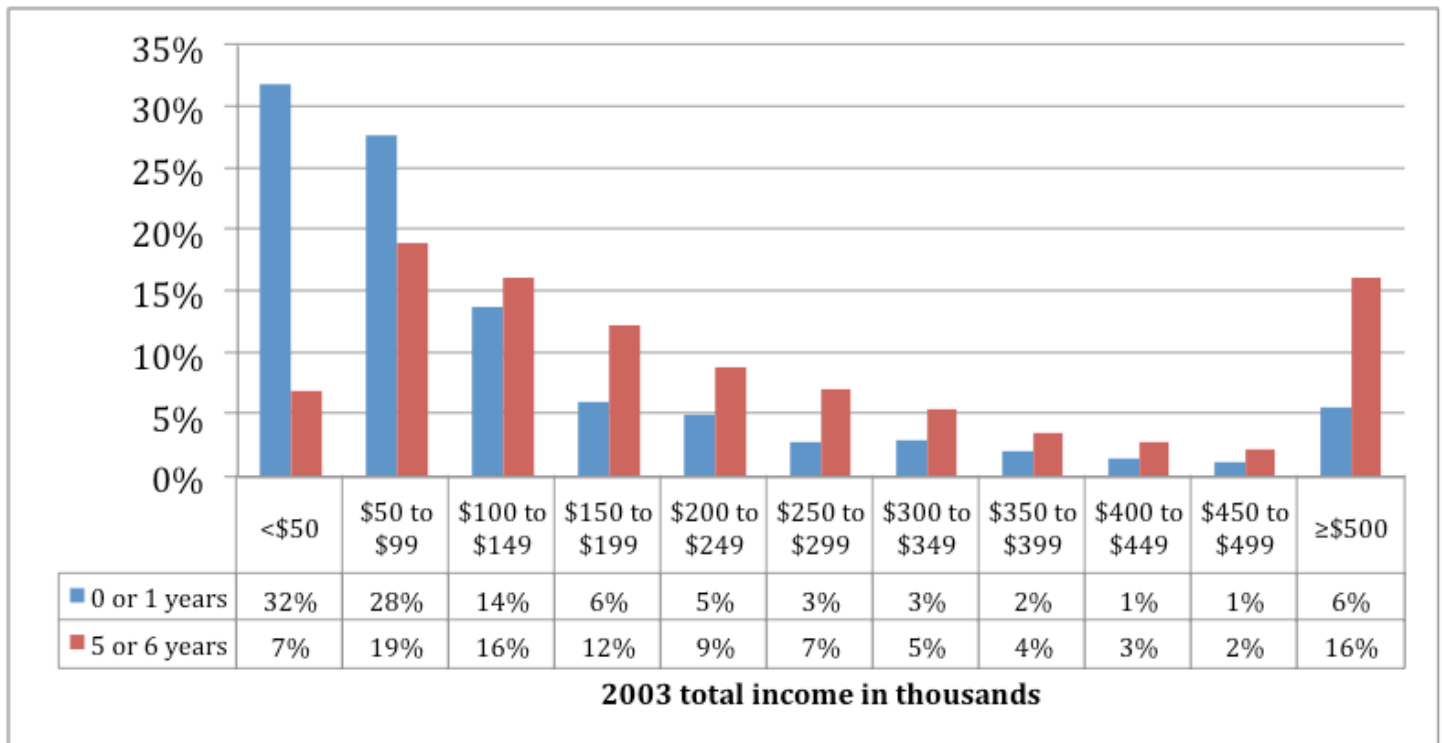
Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Chart 4. Percentage distribution of those congregations investing in education for 0 or 1 year and those investing for 5 or 6 years between 2003 and 2008, by 2003 income ranges



Another way to examine the data is to segment the data by denominational tradition. Fifty denominational traditions were represented in this study's sample. To try to simplify analysis, denominations were grouped according to major theological traditions within evangelicalism. Table 2 shows the investment rates of the major theological traditions and how they changed between 2003 and 2008.

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Table 2. Education investment rate by theological tradition, 2003 and 2008

Theological Tradition	N	2003 Investment Rate	2008 Investment Rate	Change in Investment Rate 2003 to 2008	Percentage of Congregations That Are Consistent Investors ^a
Anabaptist	529	59%	63%	4%	49%
Baptist	1,554	46%	48%	2%	33%
Brethren/Restorationist	163	43%	44%	1%	33%
Holiness	648	63%	68%	5%	53%
Pentecostal	1,198	42%	47%	5%	31%
Pietist/Free Church	130	55%	60%	5%	46%
Reformed	258	52%	56%	4%	45%

Note: **Anabaptist** includes Brethren in Christ Church; Canadian Conference of Mennonite Brethren Churches; Chortitzer Mennonite; Conference of Mennonites in Canada; Evangelical Mennonite Conference; Evangelical Mennonite Mission Conference; Evangelical Missionary Church; Mennonite Church Canada and United Brethren Church. **Baptist** includes Associated Gospel Churches; Canadian Baptists of Ontario and Québec; Baptist General Conference; Canadian Baptists of Western Canada; Canadian National Baptist Convention; Convention of Atlantic Baptist Churches; Fellowship of Evangelical Baptist Churches; Fellowship of Evangelical Bible Churches; and North American Baptist Conference. **Brethren/Restorationist** includes Christian Assemblies; Churches of Christ in Canada; Plymouth Brethren; and Vision Ministries. **Holiness** includes Christian and Missionary Alliance in Canada; Church of the Nazarene; Free Methodist Church in Canada; Salvation Army; and Wesleyan Church of Canada. **Pentecostal** includes Apostolic Church in Canada; Apostolic Church of Pentecost; Canadian Fellowship of Churches and Ministers; Christian Ministers Association; Church of God – Anderson; Church of God – Cleveland; Fellowship of Christian Assemblies; Foursquare Gospel Church – Canada; Pentecostal Assemblies of Canada; Pentecostal Assemblies of Newfoundland; and Vineyard Resource Canada. **Pietist/Free Church** includes Evangelical Covenant Church of Canada; Evangelical Free Church of Canada; **Reformed** includes Christian Reformed Church in North America – Canada; Congregational Christian Churches; and Reformed Church in America – Canada.

^aA congregation is a Consistent Investor if it invested in education for at least 5 out of the 6 years from 2003 to 2008.

While table 2 is somewhat helpful it obscures much of what is going on under the surface. For example, many Brethren/Restorationist congregations tend not to have full-time paid pastoral staff. Since the presence of staff is one of the drivers of education investment, a lower investment rate is not surprising.

There is also significant variation in investment rates from denomination to denomination within each theological tradition. For example, within the Holiness tradition, with its higher 2008 investment rate of 68%, the Salvation Army had a 100% investment rate while the Wesleyan Church of Canada, another Holiness denomination, had an investment rate of just 49%. It is likely that investment is mandated by the Salvation Army while in the Wesleyan Church it is not (see table 3). Conversely while the Baptist tradition had a lower 2008 investment rate of 48%, the Baptist General Conference and the Canadian Baptists of Western Canada had higher investment rates of 71% and 66% respectively. A large degree of variation within theological traditions can be attributed to denominational culture.

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Comparing the investment rates for individual years and the rates for consistent investors in both tables 2 and 3 shows that most of those who do invest in education are also consistent investors. **Of those congregations that invested in 2003, 78% went on to be consistent investors. Conversely, of those who did not invest in 2003, 72% went on to become consistent non-investors, either not investing at all over the course of the study or investing in just 1 year out of 6. Congregations tend to follow an established investment pattern.**

Table 3. Education investment rate by denomination, 2003 and 2008^a

Denomination	N	2003 Investment Rate	2008 Investment Rate	Percentage- Point Change in Investment Rate 2003 to 2008 ^c	Percentage of Congregations That Are Consistent Investors ^b
Pentecostal Assemblies of Canada	829	43%	48%	6%	31%
Convention of Atlantic Baptist Churches	422	28%	32%	5%	19%
Fellowship of Evangelical Baptist Churches	371	48%	54%	6%	38%
Christian & Missionary Alliance in Canada	310	65%	71%	5%	57%
Canadian Baptists of Ontario and Québec	292	50%	48%	-3%	32%
Mennonite Church Canada	178	59%	63%	4%	49%
Christian Reformed Church in N.A.	170	56%	59%	2%	48%
Can. Conf. of Menn. Brethren Churches	161	63%	65%	2%	53%
Can. Fellowship of Churches and Ministers	133	38%	36%	-2%	26%
Evangelical Free Church of Canada	109	54%	58%	4%	47%
Canadian Baptists of Western Canada	104	56%	66%	11%	47%
Associated Gospel Churches	104	46%	53%	7%	37%
Free Methodist Church in Canada	101	58%	59%	1%	42%
North American Baptist Conference	96	65%	57%	-7%	50%
Vision Ministries	91	40%	45%	5%	30%
Evangelical Missionary Church	86	56%	57%	1%	48%
Church of the Nazarene	84	54%	58%	5%	38%
Wesleyan Church of Canada	79	42%	49%	8%	30%
Canadian National Baptist Convention	78	50%	38%	-12%	28%
Salvation Army	74	95%	100%	5%	97%
Christian Assemblies	69	48%	43%	-4%	36%
Baptist General Conference	66	67%	71%	5%	53%

^aFor denominations with a sample size of 60 or greater.

^bA congregation is a Consistent Investor if it invested in education for at least 5 out of the 6 years from 2003 to 2008.

^cApparent discrepancies are due to rounding.

So, “Who are the investors?” and “Why?” The answers are “those with money” and “they have money.” While these answers grossly simplify complex questions, money is correlated with investment rates by setting (rural/urban), and by denomination. Of course there are important exceptions to this rule especially when considering individual denominations whose traditions may either mandate education investment or discourage it. Even within denominations, however, it is those congregations with higher incomes that tend to be the ones that are investing in education.

We have also seen that the larger the salaries congregational employees have, the more likely a congregation is to invest in education. It could be that these congregations are trying to get the most out of the staff in whom they have already invested substantial monetary resources. Congregations with incomes of less than \$100,000 are far less likely to invest in education than other congregations, and they are less likely to have paid staff.

There remain, however, approximately half of all evangelical congregations that do not report investing in education at all, leaving about two-fifths of all evangelical congregation staff – and an unknown percentage of volunteers – without the opportunity to benefit from congregational investment in education. Since not all staff will benefit, or benefit equally, from a congregation’s education investment, we believe that at least half of evangelical congregational staff do not have access to education investment from their congregations.

Section 2: Amount Invested

As we turn our attention to how much congregations invest in education it is important to emphasize at the start of this section that, unless indicated otherwise, we are only looking at the investments of those congregations that did invest. Roughly half of congregations did not.

The median investment for investing congregations in 2003 was \$1,500 or 1.2% of median total income. The median education investment rose to \$1,694 in 2008 or \$1,531 when adjusted for inflation, which represented a real education investment growth rate between 2003 and 2008 of just 2%. Over the same period congregations saw a real income growth rate of 8%. Clearly when congregational budgets were being made, other line items ended up with more of the real increase in revenue. We suspect this is because other line items, such as employee benefit packages and utility costs have either risen sharply over the last decade or are costs that are harder for congregations to control.

The distribution of the amounts invested in 2003 for rural and urban congregations are shown in chart 5. If the percentage distributions across income ranges were shown instead, rural and urban distributions would be essentially the same except that the rural one would have a greater representation among those who invested nothing, 57% for rural congregations versus 50% for urban ones, and the urban distribution would be weighted slightly heavier in the higher investment ranges.

The median rural congregational investment in education grew from \$1,060 in 2003 to \$1,125 in 2008. Once the 2008 figure is adjusted for inflation, however, it was just \$1,017, which represented a decrease from 2003. The

Church & Faith Trends



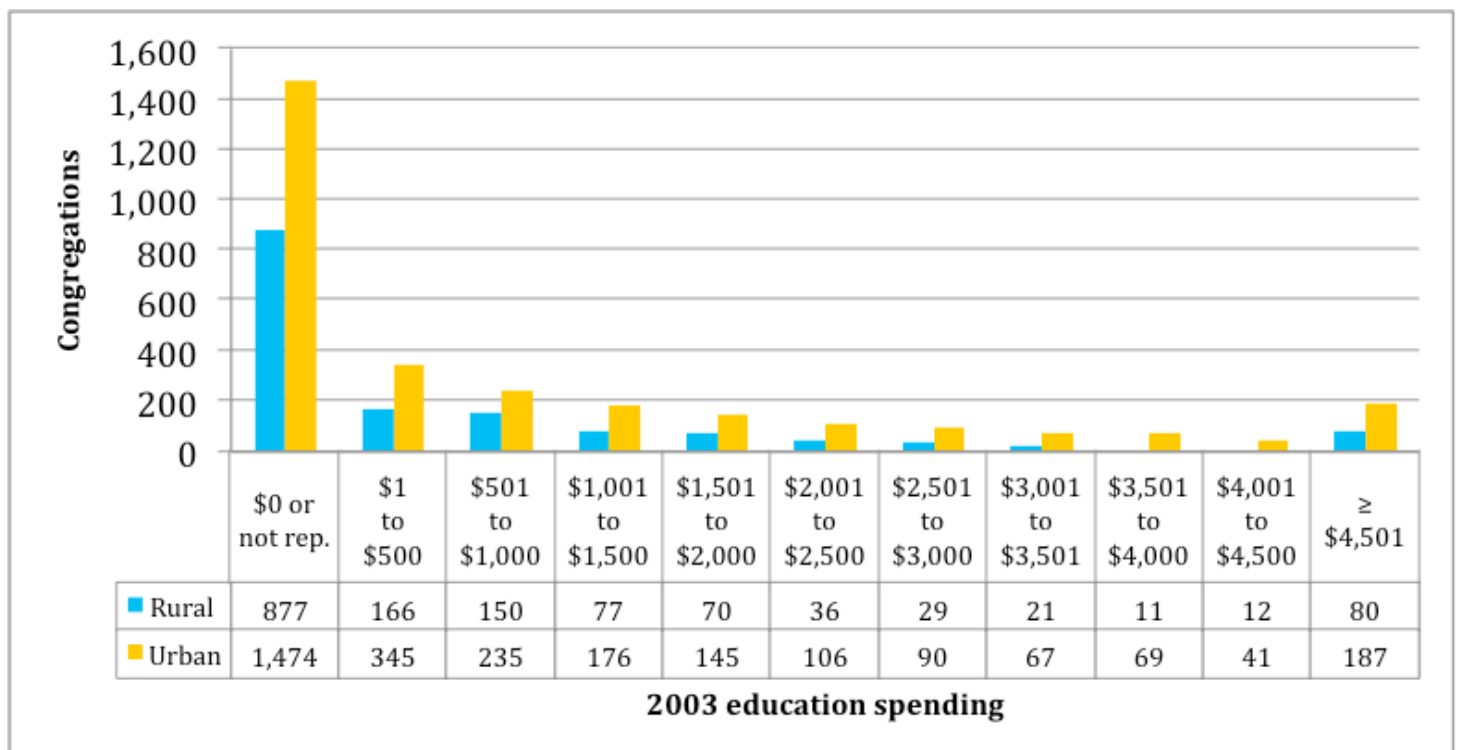
August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

median urban investment, on the other hand, rose from \$1,715 to \$2,050, or to \$1,852 after adjusting for inflation. This means that, once inflation has been accounted for, rural congregations' median investment in education actually fell 4.1%, and this decline happened over a period where median adjusted rural income grew 11% and median salaries (T3010A line 4880) grew by 9%. Urban congregations' real investment in education, on the other hand, grew by 7.9%, which kept pace with their median income growth of 7% and lagged slightly behind their 9% median growth in salaries.

Why is rural education investment shrinking while income and investment in salaries grew? The line 4880 salary number is described as "Salaries, wages, *benefits*, and honoraria" (emphasis added). Benefit plan costs are typically negotiated for a denomination or church association rather than for an individual congregation because this generally allows congregations to receive a better rate. These benefit plans do not adjust their rates according to whether or not a congregation is in an urban or a rural setting.¹⁶ Since rural congregations' median income is roughly half that of urban ones, the budgetary impact of an increase in benefit costs is roughly doubled for rural congregations compared with urban ones. While we cannot know for certain, it is quite likely that rural education investment is losing out to other budgetary line items over which congregations have little control.

Chart 5. Reported evangelical congregational education investment in fiscal year 2003, rural and urban



¹⁶ Parts of plans, such as life insurance, are often calculated as a multiple of an employee's salary. So while there is no adjustment to rates based on a rural or urban setting, the relatively smaller salary costs paid by rural congregations means that on the parts of a plan that are indexed to salary level rural congregations do get a break. The downside to this is that their employees also have reduced benefits. Drug costs alone, however, make up around 70% of the cost of many benefit packages, and these are not indexed to salary levels. This means that in practice there is little variation between the per-employee overall benefit package costs borne by rural and urban congregations.

Church & Faith Trends

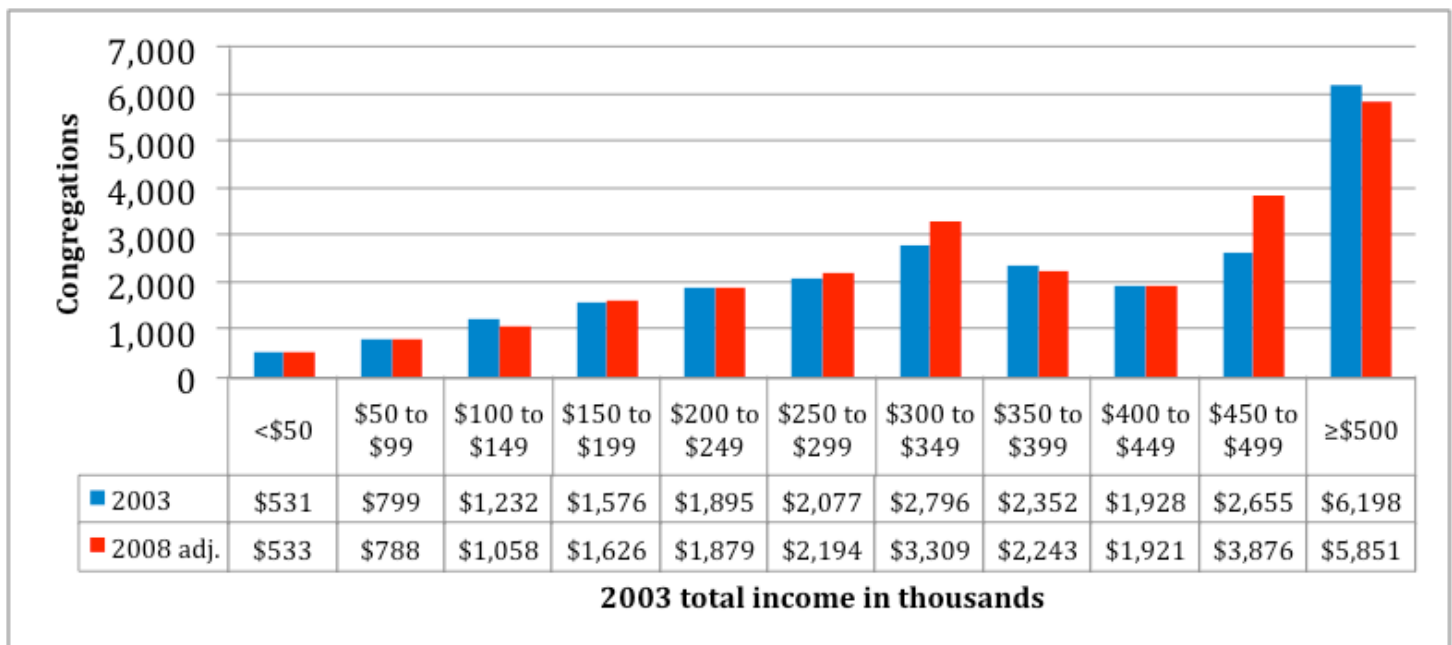


August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

We would expect that as a congregation's income grew we would see a corresponding, if not a linear, growth in education investment. Chart 6 shows, however, that the median education investment for the congregations in \$350,000 to \$399,999 and \$400,000 to \$449,999 income ranges actually declines instead of following an essentially linear increase. A denominational analysis of the congregations in these two ranges revealed that in each case the investments of congregations from two or three denominations negatively affected the overall income range median. Were these less generous investors to be removed from the income range sample we would see a more uniform linear median investment growth as incomes rose. How can a handful of congregations have such influence? As incomes rise there are fewer congregations in each income range, which gives the observations from a handful of congregations greater influence over an income range's measures of central tendency such as the median, especially where there is a wide range in the data.¹⁷ The anomalies of these two income ranges underscore that while income is the largest factor in determining education investment, denominational tradition is also an important determinant.

Chart 6. Median education investment for 2003 and 2008 adjusted for inflation, by 2003 income ranges



So how does denominational tradition influence investment in education? As in section one, we begin our denominational analysis by looking at theological traditions.

¹⁷ See appendix A, table 4 for the distribution of congregations by income range.

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Table 4. Median education investment in 2003 and 2008 and growth in education investment both reported and adjusted for inflation for selected theological traditions

Theological Tradition	N	Median Education Investment			Percentage Median Education Investment Growth 2003 to 2008	
		2003	2008	2008 Adj.	Reported	Adj.
Anabaptist	529	\$1,350	\$1,527	\$1,380	13.1%	2.2%
Baptist	1,554	\$1,181	\$1,437	\$1,298	21.7%	9.9%
Brethren/Restorationist	163	\$1,529	\$2,524	\$2,281	65.1%	49.2%
Holiness	648	\$1,760	\$2,034	\$1,838	15.6%	4.4%
Pentecostal	1,198	\$1,665	\$1,902	\$1,719	14.2%	3.2%
Pietist/Free Church	130	\$1,184	\$1,745	\$1,577	47.4%	33.2%
Reformed	258	\$1,917	\$1,848	\$1,670	-3.6%	-12.9%

Note: **Anabaptist** includes Brethren in Christ Church; Canadian Conference of Mennonite Brethren Churches; Chortitzer Mennonite; Conference of Mennonites in Canada; Evangelical Mennonite Conference; Evangelical Mennonite Mission Conference; Evangelical Missionary Church; Mennonite Church Canada and United Brethren Church. **Baptist** includes Associated Gospel Churches; Canadian Baptists of Ontario and Québec; Baptist General Conference; Canadian Baptists of Western Canada; Canadian National Baptist Convention; Convention of Atlantic Baptist Churches; Fellowship of Evangelical Baptist Churches; Fellowship of Evangelical Bible Churches; and North American Baptist Conference. **Brethren/Restorationist** includes Christian Assemblies; Churches of Christ in Canada; Plymouth Brethren; and Vision Ministries. **Holiness** includes Christian and Missionary Alliance in Canada; Church of the Nazarene; Free Methodist Church in Canada; Salvation Army; and Wesleyan Church of Canada. **Pentecostal** includes Apostolic Church in Canada; Apostolic Church of Pentecost; Canadian Fellowship of Churches and Ministers; Christian Ministers Association; Church of God – Anderson; Church of God – Cleveland; Fellowship of Christian Assemblies; Foursquare Gospel Church – Canada; Pentecostal Assemblies of Canada; Pentecostal Assemblies of Newfoundland; and Vineyard Resource Canada. **Pietist/Free** Church includes Evangelical Covenant Church of Canada; Evangelical Free Church of Canada; **Reformed** includes Christian Reformed Church in North America – Canada; Congregational Christian Churches; and Reformed Church in America – Canada.

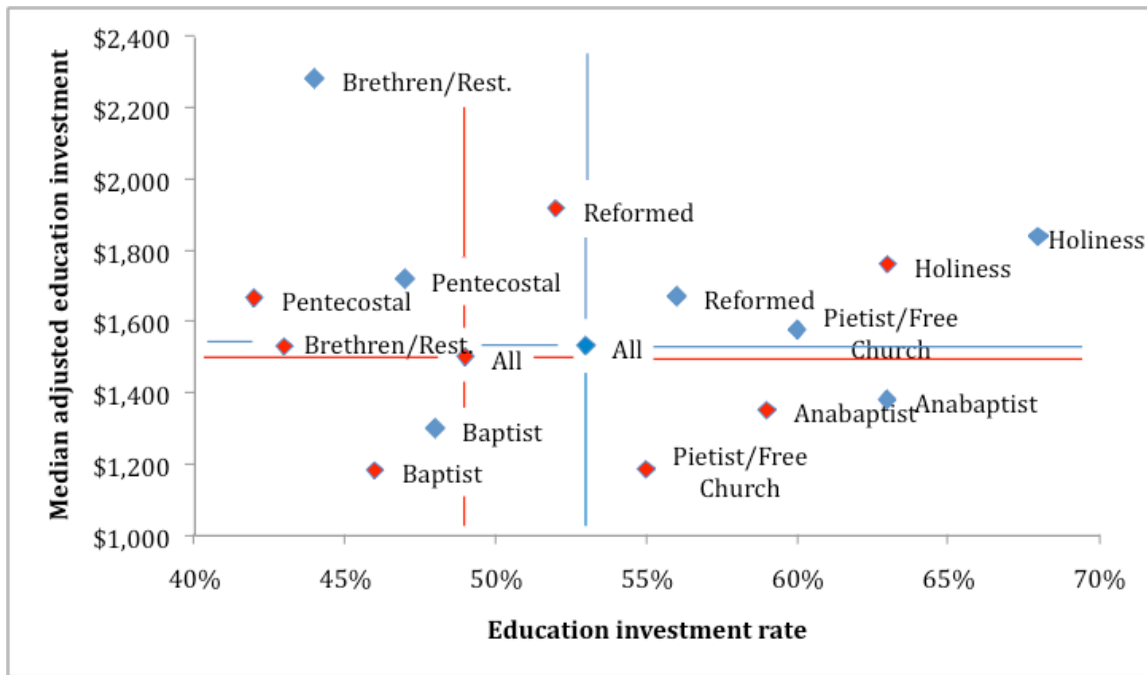
Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Chart 7. Scatter plot of adjusted median education investment and investment rate by theological tradition, 2003 (red) and 2008 (blue)



Note: See tables 2 and 4 for data.

Chart 7 plots adjusted median education investment by investment rate for 2008. The data points for all congregations in 2003 and 2008 have been used as a break point to divide the chart into quadrants. From this chart we can see that while the Brethren/Restorationist and Pentecostal traditions have an investment rate below the median for all evangelical congregations, those who do invest tend to make a larger investment. Brethren/Restorationist congregations are investing substantially more in 2008 than they did in 2003. The Reformed, Pietist/Free Church and Holiness traditions exceeded other evangelical congregations both in their investment rate and in the amount they invest in 2008. The Pietist/Free Church tradition moved quadrants from 2003 to 2008 by investing substantially more. While the Reformed tradition stayed within the same quadrant between 2003 and 2008, the median amount its congregations invested fell substantially. Anabaptists tended to have a higher investment rate than most congregations; however, their investment amounts tended to be smaller. Baptists tended to fall below the median on both measures, although both measures increased from 2003 to 2008.

Examining theological traditions help to understand broader sub-movements within Canadian evangelicalism, however, there are large variations in education investing within theological traditions. For example in 2003 Canadian Baptists of Ontario and Québec reported a median investment of \$772 compared with \$1,597 for those in the Baptist General Conference. In 2003, among Holiness denominations, The Christian and Missionary Alliance's congregations reported a median education investment of \$2,378 compared with \$693 for Wesleyan Church of Canada congregations (see table 5).

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Table 5. Median education investment for 2003 and 2008 after adjusting for inflation and the 2003 median total incomes for those who did invest in education and those who did not^a

Denomination	N	2003 Median Education	2008 Median Adjusted Education Investment	2003 Median Total Income for Those Not Investing in Education	2003 Median Total Income for Those Investing in Education
Pentecostal Assemblies of Canada	829	\$1,604	\$1,449	\$78,894	\$146,223
Convention of Atlantic Baptist Churches	422	\$686	\$784	\$39,347	\$93,892
Fellowship of Evangelical Baptist Churches	371	\$1,406	\$1,270	\$110,033	\$157,070
Christian & Missionary Alliance in Canada	310	\$2,378	\$2,149	\$131,012	\$219,978
Canadian Baptists of Ontario and Québec	292	\$772	\$698	\$80,808	\$132,553
Mennonite Church Canada	178	\$1,442	\$1,303	\$123,616	\$152,881
Christian Reformed Church in N.A.	170	\$2,111	\$1,907	\$237,049	\$264,981
Can. Conf. of Menn. Brethren Churches	161	\$1,857	\$1,678	\$124,529	\$224,817
Can. Fellowship of Churches and Ministers	133	\$1,639	\$1,481	\$86,743	\$146,905
Evangelical Free Church of Canada	109	\$1,184	\$1,070	\$80,097	\$122,690
Canadian Baptists of Western Canada	104	\$1,071	\$968	\$81,822	\$190,381
Associated Gospel Churches	104	\$2,407	\$2,175	\$163,641	\$182,882
Free Methodist Church in Canada	101	\$884	\$799	\$52,065	\$139,372
North American Baptist Conference	96	\$1,772	\$1,601	\$121,906	\$199,393
Vision Ministries	91	\$1,380	\$1,247	\$128,966	\$180,165
Evangelical Missionary Church	86	\$820	\$741	\$115,325	\$153,468
Church of the Nazarene	84	\$1,417	\$1,280	\$95,591	\$133,379
Wesleyan Church of Canada	79	\$693	\$626	\$87,542	\$123,857
Canadian National Baptist Convention	78	\$1,180	\$1,066	\$62,130	\$87,623
Salvation Army	74	\$1,910	\$1,726	\$72,201	\$96,644
Christian Assemblies	69	\$2,470	\$2,232	\$79,232	\$142,524
Baptist General Conference	66	\$1,597	\$1,443	\$85,462	\$132,350

^a For denominations with a sample size of 60 or greater.



Much of the difference in investing, however, can be attributed to congregational income size. In 2003 education investment and total income, for investing congregations, were correlated with a Spearman correlation coefficient of 0.500 significant at the 0.01 level.

More important, however, is the gap in income between those congregations who invest in education and those who do not. A quick comparison of these incomes in table 5 will show that, within each denomination without exception, median income for those congregations who invest in education is higher than for those who do not. In fact the 2003 median income for investors was \$154,383 compared with \$86,589 for non-investors. The income gap grows, however, if we consider consistent and consistent non-investors. The 2003 median income for those who would go on to be consistent investors was \$180,305 compared with \$76,869 for consistent non-investors. **So while investors' median income was 1.8 times that of non-investors, income for consistent investors was 2.3 times that of consistent non-investors.** Clearly, education investment is correlated with income, and we believe that it is also substantially driven by income.

Education investment and income are correlated, but what about education investment and staffing levels? CIR data provide us with one composite investment amount for a congregation (line 4870), several full-time staffing measures and one part-time staffing measure. Unfortunately the CIR data does not allow us to determine how much of the education amount was invested in each type of staff. While the CIR data give staffing levels by several salary ranges (lines 3700, 3710, 3720, and 3730) the usefulness of these data is limited because they collectively only represent the five highest paid staff within the congregation. In most cases, this will not affect the data since the mean full-time staffing level for evangelical congregations in 2003 was 2.5 in 2003 and 2.6 in 2008, well below the total of 5 for the full-time salary range counts. However, comparing the total number of full-time salaried employees with the sum of the full-time employees reported in the full-time salary ranges, we found that about one-quarter of the full-time employees were not reflected in the range counts. Because the full-time salary range counts represent the five highest paid employees, the lower salary range counts will be the least reliable.

We investigated whether a regression model using full-time and part-time employee counts could be used to predict an education investment amount, but none was found that was significant. There are, however, significant positive correlations between the education investment amounts and various staffing level measures (see table 6). Given the limitations of lines 3700, 3710, 3720 and 3730, which were discussed above, these correlation coefficients still give us some insight into the relative importance of various staffing levels in driving education investment.

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Table 6. Correlation coefficients: Education investment (line 4870) and various employee measures by setting, 2003 and 2008

Setting	Fiscal year	Full-time Employees (T3010A Line number)					Part-time employees (3800)
		Number Full-time (3600)	Number with Salary in \$1–\$39,999 range (3700) ^d	Number with Salary in \$40,000–\$79,999 range (3710) ^d	Number with Salary in \$80,000–\$119,999 range (3720) ^d	Number with Salary in ≥\$120,000 range (3730) ^d	
Rural	2003	0.301**	0.237**	0.217**	— ^a	— ^a	0.212**
	2008	0.307**	0.228**	0.283**	— ^a	— ^a	0.267**
Urban	2003	0.442**	0.251**	0.394**	0.351*	— ^a	0.232**
	2008	0.460**	0.216**	0.405**	0.332**	0.861**	0.358**
All	2003	0.425**	0.267**	0.381**	0.398*	— ^a	0.252**
	2008	0.447**	0.245**	0.403**	0.294**	0.827**	0.359**

^aCannot be computed or sample size too small to report.

^bCongregations are placed into income ranges based on 2003 income for both 2003 and 2008 data. See appendix A, table 4 for distribution of congregations across setting.

^cSpearman correlation coefficients are used since education investment data is not distributed normally.

^dLines 3700, 3710, 3720, and 3730 collectively record only the five highest compensated full-time positions. Therefore, in congregations where there are more than 5 full-time staff lower paid staff may go unreported in these ranges. This limitation in the salary range data will be most likely to affect line 3700; however, it will have no effect on line 3600 values.

*Correlation is significant at the 0.05 level (2-tailed).

**Correlation is significant at the 0.01 level (2-tailed).

So what do these correlations mean? They measure the degree to which education investment and staffing levels tend to vary together. Put another way, it measures how likely a rise in staffing levels is to be matched by a rise in education investment. We need to be careful not to overinterpret these numbers. For our purposes we will simply compare the relative strengths of the education correlations with various staffing measures.

First, full-time staffing levels are more strongly correlated with education investment than part-time staffing levels. Full-time and part-time staffing levels are not independent variables. They themselves are strongly correlated. Still the difference does suggest that the number of full-time staff has more influence over the education investment than does the number of part-time staff.

Second, the strength of the correlations increased from 2003 to 2008, suggesting that while the amount invested has not grown very much these dollars are increasingly being allocated to staff and away from volunteers.



Third, where the strength of the various correlations increased between 2003 and 2008, the strongest full-time salary range correlations tended to move from lower to higher salary ranges. For example, the strongest 2003 rural full-time staffing correlation with education investment was with the staffing levels in the \$1 to \$39,999 salary range, but in 2008 the strongest correlation was with the staffing levels in the next highest salary range, \$40,000 to \$79,999. For urban congregations, the strongest 2003 correlation with education investment was with the staffing levels in the \$40,000 to \$79,999 salary range. By 2008, this \$40,000 to \$79,000 range correlation had strengthened, and a very strong correlation was now observed between education investment and the staffing levels in the highest ($\geq \$120,000$) salary range. This suggests that education investments are tending to follow higher salaried employees.

While these staffing level and education investment correlations are significant, they are all weaker than the correlation between congregational income and education investment, 0.500**, which further emphasizes the importance of income in decisions about congregational education investment.

Correlations between education investment and part-time staff levels also strengthened. This is what we would hope to see, given congregations' increasing reliance on part-time staff. In the case of rural congregations where part-time staff are replacing full-time ones, the strengthening of the \$40,000 to \$79,000 salary range correlation suggests that the number of highest paid salary earners, which are usually pastoral staff, is the best indicator of how education investment will vary. While the part-time staffing level also rose, we suspect that this will not necessarily translate into extra education investment for part-time employees. Education investment seems to gravitate toward higher paid staff. It appears that lower paid rural full-time rural staff are being replaced by lower paid part-time staff. While further study would be needed to validate this hypothesis, we believe that the rural education dollars that remain after these staffing changes would be primarily available to the full-time, higher-salaried staff.

Part-time staffing levels rose dramatically in urban congregations between 2003 and 2008. We suspect part-time staff access to education dollars will be greater in larger congregations for two reasons. First, urban congregations tend to have larger incomes, and congregations with larger incomes are more likely to invest in education. Second, larger congregations tend to be more intentional about staff development, and often very large congregations will employ someone whose job function includes a formal human resources component. Again, further study would be needed to validate this hypothesis.

Conclusions

Between 2003 and 2008, only about half of Canadian evangelical congregations invested in education and training for their staff and volunteers. While two-fifths of evangelical congregational employees worked for a congregation that invests in education, these investments are unlikely to have been evenly distributed among staff, and some staff who worked for these investing congregations would not have directly benefited from their congregation's investment. Therefore, we believe that it is unlikely that any more than half of evangelical staff benefited from congregational education investment. With respect to investment in education, the Canadian evangelical congregations are fairly evenly divided into two groups, investors and non-investors.

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Congregations with incomes below \$150,000 were limited in their ability to invest in education. Only one-quarter of congregations with incomes below \$50,000 invested in education in 2003. Where incomes were larger than \$150,000, education investment rates held fairly steady at about 60%. Most evangelical congregations work with a church model that includes a building for worship and at least one pastoral staff member. This church model comes with relatively inelastic expenses such as salaries, benefits, and occupancy costs. Many of these costs do not immediately rise with congregational income. For example, a congregation's salary costs may not rise at all as a congregation's income grows from \$100,000 to \$150,000 since staff are usually added only once various growth thresholds are reached. Similarly occupancy costs may only increase slightly within this growth range. There is a threshold somewhere between \$100,000 and \$150,000 over which these basic costs decline as percentage of a congregation's budget, freeing up funds for what are considered more discretionary expenses, or, in the case of education, more discretionary investments. Once over this budgetary threshold it seems that a congregation's culture is the largest influence over whether or not the congregation invests in education. We can see this cultural influence in the different rates of investments across theological traditions and across denominations.

The median congregational investment in education, for those who invest, was \$1,500 in 2003 dollars. Is this enough? The answer is complex and depends a great deal on factors such as the number of staff and volunteers, the kind of education and training that is being invested in, and the educational outcomes that a congregation wants to achieve. While tuition is calculated in different ways from institution to institution, tuition for one course at a Canadian Christian higher education institution is often in excess of \$1,000. By the time books and travel and other incidental expenses are added to tuition, \$1,500 could reasonably be taken to represent one course for one person. The average number of full-time staff at an evangelical congregation in 2003 was 2.5 and the average number of part-time staff was 3.1. Clearly if all staff are to benefit from continuing formal theological education at a Christian higher education institution the median education investment is inadequate.

If a congregation, or group of congregations, were to put on a one-day seminar for Sunday School teachers featuring a good out-of-town expert, the costs for publicity, speaker's honorarium and expenses, janitorial services, and snacks and meals could easily run between \$4,000 and \$5,000. Clearly this is beyond what most individual congregations are currently either able or willing to invest.

Congregations appear to be either consistent investors or consistent non-investors. Of those who invested in 2003, 78% went on to be consistent investors while 72% of those who did not invest in 2003 went on to be consistent non-investors. Once a pattern of investment is established, congregations tend to stick with it.

The current median investment of \$1,500 in education represents 1.2% of the median congregation's income. We believe that because congregational investment is part of a congregation's budget that it is a deliberate investment. Congregations do not accidentally or incidentally invest. Although some denominations may mandate education investment, most who do invest, invest because they chose to.

If investments are to rise, four things need to happen. First, congregations need to decide to make education investment a line item in their budgets. Investors tend to continue to be investors, so getting started is the most important step a congregation can take. Second, congregations need to set education investment goals. What

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

benefit would your congregation like to see from its education investments? Third, congregations need to set their education investment budgets at a level that will allow them to achieve these goals. Finally, congregations need to take a long-term approach to investment. The results from education may not show up in the short term, and even then there may be no way to directly measure the benefit. Congregations should also keep in mind that often the benefit from education is measured in what did not happen rather than in what did.

Education is to some extent intangible. Individuals receive education, and the very transience of our society can make church leaders reluctant to invest because that investment may leave with the person who walks out the door. A willingness to invest in people, however, may be one of those intangible qualities of the kind of congregation that can attract and keep people long enough to reap a harvest from education investments.

What do congregations do, however, when the money simply is not there to invest? This is an important challenge for our smaller congregations. Perhaps some congregations will need to rethink their congregational model, letting go of things that previously were thought to be indispensable to allow them to reprioritize education. Perhaps evangelicals will have to rethink how education and training is delivered to congregations so that it is more accessible to congregations of modest financial means. Denominations may decide that it is a priority to make education funds available to smaller congregations.

Another question going forward, especially for urban congregations, is “How are we going invest in the education of our burgeoning ranks of part-time staff?” Education happens on a per student basis. While part-time staff often represent a cost saving to congregations because they often do not receive the same benefits as full-time staff, when it comes to education there is no part-time discount.

Finally, education will be increasingly important because the Canadian people we are trying to reach with the gospel are better educated than in the past. In 2006 there were 778,305 more Canadian university graduates than in 2001, an increase of 7%.¹⁸ In 2008, the Canadian sociologist Reginald Bibby found for youth between the ages of 15 and 19 that 62% of males and 73% of females expect to graduate from university. This is up from 48% of male youths and 55% of female youths surveyed in 1987.¹⁹ This emphasis on education is not an appeal to academic snobbery; it is simply a recognition that Evangelicals will need to be able to present the gospel to a population that is used to a more academically rigorous argument and presentation than in the past.

¹⁸ Statistics Canada, “Total population aged 25 to 64 by level of university attainment, Canada, 2001 and 2006.” <http://www12.statcan.gc.ca/census-recensement/2006/as-sa/97-560/table/t1-eng.cfm>, accessed November 20, 2009.

¹⁹ Reginald Bibby with Sarah Russell and Ron Rolheiser, *The Emerging Millennials: How Canada's Newest Generation is Responding to Change & Choice* (Lethbridge, AB: Project Canada Books, 2009): 197. page 23 / 27

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Appendix A. Sample Distribution

Table 1. Denominational distribution and theological tradition of the congregations in the study

Denomination	N	Percentage	Theological Tradition
Pentecostal Assemblies of Canada	829	17.8%	Pentecostal
Convention of Atlantic Baptist Churches	422	9.1%	Baptist
Fellowship of Evangelical Baptist Churches	371	8.0%	Baptist
Christian and Missionary Alliance	310	6.7%	Holiness
Canadian Baptists of Ontario and Québec	292	6.3%	Baptist
Mennonite Church Canada	178	3.8%	Anabaptist
Christian Reformed Church in North America	170	3.7%	Reformed
Canadian Conference of Mennonite Brethren Churches	161	3.5%	Anabaptist
Canadian Fellowship of Churches & Ministers	133	2.9%	Pentecostal
Evangelical Free Church of Canada	109	2.3%	Pietist/Free Church
Associated Gospel Churches	104	2.2%	Baptist
Canadian Baptists of Western Canada	104	2.2%	Baptist
Other	102	2.2%	Other
Free Methodist Church in Canada	101	2.2%	Holiness
North American Baptist Conference	96	2.1%	Baptist
Vision Ministries	91	2.0%	Brethren/Restorationist
Evangelical Missionary Church	86	1.9%	Anabaptist
Church of the Nazarene	84	1.8%	Holiness
Pentecostal Assemblies of Newfoundland	81	1.7%	Pentecostal
Wesleyan Church of Canada	79	1.7%	Holiness
Canadian National Baptist Convention	78	1.7%	Baptist
Salvation Army	74	1.6%	Holiness
Christian Assemblies	69	1.5%	Brethren/Restorationist
Baptist General Conference	66	1.4%	Baptist
Congregational Christian Churches in Canada	52	1.1%	Reformed
Evangelical Mennonite Conference	44	0.9%	Anabaptist
Apostolic Church of Pentecost	40	0.9%	Pentecostal
Non-Denominational/Independent	36	0.8%	Other
Reformed Church in America - Canada	36	0.8%	Reformed
Foursquare Gospel Church - Canada	33	0.7%	Pentecostal
Vineyard Churches - Canada	31	0.7%	Pentecostal
Brethren in Christ Church	28	0.6%	Anabaptist

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Table 1. Denominational distribution and theological tradition of the congregations in the study (continued)

Denomination	N	Percentage	Theological Tradition
Church of God - Anderson	22	0.5%	Pentecostal
Evangelical Covenant Church of Canada	21	0.5%	Pietist/Free Church
Fellowship of Evangelical Bible Churches	20	0.4%	Baptist
Church of God - Cleveland	18	0.4%	Pentecostal
Evangelical Mennonite Mission Conference	18	0.4%	Anabaptist
United Brethren Church	10	0.2%	Anabaptist
Anglican Network in Canada	9	0.2%	Mainline
Fellowship of Christian Assemblies	5	0.1%	Pentecostal
Presbyterian Church in Canada	5	0.1%	Mainline
Lutheran	4	0.1%	Mainline
Pentecostal - Other	4	0.1%	Pentecostal
Worldwide Church of God - Canada	4	0.1%	Other
Anglican Church of Canada	2	0.0%	Mainline
Chortitzer Mennonite	2	0.0%	Anabaptist
Conference of Mennonites in Canada	2	0.0%	Anabaptist
Plymouth (Christian) Brethren	2	0.0%	Brethren/Restorationist
Presbyterian Church in America	2	0.0%	Mainline
United Church of Canada	2	0.0%	Mainline
Apostolic Church in Canada	1	0.0%	Pentecostal
Baptist - Other	1	0.0%	Baptist
Christian Ministers Association	1	0.0%	Pentecostal
Churches of Christ in Canada	1	0.0%	Brethren/Restorationist
Total	4,646	100.0%	

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Table 2. Distribution of sample congregations by theological tradition

Theological Tradition	N	Percentage
Anabaptist	529	11.4%
Baptist	1,554	33.4%
Brethren/Restorationist	163	3.5%
Holiness	648	13.9%
Independent	36	0.8%
Pentecostal	1,198	25.8%
Pietist/Free Church	130	2.8%
Reformed	258	5.6%
Mainline	24	0.1%
Missing/Other	106	2.3%
Total	4,646	100.0%

Note: **Anabaptist** includes Brethren in Christ Church; Canadian Conference of Mennonite Brethren Churches; Chortitzer Mennonite; Conference of Mennonites in Canada; Evangelical Mennonite Conference; Evangelical Mennonite Mission Conference; Evangelical Missionary Church; Mennonite Church Canada and United Brethren Church. **Baptist** includes Associated Gospel Churches; Canadian Baptists of Ontario and Québec; Baptist General Conference; Canadian Baptists of Western Canada; Canadian National Baptist Convention; Convention of Atlantic Baptist Churches; Fellowship of Evangelical Baptist Churches; Fellowship of Evangelical Bible Churches; and North American Baptist Conference. **Brethren/Restorationist** includes Christian Assemblies; Churches of Christ in Canada; Plymouth Brethren; and Vision Ministries. **Holiness** includes Christian and Missionary Alliance in Canada; Church of the Nazarene; Free Methodist Church in Canada; Salvation Army; and Wesleyan Church of Canada. **Pentecostal** includes Apostolic Church in Canada; Apostolic Church of Pentecost; Canadian Fellowship of Churches and Ministers; Christian Ministers Association; Church of God – Anderson; Church of God – Cleveland; Fellowship of Christian Assemblies; Foursquare Gospel Church – Canada; Pentecostal Assemblies of Canada; Pentecostal Assemblies of Newfoundland; and Vineyard Resource Canada. **Pietist/Free Church** includes Evangelical Covenant Church of Canada; Evangelical Free Church of Canada; Reformed includes Christian Reformed Church in North America – Canada; Congregational Christian Churches; and Reformed Church in America – Canada. **Mainline** includes Anglican Church of Canada; Anglican Network in Canada; Lutherans; Presbyterian Church in America; Presbyterian Church in Canada; United Church of Canada.

Table 3. Distribution of congregations, rurala and urban by province

Context	Province / Territory												
	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NT	NU	YT
Rural	156	194	185	131	475	33	0 ^b	184	18	139	9	2	3
Urban	546	409	129	162	1,232	200	266	123	14	28	4	0	4
All	702	603	314	293	1,707	233	266	307	32	167	13	2	7

^a A congregation was considered rural if the second character of the postal code which was registered with the Charities Directorate on December 18, 2009 was a zero ("0").

^b Canada Post has urbanized New Brunswick postal codes. There are many evangelical congregations in a rural setting, but the general rule was followed for the analysis in this paper rather than trying to make an independent determination of which New Brunswick congregations were urban and which were rural.

Church & Faith Trends



August 2010 / Volume 3 / Issue 2
ISSN 1920 - 0439

A Publication of The Centre for Research on Canadian Evangelicalism
// An Initiative of The Evangelical Fellowship of Canada

Table 4. Distribution of congregations, rural and urban by 2003 income range

Context	Income Range in Thousands										
	<\$50	\$50 to \$149	\$100 to \$149	\$150 to \$199	\$200 to \$249	\$250 to \$299	\$300 to \$349	\$350 to \$399	\$400 to \$449	\$450 to \$499	≥\$500
Rural	435	519	248	109	75	38	30	6	11	8	31
Urban	419	598	491	321	230	186	156	119	76	59	428
All	854	1,117	739	430	305	224	186	125	87	67	459

Appendix B. Canadian Consumer Price Index, 2003–2008

Table 1. Canadian Consumer Price Index, 2003–2008

Year	Core Consumer Price Index
2003	103.1
2004	105.6
2005	107.7
2006	109.2
2007	111.9
2008	114.1

Source: Bank of Canada: Rates and Statistics http://www.bankofcanada.ca/en/rates/inflation_calc.html, accessed January 5, 2009.