



AN INDUSTRY REPORT FOR FAITH-DRIVEN OWNERS

THE 2027 CHRISTIAN BUSINESS OWNER'S REPORT

What 2026 actually did to owner-led companies, what 2027 is set up to do, and the ten things to focus on so your values and your numbers stop competing.

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WHY WE WROTE THIS

Every number in this report is a people number wearing a financial costume.

Life Pulse works with organizations on one problem: the gap between what a team is capable of and what it actually produces. We do that through coaching, keynotes, live sessions and training built on a simple premise — **people are not the problem. People have problems.** When a manager burns out, when a good operator takes the call from a competitor, when the company you describe in the interview is not the company someone meets in week three, the cause is almost never capability. It is misalignment between what the person is aiming at and what the work is asking of them.

This report is written for owners who intend to run a company on their convictions without paying for it in performance. That intention is widely held and unevenly executed: **75% of surveyed CEOs report a Christian background, but only 51% say faith actively motivates how they lead.**³ The gap is not a conviction problem. It is an operating problem — and 2027 will price it.

Fulfillment is the metric. Success is the byproduct.

That is not a soft statement. Christian-led organizations already run engagement at roughly twice the national rate,^{1,2} and engagement of that kind carries a measured profit, productivity and turnover premium.⁶ The conviction is an asset. Most owners have never managed it like one.

HOW TO READ THIS REPORT

Pages 3–8

What happened in 2026 and what the forecasters expect for 2027 — demand, labor, cost, and the rules that now govern faith at work. Every figure is sourced on page 16.

Pages 9–14

Why retention and optimal performance are the two levers that actually move 2027, the ten things to focus on, and a scorecard to run them by.

A NOTE ON THE NUMBERS

Nothing here is estimated by us unless it is labeled **derived**, and figures whose primary document we could not reach directly are labeled **directional**. Where sources disagree — and on Gen Z religiosity, turnover levels and AI's effect on hiring they disagree sharply — we show the disagreement rather than pick the flattering number. One line of Scripture appears in this report, because it carries an argument the data confirms: *whatever you do, work heartily* (Col. 3:23). The standard lands on the work itself, not on the language around it.

THE ONE-PAGE READ

Your conviction is already a measurable advantage. 2027 decides whether you manage it or spend it.

61%

of employees engaged across 441 Christian-led organizations in 2025 — the highest in 15 years of comparable data¹

31%

U.S. engagement average in 2025 and again in May 2026, down from the 36% peak in 2020²

\$45,236

average cost of turnover per employee in 2026, up from \$36,723 a year earlier⁵

SIX THINGS THAT ARE TRUE GOING INTO 2027

- **The faith-driven engagement premium is real and quantified.** 61% engaged across 40,137 employees in Christian-led organizations against a 31% national average, with engagement measured as a 33% productivity lift.^{1,2} Nationally, only 2 in 10 employees feel connected to their company's culture at all.⁶
- **The belief-to-practice gap is the development agenda.** 82% of surveyed CEOs name positive impact on others as their top motivator and 77% upholding moral standards — but only 51% say faith actively motivates their leadership.³ Among 500+ faith-driven leaders, 86% call hard work a spiritual discipline and 63% say the business should reflect God's character.⁴
- **Retention is now priced, and it went up 23% in a year.** \$45,236 per departure, and 50% of hiring managers expected turnover to rise in 2026, up from 39% in late 2024.⁵
- **Hiring difficulty is structural, not cyclical.** 35% of small employers had unfilled openings in August 2026, 11 points above the historical average, and 82% of those hiring saw few or no qualified applicants.⁷
- **The rules on faith at work moved in both directions at once.** Religious-accommodation obligations tightened after *Groff*,¹⁶ EEOC religious-bias litigation hit a near-decade high,¹⁷ and Maryland's Worker Freedom Act — effective October 1, 2026 — bars mandatory employer meetings on religious matters, with fines to \$25,000.¹⁸
- **Customers now price your conduct.** 48% of consumers cut or stopped spending with a brand over its values in the past year, while only 9% increased spending for the same reason — a roughly 5:1 downside asymmetry.²¹

THE LEADERSHIP TRANSLATION

You cannot out-hire a labor market with 1.0 unemployed person per opening,²⁴ and you cannot out-preach a payroll. In 2027 the two variables fully inside your control are **who stays** and **how well the people who stay perform**. Everything in this report points at those two.

2026 IN NUMBERS

A stable market with an exhausted operator inside it.

The macro year was unremarkable. The owner's year was not. Here is the spread that faith-driven owners actually lived in.

MEASURE	2026 READING	WHAT IT MEANS FOR AN OWNER
Engagement, Christian-led organizations ¹	61%	Roughly 2× the national rate; 33% productivity lift attached.
Engagement, U.S. average ²	31%	~8 million fewer engaged workers than in 2020.
Employees connected to their culture ⁶	2 in 10	Connected employees are 47% less likely to be job-hunting.
Cost of turnover per employee ⁵	\$45,236	Up from \$36,723 — about 23% in one year.
Small employers with unfilled openings ⁷	35%	11 points above the historical average; 23% call labor quality their #1 problem.
Owners whose 2025 profit beat expectations ²⁹	30%	Down nearly 50% year over year; 80% call inflation challenging.
NFIB Optimism / Uncertainty ⁷	98.7 / 89	Optimism just above its 52-year average; uncertainty far above its 68 norm.
Employees strongly agreeing their employer cares about their wellbeing ¹⁰	21%	Ties the record low. 27% report burnout very often or always.
Middle managers reporting extreme burnout ¹¹	75%	Directional. Managers drive ~70% of the variance in team engagement. ⁶
SMBs using AI regularly ¹⁵	77%	Up from 48% in 18 months — but only ~1 in 10 pay for a dedicated AI tool.
Organizations passing on >50% of tariff cost ²⁰	13% → 34%	Pass-through is now structural; 55% plan further increases up to 15%.
Consumers who cut spend over a brand's values ²¹	48% vs 9%	Five times more downside than upside from public conduct.
Owners who skipped or delayed their own paycheck ²³	47.7%	84.4% sacrificed health, relationships or mental wellbeing.
Owners who still love entrepreneurship ²³	30.8%	42.2% describe themselves as “exhausted but staying.”

READ THIS TABLE TWICE

The market lines are calm and the human lines are not. That is the whole argument of this report: in 2027 the constraint on an owner-led company is not demand, capital or technology. It is the condition of the people running it — starting with the owner.

FORCE ONE · THE ADVANTAGE

Faith-driven companies are winning on engagement — and mostly by accident.

The single most audience-specific finding in this research is also the most encouraging and the most fragile: organizations led on Christian conviction measure roughly double the national engagement rate. Almost none of them manage that number deliberately, which means it can decay without anyone noticing.^{1,2}

SIGNAL	READING	WHY IT MATTERS
Engagement, 441 Christian-led organizations (n=40,137) ¹	61%	Highest in 15 years of comparable data.
Engagement, U.S. workforce ²	31%	Each point is ~1.6 million workers.
Productivity lift attached to engagement ¹	+33%	Measured, not asserted.
Top vs bottom quartile engagement (736 studies) ⁶	+23% profit	Also +18% sales productivity, –78% absenteeism.
Workplace support for religion and spirituality ²⁶	N=1,492	Independently reduces burnout frequency, net of personal religiosity.
Employees who feel connected to culture ⁶	2 in 10	The national baseline you are competing against.

BUT THE GAP BETWEEN BELIEF AND PRACTICE IS WIDE

What owners say

Among 500+ faith-driven leaders: **86%** call hard work a spiritual discipline, **86%** say leadership is service and upholding moral standards, **70%** call faith-consistent ethical decisions imperative, **63%** say the business should reflect God's character, **62%** say treating employees like family matters.⁴ Top personal values among CEOs: excellence 39%, religious faith 34%, vision 33%.³

What owners do

75% of surveyed CEOs have a Christian background but only **51%** say faith actively motivates their leadership.³ **61%** of Christian leaders feel their faith expression is at risk from moral conflicts and **60%** report being challenged by ethical dilemmas.⁴ Meanwhile public corporate faith-inclusion language declined across the Fortune 500 and FTSE 100 between 2025 and 2026, even as private faith-friendly practice broadened by sector.²⁷

THE 2027 QUESTION

Your people cannot be engaged by a conviction they only hear about. They are engaged by how decisions get made when the decision is expensive. The measurable difference between a 61% company and a 31% company is not doctrine — it is whether the stated standard survives contact with a hard quarter.

FORCE TWO · THE PEOPLE

The labor market stopped loosening, and the manager layer started cracking.

35%

of small employers had openings they could not fill in August 2026 — 11 pts above the historical average⁷

~70%

of the variance in team engagement is explained by the manager⁶

27%

of U.S. full-time employees say they are burned out very often or always¹⁰

FOUR FORCES ON YOUR WORKFORCE

- **Supply is balanced on paper and tight in practice.** 7.3 million job openings and 3.1 million quits in July 2026, with 1.0 unemployed person per opening since April 2024.²⁴ But labor force participation sits at 62.5–63% against 63.3% pre-pandemic — roughly 1.7 million missing workers — and U.S. deaths are projected to exceed births around 2030.²⁴ 47% of owners, and 82% of those hiring, report few or no qualified applicants.⁷
- **Pay is rising faster than raise budgets.** Gross pay ran +4.7% year over year in August 2026 and job-changers +7.3%, while employers budgeted an average 3.5% increase for 2026.^{14,5} 33% of owners cite increased labor costs as a reason they paused or plan to pause hiring.¹⁴
- **Managers are the fragile layer.** A survey of 971 mid-level leaders found 75% reporting extreme burnout, more than one in four actively planning to leave, an average span of control of 12.1 direct reports — up 50% since 2013 — and less than half their time spent actually leading people (directional).¹¹ Manager-related exits remain the most predictable category across 120,000+ exit interviews.⁸
- **Anxiety is now a resignation driver.** Job security has more than doubled as a stated reason for leaving in the past year, driven by anticipatory fear about AI and the economy rather than actual job loss.⁸ Only 46% of employees clearly know what is expected of them, down ten points since 2020 (directional).⁹

WHY PEOPLE ACTUALLY LEFT IN Q1 2026

STATED REASON ⁸	SHARE	OWNER'S READ
Retirement	11.9%	Only two of the top reasons are about money. The rest are about schedule, supervisor behavior, growth and belonging — all of which are leadership outputs, and all of which a 40-person company can change faster than a 4,000-person one.
Shift or schedule	7.5%	
Base pay	7.2%	
Manager's professional behavior	6.0%	
Different career path / promotion opportunity	6.0% / 5.6%	
Organizational culture	4.6%	

FORCE THREE · THE MONEY AND THE RULES

Margin is thin, conduct is priced,
and faith at work is now a compliance subject.

Two pressures converge on faith-driven owners in 2027. Costs are being passed down a chain that ends at your customer, and the legal environment around religion at work has become active in both directions at the same time.

THE MARGIN SQUEEZE, IN SEQUENCE

#	PRESSURE	2026 EVIDENCE
1	Tariff pass-through is structural	The share of organizations passing on more than half of tariff cost rose from 13% (May 2025) to 34% (Feb 2026); 78% report higher COGS; 55% plan further increases of up to 15% within six months. ²⁰
2	Small firms absorb what they cannot pass	82% of SMBs passed tariff costs on, 92% of them via direct price increases; ~80% of goods-sector firms passed on some cost while ~60% absorbed some — most did both. ²⁰
3	Profit expectations already missed	Only 30% of owners said 2025 profitability beat expectations, down nearly 50% year over year; 80% call inflation challenging. ²⁹
4	Values now move revenue	48% of consumers cut or stopped spending with a brand over its values in a year against 9% who increased; 51% would stop buying a great product from a brand they strongly disagree with. ²¹
5	The owner absorbs the rest	47.7% of owners have skipped or delayed their own paycheck, 47.2% say financial pressure worsened, 84.4% sacrificed health, relationships or mental wellbeing. ²³

WHAT CHANGED IN THE LAW

Accommodation obligations rose

Groff v. DeJoy (2023, unanimous) replaced the “de minimis” test: a religious accommodation is an undue hardship only when the burden is substantial in the context of your particular business.¹⁶ In 2026 the Ninth Circuit held in *Lewis-Williams v. BART* that increased safety risk alone does not establish undue hardship, and the Supreme Court denied cert in *Doe v. Hochul* over a three-justice dissent — the question stays unsettled.¹⁶

Enforcement concentrated

Religious-bias charges fell from 13,814 (FY2022) to 3,640 (FY2024), but the EEOC filed 11 religious-bias suits in FY2025 against 4 in FY2024 — the most in nearly a decade — plus 6 more in the first half of FY2026, and has recovered over \$63 million for religious workers since January 2025.¹⁷ Fewer charges, far more litigation per charge.

THE CAPTIVE-AUDIENCE LINE EVERY OWNER SHOULD KNOW

Maryland's Worker Freedom Act took effect **October 1, 2026**, barring employers from penalizing employees who decline mandatory meetings where the employer communicates religious or political opinions, with fines up to **\$25,000**.¹⁸ A Christian-owned company that is not itself a religious organization cannot require attendance at a devotional in such a state. Voluntary, clearly optional, genuinely unpenalized — that is the standard, and the version that actually builds trust.

THE OUTLOOK

What to expect in 2027.

Forecasters converge on a slower, steadier year: modest growth, inflation drifting down but not gone, and a labor market that stays tight for the roles owner-led companies actually need.

+2.0%

real GDP growth forecast for 2027 by SIFMA's panel of 30+ bank economists, after +2.2% in 2026¹⁹

2.5%

core PCE forecast for 2027, down from 3.2% in 2026; core CPI 2.9% → 2.4%¹⁹

1–2

Fed cuts most economists expect in 2027, after a hike in September 2026¹⁹

FIVE ASSUMPTIONS WORTH PLANNING AGAINST

- **Growth is positive and unexciting.** +2.0% GDP, with 61% of surveyed economists putting a 15–30% probability on at least one negative GDP quarter in the coming year.¹⁹ Morningstar sees unemployment drifting toward an average 4.7% by 2028 from 4.3% in 2025; Deloitte sees a cut before the end of 2027 and Brent falling from \$92 to \$80.¹⁹
- **Hiring stays hard for skilled roles.** Net 17% of owners plan to add jobs in the next three months, but 31% already have unfilled skilled openings and participation is not recovering.^{7,24}
- **Retention pressure builds rather than releases.** 50% of hiring managers expected more turnover; only 44% of employees say they are extremely likely to stay with their employer over the next year.^{5,9}
- **AI separates the invested from the enthusiastic.** Adoption runs 54% among firms under \$500K revenue against 81% at \$5M+ — a 27-point capability gap that compounds — while only about 1 in 10 firms pay for a dedicated AI tool.¹⁵ Its effect on entry-level hiring is genuinely contested and should not be planned as settled.¹⁵
- **The ownership transition queue keeps growing.** ~6 million U.S. small and mid-sized businesses face transition by 2035, worth up to \$5 trillion, while buyers grow more selective and roughly 80% of listed businesses never transact (directional).²²

WHAT WOULD CHANGE THE PICTURE

Upside

Faster disinflation and two cuts would relieve financing and consumer demand together — and immediately convert your constraint into staffing. An upside surprise is a hiring emergency in a market with 1.0 unemployed person per opening.²⁴

Downside

A negative quarter plus another tariff step lands on companies that already missed 2025 profit expectations and are passing cost to customers who are watching conduct as closely as price.^{29,21}

THE PLANNING CONCLUSION

Both cases end in the same instruction: **make the people you already have more stable and more productive.** In the upside you cannot hire fast enough; in the downside you cannot afford waste. Neither case is solved by another recruiting push.

LEVER ONE

Why retention is the whole game in 2027.

In a market with one unemployed person per opening,²⁴ everyone who walks out of your company walks into someone else's. Retention is a capacity metric, a margin metric and a credibility metric — nothing tests a stated set of values faster than how people are treated on the way in and on the way out.

WHERE OWNER-LED COMPANIES ACTUALLY LOSE PEOPLE		
LEAK	SCALE	WHAT THE DATA SAYS
The first six months	86%	of new hires decide how long they intend to stay within six months; top 90-day exit reasons are expectation/reality mismatch (30.3%), no connection to team or culture (19.5%) and poor onboarding (17.4%). Directional. ¹³
The 90-day window	3.4% / 5.5%	National median first-90-day attrition and 75th percentile. Above roughly 5.5% is a red flag. Directional. ¹³
The good news year	23.7% → 12.1%	First-year turnover across 6,640 employers fell 48.9% from 2024 to 2025. People are moving less — the cheapest window in years to lock in the ones you have. ¹²
The manager	6.0%	of Q1 2026 separations were attributed to a manager's professional behavior — the most predictable exit category across 120,000+ interviews. ⁸
The culture gap	2 in 10	employees feel connected to their organization's culture. Those who do are 4.3× as likely to be engaged, 62% less likely to be burned out and 47% less likely to be job-hunting. ⁶

THE RETENTION MATH

Cost side. The average cost of turnover reached **\$45,236 per employee** in 2026, up from \$36,723.⁵ Classic ranges put replacement at 0.5–2× annual salary, and find-and-train cost alone at 6–9 months of salary (directional).⁵

Derived. A 50-person company at the SHRM median 12% voluntary turnover loses about six people a year; at \$45,236 each that is roughly **\$271,000** — before customers notice. Cut it to eight percent and you keep about **\$90,000**. (*Derived by Life Pulse from two sourced inputs: the \$45,236 average turnover cost⁵ and the SHRM median 12% voluntary turnover rate, which is itself directional.⁹ Not a survey figure.*)

Purpose side. In a 1,316-respondent study, compensation and benefits scored highest on satisfaction but were the **weakest** predictors of long-term retention; recognition, career development and belief in the work were the strongest — and only 44% of employees say they are extremely likely to stay over the next year.⁹

Pay side. That is not permission to underpay. Gross pay rose 4.7% year over year while budgeted raises averaged 3.5%.^{14,5} Pay to the market, then win on the things money cannot buy.

THE LIFE PULSE READ

Note the number-one reason people leave early: **a mismatch between expectation and reality**. That is a misalignment problem, created in the interview and the first two weeks — not a pay problem.

LEVER TWO

Why optimal performance is the other half.

Keeping people is worth little if the people you keep are operating at 60%. The performance evidence is unusually concrete for this audience — and unusually unmanaged.

+23%

profitability in top-quartile engagement business units versus bottom quartile, across 736 studies⁶

+33%

productivity lift measured from engaged employees inside Christian-led organizations¹

2.6x

more likely to be actively job-hunting if an employee is burned out very often or always¹⁰

PERFORMANCE SHOWS UP IN FOUR PLACES YOU ALREADY MEASURE

WHERE	THE EVIDENCE
Profit and output	Across 736 studies, 347 organizations and 3.35 million employees, top-quartile engagement units show +23% profitability, +18% sales productivity, +14% production productivity, +10% customer loyalty, –78% absenteeism and –51% turnover in low-turnover organizations. ⁶
Clarity	Only 46% of employees clearly know what is expected of them — down ten points since 2020 — and only 18% feel their job matches a purpose they believe in (directional). ⁹ Role ambiguity is a documented driver of turnover intention in faith-based organizations with 3–50 staff (n=504). ⁹
Human capacity	27% of full-time employees are burned out very often or always; 48% of U.S. employees are struggling against 47% thriving — only the second time since 2009 that struggling has led; and just 21% strongly agree their organization cares about their wellbeing. ¹⁰ Burned-out employees are 63% more likely to take a sick day and 13% less confident in their performance. ¹⁰
Time returned	78% of AI-using U.S. businesses report improved productivity and revenue-increase reports outnumber decreases more than 20 to 1; owners using AI for both scheduling and payroll save about 7.7 hours and \$343 a month. ¹⁵ Yet only ~1 in 10 pay for a dedicated tool — the gap between using and investing is the arbitrage. ¹⁵

People are not the problem.
People have problems.

Every figure on this page is the visible edge of an invisible condition: people carrying more than they can hold, led by managers who are themselves the most burned-out layer in the company.¹¹ You do not fix that with a raise or a new tool. You fix it by realigning what people are aiming at with what the work requires — the four vital signs, internal, physical, relational and professional — and then holding the rhythm long enough for it to compound.

THE LIST

Ten things to focus on in 2027.

Ordered by how much of the outcome each one controls. The first three are about the advantage you already have. The next four are people. The last three are money, rules and the future of the company.

01 Turn the engagement advantage into a managed asset.

2027 REALITY Christian-led organizations run 61% engaged against a 31% national average, with a measured 33% productivity lift; top-quartile engagement units deliver +23% profitability and –78% absenteeism.^{1,2,6} Unmanaged advantages decay silently.

THE MOVE Measure engagement annually with the same instrument, by team, and publish the result internally. Set one improvement target per team per year and review it monthly. An advantage you cannot see on a page is an advantage you cannot defend.

02 Close the belief-to-practice gap in your own leadership first.

2027 REALITY 75% of surveyed CEOs have a Christian background but only 51% say faith actively motivates their leadership; 82% name positive impact on others as their top motivator and 77% upholding moral standards.³ 61% say their faith expression is at risk from moral conflicts.⁴

THE MOVE Write your own definition of success for 2027 in one page — what the company is for, what you will not trade for growth, and the three decisions this year that will test it. Review it quarterly with someone allowed to disagree with you.

03 Make the values operational, not atmospheric.

2027 REALITY Only 2 in 10 U.S. employees feel connected to their company's culture; those who do are 47% less likely to be job-hunting and 62% less likely to be burned out.⁶ 46% of employees do not clearly know what is expected of them (directional).⁹

THE MOVE Convert each stated value into one observable behavior, one decision rule and one thing you will stop doing. Then put them into hiring scorecards, one-on-ones and promotion criteria. Values that never cost anything are decoration.

THREE TESTS BEFORE YOU ADOPT ANY ITEM ON THIS LIST

Can you see it? If there is no number attached, it is an opinion, and opinions do not survive a hard quarter. **Who owns it?** An item with no name beside it is a wish. **What does it cost you?** A standard that has never cost you a client, a hire or a quarter has not been tested yet — and your people already know which of yours have been.

04 Price retention at \$45,236 and build the first-90-days system.

2027 REALITY Turnover cost rose from \$36,723 to \$45,236 in a year and 50% of hiring managers expected more turnover in 2026.⁵ 86% of new hires decide how long they will stay within six months, and expectation/reality mismatch (30.3%) is the top 90-day exit reason; median 90-day attrition is 3.4% and above ~5.5% is a red flag (directional).¹³

THE MOVE A written 90-day plan for every hire: an honest pre-hire description of the hard parts, day-one orientation, a named mentor, and check-ins at day 3, 14, 30 and 90. Measure 90-day survival by hiring manager — it will not be evenly distributed.

05 Fix the manager layer before anything else.

2027 REALITY Managers explain roughly 70% of the variance in team engagement.⁶ 75% of mid-level leaders report extreme burnout, more than one in four plan to leave, and spans of control average 12.1 reports, up 50% since 2013 (directional).¹¹ Manager-related exits are the most predictable category in 120,000+ exit interviews.⁸

THE MOVE Train supervisors to lead people, not just assign work: expectation-setting, one-on-ones, and handling the person whose problem started at home. Most were promoted for technical skill and have never been taught this. Then cap spans of control deliberately.

06 Lead retention with purpose and recognition — and pay to the market anyway.

2027 REALITY Compensation scores highest on satisfaction but is the weakest predictor of long-term retention; recognition, development and belief in the work are the strongest, and only 44% of employees are extremely likely to stay this year.⁹ Gross pay is running +4.7% against 3.5% budgeted raises.^{14,5}

THE MOVE Benchmark pay annually and fix the outliers before anyone asks. Then compete where money cannot: weekly recognition tied to a named behavior, a visible development path for every role, and a clear line from the job to what the company is for.

07 Treat owner and leader sustainability as a business risk.

2027 REALITY 47.7% of owners have skipped or delayed their own paycheck, 84.4% have sacrificed health, relationships or mental wellbeing, only 30.8% still love entrepreneurship and 42.2% are “exhausted but staying.”²³ Workplace support for religion and spirituality independently reduces burnout frequency (N=1,492).²⁶

THE MOVE Put the four vital signs — internal, physical, relational, professional — on your own calendar before you ask anyone else to. A company run by a depleted owner cannot hold a standard, and everyone on the payroll can already tell.

ITEMS 4 THROUGH 7 IN ONE SENTENCE

Hire honestly, supervise deliberately, pay fairly and recognize specifically — then do the same thing for yourself. Four of the ten items are one discipline repeated at four altitudes, which is why companies that fix one of them usually fix all four within a year, and why companies that fix none of them spend the year explaining turnover to customers.

08 Get accommodation practice and captive-audience compliance right.

2027 REALITY *Groff* raised the bar to a substantial burden, the Ninth Circuit held safety risk alone insufficient, and the Supreme Court left the question unsettled in *Doe v. Hochul*.¹⁶ The EEOC filed 11 religious-bias suits in FY2025 against 4 the year before and has recovered over \$63 million for religious workers since January 2025.¹⁷ Maryland's Worker Freedom Act took effect October 1, 2026 with \$25,000 fines.¹⁸

THE MOVE Write one accommodation procedure: who receives requests, how they are documented, what an undue hardship analysis must contain. Make every faith-based gathering explicitly voluntary and unpenalized, and confirm the captive-audience rules in every state you employ in.

09 Deepen AI from usage to investment, and staff the next generation on purpose.

2027 REALITY 77% of SMBs use AI regularly, up from 48% in 18 months, and 78% report productivity gains — yet only ~1 in 10 pay for a dedicated tool, and adoption runs 54% under \$500K revenue against 81% at \$5M+. ¹⁵ AI's effect on entry-level hiring is genuinely contested and should not be planned as settled. ¹⁵ Meanwhile 33% of adults aged 18–29 identify as religious against 18% of boomers, with 88% practicing something — but only 1% of Gen Z holds a fully biblical worldview, and Pew finds no evidence of a nationwide young-adult revival. ²⁵

THE MOVE Pick two workflows, pay for the tool, and measure one thing: hours returned. Then keep hiring and training early-career people while others hesitate — the openness is real, the foundation is not, and a company that teaches both a trade and a standard is rare enough to be a recruiting advantage.

10 Decide the ownership question now, while the buyer market is sorting.

2027 REALITY Roughly 6 million U.S. small and mid-sized businesses face transition by 2035, worth up to \$5 trillion; 52.3% of owners are 55+, only ~32% have a documented exit plan and about 80% of listings never transact (directional); 48% of \$5M–\$100M owners want out within three years but fewer than 40% have ever had a valuation. ²²

THE MOVE Get a valuation this year. Then remove yourself from three decisions the business currently cannot make without you — buyers, successors and your own people are all buying the same thing: a company that runs when you are not in the room.

IF YOU ONLY DO ONE

Do #4 and #5 together. The first ninety days is where the people go, the direct supervisor is who they go because of, and neither costs capital. Everything else on this list gets easier once your people stop leaving.

MAKE IT OPERATIONAL

The 2027 owner's scorecard.

Twelve numbers. Reviewed monthly by the leadership team, not annually by a committee. If a line has no owner, it has no chance.

METRIC	WHY IT IS ON THE LIST	OWNER
01 90-day new-hire survival, by hiring manager	Median 3.4%, red flag ~5.5% ¹³	
02 Voluntary turnover, and cost at \$45,236 a head	Up 23% in one year ⁵	
03 Engagement score by team, same instrument yearly	61% vs 31% is the advantage ^{1,2}	
04 Share of employees who can state what is expected of them	Only 46% nationally ⁹	
05 One-on-ones held versus scheduled	Leading indicator of all of the above	
06 Manager span of control and manager turnover	~70% of engagement variance ⁶	
07 Open roles × days open × daily margin impact	35% of firms have unfilled roles ⁷	
08 Pay position against market, by role	Gross pay +4.7% vs 3.5% budgets ¹⁴	
09 Gross margin by line, with tariff exposure flagged	34% now pass on >50% of cost ²⁰	
10 Hours returned by the AI tools you pay for	Usage 77%, payment ~10% ¹⁵	
11 Accommodation requests received, resolved, documented	Litigation risk is concentrating ¹⁷	
12 Owner's four vital signs, self-scored monthly	84.4% of owners are sacrificing one ²³	

FIRST 90 DAYS OF 2027

Weeks 1–4

Baseline all twelve metrics, even where the data is ugly. Write your one-page definition of success for the company. Name your top twenty people.

Weeks 5–8

Stand up the 90-day onboarding plan. Start supervisor leadership training. Write the accommodation procedure and make every faith-based gathering explicitly voluntary.

Weeks 9–12

Run the first full monthly scorecard review with owners in the room. Hold the top-twenty conversations. Convert each stated value into one observable behavior and put it in the hiring scorecard.

THE RHYTHM IS THE STRATEGY

Baselines decay. Anything on this page reviewed once and filed will be back to 2026 performance by June.

ABOUT LIFE PULSE

What we do, and where we fit in a values-led company.

Life Pulse helps individuals and organizations realign — increasing performance, results and profit at scale without sacrificing success or fulfillment.

Founded in 2017 and based in St. Louis, Life Pulse works with owners, leaders and teams across professional services, healthcare, construction and enterprise organizations. The work is built on one methodology: define your own definition of success, discover your actual position against it, and decide to realign — exposing the gap, bridging it and sustaining the bridge. Four vital signs of fulfillment — internal, physical, relational, professional — make it measurable. The system has been used inside organizations including Google, X and the U.S. Air Force, and Matt Granados' work on it produced multiple #1 international best sellers, *Motivate the Unmotivated* and *The Intentional Week*.

For faith-driven owners the fit is specific. You are not short on conviction; the research says the opposite.⁴ What is usually missing is the operating rhythm that turns conviction into measurable engagement, retention and performance — the same reason peer networks for Christian CEOs keep growing, with C12 passing 5,000 members across 160+ metro areas in 2026.²⁸ We are not a forum and not a chaplaincy. We work on the gap between what your company says it is and what it produces.

WHERE LEADERS TYPICALLY START

ENGAGEMENT	WHAT IT IS
Precision Pulse Session	A customized live 30- or 60-minute session for a leadership team, board or forum. Leadership picks the issue, every participant submits their role, context and biggest roadblock beforehand, and the session works the actual root causes. Not a canned keynote.
Cohort programs	Two programs, each run in separate Executive and Manager-Leader rooms. The Unbreakable Workshop builds individual capacity — Foundation, Power and Glue. Motivation Management is about managing the people around you and the people problems on the team. Monthly live sessions plus digital training between them.
Coaching and community	Optimal Performance Coaching, the LP Planner system, and ongoing private group access for teams in a program.
REALIGN	A two-day leadership intensive in St. Louis. Leaders leave with a customized 90-day plan. Next edition: November 4–5, 2026. realignstl.com
Keynotes and virtual training	For associations, peer forums, chapters and company-wide meetings.

Nobody starts from neutral. Every team is already pointed at something.

Which is why the work is always **re**alignment — taking a team that is already pointed somewhere and pointing it, deliberately, at the thing that actually matters in 2027.

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SOURCES

Where every number came from.

All figures published between January and September 2026 unless noted. Items marked **directional** are secondary relays whose primary document was not reached directly, and are labeled that way wherever they appear. Where sources disagree, both readings appear in the report.

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Method note. Life Pulse compiled this report from the public releases listed here. One figure is explicitly derived by Life Pulse from sourced inputs and labeled as such on page 9: the annual dollar cost of voluntary turnover for a 50-person company. No client data, proprietary benchmarks or unattributed statistics appear in this report.

The market will decide what 2027 asks of you. You decide who is still standing there to answer.

If you want this applied to your organization — your turnover, your managers, your scorecard, your own capacity — that is the conversation we have every week with owners who refuse to choose between their convictions and their numbers.

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