

Christian Worker Survey II: the results summarised

What are the big financial issues and challenges facing those in full-time Christian ministry?

In September we completed the second of a series of surveys focusing on this very important subject. We are very grateful to everyone who took time to answer the questions so candidly, providing us with valuable insights into this little discussed but vital area of modern mission.

We have summarised some key findings here, with the full detail of results given further on.

If you want to comment, or raise an issue relating to your own situation you can do so beneath the blog post (<http://www.stewardship.org.uk/blog/blog>)

key findings

- ➔ **Current level of income compared with 'suitable levels':** The average (both mean and median) of current income was in the region of £15,000. This compared with the level of income that respondents thought would be adequate of slightly over £20,000. There is therefore a perceived £5-6,000 per year shortfall.

A dramatic reminder of what we know from anecdotal evidence: that Christian workers are living off significantly less than they need. In practice, we find that workers tend to understate what they need and so the gap is likely to be even larger than these statistics suggest.

- ➔ **Two thirds said there are barriers which prevent them satisfactorily communicating with potential supporters:** The most common reasons were their own psychological difficulties (such as embarrassment, inability to express their need, or to communicate what they were doing). For 25% it was a matter of time.

This also reinforces our experience, that it is a real battle for workers to increase their support and some of that battle is internal. A lack of funding and also an inability to work to reduce that lack causes pressure from both sides.

- ➔ **Only half have a support group to help with financial, practical or pastoral matters.**

In our experience, workers who have effective support groups are able to cope with the rigours of ministry and finances much better. Support groups help to prevent burn out, prevent personal difficulties overwhelming people, provide advice on financial issues and help overcome the hurdles of support raising. They can make the real difference between success or failure in a ministry.

➔ Financial awareness:

Two thirds don't have any help in setting support levels or financial matters.

Only a third said they had received any formal training around support raising and financial matters.

Often, it seems that Christian work is begun without a clear awareness of all the financial considerations around full time ministry. Whilst money is certainly not the most crucial aspect of a ministry it is an important area and when not handled properly can be a drain on the fruitfulness of a ministry. Stewardship upholds the value of good money management and realistic budgeting in order to promote a healthy attitude towards money and its place in any ministry.

➔ Personal budgets: 60% said yes, they did use a budget; 40% said they did not.

Personal or household budgets are extremely useful tools to help manage money. As mentioned above, Christian ministry is not all about money, but it is very important that money is a worker's servant and not their master. Frequently we find that the lack of budgeting allows spending to get out of control – money then becomes the dominating factor for the Christian worker.

➔ UK state pension: one of the groups of questions looked at the resources available to workers. It was a concern to us that 66% thought they would be eligible for a UK state pension with nearly 20% not knowing. However, nearly half those workers did not pay any UK national insurance.

One area not widely appreciated is the impact on the level of UK state pension that can be claimed as a result of not regularly paying UK National Insurance contributions. The level of basic state pension payable is determined by the number of qualifying years of National Insurance contributions an individual has accumulated during their life from age 16 until state pension age.

There may be a number of years throughout a person's life which do not qualify towards the basic State Pension. These gaps may occur for Christian workers for the following reasons:

- Employed or self employed but with income below the level required to pay National Insurance;
- Living abroad (a particular issue for Christian workers working overseas) and not paying voluntary National Insurance.

In most cases to get the full basic State Pension 30 qualifying years must be accumulated. The value of the basic State Pension is reduced and scaled back for each year below the 30.

In early 2012 we plan to issue a series of guides for Christian workers on their right to UK benefits as we wish to help reduce the lack of awareness in a number of areas such as this.

- ➔ **Ability to talk to people about financial issues:** a large majority of workers would find it helpful to be able to access individuals who were more experienced in money issues. All of the following were thought to be useful: general 'Q&A help sessions', 'financial buddies' and longer term mentoring.

Such roles could be an integral part of a support group, as referred to previously, but the revelation of this need should also challenge sending (or receiving) churches and ministries as to the role they might play in this important part of the Christian worker's support process.

- ➔ **Stewardship involvement:** There was a general but not comprehensive view from workers that they would welcome Stewardship being more involved in a number of areas of the financial aspects of their ministry.

As a non-denominational UK-wide Christian charity specialising in money matters we will consider how best to help in these issues. From our survey earlier this year we appreciate that by far the biggest concern for Christian workers is that of money and as a major supporter of mission we will see how best to play our part alongside churches, mission agencies, Global Connection, OSCAR and other supporters of Christian workers.

detailed background data

94 responded; 65% answered as individuals; 35% as couples

Of those who answered (some answered with ages of both partners) age ranges are:

18-30 = 15
 31-40 = 23
 41-50 = 27
 51-60 = 15
 61-70 = 19
 71-80 = 5

personal details

Which region have you spent the most time working in?

Region	Percentage	Count
UK	47%	44
Europe	12%	11
Asia	10%	9
Africa	22%	21
Americas	5%	5
Middle East	4%	4

Number of dependants

None – 57%
 One - 11%
 Two - 18%
 Three - 7%
 Four - 6%
 5 or more - 1%

Which organisation do you currently work through?

Of the 90 who responded, approximately half work through a mainstream mission agency; 20% are independent, either as consultants or not affiliated to a mission organisation as such; 12% are working through their local church or church organisation and a further 15% fall into the 'other charity' category.

Income

- 8% said they received no income or lived on state pensions
- 5% £5k or less
- 24% Between £5-£10k
- 21% Between £10-£15k
- 13% Between £15-£20k
- 9% Between £20-£25k
- 10% Between £25-£30k
- 5% Between £30-£35k
- 5% Over £35k

The mean average actual income is approximately £15,500; the median banding is between £10-£15k

What level of income do you think you need in order to adequately meet your needs (and that of your family)?

The average figure came out at approximately £21,500, £6,000 more than is actually currently received. This would suggest that Christian Workers are currently surviving on 38% less income than they think is actually needed.

The median is £20,000, which falls in the banding above that indicated by the median actual income in the previous question, again, reinforcing the discrepancy in the average figure above.

support raising

How many people have financially supported you in the last year? (for the purposes of this question, couples should be treated as one supporter)

None	1-5	5-10	10-15	15-20	20-25	25-30	More than 30
1	12	12	18	11	8	9	9

How much time do you spend liaising with existing or potential supporters each month?

None	Less than 1 hour	1-2 hours	Half a day	One day	Two days	Three days	More than three days
5	9	23	20	12	3	2	5

During the last year, in what ways have you shown your supporters that they are valuable to you?

Of the 80 who responded to this question:

51% of the respondents said that they used face-to-face contact to convey this to supporters. 50% (many of whom fell into the first category) also used a personal letter or email to communicate with supporters.

41% sent a regular prayer letter or newsletter to their supporters

32% sent some sort of gift or card (often this would be a Christmas or Birthday card) to specific supporters.

21% use phone calls or Skype to get in touch.

Only 2% used any form of social media which is quite surprising.

2 people said that they created DVDs of their work to send to supporters.

Briefly describe your support raising tactics over the last year

76 responded to this question.

Only 63% of those who responded employed any kind of tactics:

- 19 counted personal contact as part of their strategy. This included one-to-one and group meetings.
- 29 used letters/newsletters/blogs to raise support issues
- 16 made direct appeals at church services and another 6 spoke at other events
- 1 approached trust funds
- 14 counted prayer as part of their strategy

Of the 37% who did not employ any tactics, 11 made the conscious decision never to ask for support and a further 17 could not name any tactics they employed.

One could also infer that some of the additional 17 people who skipped this question, did so because they too could not name any tactics.

What are the problems that prevent you from being able to satisfactorily communicate to potential supporters?

76 responded to this question and there were quite a range of reasons given for this and in many cases there were multiple reasons. The main categories were as follows:

22 people (29%) cited 'access' – this took the form of barriers put up by their own churches, to other impediments such as lack of opportunity or geographical distance.

19 people (25%) cited time constraints as a problem – simply not having sufficient time to devote to this aspect of their work.

13 people (17%) had difficulty with expressing need and saw this as negative – either demonstrating their own lack of faith or causing difficulty for the person they are asking.

13 people (17%) cited embarrassment or lack of courage as a reason.

12 people (15%) cited 'explaining the work' – effectively communicating the message. Sometimes this is due to cultural differences or clearly conveying the importance and relevance of a piece of work.

8 people (10%) felt that there were no problems at all.

5 people said that there were no problems as such but they preferred to rely on prayer.

4 people just didn't know where to start; one admitted to lack of motivation and another to forgetfulness.

Please indicate how useful any of the following would be (80 responses):

	Not useful	Quite useful	Very useful	Don't know
Communication from Stewardship to churches and Christian givers about support issues	6%	35%	55%	4%
Communication from Stewardship to your own financial supporters about support issues	14%	44%	32%	10%
Jointly written supporter communications with Stewardship adding content on finances and needs	19%	32%	26%	23%
Advice on support raising issues	10%	33%	50%	7%
Mentors who could help you with specific situations	20%	30%	41%	9%

Other suggestions received were:

- Help with tax and pension issues
- Senior minister's active endorsement of ministry and worthy financial recipient
- More articles in magazines, Church of England Times etc: The general church man/women have no idea about mission and how to engage or what their role could be.
- Prayer
- Help in finding where there are potential new supporters

support groups

Do you have a support group? For example, a council of reference, an 'accountability' group or a group that you look to for help and guidance from amongst your supporters.

Of the 79 who answered, 49% had a support group, 51% did not.

those that do

What do they do for you?

40 answered this question and most answers contained a combination of elements:

17 said that they offered them advice

11 said that they were accountable to the group

9 received practical support from their group

5 received pastoral support from their group

18 received prayer support (amongst other types of support) of those, 3 received prayer support and nothing else.

6 of the groups disseminated information to a wider group of people

4 were supporting by giving

1 was more of a mutually supportive network

What skills would you want them to have?

35 answered this question:

11 suggested some form of all-round experience would be helpful

9 suggested vision or spiritual guidance

7 suggested financial acumen would be helpful

6 suggested pastoral skills

6 suggested support raising experience

5 suggested listening skills

2 suggested legal knowledge

1 suggested practical admin help

Does that include advocates who help you with support raising?

There seems to have been some ambiguity with this question as most chose to skip it, however, of the 36 who answered, more than two thirds did not have anyone in their support group who helped them with personal support raising.

How helpful would it be for them to be able to raise the following issues with Stewardship?

39 answered this question

	Not helpful	Quite helpful	Very helpful	Don't know
Long-term ministry needs	18%	41%	21%	20%
Taxation	26%	29%	26%	19%
Retirement planning	24%	32%	26%	18%
Saving for the future	20%	36%	18%	26%
Budgeting	28%	33%	16%	23%

those that don't

What are the reasons for not having a support group?

Of the 35 who answered:

18 (over half) said they'd never thought about it.

9 said that geography or distance between their supporters made it difficult. Some were supported by a number of individuals who were spread across the country.

6 were part of an informal group which they felt was sufficient

4 had tried it but it hadn't worked out

2 thought it would be too difficult to organise

What would you need to instigate a support group?

32 responded:

11 (34%) felt having someone to lead or initiate the process (not them!) would be important

9 (28%) didn't know

7 (21%) felt that having some sort of guidelines or written outline of how a support group could work would be helpful.

5 thought that it was all about gathering the right people together.

1 felt that it just needed time and 1 felt that the motivation was what was needed.

What fears would you have about such a group, if any?

Of the 31 who responded to this question:

13 (41%) felt they would have no fears about such a group

6 (19%) felt that they would be asking too much of people

5 (16%) feared it may cause conflict due to insufficient understanding of ministry or different priorities.

4 feared loss of control and the danger of interference

A couple of people were concerned about the time it would take in terms of extra admin and

Another couple of people were worried about the possibility of rejection if they approached people to participate in such a group.

If they could raise issues of support with Stewardship would that make a difference?

The overwhelming majority (63%) didn't know.

26% said yes

11% said no

support levels

Does your mission agency/charity/church provide help in setting support levels and finance matters?

Of the 73 who responded to this question, 27% (20) said yes; 73% (53) said no. However, 68 went on to answer the next question which was aimed at those who did not get help which reinforces the view that the overwhelming majority in this case do not receive help in financial matters.

On further analysis, there seemed to be only 17 who were able to describe the form this help took – see below – and even less indicated any ongoing help.

If yes, what form does this take?

There were three main categories of responses here:

Those who had some input initially but not subsequently:

- Initially when recruited. On-going is 'up-to you'!
- It occurs when people join the organisation - and when we move to new fields.
- They talk it through with us during our training but they don't set fixed support levels.
- Some information in the acceptance pack.

Those for whom a minimum level of support is set:

- Our support level is set by the mission agency and they will not let us go on the field until we are at 100% monthly support. They also set policies on mandatory amounts to be put into a retirement plan and debt levels.
- Minimum level of support required
- Prior to joining charity/org you work with HR staff to set your personal monthly budget. This is then the amount you need to raise before you can start with the charity. They provide help, such as giving you a copy of Funding the Family Business, and also keep you accountable as you raise support. Maybe more help could be given once you've been with the charity a few years and that initial momentum dries up.
- Some, they require annual costs re finance, based on that they evaluate current support

Those who have other forms of accountability:

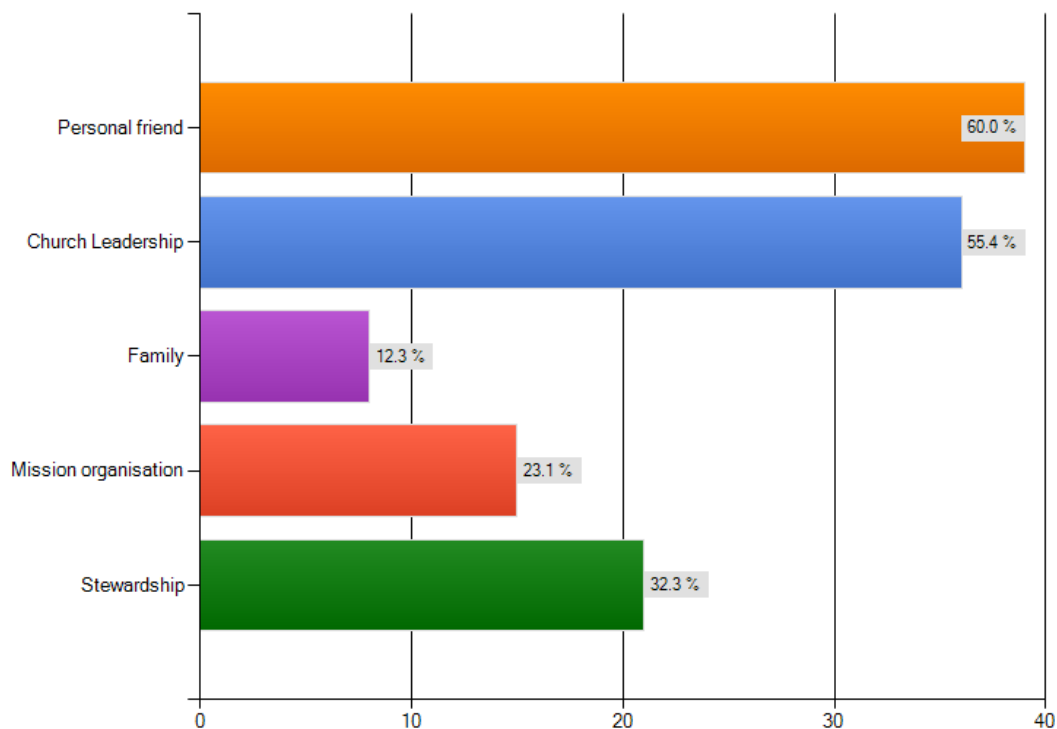
- Voluntary, variable monthly donations
- suggested personal and ministry budget to aim for mentoring to help new fundraisers
- Support quota is worked out by agency taking location, family size, etc into account. They can't give financial advice but recommend tax advisers and financial advisers.
- Suggested annual budget - but only for daily living expenses. Doesn't include retirement.
- Two respondents said they received help for the ministry expenses but not for our personal expenses.
- We have an official meeting any time we are home and talk about finances etc. They ask for an annual budget and are now asking for the expenditure against that budget.

Two said that they receive advice on a less formal basis from a family member or church treasurer.

If you don't already receive help in setting support levels and in finance matters, would it be helpful to have someone:

	Yes	No	Maybe
To help identify financial requirements	47%	23%	30%
To develop a 'target support level'	52%	24%	24%
To hold you to account on the level of support being raised?	34%	23%	43%

If it would be helpful to have a third party holding you to account on the level of support being raised, who might you choose?



What would be the key elements for this to work for you?

53 people responded to this question.

For some it was very much a practically focussed relationship:

- 26% counted practical support as important
- 15% included some sort of formal accountability in their list of requirements
- 24% said that it was important that the person or people had an understanding of their work, including the kingdom values.

For others the relationship required a more personal focus:

- 22% said that it was important to have a personal relationship with the third party, and some (5%) said that 'trust' was important.
- 8% said that a pastoral element or encouragement would need to be a feature of the relationship and 7% wanted the person or people to bring wisdom into the process.

20% didn't really know or address the question asked.

Is there specific help that Stewardship could provide to improve this area of your ministry? If yes, please list:

28% said no or they didn't know to this question. Of those who responded positively (23 people out of 32) the following suggestions were made:

- It would be fantastic to have a financial expert helping with such issues, but to have independent financial advice is usually expensive or linked to a particular financial institution selling their products.
- Education for church leaders or church mission coordinators.
- A support target broken down into broad categories - family income, expenses, pension, savings, etc.
- Communicating the needs for things such as long term finance (pensions, etc).
- Could you compose a mock letter that you would give to a potential supporter.
- Being available to liaise with the support group if they need information.
- Keeping us up to date on retirement issues in UK?
- Be able to recommend a good Christian Accountant. I have had real difficulty in finding a suitable replacement for my accountant who has just retired.
- Allowance levels for UK based people.
- Produce a table or guideline of typical support levels that (single) missionaries need in different nations of Europe if not living in some kind of missions centre or community with subsidised accommodation.
- Your current suggested levels of support is from the 'let's keep missionaries in poverty' era. A full review is needed. Website advice for good practice in everything this survey touches on.
- Raise awareness with supporters of what it means to be supported (challenges overseas, challenges on home leave, challenge of pension provision).
- A simple guide to how financial needs could be requested for and how to make good accountability records.
- Information for us to pass out as to how our supporters and those thinking of supporting either with a one-off gift or regular giving may maximise what they give.
- Help with how to budget in a world where currency exchange rates are in flux and life is unpredictable.
- Getting across the message that a pound spent overseas or in missions can bring great benefit, even fulfilment to the giver. Money given is not lost, it is a good investment.
- The 'How to raise funds' without offending people and losing their friendship and maintaining a good core support group. Someone else to manage that side so I can focus on my calling would be a real advantage!
- Advice on appeal writing.
- Provide platform to make my work known to the Christian public.
- Possibly a simple method of accounting; finding new support; how to keep existing supporters happy and informed; help in opening doors to new support; where to find that support; also finding funds not only to live but also to purchase new computer equipment, flights home etc

- Possibly acting as an advocate
- Using Share magazine and maybe annual statements to point out/delicately suggest index linking support. Could also suggest that Christian workers may not have all the support they need, and ask if the supporter has ever thought to find out if those they support are well enough supported.
- Financial/legal advice and targeting

community

Assuming a private on-line environment with a panel of Stewardship volunteers, how helpful would the following be?

72 people responded to this question.

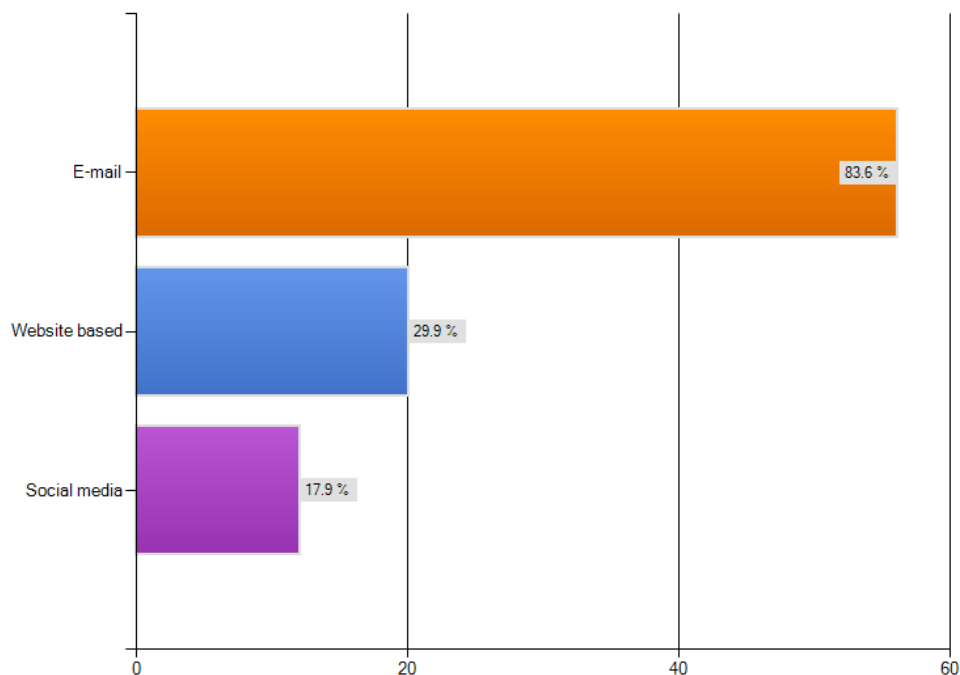
	Not helpful	Fairly helpful	Very helpful	Don't know
Help Sessions: general Q&A service with input from a number of people	7%	43%	32%	18%
Financial Buddies: more personal connection but still fairly low-key	12%	32%	32%	24%
Mentoring: longer-term, one-to-one relationship	16%	31%	31%	22%

If a panel of 'Stewardship Approved Advisors' existed, how helpful would it be for you to speak to the following:

71 people answered this question

	Not helpful	Fairly helpful	Very helpful	Don't know
Experienced FTCW	21%	32%	35%	12%
Experienced financial people who have worked with FTCWs	6%	23%	64%	7%
Financial experts who are Christians	9%	38%	46%	7%
Church Leaders	19%	40%	15%	26%

What would be your preferred method of communication for this form of community?



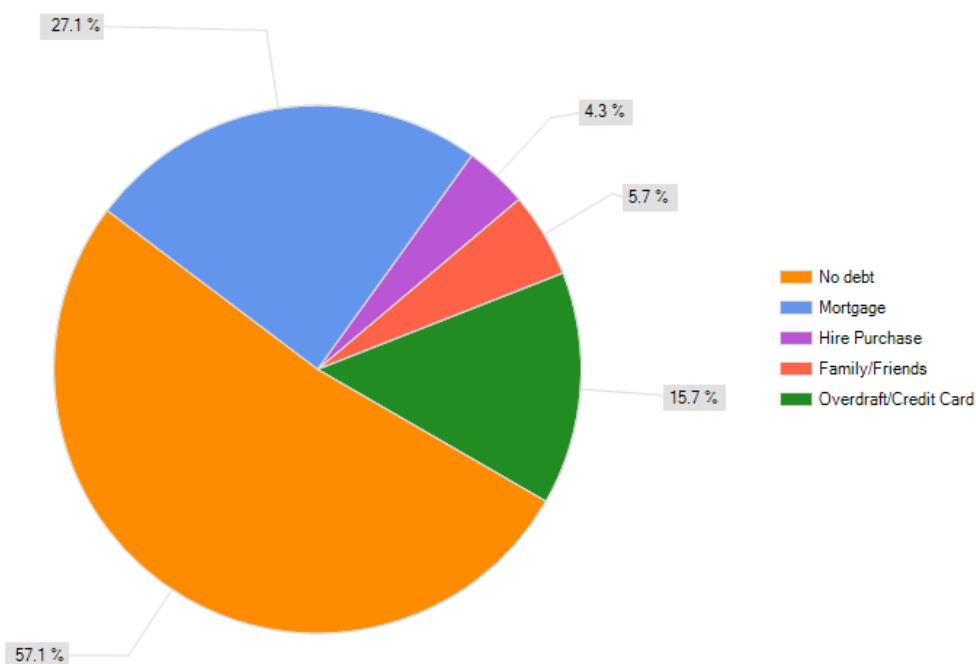
financial issues

Do you have a personal or household budget?

Of the 73 who responded, 60% said yes, they did; 40% said they did not.

70 responded to the following question:

If you are currently paying off a debt, what form does this take?



Do you have savings you can rely on in an emergency?

Of the 73 who responded, two thirds said yes, one third said no.

In what ways are you planning financially for the future?

Because multiple choices were possible on this question, of the 53 people who responded, there were 89 selections made. 10 of the 53 have no form of saving at all, neither current nor past. Of the remaining 43, the split is as follows:

Pension	37%
Property	29%
Another form of investment	34%

Do you have any of the following?

Life Assurance	58%
Permanent Health Insurance	11%
Medical Insurance	53%

Are you expecting to be entitled to a UK state pension?

66% said yes; 16% said no and 18% didn't know

Do you pay National Insurance?

54% said yes; 43% said no and 3% didn't know.

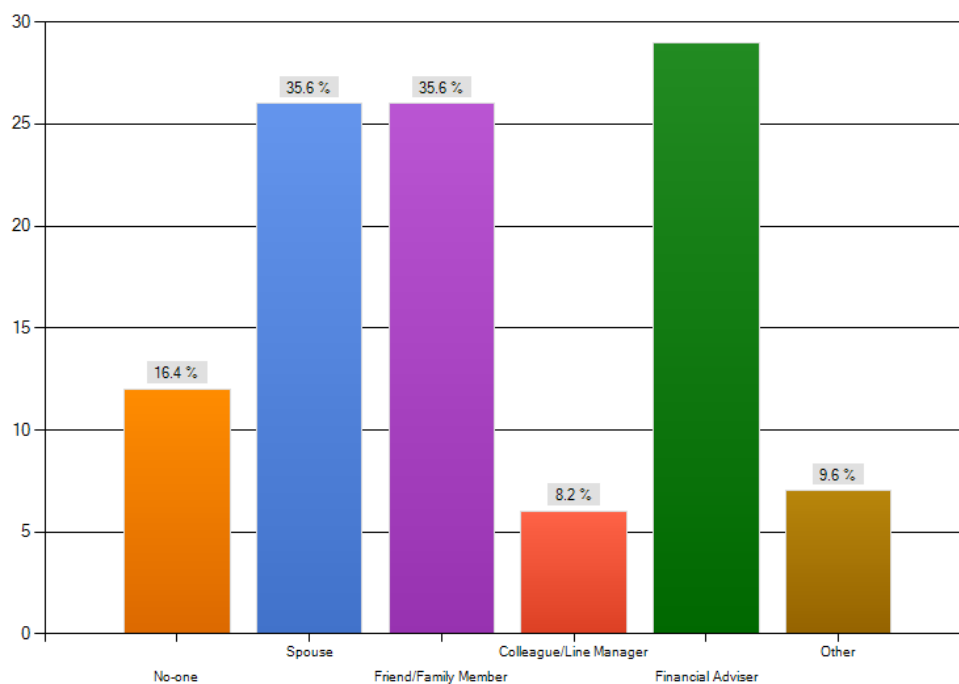
Do you know what to do with regard to paying taxes/National Insurance in the UK?

72% said yes; 28% said no.

Do you know how much tax you need to pay?

70% said yes; 30% said no.

Who do you talk to about any of the financial issues above?



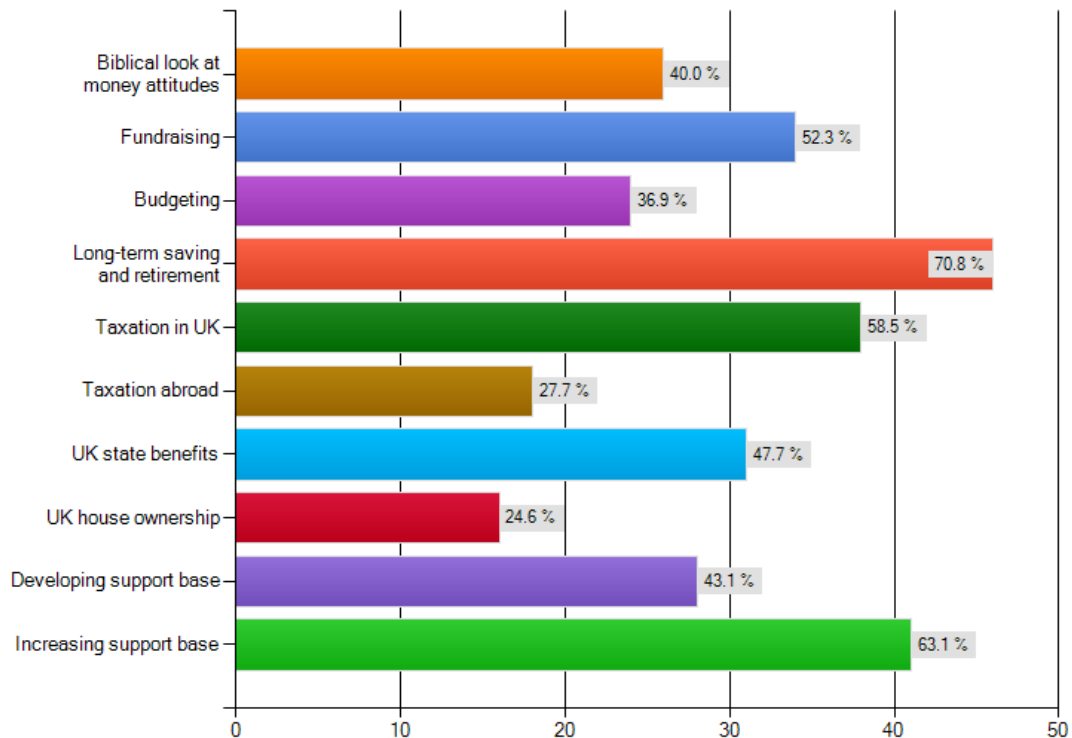
If no-one, would you find it helpful to have someone to talk to?

16 people responded positively to this.

information and guides

Please indicate which of the following practical guides (written by those with experience of working with Christian Workers) might be useful

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If Stewardship held open training days, would you consider attending?

49% said yes; 18% said no; 33% didn't know

If no, do you receive training from another source?

Only two of those who responded no, received training from a mission organisation. The others seemed to be saying no mostly due to cost and distance (ie based overseas).

Can you detail here any training you've already received and approximately how much time was allocated to it?

Of the 45 who responded, over one third had had no formal training on money issues. This is in addition to the 48 people who skipped the question making the potential total over two thirds. Of those who said yes, 8 had received their only training from either a Stewardship Open Day or Funding the Family Business. 15 had received training via their mission organisation or a number of unspecified sources; 4 had received training at Bible College but none since and 5 said that their training had been so long in the past it may not still 'count'.

Only a few of the respondents gave any indication of how much time had been devoted to training but the average was around 2 days and for three respondents it was only a couple of hours.