Evangelical Pastor Study

Presented to
National Association of Evangelicals

July 2015
The study was conducted online through 19 participating denominations. Each denomination was responsible for sending invitations to senior pastors.

Only senior pastors were allowed to participate.

Questionnaire design and analysis was conducted by Grey Matter Research & Consulting (Phoenix, AZ).

A total of 4,249 interviews were completed. Final data was weighted to represent the relative number of U.S. congregations in each denomination.
Respondent Background
As might be expected, the vast majority of senior pastors were men.
The average age was 52.7, with a median of 54. The online methodology undoubtedly skewed age downward a bit, as about half of all Americans who do not use the internet are senior adults.

Q40. What is your age?
Race/Ethnicity

Almost nine out of ten respondents were Caucasian.

- White: 88%
- Latino: 6%
- Black: 3%
- Asian/Pacific Islander: 2%
- Other: 1%

Q42. What is your racial or ethnic background?
Graduate Education

Six out of ten pastors had a seminary or other graduate degree. This was more common in larger churches, and therefore also among full-time paid pastors.

Q41. Do you hold a seminary or other graduate degree?
Geographic Region

The Midwest was most heavily represented in this study, with relatively few coming from the Northeast.

Q43. In what state is your church located?
Almost six out of ten respondents were from small towns or rural areas.

Q44. How would you describe the community your church is in?
Pastors had been with their current church an average of 9.7 years, with a median of 7.

Length of Service with Current Church

Q2. How many years have you been the senior/lead pastor at this church?
Tenure by Church Size

The larger the congregation, the higher the average number of years the current pastor had served there.

- Under 50 people: 7.85 years
- 50 - 99: 9.30 years
- 100 - 299: 10.58 years
- 300 or more people: 12.19 years

Q2. How many years have you been the senior/lead pastor at this church?
Only a minority of pastors in the smallest churches had a full-time paid position, but almost all pastors in churches of 100 or more had such a position.

Q3. Which best describes your current status as a pastor?
The average church size was 175 people, with a median of 84. One out of every four churches had fewer than 50 adults and children attending.

Q4. Approximately how many adults and children attend the church during your weekend services?
Confidence with Finances
Pastors were far more likely to be confident shepherding their household’s finances than managing their church’s finances.

Q5/15. How confident are you in your knowledge and abilities when it comes to shepherding your church’s/household’s financial situation, with everything that entails?
Younger pastors and those who were in churches with shaky finances were considerably less confident than others shepherding their church’s finances.

Q5. How confident are you in your knowledge and abilities when it comes to shepherding your church’s financial situation, with everything that entails?
Shepherding Household Finances

The situation was similar with household finances: younger pastors, those who had shaky household finances, and those carrying debt were considerably less confident than others shepherding their household’s finances.

Q15. How confident are you in your knowledge and abilities when it comes to shepherding your household’s financial situation, with everything that entails?

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<td>59%</td>
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Church Finances
The average gift income for churches was $286,053, but the median was only $125,000. This works out to about $1,632 of income per attendee.

Q7. Approximately what was your church’s total gift income for 2014?
Church Financial Situation

While only one out of ten churches were on shaky financial ground, just 22% were very solid financially with few or no concerns.

Q6. How would you describe your church’s current financial situation?
Church Financial Situation

The smaller the church, the greater the chances that it was in a precarious financial situation.

Q6. How would you describe your church's current financial situation?
Congregational Support

Almost half of all churches get a large proportion of their financial support from a small number of people, and without those people the church would be in trouble.

Q8. Which of the following best describes your church’s financial support?
Having church financial support in the hands of a small number of people was particularly common in smaller congregations and in churches which were on shaky ground financially.

Q8. Which of the following best describes your church’s financial support?
Church Financial Culture
Positive Financial Culture

Ninety-two percent used at least one positive term to describe their church’s culture when it comes to discussing church finances. However, a majority would not describe it as organized, constructive, professional, or especially unifying.

- Respectful: 66%
- Open/transparent: 65%
- Generous: 60%
- Organized: 47%
- Constructive: 45%
- Professional: 40%
- Unifying: 24%
- Any positive: 92%

Q11. Please click on all the terms you would use to describe your church’s culture when it comes to discussing church finances.
The average proportion who used each positive description was considerably lower for pastors in smaller churches and churches that were on shaky ground financially.

Q11. Please click on all the terms you would use to describe your church’s culture when it comes to discussing church finances.
Thirty-six percent used at least one negative term to describe their church’s culture when it comes to discussing church finances, with the most common being “delegated” and “uncomfortable.”

- Delegated: 17%
- Uncomfortable: 14%
- Disorganized: 7%
- Miserly: 5%
- Lacking transparency: 4%
- Money as a weapon: 3%
- Adversarial: 3%
- Divisive: 3%
- Disrespectful: 1%
- Any negative: 36%
Negative Financial Culture

The proportion who used at least one negative description did not vary much by church size, but it was much higher among younger pastors and in churches that were on shaky ground financially.

Q11. Please click on all the terms you would use to describe your church’s culture when it comes to discussing church finances.
Eighty-five percent used at least one positive term to describe their church’s culture when it comes to discussing the pastor’s compensation. But only one of the seven positive terms tested had a majority of all pastors selecting that term: “respectful.”

Q14. Please click on all the terms you would use to describe your church’s culture when it comes to discussing your own financial compensation and benefits as the pastor.
Pastors saw the church culture as less positive when it comes to their own compensation, particularly in the areas of transparency, generosity, and organization.
Positive Compensation Culture

The average proportion who used each positive description was considerably lower for pastors in smaller churches and churches that were on shaky ground financially, plus for those who were dissatisfied with their own compensation.

Q14. Please click on all the terms you would use to describe your church’s culture when it comes to discussing your own financial compensation and benefits as the pastor.
Negative Compensation Culture

Thirty-three percent used at least one negative term to describe their church’s culture when it comes to discussing pastoral compensation, with the most common being “uncomfortable.”

- Delegated: 11%
- Uncomfortable: 18%
- Disorganized: 7%
- Miserly: 5%
- Lacking transparency: 4%
- Money as a weapon: 2%
- Adversarial: 2%
- Divisive: 3%
- Disrespectful: 1%

Q14. Please click on all the terms you would use to describe your church’s culture when it comes to discussing your own financial compensation and benefits as the pastor.
Similar Culture

The use of negative terms was very similar between describing the church’s culture in discussing finances in general and discussing the pastor’s compensation.

- Delegated: Church 11%, Pastor 17%
- Uncomfortable: Church 14%, Pastor 18%
- Disorganized: Church 7%, Pastor 7%
- Miserly: Church 5%, Pastor 5%
- Lacking transparency: Church 4%, Pastor 4%
- Money as a weapon: Church 3%, Pastor 2%
- Adversarial: Church 3%, Pastor 2%
- Divisive: Church 3%, Pastor 2%
- Disrespectful: Church 1%, Pastor 1%
- Any negative: Church 33%, Pastor 36%
The proportion who used at least one negative description was much higher among pastors under age 60, in churches that were on shaky ground financially, and especially among pastors who were not happy with their compensation package.

Q14. Please click on all the terms you would use to describe your church’s culture when it comes to discussing your own financial compensation and benefits as the pastor.
Only 2% of pastors reported a very or somewhat negative relationship with the people in the church who determine the pastor’s compensation, and 82% called the relationship very positive.

Q13. What is your relationship with the people in your church who determine your financial compensation?
Relationships

Even among pastors who were dissatisfied with their compensation or who were leading a church with shaky finances, a clear majority reported positive relationships with the people who determine their compensation.

Q13. What is your relationship with the people in your church who determine your financial compensation?
Status of the Household Finances
Pastors described their own household’s financial situation very similarly to how they saw their church’s financial situation.

Q6/16. How would you describe your church’s/own household’s current financial situation?
Feeling shaky about household finances was more common among pastors under age 60, and was strongly correlated with the presence of household debt and being in a church that has shaky finances.

Q16. How would you describe your own household’s current financial situation?
Comparisons with Other Pastors

Only one-third of pastors felt their financial situation is fairly typical. Almost half said they are better off than other pastors. Obviously, many of them simply cannot be right – some pastors appear to have optimism that is unwarranted.

Q17. When you think about your household’s financial situation, how do you think your situation compares to other pastors in similar-sized churches in your area?

- My situation is much better: 17%
- Somewhat better: 28%
- I'm fairly typical: 33%
- Somewhat worse: 9%
- Much worse: 2%
- No clue: 11%
Comparisons with Other Pastors

Even among pastors carrying debt, in shaky financial situations, and with high financial stress, many refused to believe they’re in a worse-than-typical financial situation.

Q17. When you think about your household’s financial situation, how do you think your situation compares to other pastors in similar-sized churches in your area?

- My Situation Is Much Better
- I’m Typical
- Somewhat Better
- My Situation Is Worse
- No Clue

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Lack of Savings

Very few pastors could cover an unexpected $10,000 expense and be fine. Under four out of ten could cover this at all out of personal savings. Two out of ten had no options – not even debt – for covering this type of expense.

Q26. If your household suddenly faced an unexpected expense – say $10,000 – how would you most likely handle that expense?

- Cover it and be fine: 16%
- Cover it, but big impact on savings: 22%
- Borrow against retirement: 11%
- Debt/credit cards: 32%
- No way to cover it: 19%

For context, a recent Federal Reserve survey showed 47% of Americans could not cover an emergency expense of just $400 without borrowing money or selling something. (2014 Survey of Household Economics and Decisionmaking)
Lack of Savings

The youngest pastors and pastors in the smallest churches were the ones least likely to have any options for covering an unexpected $10,000 expense.

Q26. If your household suddenly faced an unexpected expense – say $10,000 – how would you most likely handle that expense?
Compensation Packages
Only 19% of all pastors were completely satisfied with their compensation, although another 42% were mostly satisfied. Fifteen percent expressed dissatisfaction.
Satisfaction was clearly lowest among pastors under age 60, those in smaller churches, and those who were not full-time paid staff.

Q28. When you take everything into consideration – your experience and education, the type and amount of work you do, your church’s situation, etc. – how do you feel about your financial compensation package?
Could Churches Do Better?

Although most pastors were not fully satisfied with their compensation, only 17% felt their church could afford better compensation (although another 19% said their church could afford more but they don’t want more).

*In the in-depth interviews conducted prior to this study, a few pastors said they refused raises because they wanted to make sure their church was financially healthy and had greater stability.

Q29. Which of the following is most true of your situation?
Could Churches Do Better?

The larger the church, the more likely pastors were to say their church could pay them more (but also to say they didn’t want it). Most who weren’t full-time staff realized their church can’t afford more than what it’s doing.

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<thead>
<tr>
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<th>Could Afford More; I Don't Want</th>
<th>Doing All They Can</th>
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<td>All</td>
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<td>13%</td>
<td>10%</td>
<td>76%</td>
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Q29. Which of the following is most true of your situation?
Additional Benefits

Almost all pastors got benefits of some type, with the most common being a housing allowance. Only about four out of ten got health insurance and/or a retirement plan, match, or pension. Almost all benefits were far less common in smaller churches.

Q30. Which of the following do you receive from your church as part of your total compensation and benefits package?
The average combined salary and housing allowance for a full-time paid senior pastor was $52,266, with a median of $49,500.

Q31. In 2014, what was your salary from your church/the value of your ministerial housing allowance as reported to the IRS?
Salaries/Housing for Non-full-time Staff

More than a quarter of all non-full-time pastors were making under $5,000 in combined salary and housing allowance from their church. The average was $16,330, with a median of just $14,400.

Q31. In 2014, what was your salary from your church/the value of your ministerial housing allowance as reported to the IRS?

- Under $5,000: 28%
- $5 - 9k: 11%
- $10 - 14k: 12%
- $15 - 19k: 12%
- $20 - 29k: 21%
- $30 - 39k: 10%
- $40,000 or more: 7%

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Other Benefits for Full-time Paid Staff

Seven out of ten full-time pastors got some type of compensation beyond housing and/or salary. The average value was $9,861, with a median of $7,500.

- None: 29%
- Under $10,000: 27%
- $10 - 19k: 28%
- $20 - 29k: 12%
- $30 - 39k: 4%
- $40,000 or more: 2%

Difference between Q32 and Q31 (total compensation and salary/housing).
Other Benefits for Non-full-time Staff

Among pastors who didn’t have a full-time paid position, two-thirds received no benefits beyond salary and/or housing (if they received those). The average value of all other benefits was $2,035.

- None: 67%
- Under $5,000: 18%
- $5 - 9k: 8%
- $10 - 14k: 4%
- $15 - 19k: 1%
- $20,000 or more: 2%

Difference between Q32 and Q31 (total compensation and salary/housing).
The average total compensation for a full-time paid senior pastor was $62,145, with a median of $59,000. Twelve percent were making under $30,000 in total compensation, even as a full-time job.

Q32. In 2014, what was your total compensation from your church, including all benefits you received (housing allowance, parsonage, medical coverage, pension – everything)?
The average total compensations for pastors who were not full-time paid staff was $18,277, with a median of $15,600. Fifteen percent received not a penny of any type of compensation.

Q32. In 2014, what was your total compensation from your church, including all benefits you received (housing allowance, parsonage, medical coverage, pension – everything)?
Other Income Sources

Nine out of ten pastors (both full-time and part-time) had income from other sources, especially a spouse’s job.

Q33. What other sources of income or savings does your household have, if any?
Three out of four who weren’t full-time paid staff held a second job. Other income sources didn’t vary much by full-time or other types of pastor jobs.

Q33. What other sources of income or savings does your household have, if any?
For the average pastor, 63% of all household income came from their church in some manner. Just 21% of full-time pastors and 2% of all others said all of their income comes from their church. The average projected total annual household income was $81,041.

Q34. Approximately what proportion of your household’s total income in 2014 came from your church, and what proportion from all other non-church sources?
For the average pastor’s household, 63% of household income came from the church in some form, while 37% came from all other sources.

Q34. Approximately what proportion of your household’s total income in 2014 came from your church, and what proportion from all other non-church sources?
Savings
One out of five pastors had nothing at all saved for retirement. The average amount saved was $98,287, but this was skewed by a few who had huge amounts saved; more realistic was the median, which was $30,000.

Q35. Approximately how much do you have saved for retirement (including any IRAs, 403(b)s, 401(k)s, pension funds, or other retirement savings)?

- Nothing: 21%
- Under $10,000: 12%
- $10 - 49k: 25%
- $50 - 99k: 14%
- $100 - 199k: 13%
- $200,000 or more: 15%
Non-Caucasian pastors typically had almost nothing saved for retirement. Savings were particularly low among non-full-time pastors, young people, and those in small churches. Most worrying was that the oldest pastors had a median of $60,000 saved.

Q35. Approximately how much do you have saved for retirement (including any IRAs, 403(b)s, 401(k)s, pension funds, or other retirement savings)?
Median Retirement Savings

Even those who said their personal finances are solid had only a median of $40,000 saved for retirement. One of the greatest differences in the amount saved was the presence or lack of debt.

Q35. Approximately how much do you have saved for retirement (including any IRAs, 403(b)s, 401(k)s, pension funds, or other retirement savings)?

Even those who said their personal finances are solid had only a median of $40,000 saved for retirement. One of the greatest differences in the amount saved was the presence or lack of debt.
Eight out of ten respondents were contributing to Social Security, with no real difference by age. The group most likely to have opted out was pastors in the larger churches.

Q36. Do you contribute to Social Security, or have you opted out?

- All: 81% Contribute, 19% Opted Out
- Size <50: 86% Contribute, 14% Opted Out
- Size 50 - 99: 83% Contribute, 17% Opted Out
- Size 100 - 299: 80% Contribute, 20% Opted Out
- Size 300+: 70% Contribute, 30% Opted Out
Three out of ten pastors had no personal savings at all. The average amount saved was $29,696, but this was skewed by a few who had substantial savings; more representative was the median, which was $3,800.

Q37. Approximately how much do you have saved outside of retirement (including any emergency funds, investments, stocks, mutual funds, or other savings, but not the value of your home)?
Median Personal Savings

Over half of all non-Caucasian pastors had no savings. Savings were particularly low among non-full-time pastors, young people, and those in small churches. Even those in the largest churches had a median of only $15,000 in non-retirement savings.

Q37. Approximately how much do you have saved outside of retirement (including any emergency funds, investments, stocks, mutual funds, or other savings, but not the value of your home)?
Median Personal Savings

As with retirement savings, the greatest predictor of lack of personal savings was presence of debt. Even among pastors who said their household finances were solid, the median amount of non-retirement savings was only $6,000.

Q37. Approximately how much do you have saved outside of retirement (including any emergency funds, investments, stocks, mutual funds, or other savings, but not the value of your home)?
Debt
Student Loan Debt

Seven out of ten pastors had no student loan debt. Among those who had any, the average amount was $36,039, and the median was $25,374.

Q38a. Approximately how much student loan debt does your household carry?

- Nothing: 69%
- Under $5,000: 3%
- $5 - 19k: 10%
- $20 - 49k: 11%
- $50,000 or more: 8%
Not surprisingly, younger pastors were far more likely to have student loan debt, as were pastors with shaky personal finances and/or a lot of financial stress. This debt isn’t all seminary debt, as pastors with no seminary degree often had debt.
Medical Debt

Three out of four pastors had no medical debt. Among those who had any, the average amount was $7,253, and the median was $4,180.

Q38b. Approximately how much medical debt does your household carry?

- Nothing: 77%
- Under $5,000: 14%
- $5 - 19k: 8%
- $20,000 or more: 2%
Although medical expenses often increase with age, older pastors were the least likely to have medical debt. Among those with high financial stress and/or shaky personal finances, 40% were carrying medical debt.

**Q38b. Approximately how much medical debt does your household carry?**
Other Non-mortgage Loan Debt

Two-thirds of pastors carried some other type of debt. Among those who did, the average amount was $30,261, and the median was $17,319.

Q38c. Approximately how much other non-mortgage debt does your household carry?

- Nothing: 33%
- Under $5,000: 11%
- $5 - 19k: 27%
- $20 - 49k: 21%
- $50,000 or more: 9%

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Even among people with low financial stress and solid personal finances, the vast majority were carrying some other type of debt.

Q38c. Approximately how much other non-mortgage debt does your household carry?
Total Debt

Just one out of four pastors carried no debt at all (excluding any mortgage debt). On the other hand, one out of five was in debt to the tune of $50,000 or more. The average among all pastors was $31,593, with a median of $14,000.
The vast majority of all types of pastors were carrying some type of non-mortgage debt, with those who had shaky finances and/or high stress particularly likely to be in debt.

- All: 74%
- Age <45: 83%
- Age 45 - 59: 76%
- Age 60+: 64%
- White: 73%
- Other: 82%
- Personal $ solid: 70%
- Personal $ shaky: 89%
- High $ stress: 90%
- Low $ stress: 67%
Financial Stress
Nine out of ten pastors felt at least a little financial stress, but only 13% said the stress is considerable or tremendous.

Q18. How much stress, worry, or concern does your household’s financial situation cause you?
Younger pastors tended to feel more financial stress, and it’s no surprise that carrying debt and/or having shaky personal finances substantially increased the presence of financial stress.

Q18. How much stress, worry, or concern does your household’s financial situation cause you?

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<td>Age 45 - 59</td>
<td>15%</td>
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<td>6%</td>
<td>7%</td>
<td>66%</td>
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Q18. How much stress, worry, or concern does your household’s financial situation cause you?
The Biggest Stress Factors

By far the four biggest financial stressors were saving: for retirement especially, but also for emergencies, big purchases, and college.

Q19. What issues cause you financial stress, worry, or concern?

- Retirement savings: 64% Major Issue, 28% Minor Issue, 8% Not Really an Issue
- Emergency savings: 43% Major Issue, 41% Minor Issue, 17% Not Really an Issue
- Saving for big purchases: 42% Major Issue, 41% Minor Issue, 17% Not Really an Issue
- College for my kids: 34% Major Issue, 20% Minor Issue, 45% Not Really an Issue

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Q19. What issues cause you financial stress, worry, or concern?
Significant Stress Factors

A variety of other factors were stressing out a lot of pastors, from medical bills to student loans to an uncertain future at their current church.

Q19. What issues cause you financial stress, worry, or concern?
Lesser Stress Factors

Four factors caused less stress than the others, but they still caused at least minor stress for one out of every two to four pastors. In addition, 22% mentioned some factor other than the ones listed in the questionnaire.

Q19. What issues cause you financial stress, worry, or concern?
Leaving the Ministry

Over a third of all pastors have considered leaving the ministry because of financial stress or difficulties; only 48% strongly disagreed with this statement.

Q27a. Agree/disagree: “There have been times I have considered leaving the ministry because of financial stress or difficulties.”
Leaving the Ministry

Younger pastors are by far the ones most likely to have considered leaving the ministry. Even in churches or households where the finances were described as solid, three out of ten have considered leaving for financial reasons.

Q27a. Agree/disagree: “There have been times I have considered leaving the ministry because of financial stress or difficulties.”
Leaving Their Church

One-third of all pastors have considered leaving their current position because of financial stress or difficulties; only 51% strongly disagreed with this statement.

Q27b. Agree/disagree: “There have been times I have considered leaving my current pastorate because of financial stress or difficulties.”
Leaving Their Church

Pastors under age 60 are by far the ones most likely to have considered leaving their church. Even in churches or households where the finances were described as solid, one out of four has considered leaving for financial reasons.

Q27b. Agree/disagree: “There have been times I have considered leaving my current pastorate because of financial stress or difficulties.”
Knowing Those Who’ve Left

Most pastors knew someone who had left the ministry because of financial difficulties (maybe this was one reason so many considered themselves better off than the typical pastor).

Q27c. Agree/disagree: “I know other pastors who have left the ministry because of financial stress or difficulties.”
Knowing Those Who’ve Left

Knowing someone who had left the ministry was fairly universal, without major differences by financial status, church size, age, or other factors.

Q27c. Agree/disagree: “I know other pastors who have left the ministry because of financial stress or difficulties.”

![Bar chart showing the percentage of agreement and disagreement across different categories such as age, church solidity, personal solidity, and financial status. The chart shows a high percentage of agreement, with some variation across categories.]
Opportunities to Leave

Four out of ten pastors reported having opportunities or offers for another job that would have offered better compensation.

Q27d. Agree/disagree: “I have had offers or opportunities to leave the ministry and take another job that would have offered better financial compensation.”
Opportunities to Leave

Younger pastors and those with lower compensation levels were the most likely to say they have had opportunities to leave the ministry for better-paying jobs.

<table>
<thead>
<tr>
<th>Segment</th>
<th>Agree Strongly</th>
<th>Agree Somewhat</th>
<th>Disagree Somewhat</th>
<th>Disagree Strongly</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>23%</td>
<td>20%</td>
<td>17%</td>
<td>41%</td>
</tr>
<tr>
<td>Age &lt;45</td>
<td>29%</td>
<td>18%</td>
<td>17%</td>
<td>36%</td>
</tr>
<tr>
<td>Age 45 - 59</td>
<td>23%</td>
<td>21%</td>
<td>18%</td>
<td>39%</td>
</tr>
<tr>
<td>Age 60+</td>
<td>17%</td>
<td>20%</td>
<td>16%</td>
<td>48%</td>
</tr>
<tr>
<td>Comp &lt;$30k</td>
<td>28%</td>
<td>21%</td>
<td>13%</td>
<td>38%</td>
</tr>
<tr>
<td>Comp $30-69k</td>
<td>23%</td>
<td>22%</td>
<td>18%</td>
<td>37%</td>
</tr>
<tr>
<td>Comp $70k+</td>
<td>15%</td>
<td>16%</td>
<td>19%</td>
<td>49%</td>
</tr>
</tbody>
</table>

Q27d. Agree/disagree: “I have had offers or opportunities to leave the ministry and take another job that would have offered better financial compensation.”
Confidence in the Future

Only 18% of all pastors have strong confidence that they’ll be okay financially ten years from now, although another 41% did have confidence. On the other hand, only 11% had very little or no confidence in their financial future.

Q24. If you think about your household financial situation ten years from now, what level of confidence do you have that things will be okay financially for you?
Confidence in the Future

Pastors in the largest churches had more confidence in their financial future, but in categories below 300 people, the size of the church is didn’t make a difference.

Q24. If you think about your household financial situation ten years from now, what level of confidence do you have that things will be okay financially for you?
Sources of Help
Only 43% of pastors have had formal financial training (classes in college or seminary). Even among those with a seminary/graduate degree, just 19% said they had financial classes in seminary. Most are self-taught through books, seminars, or professionals.

Q21. Which of the following types of training have you personally had in the area of financial matters?

- Read books: 69%
- Christian seminars: 63%
- Financial pros: 42%
- College classes: 38%
- Secular seminars: 28%
- Seminary classes: 14%
- Business experience: 2%
- None of these: 7%
Over a third of pastors said they have no one outside their household in whom they can confide about the things that stress them financially (although not all of them wanted to have someone).

Q20. Who outside of your immediate household do you talk to or confide in about the things that stress or concern you financially?
The pastors most likely to say they have no one but would value having a confidant were under age 60. Almost four out of ten with shaky personal finances and higher levels of stress have no one to talk to but would value having someone.

Q20. Who outside of your immediate household do you talk to or confide in about the things that stress or concern you financially?
Fortunately, most married pastors said they and their spouse tend to be in agreement on managing their household finances, with only 2% reporting substantial disagreement with their spouse on this subject.

Q25. To what extent are you and your spouse in agreement when it comes to managing your household’s personal finances (spending, saving, debt management, etc.)?
Many pastors had no idea what their denomination offers in financial resources, especially for their personal situation. Lack of awareness did not vary according to church or personal financial situation, level of financial stress, or presence of debt.

Q9/22. What does your denomination offer in terms of help, resources, training, or advice on financial matters for your church/for pastors regarding their own personal/household financial issues?