

Stewardship Forum

An evangelical alliance Partnership for Change

Stewardship Tools for Leaders : Features

Title: Ministers' salaries

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In most church budgets, salaries are the biggest item of expenditure, but how are salaries decided and are they a living wage? Andy Peck spoke to ministers and church leaders about good as opposed to common practice.

A few extreme stories can make us think there's a problem when there isn't. Like the one about the minister who had so little savings that he was forced to take his expenses from the Sunday collection, and then faced the sack for taking matters into his own hands. Or the minister who had to apply for income support because the salary levels were so low.

Then there's the tale of the church youth worker who agreed to work full-time for £7,000 a year, built up the work to the point where the church wanted to take on a full-time children's worker and then heard the church treasurer say that she wasn't getting a raise and the new worker would also be getting £7K as well.

Or the occasion when one senior member of the Evangelical Alliance spoke at a mixed denomination church gathering on 'stewardship and support for ministers', only to meet a Minister afterwards who said; "You weren't to know but my leadership met last night for the annual review of my stipend. They decided not to give me a raise, but bring it down instead!"

Urban myths? No, true stories. One offs? No – merely the tip of the iceberg. A survey of ministers by The Centre for Ministry Studies, University of Wales in Bangor in association with the Evangelical Alliance and CWR, was conducted arising from concerns that so many were leaving the ministry. Of the 750 respondents, half had take-home pay of less than £1,000 a month. Over a third (38%) of respondents felt pressured by the lack of adequate finances. Almost 60% of ministers spouses had part or full-time employment, many due to financial concerns.

Last year a survey of Church of England clergy found that one third were in debt (excluding mortgages), with 10% of these having debts of over £10,000. The Church of England defines a stipend as 'an allowance to allow the priest to live without undue financial worry, [in] neither poverty nor riches'. He or she certainly won't have a problem with 'riches', and the levels (around £17,000 for a vicar, plus manse and pension) clearly aren't enough in some parts of the country.

Reflecting on his 25 years ministering in the UK and meeting with other ministers, RT Kendall the former minister of Westminster Chapel, told Christianity+Renewal "Ministers in Britain are vastly underpaid."

0. These aren't extreme stories, we have a problem.

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- 0. There are reasons why this state of affairs is allowed to continue.
- 0. Ministers who are called to serve God realise there is a lack of funds, especially in areas where the average church member's salary is low.
- 0. Ministers appreciate the privilege of serving Christ, aren't in it for the money'.
- 0. Many in the church are totally ignorant of what the minister receives.
- 0. Church leaders are reluctant to address the level of giving in the congregation.
- 0. The person, who is probably most able to address the subject of giving biblically, the minister, is the very person most emotionally involved.

But, many ministers are spending more time than they should worrying about money. Families of ministers wish that their Mum or Dad could have a normal (well paid) job. Some ministers slip quietly away to other callings, which just 'happen' to be better paid.

Maybe your church is fine. Or maybe it's time you started digging to find out what's going on? Maybe you're a minister who needs to do some hard talking. Maybe you are the person who is going to turn the tide and start a revolution. Someone needs to take responsibility for saying 'enough of not enough' - this situation must not continue. If your church is to take the situation seriously here are some questions you need to address.

1. Why do you give your Minister money?

In the Church of England, the stipend reflects an implicit assumption that the canon/vicar/curate etc ... performs God' work, distinct from the employer- employee relationship that exists in most jobs. Indeed clergy are currently exempt from protection under employment law because they are office holders employed by God, (although a discussion paper is being considered by the Department of Trade and Industry which may overturn this). So in the Anglican church and many other denominations, no one thinks the money is for 'a job done' but is in recognition of the calling of God on the individual's life.

The word stipend is also used in other denominations (a Baptist Ministers' stipend is at a similar level to an Anglican vicar). But there has been an increasing trend within free churches to call the money the minister receives 'a salary' (hence the heading of this feature), and talk in terms of job descriptions and 'hours of work', and the minister is an 'employee' of the church. This needn't in itself have negative overtones, but at times this has led to the minister being treated as 'our staff' by the church, with expectations that "since we pay you, we have a right to a say in what you do, and if we don't like what you do, we'll fire you." In some cases, just one person can hold incredible power. One Pastor found that his opinions clashed with a major donor. The Pastor refused to back down and so the donor left the church taking his financial support with him. The Pastor was thus forced to leave shortly after.

It may be argued that what the money is called matters less than the amount offered, but John Smith, UK Director of the Evangelical Alliance and a former Baptist Minister in Scotland, would disagree: "I have heard horror stories resulting from the application of best business practice into the local church situation. Is the pastor an employee subject to the line management of the employers, or is he or she in fact primarily responsible to the ultimate employer?"

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So what you call the money and why you give it can have important implications for your relationship with the Minister and what your expectations are likely to be. Discussions about money, which ignore the special nature of Christian service, can lead to friction between you and your minister (employer and employee), to the detriment of both.

2. What levels of support should be given?

Whatever we call the money, someone somewhere has to decide on the amount the minister will receive (even in denominational set ups). Although the major consideration may end up being, 'what can we afford?' it is worth thinking through the philosophy that underpins the figure.

Some use 2 Timothy 5:17 as a benchmark: 'The elders who direct the affairs of the church well are worthy of double honour, especially those whose work is preaching and teaching'. So RT Kendall told Christianity+Renewal : "When I came to Westminster Chapel in 1977 the average income of a Brit was £4,000 so the leadership said I should receive 'double honours', namely £8,000 and they threw in another £1,000 making me the highest paid minister in Britain for a few years".

"Some ministers take the very spiritual view that you serve God and trust him to meet your needs," says Ian Coffey, Team leader of the Spring Harvest Leadership Team and Senior Minister of City Church, Plymouth. "But others are more aggressive and say that the support of staff reflects on their respect for God. The labourer is worthy of 'double honour' and therefore should be paid above the odds. I know Ministers on £50,000 a year."

Some would argue that the verse is merely stating that the minister should be well-supported according to the salary levels of the church community in which they work. A church in the south-east was so convicted by its poor support, which had led its Minister to apply for income support, that it decided on a new policy for the new incumbent; it took an average of the salaries of the elders in employment as the new income level. One church, part of the New Frontiers International stream of churches, averages the salaries of the house group leaders as a benchmark.

Dave Burke, Senior Pastor at Bethany Christian Fellowship, Sunderland, says, "In secular work, salary packages are the norm. The Christian world tends to shy away from this. A man or woman should be paid enough so that he doesn't have to worry about money, so that they can buy a home and so their children are not embarrassed at school. Church leaders that set levels of remuneration should ask themselves: would you allow yourself to be paid that? Could you live on that?"

John Smith suggests that clearer thinking is needed: "Most denominational structures seem to operate in the language of stipend, yet surprisingly the variation in level of what it is anticipated is needed to release a man or woman for ministry is considerable - as much as 30%. If we are thinking stipend, then it should not take a rocket scientist to work out the appropriate rate. It should be standard, at least in a particular part of the country, and relate to cost of living."

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“The lack of public respect for clergy is traced in part to what they are paid. ‘You get what you pay for’ says the old adage and there might also be a connection to the quality of ministry and what the minister is paid,” adds RT Kendall.

The method used to determine the amount is probably less important than the fact that someone takes the matter seriously and is prepared to ensure a sensible way of addressing it, which makes sense to all parties. The most recent research has been conducted by Christian Vocations, see chart for a summary of salary levels.

3. Can you talk about money?

For some, money is an embarrassing subject. At one level, the minister is no different from salaried members of the congregation. The Bible encourages us all to work for the Lord and not for men (Colossians 3:23) whether the salary comes via the Church treasurer or our employer. But there are significant tensions for a minister when the people he serves provide the financial support. One minister in the south of England chooses to keep the same number plate when he trades in his car, so that his church cannot guess its age and draw inappropriate conclusions!

Giving the right impression is not always that easy. Another Minister was only able to take his family holiday in Spain because he had agreed to conduct daily devotions on the Christian-run break. But on hearing of this oh-so ‘exotic’ location, a church member said to him, “We must be paying you too much!” One Senior Minister who had just left a large church in the south of England expressed his relief that at last his wife could go shopping in the local supermarkets without worrying whether a church member would inspect the contents of the shopping trolley.

The answer to all this is of course, creating a culture of trust where the minister and the church (or designated finance team) can talk honestly and openly about money. Keith Tondeur, Director of Credit Action says: “The Ministers who struggle financially are typically those who leave well-paid jobs to enter the ministry and discover they have to adjust their lifestyle quite significantly. They may have the same level of mortgage as before and are over-optimistic about their budget. It is important for them to be able to tell the church leadership if they are struggling.”

A Pastor left Britain to minister in the US. To welcome him, the deacons bought him a brand new top of the range car. Though grateful for their generosity, he felt uneasy driving around in such a plush vehicle, so with the deacons permission traded it in after a few weeks for a new VW Polo with which he was far more comfortable. However, the chair of the Board of Deacons phoned him up: “I am sorry, but we are not happy with the car,” he said. “It doesn’t reflect well on us that our Minister is driving around in a Polo. Can’t you get something bigger?”

The Pastor commented: “In all my years as a Minister in the UK no one was ever concerned that I be looked after in that way.”

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The enormous irony about discussions about money is that on the one hand Christians say, 'money isn't everything, we don't worship it' and yet show by meanness and stingy attitudes that it is actually very important. Honest conversations can kick such duplicity firmly into touch.

4. What is your vision for the future?

Most churches with vision require people to give more time to specific areas. Although this can be achieved in part by 'lay staff' and volunteers, most growing churches have had staff enabling them to do so. But there's no doubt that finance is a major barrier to such growth.

"Many churches say that they can't afford a full-time minister, but if they looked at all the unnecessary things they spend money on they probably could," says Mark Sturge, General Director of ACEA (African and Caribbean Evangelical Alliance).

"If you don't think you can afford a full salary then why not consider how else could you add value" suggests Claire Lea Executive Director of Amaze, a professional body for Youth and Children's workers. "Could you employ someone for 20 hours instead of 35? Is it possible to make available holiday accommodation such as seaside flats etc ...? Can you make provision for training, offer a month's sabbatical for study?"

Furthermore, many of those contacted for this feature said that small churches were often the most generous in their support.

But if it really is the case that you can't afford to employ a first or additional minister, maybe it is time to look seriously at the level of giving within the church? Former Principal of London Bible College, Peter Cotterrell says: "Every church can grow that wants to grow, if they are prepared to pay the price."

His words were intended metaphorically, but apply directly in this context. Ten people on an average salary who tithe, can support one worker. Of course churches have many other expenses, but what is more important than ensuring the servant of God is supported sufficiently?

Hard questions

Alongside discussions about level of salaries, there needs to be a parallel discussion asking whether the church body takes seriously the business of supporting men and women to spearhead the ministry in the many forms required in the 21st century. It may mean that hard questions will need to be asked. Does the giving within the church suggest that people believe in what we are doing? If churchgoers allocate much or most of their giving elsewhere – it suggests they haven't bought into the vision of the church.

But it may just be the case that giving to all causes is low, reflecting that people have not been taught the great spiritual benefit of giving. Here is not the place to argue whether it is appropriate to encourage tithing, but maybe the level of giving and the ability to support staff says more than we realise about the actual state of the church.

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These are hard questions. But the church in Britain has a problem. The gospel of Christ is being hindered as a result. You probably know people who are suffering, your minister may be one of them. Perhaps the hardest question to face is whether we are prepared to take action and turn things around.

| Church workers salaries | | | | |
|---------------------------|----------------------------|---------------|---------------|----------------|
| Position | % Churches using this role | Lowest salary | Median salary | Highest salary |
| Leader of leaders | 52 | 17450 | 26893 | 44000 |
| Senior Church leader | 61 | 15831 | 25080 | 36960 |
| Ministry support leader | 61 | 8700 | 17000 | 35004 |
| Congregation leader | 14 | 15000 | 15646 | 23750 |
| Youth/children worker | 61 | 8200 | 16000 | 25750 |
| Secretary/Admin Assistant | 82 | 5263 | 12303 | 16150 |
| Church Administrator | 64 | 9520 | 16576 | 36420 |
| Caretaker | 52 | 4200 | 11683 | 19570 |
| Finance (Part-qualified) | 23 | 12563 | 15590 | 18500 |

The leader of leaders is the term used to describe one person only who is appointed to provide overall leadership to the congregation and the central senior leadership team, Pastor/Senior Pastor. Senior Church leader refers to leaders in those churches without a 'leader of leaders'.

Survey of 356 paid staff in 82 different congregations all of which had regular congregations of over 150.

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About the author: *Andy Peck is an Assistant Editor with Christianity + Renewal magazine. This article first appeared in Christianity+ Renewal, September 2002 and it is uploaded here with the permission of the magazine.*