



# *Gathering* FIRST FRUITS

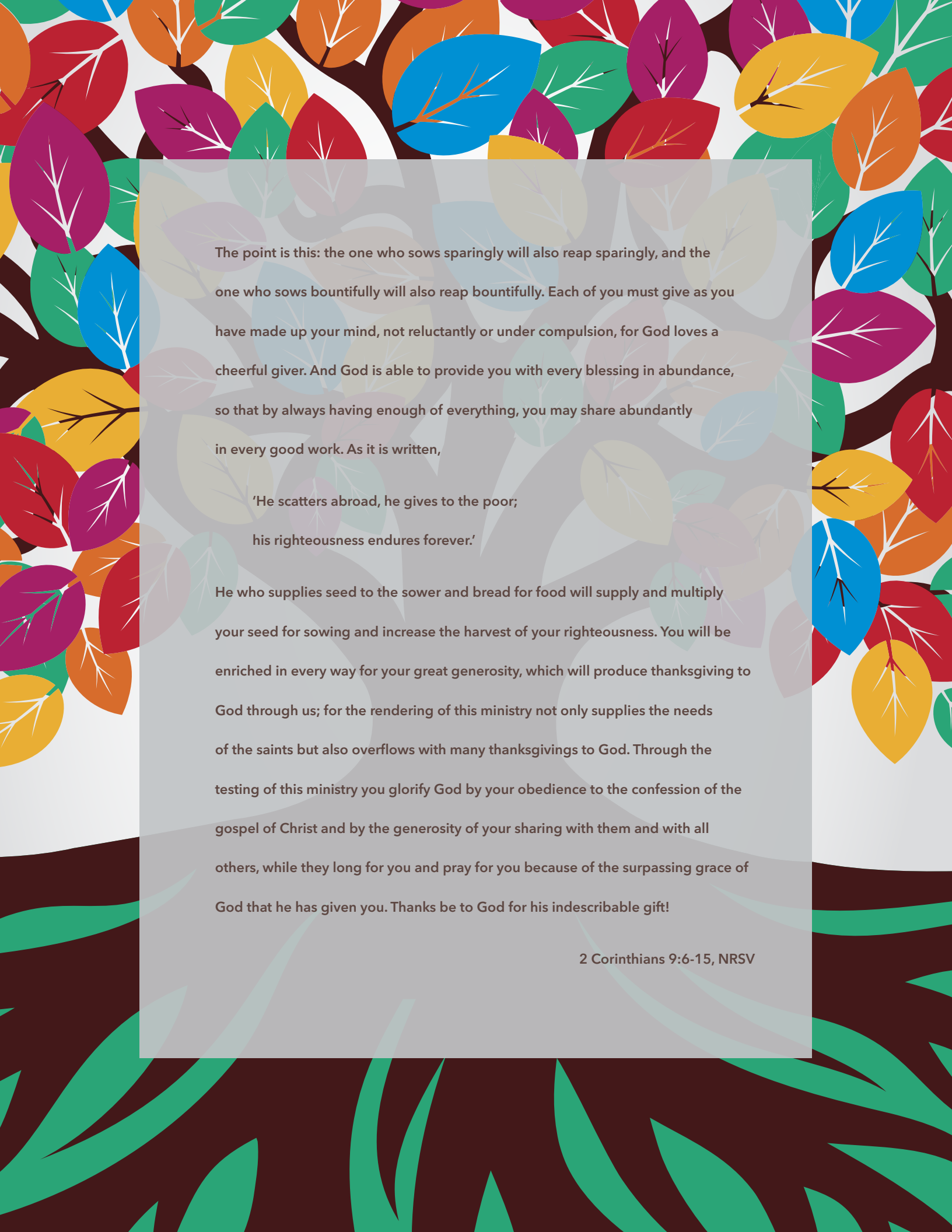
2 Corinthians 9:6-15

## Seeds of Hope: Pre-Summit Readings



National Summit  
on the  
Economics of Ministry

January 16 - 18, 2019 | Indianapolis, Indiana



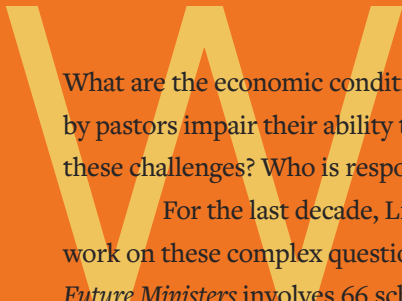
The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. As it is written,

'He scatters abroad, he gives to the poor;  
his righteousness endures forever.'

He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; for the rendering of this ministry not only supplies the needs of the saints but also overflows with many thanksgivings to God. Through the testing of this ministry you glorify God by your obedience to the confession of the gospel of Christ and by the generosity of your sharing with them and with all others, while they long for you and pray for you because of the surpassing grace of God that he has given you. Thanks be to God for his indescribable gift!

2 Corinthians 9:6-15, NRSV

## INTRODUCTION



What are the economic conditions of pastoral ministry today, and how do financial challenges faced by pastors impair their ability to lead congregations effectively? What can be done to identify and reduce these challenges? Who is responsible for fostering the financial well-being of pastoral leaders?

For the last decade, Lilly Endowment has supported organizations through three initiatives to work on these complex questions. The *Theological School Initiative to Address Economic Challenges Facing Future Ministers* involves 66 schools working to alleviate educational debt and increase their students' financial literacy. The *Initiative to Build Capacity in Historically Black Theological Schools* includes six seminaries building their internal capacities to provide high-quality and affordable theological education. The *National Initiative to Address the Economic Challenges Facing Pastoral Leaders* comprises 36 agencies and 9 resourcing organizations working on issues ranging from excessive debt and health-care expenses to underfunded retirement accounts. Collectively, these efforts are raising hard questions and reaching solutions.

The following articles share some “first fruits” of these promising efforts. You will read about groundbreaking projects to identify and address specific financial challenges faced by pastors. You will encounter stories about the impact of these efforts in helping church systems address the root causes of particular challenges and, in several cases, reimagine systems that provide financial support for ministerial candidates, pastors and theological education. You will hear testimonies about how projects have transformed the lives of seminarians and pastors and freed them to minister with a fuller sense of confidence and joy. The seeds of hope that have been planted are starting to bear life-giving fruit!

Concerns about the economic well-being of pastors are not new. John Wesley argued that churches should provide for the financial “necessities” of pastors, and he defined “necessities” as “sufficient food, decent clothing, and proper housing.”<sup>1</sup> Wesley also reminded his followers that pastors did not enter the ministry to accumulate wealth, but they needed sufficient provisions to enable them to perform their duties without excessive worry. These words from the past remind us that the work is not finished, and it must be grounded in theological reflection about human well-being, sufficient material conditions for thriving, shared responsibility to sustain mission and the abundance of God’s generosity.

We hope these Pre-Summit Readings help you prepare to engage fully during the Summit. Be impressed by all of this fruitful work! And roll up your sleeves for sharing the harvest.

Christopher L. Coble & John Wimmer  
Lilly Endowment Inc.

<sup>1</sup> Richard P. Heitzenrater, editor, *The Poor and the People Called Methodist* (Nashville: Kingswood Books, 2002), pg 29, as referenced by Rev. Kenneth Carder in his response to Pulpit and Pew’s report, “How Much Should We Pay the Pastor,” by Becky R. McMillan and Matthew J. Price, Winter 2003.



## Stories from the Fields



**The Ministerial Excellence Fund (MEF)** is one of the five components of the Episcopal Church Foundation's Lilly Endowment National Initiative entitled "From Economic Challenges to Transformational Opportunities." The MEF program provides grants to entrepreneurial clergy with the ability to help transform congregations but for whom personal financial challenges provide significant impediments. ...

With her MEF grant, the Rev. Laurie Lewis of the Episcopal Diocese of Kansas was able to reduce both her

*Continued on next page*



## Money Matters: Economic Challenges Facing Pastoral Leaders

By Holly Miller

EDITOR'S NOTE: *The following excerpt was first published in Lilly Endowment's 2015 Annual Report. For the full article and publication, visit [LillyEndowment.org](http://LillyEndowment.org). Reprinted with permission.*

**When Rick Foss was bishop** of the Eastern North Dakota Synod of the Evangelical Lutheran Church in America, he invited 28 pastors to talk candidly about money — or the lack of it. "What I heard scared me to death," he says. The year was 1999, and Foss had become aware that veteran pastors were struggling to make ends meet, and seminary graduates were entering ministry with education debts that often exceeded starting annual salaries.

Exacerbating the situation was a reluctance among clergy to discuss personal finances with their congregations. Some were embarrassed to admit their belt-tightening efforts had failed; others were in denial, preferring to focus on everyone's needs but their own.

“Pastors don’t complain,” says Foss. “They have such incredible integrity. But the topic of money becomes the elephant in the room that they choose to ignore.”

The conversation with his colleagues convinced Foss that the unwillingness to confront the elephant had a dangerous ripple effect. Not only did it threaten the stability of pastoral families, it also adversely affected the congregations they served and the Christian community at large. Ministry suffers when pastors are preoccupied with worry about soaring health insurance premiums, underfunded pension plans and the ever present obligation to pay back student loans. ...

## Lifting the Shroud of Silence

“When I meet with congregation leaders to talk about the benefits, protections and compensations that clergy should have, I like to share a chart,” says Louis Barbarin, chief executive officer of the Ministers and Missionaries Benefits Board (MMBB), a New York-based organization that serves more than 17,000 members across a range of denominations. “It shows the average compensation of a high school graduate, a college graduate, and someone with an advanced degree.” Then he makes his point: “The salary of a pastor with a master of divinity degree or a doctorate in ministry, often falls somewhere between that of a high school graduate and a person who completed an undergraduate program.”

As recipient of a \$1 million Endowment grant, the MMBB is developing programs aimed to improve the chart’s bottom-line message. ...

“We want to create a greater awareness within congregations so when lay leaders are discussing the compensation packages of their pastoral professionals they take into account the commitment these individuals have made in terms of education,” says Barbarin. “We want the people in the pews to remember



Rev. Laurie Lewis

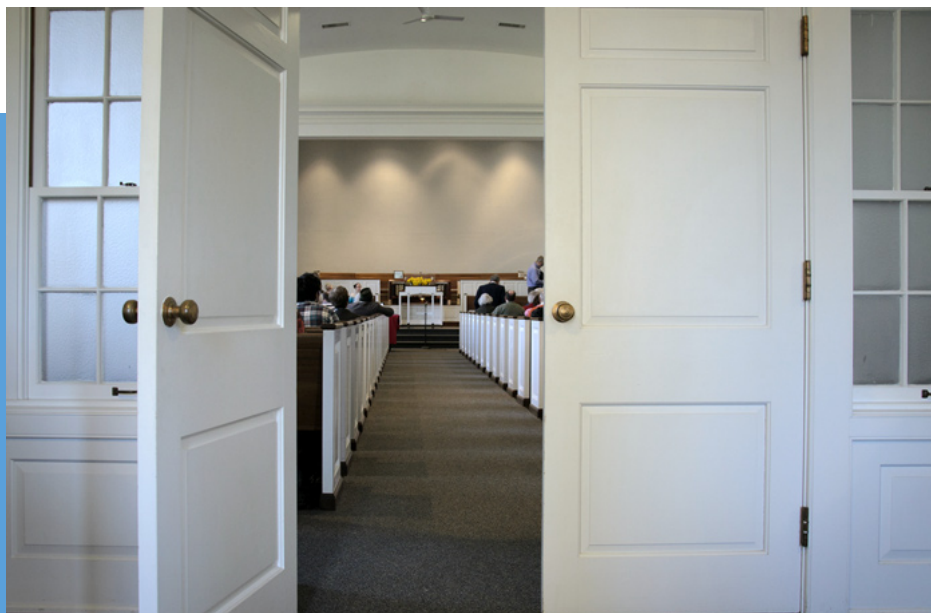
seminary debt and, in turn, relieve the high-pressure situation that existed in her home as a result. Laurie says “receiving these funds brought so much relief to our financial stress that it highlighted the fact that my salary was not sufficient to meet our family’s financial obligations.” Laurie was so encouraged by her MEF grant that she felt able to ask for a raise that brought her salary up to the diocesan recommended minimum and shed light on gender disparities between her salary and those of her male colleagues.

*Excerpt from the Episcopal Church Foundation News, July 17, 2018. Reprinted with permission.*



“... the Seminary has come to understand that the challenges and solutions to addressing student indebtedness require a cohesive strategy that works at the student-level powered by an economically viable enterprise model.”

*Quote from an Annual Report from a school in the Theological School Initiative to Address Economic Challenges Facing Future Ministers (ECFFM). Reprinted with permission.*





**Nine years ago,** Darrel and Kim Auvenshine helped found Southside City Church

in Fort Worth, TX. The congregation primarily serves the impoverished, the down and out and the homeless.

Hour after hour, day after day, week after week, Pastor Darrel pours his heart into the lives of others. He's a networker, counselor, pastor and encourager. He's the guide who continually points people to Christ, the man who seeks to meet everyone's needs. Except his own.

Darrel and his wife always put others first, stretching their finances thin to improve the lives of others. Then the bivocational pastor lost his job outside the church shortly after his wife had to resign her teaching position. The Auvenshines' financial situation became so bleak that they moved into True Faith Community, the same housing the pastor often refers homeless individuals to.

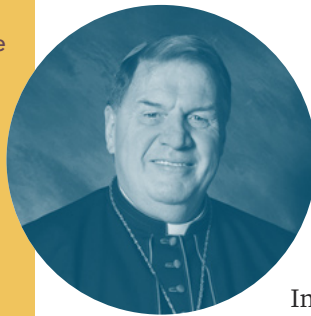
"Our church serves the poor," Darrel said. "That's why we were planted. Admitting that we were in need was tough. What I had to do is what I encourage other people to do – live in community."

An email from Texas Baptists [Baptist General Convention of Texas] arrived in Darrel's inbox describing a new program made possible by a Lilly Endowment grant designed to help financially

that pastoral families have the same dreams and aspirations that they do. Pastors deserve a decent roof over their heads and the ability to put food on the table. Like other parents in the congregation, pastors want to know their children are well taken care of and will have the opportunity to go to college."

Of particular concern to MMBB are those ministers who serve in African American congregations. Research indicates that "they are more likely to have unpaid student loans, credit card debt and other problems that could affect their job performance," says Barbarin. "They also tell us they are not saving adequately for retirement." In response, MMBB plans to host a series of workshops designed for pastors and spouses within the National Baptist Convention USA, the largest predominantly African American Baptist group in the nation and fourth largest Protestant denomination. The program will include a coaching component, with financial experts checking in periodically with participating pastors. ...

## Our Church is Changing



A similar emphasis on education is evident in the program designed by the Roman Catholic Archdiocese of Indianapolis, also a recipient of a \$1 million Endowment grant. ...

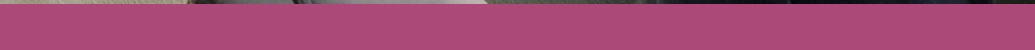
An enthusiastic advocate of continuing education, [Cardinal Joseph] Tobin [previously, Archbishop of Indianapolis, now Archbishop of Newark, says,] "Priests are

busy people, and sometimes we come out of seminary believing that we're equipped for life. But if we don't build on the foundation that the seminary provides, we risk getting to the place where we realize the world and our church have changed — but we haven't. It's my hope that this grant experience equips us in a very pragmatic sense for the challenges we face here and now and also awakens in each of us a desire to keep learning."

The research that shaped the [Indianapolis] Archdiocese's grant-funded program emphasized the sweeping changes that the Roman Catholic Church has undergone in recent years. Among them: Fifty years ago the archdiocese had more than 200 priests; today that number is fewer than 100 priests in full-time ministry. Another 48 retired priests provide some pastoral support. This means that priests have the added responsibilities of supervising lay personnel, raising funds, balancing budgets, coping with declining collections, and helping parishioners recognize the link between faith and stewardship. In a survey of pastors and parish life coordinators, more than three-quarters of the respondents cited a personal lack of financial and leadership training.

"I often share with priests my own experience as a first time pastor in a large, inner-city parish in Detroit," says Tobin. "I remember feeling like I might





Busby believes that exposure to [initial research] and access to top-quality educational materials will give grant participants a jump-start toward achieving their goals. He speaks enthusiastically about the progress he has witnessed in his years of interacting with leaders of congregations, parachurch organizations and large national ministries. “The increase in learning opportunities has created a significant increase in financial literacy among pastors and lay leaders.” Then he adds: “And yet, at the same time, we have a long, long way to go.” ■

The Texas Baptists program has



## Virtuous Cycles: Supporting Future Ministers

By Jo Ann Deasy

EDITOR'S NOTE: *The original article, excerpted here, was first published in the Spring 2017 issue of Reflections: A Magazine of Theological and Ethical Inquiry from Yale Divinity School. The article explores what the participants and leaders in the Theological School Initiative to Address Economic Challenges Facing Future Ministers (ECFFM) have learned since 2013. Jo Ann Deasy is the Director of Institutional Initiatives and Student Research for the Association of Theological Schools (ATS). Reprinted with permission.*

**When ECFFM got started**, we knew educational debt levels among divinity graduates had been steadily rising over the last decade. The Initiative allowed us to look more closely at the details.

What initially surprised us was the large number of students — in 2016, almost half (46 percent) of graduates from ATS schools — who were not



incurring any new educational debt in seminary. However, the other segment of graduates — 54 percent — took on nearly \$37,000 in educational debt on average, up significantly from about \$20,000 in 2006. As we learned, the number of students borrowing is not increasing, but the amount they are borrowing is climbing significantly.

Educational debt does not affect everyone in the same way.

[Eighty-two] percent of Black/Non-Hispanic students graduated with new educational debt incurred in seminary; the average amount among these borrowers was over \$46,000.

Female students were just as likely as male students to bring debt with them to seminary. However, 58 percent of female students took out new educational loans in seminary, compared to 50 percent of male students, and the average debt incurred was higher (\$39,000 vs. \$35,000).

Younger students, who have not had as much time to pay off undergraduate loans, are more likely to incur debt in seminary (57 percent, compared to 49 percent of those over 50 years old).

We expected younger students to take out more educational debt during seminary. What surprised and worried us was the amount of debt being incurred by older students. Though students over 50 were less likely to take on educational debt during seminary, they were more likely to borrow \$60,000 or more (14 percent of them vs. 8 percent of students in their 20s). With fewer years in the workforce to pay off their debt and with the struggle, for some, to find work in churches that pays enough to make debt payments, older students run the risk of defaulting on their loans, which can hurt their Social Security benefits if the lender is the federal government.

Many explanations are offered for today's high levels of educational debt. Some people blame the rising cost of tuition in theological schools. Overall net tuition at ATS schools increased by approximately 50 percent between 2004 and 2014, significantly outpacing inflation rates. However, when ATS compared net tuition at member schools with the average amount of educational debt incurred by graduates, we found no correlation. Net tuition at an individual institution did not predict debt levels. There were institutions where students received full-tuition scholarships yet these students still incurred high levels of debt, and schools where students faced relatively high tuition rates and still graduated with little or no debt.



changed the way Darrel views God's provision. Money is still tight for the couple, but they see God's generosity all around them.

"One of the things God is teaching us and was initiated through this process is God's provision for our family doesn't always come in the form of a paycheck," Darrel said. "We needed a car. There was a time where we needed transportation. Someone has given us use of a car. One time, someone gave us dozens of eggs that have provided for our family. There's been times when someone gives groceries for families in need and Kim and I have been a family in need."

"It's really been a great journey for Kim and I," Darrel said.

*By John Hall. Originally published in Texas Baptists Life, Vol. 5, Issue 6. Excerpt reprinted with permission.*



**"I was a banker,** and most of my life had been in retail banking or investment

banking," says Yolande Petty. "However, the call on my life was actually to people, and ITC gave me the opportunity to walk in my call."

Petty is a student at the Phillips School of Theology, one of the five seminaries that make up the Interdenominational Theological Center

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(ITC) in Atlanta. A few years ago, after she had decided to attend ITC, she learned something surprising from an elderly relative.

"When I decided to go to seminary, and I was looking at various seminaries across the United States, my Uncle William Phillips said, 'You know, we got a family school.'"

Petty thought that her uncle meant merely that several relatives had attended a particular seminary. But what he actually meant was that the Phillips School of Theology at ITC had been named after a great-great-uncle of hers.

"Once I chose ITC and I alerted my family, my Uncle William said: 'Bishop Charles Henry Phillips. That's your legacy.' So I determined that I needed to see what Charles Henry Phillips was all about. How important was he to the church that they named a school after him?"

Petty learned that Phillips had been born a slave in Georgia and had, after emancipation, studied both theology and medicine, becoming a minister and a doctor. A tireless evangelist in the Colored Methodist Episcopal (now Christian Methodist Episcopal) Church, he founded hundreds of chapels and churches throughout the United States until his death in 1951 at the venerable age of 93.

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Tuition certainly contributes to educational debt levels, and many schools are exploring ways to lower tuition costs. ...

However, the lack of correlation between tuition and educational debt levels suggests other factors are also fueling the problem. These include high living expenses, poor lifestyle choices, a decrease in congregational or denominational financial support for students, lower wages for part-time jobs, and an increase in undergraduate debt brought to seminary.

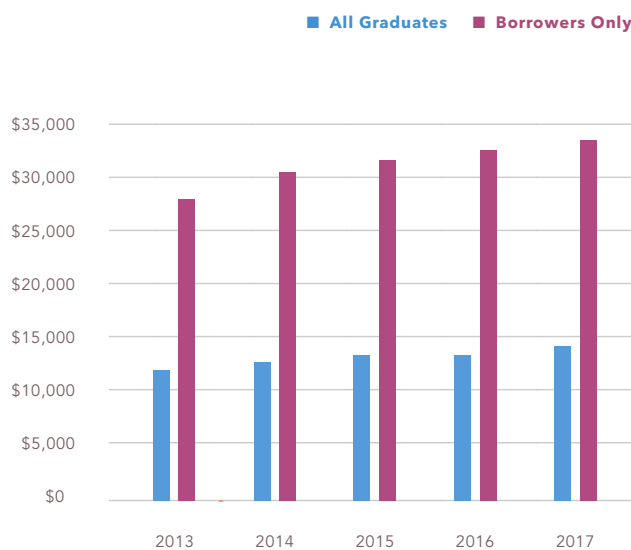
## Wiser Choices

The ECFFM project has seen early successes in the form of interventions to help students make wise choices. Schools have partnered with financial literacy organizations, local financial advisors, business schools, and denominational pension boards to create workshops, courses, online training, and mentoring programs. These have been most successful with students who have low levels of debt. Such programs have had more difficulty reaching high-debt students.

Indeed, many schools have been frustrated with the overall lack of participation by students in programs that aim to help them incur less debt. In some institutions, students resisted because financial counselors and teachers

### Approximate Average Educational Debt BROUGHT to Seminary

All Graduates, 2013-14 to 2017-18



Since 2013, debt brought by borrowers has **INCREASED BY \$4,620**

**\$32,817**

Average debt brought by borrowers between **2017-18**

**\$13,585**

Average debt brought by all graduates between **2017-18**

Source: GSQ Total School Profile Table 7, GSQ Question 13a

lacked theological training, brought a different theological perspective, or did not seem to understand the specifics of clergy finances.

More often, though, schools suggested the resistance was caused by social and psychological factors associated with contemporary society’s “code of silence” around money, a culture of blame and shame around issues of debt.

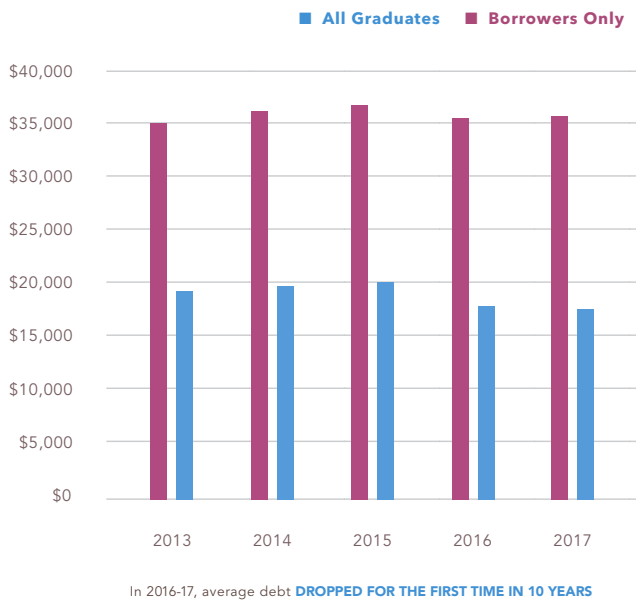
Blame and Shame

Thus, in many cases, students were unwilling to come forward and ask for help when they were struggling financially. It was easier to take out another loan than try to address their financial issues or ask people to support them as they prepared for ministry. Many were ashamed of the debt they carried, even if their struggles were related to circumstances outside of their control. A widespread culture of blame in society intensifies a tendency to regard theological education as a private affair to be financed by individual students rather than as a responsibility shared by the congregations and denominations that called them to seminary. If students incurred high debt, it’s their own fault.

It is true that some students make bad financial choices or spend extravagantly on things they can’t afford. But our data shows that students today

Approximate Average Educational Debt INCURRED in Seminary

All Graduates, 2013-14 to 2017-18



**\$35,664**

Average debt incurred by borrowers between **2017-18**

**\$17,467**

Average debt incurred by all graduates between **2017-18**

Source: GSQ Total School Profile Table 7, GSQ Question 13a



Yolande Petty, student at Phillips School of Theology at the Interdenominational Theological Center.

Bishop Phillips spent the last 30 years of his long life in Cleveland and is buried there. And Yolande Petty lives in Cleveland too.

“I wondered where my passion for ministry came from,” she muses. “I wondered where my passion for education came from.” Finally she felt that she knew – she was standing on the shoulders of Bishop Charles Henry Phillips.

“When I found out that I am at a school where my bloodline is being honored, I used that for all those ‘I’m tired’ moments – all those moments that I wanted to give up,” she says. “I would walk out into the hallway, look at that picture [of Bishop Phillips] hanging on the wall, and understand that I can’t give up. I can’t stop now. I have to reach my goal. I have to live out my destiny.”

By Jay Blossom, The In Trust Center for Theological Schools.





**"I have not [acquired any new debt]. We have been going the other way!!**

Since I am a student at [seminary], my current college loans are in deferment. They are federally subsidized loans, so no interest accrues while I am in school.

They are basically in pause.

In previous years, I just let the debt sit there. Since taking the Compass Journey, I have decided to be more proactive and I am paying \$50/month toward my smallest college loan.

(I have 2 college loans.)

That way, all the money is going directly to the principal. When I finish seminary in a year, I will be paying on a much smaller loan – or maybe none at all. Then, I will only have to pay on the one remaining college loan." –R. W.

*Excerpt from "Testimonies from COMPASS Journey Participants." The COMPASS Initiative is part of the Church of the Nazarene. Reprinted with permission.*

can work just as hard as students a generation ago, make the same prudent spending choices, and still end up with high levels of debt. And sometimes they are doing exactly what they are supposed to do — yet still they are saddled with more debt. ...

## Overcoming Rhetoric

During the first years of the ECFFM initiative, many schools themselves had to work hard to overcome the rhetoric of shame and blame associated with educational debt. Soon we changed the language we used in ECFFM procedures — shifting from a focus on seminary student responsibility to a broader emphasis on systemic issues that contribute to the high debt loads on individuals.

This shift was important not just for students but for relationships with congregations and denominations. A focus on the systemic issues allowed all parties to come together without blaming any one player, whether seminary or congregation or student. It's crucial that all involved get to work on the common problem of how to equip individuals whom congregations and denominations call into service.

In that spirit, several seminaries have shifted their financial aid approach from a "procedural" to a "relational" strategy where financial aid offices partner more personally with students to provide information and counseling that will help them make the best possible choices to get through seminary with manageable debt loads. In some schools this counseling begins with prospective students, giving them a realistic picture of the cost of seminary, their potential future salary, and the options for degrees and funding.

## Cycles of Virtue

Several seminaries are going further. Some are working with congregations to find financial support for those in their midst who are discerning a call to ministry. Other schools are training seminary students not just to be financially literate but to be better equipped to lead congregations that are often struggling financially themselves. By training seminarians to be wise financial leaders, developing their skills in business, entrepreneurship, and fundraising, theological schools are creating a virtuous cycle — where financially equipped students create financially stronger congregations who are then able to financially support future ministers. ■



## Learning Together: Black Theological Education

By Jay Blossom

In 2014, **Lilly Endowment Inc.**, recognizing the historic and continuing importance of Black theological education, approached six historically Black theological schools with a request for proposals. The resulting six proposals from the six different institutions created a single three-year “Initiative to Strengthen Fundraising in Historic Black Theological Schools.” And this initiative led to transformative opportunities at all six schools: A renewed focus on mission and vision, changes in governance, more effective branding and fundraising, and strengthened collegiality among the participating schools and their leaders. In 2017, the Endowment extended partial funding to the grantees to help them focus on how to sustain their fundraising efforts.

The In Trust Center for Theological Schools has served as the coordinating organization for the initiative. The In Trust Center’s senior consultant, Delores Brisbon, has been the key contact with each institution. A 1954 graduate of Tuskegee University, Brisbon is the retired chief operating officer of the



**“This money is a tangible blessing and a sign of hope of the grace and love of**

God for you. This gift is given to you unconditionally to help ease the pain and strain of financial stress. Receive this and know God loves you.”

So began a litany that accompanied the awarding of grant checks to our Pilot Group Cohort participants. The grants were presented by the individual congregational advocates who were also attending our initial literacy event.

Originally, we thought we would just mail the awards to grant recipients. However, we decided instead to present these at the first training event.

As the checks were presented and the litany repeated, advocates were also encouraged to add a personal word of support and blessing to the litany. This was such a bonding moment between grant recipient and advocate. As the blessing was repeated over and over, the emotion grew among the group. Each participant saw and heard the litany and blessing being shared with each of the other participants. This was a powerful moment of affirmation. These personal expressions helped to loosen





(Previous page and here) Participants at the Gift of Black Theological Education Symposium, April 2018, hosted by The In Trust Center.

the bonds of guilt and shame that each participant seemed to be carrying. This was much more meaningful than receiving the check through the mail!

Said one recipient, "I didn't realize how deeply I was burying my guilt and shame. The pain of my debt was affecting every part of my life, my marriage, my career. As I heard the love and support from my advocate, my tears began to flow and my burden began to be lifted. I can never repay you all for the depth of redemption that this grant has given me!"

*By Bo Prosser, Catalytic Coach and Consultant and Director of the Ministerial Excellence Initiative, Cooperative Baptist Fellowship.*

Hospital of the University of Pennsylvania and is a former board member of Eastern University and the Community College of Philadelphia. Named "Initiative to Build Capacity in Historically Black Theological Schools," the coordinating program is increasingly focused on collaborative approaches to institutional health, and on making a case for Black theological education to an audience that is broader than the original six institutions. The overall goals include (1) encouraging a culture of stewardship, fundraising, and advocacy that permeates and transcends institutional walls and (2) fostering a community of learning, accountability, and support among the schools and their leaders.

## Key Takeaways

The leaders of the participating schools are enthusiastic and emphatic about the initiative's impact. One leader shared that, through the initiative, he had learned "to stay focused on our strategic objectives, even in the face of transition and programmatic challenges." Another said that he had learned that "fundraising is inextricably dependent on the health and self-understanding of the institution" and that "institutional culture must be healthy enough to support a vibrant, life-affirming fundraising effort." Another leader agreed and provided more specifics: "Fundraising is not confined to one person or department. It must be attached to, and further, the mission/vision of the institution. You raise funds to further your missional goals."

Still another leader learned something about finding the right people to spearhead a fundraising effort: "Successful leadership of a fundraising effort requires skills that are not always evident in resumes or even apparent from previous job titles. The articulation of a vision for fundraising may not indicate that a good person has the skills or the drive to make the vision a reality."



And finally, several of the leaders agreed that one of the key takeaways of the initiative was that they should continue “dialogue and mutual sharing with other historically Black theological schools.”

## Initiative Impact

Perhaps the greatest impact of the initiative in its first four years was that it provided space for institutional leaders to think, learn, and strategize — several large gatherings included many representatives from all the participating schools, while numerous face-to-face meetings included just the deans and presidents. The senior consultant was on the phone with each leader almost weekly and met in person with each one numerous times. This investment resulted in specific areas of impact.

For example, two of the divinity schools that are part of universities created boards of visitors in order to provide a connection to the broader community and to provide guidance for the fundraising program. One hired a branding expert recommended by the senior consultant, which resulted in a new mission statement and eventually led to “a comprehensive campaign to tell our story to new audiences through new media,” according to the school’s president.

Another leader was extremely specific about the outcomes at his institution: “Our fundraising has grown by several-fold. We had to rebuild our development department (and efforts) entirely, but we are raising more money now than ever in the history of the school.”

### The six participating schools and current leaders:

**Hood Theological Seminary** | Salisbury, North Carolina  
Dr. Vergel L. Lattimore, President

**Howard University School of Divinity** | Washington, D.C.  
Dr. Yolanda Pierce, Dean

**Interdenominational Theological Center** | Atlanta, Georgia  
Dr. Edward L. Wheeler, President

**Payne Theological Seminary** | Wilberforce, Ohio  
Dr. Michael Joseph Brown, President

**Samuel DeWitt Proctor School of Theology  
of Virginia Union University** | Richmond, Virginia  
Dr. Corey D. B. Walker, Dean

**Shaw University Divinity School** | Raleigh, North Carolina  
Dr. Johnny Hill, Dean



**Through years of ministry** at minimal salaries, [Rev. Randy] Yaryan accumulated

sizeable debt from his and his kids’ education, loans from worn-out vehicles he used for ministry and bills from other expenses just to provide a home for his family. Working second and third jobs to make ends meet eroded his outlook for ministry and strained relationships with the people he was called to serve. Yaryan suffered. Ministry suffered.

TFI [Thrive Financial Initiative, Wesleyan Church] gave Yaryan hope his situation might be reversed. He shared the project with the Winchester Union Street Wesleyan Church family, finding them receptive to the idea.

“I found a church willing to help its pastor. They just didn’t know I needed it or where I needed it,” Yaryan said. When he affirmed he had some debt concerns, that was enough information for his church leaders.



Rev. Randy Yaryan

Without knowing all the details, laity started brainstorming ideas for raising funds to reduce his debt. The pastor and



House before/after rehab by Union Street Wesleyan Church and local community.

lay leaders began working together to complete financial education projects that helped them become better stewards. Many took the opportunity to minimize personal debt. The church also tackled some of the congregation's debt. What started as support for the pastor soon grew into a collaborative project freeing pastor and people from some of the economic shackles limiting ministry focus and ability.

## Peer Learning

Learning from the other institutions within the initiative has been essential to the schools' trajectories toward success. One president stated, "I have been amazed at the incredible amount of insights that have emerged from our president/dean gatherings as we have shared our common struggles and possibilities for the future." Another shared: "We have been inspired by the high level of cultural competence, pride, and rich scholarship that is promoted by the dean of one of our peer schools. Their creative efforts in collaboration are affirming, life-giving, and legacy-creating."

Another leader was inspired to hear that a peer institution had started a new publication and is now thinking about doing likewise. Still another was more circumspect: "We have learned that the work is hard and is often accompanied by failures. That has been helpful during those times when progress has seemed elusive. On the other hand, the success of a couple of our colleagues in transforming their boards, and in engaging them in the work of fundraising, has served as a source of encouragement."

All the leaders have agreed on the primary importance of one thing: the need to articulate the importance of Black theological education both to internal audiences (including students, faculty, boards, and alumni) and to new, external audiences. "Perhaps the most important gift of the collegial work that the initiative has provided is the affirmation of and the need for the theological perspective that historically Black theological schools have nurtured and articulated," stated one president.

## Big Dreams

As the initiative continues during the next few years, the leaders of historically Black theological schools are dreaming big. Some of their dreams are related to students: "To generate enough scholarship income to allow students to attend virtually debt free." Some are related to the institutions themselves: "To rebrand ourselves as a premier theological institution, rooted in a history of prophetic leadership, social justice, and pastoral leadership." And "to complete a campaign to raise \$6 million to \$7 million to endow faculty chairs, increase student scholarships, and build a new building to house a chapel, a center for chaplaincy, and offices."

Perhaps the most important dreams are also the most comprehensive. One leader shared, "Our dream is to reimagine our future based on the emerging nature of faithful ministry in the 21st century, with support from a re-engaged alumni base and a restructured board that leads the fundraising effort." ■

# Economic Challenges Facing Pastoral Leaders: Report on NEI Planning Grant Research

By C. Kirk Hadaway and Penny Long Marler

EDITOR'S NOTE: In 2015 and 2016, 31 denominational agencies conducted original research as part of their planning to prepare a proposal for Lilly Endowment's National Initiative to Address Economic Challenges Facing Pastoral Leaders (ECFPL). Hadaway and Marler prepared a report that compiled and analyzed survey data and other research from over 25,000 pastoral leaders as well as responses from experts at a conference in Indianapolis in April 2017. This excerpt is the concluding section, "Summary Observations." For the full report, visit [www.ecfpl.org](http://www.ecfpl.org).

**The primary financial challenge** facing clergy in the United States can be stated as a dilemma: how does a clergy family maintain a standard of living consistent with the status of their position and the members of their community when the financial costs for clergy education have greatly increased, clergy salaries have decreased relative to other professional occupations, and benefits and savings are insufficient or absent?

The financial demands for education, lifestyle, and saving for emergencies and retirement can be daunting but if income levels were high enough, the challenge would be much less. Salaries for clergy, however, tend to skew low rather than high, resulting in an overall lower median salary figure than might be expected. So, although many clergy may earn \$75,000 to \$85,000, median clergy income is reduced by the large numbers of part-time, bi-vocational, and small-church clergy who earn very little through their church-related employment.

Growing freedom allowed the church to turn attention from problems toward possibilities. Yaryan acquired a home that might provide rental income, but the house needed renovation. He started making repairs alone, but soon had a team of helpers. Church members volunteered time and tools. They networked in the community to find materials and supplies. Room by room, the house, the church and the future took shape.

Amazing futures sometimes emerge from a simple question: "What if?" While working on Yaryan's rental home, the pastor and laity learned that someone in the Winchester community needed help. A man widely known for serving kids through the local YMCA and youth sports leagues lived in a home covered in broken siding, rotted doors and shattered windows. "What if . . . ?"

Yaryan and Union Street Wesleyan Church took the lead. They built a coalition of community churches. They organized with the YMCA. They networked with local merchants to collect donations, materials and volunteer-work schedules. The youth at Union Street donated \$1,000 to the project.

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Continued on next page



Yaryan and his team launched the work in August 2017, living out the grace and generosity of Christ. A church once mired in debt and a doubtful future has begun to turn into a kingdom force in its small community – one nail, one board, one person at a time.

*By Mark Rennaker, Director, Thrive Financial Initiative, Wesleyan Church. Excerpt reprinted with permission from Wesleyan Life magazine.*



**“When we started teaching about finances, two things happened. ... First, we**

started getting fan mail ... students who wrote personal notes to describe how they were using what they were learning in class and it was changing their lives. ... And, second, we got push back from students saying that this was not what they signed up for ... the message that Christendom no longer exists and that they will have to take a responsibility for being entrepreneurial that previous generations did not bear.”

*Quote from an Annual Report from a school in the Theological School Initiative to Address Economic Challenges Facing Future Ministers (ECFFM). Reprinted with permission.*

By contrast, few lawyers and even fewer doctors are on the low end of their professional income range but many are far higher than the professional median. For lawyers, the salary range goes from a large group of adequately and well-paid attorneys and then extends upward to those that are quite wealthy or even rich, with very large salaries. One does not get rich by being a clergyperson but it is quite likely that one might be fairly poor, earning \$15,000 a year for a part-time position as priest-in-charge or pastor of a small church.

Maintaining a comfortable but marginally middle-class lifestyle for full-time clergy on the higher end of the income range is quite possible if one is not saddled with large educational debt. With large educational debt, even more highly compensated clergy struggle to make ends meet and are unable to save for retirement or for emergencies. For less well-compensated clergy in full-time positions, a comfortable middle-class lifestyle is more difficult and particularly so if the clergyperson is single or married with a spouse who does not work. Even without the burden of student debt, it will be difficult for middle-income clergy to save for retirement and to keep levels of consumer debt low. And if the clergyperson is in a church or denomination that does not contribute substantially to a pension or retirement account, it will be very difficult to retire with a comparable standard of living.

For clergy who are paid considerably less than the national median, the income provided by clergy employment is not a living wage. So, it is necessary for the clergyperson to supplement their income through other jobs, a working spouse, or both. In other cases, the clergyperson may be retired or in a second career. There are many clergy who become ordained after a career in a secular job and there are many others who retire as pastors but take part-time calls in retirement for additional income and commitment to the ministry. But there are even more clergy who accept  $\frac{1}{2}$  or  $\frac{3}{4}$  calls or other financial arrangements because the church cannot afford more and because the clergyperson cannot find full-time employment. These low-income situations also include people who work full or part-time hours but receive no salary other than, possibly, residence in the parsonage.

The lower one's income from the church, the less likely is one to receive substantial benefits including the two most crucial benefits: retirement contributions and medical benefits. Being part-time and/or in denominations with a less centralized structure usually means that retirement and medical benefits are the ultimate responsibility of the clergyperson. For clergy in this situation, their income is necessarily lowered by having to contribute all, or nearly all, of their retirement and most if not all of their medical insurance costs out of pocket.



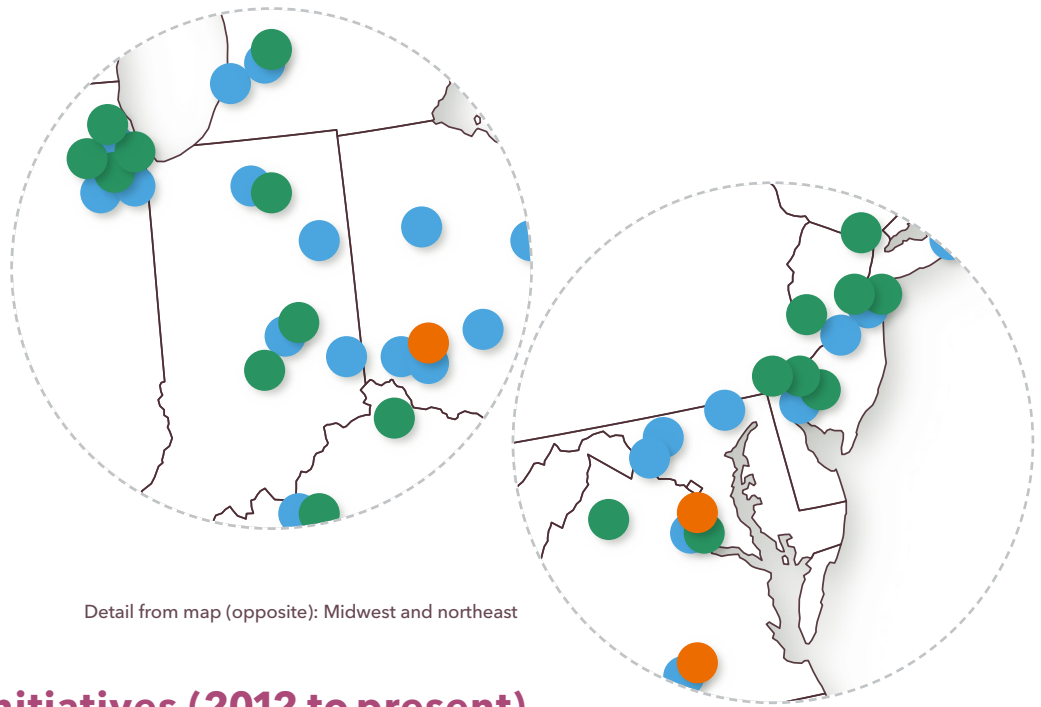
Not only is their salary reduced, but the income used for medical insurance will be taxed.

In denominations with a centralized denominational structure, full-time clergy will normally be in the higher income tier and will receive a full set of benefits. But part-time clergy in these same denominations will not necessarily receive any benefits, even reduced benefits. And as these denominations see more of their congregations become smaller the number of churches able to support full-time clergy with full benefits is declining.

Three, sometimes overlapping, groups are at a disadvantage regarding their finances: women, Black and Hispanic clergy, and clergy in small congregations. Male clergy, White clergy and clergy in congregations with 100 or more in average attendance tend to fare much better in terms of income.

Given the sobering figures on clergy salary, benefits, and debt, it may be surprising that the profession still attracts so many candidates. But another of the atypical things about the ministry is that while clergy are underpaid compared to almost all professional occupations, the level of occupational satisfaction for clergy is among the highest. And while advanced education does not tend to benefit clergy financially in the same way it benefits other professions, most clergy say the degrees they received were worth it. Clearly, job satisfaction for clergy is not driven by money. But the stresses associated with marginal incomes, large debt, and the inability to save have caused many clergypersons to consider leaving the ministry. They are not the majority but their substantial presence and the compounding, and by most measures increasing, financial pressures that most American clergy experience raise important questions for denominations, institutions of theological education, and congregations — not the least of which are questions of justice if not compassion. Any risk, whether driven by macro-economic forces or micro-economic consequences, that threatens to undermine confidence in and commitment to a divine call among pastoral leaders is not a risk worth taking. These data should be a wake-up call to all agencies and institutions that support clergy and congregations both for strategic action and further research. ■





Detail from map (opposite): Midwest and northeast

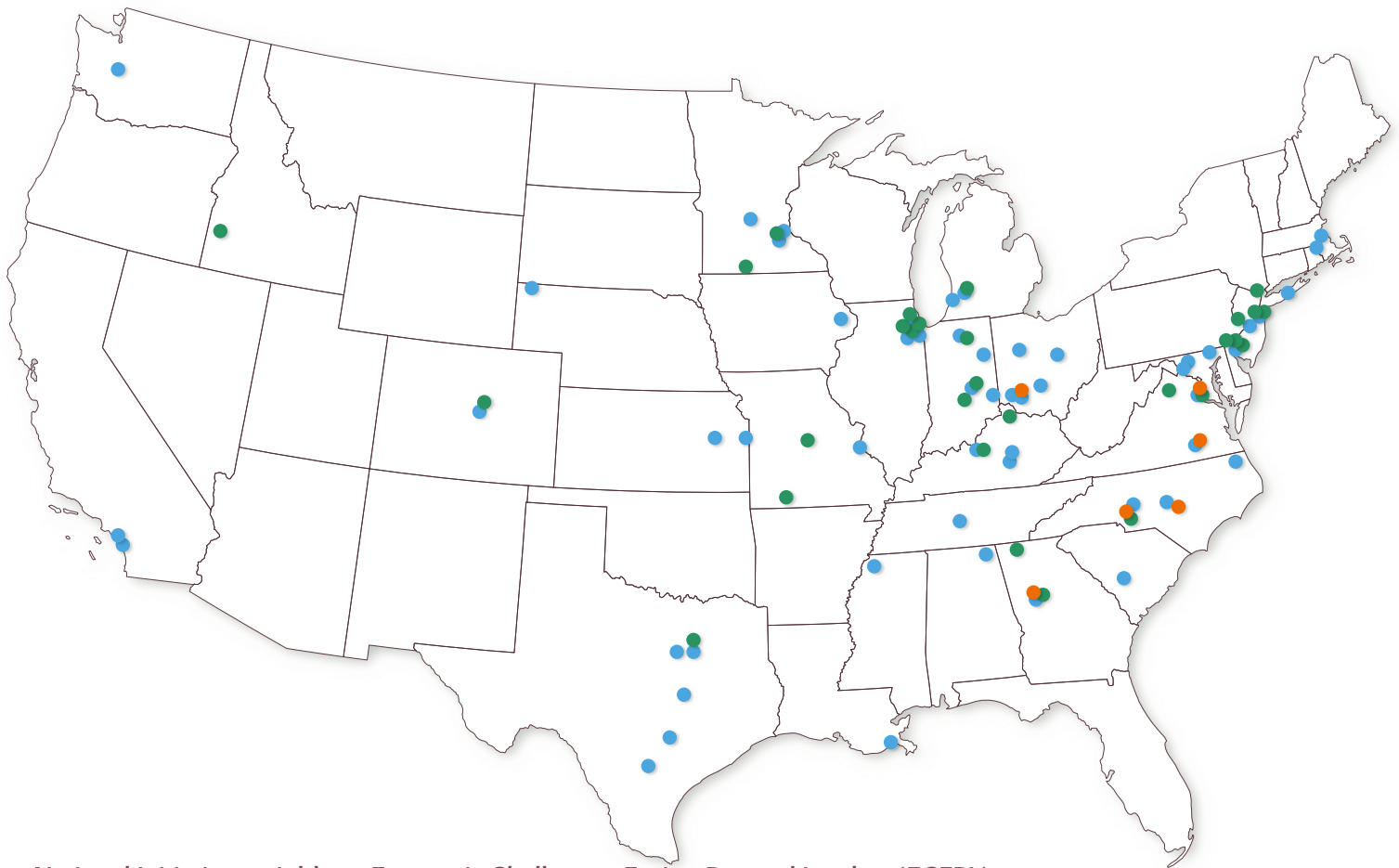
## All projects in three initiatives (2012 to present)

### Theological School Initiative to Address Economic Challenges Facing Future Ministers (ECFFM)

Coordinating Organization: Association of Theological Schools

Anabaptist Mennonite Biblical Seminary	Elkhart, IN	Lutheran Theological Southern Seminary	Columbia, SC
Anderson University School of Theology	Anderson, IN	of Lenoir-Rhyne University	Memphis, TN
Andover Newton Theological School		Memphis Theological Seminary	Emmitsburg, MD
at Yale Divinity School		Mount St Mary's University and Seminary	Kansas City, MO
Aquinas Institute of Theology	New Haven, CT	Nazarene Theological Seminary	New Brunswick, NJ
Asbury Theological Seminary	St. Louis, MO	New Brunswick Theological Seminary	New Orleans, LA
Ashland Theological Seminary	Wilmore, KY	New Orleans Baptist Theological Seminary	New York, NY
Austin Presbyterian Theological Seminary	Ashland, OH	New York Theological Seminary	Chicago, IL
Bethany Theological Seminary	Austin, TX	North Park Theological Seminary	Lisle, IL
Boston University School of Theology	Richmond, IN	Northern Baptist Theological Seminary	San Antonio, TX
Brite Divinity School at Texas Christian University	Boston, MA	Oblate School of Theology	Wilberforce, OH
Calvin Theological Seminary	Fort Worth, TX	Payne Theological Seminary	Dallas, TX
Candler School of Theology of Emory University	Grand Rapids, MI	Perkins School of Theology, Southern Methodist University	Virginia Beach, VA
Catholic Theological Union	Atlanta, GA	Regent University School of Divinity	Collegeville, MN
Central Baptist Theological Seminary	Chicago, IL	Saint John's University School of Theology and Seminary	
Concordia Seminary (MO)	Shawnee, KS	Samuel DeWitt Proctor School of Theology	
Concordia Theological Seminary (IN)	St. Louis, MO	of Virginia Union University	Richmond, VA
Denver Seminary	Fort Wayne, IN	Seattle University School of Theology and Ministry	Seattle, WA
Duke University Divinity School	Denver, CO	Sewanee University of the South School of Theology	Sewanee, TN
Earlham School of Religion	Durham, NC	Sioux Falls Seminary	Sioux Fall, SD
Eden Theological Seminary	Richmond, IN	Talbot School of Theology, Biola University	La Mirada, CA
Episcopal Divinity School	St. Louis, MO	Trinity Evangelical Divinity School	
Episcopal Theological Seminary of the Southwest	Cambridge, MA	of Trinity International University	Deerfield, IL
Fuller Theological Seminary	Austin, TX	Trinity Lutheran Seminary at Capital University	Columbus, OH
George W. Truett Theological Seminary of Baylor University	Pasadena, CA	Union Presbyterian Seminary	Richmond, VA
Gordon-Conwell Theological Seminary	Waco, TX	United Lutheran Seminary	Gettysburg and Philadelphia, PA
Grand Rapids Theological Seminary	South Hamilton, MA		Dayton, OH
of Cornerstone University			New Brighton, MN
Howard University School of Divinity	Grand Rapids, MI	United Theological Seminary	Nashville, TN
Illiff School of Theology	Washington DC	United Theological Seminary of the Twin Cities	Winston-Salem, NC
James and Carolyn McAfee School	Denver, CO	Vanderbilt University Divinity School	Dubuque, IA
of Theology of Mercer University		Wake Forest University School of Divinity	Washington DC
Lancaster Theological Seminary	Atlanta, GA	Wartburg Theological Seminary	Holland, MI
Lexington Theological Seminary	Lancaster, PA	Wesley Theological Seminary	Findlay, OH
Louisville Presbyterian Theological Seminary	Lexington, KY	Western Theological Seminary	New Haven, CT
Luther Seminary	Louisville, KY	Winebrenner Theological Seminary	
Lutheran School of Theology at Chicago	St. Paul, MN	Yale University Divinity School	
	Chicago, IL		





## National Initiative to Address Economic Challenges Facing Pastoral Leaders (ECFPL)

Coordinating Organization: Center for Congregations

American Baptist Home Mission Societies

Archdiocese of Chicago

Archdiocese of Indianapolis

Archdiocese of Louisville

Assemblies of God, General Council of

Baptist General Convention of Texas

Board of Pensions of the PC (USA)

Christian Church in Indiana

Christian Reformed Church in North America

Christianity Today, Church Law & Tax

Church of God (Cleveland, TN)

Church of God Ministries (Anderson, IN)

Church of the Nazarene

Cincinnati Christian University

Cooperative Baptist Fellowship

Dakotas-Minnesota Area of the UMC

Diocese of Lafayette-in-Indiana

Episcopal Church Foundation

Episcopal Diocese of Indianapolis

Evangelical Council for Financial Accountability (ECFA)

Evangelical Covenant Church

Evangelical Lutheran Church in America

Everence Financial (Mennonite Foundation)

Valley Forge, PA

Chicago, IL

Indianapolis, IN

Louisville, KY

Springfield, MO

Dallas, TX

Philadelphia, PA

Indianapolis, IN

Grand Rapids, MI

Carol Stream, IL

Cleveland, TN

Anderson, IN

Nampa, ID

Cincinnati, OH

Decatur, GA

Minneapolis, MN

Indianapolis, IN

New York, NY

Indianapolis, IN

Winchester, VA

Chicago, IL

Chicago, IL

Goshen, IN

Garrett-Evangelical Theological Seminary

Greek Orthodox Archdiocese of America

Lake Institute on Faith and Giving

Leadership Network

Leadership Roundtable

Missouri United Methodist Foundation

MMBB Financial Services

National Association of Evangelicals

New Jersey Synod, ELCA

North Carolina Synod, ELCA

North Park University

Pension Boards-United Church of Christ

Pension Fund of the Christian Church

Presbyterian Foundation

Reformed Church in America

Rocky Mountain Synod, ELCA

Samuel DeWitt Proctor Conference

Seton Hall

SW Minnesota Synod, ELCA

Villanova University

The Wesleyan Church

Wespath - UMC General Board

of Pensions and Health Benefits

Evanston, IL

Garrison, NY

Indianapolis, IN

Dallas, TX

Washington DC

Columbia, MO

New York, NY

Washington DC

Oxford, NJ

Salisbury, NC

Chicago, IL

New York, NY

Indianapolis, IN

Jeffersonville, IN

Grand Rapids, MI

Denver, CO

Chicago, IL

South Orange, NJ

St. James, MN

Villanova, PA

Indianapolis, IN

Glenview, IL

## Initiative to Build Capacity in Historically Black Theological Schools

Coordinating Organization: In Trust Center for Theological Schools

Hood Theological Seminary

Howard University School of Divinity

Interdenominational Theological Center

Payne Theological Seminary

Salisbury, NC

Washington DC

Atlanta, GA

Wilberforce, OH

Samuel DeWitt Proctor School of Theology

of Virginia Union University

Shaw University Divinity School

Richmond, VA

Raleigh, NC

## Aims of the Summit

Teams from more than 100 projects funded by Lilly Endowment in theological schools and denominational and church-related agencies have designed and launched new efforts to address a set of concerns they all share: the economic challenges that impair the ability of current and future pastors to lead congregations and communities effectively. Through their varied contexts and expertise, they have created highly promising efforts to enhance the financial literacy of pastoral leaders and to alleviate specific economic challenges of students and clergy under their care.

The Summit provides an opportunity to share, affirm, build, collaborate and extend the work of these projects:

- Share what has been learned about the economic challenges facing seminarians, pastoral leaders and the institutions that support them.
- Affirm and build stronger connections among people and projects addressing these issues.
- Collaborate on next steps for supporting the broad missional movement that is unfolding.



## Keynote, preachers and panelists at the Summit

Keynote Address by **Dr. Matt Bloom** (left, top), Principal Investigator of the Flourishing Ministry research project at the University of Notre Dame.



Inspiring preaching by the **Rev. Starsky D. Wilson** (left, second from top), Pastor of Saint John's Church (The Beloved Community) in St. Louis and CEO of Deaconess Foundation; the **Rev. Rick Foss** (left, third from top), Director of the Coordination Program for the National Initiative to Address the Economic Challenges Facing Pastoral Leaders; and the **Rev. Laura Truax** (left, bottom), Senior Pastor of LaSalle Street Church in Chicago.



Expert Panelists including the **Rev. Dr. Leith Anderson**, the **Rev. Dr. Iva Carruthers**, the **Rev. Dr. Christopher Coble**, **Mr. Brad Hewitt**, the **Rev. Dr. James Hudnut-Beumler**, the **Rev. Dr. John Kinney**, the **Rev. Dr. Mark Labberton**, **Dr. Mark Markuly**, the **Rev. Dr. Molly Marshall**, **Dr. Angela Reed**, **Ms. Kerry Robinson**, **Mr. Arne Sorenson**, **Cardinal Joseph Tobin**, the **Rev. Dr. Emilie Townes**, the **Rev. Dr. John Wimmer** and the **Rev. Dr. Frank Yamada**.

Entertainment by **Pete the Planner** and the **American Spiritual Ensemble**.

For more information: [www.firstfruitssummit.org](http://www.firstfruitssummit.org)



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