In 2009 the Lilly Endowment sponsored a series of studies among Protestant denominations to explore the economic and financial challenges that face clergy and their families. As part of that project, three denominations – Lutheran Church - Missouri Synod, Presbyterian Church (U.S.A.), and United Methodist Church – participated in a more extensive study of the well-being of pastors and their families.

This study comprised multiple waves of surveys for both pastors and their spouses. Pastors were surveyed three times and spouses were surveyed twice, each survey separated from the others by a month interval. Pastors’ surveys covered a range of topics including the quality of pastors work and non-work relationships, the degree to which pastors find meaning in their work, how pastors’ professional responsibilities impact their family life, and assessments of pastors’ sense of well-being and happiness in life. Spouses had opportunities to respond to questions about work-family issues, their perceptions of how work impacts the well-being of pastors, and how their role as a pastor’s spouse effects their own well-being.

Although the project team continues to analyze the rich data we collected from these surveys, early results do provide some initial insights into the state of well-being among pastors and their families. In general we found strong agreement among pastors from the three denominations we surveyed and the results apply to equally well to each denomination.

**Financial Well-being**

The primary objective of this Lilly Endowment initiative was to understand pastors financial needs and concerns. Although pastors reported a number of financial concerns, the concerns reported most often by pastors are, in order of frequency:

1. Having adequate income to meet monthly living needs
2. Having adequate income to provide a reasonable standard of living for their family
3. Having funds for family entertainment, meals at restaurants, and gifts for family
4. Ensuring sufficient funds are available in retirement accounts
5. Having sufficient knowledge and resources to plan for and manage financial well-being

6. Amount of debt and ability to fulfill debt obligations

Each of these six issues represents a very significant concern for pastors. Pastors and their spouses worry about their ability to support their family, both now and in the future. For many pastors, current income from their work falls below the level they require to meet normal living needs. For example, one pastor we spoke to was appointed to a small rural church. He had a laptop computer which his congregation required, but the pastor had to purchase it using his own funds.

Other financial concerns include:

7. Availability of funds available in cash, savings, and investment accounts. This includes concerns about having money left after monthly bills to apply to savings and investments.

8. Availability of funds to provide for personal and family vacations

9. Financial resources for life emergencies

10. Savings and financial planning for the education of the pastor, spouse, or children

11. Concerns about meeting future health care expenses, especially after retirement

In addition, the surveys explored the debt load pastors and their families are carrying. The areas where pastors have the most debt are (1) education loans, including loans to cover seminary and related pastoral education, and (2) auto loans to cover family transportation needs.

**Impact of financial concerns**

We found evidence that financial concerns do have a significant negative impact on the well-being of pastors and their spouse. In particular, we highlight the following conclusions that are based upon survey data.

- Financial concerns have a significant, negative impact on pastors’ well-being. This includes the pastors’ sense of well-being at work, his or her overall sense of well-being in life, and their emotional well-being.

  Of particular importance are issues related to meeting everyday life needs. We analyzed the relationship between pastors’ concerns and their well-being, based upon both pastor’s self-reports and their spouses assessments of
pastoral well-being. We found that Pastors who reported having significant concerns about their income and their ability to provide for the family also reported diminished well-being at work and lower overall life well-being. This was, by far, the area of financial concern that had the greatest impact on pastors’ well-being.

- An interesting result was that concerns about the amount of money in checking, savings, and investment accounts was the next most important area of financial concern in terms of its impact on well-being at work and well-being in life. Pastors that are concerned about the funds they have in investments and cash reserves are also much more likely to report diminished well-being at work and in life. Although concerns about cash, savings, and investments did not make the list of top concerns, it appears that individual pastors who are concerned about having too little money in savings and investments experience lower levels of well-being.

- High debt loads—debt of over $15,000—also seem to be related to lower well-being, both at work and in life.

- Pastors who feel that they may not have adequate knowledge or resources available to help them manage their financial condition also reported lower levels of well-being at work and general life well-being.

- Although financial concerns are highly related to the amount of debt a pastor has, debt seems to be just one component of an overall sense of concern about financial matters. Pastors seem to be worried about their personal financial situation in general. This appears to stem first from a lack of confidence in their ability to understand and manage their personal finances and, second, from specific financial concerns that seem to embody this overall unease about their finances.

- We found that in many families it was the spouse, not the pastor, that was given responsibility to manage the family’s finances. Family finances are also a major concern for spouses, and finances often represent a major life stressor. Spouses seem to be the silent carriers of the family’s financial burdens, and unable to find help or support to deal effectively with these burdens.

- There appears to be a latent sense of guilt among pastors and their families about having financial concerns. That is, while pastors and their families seem to feel financial pressures, pastors tend to blame themselves rather than their income level. They feel bad needing more money. This is a subtle, but very important, issue. As one pastor explained it, finances represent a “theological challenge” for pastors. Their calling was to serve God and the church, so on one hand they believe that finances should in no way influence their work or life. On the other hand, financial needs and problems are very real in their lives. These
needs and problems create very real tensions, stresses, and negative outcomes. Pastors feel conflicted or ill-equipped to deal with these problems and, at the same time, they have nowhere to turn for help. Finally, pastors worry that they would suffer negative repercussions if their congregation or denominational leaders were to learn of their financial condition.

- In summary, financial concerns do seem to weigh heavily on pastors. Pastors with greater financial concerns, higher debt loads, and those who feel they lack knowledge or resources to manage their finances report significantly lower levels of well-being at work and overall well-being in life.

**Focus on debt**

- There is no clear correlation between pastors' age and debt load. There are as many pastors in their 50s that have $25,000+ as there are pastors in other age groups. There is a very weak relationship between debt and years of service. While it is true that the longer you are out of seminary, the lower your debt, this difference is small. Again, there are pastors with 20+ years of service that have very high debt loads. This suggests that it is very hard for pastors to retire their educational debt. Once they have it, it is almost a life-long burden. More pastors in their 20s and 30s also have credit card debt, but that might be a function of changing societal norms and the vast increase in the availability of credit. Most of the research suggests that the trend toward higher consumer debt is likely to continue.

- Pastors with high educational debt tend to have higher debt of other kinds, such as consumer or auto debt. Older pastors tend to have less auto debt, but in the other debt categories, age does not matter very much. That is, older pastors are about as likely to have high education, consumer, or auto debt as are younger pastors. Again, this suggests that it is hard for pastors to get rid of debt. One alternative explanation is that older pastors retire debt, but continue to take on new debt. Either way, debt is a burden for almost all age and length-of-service groups. The only age groups that seem to be relatively debt-free are pastors 60+.

**Work Well-being**

One of our most important objectives was to gather preliminary information about well-being at work. Social scientists distinguish between overall life well-being and well-being in particular domains of life, such as work or family. Although existing research indicates that overall life well-being is influenced by domain-specific levels of well-being, little is known about the components of well-being at work. We are interested in understanding what is the nature and structure of well-being at work for pastors – that is, what constitutes higher levels of work well-being for pastors – and also what factors foster or inhibit it.
Among the factors that seem to influence well-being at work, the most important appointment or ministry-related factors include the following:

- Pastors’ perceptions of the degree to which their unique talents and gifts are an appropriate match for the needs & requirements of their appointment/ministry.
- Pastors’ perceptions of the degree to which their values and personal beliefs fit those of the church to which they are appointed.
- The sense of meaning or calling that a pastor feels in his or her current appointment/ministry.
- The degree to which a pastor can see that his or her work has an impact on others.
- The degree to which a pastor feels that she or he can be authentic or express their true gifts, talents, and beliefs is very important. Experienced well-being is diminished when pastors feel they have pursued goals that are unimportant to them.

Social relationships also appear to be very important and we will discuss them in more detail below. In terms of what kinds of relationships matter, the surveys provided the following initial insights:

- The single most important relationship appear to be having strong, caring relationships with other pastors. These relationships appear to matter more for a pastor’s well-being at work than does the quality of relationship they have with their spouse. In other words, friends who are pastors appear to matter most when it comes to well-being at work.
- Relationships with spouses are second in importance for shaping a pastor’s well-being at work.
- The quality of relationships pastors experience with church leaders is also very important. In particular, work well-being was significantly lower among pastors who reported poor relationships with the lay leaders of their church.
- Pastors’ perceptions of their relationship with the senior denominational leader (e.g., bishop, presbyter) are also very important.
- Relationships with other denominational leaders appear to be less important.

Other important factors for well-being at work:
• A pastor’s sense of the quality of his or her home life is very significant for their experienced well-being at work. An inability to meet family obligations or to spend enough time with one’s family seems to be of particular importance.

• For many pastors, work is a fulfilling, but not a consistently happy or pleasant experience. That is, pastors with high levels of well-being at work report feeling that their work is meaningful, that they have a significant positive impact on others, but that work is only sometimes a source of happy experiences. There appear to be some high points, some very low points, and many rather mundane experiences in the life of most pastors.

**Life Well-being**

Overall life well-being refers to a person’s sense of happiness, fulfillment, and meaning about their life as a whole. It can be roughly thought of as a composite of all the domain-specific levels of well-being (e.g., work well-being, spiritual well-being, family-life well-being) overall life well-being also includes a holistic element that seems to be based upon a person’s sense of balance in life. We asked pastors about their life well-being, and we also asked spouses to assess the pastor’s life well-being.

We found that pastors rated their overall life well-being much higher than did their spouses. On average, pastors gave themselves a 6 out of 7, but spouses reported that, from their vantage point, pastors averaged only life well-being levels of 4.5 our of 7. This discrepancy in the way pastors assess themselves and they way their spouses assess their happiness is intriguing. It is too early to say whose view is more accurate, but the difference in reports suggests the need to dig more deeply into pastors’ life well-being.

Among the most important factors for influencing life well-being are the following:

• Well-being at work, especially having an appointment that the pastors feels is deeply meaningful is among the most important factors influencing pastors’ overall life well-being.

• Strong, supportive relationships with a spouse are almost equal in importance to having meaningful work.

• Relationships with friends, especially friends who are pastors are very close in importance to meaningful work and a support spouse.

• Somewhat less important, but still significant are strong relationships with church leaders.

• Financial concerns have a significant, detrimental impact on well-being.

• Work-home interface is also a significant factor. Well-being is significantly higher to the extent the pastor feels that she or he can give adequate energy and attention to her/his family. We are currently exploring these survey results in more detail.
because some interesting, albeit confusing, research evidence is emerging on work-home issues.

**Quality of relationships**

We also explored the quality of pastors’ personal and social relationships, and how this was related to their sense of well-being at work and their overall sense of well-being in life. Among the early results were the following insights:

- Most pastors feel that they have very supportive spouses. The average score was very high (6.1 out of a possible 7) with very little variation in answers.
- While on average pastors feel they have fairly good relationships with their denominational leaders, there is wide variation in responses. Some pastors feel they have very strong, supportive relationships with the denominational leaders, while at the same time a significant number of pastors report low quality relationships. Said differently, pastors appear to have either very good or very poor relationships with denominational leaders.
- Most pastors do not have strong friendships with other pastors. Well-being is particularly high among those pastors that do report good friendships with other pastors, while pastors who find themselves without good friends seem to suffer significantly lower levels of well-being, both at work and in life more generally.
- There is wide variation in the extent to which pastors have strong friendships with people outside the ministry. While many report having good friends who are not pastors, there are a significant number of pastors who report they have very few, if any, strong, supportive friendships. Again, well-being appears to be significantly higher among pastors who do have good friends.
- In general, these survey results indicate that strong, supportive friendships have a powerful salutary effect on the well-being of pastors, both in their work and in their life overall. These results are very consistent with other research on the importance of strong social bonds for fostering high levels of happiness and well-being in life.

**Summary of spouse surveys**

- One important lesson we learned from this first survey study is that we need to seek much more information and insight from spouses. We limited the amount we asked of spouses in this first survey in an effort to minimize the time required of them, but we found the majority of spouses wished we had given them more opportunity to respond. Among the early insights from spouses are the following:
- In general, the spouse surveys confirmed the pastors’ responses. That is, spouses agree that pastors who have meaningful work, strong friendships with other
pastors, and good relationships with church leaders, and fewer work-family conflicts have higher well-being at work and in life.

- Similarly, spouses of these pastors report higher well-being in life. When the pastor is happy, the spouse is happy, and vice-versa.
- Financial concerns seem to weigh heavily on spouses. Spouses well-being is significantly lower to the extent the family has more financial concerns.
- Being the spouse of a pastor seems to be fulfilling, but not always happy. That is, spouses that gain a sense of meaning and fulfillment from their own lives and from their role as the spouse of a pastor report higher levels of well-being, but also mixed happiness.
- Spouses report significant strain when the roles they play as a pastor’s spouse seem inauthentic to them.
- Spouses who have their own jobs, and who find fulfillment in their work, also report significantly higher levels of well-being.
- Similarly, spouses that have strong personal friendships also report higher well-being.
- Spouses who report higher well-being and greater happiness are also perceived by their pastor-spouses to be more supportive. In other words, happier spouses seem to be more supportive spouses.