



**UNPAID HELP: FINANCIAL STRESSORS AMONG SEVENTH-DAY  
ADVENTIST PASTORAL SPOUSES**

**By: Rene Drumm & David Sedlacek**

**Presented at:  
NACSW Convention 2014  
November, 2014  
Annapolis, Maryland**

# Unpaid Help: Financial Stressors among Seventh-day Adventist Pastoral Spouses



Rene' Drumm  
Andrews University  
David Sedlacek  
Andrews University

**North American Association  
of Christians in Social Work  
64th Convention**



November 7, 2014  
Annapolis, MD

# Background



- ❧ Clergy families experience high levels of stress
  - ❧ Congregant expectations about family members' behavior
  - ❧ Living lives under public scrutiny
  - ❧ Experiencing frequent moves disrupting friendships and social relationships
- ❧ Clergy often report that their daily professional experiences are not strongly related to their training
- ❧ These stressors can lead to:
  - ❧ Family conflict, high rates of adolescent problem behavior (delinquency and substance use), and results in highly dedicated, effective clergy leaving their positions

# Study Design



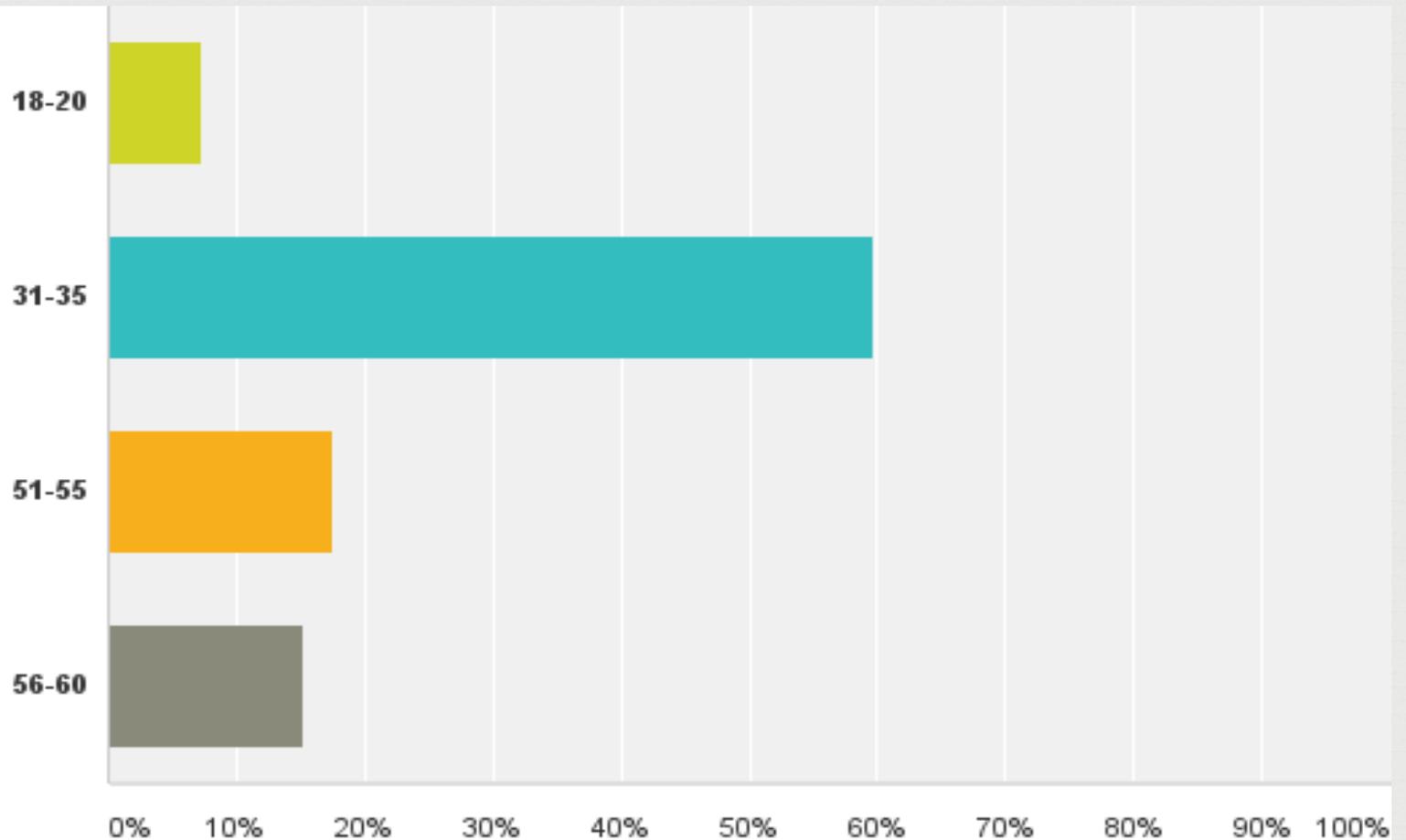
- ❧ Online survey
- ❧ Seventh-day Adventist denomination
  - ❧ Conservative Evangelical
  - ❧ Mainstream Protestant
  - ❧ Fundamentalist
- ❧ Qualitative Focus Groups
  - ❧ 6 focus groups of 4 – 10 participants each

# Findings – Sample

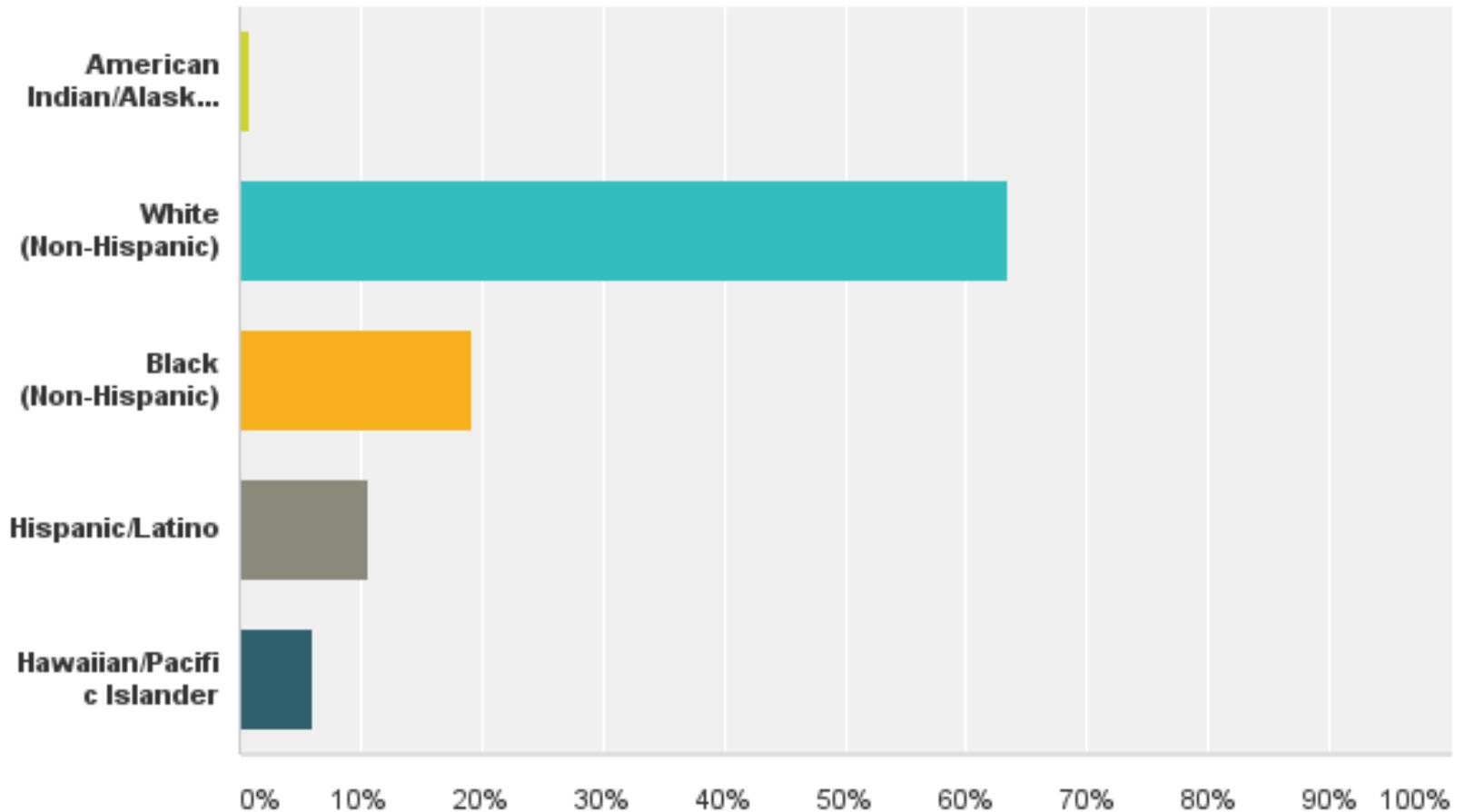


- 313 Survey responses
- Age
- Education
- Ethnicity
- Number of children
- How many years in the pastorate

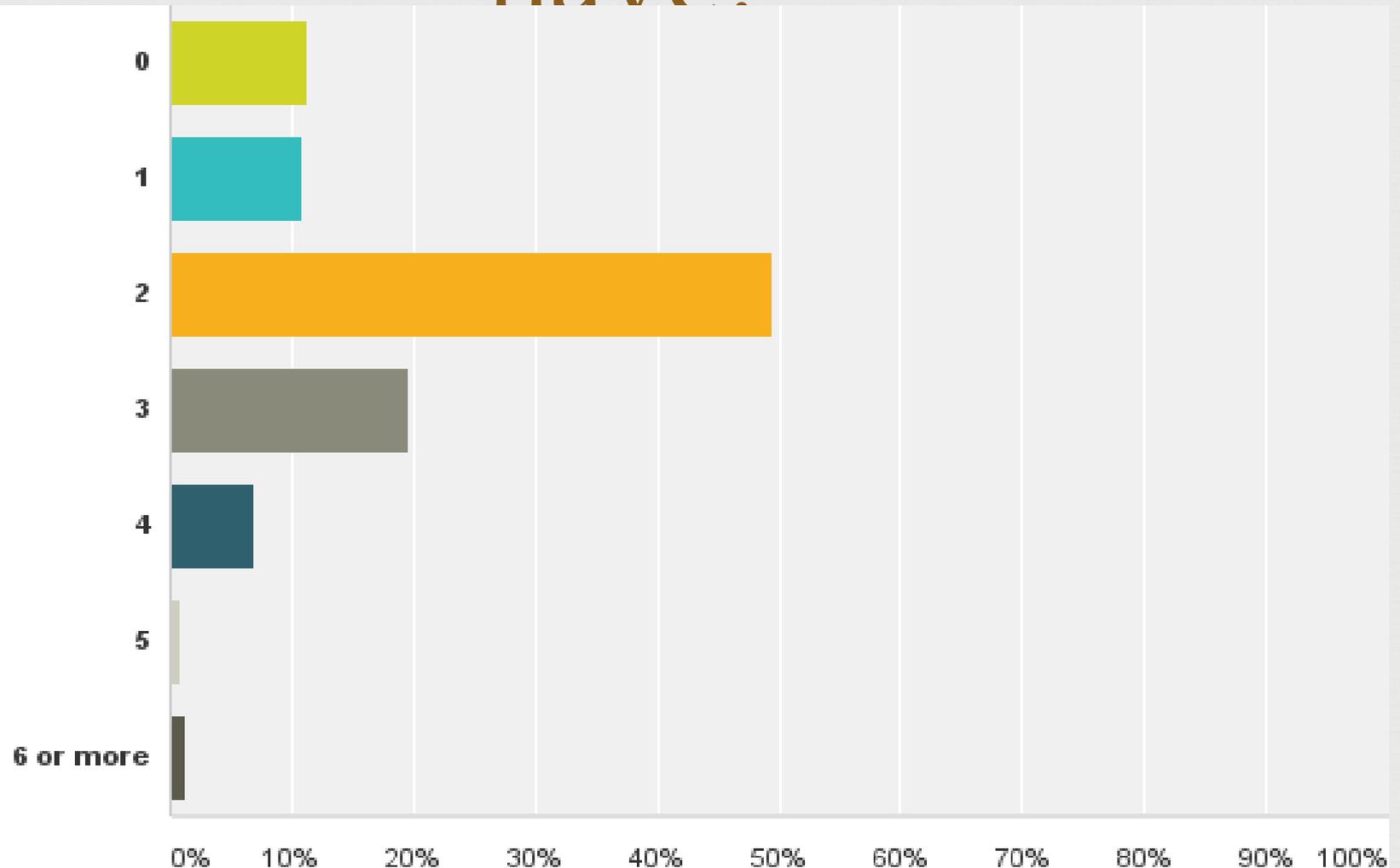
# What is your age?



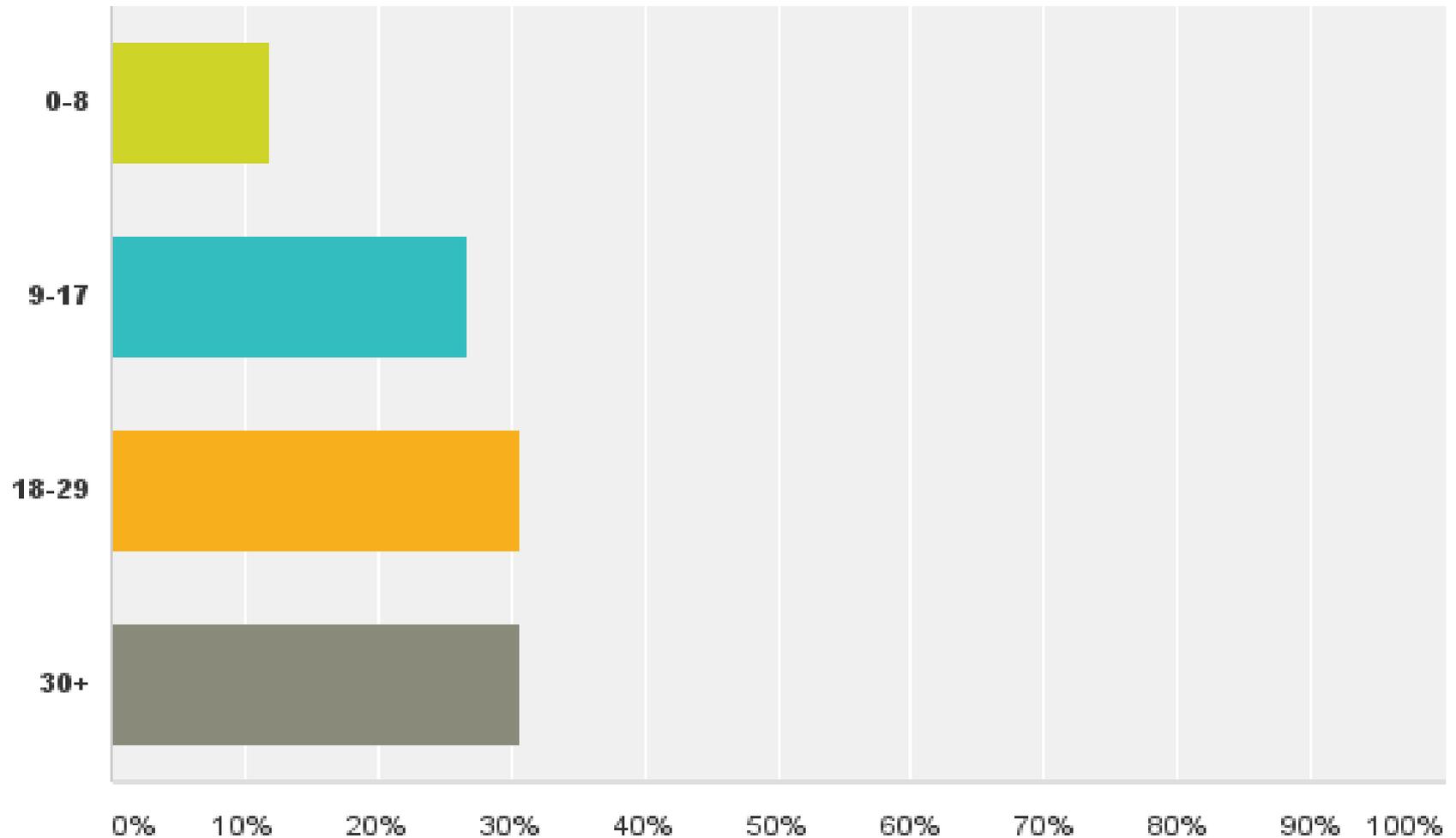
# Ethnicity



# How many children do you have?



# Years Married



# Findings

## Financial Challenge

---



Survey Item	Percent
1. I am concerned about the level of retirement benefits we will have in the later years.	75%
2. Our family's inability to save money on a regular basis is a worry for me.	75%
3. Any unexpected financial demand plays havoc with our family's financial situation.	75%
4. It is difficult to make it through each month without worrying whether or not our financial resources will be adequate for our needs.	73%

# Findings

## Financial Challenge

---



Survey Item	Percent
5. Our family's financial situation requires more than the salary received from the church.	70%
6. Clergy salaries in our organization simply do not provide a strong enough financial base for our family.	62%
7. The lack of equity acquired in owning a house is a concern for our family.	57%
8. The moves our family has made have created financial concerns for us.	56%

# Findings

## Financial Challenge

---



Survey Item	Percent
9. I am concerned about how well we will manage financially to provide college educations for our children.	52%
10. It is difficult for us to provide the same standard of living for our children as most of their peers have.	37%
11. My compensation package does not provide adequate periods of paid vacation.	33%
12. Our family does not have affordable and comprehensive medical coverage.	30%

# Findings

## Financial Challenge

---

Do you currently work because you cannot afford to pay your bills solely on your spouse's income?

Yes 59%

# Findings-Qualitative Data

## Income Challenges

---



- ❧ Low pay for SDA pastors
  - ❧ Moonlighting policies
- ❧ Uncompensated partner in ministry
- ❧ Being compensated at a very low wage
- ❧ Job changes related to moving
- ❧ Fears about retirement

# Findings

## Low pay for SDA pastors (62%)

---

- ❧ Interviewer: “Where does the financial stress come from?”
- ❧ Participant: “Not getting paid as much as other people! Especially if you know that you have friends that are pastors but they are not Seventh-day Adventist pastors, and you know what they get paid and you are hoping that you never have to say what you get paid. It is an issue because others (non-Adventist pastors) get paid so much more than we do, and they get paid differently than we do.”  
(PSFG3)

# Findings

## Uncompensated partner in ministry

---

☞ “You know you always seem available to do something in the church and most wives I know we are the unpaid help in this partnership, whereas if someone else comes in and they do Bible studies they are paid for being a Bible worker.” (PSGF1)

# Findings

## Being compensated at a very low wage

---

❧ “Well, I came in as an interim janitor for our church and they were supposed to be finding a new janitor and I was supposed to just be very temporary. Five months later I am still the janitor and I have not been paid for the last 3 months, and I was just talking with the treasurer last week about it. You know every time I talk to the treasurer it’s a new set of things that he wants in order to pay me...It is not that they didn’t even have the money, they had the money in the account. (PSFG5)

# Findings

## Job changes related to moving (56%)

---

- ☞ “When administration is deciding to move an individual, a pastor, they don’t take into account his family or his wife or the fact that the wife may be working and she may not be able to find a job which adds financial stress to the ...I really think there needs to be more sensitivity in that area. Men are moved and it creates bitterness in the wife.” (PSFG3)
- ☞ “Wives that can't find jobs and they have good careers but they can't find jobs” (PSGF1)

# Findings

## Fears about retirement (75%)



- ☞ “The thing that scares me the most is our retirement. You know we don’t have any control over that and I have fears of waking up some morning and finding out something happened and our retirement is gone.” (PSFG5)
- ☞ “Six years ago when the bottom dropped out of everything, we literally lost half of our retirement. More than half of our retirement.” (PSFG5)

# Findings

## Expense Challenges

---



- ❧ Mandatory geographical moves for pastors
- ❧ Obligations for children attending SDA schools
- ❧ Social expectations of the pastor family and the financial obligations associated with those expectations

# Findings

## Mandatory geographical moves



- ❧ Unpredictability of when a move occurs
- ❧ Not selling the home they currently own
- ❧ “Should we buy a house? But we might be moved. There is so much involved in that, you are kind of scared to make certain decisions.” (PSFG2)

# Findings

## Obligation to attend SDA schools



- ❧ “New pastors coming in [to a conference] have to sign something that says they will put their kids in church school.” (PSFG4)
- ❧ When my children were younger ... it was really a big deal if you did not send your child to church school. It could affect your future.” (PSFG4)

# Findings

## Social expectations and cost



- ❧ “We seem like we could manage the money pretty good, but all the expectations for all the stuff that your husband is doing the wedding, you’ve got to bring a present to this wedding” (PSFG5)
- ❧ “We live in the highest income area in the nation, and so on one salary you can image we are drowning financially. I cut my hair like twice a year because I can’t afford it. So when I do get a new dress or get my hair cut the comments are like, ‘Oh my goodness, you got your hair done, it is beautiful!’ which you would think felt good, but it doesn’t feel good....it could be very demeaning.” (PSFG4)

# Findings

## What Helps Financial Challenges?

---

- ❧ Pastor spouse working to provide a second income (59%)
- ❧ Careful financial planning
- ❧ Answers to prayer or divine intervention

# Findings

## Careful financial planning

---



“For me it was a matter of just gaining more financial literacy. I'm 54, so you know back then when I came through school it wasn't like you know you learned about finances.... And when people would say live within your means, we made a choice to live beneath our means...but that's just something that I've done for years and have taught my children that. So they know how to live within a budget. (PSGF1)

# Findings

## Answers to prayer or divine intervention

---

☞ “The Lord opens up doors.” There are times when I have prayed. I needed an outfit for something and I've gone into a consignment shop, in a thrift store, on a clearance rack, and my size. That's not easy to do. I know it's something the Lord put there for me in the right color. So it's just, there are some things you know it's a miracle. My kids say, “Mom, God had to do that for you because I know it wasn't just there.” (PSGF1)

# Conclusions



- ❧ Pastor spouses endure a great amount of financial stress
- ❧ Pastor spouses experience this stress both from income challenges as well as expense challenges directly related to the spouse being employed as a pastor
- ❧ The alleviation of the financial stress is born almost entirely by their own efforts or through divine intervention rather than the organized church

# Recommendations for Christian Social Workers



- ❧ Become an advocate for the pastor spouses within your circle of influence
- ❧ Reach out to the pastor spouse and share the findings from this study as a way to open the conversation about finances
- ❧ Advocate with church officials to bring financial stability to pastor families
- ❧ Be a voice in your church congregation to support the pastor family and, if necessary, raise funds to relieve financial strains

# Unpaid Help: Financial Stressors among Seventh-day Adventist Pastoral Spouses



Rene' Drumm  
Andrews University  
David Sedlacek  
Andrews University