

# Clergy Financial Well-Being Initiative

Expanding Financial Well-Being Resources  
for Underserved, Pandemic-Impacted Clergy



## Introduction

Launched in 2016, the Clergy Financial Well-Being Initiative (Initiative) is a collaboration of United Methodist organizations working together to support clergy financial well-being and to develop clergy financial leadership within their ministry settings.

In our current phase of this important work, we are addressing the impacts of the COVID-19 pandemic on UMC clergy of color and we need your help. We invite you to partner with us by donating while we have a dollar-for-dollar matching grant of up to \$250,000.

Funded by the Lilly Endowment Inc. (Endowment) and in collaboration with general agencies and United Methodist foundations, the Initiative has accomplished the following efforts to help clergy improve their financial lives:

### INITIATIVE ACCOMPLISHMENTS SINCE LAUNCH

\$4.4M

Started a **scholarship program** with a financial education requirement for future pastors to reduce student loan debt.



With the United Methodist Publishing House, launched ***Saving Grace: A Guide to Financial Well-Being***, a small group financial planning curriculum to help clergy attain financial well-being through a Wesleyan perspective.

\$750K+

With partners, invested **over \$750,000** in funds for annual conferences to annual conferences across the U.S. for innovative approaches to financial education.

\$1.2M

Committed **start-up funds** for organizations to refinance clergy debt at low interest rates.

### Today's Challenge:

## Addressing COVID-19 Pandemic Impacts on UMC Clergy of Color

So the people asked him, saying,  
“What shall we do then?”  
He answered and said to them,  
“He who has two tunics, let him  
give to him who has none; and he  
who has food, let him do likewise.”

—Luke 3:10-11

Clergy across the U.S. have faced new challenges as a result of the COVID-19 pandemic. Burnout has increased in the aftermath of the pandemic, with ongoing economic uncertainty and a rapidly changing church. Clergy from underserved and disadvantaged groups, especially within communities of color, have been disproportionately affected. The impacts to these communities are exacerbated by existing societal burdens rooted in systemic racism, such as racial bias, economic and social disparities, lower compensation, and higher educational debt. **Addressing the disparity in resources for underserved clergy of color is a focus for this new phase of the Initiative.**

The Initiative has partnered with Gammon Theological Seminary (Gammon) to address these negative impacts head-on. Gammon is a globally recognized resource for faith-based solutions to the socioeconomic challenges confronting the Black community and will help the Initiative bridge the gap between Initiative resources and underserved pastors.

## The Evidence:

# Communities of Color Hit Hardest in Health, Economic Conditions

According to the **Centers for Disease Control and Prevention**, systemic racism contributes to health disparities in the U.S., placing a heavier burden of the COVID-19 pandemic on racial and ethnic minority populations. **Mayo Clinic data** show that rates of COVID-19 infection and death have been higher in the U.S. among people of color concluding that, “The COVID-19 pandemic highlights the need to promote the health and well-being of members of racial and ethnic minority groups.” And we know that health disparities also impact spiritual and financial well-being.

The pandemic exacerbates current socioeconomic disparities between different racial groups in the U.S., according to the **Kaiser Family Foundation**. While a majority of the U.S. population as a whole is experiencing economic insecurity and hardship from the pandemic, data show that Black, Hispanic, and other communities of color experienced hardship at higher rates. For example, in March 2022, 75.2% of Hispanic and 74.4% of Black respondents had “trouble paying usual household expenses in the past seven days,” compared with 55.5% of White and 52.3% of Asian respondents.

Although funding through the Paycheck Protection Program (PPP) helped ease some congregations’ financial woes, many smaller congregations still lacked the money or technology to successfully move to online worship. Costs and complexities of reopening buildings with appropriate safety precautions were overwhelming and exhausting. More recently, the

### March 2022 Survey (Kaiser Family Foundation)

Respondents having trouble paying usual household expenses in the past seven days:

75.2%	of Hispanic respondents
74.4%	of Black respondents
55.5%	of White respondents
52.3%	of Asian respondents

pivot to “hybrid” ministry has had further negative economic effects, as well as psychological and spiritual impacts.

Research conducted in June 2021 by Gammon found only 26% of Black congregations surveyed were offering any online, virtual, hybrid, or digital worship experience prior to the March 2020 start of the pandemic. When surveyed in 2021, 98% of respondents reported that they offered hybrid, digital or virtual worship experience. This represents a major shift in planning and leading worship. More financial and technological skills and equipment are required to continue sharing the Good News with church members and online visitors into the future. (*Black United Methodist Church Post Quarantine: Safe Re-Entry Survey Report*, Gammon Theological Seminary, September 2021)





## United Methodist Clergy Perspective

On behalf of the Initiative, Rev. Dr. Candace Lewis, Dean of Gammon, convened focus groups and conducted a survey of United Methodist clergy of color to learn about the impacts of the pandemic.

Survey responses are still being received, and preliminary results indicate significant impacts from the pandemic:



### PANDEMIC IMPACTS ON CLERGY OF COLOR

#### Negative Financial Impact

Over 52% reported a negative financial impact of more than \$1,000 during the year 2021, with a third of respondents reporting the negative impact was more than \$2,500. **Over 20% had major increases in debt due to the pandemic.** These impacts are even more significant given the lower-than-average salaries often experienced by clergy of color.

#### Increased Fatigue

**Over 46% indicated the pandemic caused major or extreme increases in fatigue.** Fewer than 13% said the pandemic had not caused additional fatigue.

#### Increased Stress and Anxiety

**47% of respondents reported very high or extremely high increases in stress.** Less than 2% said the pandemic had not caused increased stress. **40% of respondents said they experienced significant or extremely heightened anxiety as a result of the pandemic.** Less than 9% said the pandemic had caused no increase in anxiety.

#### Resiliency and Hope

Despite these adverse impacts, the survey results also show resiliency and hope among clergy of color. **Less than 6% of respondents indicated the pandemic caused a significant loss of hope** and only 2% said it had created significant uncertainty about their faith.



In a focus group for Native American clergy in the U.S., Rev. Dr. Allen Buck, a pastor in the Oregon-Idaho Conference serving Great Spirit UMC in Portland, Oregon, shared he experienced extreme difficulty coping as the COVID-19 crisis raged on.

“For me personally, this winter was one of the darkest times I’ve seen in ministry. I was pushed to my breaking point and became reactive in a negative way, not a proactive way. I became down because it just seemed like one thing after another after another after another for such a sustained period,” Buck said. “All the plans we were making were falling apart, everybody’s hurting so badly, and we exhausted all our resources. The best resource you have is the people that are with you helping and they’re all burned out too. It is not just the Indigenous community, but we are such an underserved population that we’re more vulnerable. We are impacted harder and longer than many other populations.”

Buck also serves as the chair of the Native American Ministries Council for his conference and with the Circle of Indigenous Ministries and reported that many other congregations and clergy faced similar challenges.



Rev. Victor Cyrus Franklin, a leader of the California-Pacific Conference Black Methodists for Church Renewal Caucus (BMCR), shared in an interview with Lewis these thoughts:

“When we talk about financial planning and investing, it’s not about just ‘getting by’ in the present but preparing for the future. Seeking to strategically engage with constituencies that have been underrepresented in the services offered,” Franklin said. “That’s a commitment. It is an anti-racist commitment to build a future for the Church that folks like Lovett Weems have been saying is coming because of the “browning” of the nation. This [commitment] is saying we’re invested in helping the Church be what it can be to serve the nations and to make disciples. It is important work.”



## Our Vision

**Bear one another's burdens, and  
so fulfill the law of Christ.**

—*Galatians 6:2*

**W**e invite you to join us in supporting efforts to care for United Methodist clergy as we seek to expand resources to address financial challenges among underserved and pandemic-impacted clergy of color.

The Initiative, together with Gammon, is partnering with other UMC organizations to design, distribute, and implement financial well-being resources and programs that meet the needs of clergy of color. The Initiative and its partners will discern new ways to share materials, connections and strategies that support their shared vision.

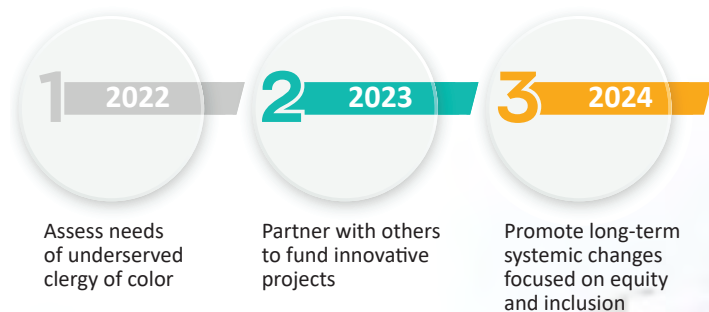
### Year One:

The Initiative is actively establishing partnerships and identifying needs. Proposals already funded in the early stages include financial wellness and self-care programs offered by organizations such as the General Council on Finance and Administration and the Black Clergy Women's Caucus. Wespeth has expanded an existing clergy emergency fund to include additional support for COVID-19 impacts. A comprehensive needs assessment is underway, and we will continue to engage stakeholders to develop culturally appropriate financial well-being resources that foster financial, racial and gender equity for clergy in the UMC.

### Years Two and Three:

The Initiative will solicit proposals by—and for—clergy of color to address pandemic-related impacts as well as those that focus on long-term systemic change toward equity and inclusion. The programs will center on creating access to clergy financial resources for those who have been historically underserved.

## THREE-YEAR PLAN



## How You Can Partner with Us to Better Serve Clergy

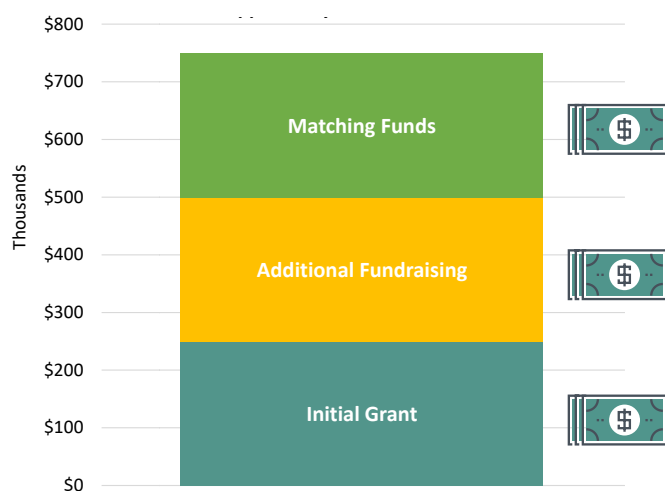
Do not withhold good from those to whom it is due, when it is in the power of your hand to do so.

—Proverbs 3:27

WE INVITE YOU TO PARTNER WITH US  
BY DONATING TOWARD A  
**DOLLAR-FOR-DOLLAR MATCH  
OF UP TO \$250,000**  
THROUGH SEPTEMBER 30, 2023.

The Initiative has already received \$250,000 for this work from the Endowment. **We also have an opportunity to receive up to an additional \$250,000 from the Endowment with help from you. We invite you to partner with us by donating toward a dollar-for-dollar match through September 30, 2023.** Our goal is to match the full \$250,000 to bring our full financial commitment to this work to \$750,000.

### Initiative's Fundraising Goal



Partners like you are key contributors to our progress and success. Together, we can extend well-being resources to pastors so that communities and ministries flourish!

Thank you for prayerfully considering a gift or pledge toward our \$250,000 matching funds goal. As individual or organizational partners, we can pursue our vision for all clergy to flourish in ministry and experience financial well-being.



## More Information

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ACCESS TO FINANCIAL RESOURCES  
FOR THOSE WHO HAVE BEEN HISTORICALLY UNDERSERVED







*Clergy Financial Well-Being Initiative—A collaborative project led by:*  
 Wespeth Benefits and Investments • The General Board of Higher Education and Ministry  
 The National Association of United Methodist Foundations • Discipleship Ministries  
 Gammon Theological Seminary • The United Methodist Publishing House

