

THRIVE Grant

The Christian Church in Ohio in partnership with Lilly Endowment Inc. has created the THRIVE program to address some of the economic challenges facing pastoral leaders. Just to name a few of the challenges that face pastors, some background from the Christian Church pilot research and Lilly's analysis of 31 denominational agencies and judicatories is helpful.

Excerpts from the results of the research initiative embedded within Lilly's National Initiative to Address Economic Challenges Facing Pastoral Leaders.

Last year the Christian church in Ohio completed the pilot grant which was conducted and reviewed by a project related focus group coordinator and review team. An online survey was distributed to 222 active clergy. The survey included open ended questions and responses about church budget problems, part-time ministry, health insurance, student loan debt, and lack of preparation for retirement. Focus groups were conducted among 4 groups to discuss clergy's financial realities. 51 clergy responded to the survey; a 23% response rate. 32 focus group participants, all ordained and commissioned pastors from the four geographical areas of the region and ranging in tenure from 1-33 years. The focus group participants suggested denominational efforts should focus on: 1) personal financial planning, 2) church financial health, 3) pension and retirement planning, 4) health insurance, and 5) compensation negotiation. Other challenges identified included the impact of the 2008 recession on members, poverty in church neighborhoods, the cost of education for clergy in the form of student loans, the aging of congregations and the loss of older members who faithfully tithe, the costs of staff (including benefits, especially healthcare) and maintenance on buildings. The survey reinforced many of the focus group findings. Half of respondents who reported being "financially challenged" did not receive any type of healthcare insurance from their congregations. Many respondents served in ministry on a part-time or by vocational basis because of lack of adequate compensation. Not surprisingly, debt was also identified as a problem. Further, many clergy were not preparing for retirement because they were unable to fully participate in programs available through the Pension Fund. Both the survey and focus group respondents reported that clergy often needed the immediate income to live on and forgo adequately paying into their pension or making other retirement investments. In some instances, churches under report the pastoral compensation on which the pension dues are based with the result that the pension income available at retirement is also reduced.

Our Lilly pilot research combined with other Lilly pilot programs excerpts:

Drs. Penny Marler and Kirk Hadaway worked with 31 denominational agencies and judicatories who conducted pilot research grants. They analyzed survey data and other research from over 25,000 pastoral leaders. The research conducted by the various denominational agencies and organizations is by no means uniform in terms of approach, questions, and research methodology. There was no single research instrument that was used, although some surveys used identical or similar questions to get at key issues such as salary, debt, savings, benefits, and financial training. Still, this kind of analysis is important because financial challenge is not evenly distributed across denominations, churches, and populations of clergy. The major findings of their analysis of the pilot research is as follows:

"Nationally, pastoral leader salaries are relatively low compared to most other professional occupations. There are very few occupations that are classified as "professional" in federal labor statistics that have an income profile comparable to clergy. And there are even fewer professional

occupations that combine predominantly high levels of education with relatively low median income. When compared to social workers and counselors (for example), clergy and social workers are overwhelmingly college educated but clergy have a much higher proportion of doctoral degrees. Even with the educational advantage for clergy social workers tend to earn more. Counselors also have a high education profile, with even more college graduates than is the case among clergy. So, this is one profession that shares both low median salary and high education. Elementary school teachers and elementary school administrators are both typically highly educated and earn considerably more than clergy.”

“There are clergy that are living in tenuous financial circumstances and doing so is clearly a challenge that affects their ability to serve. ...Three, sometimes overlapping, groups are at a disadvantage regarding their finances: women, Black and Hispanic clergy, and clergy in small congregations. This research showed clearly, job satisfaction for clergy is not driven by money. But stresses associated with marginal incomes, large debt, and the inability to save has caused many clergy persons to consider leaving the ministry. They are not the majority but they’re a 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.”

THRIVE PROGRAM

The THRIVE program is managed outside the Ohio Region’s Budget, and is accountable to Lilly yearly through our Project Director, Janet Mers. The Grant of \$1,000,000, and subsequent matching funds received from donors, are held at the Christian Church Extension in a Flex account which receives interest. The Treasury in the Office of the General Minister and President disburses checks in compliance with the Contract between Lilly and the Christian Church in Ohio which states the conditions and budget for each expense of the THRIVE grant. The Treasury at the OGMP upon receiving a request for disbursement along with receipts signed by the Regional Minister and President and the Project Director disburses checks and maintains financial records for the Grant. At this time, John Goebel, VP of Treasury, is finalizing the financial statements for the Thrive Program. The transfer from CDM to treasury is going well. We are in the process of identifying all the transactions and finalizing accounts. John has been a big help and I would like to thank him for his time and expertise.

The THRIVE Grant period is for 3 years starting January 1, 2017 and ending December 31, 2019. With the retirement of Dr. Edwards, The THRIVE program was delayed in its implementation until just recently. Lilly is aware of this delay and is very supportive of us. The analogy Lilly is using to describe the grant process, is: “Lilly views the grant as a 3 year launch, not a 3 year program. The launch is to be given thought and implemented the way that is best for the Ohio Region.” Rick Foss our Lilly Coordinating Director for THRIVE likes to use the analogy of an airplane: “The THRIVE project is building the airplane as the THRIVE project is flying the airplane.”

THRIVE is a matching fund grant, which means the Christian Church in Ohio cannot disburse grant monies until matching funds are raised. There are two types of matching grants in the THRIVE program:

1) 22 grants for pastors who are facing economic challenges of student debt, consumer debt, medical debt or who do not have adequate retirement benefits, and 2) 30 compensation support grants for congregations with one pastor to empower the congregation to retain their full time pastor, or to be able to pay a full time salary so their pastor can work full time.

The 22 Pastoral Debt Relief Grants will be given when matching funds of \$198,000 are donated by pastors, individuals, congregations or other foundations. Matching funds received from donors releases Lilly's match of an equal \$198,000 for the 22 grants. Following Indiana's lead, on which our grant is predicated, they are giving each of their Pastoral Debt Relief grants at the end of the 3 year grant term. I expect that we will follow suit and disburse awards for our 22 Pastoral Debt Relief Grants December 31, 2019. However, we will be receiving applications for the 22 grants in years 2018 and 2019.

The 30 Compensation Support Grants for Congregations will be given to augment the Pastor's compensation upon the announcement of the award in a step down process over 3 years.

Year	Thrive Award	Congregational Match
1	\$5,000	\$2,000
2	\$3,500	\$3,500
3	\$2,000	\$5,000
4	\$0	\$7,000

Currently the prayer team and oversight committee are in place and working. The prayer team is: William Meyer, Deborah Thompson, Sandy Leslie, and Anna Hope Curwood. The oversight and awarding committee is: Robin Hedgeman, Merlyn Winters, Jae Young Rhee, Vanessa Rivera, Thomas Barnes, Joseph Hara, Roger McKinney, Dawn Remster, Paul Durbin, Stephen Bentley, John Richardson, and Janet Mers.

The oversight team has been working with the written grant, developing applications, brochures, and a website. The applications for the Pastoral Debt Relief and the Compensation Support Grants will be completed online and sent to the project director directly. We hope to have the website with the applications and information about the THRIVE program up by years end. The committee is working toward that end. **(Just as a point of information, when the awarding committees receive applications for review, all personal identifying information such as name, family information, address, church served, etc. will be redacted. The committee will be making their decisions simply based on the information in front of them. No identifying information attached to the financial portion of the application will be seen by anyone except the project director. The redaction process is to protect the personal information of our pastors. Furthermore, the Regional Minister and President and the Project Director will not have a vote in the awarding committees.)**

Another point of information: a change since the last Executive Regional Council where the THIRVE logo was presented, that logo has been determined to be invalid as we cannot find the author of the logo to seek permission to use it. The new logo is displayed on my business card and will be used on all correspondence and media.

Respectfully Submitted,
Rev. Dr. Janet Mers
Project Director