

Christian Workers – Finance for Living Series

living on support: key issues

Myles Wilson



CONTACT DETAILS

Stewardship

1 Lamb's Passage, London EC1Y 8AB

t 020 8418 8880

f 020 8502 5333

e education@stewardship.org.uk

w www.stewardship.org.uk

Stewardship is the operating name of Stewardship Services (UKET) Limited, a registered charity no. 234714, and a company limited by guarantee no. 90305, registered in England

© Copyright Stewardship 2014

COPYRIGHT

This publication is the copyright of Stewardship. We want our resources to have the maximum impact, therefore you are welcome to reproduce or otherwise distribute this material in whole or part. We simply ask two things: (1) there must be no use for commercial gain, and (2) Stewardship is clearly acknowledged with the following wording "Reproduced with permission from Stewardship. www.stewardship.org.uk". If extracts are to be used in another context, permission should be sought in advance by emailing enquiries@stewardship.org.uk or telephoning 020 8502 5600. Thank you.

DISCLAIMER

Whilst every care has been taken in the preparation of this material, Stewardship cannot be responsible for action taken or refrained from in reliance thereon. It is recommended that appropriate professional advice be sought in each relevant individual circumstance.

welcome!

So you live on a personal support basis. If you're new to this, welcome to the adventure! If you've been living on support for a while, maybe this is a chance to sit back and take another look at this unusual way of living.

Unusual? Well, in most other jobs, when you show up for your first day at work, the boss doesn't say, "Welcome to the team. We will pay you at the end of the month, but only if your friends give us enough money to cover the pay cheque." But this is what happens in much of mission work and other aspects of Christian ministry. To a greater or lesser extent, the income you receive each month depends on friends, contacts, church and family giving the money. Compared to the rest of society, it certainly is an unusual way of living.

Stewardship often gets questions from people in Christian ministry about how this process works and the implications of living on support. The questions range from the simple to the complex; the theological to the practical; the immediate to the long-term. The Finance for Living series of briefing papers aims to deal with some of these issues by offering biblical perspectives and practical pointers: a sort of FAQs for missionaries.

In this overview the issues are summarised in five main sections and then dealt with in more detail in separate papers. We pray that these will inform, encourage and equip you as you live on a support basis.

God the provider

In Numbers 18 we read about the very first structured support system, introduced to allow the Levites to work full-time in the Tabernacle (see section below, *Living on support - a Biblical Heritage*). To ensure that the Levites had enough time to work in the Tabernacle, God arranged for them not to have any of the Promised Land. This meant that they wouldn't be distracted from serving God by needing to earn a normal income. Instead they were to be funded by the tithes from the rest of the people.

Verses 20 & 21 are key, where God says: "You will have no inheritance in their land, nor will you have any share among them; I am your share and your inheritance among the Israelites. I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting."

Although the money to support the Levites was given by the rest of the people, God stresses in the passage that *he* is the provider, not the givers. When we live on a support basis, although the money comes from the hands (or, more often, bank accounts) of our friends, churches and contacts, we must never lose sight of the fact that God is our provider, not the supporters. Those who *send* are following a call of God on their lives to do so. Those who *go* are doing likewise.

Some time later in their history, the people of Israel had turned away from God and then, under the influence of Hezekiah, turned back to Him and recommenced their giving. This resulted in surplus and a sub-committee was set up to decide how to use these extra funds. We read in 2 Chronicles 31:17 & 18, "And they distributed to the priests enrolled by their families in the genealogical records and likewise to

the Levites twenty years old or more, according to their responsibilities and their divisions. They included all the little ones, the wives, and the sons and daughters of the whole community listed in these genealogical records. For they were faithful in consecrating themselves.”

So God wasn't just paying the priests and Levites for the work they did serving him. He was setting up an economic system that took care of an entire family, even specifically showing care for the babies in the families. It was a system of provision that had a long-term aim and was offering care generation after generation. For some, the tradition of serving God full-time while he provides for them through the gifts of the rest of his people continues to this day. It is a partnership of equals, those giving and sending fulfilling their call under God to do so; those receiving and going doing likewise. Paul understood this when he told his supporters in Philippi that he thanked God for their “partnership in the gospel” (Philippians 1:5).

However, there is often a line of thinking that endows the gift of money from the supporter with ‘ownership’ rights. This can lead to supporters considering that they have a right to inspect the lifestyle and money-use of the missionary to see how ‘their’ money is being used. But they would consider it close to an offence if the supporter had the same expectations and wanted to enquire into the lifestyle and money-use of the supporter!

In reality all the world's resources belong to God and he entrusts some of those resources to us for his glory and for the extension of his kingdom. So we are all dependent on God's provision, whatever the actual immediate source of the money.

Furthermore, we are all ‘worthy of our hire’ whether working as a school teacher and receiving God's provision through the country's tax system or working as a missionary and receiving God's provision through the gifts of his people. In both cases our provision for our present and future needs is from God. It is easy for the supporter to see their salary as their provision and so miss the reality that God is their provider. But it is equally as easy for missionaries to see their supporters as their provider and miss the reality too. In both cases it leads to a focus on a provider that isn't God, and a desire to work to please that provider (the employer in one case, the supporter on the other). That's close to the first steps on the road to idolatry and that's a dangerous road to go down.



living on support - a Biblical heritage

Throughout history God has set apart specific people to be involved full-time in his ministry. These people were not free to generate an income themselves so they were supported by others. Today we tend to call this 'living on support', but it is a concept that has its origins in the scriptures.

The first example we see is in Numbers 18 (see section above, *God the provider*). In a society where land was at the heart of the economy, getting no land effectively meant getting no income. The Levites got the Promise of God's provision, but not the Land that they might have expected. And God's provision was dependent on the faithfulness of God's people in their giving. I wonder how the Levites felt about it?

Then in Luke 8:1-3 we read that that Jesus and the disciples were supported by a group of women who had benefitted from Jesus' ministry. They were from a range of social backgrounds and would have been considered by the religious establishment as being, at best, on the fringes of faith. Yet these were the people who chose to support Jesus and he accepted their support. Receiving can be a real problem for some who live on support, especially when the giver is less well-off than the receiver. Yet here we have the second person of the trinity, the person for whom and by whom everything was created, being willing to accept support. He could have commanded to be provided for supernaturally, but instead he chose to be provided for the same way you are – by the gifts of those committed to him and his ministry.

A little later we see Paul discussing his support with two churches in particular: first the Corinthians who chose not to support him (1 Corinthians 9:2-14) and then the Philippians who did (Philippians 4:10-20).

With the Corinthians, Paul takes them to task for not supporting him, clearly annoyed and even upset with them (see 2 Corinthians 11:7-10; 12: 11-13). The issue, again, isn't whether or not he received, but in this case the lack of spiritual maturity in the Corinthians which meant that they didn't give. His argument about support is part of a bigger discussion with them about the dangers of demanding their rights as Christians. He tells them that he has the right to demand their support, but doesn't do so

because they aren't mature enough to cope with this demand. But he does make it clear that the default position for those involved in Christian ministry is to be funded by God's people.

With the Philippians he was more excited that they gave than that he received. He talks about their account getting credited (presumably their account in heaven, not in the Bank of Philippi!), describes their support as being a fragrant offering, an acceptable sacrifice, pleasing to God and tells them that God will meet all *their* needs (notice that this promise is for the supporter, not the receiver).



So living on a support basis is following a long Biblical tradition. It is a calling from the God of the universe and, as such, is a massive privilege. Like everything we receive from God, support is an act of grace and while there is an element of being paid for what we do, there is also an element of being cared for by a loving Father. It might be seen as an unusual way of living and therefore might not always be understood by others. Also, because it depends on givers being faithful to God's call on their lives to give and receivers being faithful to God's call on their lives to serve him, there is always the risk that it won't work out as we'd like it to but it is the way God has set up for people to work full-time for him and be provided for. Welcome to this great heritage!

For more on this topic see chapter two in *Funding the Family Business*, available from www.ftfb.org

financial responsibilities when living on a support basis

This begs the question at the outset: does someone living on a support basis in Christian ministry live by different financial rules than a Christian in a so-called 'normal' job?

The Bible talks a lot about how we should handle money and material goods. Jesus dealt this topic more than any other during his ministry but we find little or no specific principles in scripture that indicate that missionaries should view money any differently from others. How God gets his resources into the hands of those who raise support may differ from how he gets his resources into the hand of others, but the ultimate owner and provider of the money is God, irrespective of how it gets to us. We are all accountable to God for how we use the resources he gives us.

There are *perceived* differences, with comments like 'living by faith' used for missionaries, somehow implying that a Christian teacher, civil servant, office worker, check-out operator or bank official lacks some faith in how they live. As discussed earlier, there can also be an assumption on the part of both the supporter and the missionary that the Christian worker lives on God's money and so has higher obligations on how it is used compared to the supporter who supposedly lives on his own money.

So while there are no differences in the basic principles that guide both Christian workers and supporters on their attitude to, and use of, money, there can be some emotional differences brought about by incorrect perceptions. There are also some practical differences resulting from living on a support basis.

In many 'normal' jobs there can be some element of pension provision, annual pay increases are expected, tax and national insurance are paid at source, promotion brings extra income and business expenses are paid by the employer. In Christian ministry funded on a personal support basis, these may not be true. You might need to fund your own pension plan, there may not be an annual pay rise, you might need to look after your own tax and national insurance affairs, promotion may not bring more money and you may well be expected to cover your own business costs. Add to this the probability that the amount a Christian worker has for normal living expenses each month may well be a lot lower than would be the case if you had a 'normal' job.

Issues in short-term mission

If you are only going into mission for a couple of years there may not be many significant financial implications. You may need to consider whether to pay a voluntary National Insurance contribution (depending on your employment status and location), whether to rent out your home or review some investments and outgoings to see if any amendments are needed for the time you are in mission. Nevertheless, a couple of years in mission won't make a huge difference to how you organise your long-term finances, assuming you are already operating as best you can according to the basic principles God has given us in scripture.

There may, of course, be implications for your career that you need to have considered before you make a decision such as whether your job will remain open until you return or how easy it might be to find something similar on your return. You may risk missing out on promotion in your absence but conversely you may improve your career prospects by demonstrating that you are willing to take the initiative and tackle a challenge. This is not so much a risk assessment as an evaluation of the true cost.

Finally, remember following God's call is about his glory, not about our job security. So even if your decision to respond to his call to be involved in mission for a short time results in you not getting the career advancement you had hoped for, is that really such a big deal? If we want to hear *Well done good and faithful servant*, we need to serve God, be good at it and do it faithfully – that's all.

Long-term mission

If, however, God has called you to a lifetime in supported Christian ministry, you will need to do some serious thinking. First of all you will need to consider how you handle the legal obligations of your financial status as a missionary. For example, being sure about your tax status. Just because you are a missionary living on support doesn't mean you are exempt from paying taxes in the country you serve in. Recent policy changes in a number of European countries have resulted in missionaries who thought they were exempt from local taxes having to pay back taxes retrospectively. Get good advice and don't assume that a discussion that you heard that someone had with a government official some years ago has any legal bearing!

As well as sorting out how to render to Caesar what Caesar requires (or at least his modern-day equivalent), you will need to ask, and answer, some questions about how you will provide for yourself and your family in the short, medium and long-term.



Income and expenditure

Some short-term costs can get overlooked when establishing a budget for mission work. Some, like buying Christmas gifts and summer holidays, occur each year and can be planned for. Others, like changing the car or replacing household appliances, may not occur annually but should at least be considered when drawing up an annual budget. Research done by Stewardship shows that the majority of missionaries and other Christian workers may be trying to live with an income that is 25% below what they themselves consider to be a 'suitable level'. Even more concerning is that what many Christian workers consider to be 'suitable level' is in reality below what is really needed to live and work effectively in today's complex world of ministry and mission. So, too many are 25% short of an amount that is itself less than what is really needed.

Be realistic. Avoid the temptation to exclude costs that you know, or could reasonably expect, will occur just so that the amount of support you need to raise is lower. Yes, there are occasions when there are totally unexpected costs – the car dies without warning; a family crisis requires an immediate flight home; you are asked to step in at the last minute to lead a project. In these situations where the expense could not have been anticipated, supporters are often more than happy to give extra gifts to cover the cost. They might also be willing to help with other costs that you could have anticipated, but eventually they can become a bit weary of you not having budgeted for your predicted expenses in the way that they need to. It doesn't make you appear more spiritual to be always on the edge when you don't really need to be. It just makes you appear disorganised and unplanned! If you haven't got a good objective budget planning strategy, Stewardship offers a number of budgeting tools, some specifically tailored to the needs of Christian Workers. For a good household budgeting tool see BudgetBuilder (www.stewardship.org.uk/resources/budgetbuilder) or contact education@stewardship.org.uk for more tailored options.

Thinking long-term

If you continue to live on a support basis for the long-term, even up to normal retirement age, then you will have to make some serious decisions about how you will be able to provide for yourself and your spouse (if you have one) in your old age. It is easy with the enthusiasm of youth to say, *That's years away. I don't need to think about it now and anyway, God will provide.*

First of all, it's not as far away as you think! For example, under current arrangements, if you want to get the full UK state pension on retirement you will need to have paid National Insurance contributions for 30 years. Anything less than this and you may well end up with less than you think you will get. If you are working in the UK, either in an employed or self-employed basis, and your income is over a certain low level, you will automatically pay these contributions. If you work out of the UK for some years but plan to live here in later life, you will need to consider whether or not you pay voluntary contributions to maintain your state pension benefits.

And what about the comment *God will provide?* Does this mean that we don't need to think about, or plan for, the future? Yes, God will provide, but sometimes he can provide in advance of a need, not just at the last minute. How would you advise someone to deal with those parts of the year, like Christmas

and summer holidays, when they know that there will be a lot more money going out than coming in? The wise person sets aside money when they have it during the year to allow them deal with the unusually expensive parts of the year. If they don't they end up either struggling financially after the event or they don't get to enter into the event as much as they had hoped to.

The same is true in the longer-term. In the years when you have money available, and when your supporters are still working and able to give, it is appropriate to set some aside to help cover the costs of later life when your supporters will have a lot less giving ability. We're not talking about building a sizeable nest-egg so that you can plan to retire to a beach in the Bahamas (but if that is what God has for you, why not?). We are suggesting that you make enough provision now so that when you are older and still with something to offer to the work of God's Kingdom, but your support income is greatly reduced, you will still be able to bring your years of experience to bear on the needs of God's kingdom.

Some years ago I met an old couple who were talked about in hushed tones in the mission where they had served for many years. After a few decades of faithful service overseas they had retired back to the UK and he met them at a mission conference. I asked what advice they would give to a young couple going into mission today, and answer surprised me - *buy a house before you go!* It became clear from their explanation that they weren't advocating property purchase for its own sake, nor were they wanting just to live in comfort. They had gone overseas in the 1960s without any thought for the future and during their years abroad they had raised just enough to cover their daily needs. With no provision for their senior years, and with their financial support network reducing (due to retirement and death of supporters), they were now back in the UK and obliged to use a large percentage of their meagre income to rent an apartment. That left them without enough money to travel to other parts of the country to encourage Christians living in Britain but originally from the country they had served in for so long. If they had only made some provision for their future when their supporters were able to give, then they would have had enough money to continue serving the people God had called them to work with all those years ago.

So thinking and planning ahead for issues like housing, living costs in old age, life insurance etc make sense. Each person will have a different approach to these issues and your family background, lifestyle choices, possible future family inheritance etc will help shape the approach you take. So long as you are comfortable under God about your choices and so long as you can effectively respond to Paul's comment to Timothy that those who do not take care of their immediate family have denied the faith and are worse than unbelievers (1 Tim 5:8 - that in itself should be enough to



scare you into action on this!), then that's fine. Whatever you do, don't bury your head in the sand and don't wait until it is too late to do something about it and, like the couple in the story above, find your ministry serious curtailed in later years. Today is a good day to begin to get more realistic.

If you want to know more about planning for retirement, we have specialist information that may be made available. Contact education@stewardship.org.uk for details.

What should I include?

Of course in addition to these practical issues, there are also emotional issues to consider.

If you live on support is it ok to take a good holiday? What about a hobby or going to a nice restaurant to celebrate your anniversary? Is it ok to raise support for pension contributions? Again, so long as you are comfortable under God with your choices, then these expenses are fine. The discomfort we have is when we forget that the money we receive belongs to God and not to our supporters. Then we start basing our actions and financial lifestyle what the supporters might think. Or more correctly, what *we think* supporters might think. First of all, we, like the supporters, live by the resources provided to us by God. Sometime supporters don't understand this and think that their support for you buys them the right to determine your lifestyle. But the same supporters would not be ready to accept the source of their funds (i.e. their employer) determining how they should live! And sometimes churches who provide support for missionaries expect those who receive the support to show much more accountability to them about how the money is used than they would expect from the pastor or vicar.



We deal with these issues in more detail in the *How much is Enough* paper. Please remember that you are accountable to God and work in close partnership with your supporters. It is a partnership of equals: you fulfilling God's call on your life to Go (as in Matthew 28:19) and them fulfilling God's call on their lives to Send (as in Romans 10:15). Good discussion back and forward between you about how this Going and Sending works out in practice is positive and healthy. But when either side tries to control or manipulate the other then that steps beyond the boundaries of partnership and strays into dangerous territory. So, allow God to be your judge – the God that showed Adam how to rest, the God who delights in creative use of life, the God who richly provides everything for our enjoyment. Yes, your supporters can offer advice that should be considered. But it is our loving, caring heavenly father who you should be listening to most.



how much is enough?

If your phone rings and the person calling says they are the Prime Minister, maybe your first response would be, *Come on, who is this?* But let's assume it really is the Prime Minister and he asks you to undertake some task on behalf of the country that he says you are gifted to do – all part of the Big Society idea. He then says that he knows you will need help to complete the task and recommends that you approach those you know who can help. He finishes by saying that if any of those you ask to help question this, you can tell them that you are asking for their involvement by the authority of the PM. If they still question it, he says that you can pass on his personal mobile phone number and ask them to call him directly; he will assure them that this is at his request and under his authority.

How would you feel if this really happened? Apart from being embarrassed for saying *Come on, who is this?* and shocked at being singled out to lead the task! Words like, 'privileged', 'empowered', 'excited', 'motivated' might be come to mind. You might get in touch with your friends very quickly telling them what happened and asking if they'd like to be part of this fantastic opportunity.

Well, the King of Kings has done exactly that. He has asked you to undertake some specific task on behalf of his Kingdom and encouraged you to get others involved through their finances, prayers and encouragement to make it possible. So why is it that if the PM called we'd call it a privilege, but when the King of Kings calls we call it a sacrifice?

If we consider the calling to be a privilege we will be offering a privilege to others by asking them to get involved and we will want to do it to the best of our ability and find all the necessary resources to do it well.

But if we consider the calling to be a sacrifice, then by asking others to get involved we are asking them to sacrifice and we will want to keep the amount we use for the task to the bare minimum.

So then how much is enough to undertake the task God is asking you to do? There is no formula, no equation that neatly answers the question, but there are some key biblical principles that can guide us.

To explore these principles in detail and also get some practical ideas see another paper in the Finance for Living series: *How Much is Enough*

to ask or not to ask

There is sometimes a discussion within mission agencies about whether or not it is biblical to ask for support. A few missions have a policy of not initiating a request for support while others encourage their staff to approach people to ask for support. So who's right and who's wrong? Well, it isn't a case of right or wrong.

The key is recognising that God is always working in the lives of givers and receivers and sometimes this involves him arranging provision without us asking and sometimes it does involve us asking. We also need

to recognise that God will provide blessing, purpose and financial resources to those that have the role of giving as well as to those that have the role of receiving .

This question is explored in more detail in a separate guide entitled *To ask or not to ask?* where we explore an intriguing scripture passage that shows what happened in the life of one of God's full-time workers who needed support. This and other papers can be downloaded from the Stewardship website see <http://www.stewardship.org.uk/christian-workers>

The Finance for Living series of papers forms part of Stewardship's resources for Christian Workers. With contributions from a panel of advisors each of whom has significant experience within the area of mission, the series draws on their expertise to offer biblical teaching and practical guidance on issues affecting those living on personal financial support. The papers are available to download from the Stewardship website see <http://www.stewardship.org.uk/christian-workers>

This paper has been written by Myles Wilson and edited by Stewardship. Myles works with a wide range of mission agencies and Christian organisations with a special emphasis on training people in raising support. He is also the author of *Funding the Family Business*, see www.ftfb.org.

If you have any questions or comments arising from the material presented here, you can contact us at education@stewardship.org.uk or by telephone on 0208 418 8880.