

Living Ministry



Living Ministry Wave 2 Panel Survey

Exploring Clergy Debt

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**Clergy
Support
Trust**

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Living Ministry Wave 2 Panel Survey

Exploring Clergy Debt

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Introduction

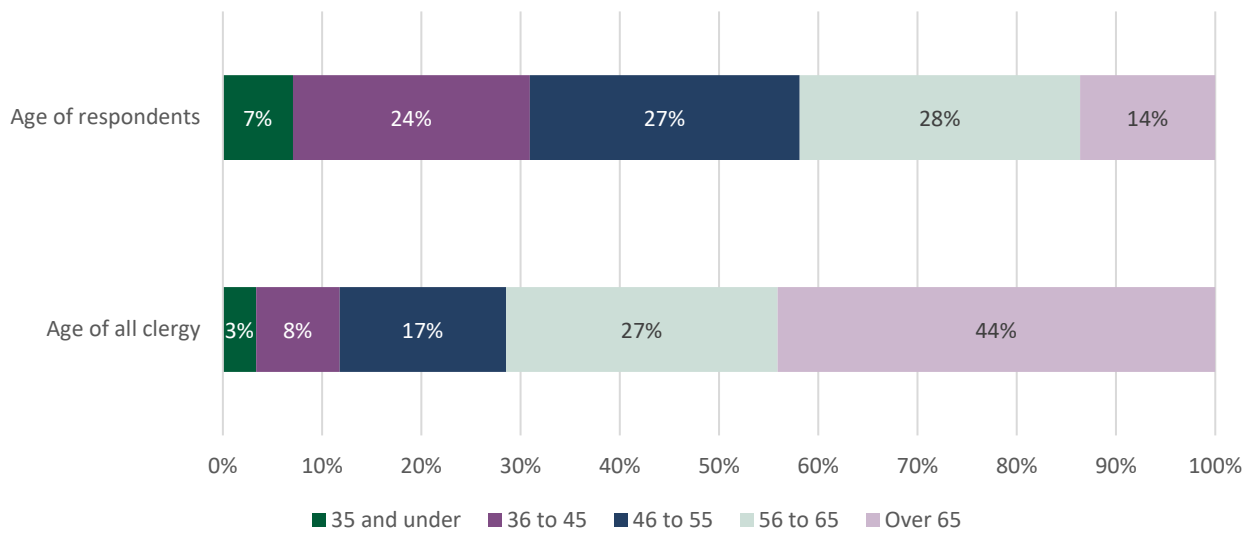
Living Ministry incorporates a large-scale quantitative panel survey of 3 cohorts of clergy (ordained in 2006, 2011 and 2015) and ordinands or newly ordained clergy who started their training in 2016. The survey comprises questions on clergy wellbeing and ministerial effectiveness. In addition, a number of questions on debt were asked in the Wave 2 survey run in early 2019. This report presents findings from this additional section. It is important to recognise that the findings of the panel study are based on self-reported data and represent ministers' perceptions rather than any objective measure.

Respondents

Ordained clergy

579 clergy ordained in 2006, 2011, 2015, or who had recently been ordained and started their training in 2016, took part. The age and gender profile of the clergy respondents is different to that for clergy as a whole, therefore the responses cannot be considered representative of all active clergy. 53% of clergy responding were female, and as at the end of 2018, 30% of active clergy were female. Clergy responding to the survey were noticeably younger than clergy as a whole.

Figure 1 Age profile of respondents and all active clergy



97% of respondents were of white ethnic origin and 3% BAME. Ethnicity data were missing for 8% of respondents. 89% were heterosexual, 5% gay or lesbian, 1% bisexual, 1% “other”, and 3% preferred not to say. Data on sexuality were missing for 12% of respondents.

Of those respondents who were ordained, two fifths (39%) were incumbent status and 28% curates. This compared to 29% of all active clergy being incumbent status and 6% being curates.

Figure 2a Respondent roles: living ministry panel survey respondents

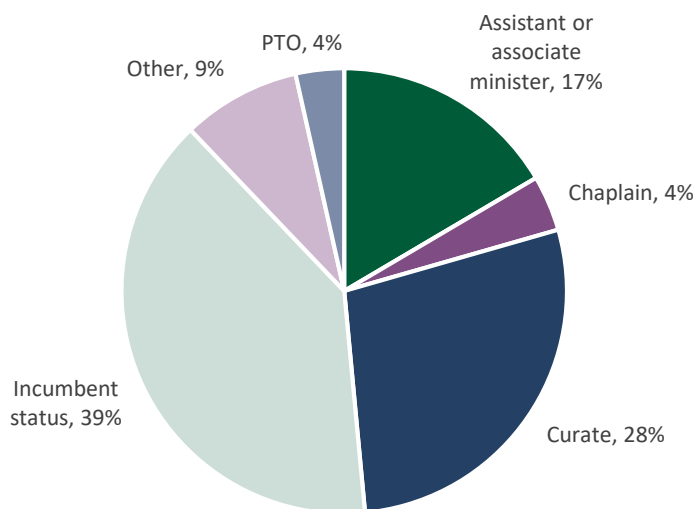
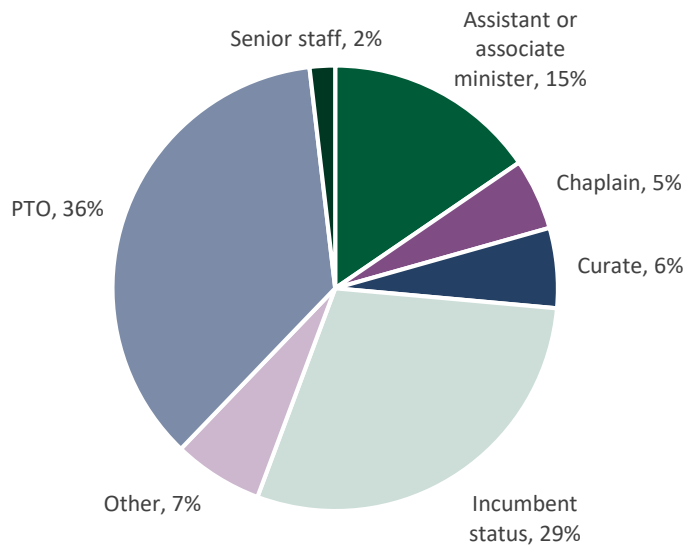


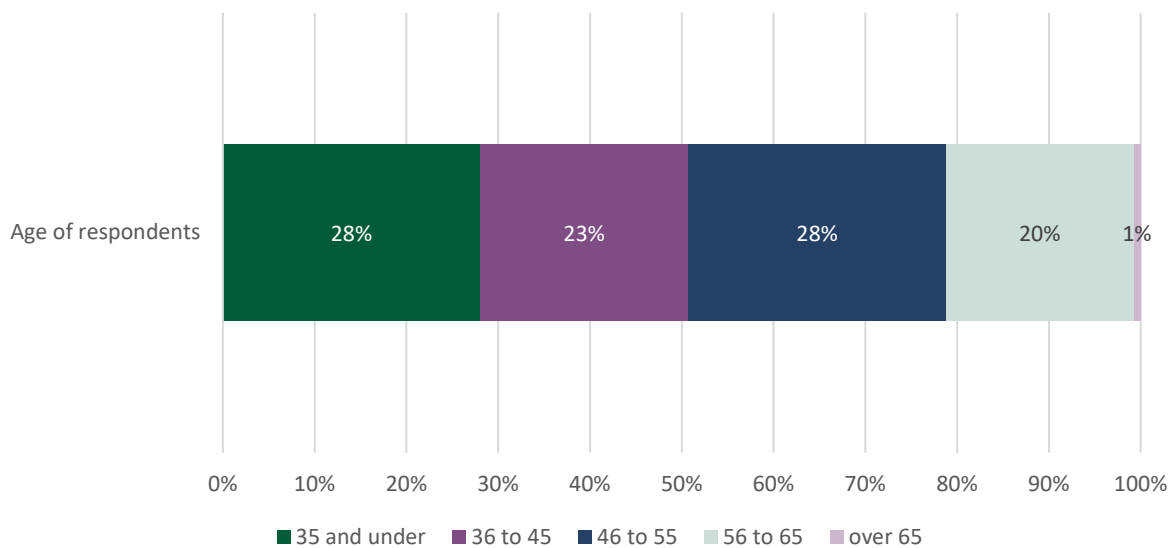
Figure 2b Respondent roles: all active clergy as at the end of 2018



Ordinands

113 ordinands took part. 57% of clergy responding were female. 96% of respondents were of white ethnic origin and 4% BAME. Ethnicity data were missing for 5% of respondents.

Figure 3 Age profile of ordinands respondents



Debt

Clergy and ordinands were asked if they currently owe money in any of a number of different ways. Excluding Student Loans, 40% of ordained clergy and 34% of ordinands indicated they had some kind of debt.

Table 1: Do you currently owe money in any of the following ways? (Please tick all that apply)¹

	Ordained clergy	Ordinands
Car loan/car hire purchase	23%	18%
Personal loan	10%	5%
A loan secured on your home (excluding mortgages other than second mortgages)	4%	2%
DSS/Social fund loan	0%	0%
Student Loan Company loan	14%	33%
Payment to creditors through debt management plan	1%	0%
Overdraft	8%	12%
Credit card, not paying balance of in full each month	14%	13%
Store card, not paying balance of in full each month	1%	0%
Catalogue/mail order purchase agreements	1%	1%
Loan from money lender, debt collector or pawnbroker	0%	0%
Loan from department store/other store	1%	0%
Loan from family/friends	5%	4%
None of these	54%	38%
Don't know	0%	0%
Prefer not to say	1%	3%
Base	505	102

Other responses included: mortgage (6 ordained, 4 ordinand); inheritance tax (1 ordinand), taking from savings (2 ordained), credit union (1 ordained)

This question was asked in 2004 of a random, representative sample of 1,770 Adults, aged 16 or over, living in private households in Great Britain in the ONS omnibus survey². The results were similar with 57% selecting “none of these”.

In 2000 stipendiary clergy were asked a similar question as part of the Clergy Stipends Survey³. Clergy were asked whether they agreed with the statement “I/We have no debts... (excluding mortgages, interest-free credit arrangements and car loans)”. Results showed: 68% reported having no debts.

We cannot exactly compare this figure with Wave 2 because of the changing impact of student loans in the years between 2000 and 2019. However, if student loans and car loans are both excluded from the list presented to Wave 2 respondents, 71% of clergy in Wave 2 reported no debt.

¹ Note that percentages will not sum to 100% because respondents were allowed to tick multiple boxes

² ONS omnibus survey, September 2004 https://discover.ukdataservice.ac.uk/variables/variable/?id=5575_V473

³ Archbishops' Council. (2001). *Generosity and Sacrifice: The Results of the Clergy Stipends Survey*. Church House Publishing.

Quantifying debt

Respondents were asked to quantify approximately how much money they currently owed, excluding Student Loan Company loans. 57% of ordained clergy and 58% of ordinands reported owing nothing. Table 3 shows that of those who did report debt, 46% owed less than £5,000.

Table 2 Thinking about the categories above, approximately how much money do you currently owe (excluding Student Loan Company loans)?

	Ordained clergy	Ordinands
None	57%	58%
Less than £2,000	8%	10%
£2,000 - £4,999	10%	12%
£5,000 - £9,999	10%	7%
Over £10,000	11%	10%
Prefer not to say	4%	5%
Base	518	104

A similar question was asked in the Clergy Stipends Survey in 2000, asking clergy to quantify outstanding debts, “I/We have outstanding debts of...”. The question used similar categories to Living Ministry Wave 2, however it is important to note that due to inflation £1 in 2000 is the equivalent of £1.67 in 2019. Converted debt bands to account for inflation are provided in Table 3. Due to the use of categories it not possible to make any definitive statement as to whether respondents to Wave 2 reported higher levels of debt than those responding in 2000, however the table illustrates that 44% owed less than £3,340 in 2000 compared to 46% owing less than £5,000 in 2019.

Table 3 Comparing Living Ministry Wave 2 2019 and the Clergy Stipends Survey 2000

	Living Ministry Wave 2, 2019	Clergy stipends survey, 2000	Converted debt bands based on inflation 2000 (£1) -2019 (£1.67)
Less than £2,000	21%	44%	Less than £3,340
£2,000 - £4,999	25%	31%	£3,340 - £8,350
£5,000 - £9,999	26%	16%	£8,350 - £16,700
Over £10,000	29%	9%	Over £16,700
Base	200	1808	

Considering the wider population, the TUC⁴ have recently published analysis to show that the average household has unsecured debt of £15,880. This is seemingly higher than the clergy in the Wave 2 panel, however it is not directly comparable to the figures from Living Ministry Wave 2 as it includes student loans. The TUC state “Over half of households (53%) report having unsecured debt, most commonly in the form of credit card debt (60%), overdraft (28%), personal loans (25%) and car finance (25%).” Again, this indicates debt is higher in the general population than for clergy.

⁴ Collinson, Alex. “Record household debt levels show why workers need a new deal.” *TUC*, 5 Sept. 2019, <https://www.tuc.org.uk/blogs/record-household-debt-levels-show-why-workers-need-new-deal>

Anxiety about debt

Clergy who reported having some level of debt were then asked whether their current levels of debt caused them anxiety. 22% of ordained clergy with debt (or 10% of all ordained respondents) and 25% of ordinands with debt (or 11% of all ordinands respondents) reported some level of anxiety.

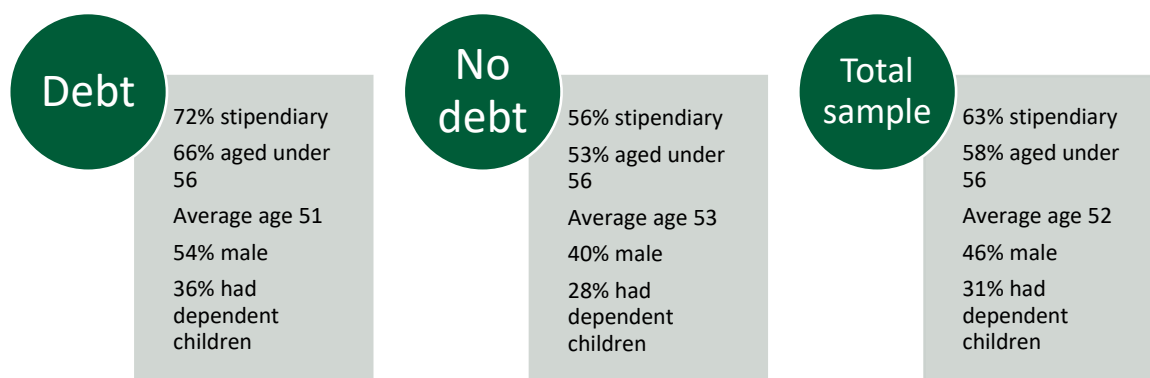
Table 4: Please tell us how far you agree with the following statement: My current levels of debt cause me anxiety.

	Ordained clergy	Ordinands
Strongly disagree	39%	27%
Somewhat disagree	20%	23%
Neither agree nor disagree	18%	25%
Somewhat agree	17%	18%
Strongly agree	5%	7%
Base	230	44

The TUC⁵ state, of the wider population, “Over half of those with unsecured debt (54%) are either very or somewhat concerned about their current level of debt (both secured and unsecured).” This is markedly higher than for clergy, though makes intuitive sense given the level of debt for clergy is lower.

Further analysis of clergy with debt

Further analysis to look at the characteristics of clergy with debt was possible for ordained clergy, however the sample size was too small for ordinands. Those clergy reporting some level of debt were more likely to be stipendiary, younger, male, and have dependent children, compared to those with no debt. However, the figures presented in the graphic below indicate clergy in a range of circumstances can experience debt. For example, whilst those with debt were more likely to have dependent children than those with no debt (36% of clergy with debt had dependent children compared to 28% of those with no debt), 64% of clergy with debt did not have dependent children. There was no significant difference between the provinces of Canterbury and York in likelihood of having debt. See the statistical annex for details of the statistical tests used.



⁵ Collinson, Alex. “Record household debt levels show why workers need a new deal.” *TUC*, 5 Sept. 2019, <https://www.tuc.org.uk/blogs/record-household-debt-levels-show-why-workers-need-new-deal>

Annex: statistical analysis

A series of chi square tests of independence were performed to examine the relationship between debt (binary variable of debt or no debt) and gender (binary variable of male or female), remuneration (binary variable of stipendiary or not stipendiary), whether there were dependent children in the household (binary variable of dependent children or no dependent children), whether clergy had additional employment (binary variable of employed or not employed), province (binary variable of Canterbury or York) and marital status. The relationships between debt and gender, remuneration and dependent children were all significant, with those who had debt more likely to be male, stipendiary and have dependent children. Other differences were not significantly different.

Table 5 Chi Squared results for debt analysis

Gender	$X^2 (2, N = 504) = 9.57, p <.01$
Remuneration	$X^2 (1, N = 504) = 11.62, p <.01$
Dependent children	$X^2 (1, N = 504) = 4.10, p =.04$

An independent samples t-test was conducted to look at the difference in age between those clergy reporting debt compared to those reporting no debt. There was a statically significant difference in age between those with debt (M=50.7, SD=10.8) and those with no debt (M=53.5, SD=12.3), with those with debt being younger ($t(447)=2.84, p<0.01$).

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