

Wave I Panel Survey

A Closer Look at Financial Wellbeing

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December 2017

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I Introduction

I.1 Research question

This report draws on data collected as part of the Church of England's Living Ministry Wave 1 Panel Survey (2017), which seeks to gain a better understanding of the flourishing of clergy in ministry. The present report has been funded by the charity Sons & Friends of the Clergy and focuses on the financial and material wellbeing of ordained ministers and ordinands, taking as its main research question:

Which groups of ordinands and ordained ministers amongst those surveyed report being in greatest financial and material need?

I.2 Background to Living Ministry

I.2.1 Aims and objectives

The primary aim of the Living Ministry research project is to explore how different modes of training influence ordained ministers' future ministries in order to provide ongoing, consistent information relating to the work of the Church of England's Ministry Council. The overarching research question, addressed through a longitudinal, mixed-methods approach, is: *What enables ordained ministers to flourish in ministry?* This report draws on data from the first wave of the panel survey.

The main objectives of the Living Ministry research are:

- To gain a better understanding of the factors that enable ordained ministers to flourish in ministry;
- To understand how these factors relate to ministerial education and continuing development;
- To understand how these factors vary according to person, background, training pathway, type of ministry, context etc.;
- To understand how ministerial flourishing changes and develops over time and at different stages of ministry.

I.2.2 Theoretical framework: flourishing in ministry

Flourishing in ministry incorporates two aspects: the flourishing of the person (wellbeing) and the flourishing of the ministry (ministerial outcomes). The two are inextricably intertwined and the relationship between them will be explored over the course of the research. We take as our starting point the flourishing of the person, therefore the first wave of the panel study was designed to elicit demographic data about the participants and their ministries, alongside information about their current wellbeing.

The concept of wellbeing has developed along several lines. The basic measure of *subjective wellbeing* is happiness, understanding wellbeing in terms of hedonism and life satisfaction. *Psychological wellbeing* adds to this eudaemonic aspects of wellbeing, such as a sense of meaning, purpose and value, and relates it to the field of mental health. A wider strand of studies in wellbeing is often known as *quality of life*, which conceptualises wellbeing as multi-faceted, including but extending beyond psychological domains.

Various studies have examined factors contributing to wellbeing at work. Specific to clergy, Bloom et al.'s *US Flourishing in Ministry Project* bases its theoretical framework around hedonic wellbeing (daily happiness) and eudaemonic wellbeing (thriving) and points to factors relating to the two categories of

relationships and role.¹ The Church of England *Experiences of Ministry Project*² has assessed clergy wellbeing in four ways: emotional exhaustion and depersonalisation (two measures of burnout); general physical health; and psychological detachment. A range of factors contribute to these aspects of wellbeing, including type of role, age, gender, collegial support and calling clarity (2013 Respondent Report).

Developing a framework for assessing clergy wellbeing required understanding the specific context of clergy lives while drawing on existing learning. Wider knowledge about wellbeing combined with analysis of qualitative data from interviews with ordained ministers revealed the following domains:

- Health (physical, mental and emotional);
- Relationships (including ecclesial, family, congregations, parishioners, colleagues and friends);
- Material and financial resources (including housing and household income);
- Agency and structures (for example equality, benefice structures and capacity to participate in diocesan or parachurch networks);
- Vocation (including vocational clarity, authenticity and spiritual and professional growth).

From this analysis emerged a broader and in some ways more complex narrative of wellbeing than those presented in other wellbeing-at-work approaches. For clergy, the boundaries of work (ministry) are not clearly defined in time, space, activity or relationship. Moreover, as is to be expected, spirituality is clearly prominent in ministers' narratives, with theological discourses around concepts such as sacrifice and failure influencing their understandings of wellbeing.

This report explores the financial and material wellbeing of respondents to the first wave of the Living Ministry panel survey. Analysis is presented of each of the measures employed in the survey (see below), first for ordained ministers and then for ordinands.

2 Methodology

2.1 Research design and sample

Living Ministry is a longitudinal, mixed-methods research project aiming to understand what helps clergy to flourish in ministry. It incorporates a large-scale quantitative panel survey alongside qualitative longitudinal research and discrete, focussed qualitative studies. The online panel survey is scheduled to run every two years over a ten-year period (2017-26) with a briefer catch-up survey in the intervening years.

Four cohorts of clergy and future clergy ordained within the dioceses of the Church of England were invited by email to take part in the survey:

- Those ordained in 2006 (and therefore well into their first, or possibly second, post in 2017);
- Those ordained in 2011 (and likely to be in their first post after curacy in 2017);
- Those ordained in 2015 (and therefore currently in curacy in 2017); and
- Those who started their initial ministerial education in 2016.

The immediate study uses data from the Wave 1 panel survey.³ The data provide information relating to socio-demographics, ministry and wellbeing from four cohorts of clergy and ordinands through an

¹ Bloom, M. et al., (2013), *Flourishing in Ministry: Emerging research insights on the well-being of pastors*, Mendoza College of Business, University of Notre Dame.

² <http://www.ministrydevelopment.org.uk/emproject>

³ The full report is available at <http://www.ministrydevelopment.org.uk/living-ministry-research-findings>.

online survey. Lists of ordained ministers and contact details were obtained from Crockford's Clerical Directory, while ordinands were contacted via staff at their Theological Education Institutions (TEIs).

The response rate was approximately 50%, with 761 responses received. The sample is representative of the four cohorts but not of the whole population of clergy including those ordained in earlier decades.

The total number of people invited was 1670. This included an unknown number comprising those whose contact details were not valid and whom it was unable to trace, alongside a (probably considerable) number of clergy who are retired and no longer active in ministry, and whom we would therefore not expect to respond.⁴ 787 responses were received, of which 26 were ineligible or incomplete, leaving a total sample of 761. Responses broken down by cohort were as follows:

Table 1. Sample by cohort (year of ordination)

Cohort	Total population (ordained in CofE and still alive)	Responses	Sample as % of total cohort population
2006	499	144	29%
2011	519	178	34%
2015	497	207	42%
2016 (training start)	474	232	49%
Total	1989	761	38%

In addition, 15 respondents indicated that they were currently on temporary leave of more than one week (excluding annual leave). Of these, nine were on sick leave. There may be others on temporary leave who did not respond to the survey.

Two versions of the survey were created, for ordained ministers and ordinands respectively.⁵ Questions took a range of formats and were designed to elicit the following:

- Sociodemographic information about the respondent;
- Information about the respondent's ordained ministry and training;
- Information about the respondent's current wellbeing, based on the five domains comprising the model described above.

In order to keep the surveys to a manageable size, existing demographic and ministerial data from records held by the National Church Institutions (NCIs) were also drawn on. It was therefore necessary to request the name of the respondent so that the relevant data could be linked. Following standard NCIs practice, the survey was administered by the Research & Statistics Unit, and all identifying information was removed before the responses were passed to Living Ministry researchers for analysis.

2.2 Measures used for analysis

To measure financial wellbeing, respondents were asked a general question about how well they were managing financially, along with questions regarding whether they were able to save regularly, whether they had in place adequate provision for retirement, and whether they had personal and/or household

⁴ In addition: 167 had no email address listed; 103 had requested not to be contacted by the National Church Institutions; 15 were deceased.

⁵ The research instruments can be accessed at <http://www.ministrydevelopment.org.uk/living-ministry-research-methods>.

income in addition to anything they received for their ministry. Information was also collected relating to the adequacy and stressfulness of their living accommodation.⁶

This report investigates the relationships between these various financial and material measures and also potential associations with the following socio-demographic and ministerial characteristics:

- Age
- Gender
- Marital status
- Children in household
- Mode of training
- Ministerial role
- Ministerial remuneration
- Ministerial working/training hours (full time/ part time).

For the purposes of this analysis, key variables have been classified as follows:

Age: Both current age and age at selection have been employed, using the 2016-17 Bishops' Regulations categories, i.e. 31 and under, 32-54, and 55 and over.⁷

Role: Two variables have been explored, the first relating to remuneration and the second to role title. These are both complex areas, and the diversity is represented in the full wave 1 panel survey report. For the purposes of this report, the remuneration categories employed are: stipendiary; self-supporting; holding permission to officiate; and employed, and the role categories are: Incumbent-Status; Assistant/Associate; Chaplain; Diocesan/ National Church Institution (NCI) Role; Specialist (including Pioneer, Theological Educator and Minister in Secular Employment); and 'Other'.

Training mode: The three currently recognised categories of residential, non-residential and context-based⁸ training have been employed, based on Ministry Division classifications. These categories mask a great deal of fluidity and diversity between and among these modes of training; however, they are used nationally for administrative purposes and therefore the most helpful for analysis.

3 Financial and material wellbeing

3.1 Ordained ministers

3.1.1 Other employment and personal/household income

Clergy financial situations are enormously varied. Some are in full-time ordained ministry and some part-time. Some receive stipends, some are self-supporting (with or without the provision of accommodation) and some are employed by organisations within or outside the Church of England. One of the key influencing factors on financial wellbeing is whether or not clergy are able to draw on income beyond anything they receive for their formal ministry. To explore this, they were asked whether they had another job alongside their ordained ministry; whether they had any other personal income; and whether they had any other household income.

⁶ See the full research instruments, accessible at <http://www.ministrydevelopment.org.uk/living-ministry-research-methods>.

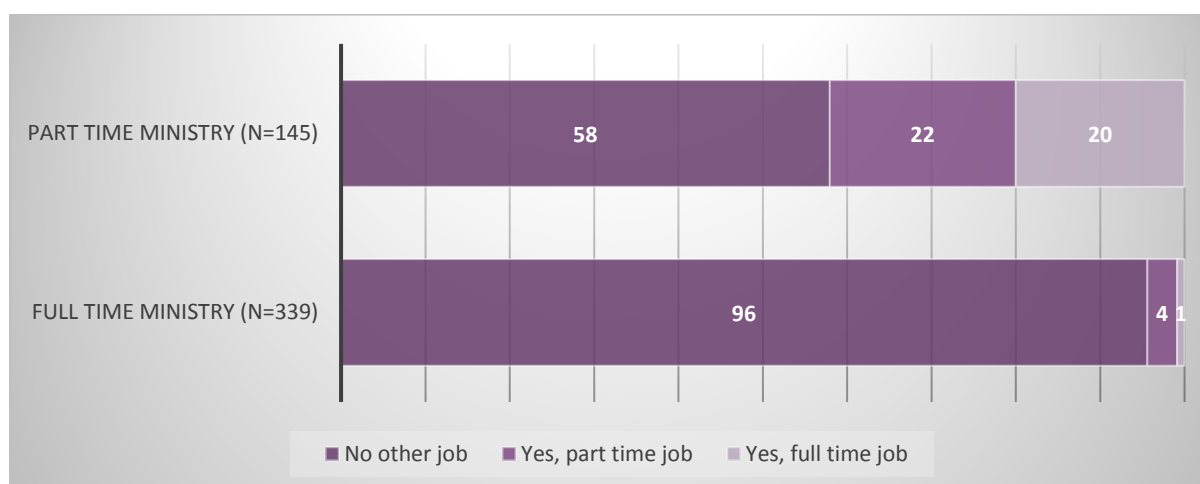
⁷ The age bands were revised in 2011, and have changed again as the new *Resourcing Ministerial Education* funding arrangements have taken place from September 2017.

⁸ Since the survey was conducted, context-based training has been renamed as 'full-time non-residential training'.

Other employment

Most ordained ministers (84%) do not have any other job alongside their ministry. Only 9% of ordained respondents report holding a part-time job and 7% a full-time job. Most of those holding additional jobs are clergy in part-time ministerial roles, with 22% of these holding additional part-time jobs and 20% full-time jobs (Figure 3-1).

Figure 3-1 % Holding another job alongside ministry by type of ministry. Ordained ministers (2006, 2011, 2015 cohorts).



Other income

While the majority of clergy do not hold jobs outside their ministerial roles, 81% report having some income additional to anything received for their ministry, whether personal, household or both (Figure 3-2). This may come from a range of sources, including property rental, pensions and spousal income.⁹

Figure 3-2 % Other personal and/or other household income, split by the existence of another job alongside ministry.



⁹ The proportion of respondents already receiving grants from Sons & Friends of the Clergy is unknown.

Clergy least likely to have income in addition to anything they receive for their ministry (see Table 2 in Appendix A) include those who:

- **are younger¹⁰**
38% aged 31 and under, 77% aged 32-55 and 93% aged 55 and older have additional income;
- **are not married**
87% of married, 60% of single and 63% of divorced/separated clergy have additional income;
- **have undergone residential or context-based training**
74% of residentially-trained, 64% of contextually-trained and 90% of non-residentially-trained clergy have additional income;
- **live in non-tied accommodation or have a complicated accommodation situation**
75% in non-tied accommodation, 81% with a complicated accommodation situation and 93% in tied accommodation have additional income;
- **are in full-time ministry**
76% in full-time and 95% in part-time ministry have additional income;
- **are not an assistant or associate minister**
83% of incumbent-status ministers, 73% of chaplains, 74% of curates and 94% of assistant/associate ministers have additional income;
- **are stipendiary or employed**
71% of stipendiary, 71% of employed and 96% of self-supporting ministers have additional income;
- **have no additional job alongside their ministry**
79% of those without another job, 93% with another part-time job and 97% with another full-time job have additional income.

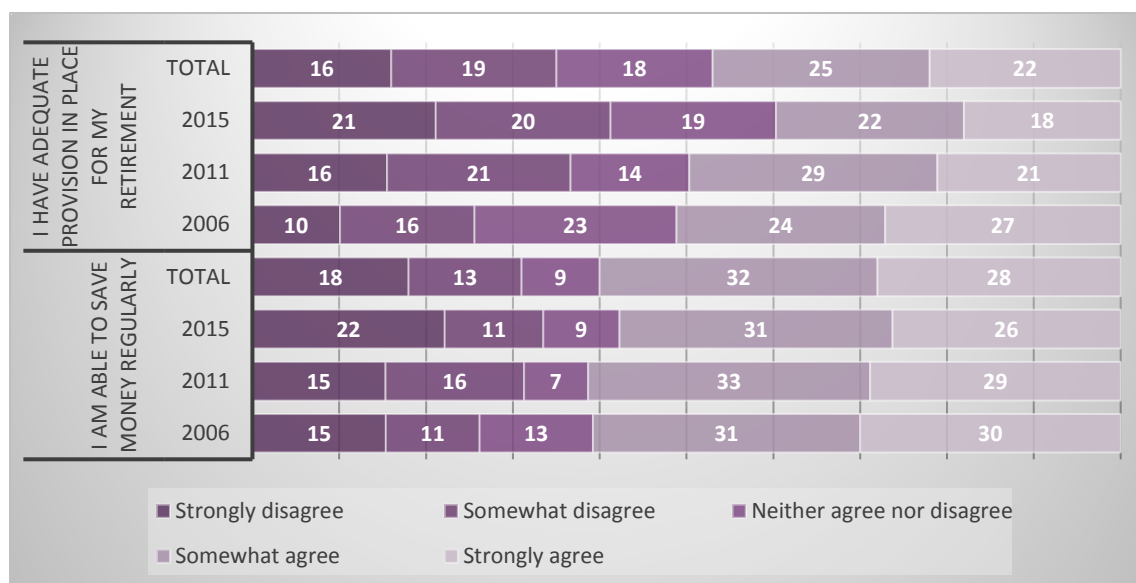
However, we know that many of these factors are linked to each other, for example older clergy are more likely to be married and those in part-time ministry are more likely to have an additional job. Regression analysis was therefore conducted to investigate which characteristics are directly associated with additional income. The analysis suggests that most of the factors listed above can be explained by current age and marital status. **Younger ordained ministers and those who are not married are less likely to have additional personal and/or household income.** Clergy aged 32 to 54 are four times more likely to have additional income and those aged 55 and above are seven times more likely to have additional income compared to those aged 31 and under. Married ordained ministers are four times more likely to have additional income compared to those who are single.

3.1.2 Savings and retirement provision

The ability to save and adequate retirement provision are important indicators of individual financial wellbeing. The 2015 cohort (i.e. those currently in curacy) report being the least able to save regularly and the least likely to have adequate provision in place for retirement (Figure 3-3). There appears to be some progression with regards to retirement provision through the cohorts, with the 2006 cohort appearing better off in this area. This may be related to age rather than length of time in ministry (see below). There are no differences between the 2006 and 2011 cohorts regarding their ability to save regularly, indicating that financial wellbeing may become more settled once one moves beyond curacy.

¹⁰ Also those who were selected younger, but this is closely connected with their current age, given the relatively recent cohorts.

Figure 3-3 Saving and retirement provision: Please rate the following statements according to your current situation. By cohort, all ordained cohorts.



Ability to save

Clergy less likely to be able to save regularly (see Table 3 in Appendix A) include those:

- **in full-time ministry**
34% in full-time ministry and 22% in part time ministry are not able to save regularly;
- **with no additional income**
43% with no additional income and 28% with additional income are not able to save regularly;
- **in receipt of a stipend**
44% of stipendiary and 28% of self-supporting ministers are not able to save regularly;
- **not in an assistant or associate minister role**
21% of assistant/associate ministers, 34% of incumbents, 39% of chaplains and 33% of curates are not able to save regularly.

Regression analysis suggests that, for ordained ministers, the dominant factor predicting ability to save is the existence of additional personal or household income. **Clergy who do not have additional income are less able to save money regularly.** Clergy who receive additional income are more than twice as likely to report being able to make regular savings.

Retirement

Ordained ministers least likely to report having adequate retirement provision (see Table 5 in Appendix A) include those who:

- **are younger**
52% of those aged 31 and under, 35% of those aged 32-54 and 11% of those aged 55 and older do not have adequate retirement provision;
- **have children under 16 in their household**
46% of those with children and 28% with no children do not have adequate retirement provision;

- **are in full time ministry**
42% of those in full-time and 19% in part-time ministerial roles do not have adequate retirement provision;
- **have no additional income**
65% of those with no additional income and 29% with additional income do not have adequate retirement provision;
- **are stipendiary**
44% of stipendiary and 21% of self-supporting ministers do not have adequate retirement provision;
- **are not in an assistant or associate minister role**
20% of assistant/associate ministers, 40% of incumbents, 31% of chaplains and 41% of curates do not have adequate retirement provision.

Regression analysis indicates a more complex interaction of contributors to this aspect of financial wellbeing, with working hours and role explained by age, gender, children and additional income. Therefore, clergy who report having least adequate retirement provision tend to:

- **be ordained younger**
those selected for ordination aged 31 or under are six times less likely to have adequate provision for their retirement than those selected at 55 or older)¹¹
- **be female**
male clergy are twice as likely as women to have adequate retirement provision
- **have no additional income**
ministers with no additional income are six times less likely to have adequate retirement provision
- **have children**
clergy with children under the age of 16 in their household are two times less likely to have adequate retirement provision.

3.1.3 Accommodation

Respondents were asked whether their living accommodation was tied to their ministerial post; whether it was adequate for their needs; and whether it was a source of stress.

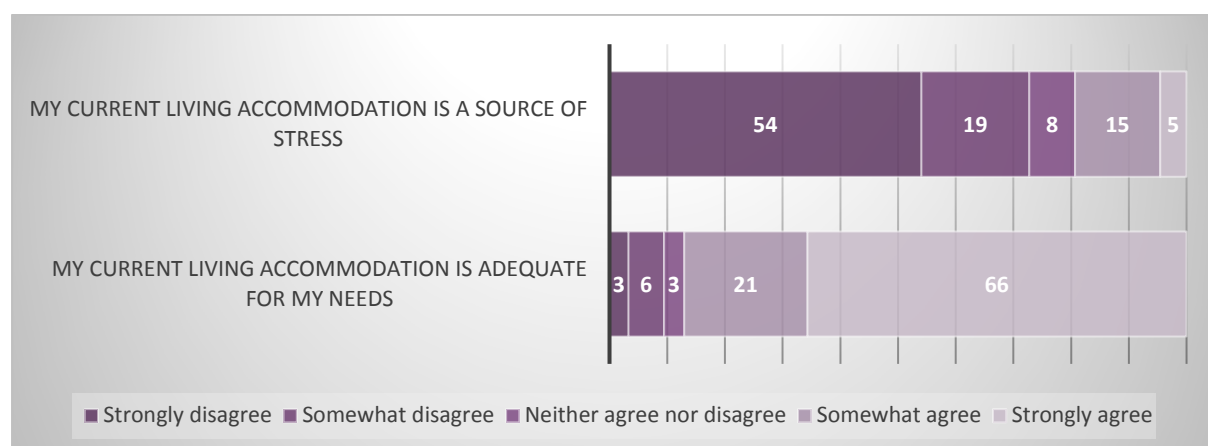
61% of the ordained respondents live in accommodation tied to their training or post. 26 respondents (5%) indicate that their housing situation is 'complicated.' This includes ministers receiving a housing allowance instead of tied accommodation, those who live in accommodation tied to their spouse's ministerial post, and those who divide their time between more than one home.

Around two thirds (66%) of respondents strongly agree and one fifth (21%) somewhat agree that their current living accommodation is adequate for their needs. The only factor associated with reporting inadequate accommodation is having a complicated living arrangement (see Figure 3-4 below and Table 7 in Appendix A).

A minority of clergy agree that their current living accommodation is a source of stress (Figure 3-4). We will explore in the next section whether tied accommodation and adequacy/stress of current living accommodation are linked to overall financial wellbeing.

¹¹ Again, age at selection is closely related to current age.

Figure 3-4 % Evaluation of living accommodation. Ordained ministers (N=487).



The following characteristics are associated with higher levels of accommodation-related stress (see Table 8 in Appendix A):

- being in the lower two age bands (i.e. 54 and under)¹²;
- being divorced/separated or single;
- having children in the household;
- having been trained residentially;
- being in full-time ministry;
- having no other income;
- reporting accommodation as 'complicated';
- being stipendiary, house-for-duty or employed;
- being in an incumbent-status role.

Note that accommodation stress can be caused by a range of factors, including location, size and security, that cannot necessarily be solved using financial resources. This is particularly the case for people living in tied accommodation.

3.1.4 Overall financial wellbeing

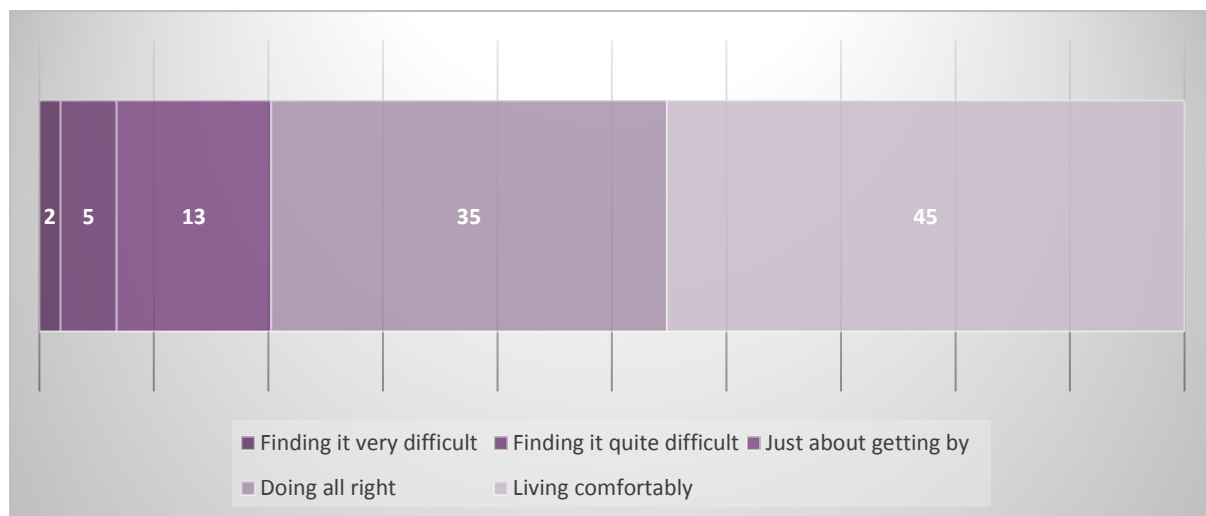
To assess overall financial wellbeing, respondents were asked, 'how well would you say you are managing financially these days?'.

Amongst ordained ministers (Figure 3-5),

- 80% report that financially they are living comfortably or doing all right;
- 13% report just getting by financially; and
- 7% report finding it very or quite difficult.

¹² Also being selected for training for ordination at a younger age.

Figure 3-5 How well would you say you are managing financially these days? Ordained ministers (N=489).



In order to explore which groups of clergy are in most need of financial assistance, we compared those who evaluate their financial situation positively (living comfortably or doing all right) with those who report struggling financially (finding it very or quite difficult, or just getting by).

For ordained ministers, the characteristics linked to struggling financially (Table 9 in Appendix A) are:

- **not having additional personal and/or household income**
17% of those with additional income and 33% of those without struggle financially;
- **being aged 32-54**
24% of those aged 32-54, 17% of those aged 55 and older, and none of the 26 respondents aged under 32 report struggling financially;
- **having children under the age of 16 in their household**
30% of those with children and 17% of those without report struggling financially;
- **holding roles other than assistant/associate posts and curacies**
26% of incumbents, 11% of assistants/associates and 18% of curates struggle financially.

Regression analysis suggests that the central factor explaining low overall financial wellbeing for ordained ministers is whether or not they can draw on income additional to anything they receive for their ministry. **While some without additional income report managing well, overall they are four times more likely to struggle financially.** This in turn suggests that those groups in greatest need of further financial support are those most likely not to have additional income.

Gendered differences

While the Living Ministry data do not suggest significant overall differences in financial wellbeing between men and women, there is some variation in the factors that play an important role in men's and women's financial wellbeing (see Table 10 in Appendix A).

- For both women and men, **having children** and **having no additional income** are associated with a more difficult financial situation;
- For female clergy, those who **hold another full-time job** alongside ministry are more at risk (possibly explained by reverse causality, whereby female clergy who struggle the most financially are more likely to need to work full-time);

- For male clergy, several additional factors are associated with financial difficulties, including: **being in full-time ministry; being younger; being single or divorced/separated; and being in an incumbent-status position.**

Clergy with children

Having children under the age of 16 in a household contributes to a higher risk of financial difficulties. 30% of ordained ministers with children report struggling financially compared to 17% of those without children. **For clergy without children in their household, financial struggle is more likely for those aged under 55 and those who are single.** For clergy with children in their household, the risk is increased by certain factors (see Table 11 in Appendix A):

- **The impact of not having additional income is stronger for those with children.** 50% of clergy with children and no additional income report financial struggle, compared with 33% of those with no children and no additional income.
- **For clergy with children, having another job alongside their ministerial role(s) is linked to struggling financially.** Again, this could be interpreted as reverse causality whereby ordained ministers with children are more likely to require another job because of financial need.

Full-time and part-time ministry

Being in part-time or full-time ministry does not make a significant difference to ordained ministers' reports of financial difficulties (22% of full-time ministers and 17% of part-time ministers report struggling financially). However, working hours are strongly related to having additional income (95% of part-time ministers and 76% of full-time ministers have some other income), which we know is key to financial wellbeing. We also explored factors that affect full-time and part-time ministers differently:

- Both clergy in full-time ministerial roles and those in part-time ministerial roles are **more likely to struggle financially if they have no income additional to anything received for their ministry** (see Table 12 in Appendix A).
- **For ordained ministers in part-time roles, being between the age of 32 and 54 is a risk factor** (29% of those aged 32-54 and 13% of those aged 55 and older report struggling financially).
- **For ordained ministers in full-time roles, the likelihood of financial difficulties is increased by the presence of children under the age of 16 in their household** (33% of those with children and 18% of those without children report struggling financially).

Stipendiary and self-supporting clergy

Remuneration status is not linked directly to the financial wellbeing of clergy. However, there is an indirect link in that stipendiary and employed clergy are least likely to be able to draw on additional income, which we know is related to higher levels of financial wellbeing. Both stipendiary and self-supporting clergy are more likely to report struggling financially (see Table 13 in Appendix A) if they:

- do not have another income;
- have children under 16 in their household;
- are younger.

For self-supporting clergy, the following additional factors are linked with lower financial wellbeing:

- residential training;
- full-time ministry;
- being single;
- living in non-tied accommodation.

Associations between dimensions of financial wellbeing

There are some associations between the various sub-dimensions of financial wellbeing (i.e. overall financial wellbeing; saving; retirement provision; and accommodation), summarised in Table 14 (Appendix A). The dimension most strongly associated with overall financial wellbeing is the ability to save regularly, followed by perceived adequacy of retirement provision, indicating that factors predicting each of these should be taken into account when assessing which groups are in the greatest financial need. Accommodation, while associated with overall financial wellbeing, plays a less important role than the ability to save money regularly and satisfaction with retirement provision. As mentioned above, issues to do with accommodation are not always linked to financial problems and may be explained by other personal or physical space factors. They may also be much more associated with the present moment than are savings and retirement provision, which are more likely to be considered in relation to the long term.

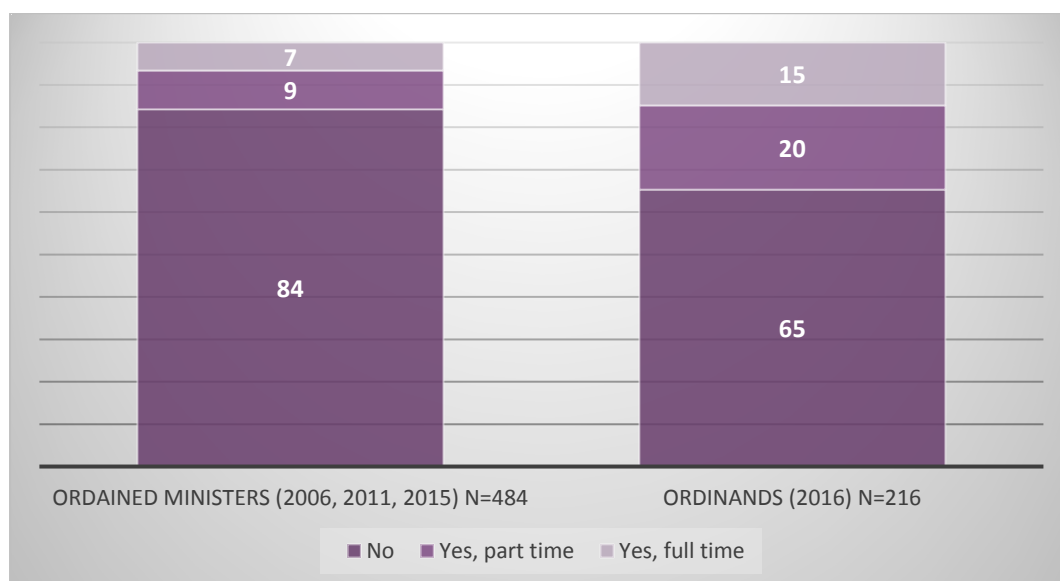
3.2 Ordinands

3.2.1 Other employment and personal/household income

Other employment

Regarding employment, **ordinands are more likely than ordained ministers to hold another job alongside their training**. As shown in Figure 3-6, 20% of ordinands have a part-time job and 15% have a full-time job compared to 9% and 7% of ordained ministers respectively.

Figure 3-6 % Do you currently have another job alongside your ministry?

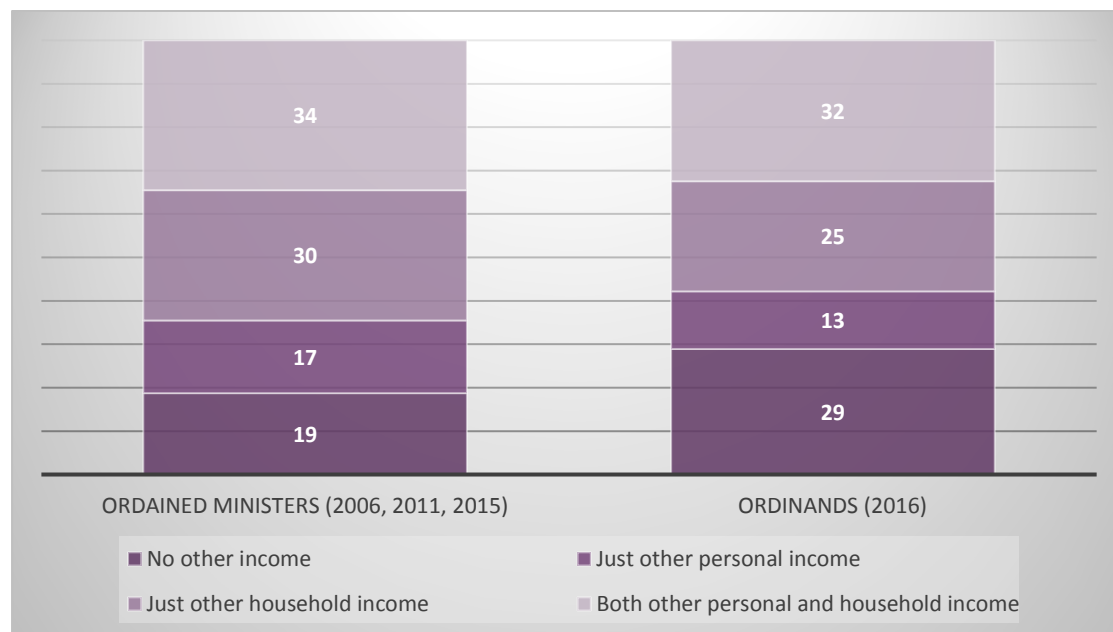


Statistically significant differences at 0.05.

Other income

Nearly one third of ordinands (29%), compared with one fifth of ordained ministers (19%), have no additional personal and/or household income (Figure 3-7). Therefore, **while ordinands are more likely than ordained ministers to have another job, they are less likely to have additional income**. This may be explained by a combination of several factors. Given that ordained ministers are more likely than ordinands to live in tied accommodation (see Figure 3-9 below), ordained ministers may benefit from the rental of their previous home. Spousal income may also be higher for ordained ministers, as more ordained ministers are married and spouses may be less likely to be in paid employment during their partner's initial ministerial education (both because residential training often requires a move for both partners and spouses sometimes take the opportunity to engage in their own study, and because training grants include a means-tested married couple's allowance).

Figure 3-7 % Other personal and/or other household income. Ordained ministers (N=490) and ordinands (N=225).



Statistically significant differences at 0.05.

Ordinands less likely to be able to draw on additional personal and/or household income (see Table 2 in Appendix A) include those who:

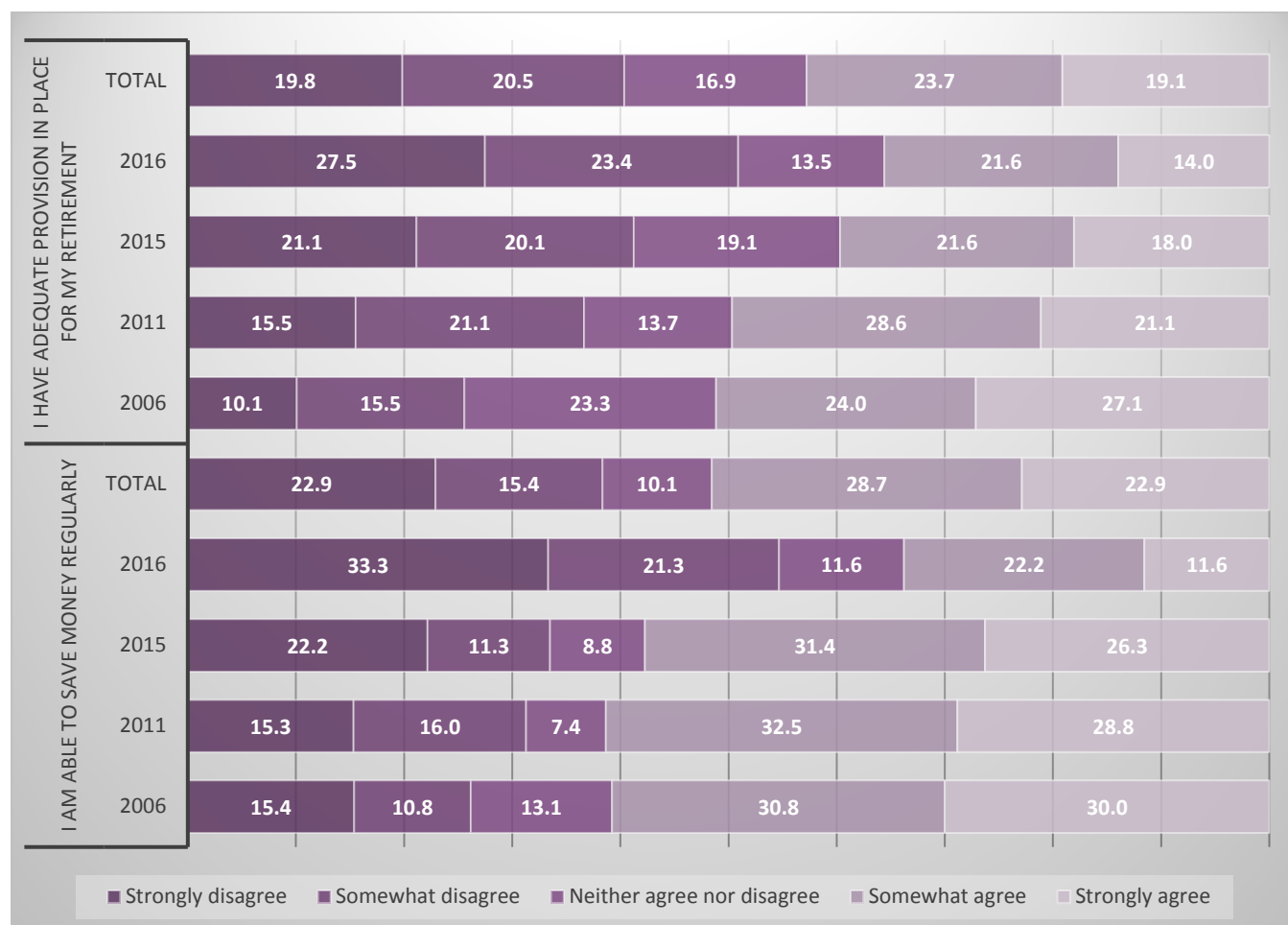
- are younger;
- are not married;
- are male;
- are training residentially or contextually;
- live in non-tied accommodation or have a complicated accommodation situation;
- do not have an additional job alongside their training.

In order to identify the primary factors at play, we carried out logistic analysis. The results suggest that current age and marital status are the two most important factors, explaining differences in gender, mode of training, accommodation status and other employment. **Younger ordinands and those who are not married are less likely to have additional personal and/or household income.**

3.2.2 Savings and retirement provision

As Figure 3-8 shows, **ordinands are less likely than ordained ministers to be able to save regularly and to have adequate retirement provision.** The 2016 cohort report being the least able to save regularly and the least likely to have adequate provision in place for retirement.

Figure 3-8 Please rate the following statements according to your current situation by cohort, all cohorts



Ability to save

For ordinands, factors related to being less able to save money regularly (Table 4 in Appendix A) are:

- being younger;
- being male;
- not having another job alongside ministry;
- not having additional income;
- training residentially;
- living in non-tied accommodation.

Further regression analysis suggests that the main factor is gender (men report being less able to save regularly). However, the number of ordinands was too low for these results to be conclusive and they must therefore be treated with caution.

Retirement provision

Ordinands less likely to report having adequate provision in place for their retirement (Table 6 in Appendix A) include those who:

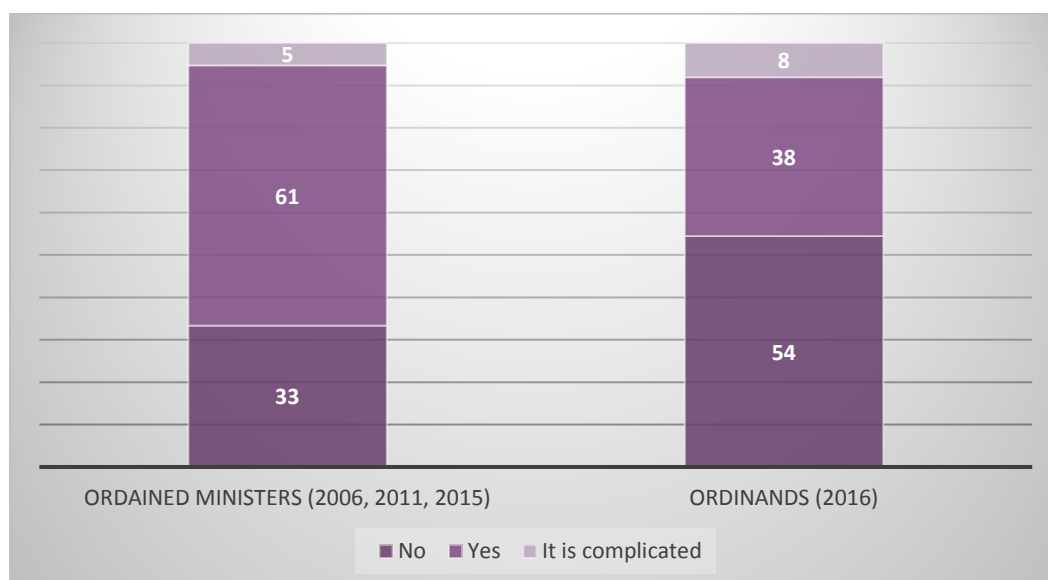
- are younger;
- are male;
- train residentially;
- do not have another job;
- do not have additional income;
- live in non-tied accommodation.

Further analysis suggests that, for ordinands, the main factor linked to a lower likelihood of reporting adequate retirement provision is not having an income additional to anything they receive for their training. Again, the low numbers cannot provide conclusive findings.

3.2.3 Accommodation

Fewer ordinands (38%) than ordained respondents (61%) live in accommodation tied to their training or post (Figure 3-9). 18 ordinands indicate that their housing situation is 'complicated.'

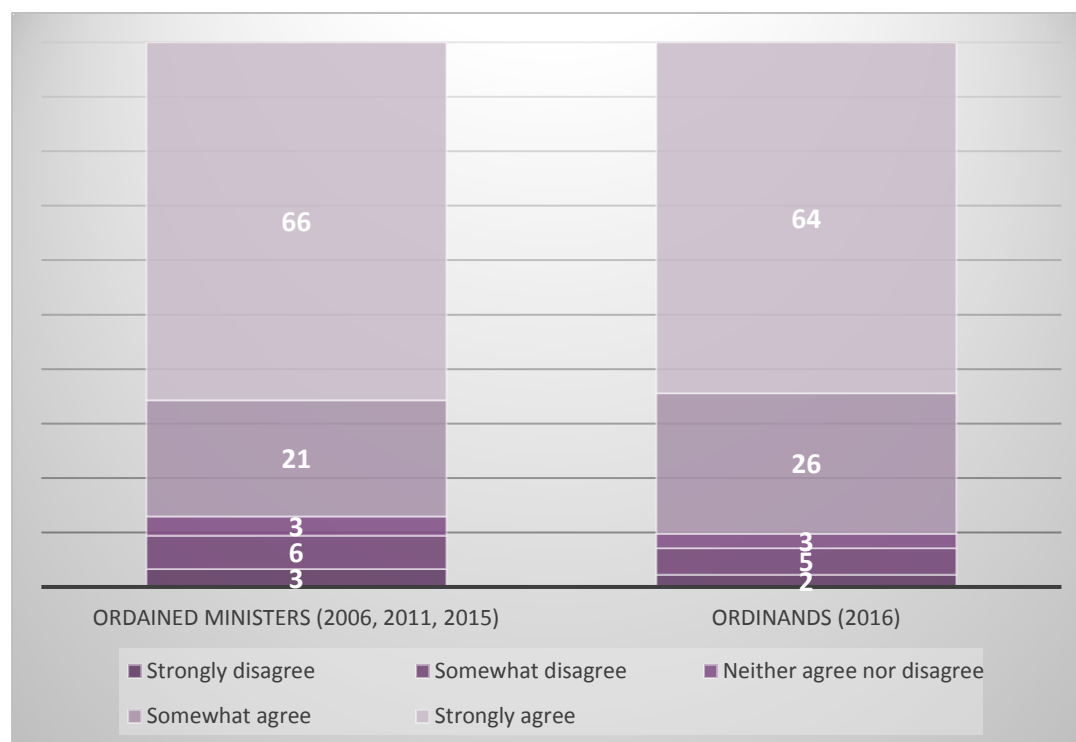
Figure 3-9 % Is your living accommodation tied to your post/training (2016 cohort)?
Ordained ministers (N=492), ordinands (N=224).



Statistically significant differences at 0.05.

Around two thirds of ordinands (64%) strongly agree and one quarter (26%) somewhat agree that their current living accommodation is adequate for their needs. There are no significant differences between ordained ministers and ordinands (Figure 3-10) and further analysis suggests that the only factor associated with reporting inadequate accommodation is having a complicated living arrangement (Table 7 in Appendix A).

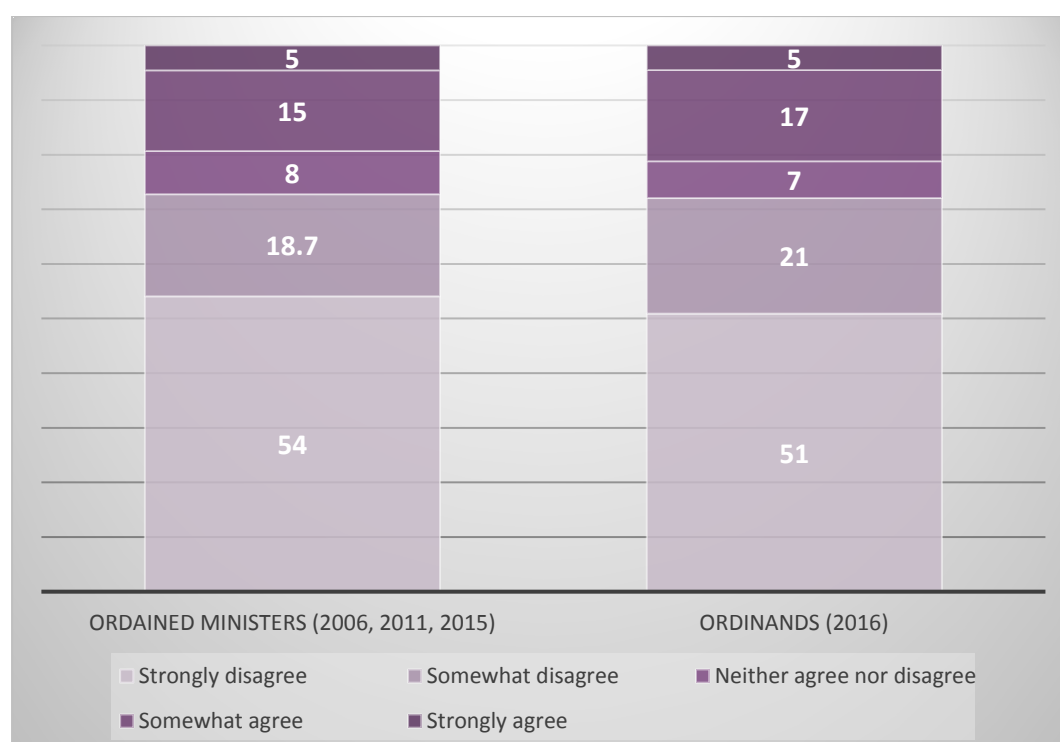
Figure 3-10 % My current living accommodation is adequate for my needs. Ordained ministers (N=487) and ordinands (N=225).



No statistically significant differences.

A minority of ordinands agree that their current living accommodation is a source of stress. There are no significant differences between ordained ministers and ordinands (Figure 3-11).

Figure 3-11 % My current living accommodation is a source of stress. Ordained ministers (N=481) and ordinands (N=222).

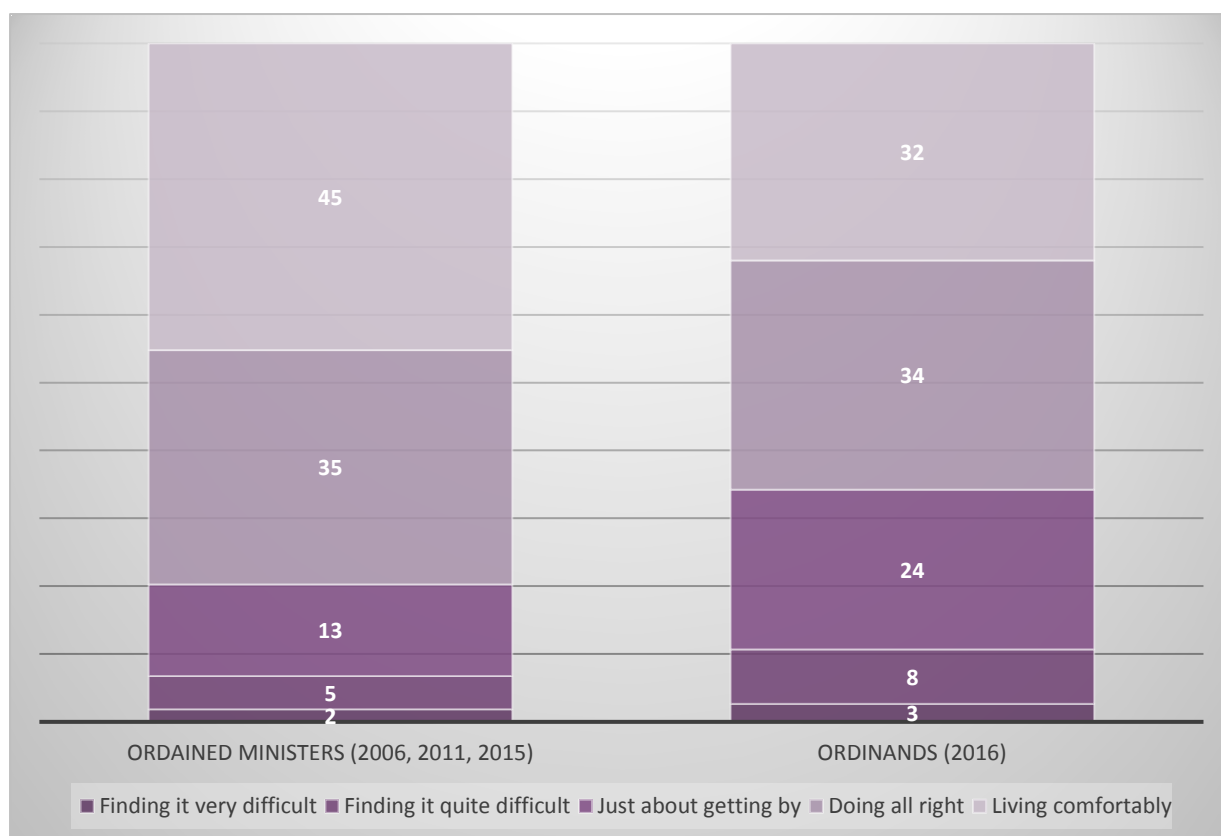


No statistically significant differences.

3.2.4 Overall financial wellbeing

Ordinands report less healthy financial wellbeing than ordained ministers, with 66% reporting living comfortably or doing all right and 11% reporting finding it very or quite difficult, compared with 80% and 7% respectively among clergy (Figure 3-12). This concurs with the findings described above that ordinands are less likely to report having additional income, being able to save regularly and having adequate retirement provision.

Figure 3-12 How well would you say you are managing financially these days? All cohorts (N=714).



Statistically significant differences at 0.05.

Ordinands reporting lower financial wellbeing (Table 9 in Appendix A) include those who:

- are younger;
- are male;
- are training residentially or contextually;
- do not have another job;
- have no additional income;
- plan to work in full-time ministry.

4 Conclusions

The data presented in this study represent perceptions of four cohorts of clergy and ordinands regarding their financial and material wellbeing. The indicators are therefore subjective: financial wellbeing is less about the absolute amount of money people have, and more about the extent to which they feel it is adequate for their needs. These findings should therefore be used in conjunction with more objective measures when considering policy relating to financial assistance.

This is a complex area, involving a wide range of contributing factors which interact with each other (sometimes in conflicting ways) to constitute an individual's perception of their financial and material wellbeing. Of the measures employed in the Living Ministry panel survey, the data suggest that the ability to save money regularly (short-term savings) and the existence of adequate retirement provision (long-term savings) are linked very closely to how clergy and ordinands perceive their financial status.

In general, **reported levels of financial wellbeing among clergy and ordinands are high**, with only 7% of ordained ministers finding it difficult to manage financially. Nevertheless, an additional 13% report just getting by financially, reflecting difficulties in saving money in the long and short term. The effects of existing grants are not considered in this analysis.

Ordinands report managing less well financially than ordained ministers, and are less likely to be able to save money regularly or have adequate retirement provision. This may be explained by a range of factors, including less access to income from property rental and spousal income (age and training circumstances may both be relevant here).

Overall, the data suggest that **the most important factor linked to the financial wellbeing of clergy is the ability to draw on personal and/or household income additional to anything they receive for their ministry**. A third of those with no additional income report struggling financially, compared with only 17% of those able to draw on other income. Additional income is important for stipendiary as well as self-supporting ministers, although it is more likely to be available for the latter.

Based on this, the main risk factors for financial struggle (i.e. the key characteristics of those who do not have additional income) are:

- being younger;
- not being married;
- having children under the age of 16 in one's household;
- being in full-time ministry;
- having no additional job alongside one's ministry;
- being in receipt of a stipend;
- holding a role other than assistant or associate minister.

There are also specific risk factors for some groups of clergy. While having children and having no additional income are linked with lower levels of financial wellbeing for both female and male clergy, holding another full-time job alongside their ministry is significant only for female clergy. For men, associated factors include being in full-time ministry; being younger; being single or divorced/separated; and being in an incumbent position.

Clergy and ordinands in households with children report lower financial wellbeing, are less able to make short- and long-term savings and are more likely to have inadequate housing. The effect of having children appears detrimental for both female and male clergy, but less so for clergy in part-time ministerial roles.

Certain combinations of factors are also associated with lower levels of financial wellbeing. Those that particularly increase the likelihood of financial need include the following:

- having children under the age of 16 in one's household **and** being in full time ministry;
- having no additional income **and** having children under the age of 16 in one's household;
- being aged 32-54 **and** in a part-time ministerial role;
- being single **and** self-supporting;
- being self-supporting **and** in full-time ministry.

Interpreting the findings

The analyses in this report are based on probabilities. The presence of any of the identified risk factors indicates a higher likelihood of financial difficulty, rather than its definite existence. For example, not all young clergy with children, who are in full-time ministry and have no additional income will struggle financially, but they are more likely to be in financial need compared to older clergy with no children at home, who are in part-time ministry and have other personal or household income. Conversely, there will be ministers who do not fall into any of the categories identified above but still struggle financially. In the context of allocating financial assistance, there is clearly a balance to be found between establishing efficient decision-making mechanisms and responding to the intricacies of individual cases in order to support ordinands and ordained ministers as effectively as possible.

Appendix A: Data Tables

Table 2. % Other personal and/or other household income, all cohorts by various characteristics. * Statistically significant differences at 0.05.

		Ordained ministers (2006, 2011, 2015)		Ordinands (2016)	
		N total	%	N total	%
Current age*	31 and below	111	67.6	56	46.4
	32-54	304	82.2	128	75.8
	55 and above	72	98.6	34	94.1
Age at selection*	31 and below	24	37.5		
	32-54	274	76.6		
	55 and above	192	93.2		
Gender (*ordinands only)	Male	223	78.9	101	63.4
	Female	267	83.1	117	77.8
Marital status*	Single (never married)	48	60.4	28	25.0
	In a relationship	12	41.7	12	8.3
	Married	377	87.3	163	83.4
	In a civil partnership	7	57.1	2	100
	Divorced/separated	30	63.3	11	63.6
Children under 16 in household	No children	290	82.1	109	71.6
	Children in household	61	86.9	35	77.1
Mode of training*	Residential	234	73.5	116	49.1
	Non-residential	238	89.5	84	98.8
	Context based	14	64.3	25	80.0
Ministry*	Full time	345	75.7		
	Part time	145	94.5		
Another job alongside ministry*	No	405	79.0	141	56.7
	Yes, part time	44	93.2	43	97.7
	Yes, full time	30	96.7	32	100.0
Accommodation*	Tied accommodation	162	92.6	122	93.4
	Other accommodation	302	75.2	84	38.1
	Complicated situation	26	80.8	18	72.2
Remuneration (2016 cohort excluded, only current status) *	In receipt of a stipend	327	70.8		
	In a self-supporting role	144	95.9		
	In a house-for-duty role	16	93.1		
	Employed (e.g. as a Chaplain)	45	71.0		
	Holding Permission to Officiate (incl. retired active in ministry)	59	86.0		
	Incumbent status (incl. priest-in-charge, team vicar, team rector)	171	83.2		
Role (2016 cohort excluded, only current role) *	Assistant or Associate Minister (incl. OLM)	117	93.8		
	Chaplain	85	73.4		
	Diocesan Role/NCI	54	75.0		
	Specialist (incl. Pioneer, Educator and MSE)	54	70.1		
	Curate	203	74.2		

Table 3. % (row) I am able to save money regularly by various characteristics, ordained ministers. * Statistically significant differences at 0.05.

		N total	Strongly disagree +Somewhat disagree	Neither agree nor disagree	Strongly agree + Somewhat agree
Current age*	31 and below	111	29.7	5.4	64.9
	32-54	302	34.1	9.3	56.6
	55 and above	71	16.9	16.9	66.2
Age at selection*	31 and below	24	16.7	-	83.3
	32-54	273	35.2	8.1	56.8
	55 and above	190	26.3	12.6	61.1
Gender	Male	223	29.6	10.3	60.1
	Female	264	31.8	8.7	59.5
Marital status	Single (never married)	47	29.8	4.3	66.0
	In a relationship	12	25.0	-	75.0
	Married	376	30.3	9.6	60.1
	In a civil partnership	7	14.3	-	85.7
	Divorced/separated	30	46.7	16.7	36.7
Children under 16 in household	No children	289	26.0	9.7	64.4
	Children in household	61	34.4	4.9	60.7
Mode of training*	Residential	233	33.9	7.3	58.8
	Non-residential	236	26.3	11.9	61.9
	Context based	14	57.1	-	42.9
Ministry*	Full time	344	34.3	7.8	57.8
	Part time	143	22.4	13.3	64.3
Another job alongside ministry	No	403	32.8	9.7	57.6
	Yes, full time	30	20.0	6.7	73.3
	Yes, part time	44	25.0	4.5	70.5
Other income*	No other income	91	42.9	8.8	48.4
	Other personal and/or household income	396	28.0	9.6	62.4
Accommodation	Tied accommodation	161	28.0	9.3	62.7
	Other accommodation	300	30.7	9.3	60.0
	Complicated situation	26	50.0	11.5	38.5
Remuneration (2016 cohort excluded, only current status)*	In receipt of a stipend	327	43.5	9.0	47.5
	In a self-supporting role	144	28.4	10.3	61.3
	In a house-for-duty role	16	28.6	28.6	42.9
	Employed (e.g. as a Chaplain)	45	34.8	8.7	56.5
	Holding Permission to Officiate (incl. retired active in ministry)	59	33.9	10.7	55.4
	Incumbent status (incl. priest-in-charge, team vicar, team rector)	171	34.3	9.6	56.0
Role (2016 cohort excluded, only current role)*	Assistant or Associate Minister (incl. OLM)	117	20.7	12.6	66.7
	Chaplain	85	38.6	12.7	48.7
	Diocesan Role/NCI	54	39.2	5.4	55.4
	Specialist (incl. Pioneer, Educator and MSE)	54	41.1	4.7	54.2
	Curate	203	33.5	7.7	58.8

Table 4. % (row) I am able to save money regularly by various characteristics, ordinands.

* Statistically significant differences at 0.05.

		N total	Strongly disagree +Somewhat disagree	Neither agree nor disagree	Strongly agree + Somewhat agree
Current age*	31 and below	56	62.5	10.7	26.8
	32-54	128	60.9	9.4	29.7
	55 and above	34	23.5	20.6	55.9
Age at selection*	31 and below	52	61.5	11.5	26.9
	32-54	131	61.1	9.2	29.8
	55 and above	35	25.7	20.0	54.3
Gender*	Male	101	66.3	11.9	21.8
	Female	117	45.3	11.1	43.6
Marital status	Single (never married)	28	60.7	14.3	25.0
	In a relationship	12	91.7	-	8.3
	Married	163	52.8	11.7	35.6
	In a civil partnership	2	50.0	-	50.0
	Divorced/separated	11	54.5	18.2	27.3
Children under 16 in household	No children	109	46.8	14.7	38.5
	Children in household	35	48.6	17.1	34.3
Mode of training*	Residential	116	71.6	7.8	20.7
	Non-residential	84	28.6	15.5	56.0
	Context based	25	64.0	16.0	20.0
Another job alongside ministry*	No	141	66.0	9.9	24.1
	Yes, full time	32	34.4	18.8	46.9
	Yes, part time	43	34.9	9.3	55.8
Other income*	No other income	65	80.0	7.7	12.3
	Other personal and/or household income	160	44.4	13.1	42.5
Accommodation*	Tied accommodation	122	41.0	13.9	45.1
	Other accommodation	84	71.4	9.5	19.0
	Complicated situation	18	72.2	5.6	22.2

Table 5. % (row) I have adequate provision in place for my retirement, by various characteristics, ordained ministers. * Statistically significant differences at 0.05.

		N total	Strongly disagree +Somewhat disagree	Neither agree nor disagree	Strongly agree + Somewhat agree
Current age*	31 and below	111	52.3	17.1	30.6
	32-54	300	34.7	19.3	46.0
	55 and above	70	11.4	17.1	71.4
Age at selection*	31 and below	24	41.7	41.7	16.7
	32-54	273	46.2	15.4	38.5
	55 and above	187	19.3	19.8	61.0
Gender	Male	221	35.3	21.3	43.4
	Female	263	35.7	16.0	48.3
Marital status	Single (never married)	47	48.9	17.0	34.0
	In a relationship	12	50.0	16.7	33.3
	Married	373	32.7	18.0	49.3
	In a civil partnership	7	57.1	14.3	28.6
	Divorced/separated	30	46.7	10.0	43.3
Children under 16 in household*	No children	286	28.3	18.9	52.8
	Children in household	61	45.9	21.3	32.8
Mode of training*	Residential	232	45.7	15.9	38.4
	Non-residential	234	23.9	20.5	55.6
	Context based	14	64.3	14.3	21.4
Ministry*	Full time	342	42.4	19.6	38.0
	Part time	143	19.0	15.5	65.5
Another job alongside ministry	No	400	38.0	17.8	44.3
	Yes, full time	30	20.0	20.0	60.0
	Yes, part time	44	29.5	13.6	56.8
Other income*	No other income	91	64.8	18.7	16.5

Accommodation*	Other personal and/or household income	393	28.8	18.3	52.9
	Tied accommodation	160	20.0	16.3	63.7
	Other accommodation	298	43.3	20.1	36.6
	Complicated situation	26	42.3	11.5	46.2
Remuneration (2016 cohort excluded, only current status)	In receipt of a stipend	327	44.1	18.7	37.1
	In a self-supporting role	144	20.7	13.3	65.9
	In a house-for-duty role	16	33.3	20.0	46.7
	Employed (e.g. as a Chaplain)	45	39.0	26.8	34.1
	Holding Permission to Officiate (incl. retired active in ministry)	59	23.6	16.4	60.0
	Incumbent status (incl. priest-in-charge, team vicar, team rector)	171	39.6	17.7	42.7
Role (2016 cohort excluded, only current role)	Assistant or Associate Minister (incl. OLM)	117	20.0	18.2	61.8
	Chaplain	85	31.3	19.3	49.4
	Diocesan Role/NCI	54	42.9	22.4	34.7
	Specialist (incl. Pioneer, Educator and MSE)	54	39.2	15.7	45.1
	Curate	203	41.2	18.6	40.2

Table 6. % (row) I have adequate provision in place for my retirement, by various characteristics, ordinands. * Statistically significant differences at 0.05.

		N total	Strongly disagree + Somewhat disagree	Neither agree nor disagree	Strongly agree + Somewhat agree
Current age*	31 and below	56	78.6	16.1	5.4
	32-54	126	46.8	15.1	38.1
	55 and above	33	15.2	6.1	78.8
Age at selection*	31 and below	52	80.8	13.5	5.8
	32-54	129	47.3	16.3	36.4
	55 and above	34	14.7	5.9	79.4
Gender*	Male	100	61.0	19.0	20.0
	Female	115	41.7	9.6	48.7
Marital status*	Single (never married)	28	75.0	3.6	21.4
	In a relationship	12	100.0	-	-
	Married	160	45.0	17.5	37.5
	In a civil partnership	2	-	-	100.0
	Divorced/separated	11	36.4	9.1	54.5
Children under 16 in household	No children	107	47.7	10.3	42.1
	Children in household	34	52.9	17.6	29.4
Mode of training*	Residential	116	69.0	13.8	17.2
	Non-residential	81	23.5	13.6	63.0
	Context based	25	56.0	12.0	32.0
Another job alongside ministry*	No	140	62.1	13.6	24.3
	Yes, full time	31	25.8	16.1	58.1
	Yes, part time	42	28.6	14.3	57.1
Other income*	No other income	65	81.5	9.2	9.2
	Other personal and/or household income	157	38.2	15.3	46.5
Accommodation*	Tied accommodation	119	31.9	15.1	52.9
	Other accommodation	84	75.0	11.9	13.1
	Complicated situation	18	66.7	11.1	22.2

Table 7. % (rows) Living accommodation adequate for the needs by various characteristics.
 * Statistically significant differences at 0.05.

		Strongly disagree +Somewhat disagree	Neither agree nor disagree	Strongly agree + Somewhat agree
Cohort	Ordained ministers (2006, 2011, 2015)	9.4	3.5	87.1
	Ordinands (2016)	7.1	2.7	90.2
Current age	31 and below	7.9	2.6	89.5
	32-54	10.4	3.7	85.9
	55 and above	5.8	2.7	91.6
Age at selection	31 and below	9.6	3.6	86.8
	32-54	9.0	3.7	87.2
	55 and above	4.8	1.0	94.2
Gender	Male	9.9	2.2	87.9
	Female	7.6	4.2	88.2
Marital status	Single (never married)	5.3	6.6	88.2
	In a relationship	8.3	-	91.7
	Married	8.0	3.0	89.0
	In a civil partnership	33.3	-	66.7
	Divorced/separated	17.1	4.9	78.0
Children under 16 in household	No children	7.5	2.8	89.7
	Children in household	11.5	6.3	82.3
Mode of training	Residential	8.6	4.3	87.1
	Non-residential	9.7	2.2	88.1
	Context based	2.6	2.6	94.9
Ministry	Full time	8.9	3.9	87.2
	Part time	8.2	1.5	90.3
Another job alongside ministry	No	8.8	3.7	87.5
	Yes, full time	13.1	1.6	85.2
	Yes, part time	5.8	1.2	93.0
Other income	No other income	6.4	5.1	88.5
	Other personal and/or household income	9.4	2.7	87.9
Accommodation*	Tied accommodation	7.1	1.4	91.5
	Other accommodation	8.8	4.4	86.8
	Complicated situation	18.2	4.5	77.3
Remuneration (2016 cohort excluded, only current status)	In receipt of a stipend	9.0	3.8	87.3
	In a self-supporting role	7.3	1.6	91.1
	In a house-for-duty role	17.2	3.4	79.3
	Employed (e.g. as a Chaplain)	10.3	1.5	88.2
	Holding Permission to Officiate (incl. retired active in ministry)	8.8	1.8	89.5
Role (2016 cohort excluded, only current role)	Incumbent status (incl. priest-in-charge, team vicar, team rector)	7.8	3.6	88.6
	Assistant or Associate Minister (incl. OLM)	8.3	1.8	89.9
	Chaplain	7.0	3.2	89.8
	Diocesan Role/NCI	7.9	1.3	90.8
	Specialist (incl. Pioneer, Educator and MSE)	14.0	1.9	84.1
	Curate	11.9	4.1	83.9

Table 8. % (rows) Living accommodation is a source of stress, by various characteristics.

* Statistically significant differences at 0.05.

		Strongly disagree +Somewhat disagree	Neither agree nor disagree	Strongly agree + Somewhat agree
Cohort	Ordained ministers (2006, 2011, 2015)	72.8	7.9	19.3
	Ordinands (2016)	72.1	6.8	21.2
Current age*	31 and below	65.8	11.8	22.4
	32-54	68.3	7.8	23.9
	55 and above	83.0	5.8	11.2
Age at selection*	31 and below	61.7	11.4	26.9
	32-54	73.5	7.1	19.4
	55 and above	88.5	3.8	7.7
Gender	Male	71.6	6.3	22.2
	Female	73.4	8.8	17.8
Marital status*	Single (never married)	71.1	7.9	21.1
	In a relationship	62.5	25.0	12.5
	Married	74.6	5.8	19.6
	In a civil partnership	87.5	-	12.5
	Divorced/separated	58.5	14.6	26.8
Children under 16 in household*	No children	75.3	8.2	16.6
	Children in household	64.6	6.3	29.2
Mode of training*	Residential	67.3	9.0	23.7
	Non-residential	77.1	5.7	17.2
	Context based	82.1	7.7	10.3
Ministry*	Full time	67.7	9.4	22.8
	Part time	85.1	2.6	12.3
Another job alongside ministry	No	71.4	8.7	19.9
	Yes, full time	71.7	5.0	23.3
	Yes, part time	82.4	1.2	16.5
Other income*	No other income	63.9	11.6	24.5
	Other personal and/or household income	75.0	6.4	18.6
Accommodation*	Tied accommodation	82.4	5.0	12.5
	Other accommodation	67.5	9.8	22.7
	Complicated situation	52.3	4.5	43.2
Remuneration (2016 cohort excluded, only current status)*	In receipt of a stipend	68.2	8.9	22.9
	In a self-supporting role	82.2	3.7	14.1
	In a house-for-duty role	71.4	-	28.6
	Employed (e.g. as a Chaplain)	67.6	10.3	22.1
	Holding Permission to Officiate (incl. retired active in ministry)	86.0	3.5	10.5
Role (2016 cohort excluded, only current role)*	Incumbent status (incl. priest-in-charge, team vicar, team rector)	68.3	9.8	22.0
	Assistant or Associate Minister (incl. OLM)	84.4	5.5	10.1
	Chaplain	75.0	8.3	16.7
	Diocesan Role/NCI	69.3	5.3	25.3
	Specialist (incl. Pioneer, Educator and MSE)	62.3	6.6	31.1
	Curate	70.4	6.9	22.8

Table 9. % 'How well would you say you are managing financially these days?' Struggling financially (finding it very difficult + finding it quite difficult+ just getting by). All cohorts by various characteristics. * Statistically significant differences at 0.05.

		Ordained ministers (2006, 2011, 2015)		Ordinands (2016)	
		N	%	N	%
Mode of training (* for ordinands)	Residential	253	21	120	41
	Non-residential	257	20	85	21
	Context based	14	14	27	48
Ministry	Full time	358	22		
	Part time	157	17		
Another job alongside ministry	No	408	20	141	37
	Yes, full time	32	23	32	25
	Yes, part time	44	21	43	30
Other income*	No	92	33	65	51
	Yes	398	17	160	28
Age at selection*	31 and below	119	22		
	32-54	325	22		
	55 and above	80	10		
Current age*	31 and below	26	-	52	50
	32-54	290	24	131	32
	55 and above	211	17	35	18
Marital status	Single (never married)	48	27	28	36
	In a relationship	12	8	12	67
	Married	381	19	163	31
	In a civil partnership	7	29	2	100
	Divorced/separated	31	23	11	27
	Widowed	1	100	2	50
Gender (* for ordinands)	Male	240	20	101	40
	Female	287	20	117	29
Children under 16 in household (* for ordained ministers)	No children	295	17	109	36
	Children in household	61	30	35	31
Accommodation (* for ordinands)	Tied accommodation	164	20	122	27
	Other accommodation	302	20	84	44
	Complicated situation	26	27	18	39
Remuneration	In receipt of a stipend	327	21		
	In a self-supporting role	144	19		
	In a house-for-duty role	16	25		
	Employed (e.g. as a Chaplain)	45	27		
	Holding Permission to Officiate (incl. retired active in ministry)	59	23		
Role*	Incumbent status (incl. priest-in-charge, team vicar, team rector)	171	26		
	Assistant or Associate Minister (incl. OLM)	117	11		
	Chaplain	85	23		
	Diocesan Role/NCI	54	23		
	Specialist (incl. Pioneer, Educator and MSE)	54	24		
	Curate	203	18		

Table 10. % 'How well would you say you are managing financially these days?' Struggling financially (finding it very difficult + finding it quite difficult+ just getting by). Ordained ministers (2006, 2011, 2015) by gender and various characteristics.

* Statistically significant differences at 0.1.

		Female		Male	
		N	%	N	%
		Total		Total	
Mode of training	Residential	98	17	136	24
	Non-residential	159	22	78	15
	Context based	9	22	5	-
Ministry (* for male)	Full time	173	21	172	23
	Part time	93	19	51	12
Another job alongside ministry (* for female)	No	218	18	186	22
	Yes, full time	11	46	19	11
	Yes, part time	31	23	13	15
Other income*	No	45	36	47	30
	Yes	221	17	176	18
Age at selection	31 and below	37	24	74	20
	32-54	184	22	120	22
	55 and above	45	11	26	8
Current age (* for male)	31 and below	6	-	18	-
	32-54	132	22	142	26
	55 and above	128	20	63	13
Marital status (* for male)	Single (never married)	36	22	12	42
	In a relationship	6	-	6	17
	Married	191	21	185	18
	In a civil partnership	1	-	6	33
	Divorced/separated	23	13	7	57
	Widowed	1	100	-	-
Children under 16 in household*	No children	180	17	109	16
	Children in household	27	30	34	29
Accommodation	Tied accommodation	103	22	59	15
	Other accommodation	147	18	154	21
	Complicated situation	16	25	10	30
Remuneration	In receipt of a stipend	157	20	160	22
	In a self-supporting role	91	23	44	11
	In a house-for-duty role	12	17	4	50
	Employed (e.g. as a Chaplain)	23	30	18	22
	Holding Permission to Officiate (incl. retired active in ministry)	36	19	21	29
	Incumbent status (incl. priest-in-charge, team vicar, team rector)	80	23	87	30
Role (* for male)	Assistant or Associate Minister (incl. OLM)	69	9	42	14
	Chaplain	52	23	31	23
	Diocesan Role/NCI	32	22	20	25
	Specialist (incl. Pioneer, Educator and MSE)	27	26	24	21
	Curate	105	23	89	12

Table 11. % 'How well would you say you are managing financially these days?' Struggling financially (finding it very difficult + finding it quite difficult+ just getting by). All cohorts by children under the age 16 in the household. * Statistically significant differences at 0.1.

		Children in a household		No children	
		N	%	N	%
Mode of training	Residential	38	29	113	18
	Non-residential	18	33	167	16
	Context based	5	20	5	20
Ministry	Full time	52	33	181	18
	Part time	9	11	108	14
Another job alongside ministry (* for those with children)	No	51	26	234	17
	Yes, full time	8	38	16	19
	Yes, part time	2	100	38	13
Other income*	No	8	50	52	33
	Yes	53	26	237	13
Current age (* for those with no children)	31 and below	4	-	16	-
	32-54	55	31	108	21
	55 and above	2	50	165	15
Marital status (* for those with no children)	Single (never married)	1	-	39	28
	In a relationship			11	9
	Married	58	29	208	14
	In a civil partnership			6	17
	Divorced/separated	2	50	21	19
	Widowed			1	100
Gender	Male	34	29	109	16
	Female	27	29	180	17
Accommodation	Tied accommodation	17	35	122	14
	Other accommodation	41	29	153	18
	Complicated situation	3	-	14	29
Remuneration	In receipt of a stipend	46	28	158	18
	In a self-supporting role (incl. house-for-duty)	10	30	103	17

Table 12. % 'How well would you say you are managing financially these days?' Struggling financially (finding it very difficult + finding it quite difficult+ just getting by). All cohorts by full time or part time ministry. * Statistically significant differences at 0.05.

		Full time ministry		Part time ministry	
		N	%	N	%
Mode of training	Residential	213	21	21	19
	Non-residential	117	24	120	16
	Context based	13	15	1	-
Another job alongside ministry	No	322	21	82	16
	Yes, full time	3	67	27	19
	Yes, part time	12	33	32	16
Other income*	No	84	32	8	38
	Yes	261	18	136	15
Current age (* for those in part time ministry only)	31 and below	24	-	-	-
	32-54	239	23	35	29
	55 and above	82	23	109	13
Marital status	Single (never married)	36	25	12	33
	In a relationship	11	9	1	-
	Married	264	22	112	14
	In a civil partnership	3	33	4	25
	Divorced/separated	18	28	12	18
	Widowed	1	100	-	-
Gender	Male	172	23	51	12
	Female	173	21	93	19
Children under 16 in household (* for those in full time ministry)	No children	181	18	108	14
	Children in household	52	33	9	11
Accommodation	Tied accommodation	46	28	116	16
	Other accommodation	278	20	23	22
	Complicated situation	21	33	5	-
Remuneration	In receipt of a stipend	299	21	18	22
	In a self-supporting role (incl. house-for-duty)	29	31	100	15

Table 13. % 'How well would you say you are managing financially these days?' Struggling financially (finding it very difficult + finding it quite difficult+ just getting by). All cohorts by remuneration. * Statistically significant differences at 0.1.

		Stipendiary		Self-supporting (including house-for-duty)	
		N	%	N	%
Mode of training (* for self-supporting only)	Residential	209	20	9	44
	Non-residential	94	23	117	16
	Context based	13	15	1	-
Ministry (* for self-supporting only)	Full time	299	21	29	31
	Part time	18	22	100	15
Another job alongside ministry	No	296	21	72	17
	Yes, full time	1	-	27	22
	Yes, part time	11	18	29	21
Other income*	No	76	29	7	43
	Yes	241	18	122	17
Current age*	31 and below	24	-	-	-
	32-54	223	23	34	29
	55 and above	70	21	95	15
Marital status (* for self-supporting only)	Single (never married)	36	22	9	44
	In a relationship	11	9	1	-
	Married	240	22	104	15
	In a civil partnership	4	25	2	-
	Divorced/separated	14	21	11	27
	Widowed	-	-	1	100
Gender	Male	160	22	43	12
	Female	157	20	86	22
Children under 16 in household*	No children	158	18	103	17
	Children in household	46	28	10	30
Accommodation (* for self-supporting only)	Tied accommodation	16	31	122	16
	Other accommodation	285	20	3	33
	Complicated situation	16	25	4	75

Table 14. Financial wellbeing dimensions, Pearson correlation coefficients reported (r).

		Current living accommodation is adequate for my needs	Current living accommodation is a source of stress	Managing well financially	Able to save money regularly
Current living accommodation is a source of stress	r	-.554**			
	N	702			
Managing well financially	r	.227**	-.316**		
	N	711	702		
Able to save money regularly	r	.138**	-.162**	.609**	
	N	709	701	711	
Have adequate provision in place for my retirement	r	.175**	-.243**	.501**	.486**
	N	703	696	705	706

N = number of respondents. r = Pearson correlation coefficient. ** Significant at 0.01 level.

Darker shades in the table represent stronger correlation, as per the table below. For example, the coefficient 0.609 indicates a strong positive association between the ability to save money regularly and managing well financially overall, so a respondent scoring highly in one is also very likely to score highly in the other. The coefficient -0.316 indicates a moderate negative association between managing well financially and finding one's accommodation stressful, so a respondent reporting high overall financial wellbeing is less likely to report that their accommodation is a source of stress, and vice versa.

Asterisks indicate statistical significance of the association at the 0.01 level, meaning that there is a 99% chance that the strength of correlation is accurate. However, correlation does not imply causality: it is not possible to state from this analysis whether or not associated variables directly affect each other, or which way round any causal relationship may be.

Coefficient Value	Strength of Association
Less than 0.1	No correlation
Between 0.1 and 0.3	Small correlation
Between 0.3 and 0.5	Moderate correlation
Greater than 0.5	Strong correlation

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Prepared for and funded by Sons & Friends of the Clergy

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