

CLERGY AND MONEY

Understanding the Complexity of Our Relationship With Money

By Mike Little and Susan Taylor

For thousands of years, money has been so important in the lives of God's people that it is the second most frequently mentioned theme in the Bible. It drives our work choices, impacts our relationships, affects the health of our environment, shapes our self-image, and keeps us up at night. Yet, most church-goers hear little or nothing about money there unless it's budget season or time for a new capital campaign. In many instances, it's because pastors and other church leaders are reluctant to talk about it. What's up with that? Why is there so little said about such an important issue?

Rev. Dr. Roy Howard, pastor of the St. Mark Presbyterian Church in Rockville, Maryland, attributes the silence to three things: fear, shame, and the lack of vulnerability.

"The root of all this is a felt sense of shame around money either from early training or early experiences which has led to a culture of secrecy," he says. "The antidote is being more honest with each other, which means being more vulnerable. Neither honesty nor vulnerability is commonly practiced."

"I also think that a lot of church leaders are afraid of being intrusive with their members," Howard continues. "A lot of members, on the other hand, are afraid of being exposed for their confusion around money" or for their spending habits. "So pastors and church leaders are stepping into a mine field in people's emotional lives."

"The church is, ironically or sadly, better at shame and secrecy than vulnerability. That is a hard thing to say, but in my experience that is often true, even from its



leaders and pastors. We can find the pastoral skills to break through a culture of secrecy with the conviction that actually doing so will bring a deeper sense of joy, of happiness, of community.”

Howard and the St. Mark church community know the deeper sense of joy that can come with open, community-focused money conversations.

During the economic recession of 2008-09, the St. Mark congregation was in conversation and in some conflict about renovating their sanctuary. Howard shares, “Alongside of that conversation that was not bringing any joy at all came a vision that we needed to set aside a significant amount of money to help our members who may find themselves facing default on their homes because of the economic crash.” Though the conversations were serious and difficult, “we unanimously decided that [the special fund] was the right thing to do,” Howard says.

“We announced to the congregation that anybody who was finding themselves in danger of eviction or defaulting on their mortgage, we are going to support you with this fund that we have set aside. That was just a tremendous sense of joy. We still have that fund, and we have dispersed money from it to our members.”

And the trade-off between the special fund and the building renovation was not as stark as they had originally imagined. “Eventually we did renovate our sanctuary in a really beautiful way,” Howard reports. “But we did it with fewer funds which changed the whole design, and in the end it actually was a win-win situation.”

How do we work toward these life-giving conversations around money? Frankly, it's not easy. The good news is that those called to serve Christ's church don't have to do it alone.

The first step is to better understand your own relationship with money. We have all grown up in this culture of silence around money that pervades the church, and we can't lead spiritually until we've done some work ourselves. Writing your money autobiography is a crucial first step to decoding the messages you grew up with, where your money values lie, and more. You can find a money autobiography guide at www.faithandmoneynetwork.org. After you've written it, talk about it with someone in your life.

Because we are taught to think of money almost exclusively as individuals, the Sunday church offering challenges our normal way of thinking about money. This makes it the perfect moment to connect money and faith. Resist the temptation to spiritualize it or only talk about giving. Instead, for example, tell the story behind one of your budget lines. Ask a question that prompts people to think about some specific aspect of their financial lives. Share a quote from one of the many religious thinkers who write about sabbath, consumption, giving, debt, or other money issue. What do you think would best serve your congregation?

Please re-read the story shared here from St. Mark Presbyterian Church. It models several aspects and results of faithful financial decision-making. Where is your church's most joyful, life-giving story around money? Where are your biggest money challenges? Are there even a few people in your church that would like to explore their relationship to money together?

We can break the culture of secrecy around money in our churches. Transforming our relationship to money can free us to make money decisions out of faith rather than fear, develop solidarity with God's wider community and respond to God's call on our lives. How much more important could it be? 🙏

Mike Little leads the inward and outward work of Faith and Money Network as director. He fosters relationships with individuals and churches, leading reflections and discussions on the role of money in our lives as people of faith and in our work as the community of faith. He and FMN board member Susan Taylor are building a range of resources that individuals and churches can use to explore spirituality and money.

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