

# Financing Retired Missionaries

## How Can Churches Do Right by Their Veteran Workers?

by *Ellen Livingood*

*“One-third of our budget goes to support retirees,” a missions pastor shares. “We are sinking under the weight.”*

*“The mission agency made no provision for pensions,” another pastor fumes. “Now they expect us to solve the missionaries’ retirement crises.”*

*“We’ve given our lives in service, and now when we are old, the church just dumps us,” a missionary says bitterly.*

While Western governments wrestle with how to maintain senior benefit programs, the missions community is struggling with its own version of the issue, especially for workers who have raised their own support. Along with the rest of the population, missionaries are living longer and facing escalating living costs. Local churches are wrestling with their role and responsibility in addressing these financial issues.

There are no easy answers, but we hope the following suggestions will help.

**I** Recognize that the biblical responsibility of the church to care for needy members has not changed—therefore, each congregation is charged with caring for its retired missionaries.

The Acts 6 example of the early church sets a precedent for the local church’s responsibility to care for elderly members in financial need. If this is true of widows, then it is even truer of those who have faithfully served God for long periods of their lives carrying the gospel to the ends of the earth.

Retired missionaries should never be considered a “financial liability.” Every church and every generation needs to consider itself honored to be able to care for its seniors who served faithfully—in many cases, investing a lifetime in challenging settings.

**2** Churches and missionaries need to acknowledge that many assumptions and expectations about retirement and finances have changed.

Most retired missionaries went to the field under the “family model.” They made a lifetime commitment with no defined expectations but with the understanding that their church was committed to supporting them until they die.

Churches need to recognize that older missionaries selflessly invested their whole lives with little thought given to

providing for themselves in old age. In the context of the mid-20<sup>th</sup> century (as it had been for the previous two centuries!), this was considered the biblical way of service. It was not an irresponsible lack of planning, of cutting

financial corners, or of squandering what should have been saved for retirement.

By and large, these missionaries lived far more frugally than today’s workers and ignored personal retirement

needs as an act of faith expected of all Christian workers in those days. Only in the last 20-30 years has advanced preparation for retirement become acceptable, much less expected in the missions community.

Churches need to appreciate, not judge, these workers for their faith-based indifference to financial planning. Yes, the rules have changed, but these people served their generation according to their generation’s expectations.

On their part, senior workers must acknowledge that missionary expectations have also changed. While prior generations of retired missionaries moved in with children or were happy in very modest missionary retiree housing often lo-



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cated far from family, today most retirees want to choose their retirement setting and enjoy their later years near their children in more expansive independent housing or a retirement facility that offers a list of amenities.

Some retired missionaries also need to better appreciate the financial pressures many churches are under today. While some congregations may designate too little of their budget to missions, many earnestly desire to maintain high global investment. But the costs of supporting missionaries has skyrocketed and for many churches, economic pressures have reduced income. The squeeze forces some hard decisions.

### **3** More proactively honor senior workers.

Retired missionaries are a wonderful blessing, not a problem, regardless of the financial pressures their support may exert. While most churches will gladly affirm this, it may not be what they indirectly communicate to their retirees. No missionary deserves to feel “dumped,” so church leaders need to expend extra effort to communicate their respect and appreciation to older workers.



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There are two primary “love languages” retired missionaries understand: being listened to (far more important than a church’s money is their gift of time), and being given an opportunity to continue to minister. Many churches are discovering the value of using retired missionaries as mentors for young people considering missions. Other retirees are filling a crucial role leading congregations into cross-cultural ministries in their local area or serving in a host of other areas.

### **4** Clarify your church’s philosophy: If you continue funding for retirees, is your commitment (1) to give a fixed amount/percentage, or (2) to make sure they are adequately provided for?

These two baselines are vastly different. Most churches default to the first approach either because it is easier or a “fair” way to treat all alike.

Let me offer some rationale for using the second baseline instead: Some retired missionaries really don’t need support because they have been able to save for retirement, are in some kind of a subsidized living situation, or have received a bequest that allows them to live comfortably. Sadly, in too

many of these cases, if these retirees continue to receive church support, the funds are carefully stashed away to eventually go to their children who may not need the funds or use them well. Your church’s purpose for support is not to expand missionaries’ estates.

In other situations, even with your church’s pre-determined amount of support, the retiree may not have sufficient income to live acceptably. In such situations, your congregation may be able to help by alerting other church/individual donors or former donors of the need. Or someone in your church may be able to guide the missionaries through the red tape to gain more government assistance. If all else fails, you may need to increase your financial involvement in order to fulfill your biblical responsibilities to these workers.

In some cases, retired missionaries do not need funds now, but they do need an assurance that their church will help them to find an acceptable care situation if, in the future, they have a need. Certainly, this is not a carte blanche promise to fund nursing home care, but your church could promise to walk alongside former

missionaries as they age in order to help identify an adequate solution for housing and care. Is this a major commitment for a church? Yes. But it seems like simply the working out of a basic biblical principle of how the body of Christ is to function. And if funds are not needed for years into the future (or possibly at all), the church can avoid needlessly siphoning thousands of dollars from funds that could be going to active workers.

***Retirement is an important time for close cooperation among missionary, church, and agency.***

If you adopt this needs-based approach, it will require that your missionaries reveal personal information about their financial affairs. Many will welcome this because they are fearful and need assistance, yet are reticent to ask for help. For others, it may

be uncomfortable to reveal their financial situation, but transparency is essential for the church to determine if there is real need.

### **5** Talk to your missionaries’ agency.

Retirement is an important time for close cooperation among missionary, church, and agency. Every mission agency has its unique policies about retirement and retiree financial arrangements. It is important for the church to clearly understand financial provision, services, and options the agency offers. Usually it is best if the church with the missionary

interacts directly with the agency to clarify these issues as older retirees can be easily confused or their fears can unintentionally distort the facts. If possible, meet in person with the agency personnel who oversee retiree affairs.

Here are some important areas to explore together:

- Policies for the timing of retirement and any options for partial retirement
- Policies regarding remaining on the field during retirement (if the missionary chooses to consider such)
- Policies regarding ongoing financial support from donors
- Pension, health-care, and housing provisions for retirees

If your missionaries have been retired for some time, contact the agency again. Policies may have changed.

## 6 Work with missionary and agency to develop an adequate financial plan for the duration of their retirement.

Churches should take the initiative in talking to missionaries about financial planning. Although some agencies assist their workers in this area, many do not, and few missionaries have expertise in understanding what is available to them in their home country or determining what they will need and have in terms of resources. A financial advisor in your church may prove to be a great resource for your missionaries as long as he/she understands some of the uniquenesses of missionaries' lifestyle and mindset. A book like Peter Jordan's *Re-Entry* may be helpful.

Broach the topic of financial planning for retirement with your missionaries when they reach their mid-50s. If you wait until the point of retirement, the options are much more restricted. Many missionaries serve effectively well past the traditional retirement age of 65, and as more Western workers push back retirement dates, the same will likely be true for missionaries. However, you don't want your missionaries to stay on the field merely because they don't have enough money to retire. This can unnecessarily burden their coworkers.

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Some missionaries will need/want to expand their income with part-time employment on their return. Discuss with them what are realistic and attractive opportunities for them. They may benefit from the services of a transition coach or career advisor at this point. Pointing your workers toward such a resource and underwriting the cost is a great way to serve them.

In some cases, preparing for home-side employment will require improving skills. Sometimes this can be done informally—a friend or mentor walking with them through the application process and brushing up

on skills. At other times it may require more formal training, such as computer classes or licensing in a particular field. If your workers have given extended service, it is appropriate for the church to help fund this retooling as needed.

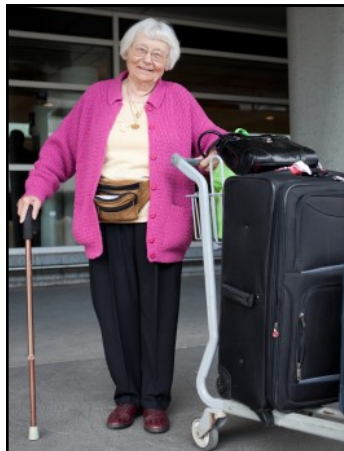
## 8 Make sure active missionaries are not short-circuiting their retirement by not saving sufficiently now and that they understand the church's policy about retirement funding.

When struggling to raise sufficient personal support, field missionaries feel great pressure to continue their work underfunded. One of the first budget items to be cut is savings and contributions to retirement plans. Sending churches, in particular, need to know when financial pressures push workers to make decisions that jeopardize retirement. The church

may need to insist on additional home-assignment time for support raising and to work alongside the missionaries to make this effective.

While many churches continue support for older retirees, the trend is to expect younger missionaries to have accumulated sufficient funds in pension or other retirement accounts to provide for their senior years. If this is the case for your church, notify all missionaries of this

policy and make sure that those not eligible for retirement funding and their mission agency are aware of your expectations. If your church requires the agency to establish and maintain an adequate plan, find out if their current pension provisions match your expectations.



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## 9 Underwrite return visits to the field where appropriate.

For many retirees, the opportunity to return “home” to their former field of service (after decades, their overseas location likely feels more like home than their country of origin) for a short time of ministry, a special occasion, or just a visit, is very important. If financial limitations make this impossible for your retirees, consider covering the cost of their travel. Some retirees can make a major contribution by leading short-term ministry teams but need funding in order to be able to do so.

## 10 Consider establishing a Retired Workers Fund supported by other seniors.

Applying the above recommendations may still leave many churches with a sizeable commitment for funding retired missionaries’ financial needs. Some churches have been able to remove this item from their budget by establishing a special fund for meeting the needs of retired workers.

Other seniors in the church, sensitive to the needs of their peers, may be capable of making “over and above” gifts to underwrite this retired workers fund and/or will include it in their estate plans if challenged to do so. (Stipulate that church leaders can redirect funds if/when they are no longer needed for this purpose in case at some point the fund is oversubscribed.) Such a fund allows the church to focus budget/pledge dollars on active missionaries and projects without neglecting the needs of retirees.

## +1 A concluding suggestion for “young churches”

for whom the retired worker issue doesn’t apply: Consider “adopting” a retired missionary. Check with a long-established, missions-engaged church nearby to discover some retired missionaries living in your area. Get to know them. They may or may not be comfortable in your style of worship, but they could be wonderful prayer partners, mentors, or short-term team trainers. As you develop a relationship, consider some financial support. Even \$25 or \$50/month would mean a lot to your retiree friends and could help relieve the financial burden on your sister congregation.

## ? Other Suggestions

Do you have other ideas for addressing the financial needs of retired missionaries? Email them to us at [info@CatalystServices.org](mailto:info@CatalystServices.org).

## Related Resources

- **Finishing Well: Retirement Skills for Global Servants** by Nathan Davis. Available for US\$6 from the Assemblies of God World Missions, 417.863.7717 or 417.862.1447. Tools and advice on life transition.
- **Re-Entry: Making the Transition from Missions to Life at Home** by Peter Jordan. Written for missionaries as they return, but also helps the receiving church better understand the challenges their worker faces in the transition to life in their sending country.
  - **The Reentry Team: Caring for Your Returning Missionaries** by Neal Pirolo. Primarily addresses issues related to cultural transitions for the missionary and initial reentry concerns; doesn’t deal with long-term retirement issues.
- **Transition Time Coach**  
[www.transitiontimecoach.com](http://www.transitiontimecoach.com)  
Offers individualized help for missionaries making career transitions, applicable especially for younger retirees.
- **“What Missionaries Ought to Know about Retirement”**  
[www.missionarycare.com/brochures/br\\_retirement.htm](http://www.missionarycare.com/brochures/br_retirement.htm)

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