

# The Wellbeing of Retired Pastors and Missionaries

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Study of Retired Pastors, Ministers, and  
Missionaries

Sponsored by  
**Shepherd's Fold Ministries**

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# Methodology

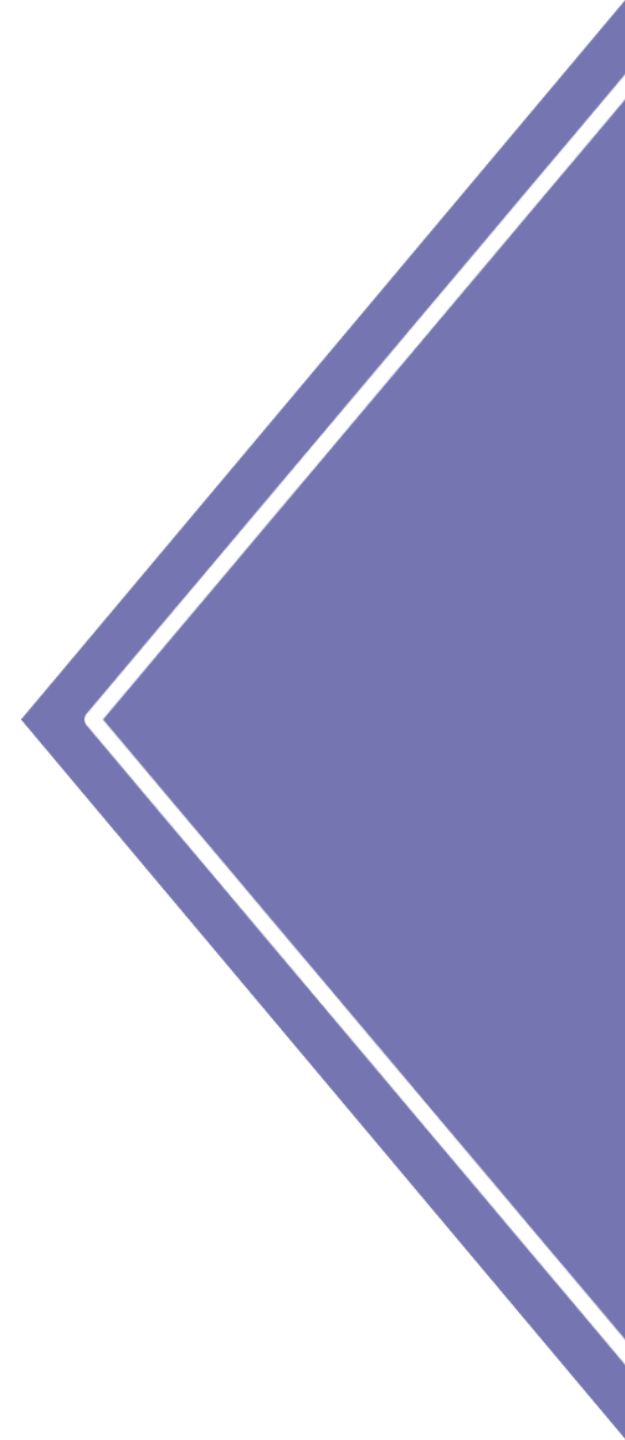
- The online survey of retired Protestant pastors, ministers, and missionaries was conducted June 11- July 23, 2019
- The study was sponsored by Shepherd's Fold Ministries
- Invitations were emailed to retirees and those of retirement age. Reminder emails were also sent
- Respondents were screened to include those who had served as a pastor of a church, other minister in a church, or missionary as and are retired or of retirement age (67+)
- Quotas and slight weights were used to balance denominational/organizational affiliation based on the number of eligible retirees
- The completed sample is 2,451 surveys

# Denominations and Missions

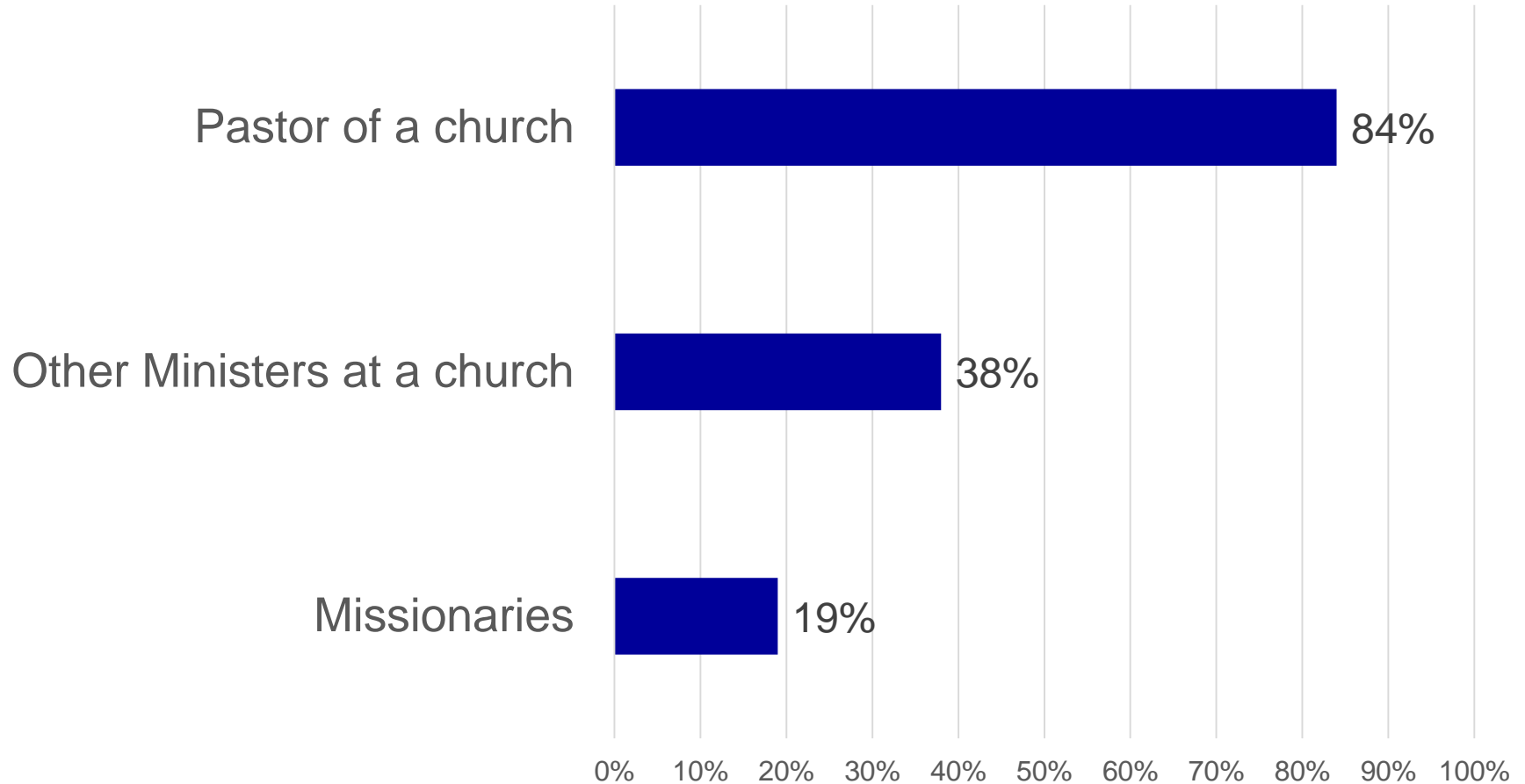
Lists of pastors, ministers, and missionaries supplied by the following organizations were used to invite retirees and those of retirement age to participate:

- Assemblies of God
- Baptist Missionary Association of America
- Church of the Brethren
- Church of the Nazarene
- Evangelical Lutheran Church in America
- Wesleyan Church
- OM
- OMF
- OMS
- WEC
- Wycliffe

# Retirees and Retirement Aged Pastors, Ministers, and Missionaries

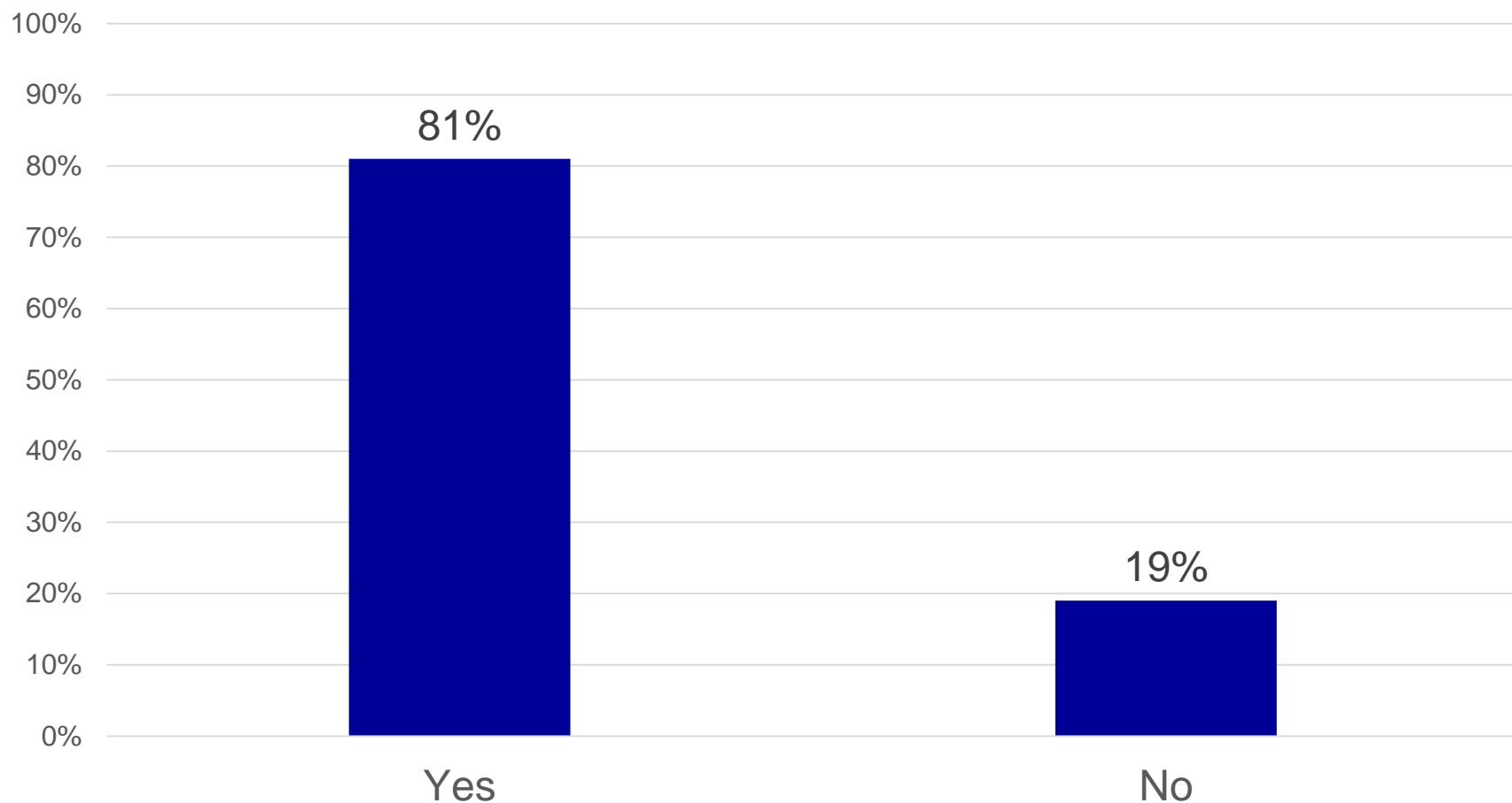


# Roles in which participants served



Q1: "Have you ever served in any of the following roles?" n=2,451

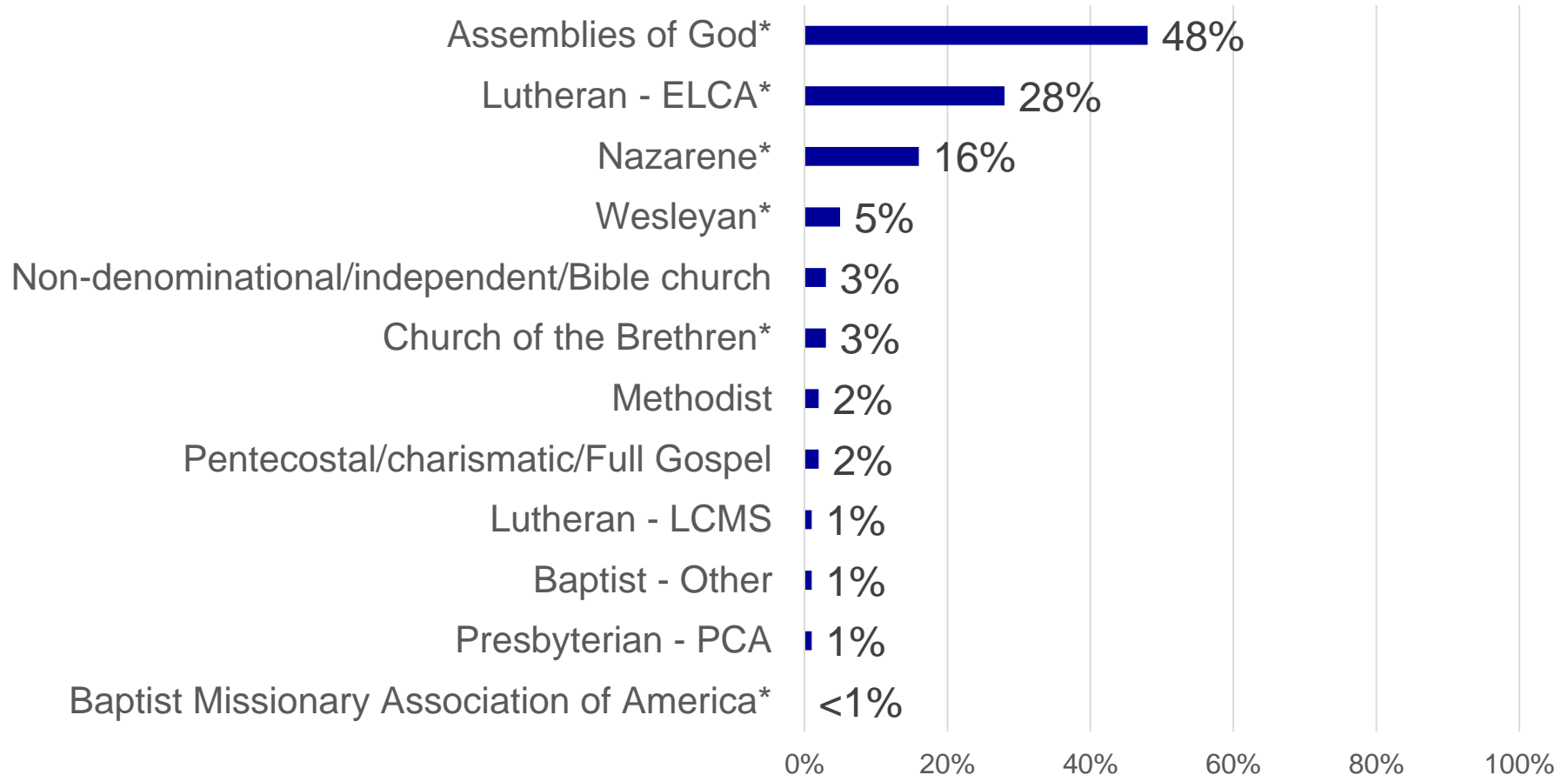
# 81% of participants are currently retired or mostly retired



Q2: "Are you currently retired or mostly retired?" n=2,451

# Denominations of participants:

Participating retirees were weighted to reflect the relative number of eligible retirees in each organization



\*Denominations with lists invited

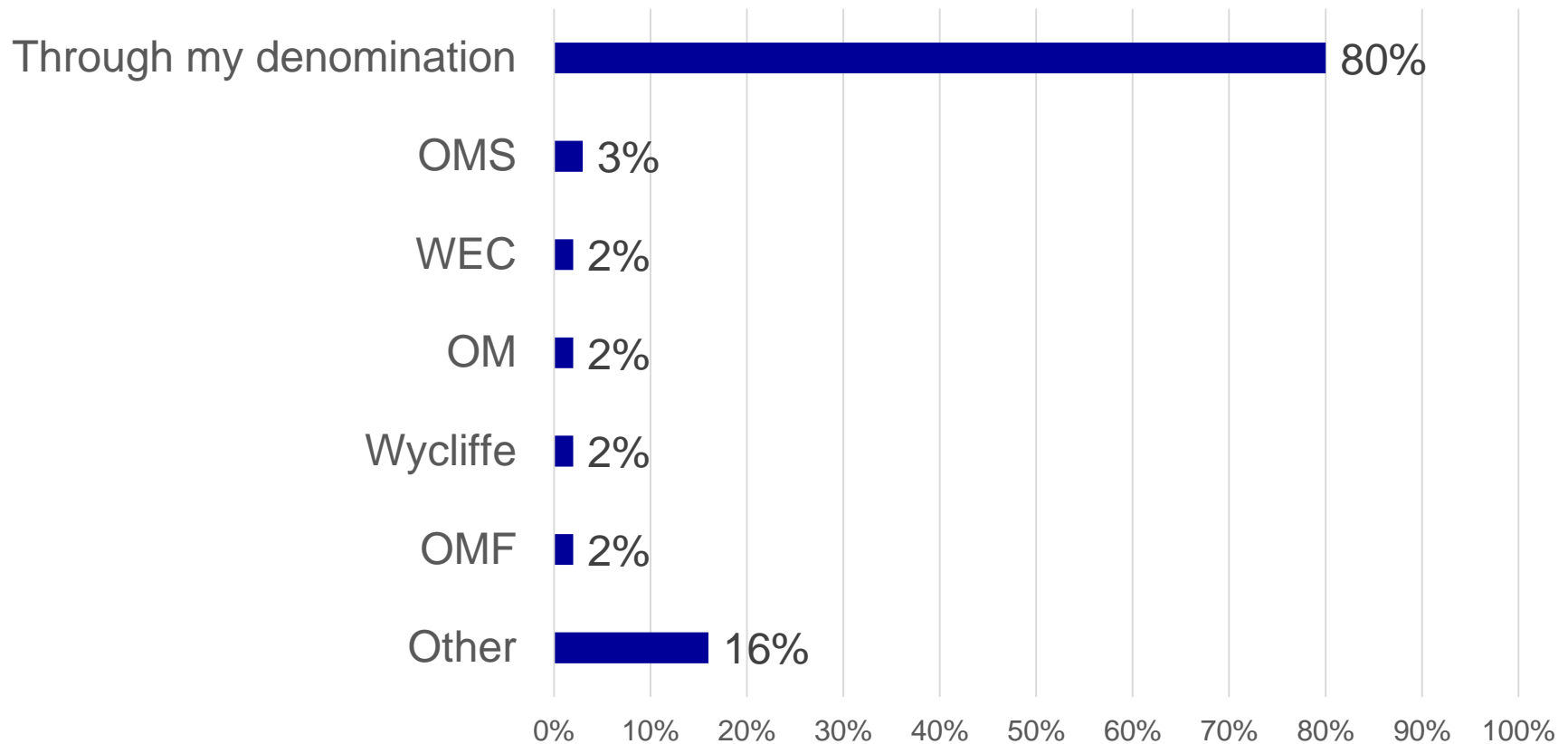
Q57: "With which of the following denomination(s) or faith group(s) did you directly serve in ministry or identify most with during your ministry? (Select all that apply)" n=2,049



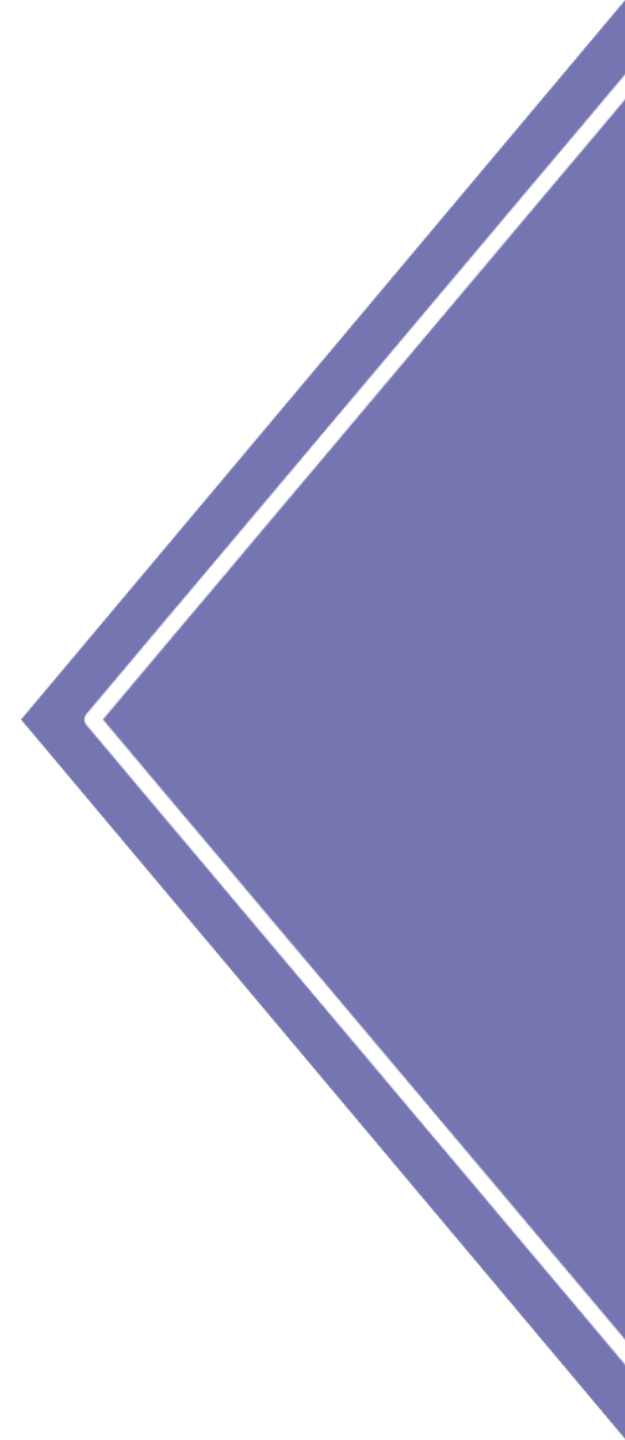
# Mission of participating missionaries:

Participating retirees were weighted to reflect the relative number of eligible retirees in each organization

## Among those who served as missionaries

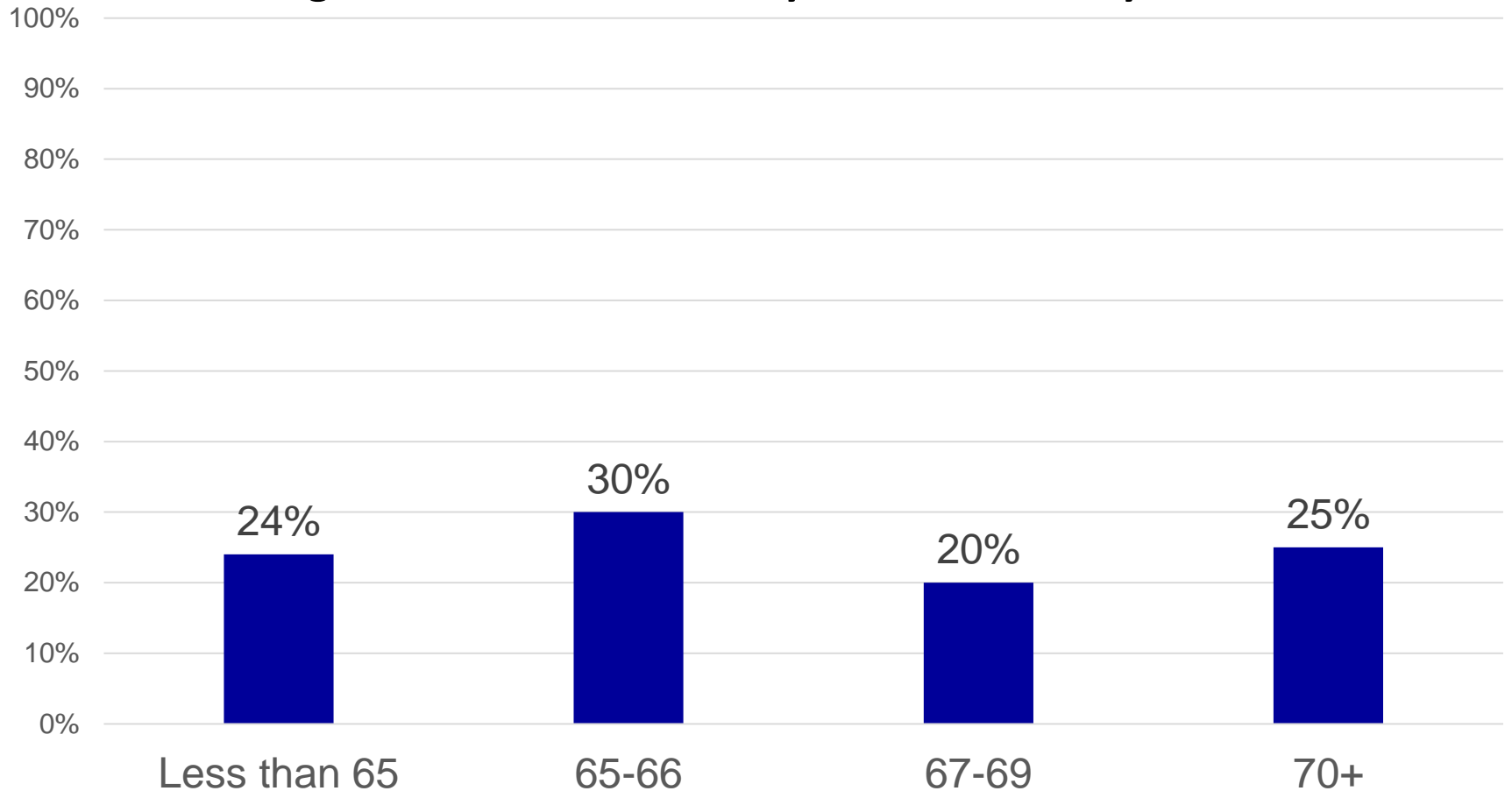


# Survey Responses



# 76% retired from ministry at age 65 or older

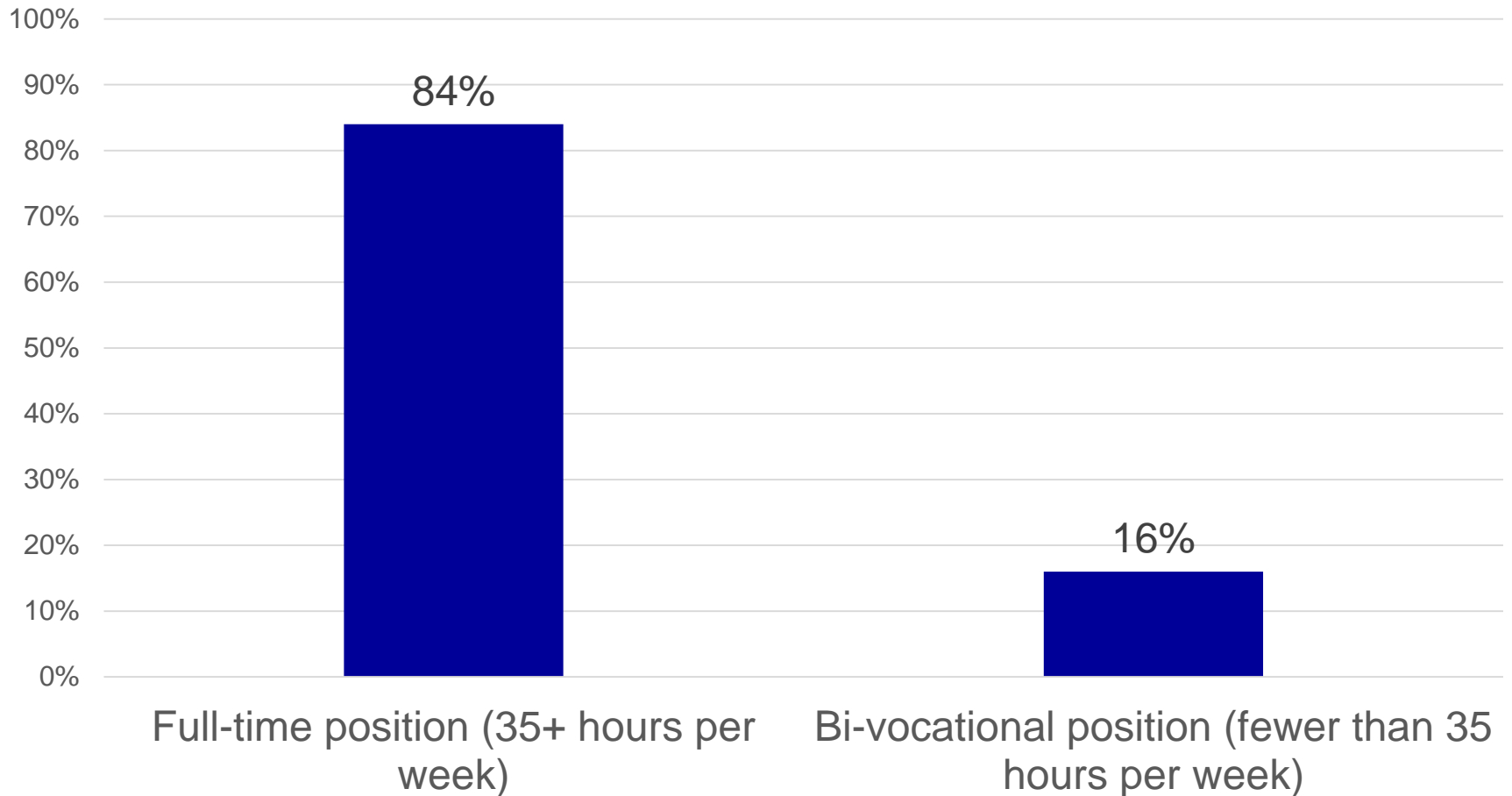
Among those who are currently retired or mostly retired



Mean: 67 Median: 66

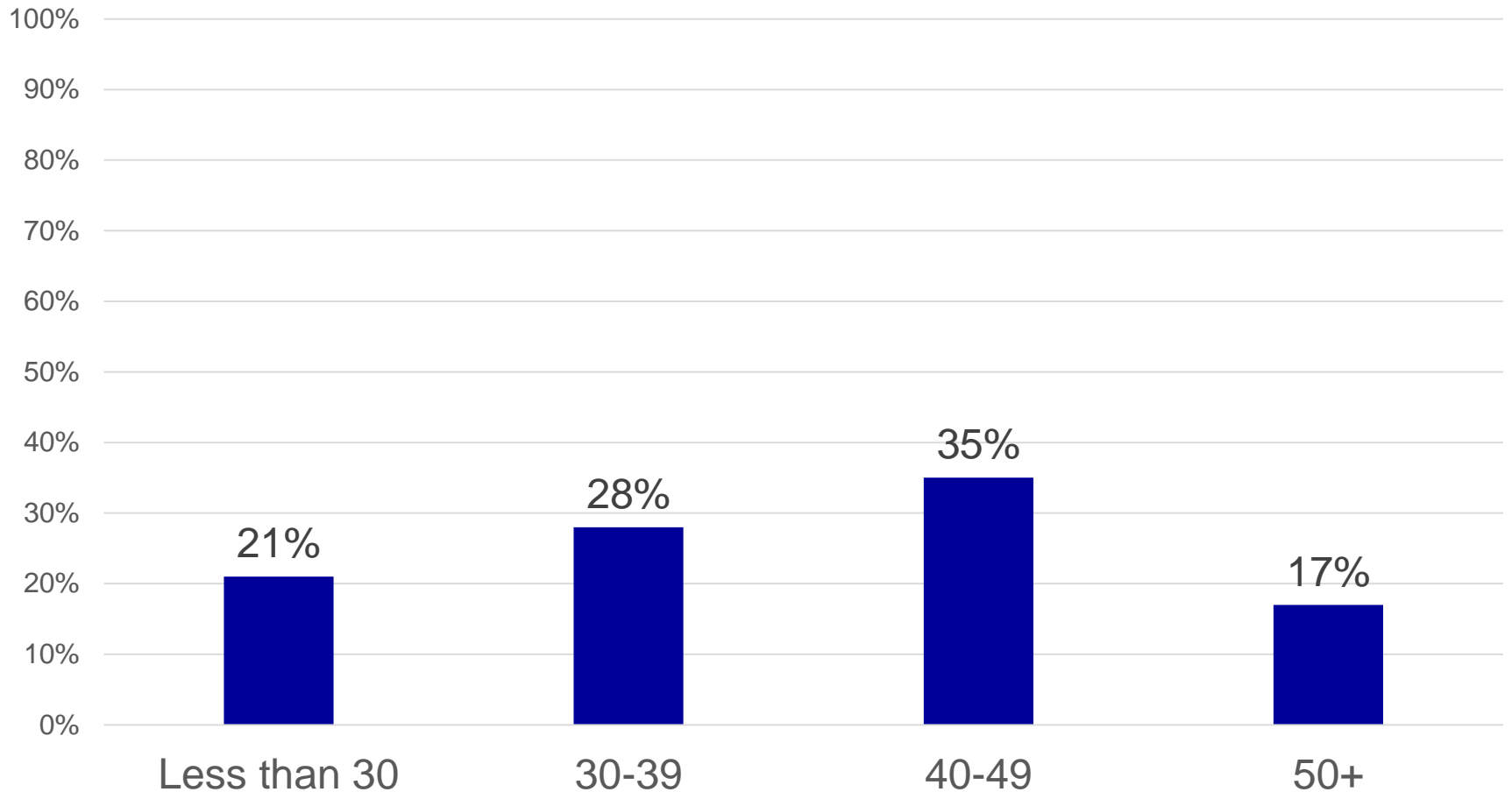
Q4: "At what age did you retire from ministry?" n=2,020

# 84% were employed in full-time ministry



Q5: "Which of the following describes your employment in ministry for most of your years of ministry?" n=2,451

# More than half served in ministry 40 years or longer

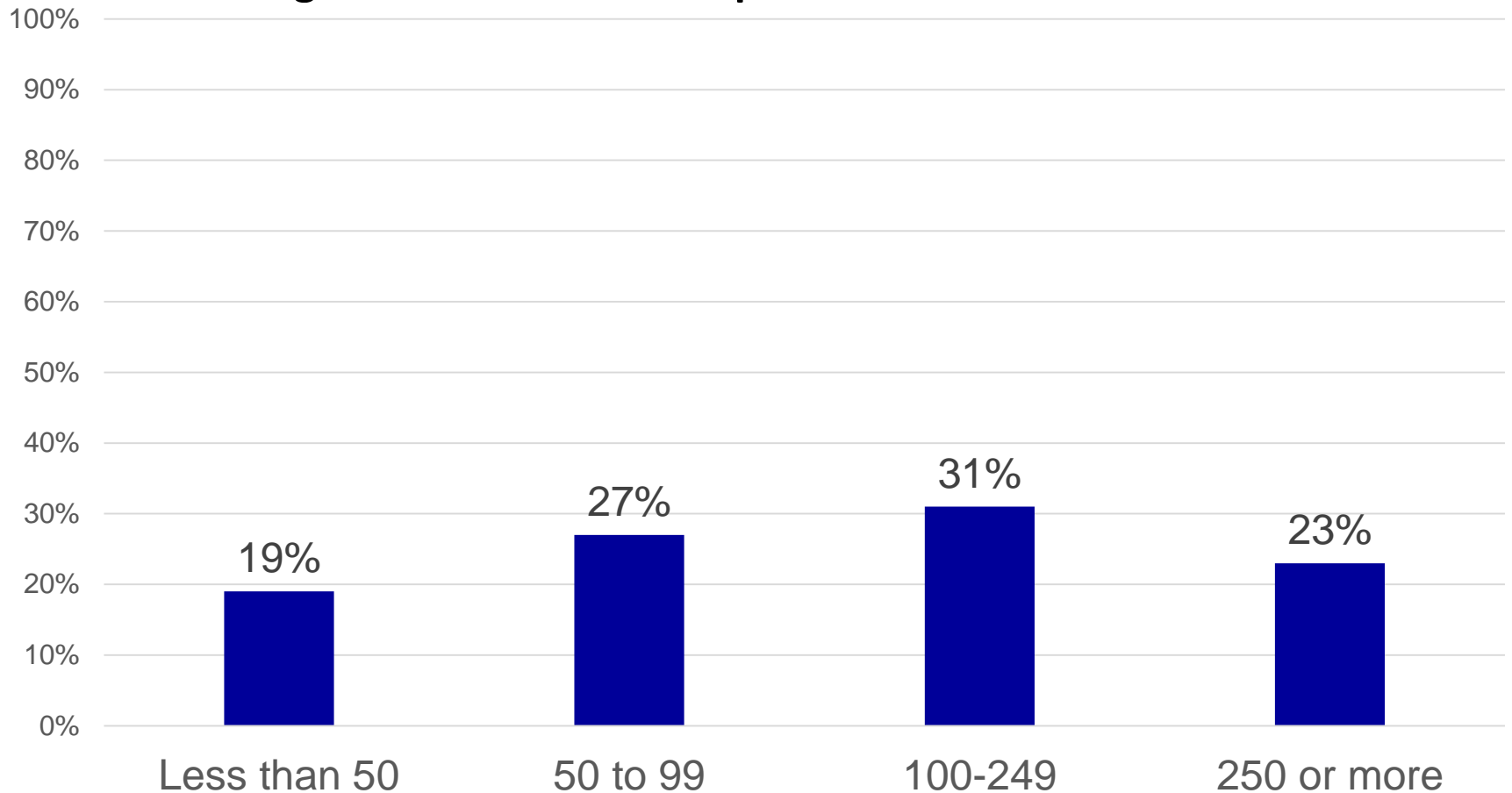


Mean: 38 Median: 40

Q6: "In total, how many years did you serve/have you served in full-time or part-time ministry?" n=2,380

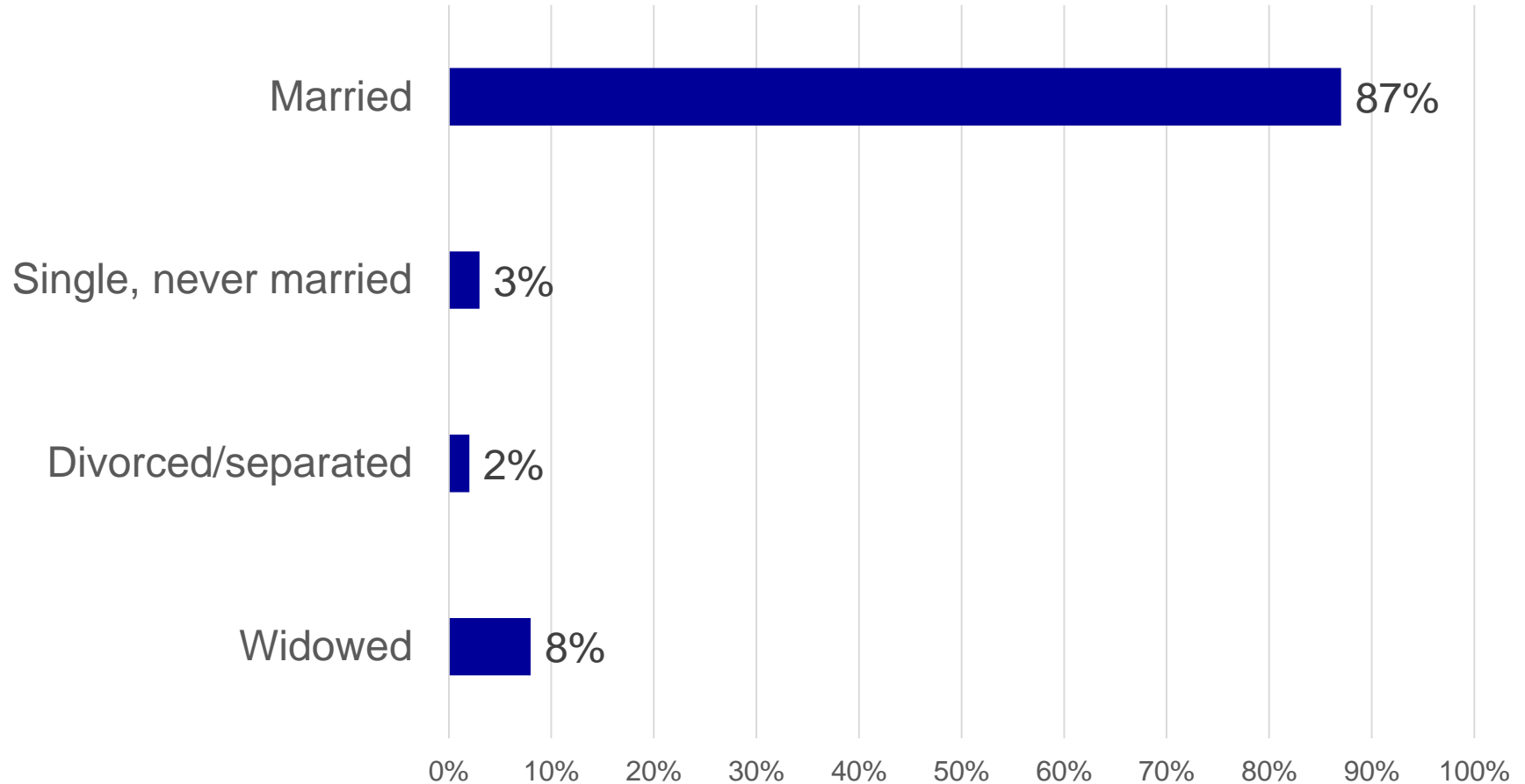
# Average worship attendance of last church served by participants

Among those who served as pastor or minister at a church



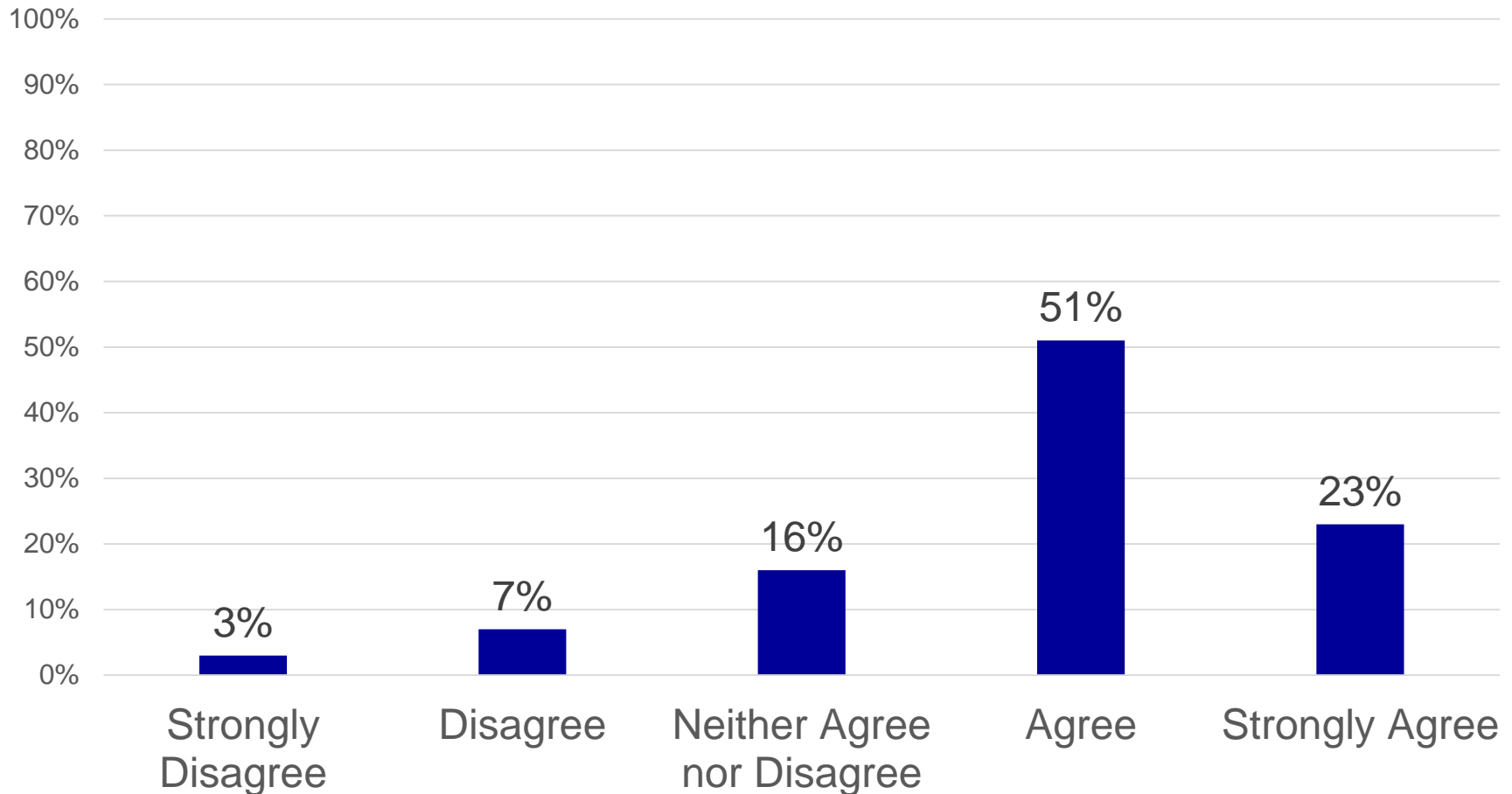
Q7: "In the last church you served as pastor or church staff member, what was your church's average worship attendance on a typical weekend (including all ages from babies to adults but not counting anyone twice)?" n=2,202

# Marital status of participants



Q8: "What is your marital status?" n=2,386

# 74% agree that their overall life today is close to ideal

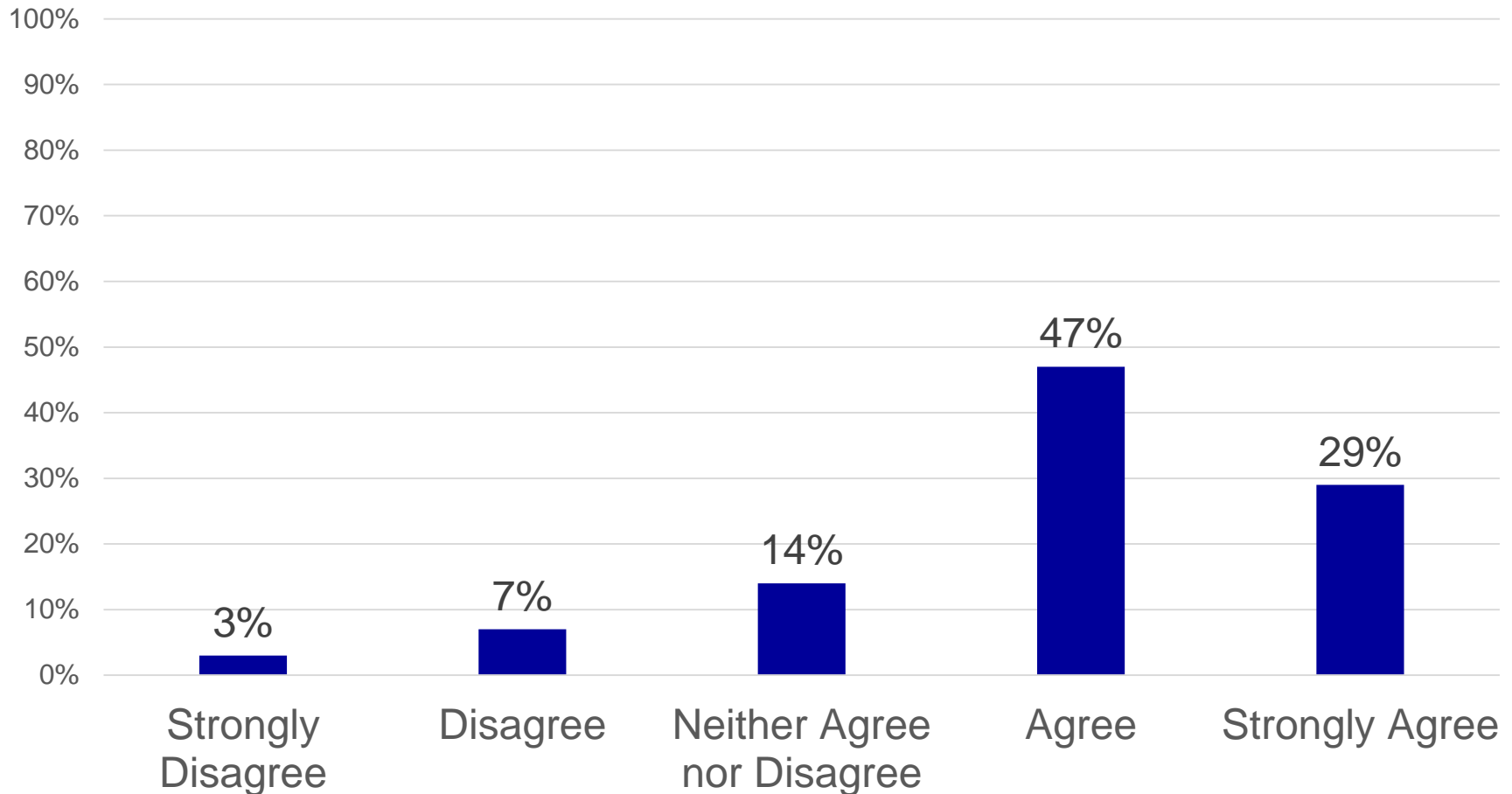


*Q9 was used with permission from Flourishing in Ministry*

Q9\_1: "The following questions ask you to step back and think about your overall life today, including relationships, spiritual life, finances, and physical health. Please select one response for each row. **In most ways, my life is close to my ideal.**" n=2,357



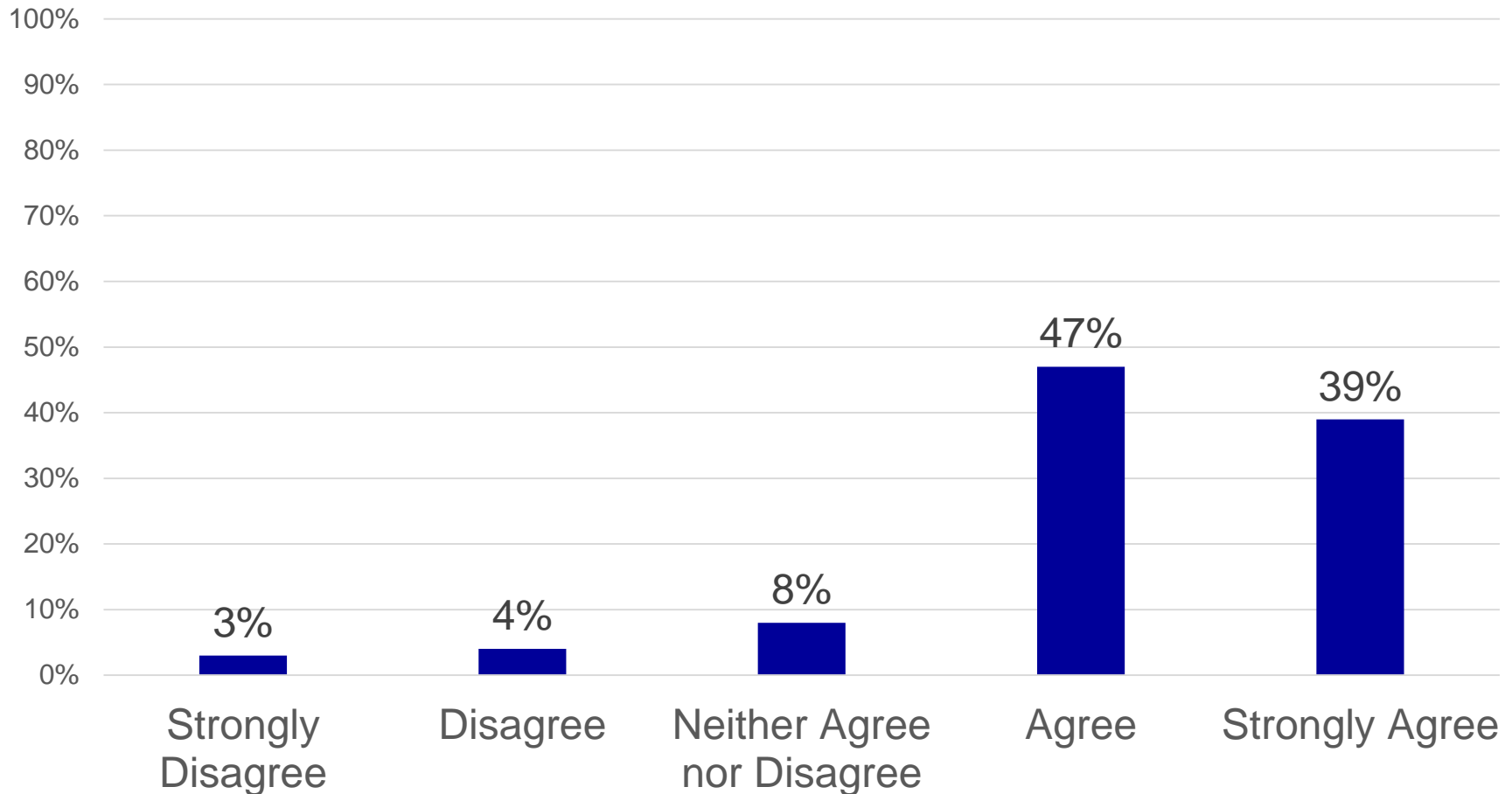
# 76% agree that the conditions of their life today are excellent



*Q9 was used with permission from Flourishing in Ministry*

Q9\_2: "The following questions ask you to step back and think about your overall life today, including relationships, spiritual life, finances, and physical health. Please select one response for each row. **The conditions of my life are excellent.**" n=2,357

# 86% are satisfied with their life today



*Q9 was used with permission from Flourishing in Ministry*

Q9\_3: "The following questions ask you to step back and think about your overall life today, including relationships, spiritual life, finances, and physical health. Please select one response for each row. **I am satisfied with my life**" n=2,357

# Predictors of Life Satisfaction

- Physical Health
- Financial stability for retirement
- Relationships
- Satisfaction with your ministry efforts
- Feelings about where you served in ministry
- Outlook on finances improving overall well-being

A Life Satisfaction Score was created for each respondent using the Q9 responses.

- 15% scored between 3-9
- 17% scored between 10-11
- 40% scored between 12-13
- 28% scored between 14-15

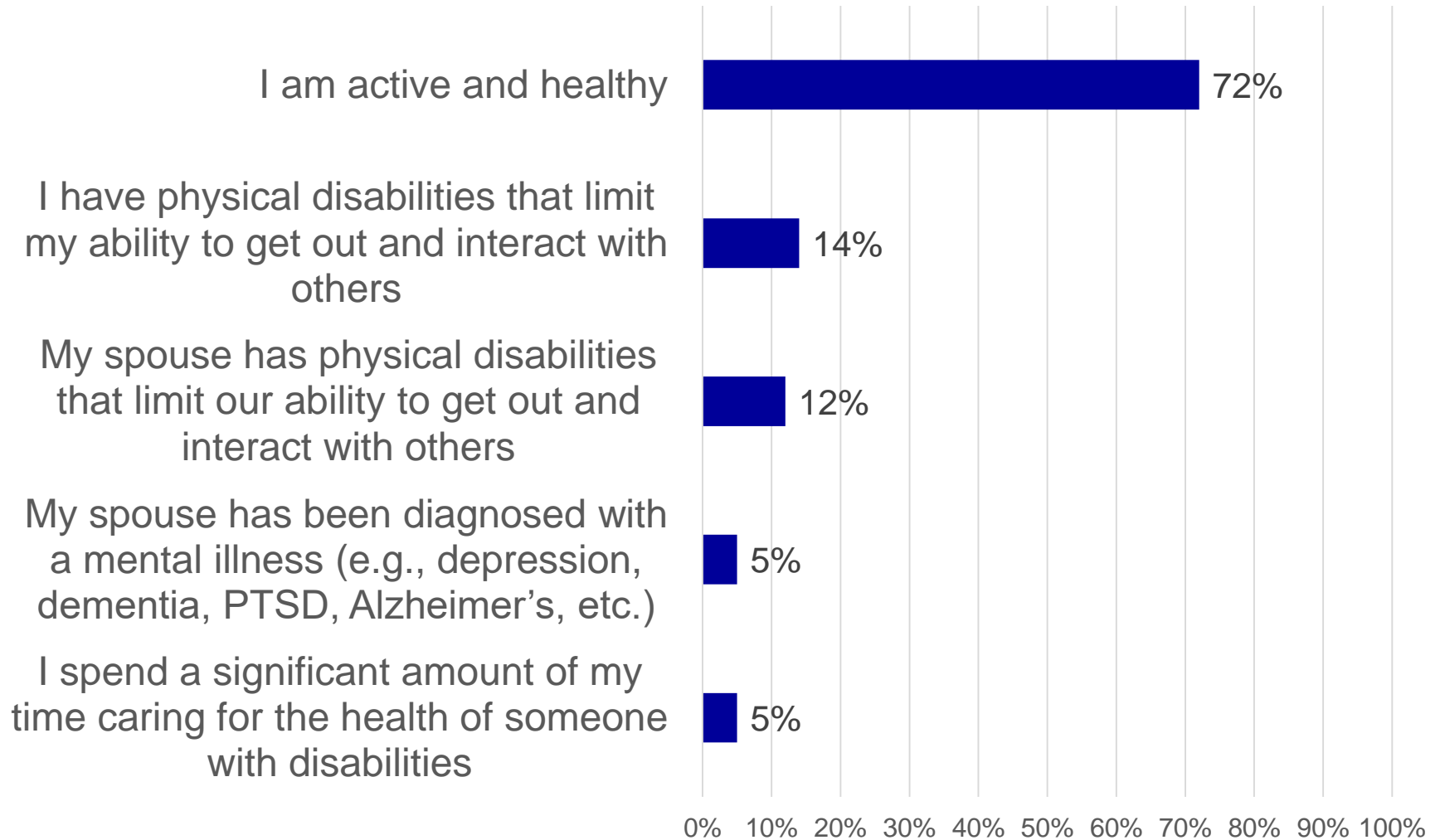
Other descriptors on the survey were tested to see if they predict higher or lower Life Satisfaction Scores. The following characteristics were identified by running Stepwise model selection using the Schwarz Bayesian information criterion to identify significant predictors of life satisfaction in the presence of other questionnaire items. (specific items on following page)

# Predictors of Life Satisfaction

## Mean life satisfaction scores for each predictive question

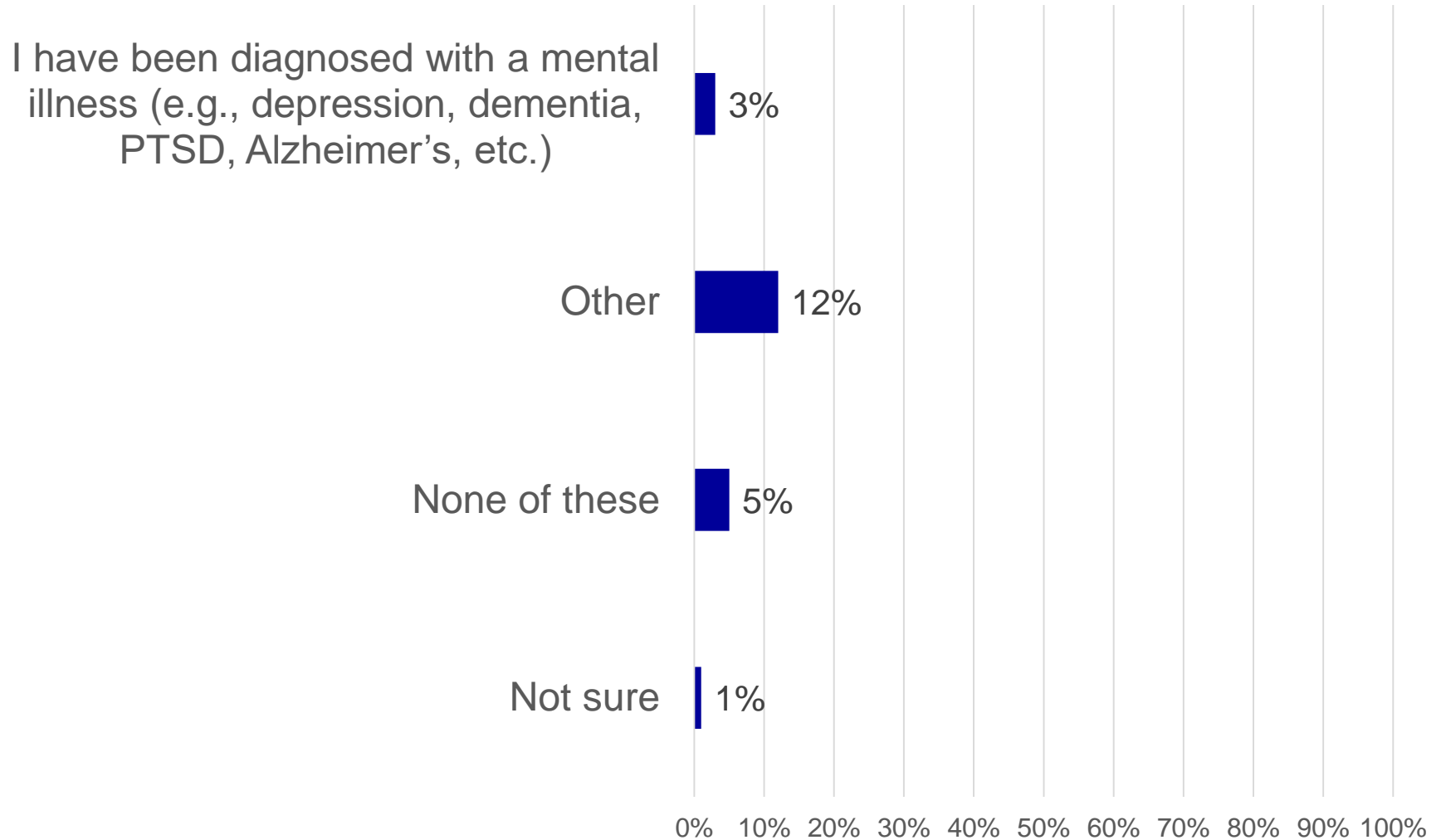
- I am active and healthy (12.3 v. 10.9)
- I have physical disabilities that limit my ability to get out and interact with others (10.3 v. 12.2)
- Feelings toward the churches or mission field where you served in ministry: Rewarded (12.4 v. 11.4)
- Feelings toward the churches or mission field where you served in ministry: Betrayed (10.7 v. 12.1)
- Satisfaction with your ministry efforts before retirement (Very satisfied 12.4, somewhat satisfied 11.4, neither satisfied nor dissatisfied 10.2, somewhat dissatisfied 10.3, very dissatisfied 9.9, not sure 10.9)
- Confidence that you (and your spouse) will have enough money to live comfortably throughout your retirement years (Very confident 12.6, somewhat confident 12.2, not too confident 11.0, not at all confident 9.8, not sure 10.7)
- How much more help with your finances would improve your overall well-being (Would not help at all 12.6, would help a little 12.2, would help 11.6, would help a lot 10.9, not sure 12.1)
- I have continued to make friends in recent years (Strongly agree 12.4, somewhat agree 11.8, somewhat disagree 11.0, strongly disagree 10.2, not sure 11.1)
- I often feel lonely or isolated (Strongly agree 9.5, somewhat agree 10.9, somewhat disagree 11.9, strongly disagree 12.7, not sure 11.5)

# “Which of the following best describe your overall health today?”

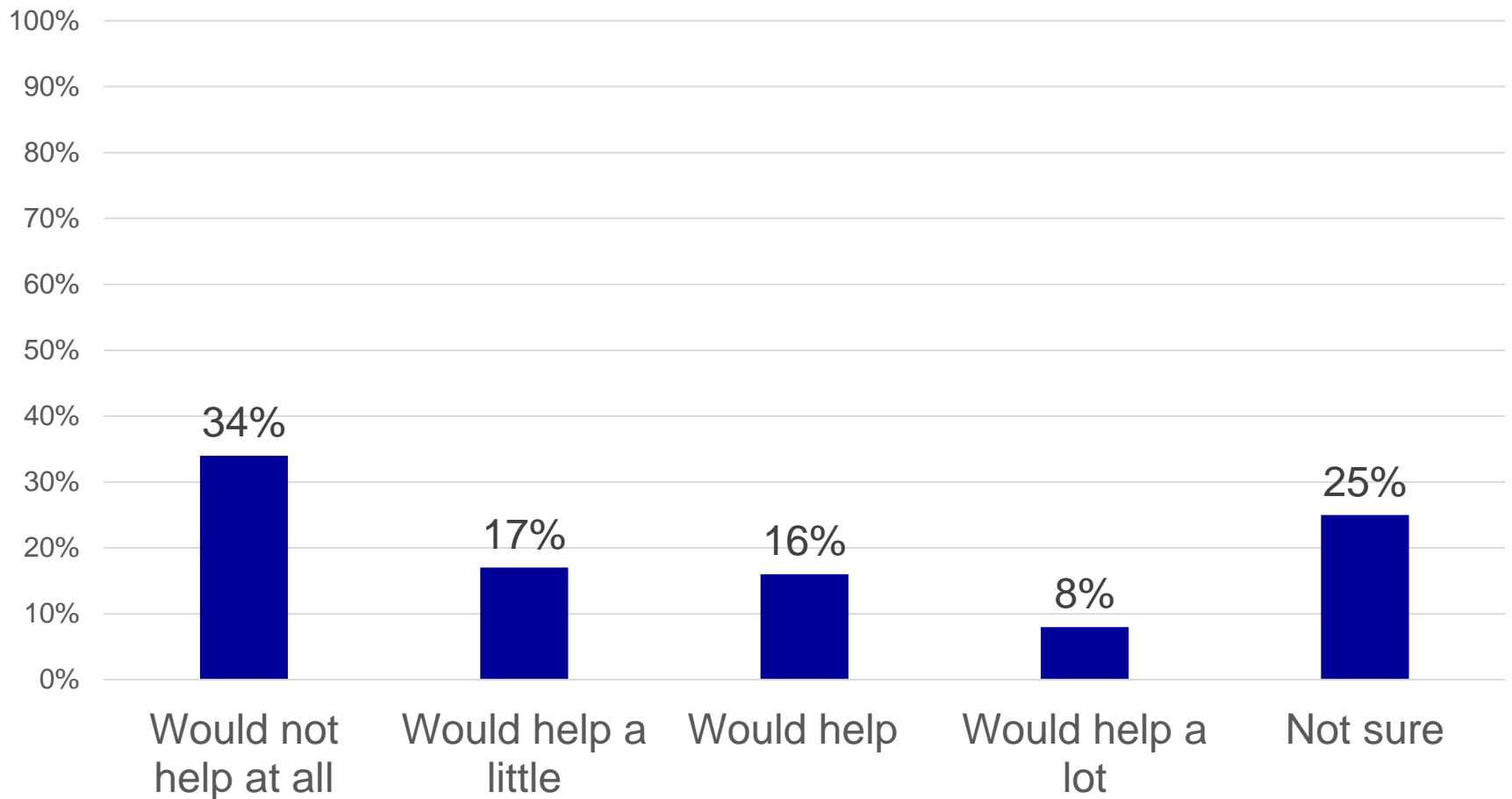


Q10: “Which of the following best describe your overall health today? (Select all that apply)” n=2,346

# “Which of the following best describe your overall health today?” (continued)



# “If you had more help with your health or the health of those you care for how much would this improve your overall well-being?”



Q11: “If you had more help with your health or the health of those you care for how much would this improve your overall well-being?”

n=2,346

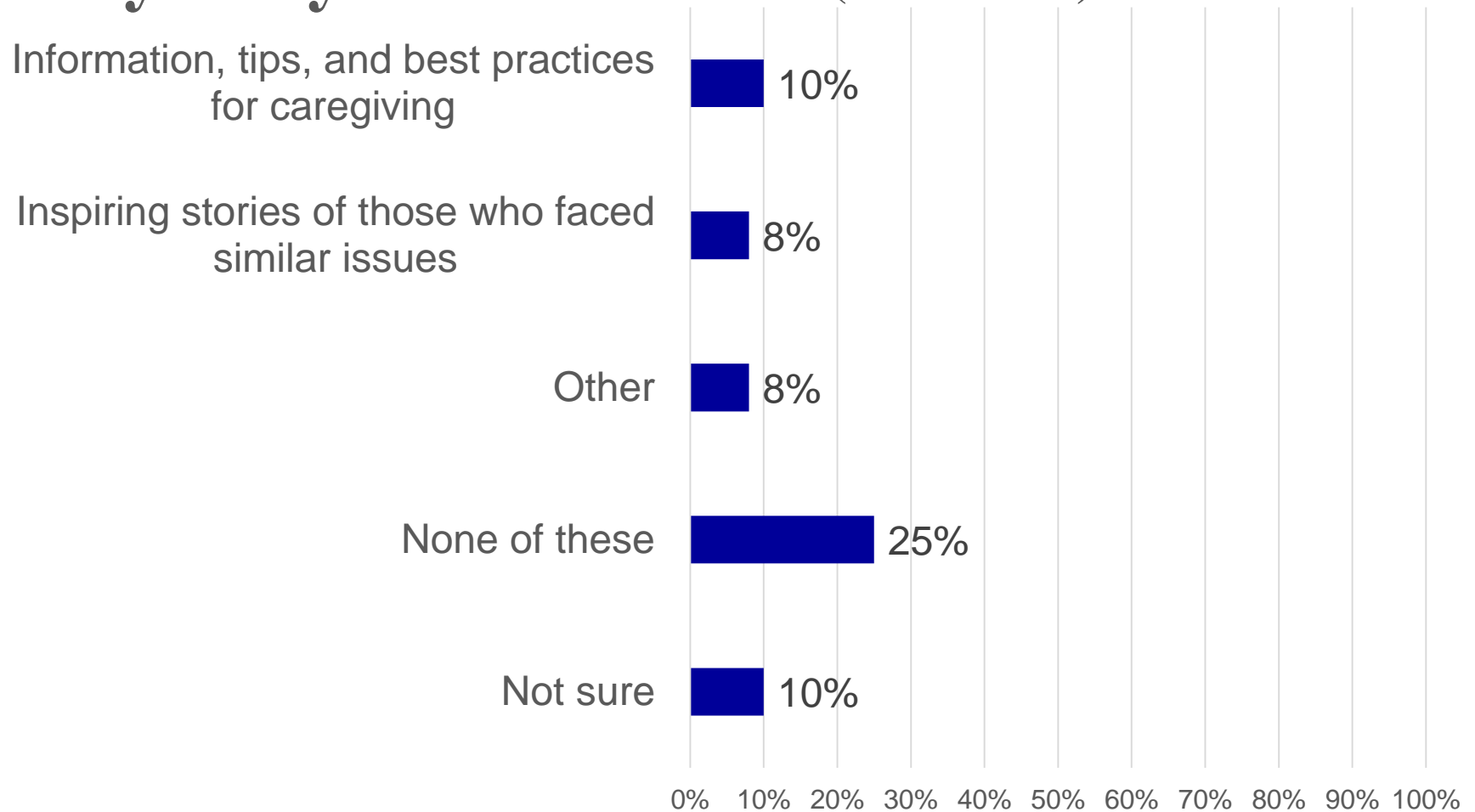
# “What resources would most help you with your health and the health of anyone you care for?”



Q12: “What resources would most help you with your health and the health of anyone you care for? (Select all that apply)” n=2,321

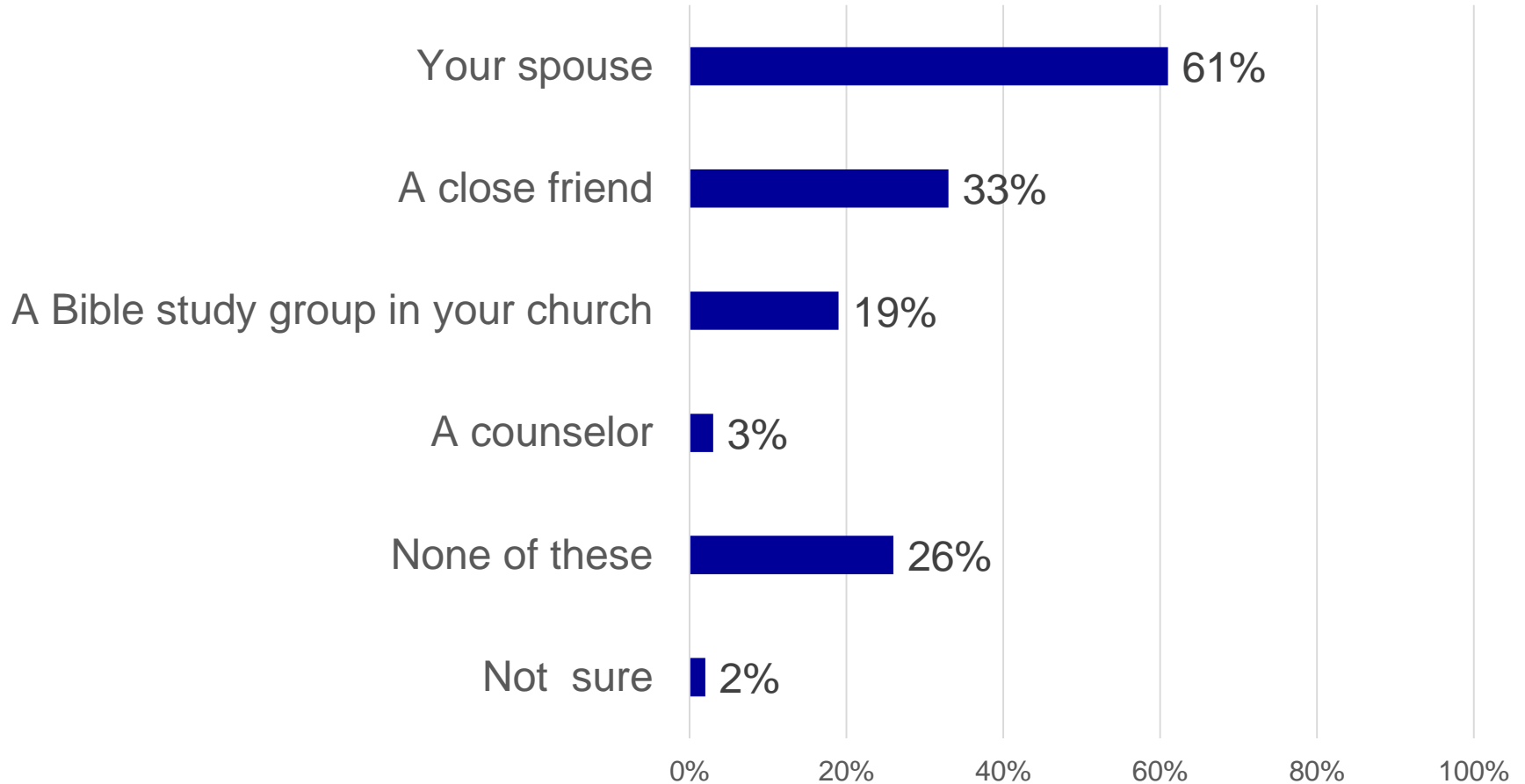


# “What resources would most help you with your health and the health of anyone you care for?” (continued)

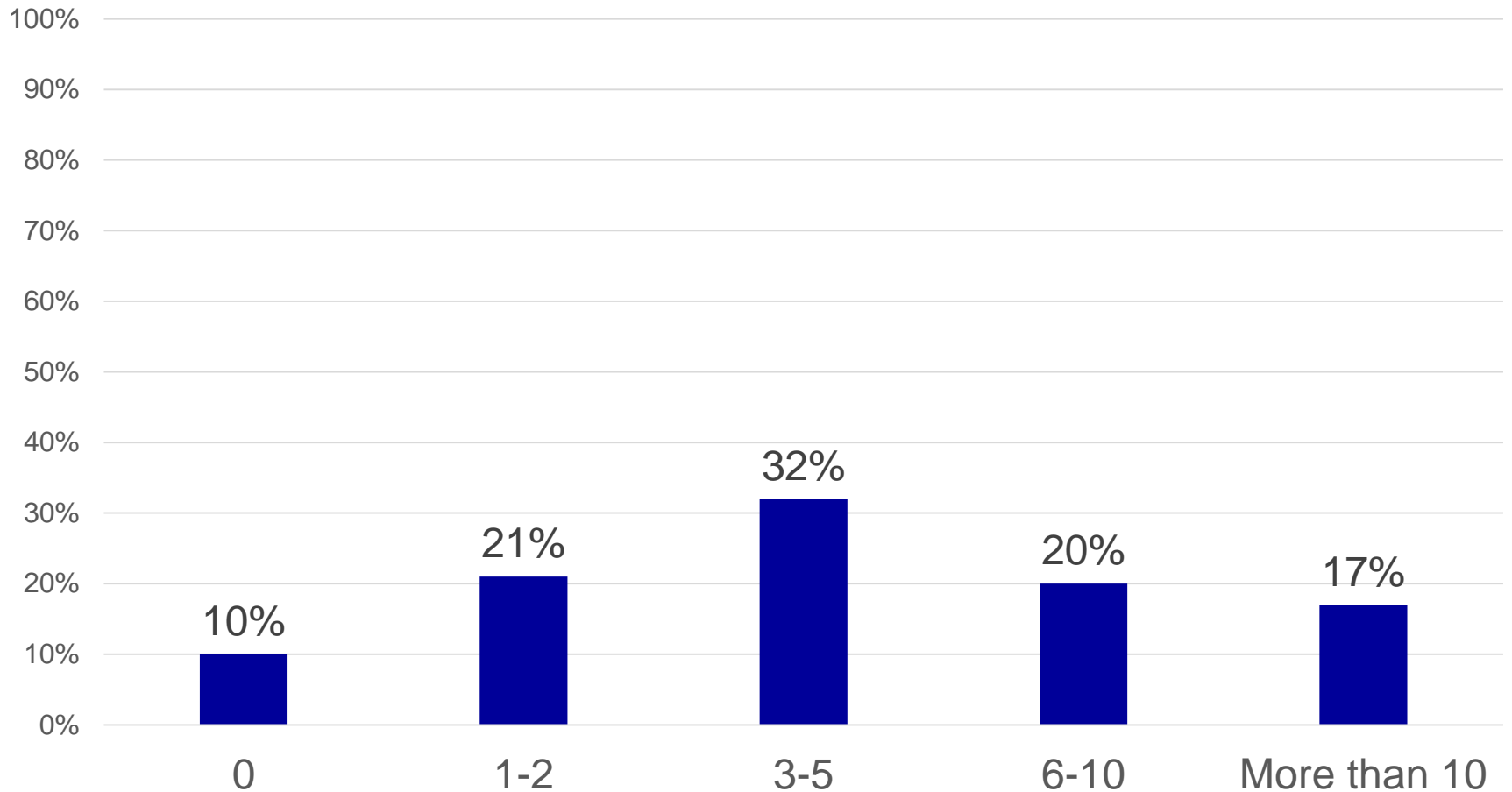


Q12: “What resources would most help you with your health and the health of anyone you care for? (Select all that apply)” n=2,321

# “Do you meet at least once a month and openly share your struggles with any of the following?”



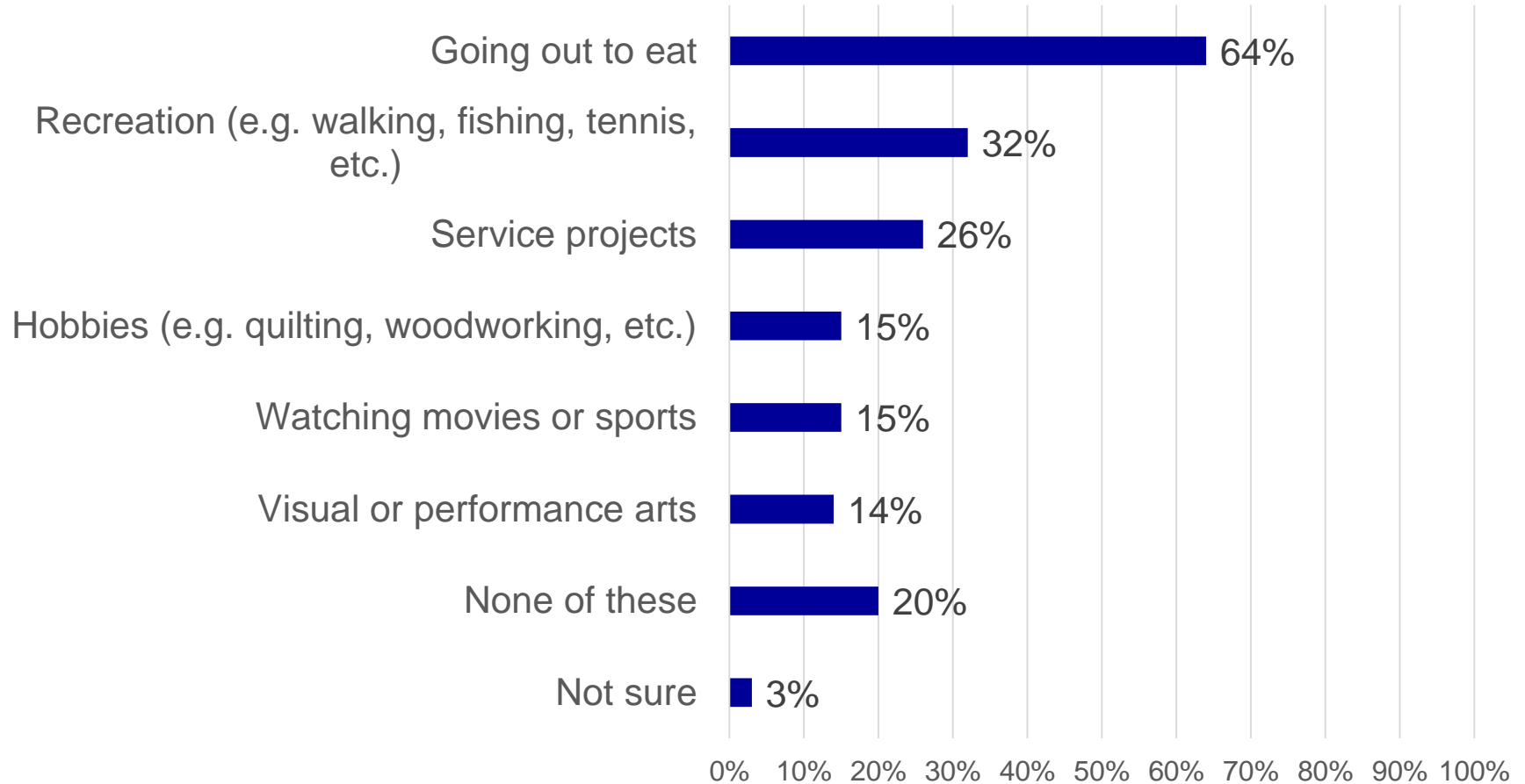
# “How many close friends do you have today other than family who you see or speak with at least once a month?”



Mean: 7 Median: 4

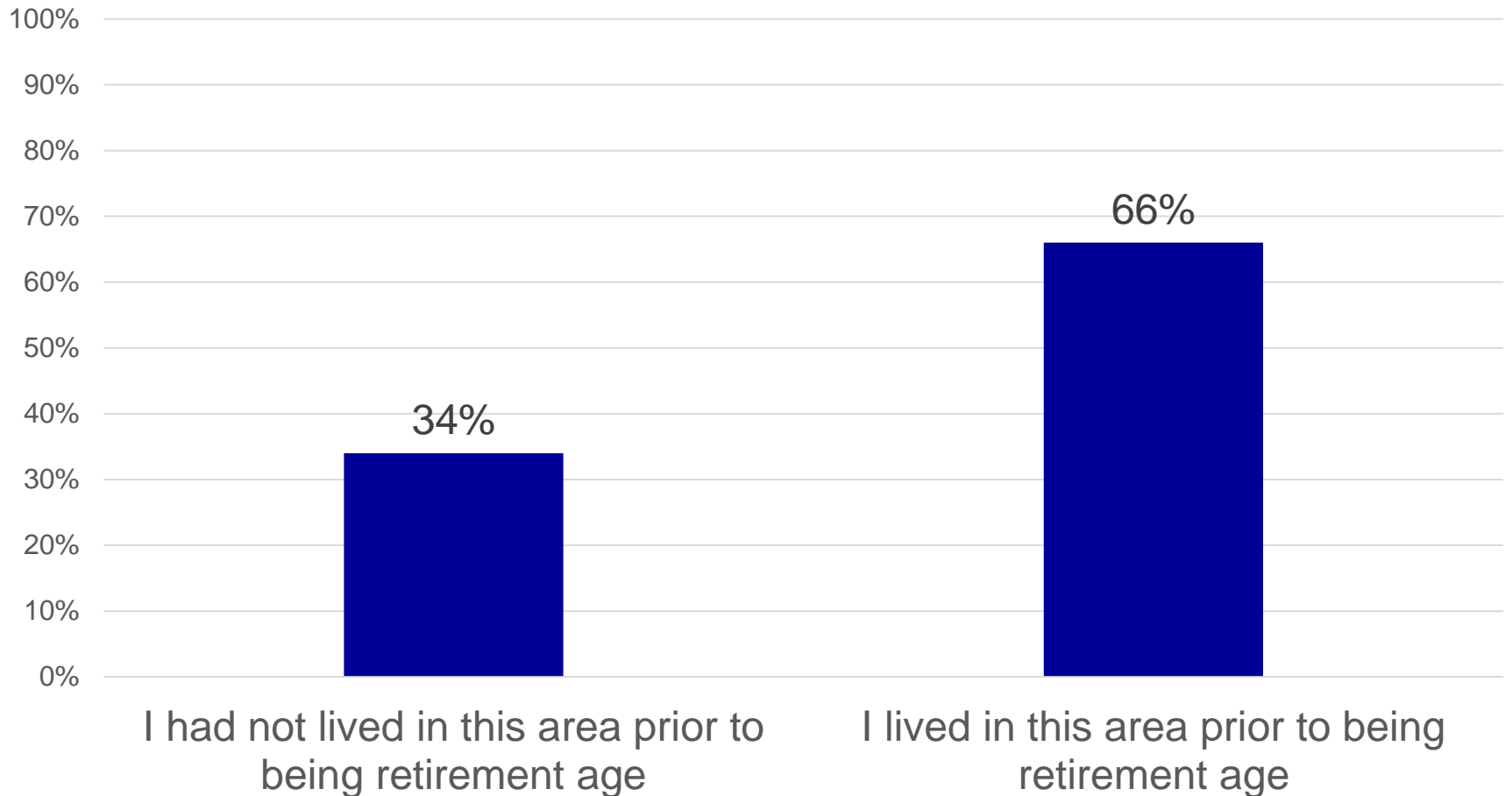
Q15: “How many close friends do you have today other than family who you see or speak with at least once a month?” n=2,210

# “Do you get together at least once a month with others outside your family to do any of these things?”



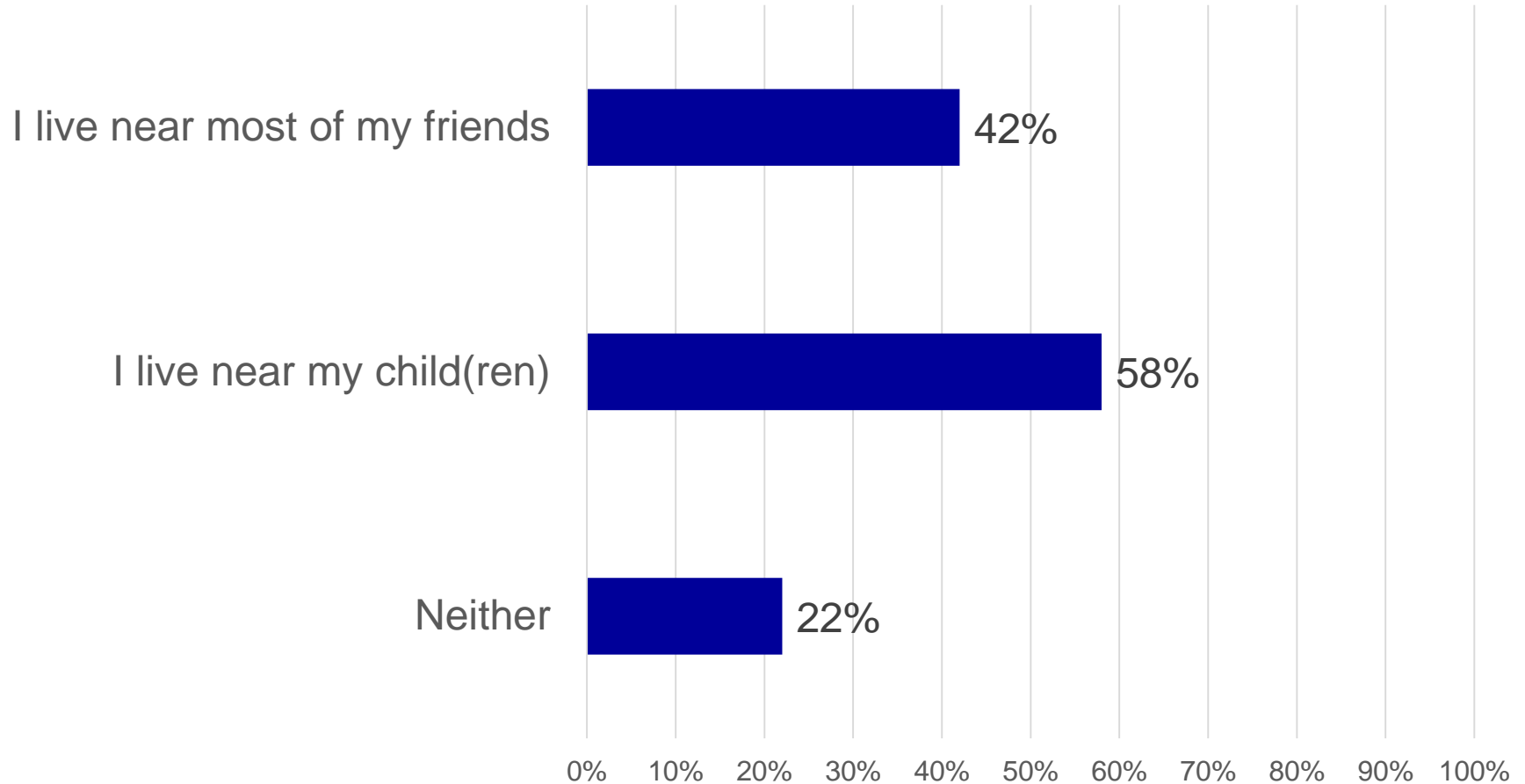
Q16: “Do you get together at least once a month with others outside your family to do any of these things? (Select all that apply)” n=2,286

# Two-thirds lived in their current area prior to retirement

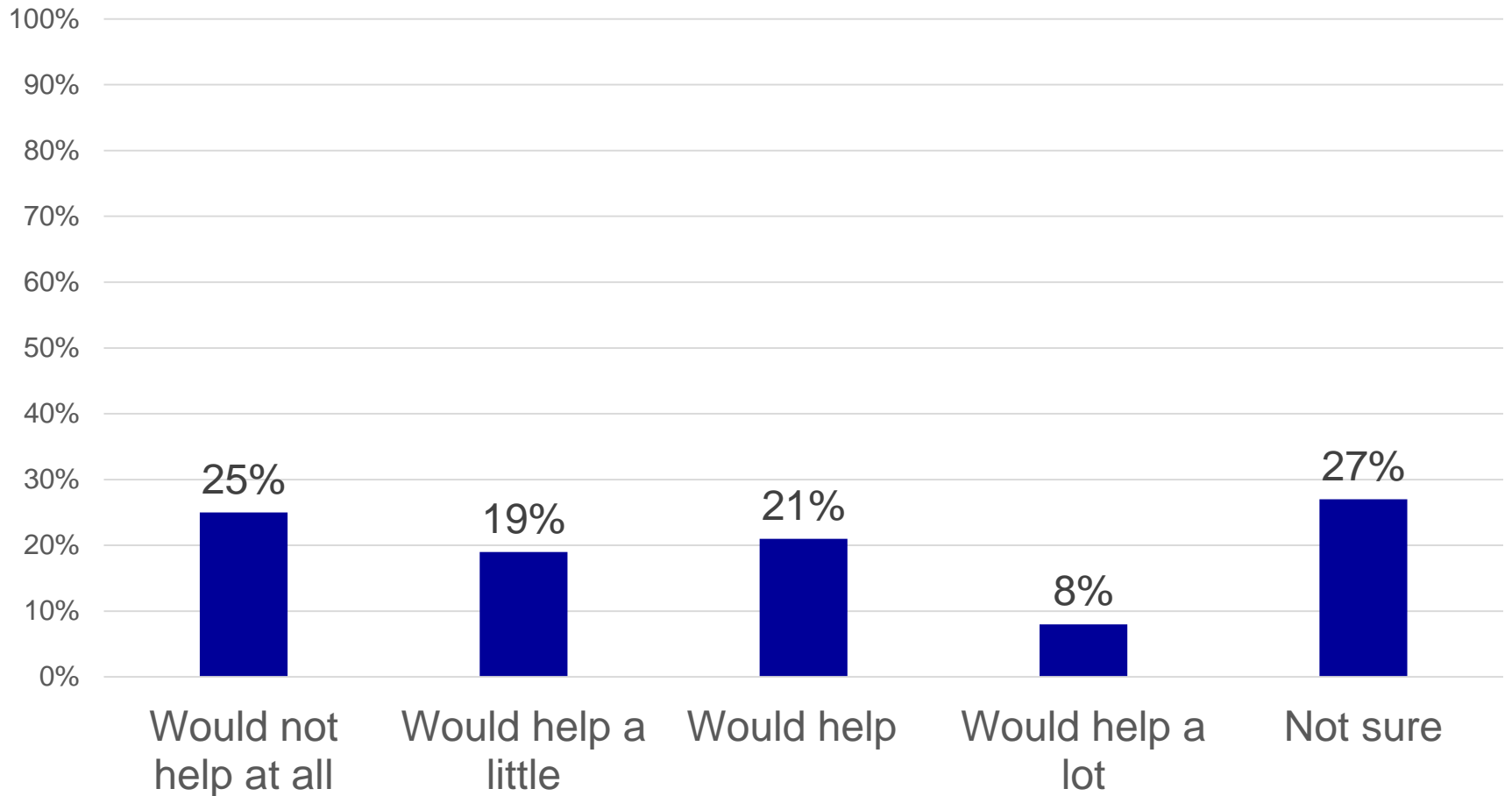


Q17: "Which of the following describes where you live today?" n=2,275

# “Which of the following describes where you live today?”

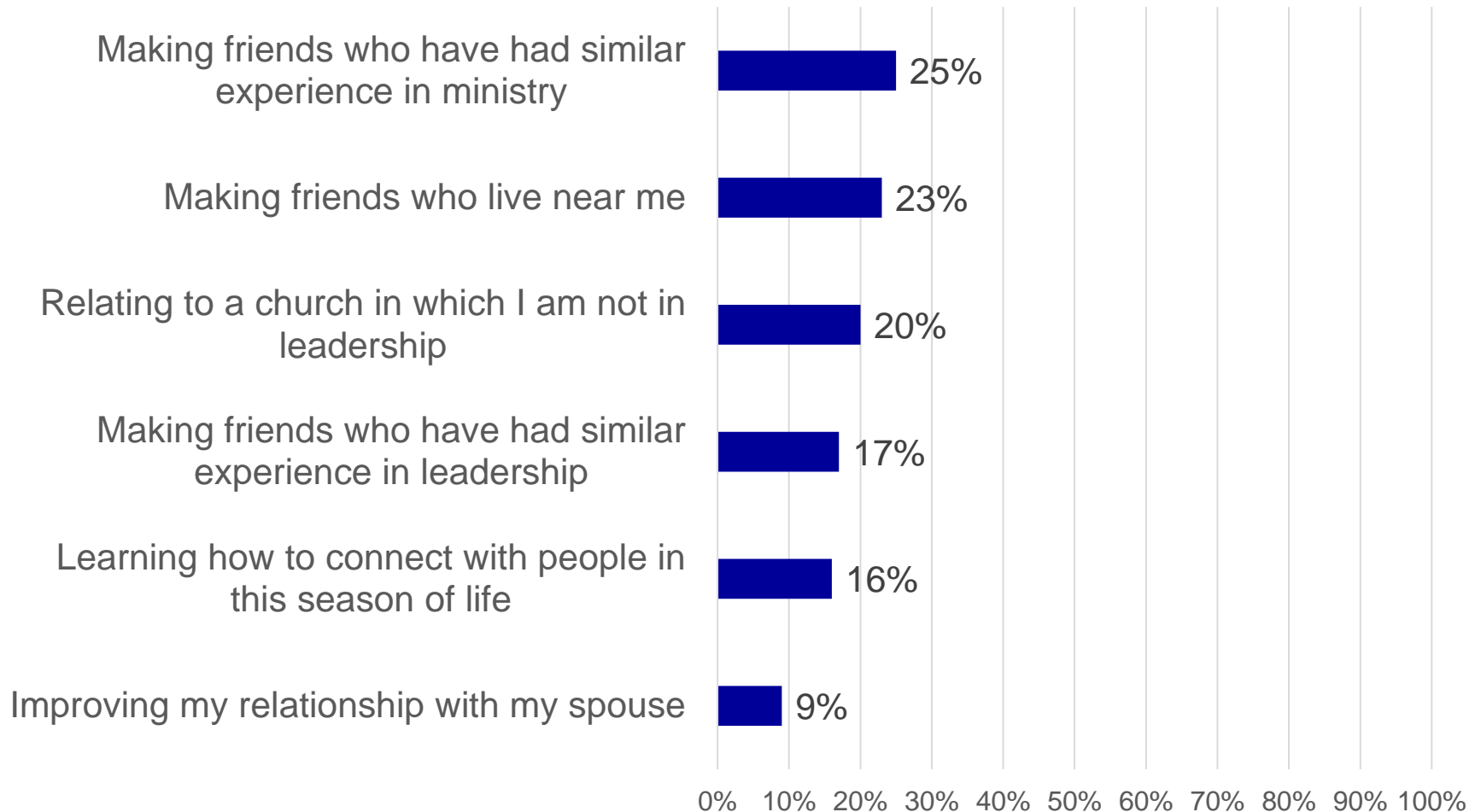


# “If you had more help connecting with new friends how much would this improve your overall well-being?”



Q19: “If you had more help connecting with new friends how much would this improve your overall well-being?” n=2,275

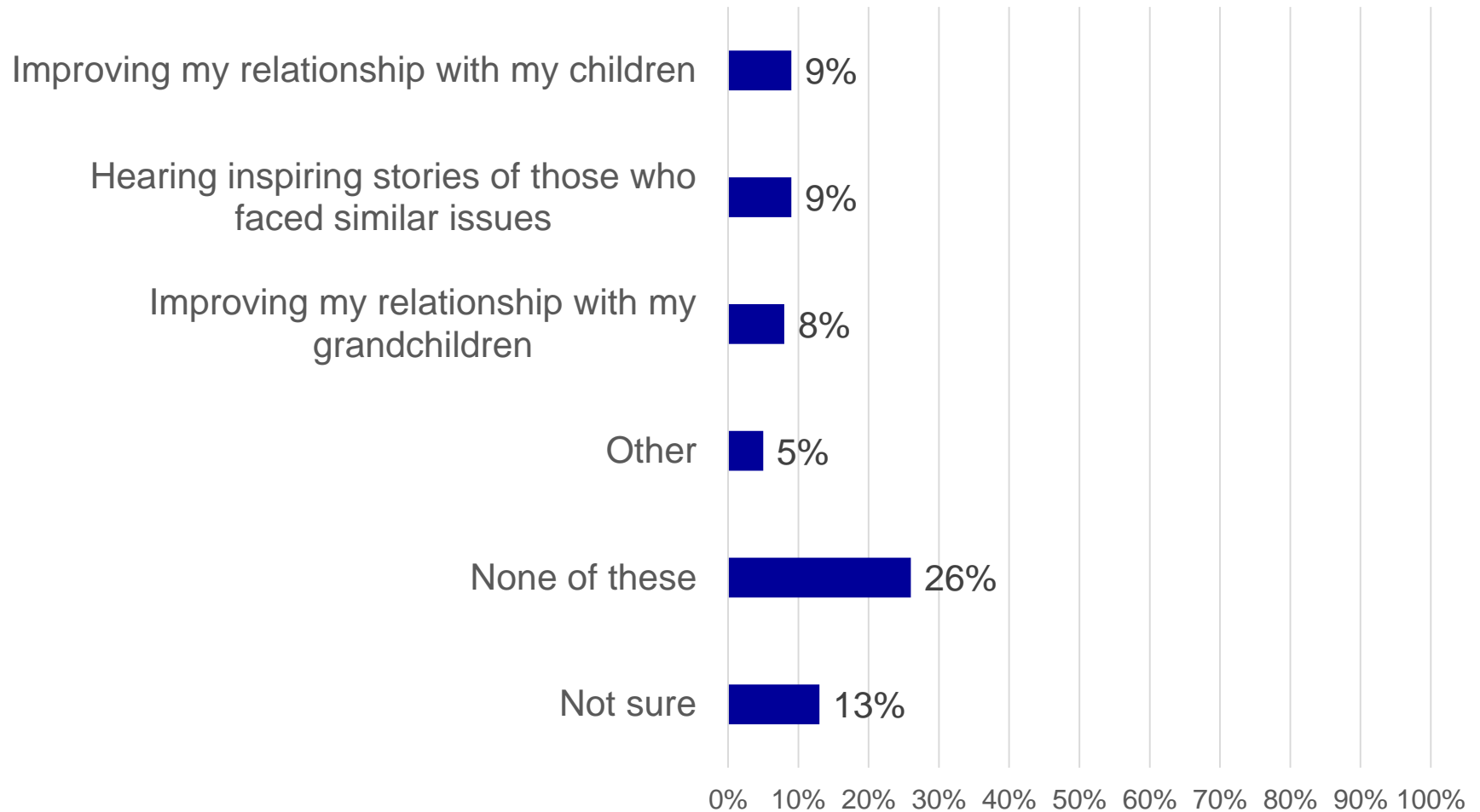
# “What resources would most help you with your relationships today?”



Q20: “What resources would most help you with your relationships today? (Select all that apply) I need help...” n=2,260

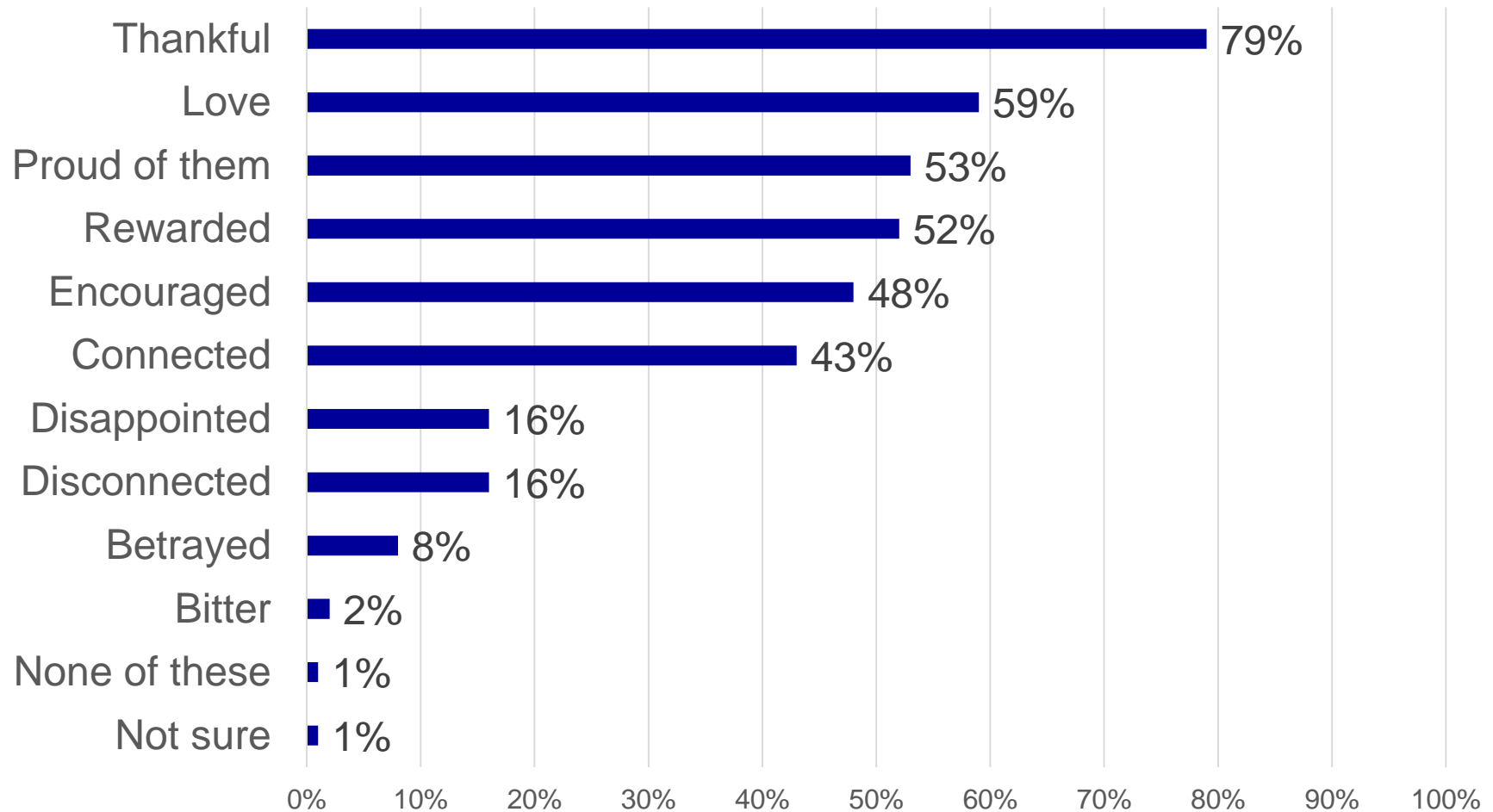


# “What resources would most help you with your relationships today?” (continued)

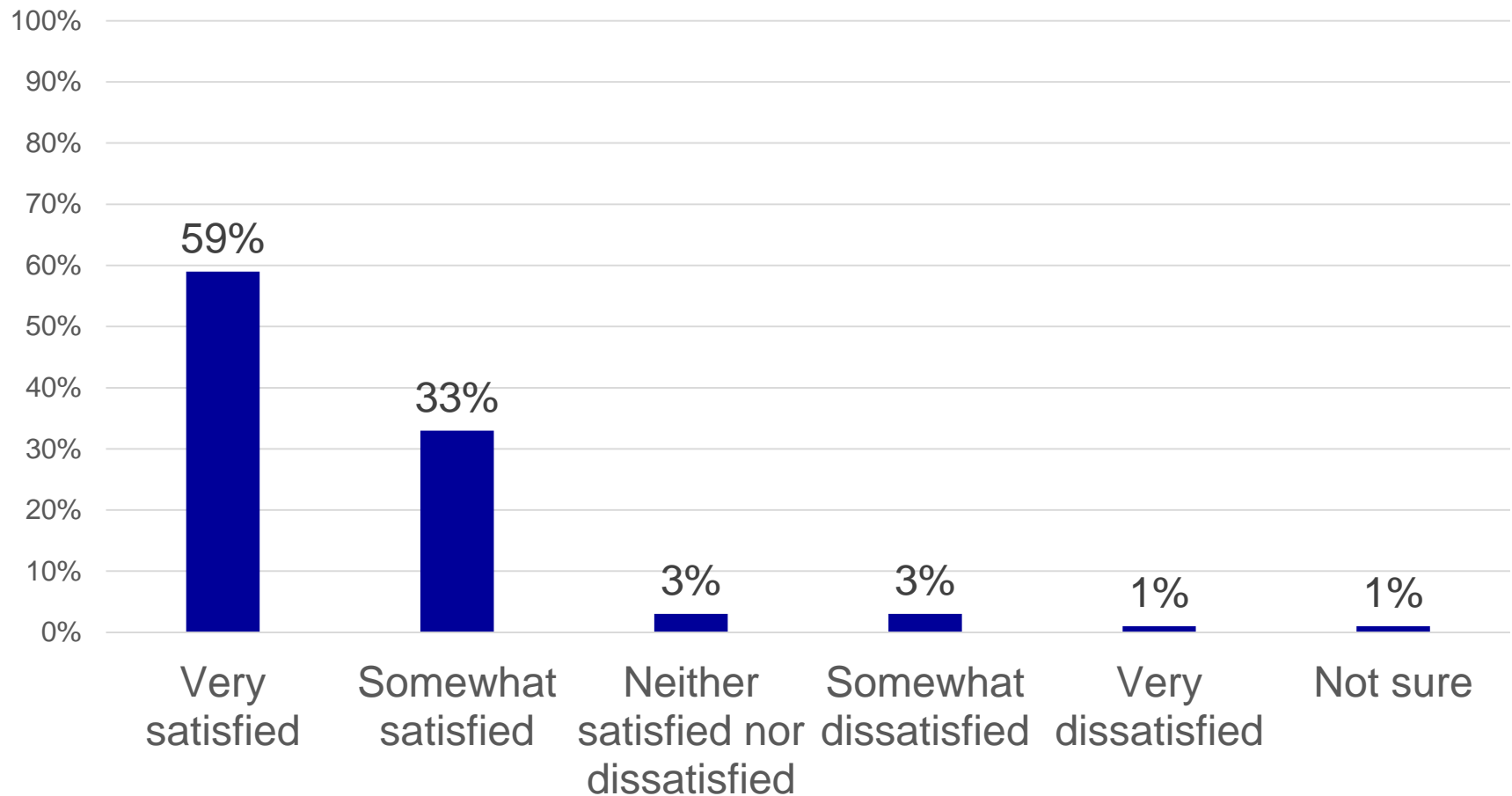


Q20: “What resources would most help you with your relationships today? (Select all that apply) I need help...” n=2,260

# “Which of the following describe your feelings toward the churches or mission field where you served in ministry?”

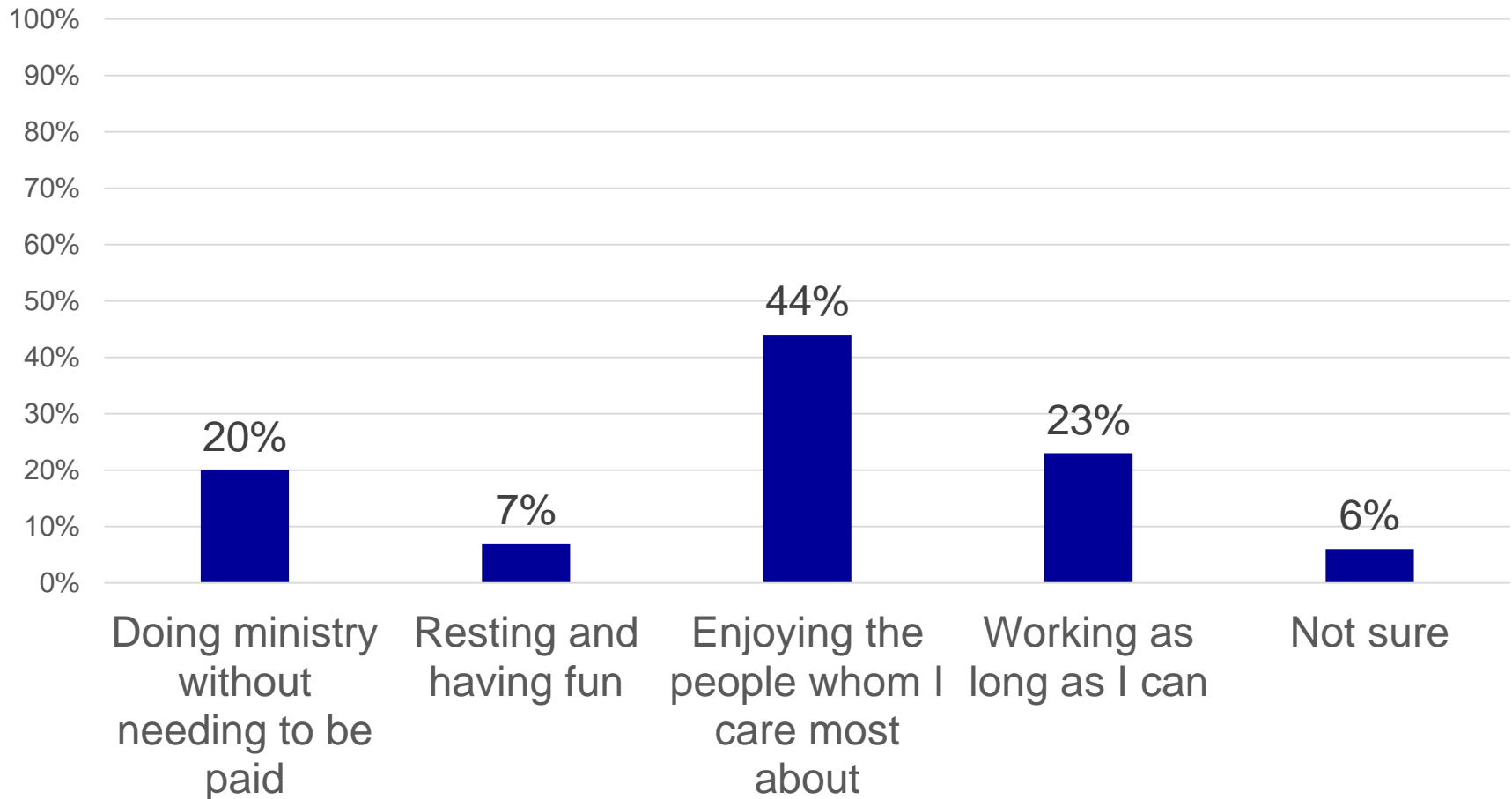


# 92% are satisfied with their ministry efforts before retirement



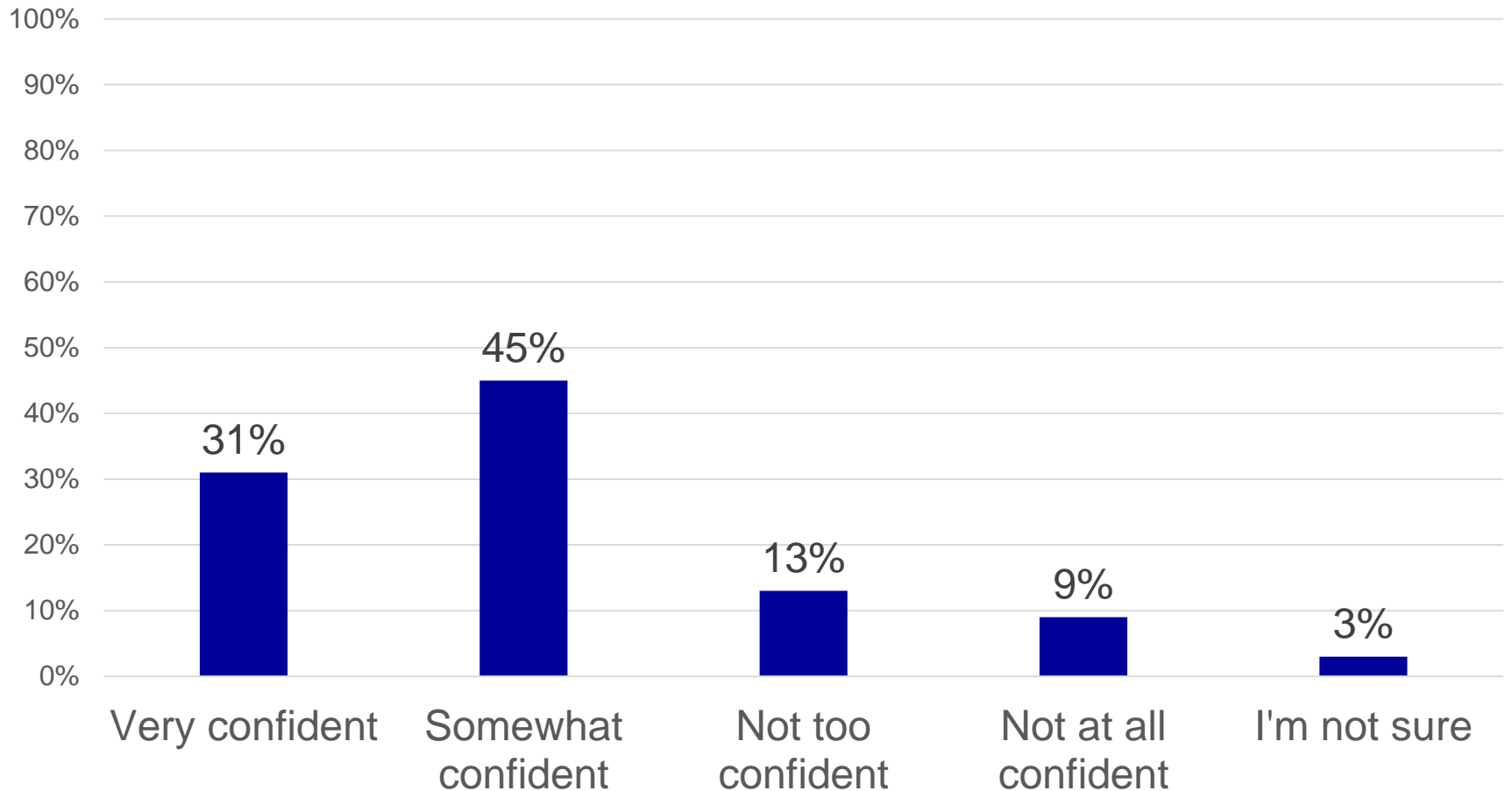
Q23: "Looking back on your ministry efforts before retirement, how satisfied are you with those efforts?" n=2,229

# 44% say they desire to enjoy the people whom they care about



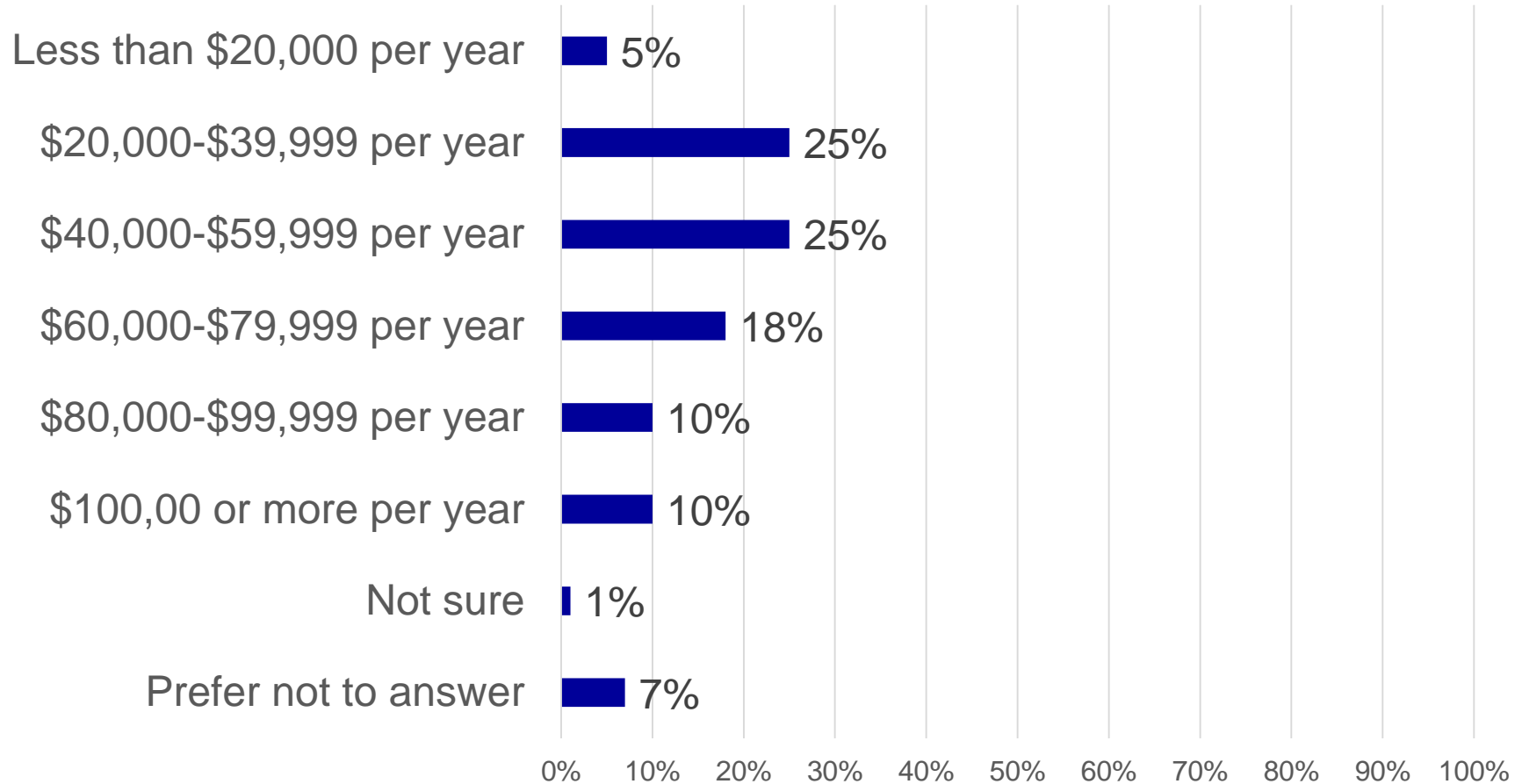
Q24: "What I desire most from retirement is...(Select one)" n=2,229

# 76% are confident that they will have enough money to live comfortably through retirement



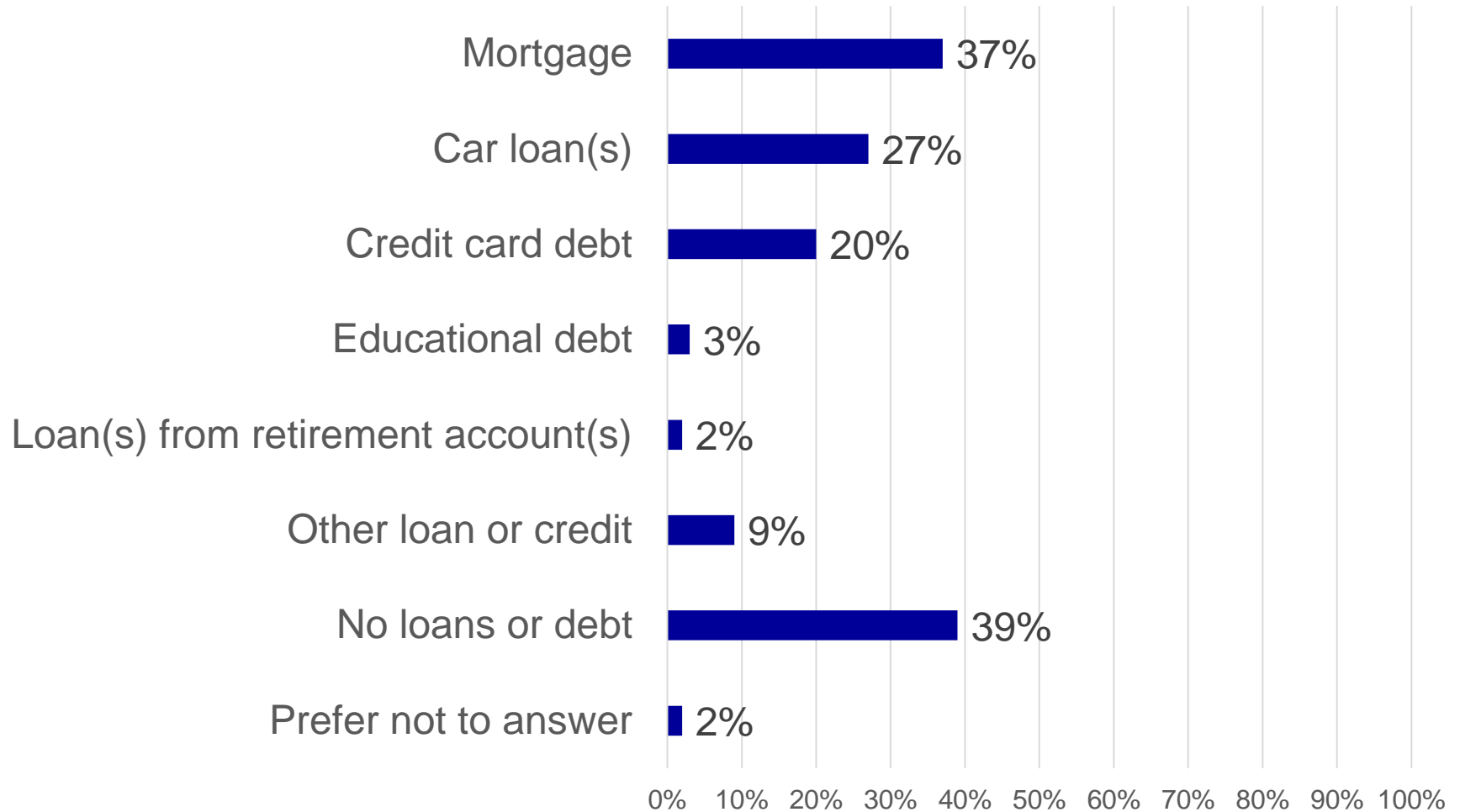
Q25: "Overall, how confident are you that you (and your spouse) will have enough money to live comfortably throughout your retirement years?" n=2,217

# Current household income of participants



Q26: "What is your household's current annual income (includes money you withdraw from retirement savings, Social Security income, wages, etc.?" n=2,217

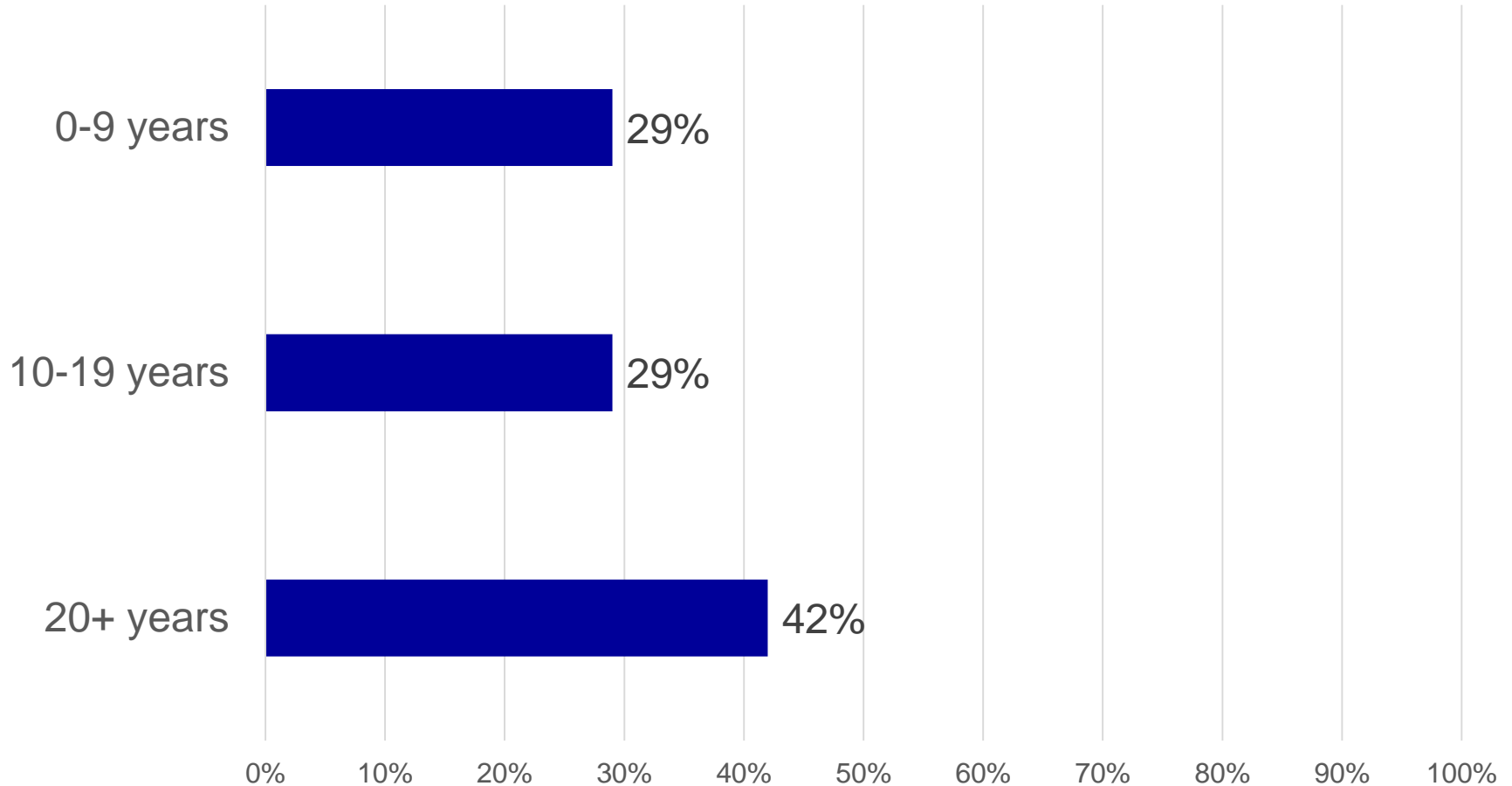
# 6 in 10 currently have debt



Q27: "Which of the following types of debt do you (and/or your spouse) currently have? (Select all that apply)" n=2,214

# 42% of those with a mortgage have 20+ years of payments left

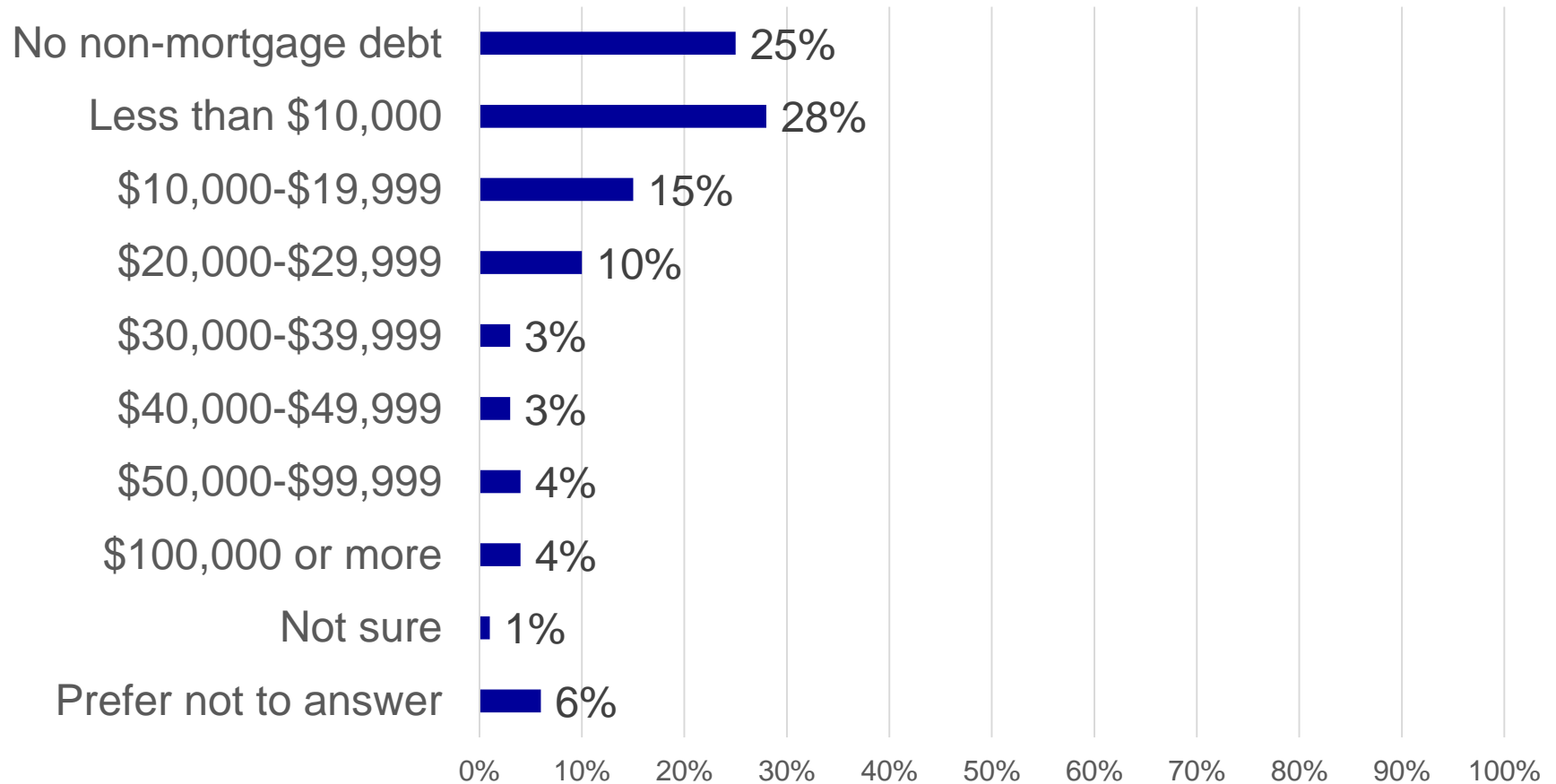
Among those who currently have a mortgage





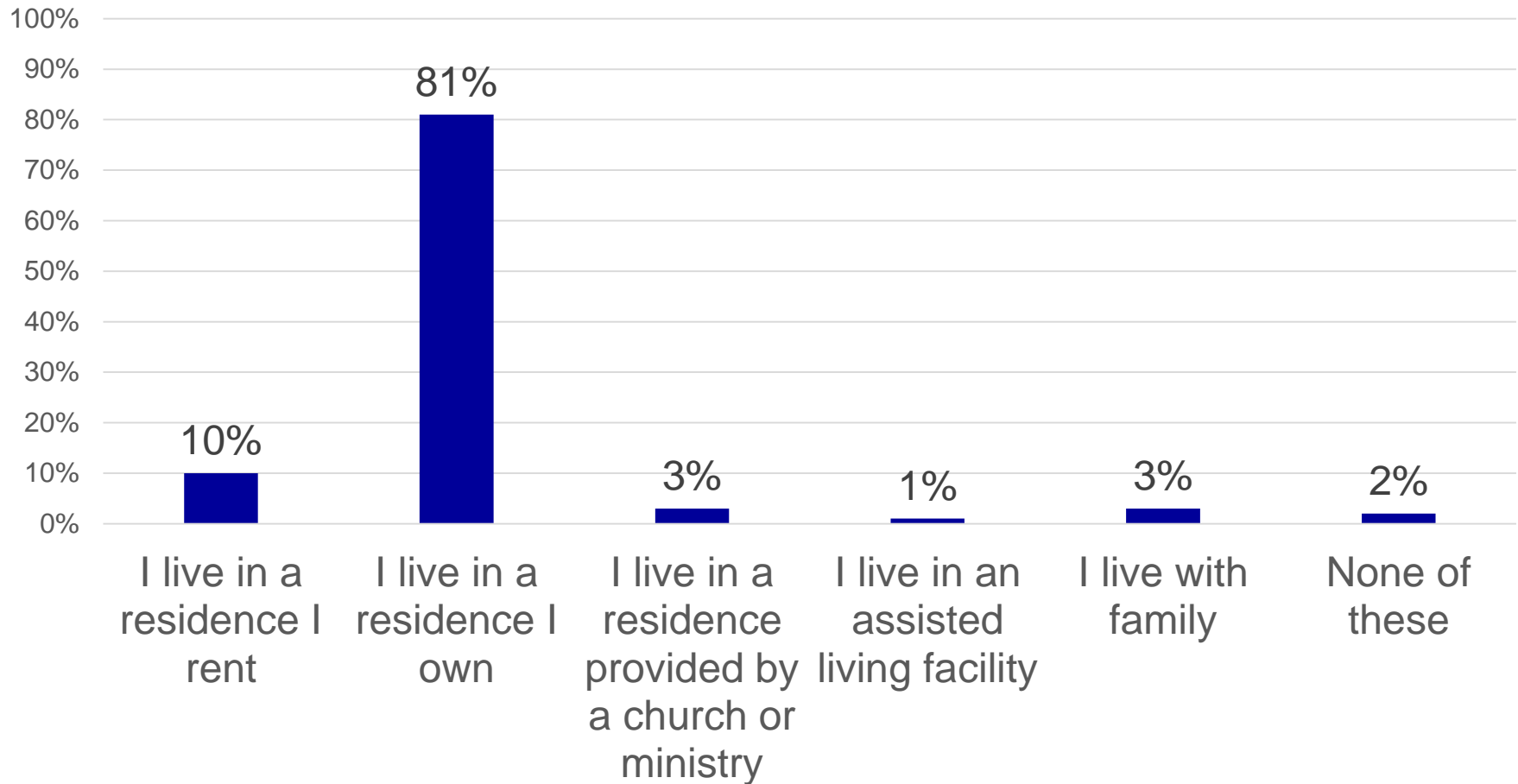
# Current total non-mortgage debt

Among those who currently have loans or debt



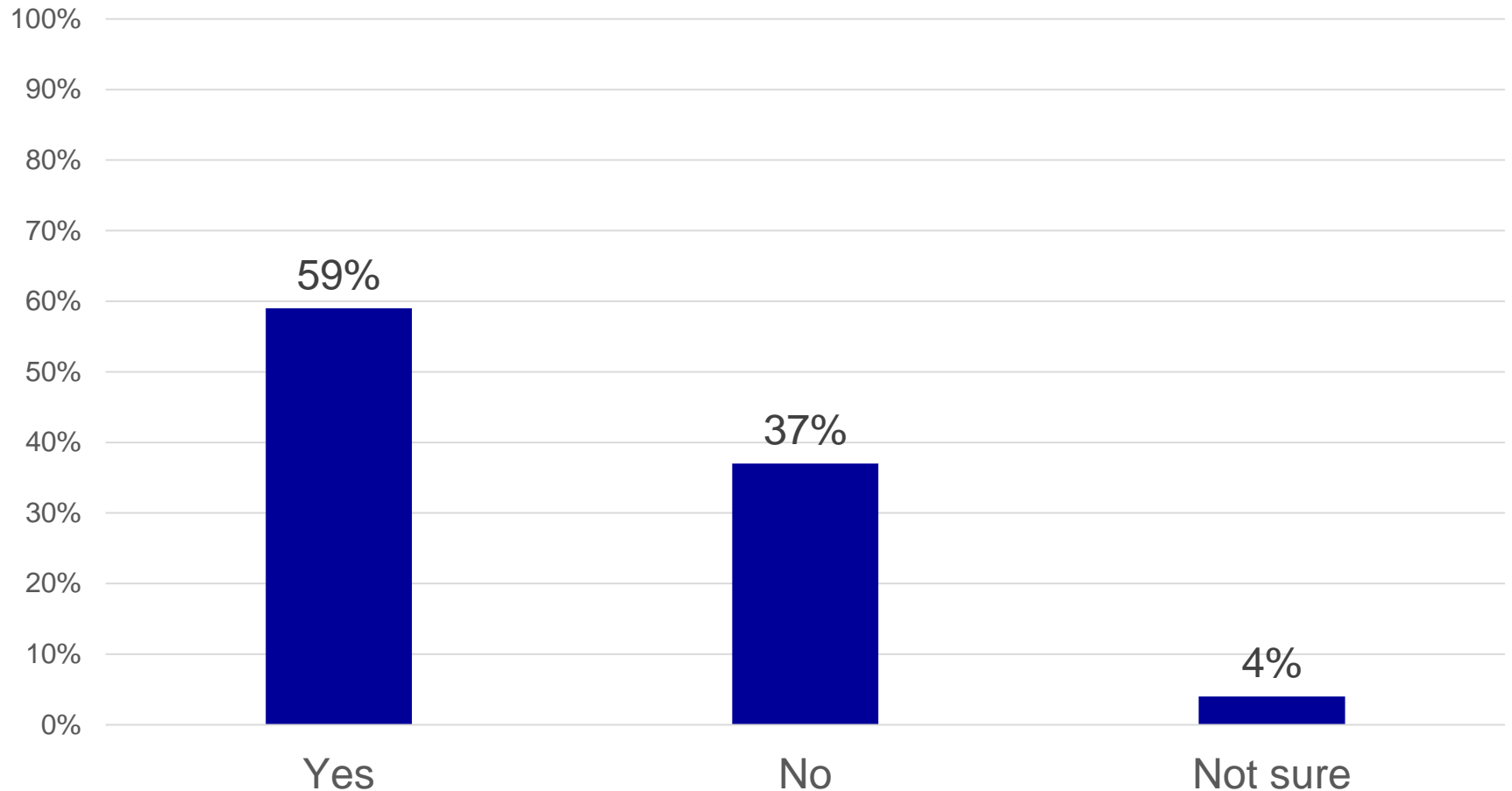
Q28: "Not including a mortgage, approximately how much total debt does your household currently have?" n=1,303

# 8 out of 10 currently own their residence



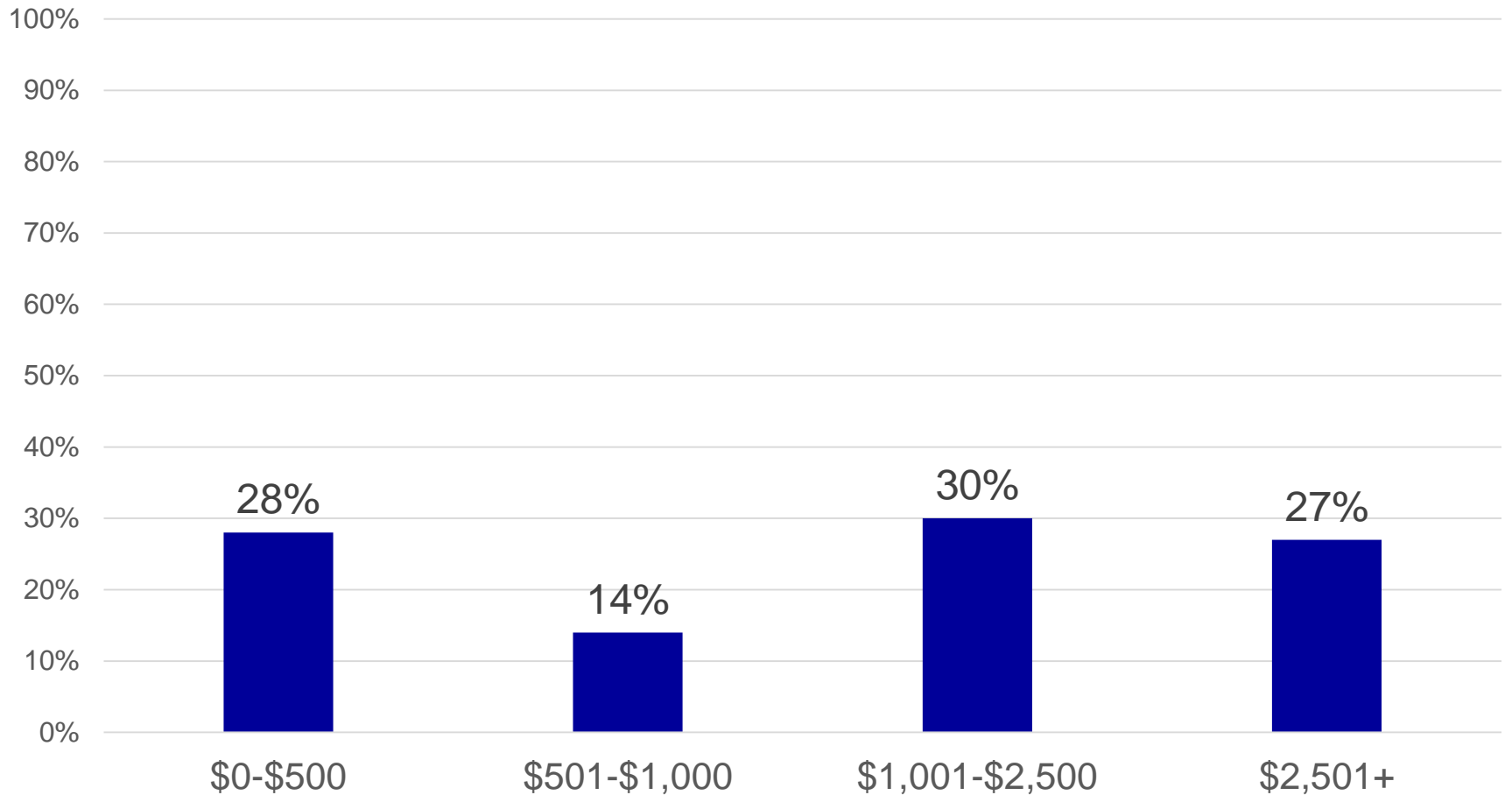
Q29: "Which of the following best describes your current housing? (Select one)" n=2,185

# 59% have a pension plan with their current or former employer



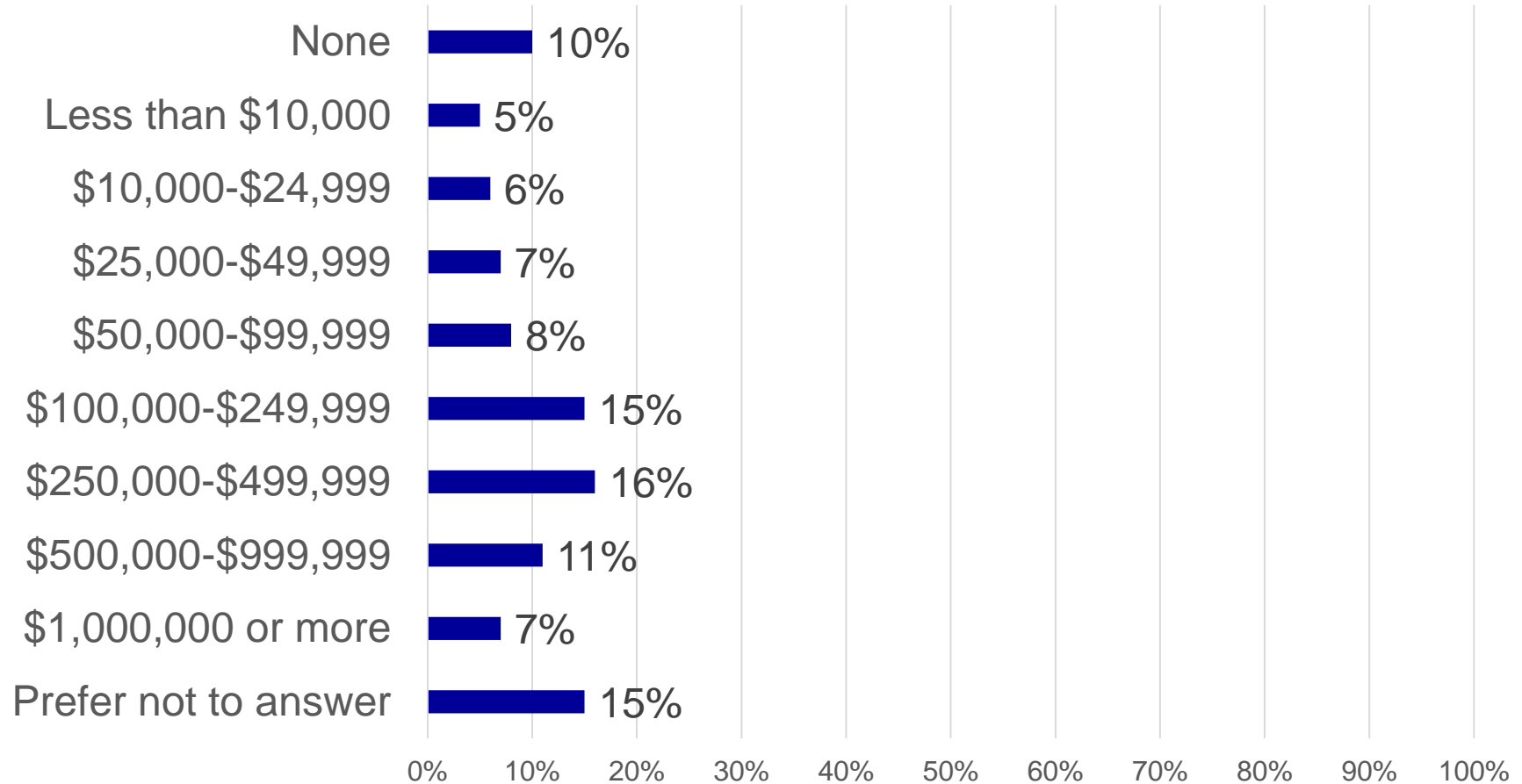
Q30: "Do you have a pension plan with current or former employer that pays you a set monthly amount?" n=2,185

# Approximate monthly amount pension pays



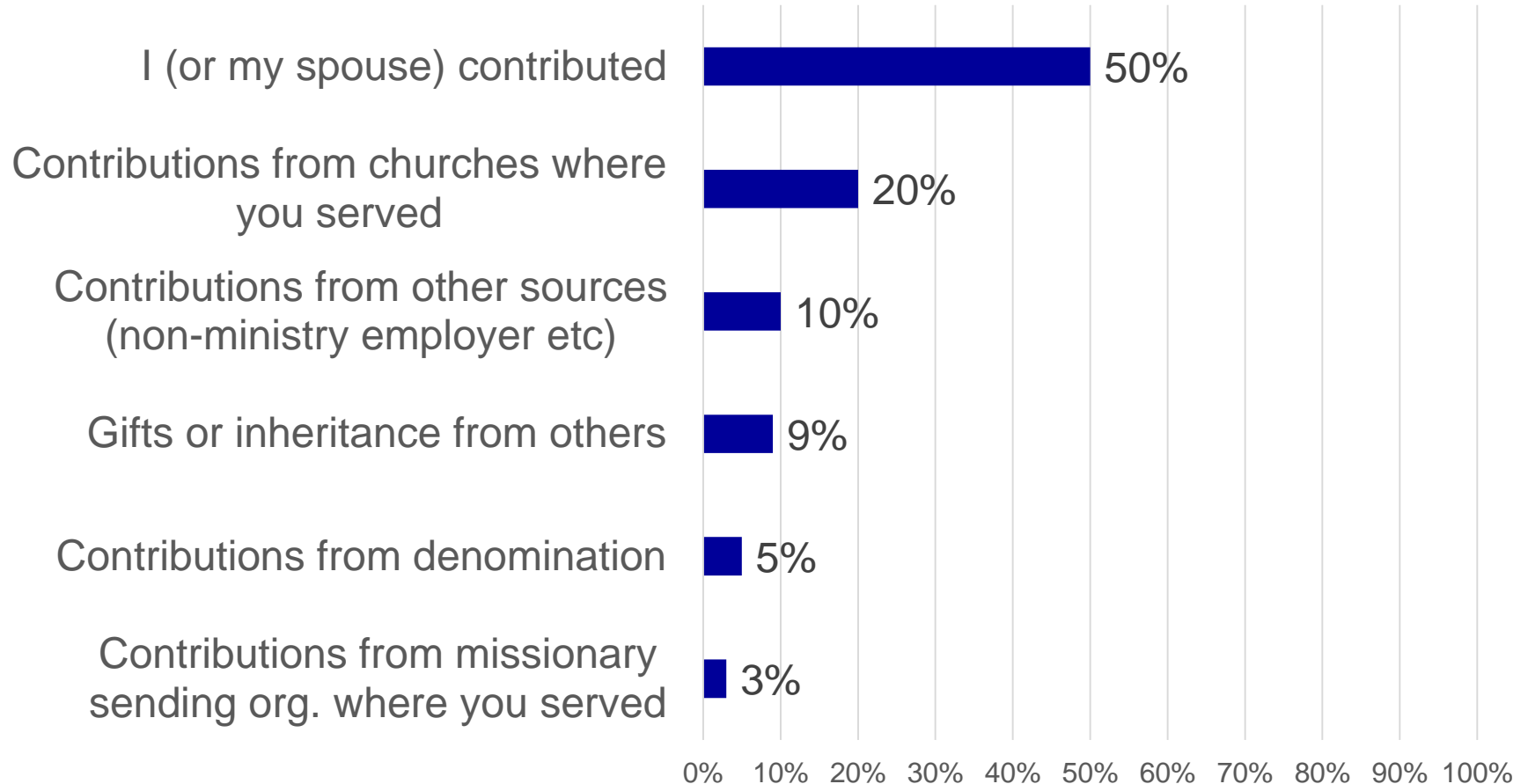
Q30A: "Approximate monthly amount pension pays" n=1,271

# 36% have less than \$100,000 in retirement savings



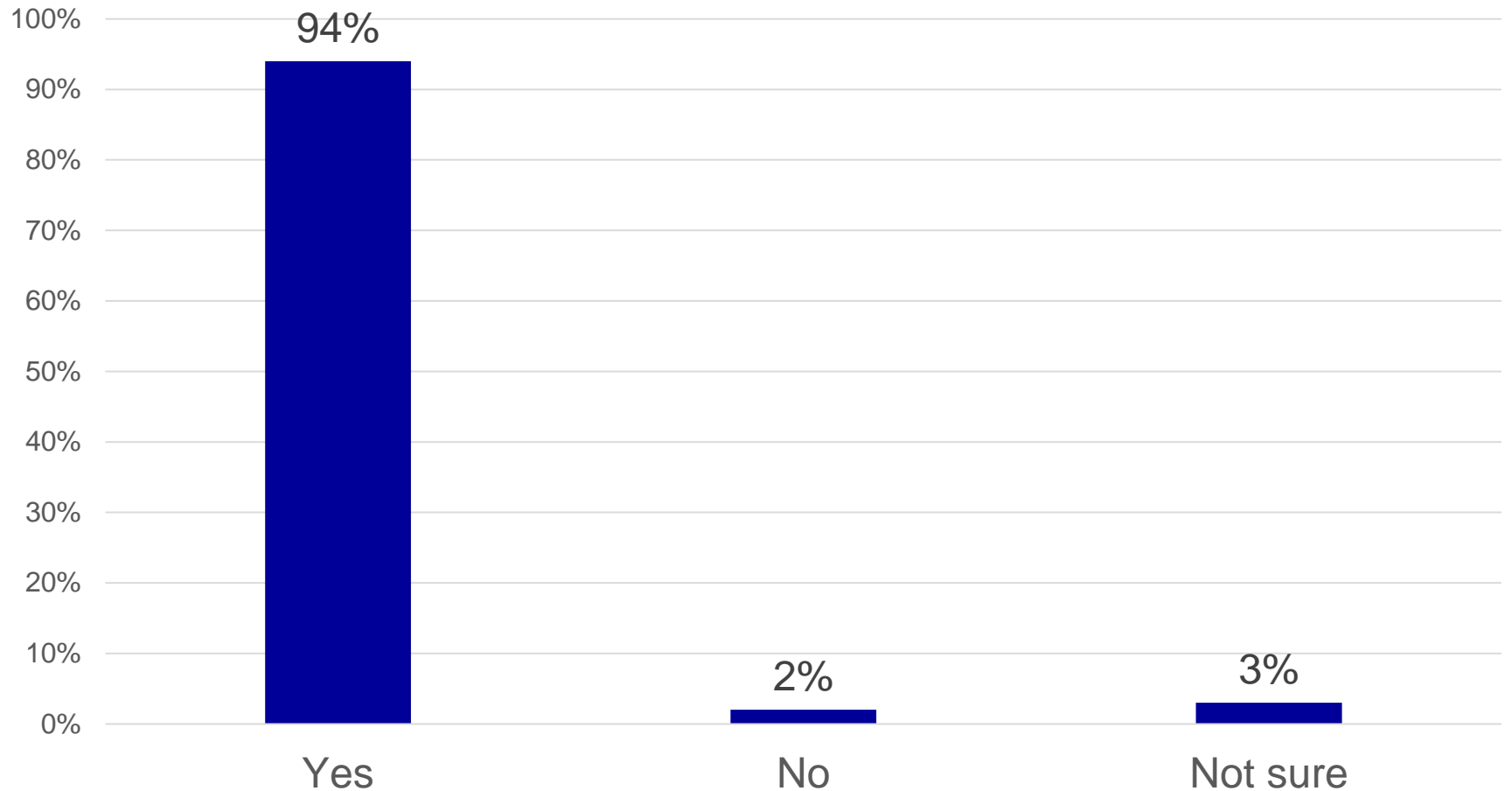
Q31: "Approximately how much does your household currently have in retirement savings? (include ALL types of retirement savings such as IRAs, 403(b), 401(k))" n=2,185

# Average percentage of retirement savings from each source



Q32: "Approximately what percentage of your retirement savings was contributed by each source? (Includes matching funds)" n=1.370

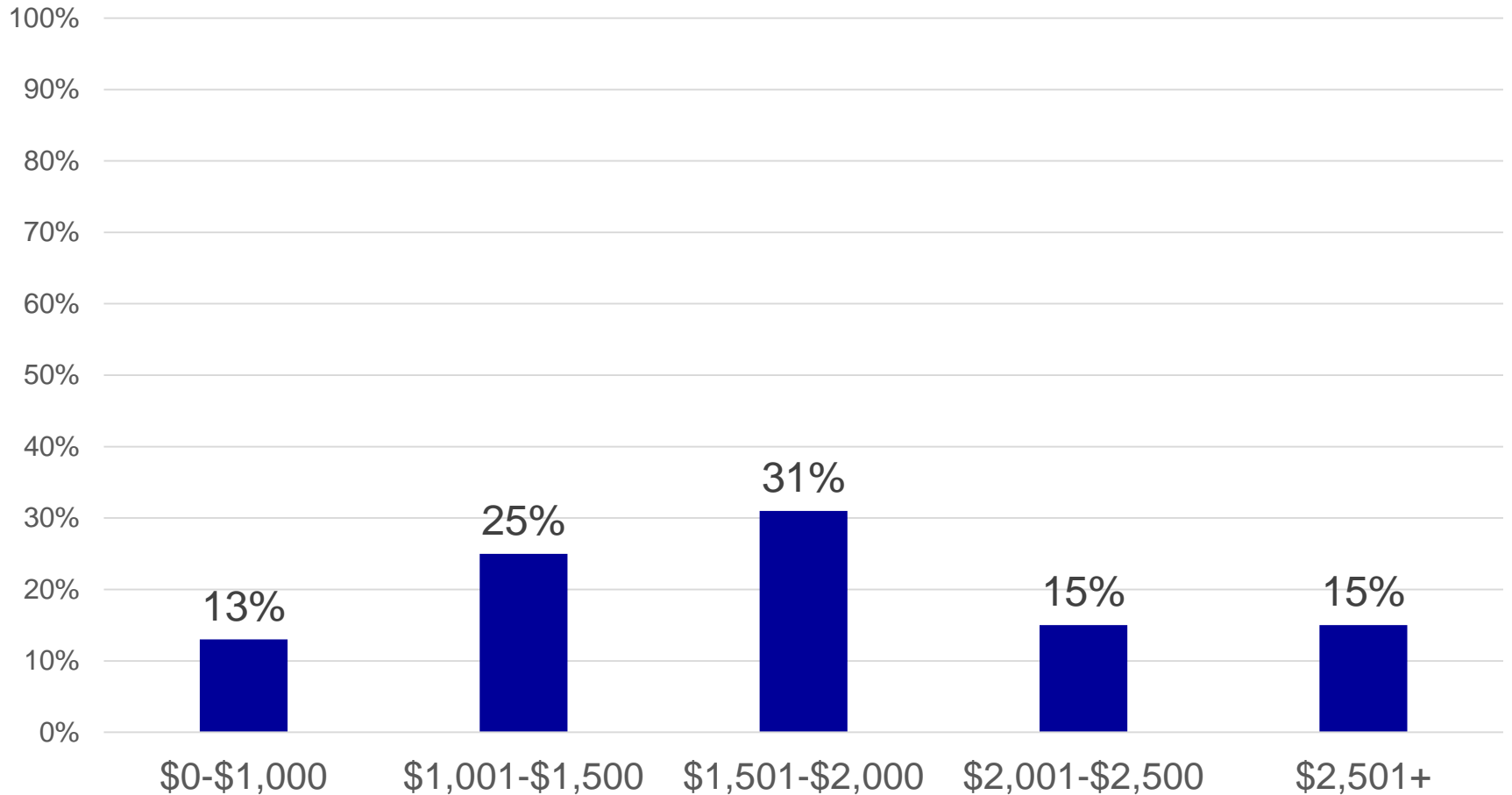
# 94% receive Social Security benefits



Q33: "Do you (or will you) receive Social Security benefits?" n=2,127

# Approximate monthly amount from Social Security

Among those who receive Social Security benefits

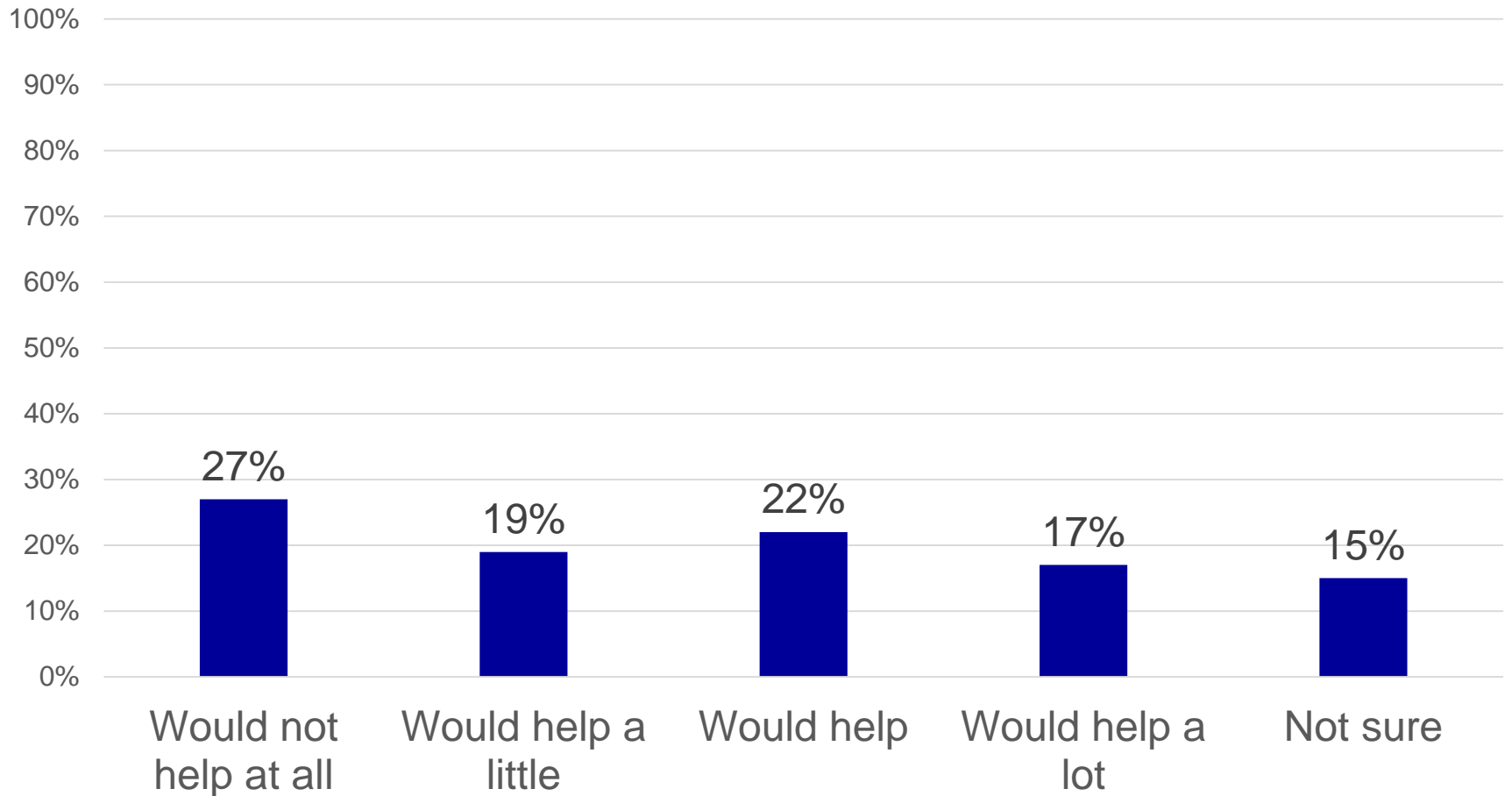


Mean: \$1,824 Median: \$1,770

Q33A: "Approximate monthly amount from Social Security" n=1,747



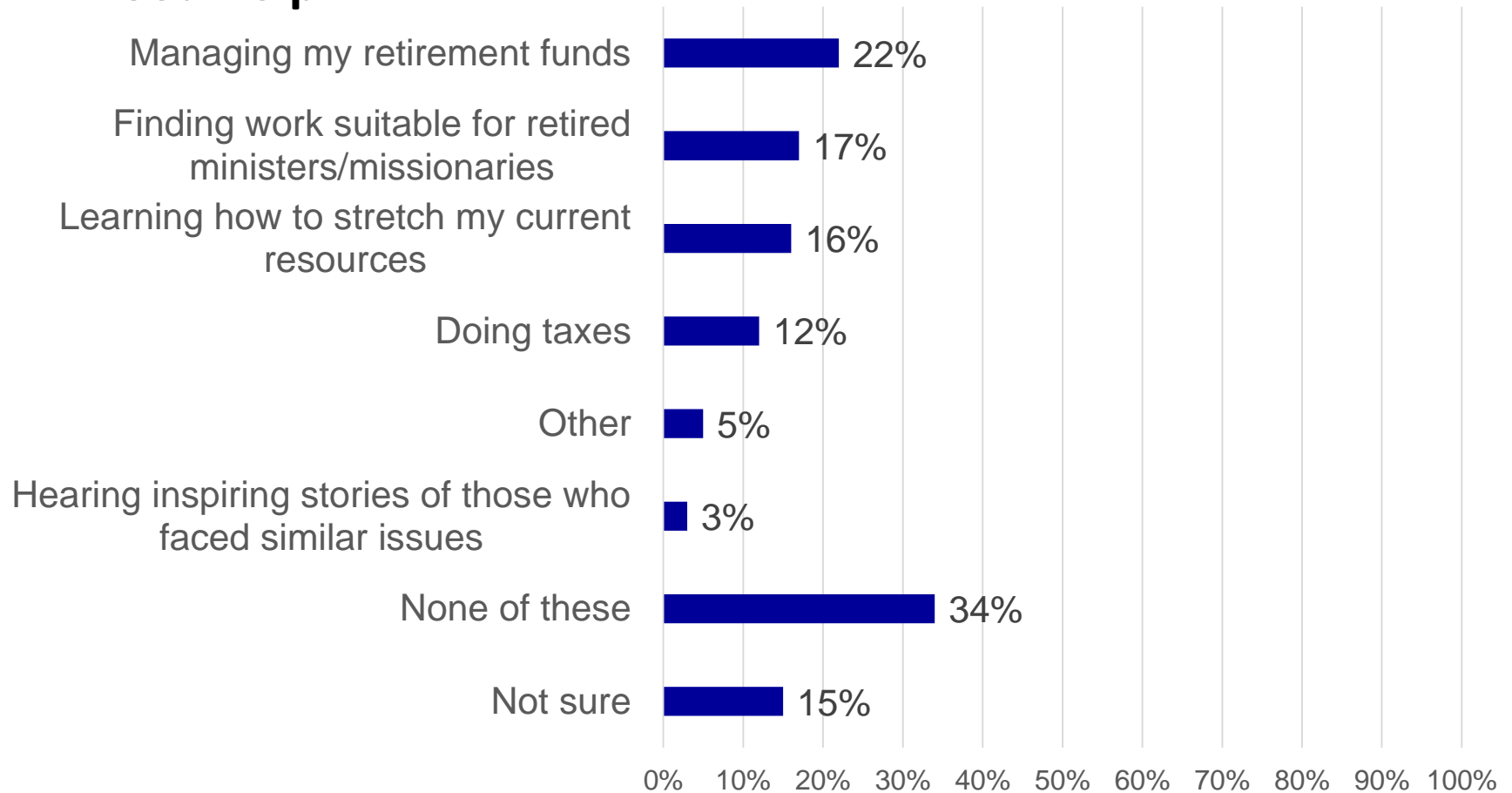
# “If you had more help with your finances how much would this improve your overall well-being?”



Q34: “If you had more help with your finances how much would this improve your overall well-being?” n=2,112

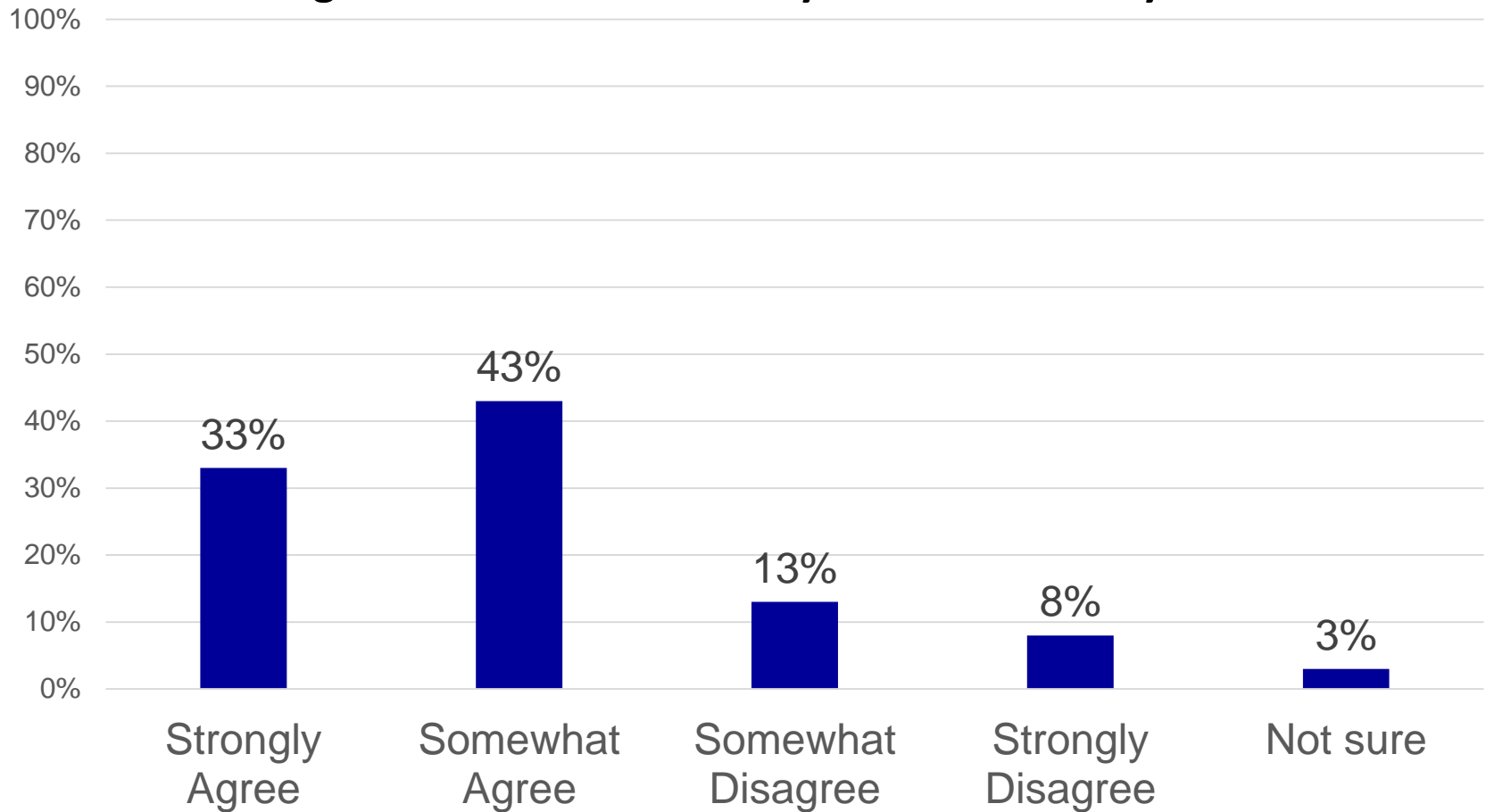
# “What resources would most help you with your finances today?”

## I need help...



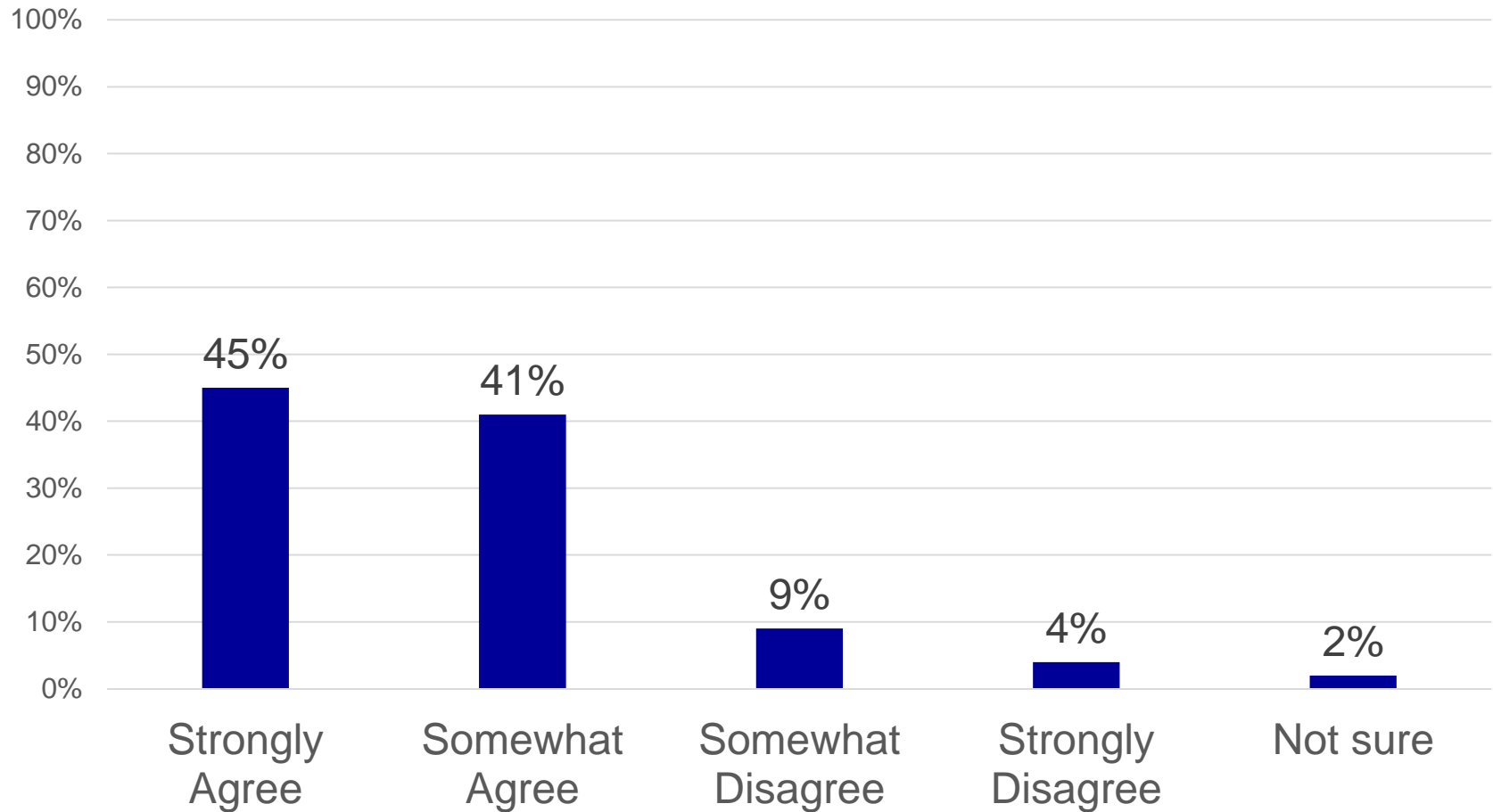
# 76% say they were prepared for the adjustment to retirement

Among those who are currently retired or mostly retired



Q37: "I was prepared for the adjustment to retirement from ministry." n=1,803

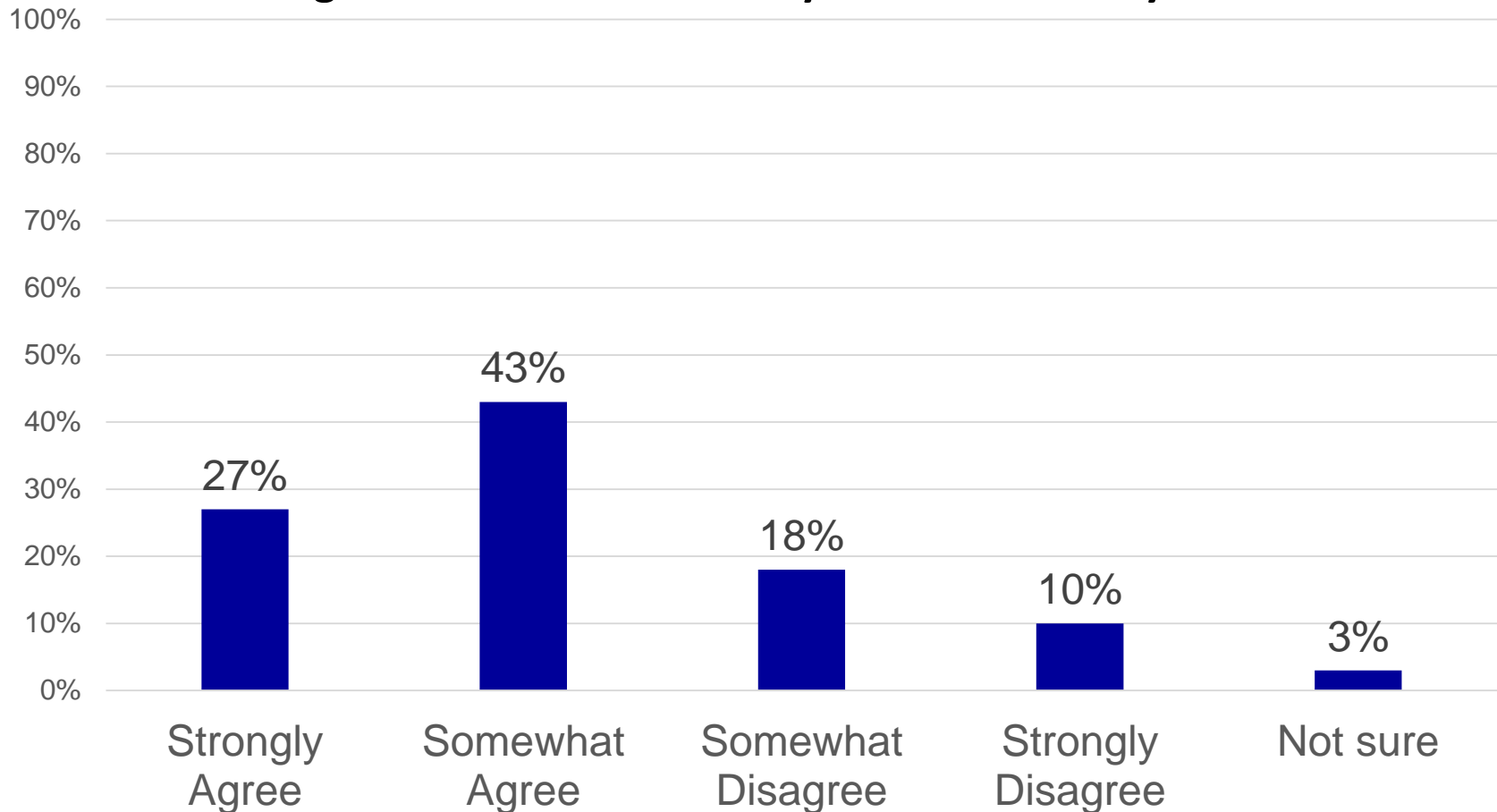
# 86% have continued to make new friends in recent years



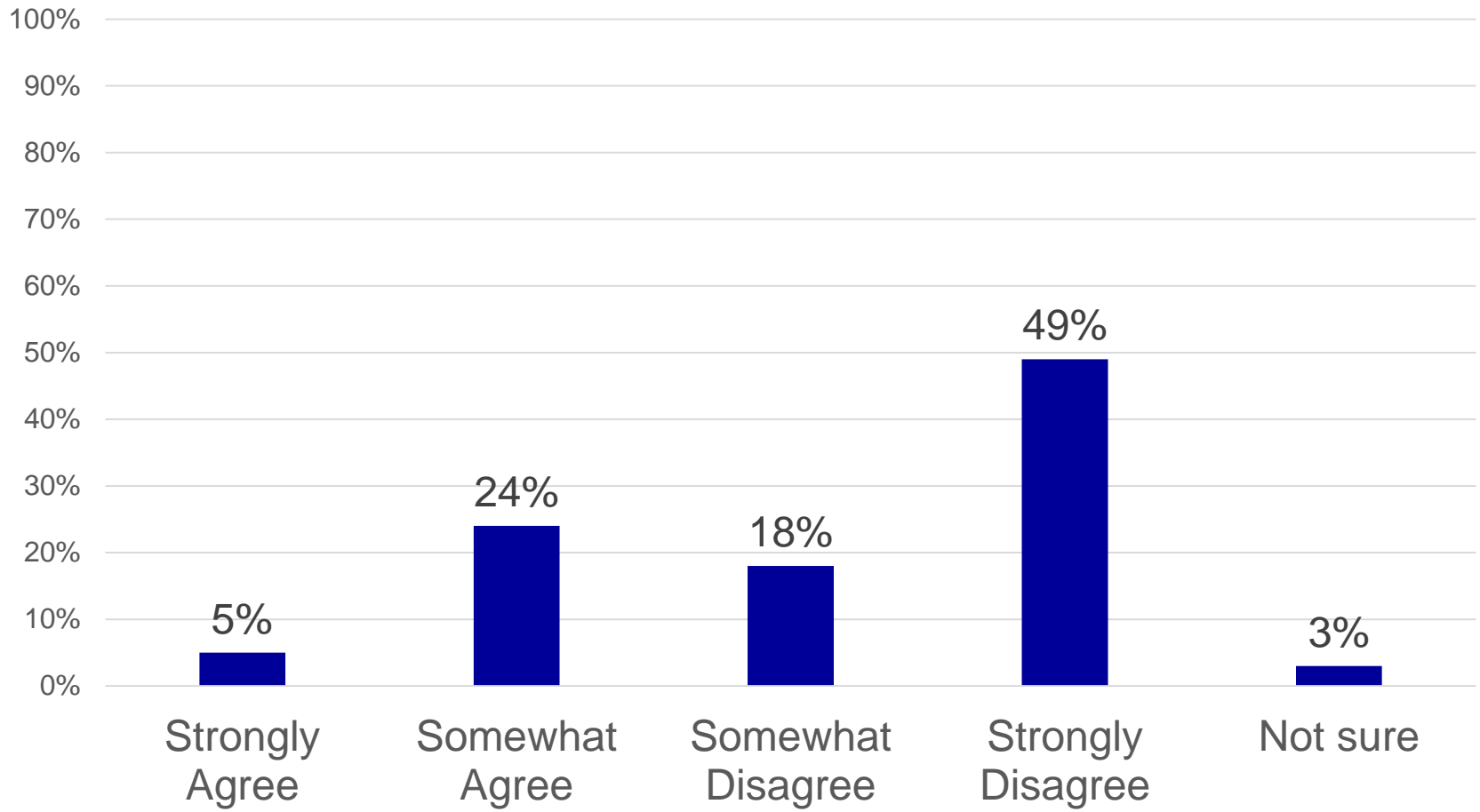
Q38: "I have continued to make new friends in recent years." n=2,105

# 7 out of 10 say that the transition from ministry to retirement was easy

Among those who are currently retired or mostly retired

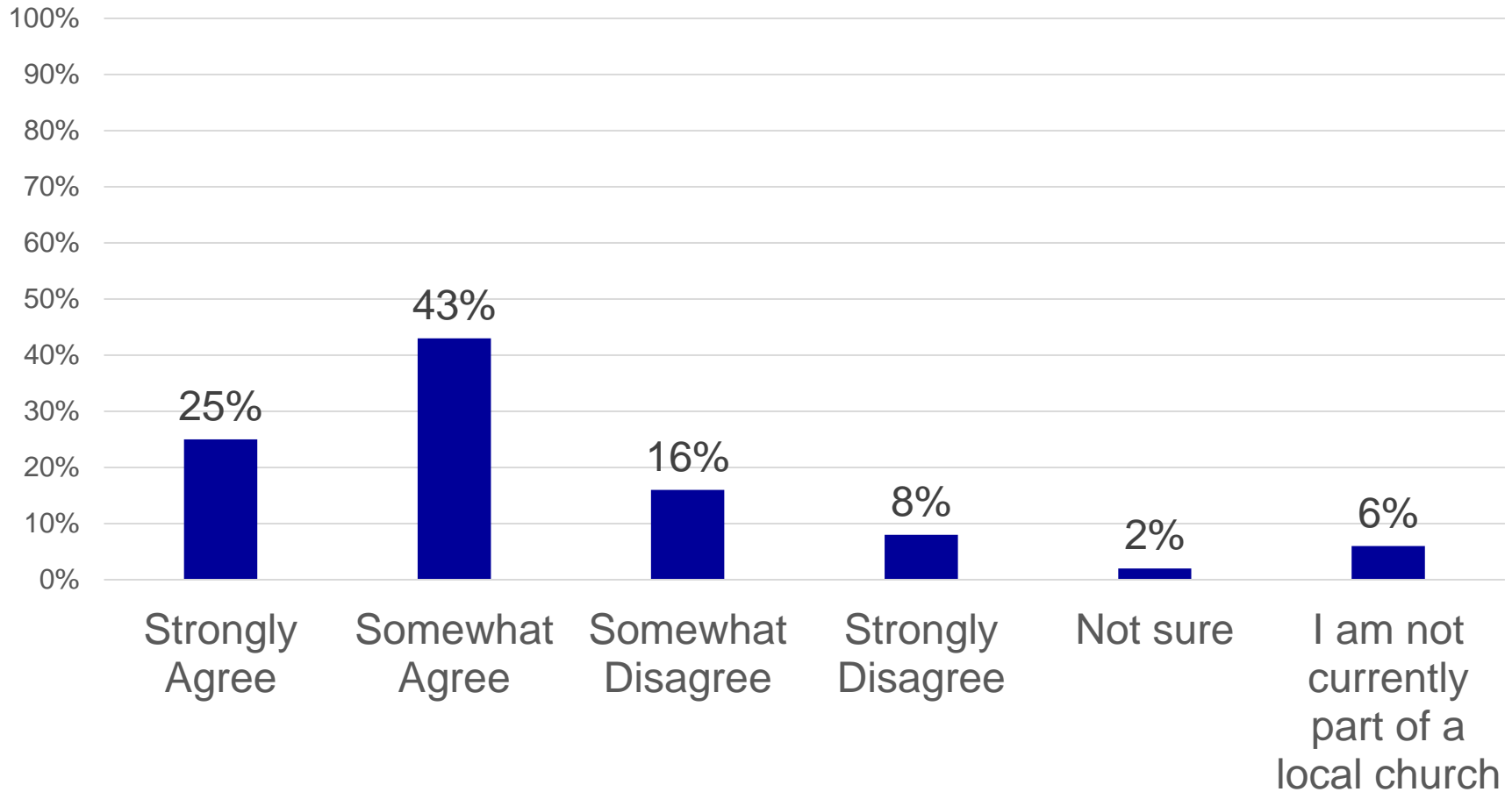


# 29% feel lonely or isolated



Q40: "I often feel lonely or isolated." n=2,100

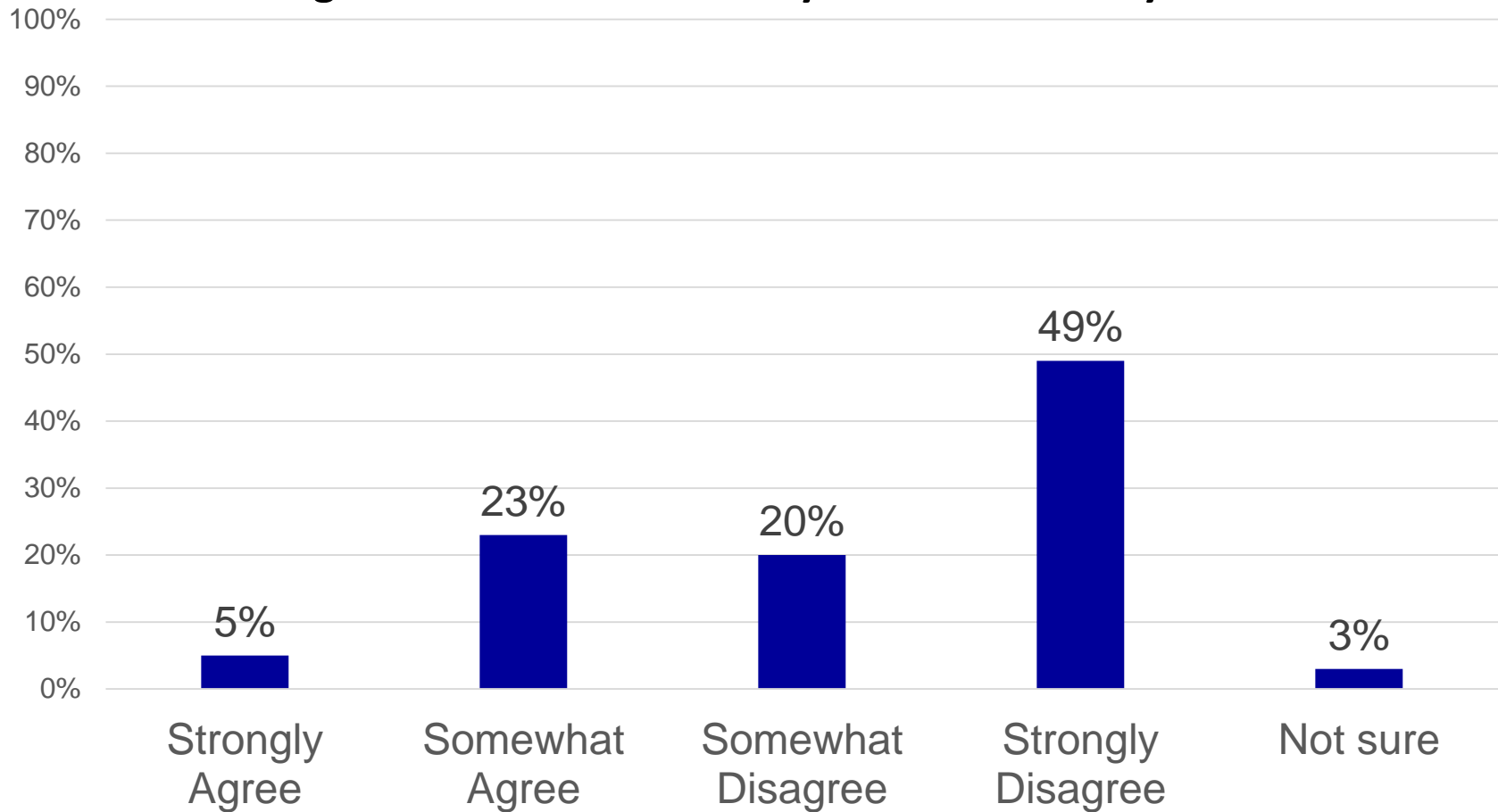
# 68% have many close relationships at their current church



Q41: "At my current church I have many close relationships." n=2,100

# 28% feel like they lack purpose since retiring

Among those who are currently retired or mostly retired

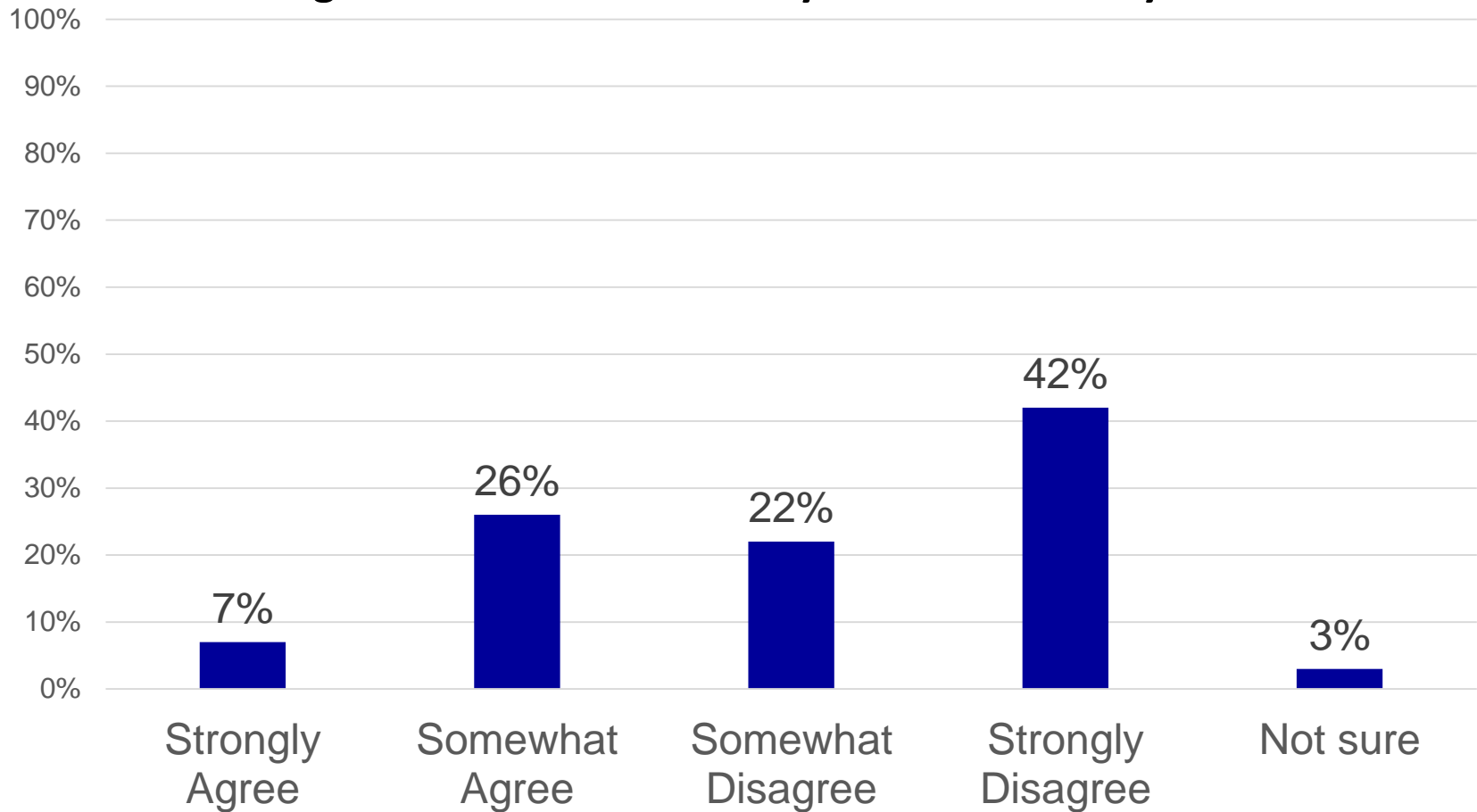


Q42: "I feel like I lack purpose now that I am retired from ministry." n=1,799



# 33% say they have struggled with adjusting to retirement

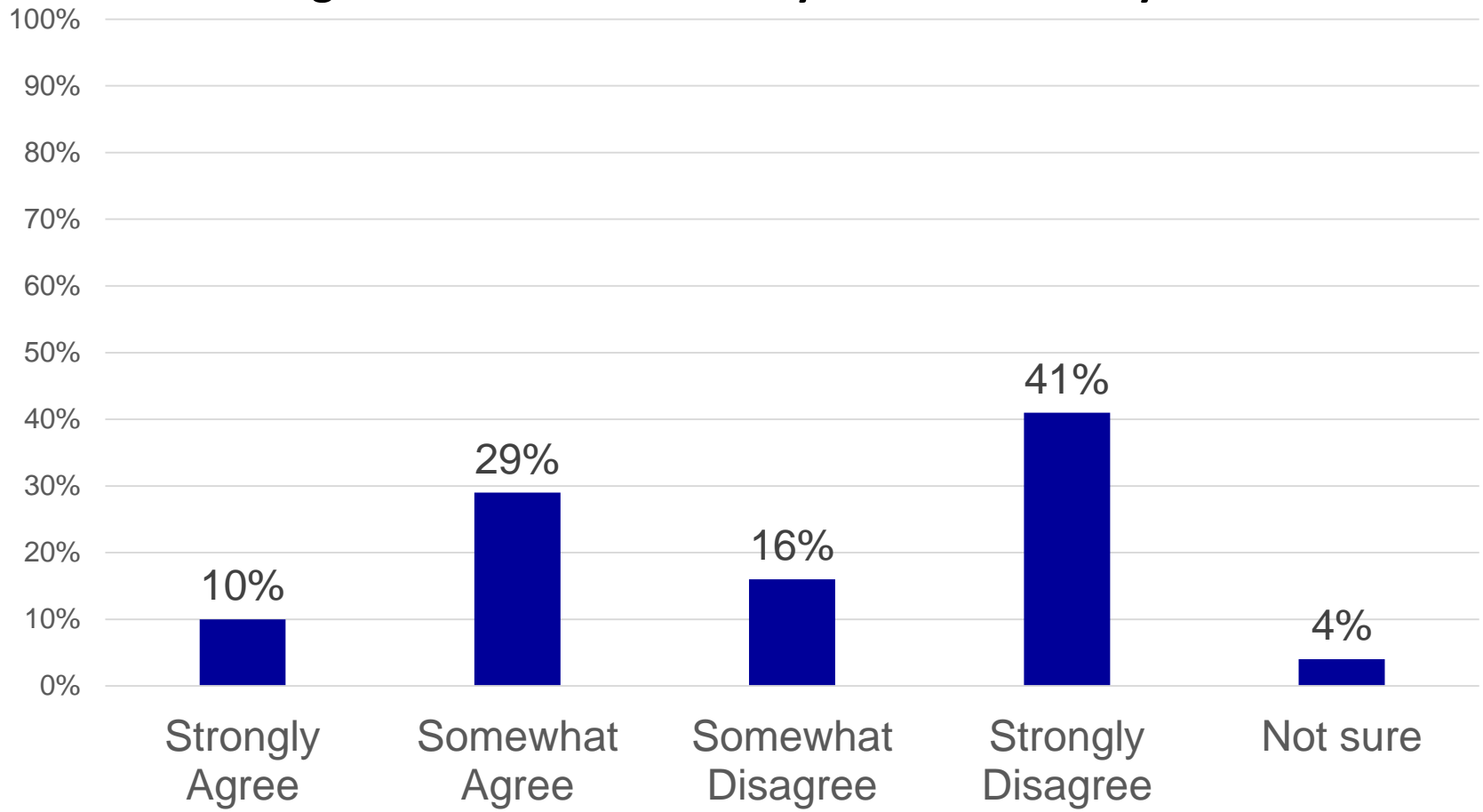
Among those who are currently retired or mostly retired



Q43: "I struggled adjusting to being retired." n=1,793

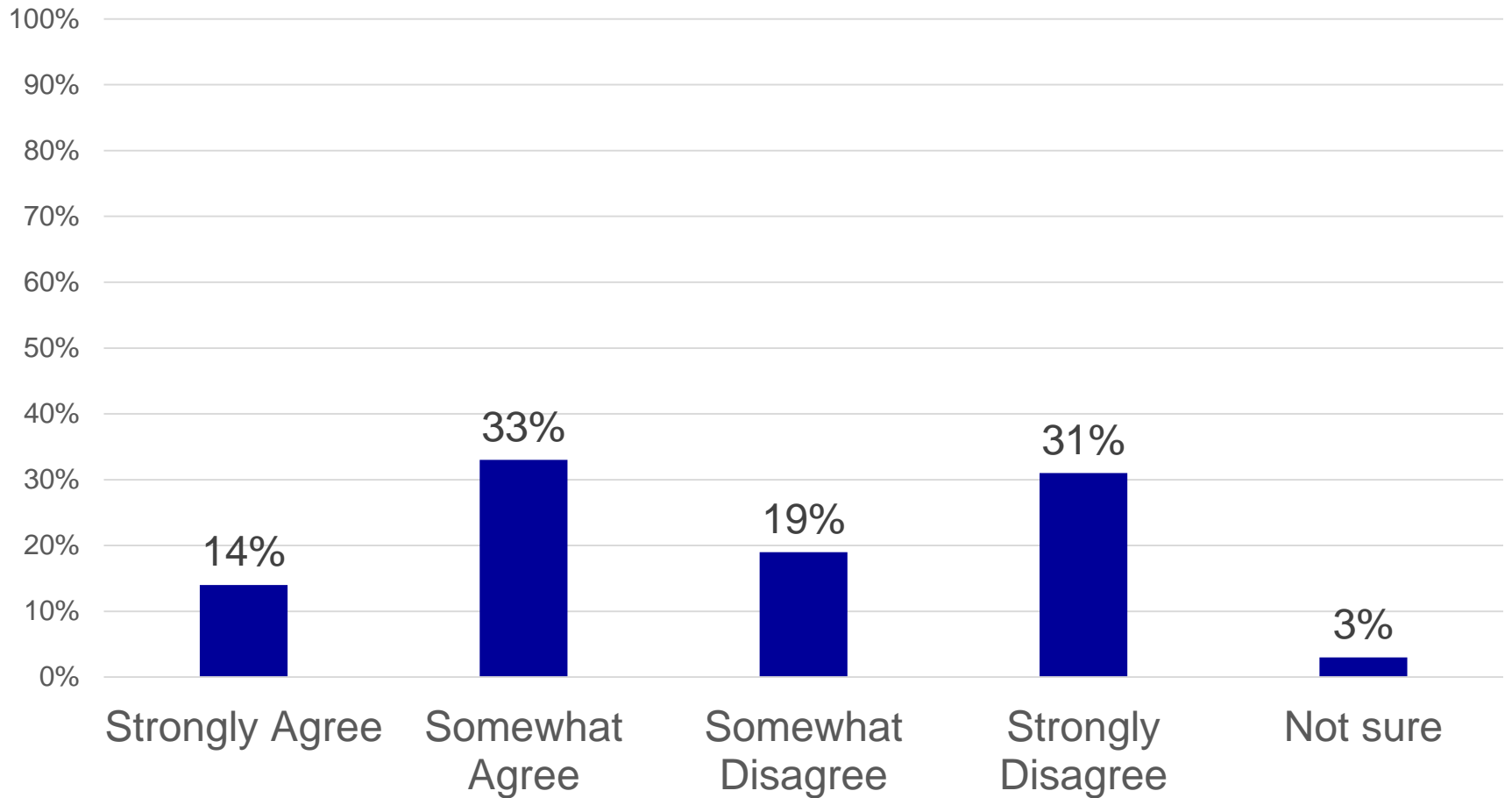
# 39% say they have had to rethink their sense of worth since retiring

Among those who are currently retired or mostly retired



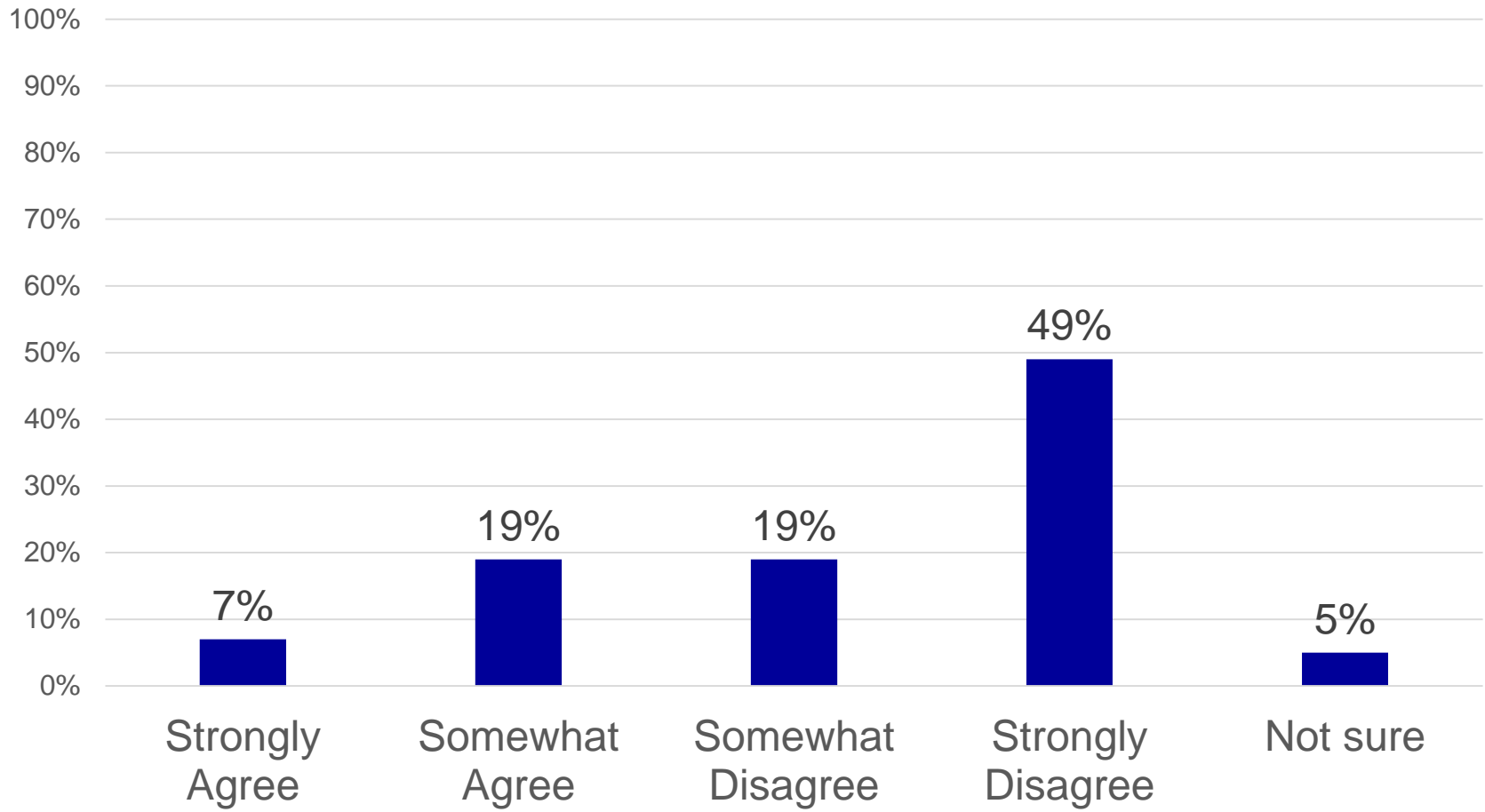
Q44: "I have had to rethink my sense of value and worth since I have retired from ministry." n=1,793

# 47% say they are often concerned about the financial security of their family



Q45: "I am often concerned about the financial security of my family." n=1,936

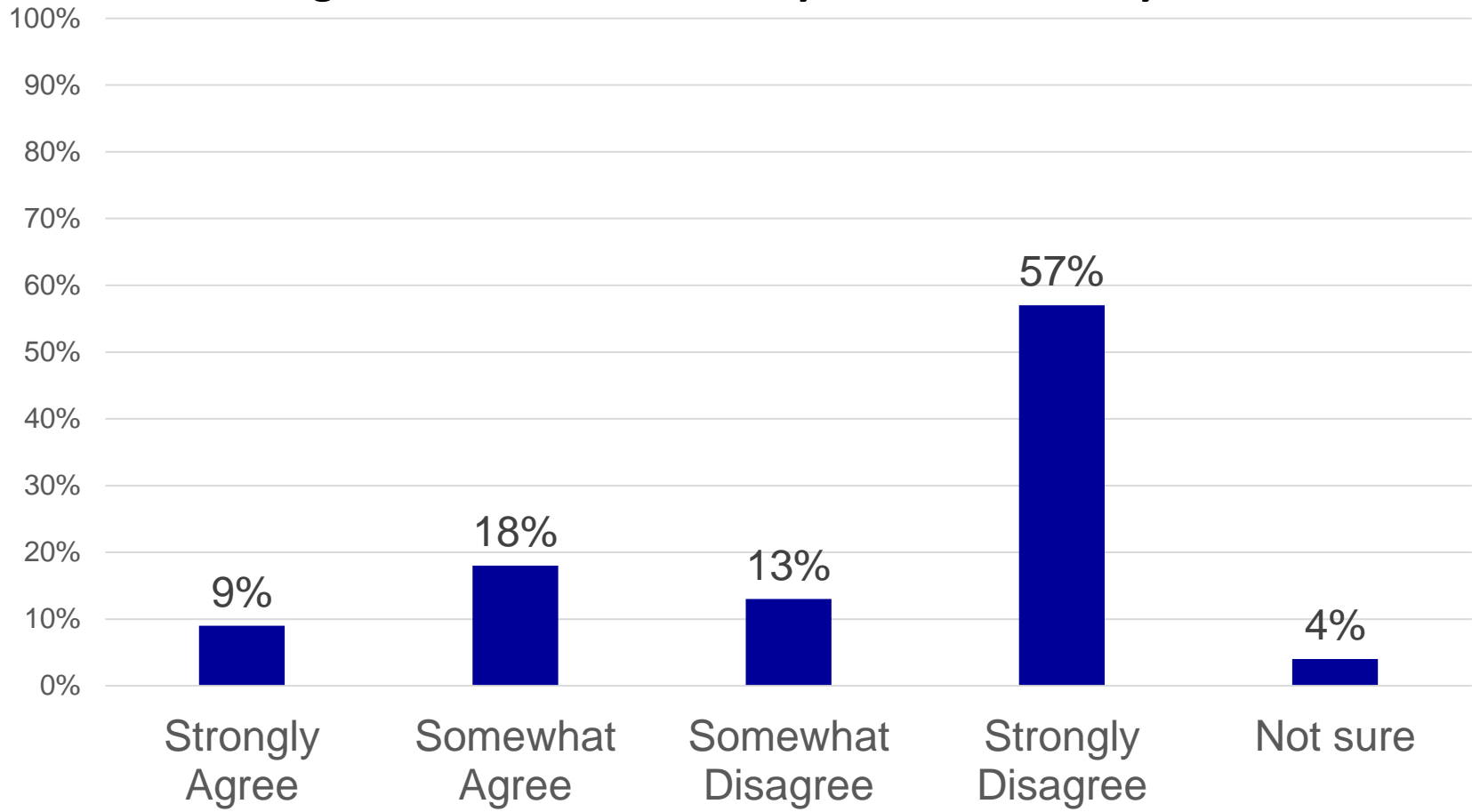
# 27% say their physical needs or those of their spouse have caused significant financial strain



Q46: "My physical needs or those of my spouse have caused significant financial strain." n=2,091

# 27% say that retirement forced them to think about their value to God

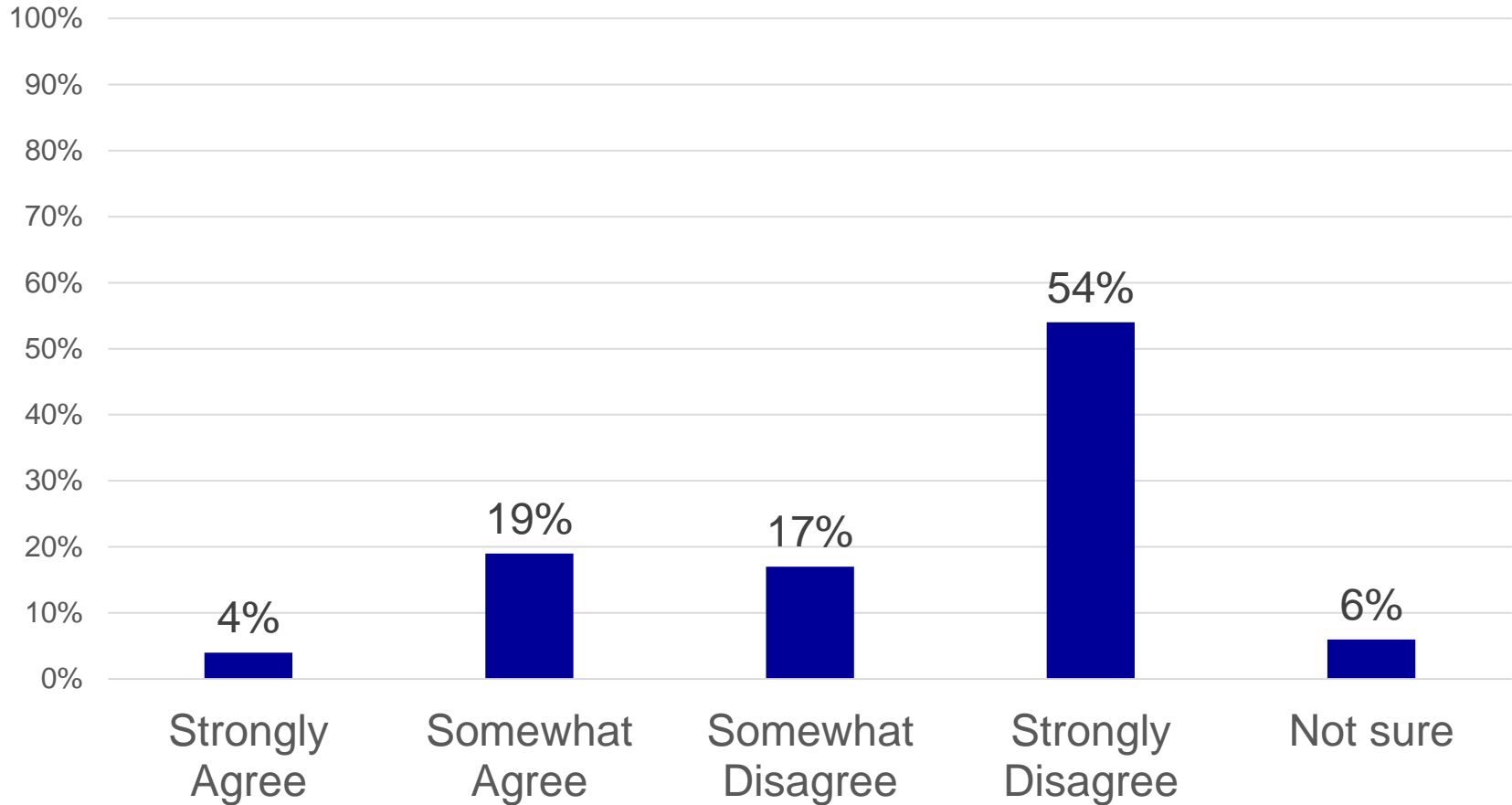
Among those who are currently retired or mostly retired



Q47: "Retirement forced me to think about my value to God." n=1,792

# 23% say that their spouse had difficulty adjusting to retirement

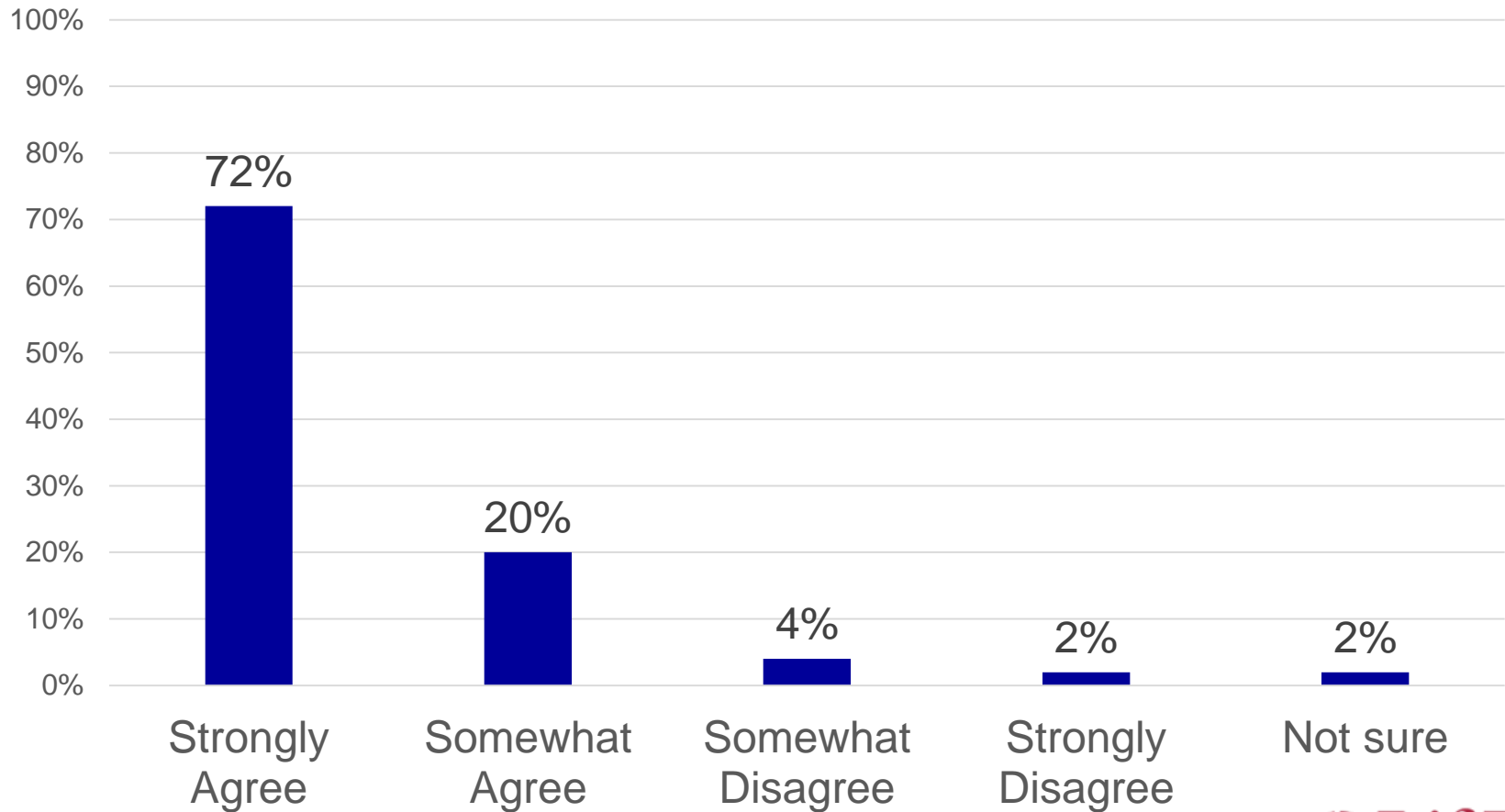
Among those who are currently retired and married/widowed/divorced



Q48: "My spouse had difficulty adjusting to me being retired." n=1,629

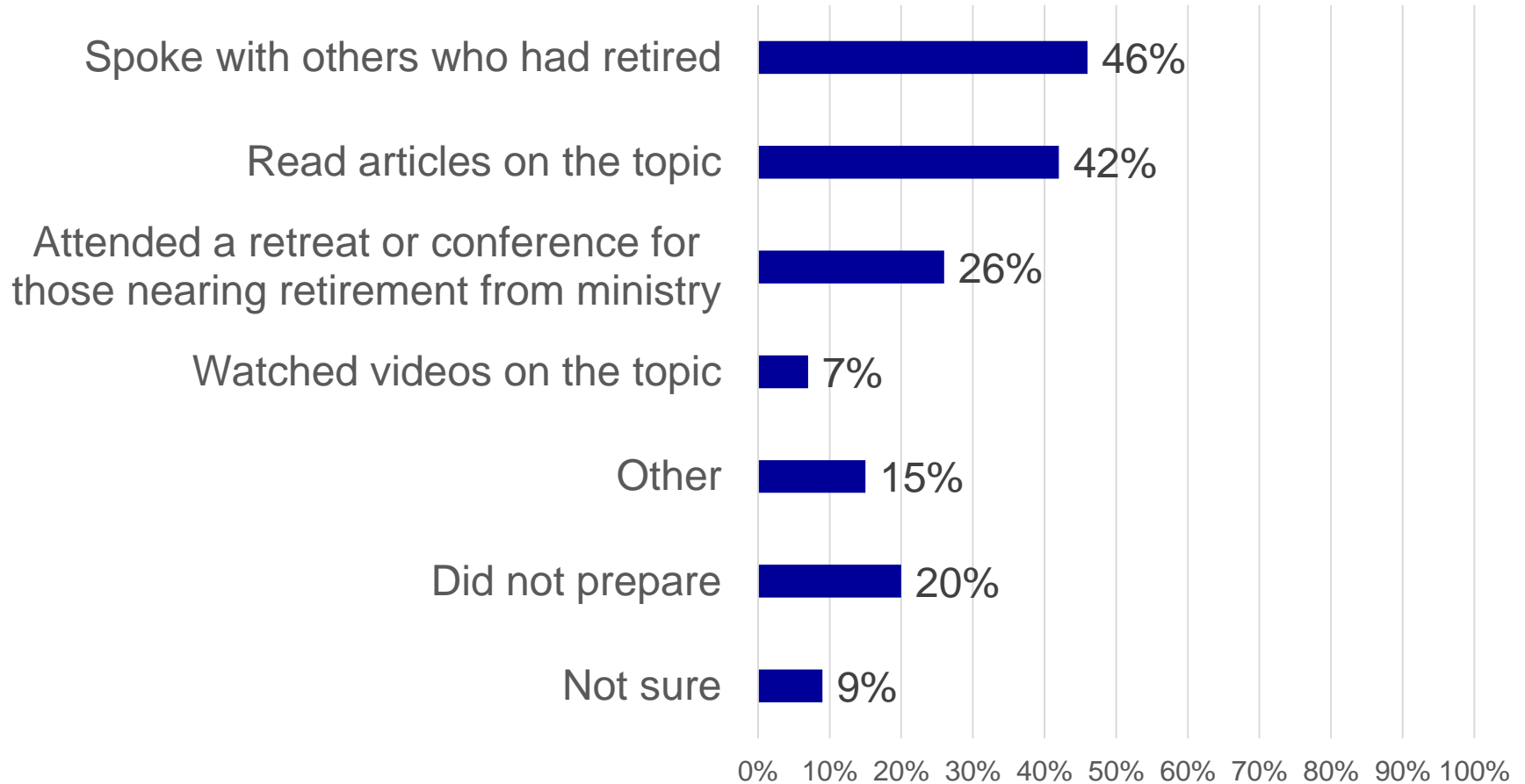
# 93% of those who are married say that their spouse is very satisfied with their marriage

Among those who are currently married



Q49: "My spouse is very satisfied with our marriage." n=1,784

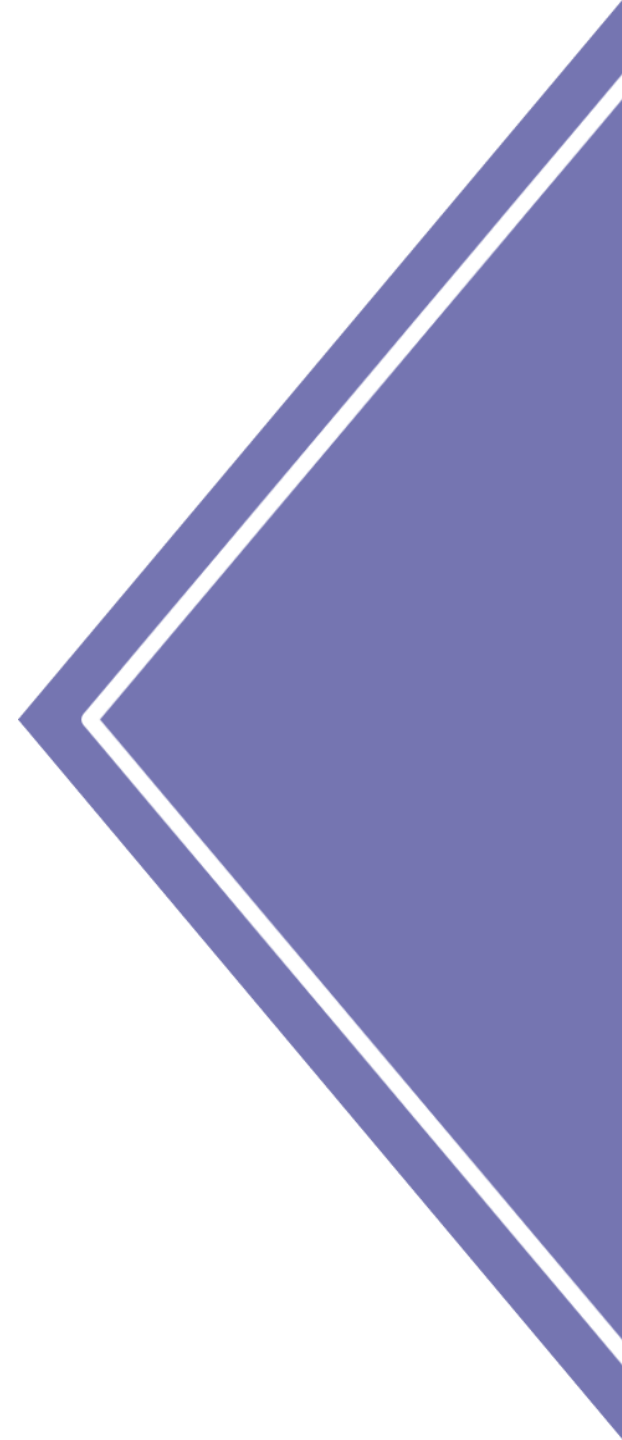
# Conversations and articles are the most common ways to prepare for the transition to retirement



Q50: "How, if at all, did you/have you prepared for the transition to retirement? (Select all that apply)" n=2,080



# Open-ended Responses



# “What advice do you have for current pastors, ministers, and missionaries who are about to transition into retirement?”

- 13% Save financially/Plan financially
- 10% Plan ahead
- 8% Enjoy retirement/Embrace retirement
- 7% Be prepared
- 6% Find opportunities to volunteer /serve
- 4% Stay active/busy
- 4% Trust God
- 4% Prayer
- 3% Develop interests/hobbies
- 2% Have friends
- 2% Plan for housing
- 2% Remember your value
- 2% Pay off debt
- 2% Talk with those who are retired
- 2% Find a good church
- 2% Don't retire
- 1% Spiritual growth
- 1% Get help for the transition

# “What advice do you have for current pastors, ministers, and missionaries who are about to transition into retirement?” (continued)

- 1% Denomination pension/benefits
- 1% New experiences/opportunities
- 1% Rest/Relax
- 1% Seek God’s will
- 1% Build relationships
- 1% Part-time job
- 1% Healthcare/Insurance
- 1% Stay connected
- 1% Stay in touch with children and grandchildren
- 1% Take advantage of resources
- 1% Retire to something not from something
- 1% Take care of yourself
- 1% Work/serve as long as you can
- <1% Be involved
- <1% Exercise regularly
- <1% Keep learning
- 9% None
- 1% Don’t know

# “What advice do you have for current pastors, ministers, and missionaries who are about to transition into retirement?” (continued)

## **Save financially/Plan financially**

“Start planning for retirement financially in mid-30s and pour yourself into loving people and trusting God.”

“Plan ahead. Start early in ministry to put money aside for retirement. Add to that as best you can year after year.”

“Be frugal, be thrifty, invest wisely and be generous with God and others.”

“Put away as much as you can for retirement. Wish we would have put more away and started earlier.”

# “What advice do you have for current pastors, ministers, and missionaries who are about to transition into retirement?” (continued)

## Plan ahead

“Make sure you talk openly with your spouse about retirement.”

“Plan early don't wait and then you don't have to catch up. I'm doing well because of my aggressive planning.”

“Be sure and have a plan for what you want to do, how to spend your time in a meaningful way.”

“Plan ahead financially and plan ways to continue ministry in ways that are very helpful to churches.”

# “What advice do you have for current pastors, ministers, and missionaries who are about to transition into retirement?” (continued)

## **Enjoy retirement/Embrace retirement**

“ENJOY every moment! What a blessing!”

“Enjoy it whenever you decide to retire, and stay as active as possible.”

“Simply face up to the fact that the time to retire has arrived and enjoy the freedom from the stress and pressures of pre-retirement life.”

“Simply face up to the fact that the time to retire has arrived and enjoy the freedom from the stress and pressures of pre-retirement life.”

# “What advice do you have for current pastors, ministers, and missionaries who are about to transition into retirement?” (continued)

## Be prepared

“Be prepared for significant lifestyle changes.”

“Prepare - don't assume all will go well. It is a big adjustment going from those 50-60+ hour weeks to less responsibility and more freedom.”

“Be prepared to think differently about your use of time and the many decisions you need to make about it.”

“Prepare financially but also prepare emotionally to no longer have the influence you once had.”

# “What advice do you have for current pastors, ministers, and missionaries who are about to transition into retirement?” (continued)

## **Find opportunities to volunteer/serve**

“Use your skills, talents in assisting small churches to provide ministry.”

“Get involved in some ministry such as teaching Sunday School, thrift store, visitation, etc. Do something that makes you feel needed.”

“Then look for volunteer opportunities that use the skills you most enjoyed using in ministry; it doesn't have to be church related. Join a service organization.”

“Find a local church who will welcome your ministry talents. Look for local volunteer opportunities.”



# “How could ministries best help those like you who are retired from full-time ministry?”

- 16% Opportunities to serve/minister/teach
- 7% Pension/Retirement plan
- 5% Financial planning/Financial Assistance
- 5% Include them
- 4% Seminars/Workshops/Retreats
- 4% Opportunities to stay active/busy
- 4% Keep in touch
- 3% Encouragement
- 3% Show appreciation/Recognize them
- 3% Provide resources
- 2% Provide fellowship opportunities
- 2% Be available
- 2% Prayer
- 2% Help with transition
- 2% Support groups
- 2% Provide friendships
- 2% Communication

# “How could ministries best help those like you who are retired from full-time ministry?” (continued)

- 2% Health insurance/Healthcare costs
- 2% Provide information
- 2% Make them feel wanted
- 1% Improve retirement benefits
- 1% Counseling
- 1% Housing assistance/Affordable housing
- 1% Spiritual direction/formation
- 1% Do not forget them
- 1% Allow retirees to rest
- 1% Assist with practical needs (home, auto, etc.)
- 5% None
- 16% Don't know/Not sure

# “How could ministries best help those like you who are retired from full-time ministry?” (continued)

## **Opportunities to serve/minister/teach**

“Recognize that retired pastors and their wives are a valuable resource and still useful for ministry. Don't assume they will be content simply sitting in the pew. Encourage them to be involved and open up opportunities for them to serve in or through the local church.”

“Connect them with volunteer ministries where they can share their godly wisdom and expertise.”

“Find places that retired folks can plug in and still be used and valued in ministry.”

“Provide opportunities for the retired pastor to use his/her skills. Describe needs for service in the area that could use their skills”

# “How could ministries best help those like you who are retired from full-time ministry?” (continued)

## **Pension/Retirement plan**

“Be sure to provide a retirement account so ministers don't end up without funds for their remaining years.”

“Provide decent retirement from church and denomination”

“Have an equal payed retirement plan regardless of church size or income.”

“Make sure your people are saving for retirement while they are working. Make retirement savings a part of the person's budget and set this at a realistic amount.”

# “How could ministries best help those like you who are retired from full-time ministry?” (continued)

## **Financial planning/Financial assistance**

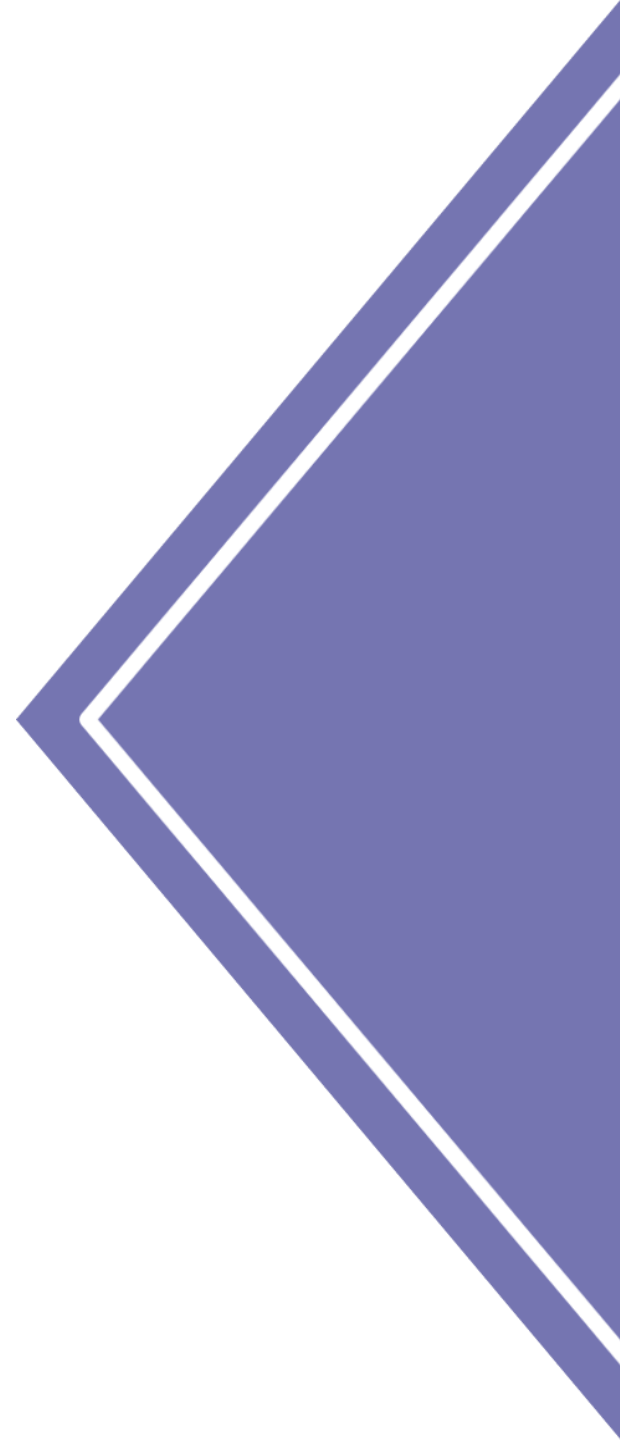
“Encourage financial counseling early in life and continue through the ages.”

“Encourage early planning. Even in one’s 30’s there is crucial planning that should take place. Definite and intentional counsel for those in their mid to late 50’s and beyond is a must.”

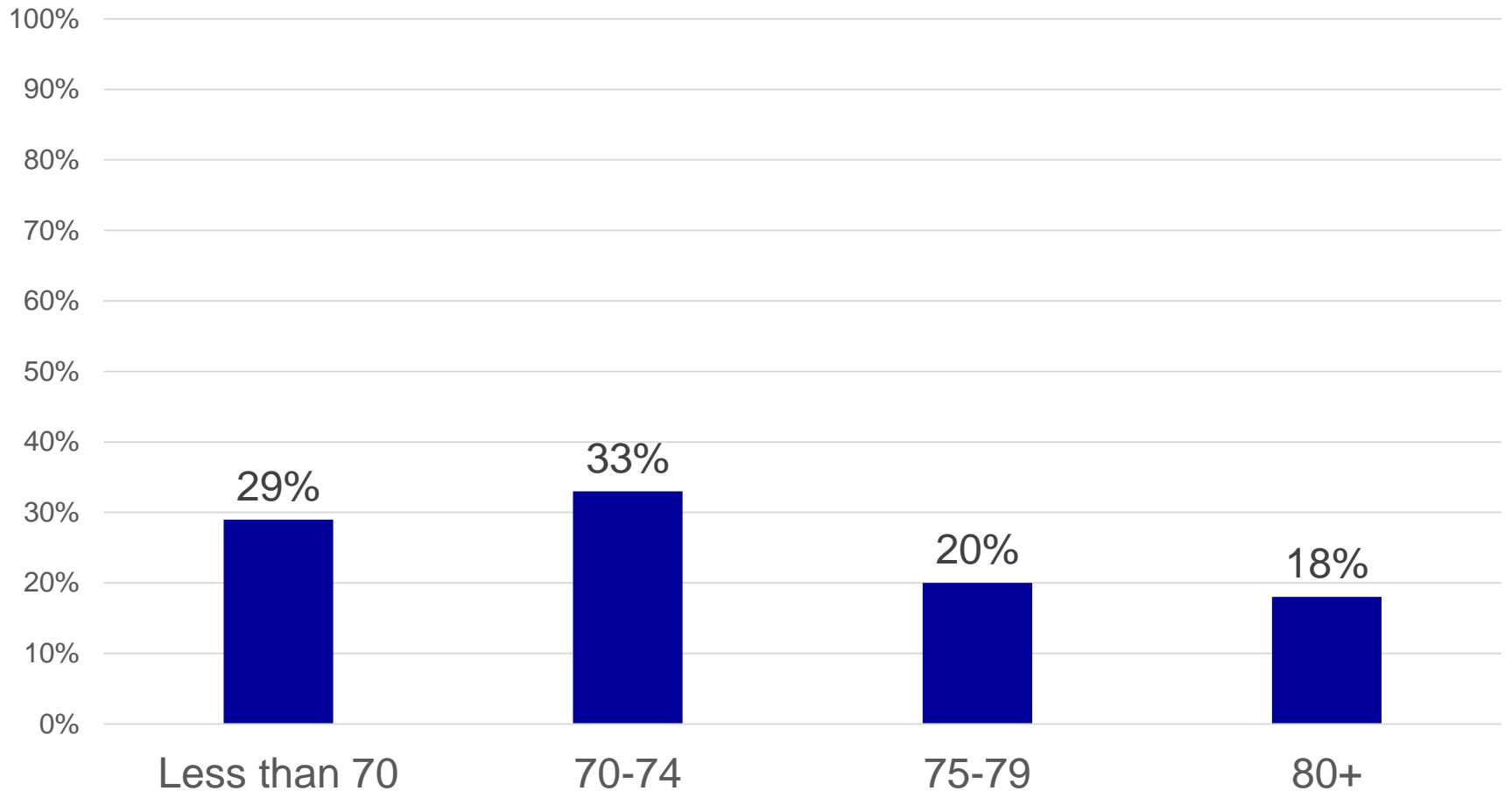
“Start early, especially with financial planning for retirement. Coach pastor’s early on in their careers”

“Help those who financially don’t have enough to live on.”

# Demographics of Participants

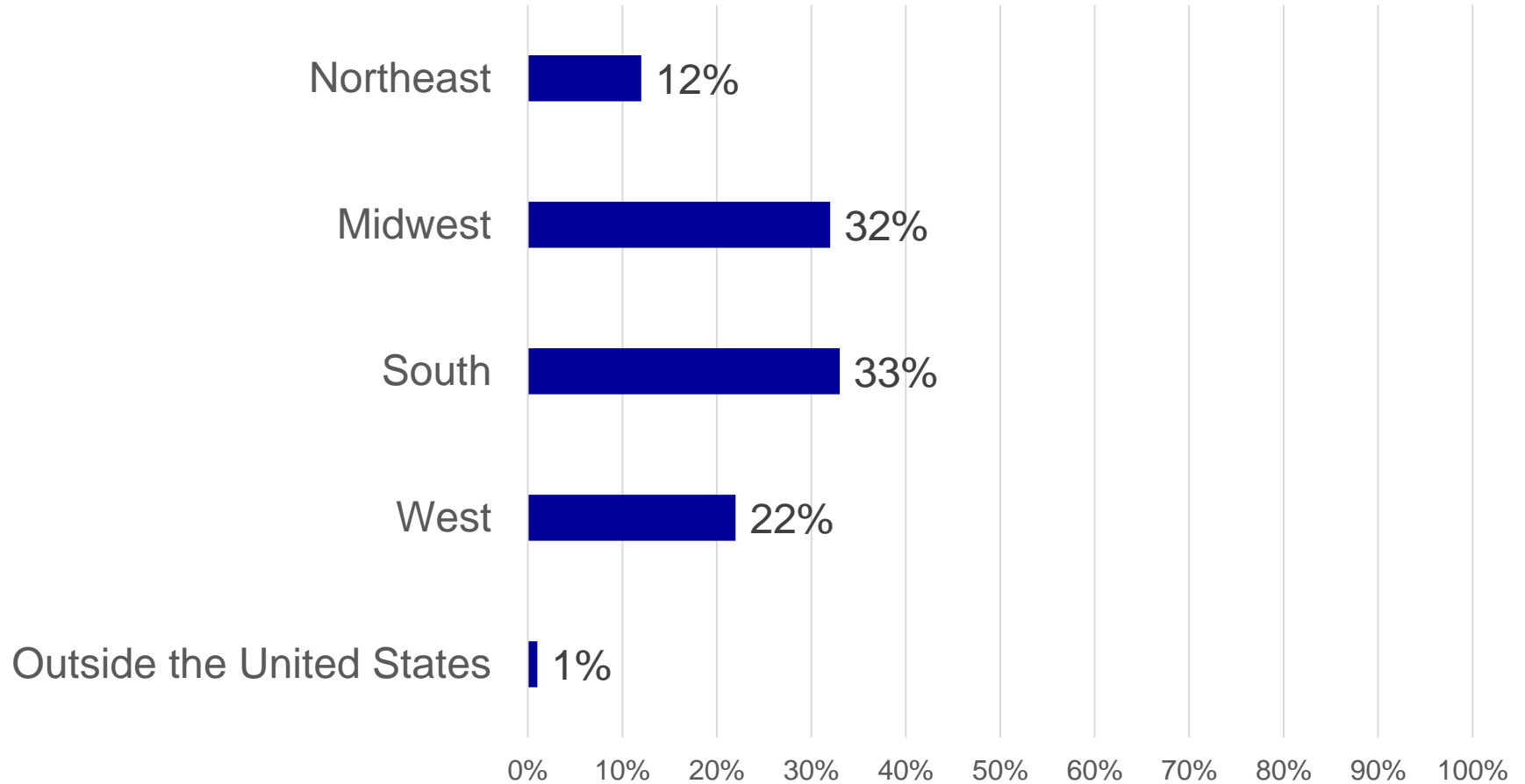


# Age of participants



Q3: "What is your age?" n=2,449

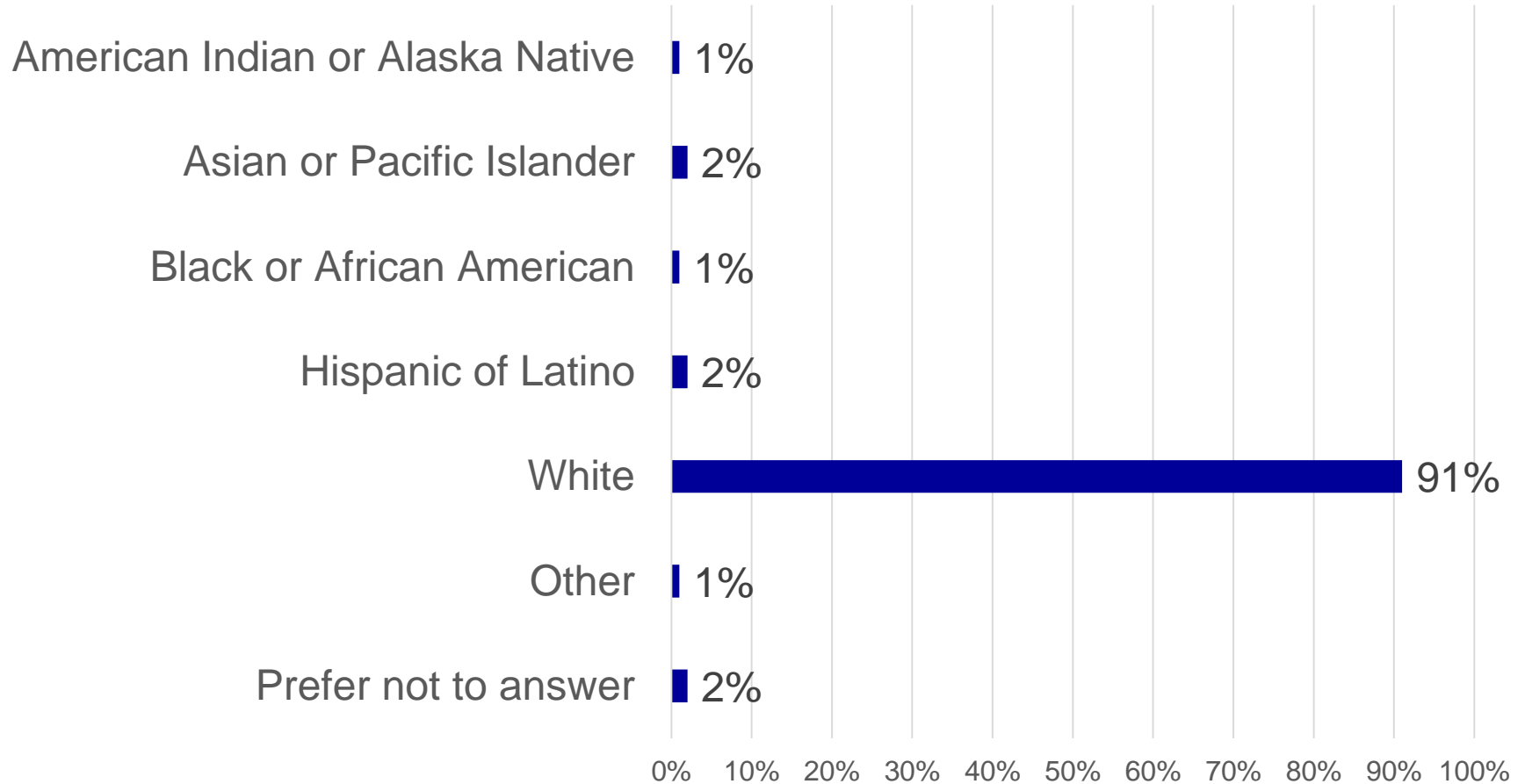
# Geographic region of participants



Q54: "Where do you currently live?" n=2,053

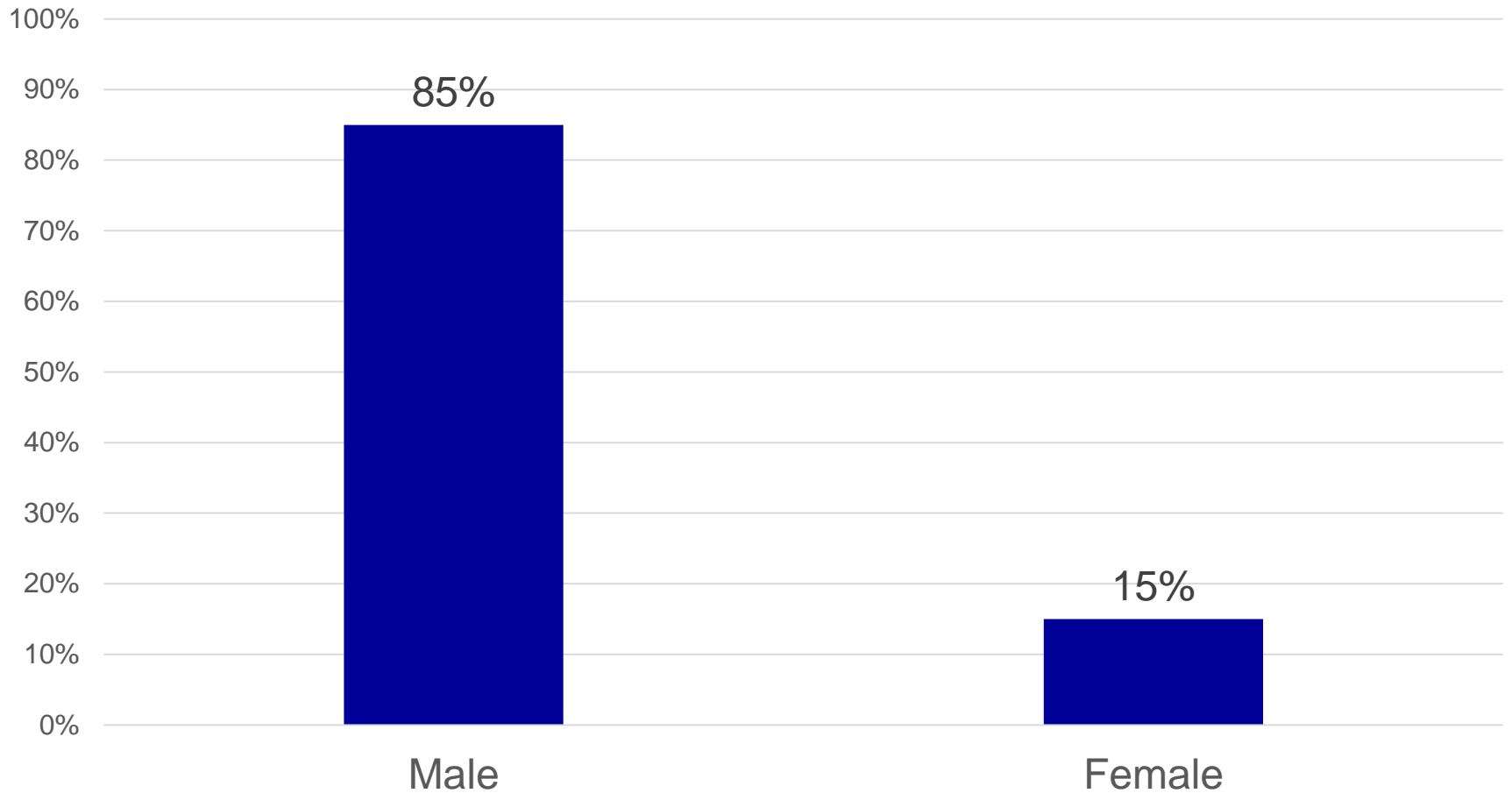


# Ethnic background of participants



Q55: "Which of the following represents your ethnic background?" n=2,053

# Gender of participants



Q56: "What is your gender?" n=2,053

# Significant Differences

Role in Ministry Before Retirement

Current Age

Years Retired

Full-time/Bi-Vocational (for most of ministry)

Years in Ministry

Region (where living today)

Ethnicity

Gender

# Significant Statistical Differences

Comparisons were made to determine if there are any significant statistical differences among role in ministry, age, years retired, and employment status in ministry.

Role in Ministry	Age	Years Retired	Employment Status
Pastor	Less than 70	0-4 years	Full-time
Other Minister	70-74	5-9 years	Bi-vocational
Missionary	75-79	10 years or more	
	80+		

# Significant Statistical Differences

Comparisons were made to determine if there are any significant statistical differences among years in ministry, region, ethnicity, and gender.

Years in Ministry	Region	Ethnicity	Gender
Less than 30 years	Northeast	White	Male
30-39 years	Midwest	Non-white	Female
40-49 years	South		
50 years or more	West		

Note: Region is defined by US Census locations

## **“In the last church you served as pastor or church staff member, what was your church’s average worship attendance on a typical weekend”**

- Those who served as a pastor are the least likely to select “250+” (21%)
- Those who are 80+ years of age (28%) are more likely to select “250+” than less than 70 (22%) and 70-74 (21%)
- Those who have been retired 10 years or more are the least likely to select “Less than 50” (12%)
- Those who served in a full-time position (26%) are more likely to select “250+” than those who served in a bi-vocational position (9%)
- Those who served in ministry less than 30 years are the most likely to select “Less than 50” (29%)
- Those in Midwest (28%) are more likely to select “250+” than those in the Northeast (18%) and South (20%)
- Whites are more likely to select “250+” than Non-whites (24% v. 16%)

# “At what age did you retire from ministry”

- Those who served as a pastor are the most likely to answer “Less than 65” (26%)
- Those who served as missionaries (32%) or other ministers (30%) are more likely to answer “70+” than pastors (23%)
- Those who are less than 70 years of age are the most likely to answer “Less than 65” (40%)
- Those who have been retired 10 or more years are the most likely to answer “Less than 65” (42%)
- Those who served in a full-time position (26%) are more likely to answer “Less than 65” than those who served in a bi-vocational position (18%)
- Those who served in ministry 50 years or more are the most likely to answer “70+” (56%)
- Those in Midwest (28%) are more likely to answer “Less than 65” than those in the South (21%)
- Non-whites are more likely to answer “70+” than Whites (34% v. 24%)

# “In most ways, my life is close to my ideal.”

- Those who are 80+ years of age (76%) and 70-74 (76%) are more likely to Agree than those less than 70 (70%)
- Those who have been retired 10 years or more (77%) are more likely to Agree than those who have been retired 0-4 years (72%)
- Those who served in a full-time position (76%) are more likely to Agree than those who served in a bi-vocational position (65%)
- Those who served in ministry 30-39 years (76%) and 40-49 years (76%) are more likely to Agree than those who served less than 30 years (69%)
- Whites are more likely to Agree than Non-whites (75% v. 67%)
- Males are more likely to Agree than females (75% v. 69%)



# “The conditions of my life are excellent.”

- Those who are less than 70 years of age (79%) are more likely to Agree than those 75-79 (73%)
- Those who served in a full-time position (78%) are more likely to Agree than those who served in a bi-vocational position (69%)
- Those who served in ministry 30-39 years (78%) and 40-49 years (78%) are more likely to select than those who served less than 30 years in ministry (72%)
- Males are more likely to Agree than females (78% v. 71%)

# “I am satisfied with my life”

- Those who are 80+ years of age (89%) are more likely to Agree than those 70-74 (85%) and 75-79 (84%)
- Those who have been retired 10 years or more are the most likely to Agree (89%)
- Those who served in a full-time position (87%) are more likely to Agree than those who served in a bi-vocational position (79%)
- Those in Northeast (89%) and Midwest (88%) are more likely to Agree than those in the South (83%)
- Whites are more likely to Agree than Non-whites (86% v. 78%)

# “Which of the following best describe your overall health today?”

## I am active and healthy

- Those who are 80+ years of age are the least likely to select (63%)
- Those who have been retired 10 years or more are the least likely to select (66%)
- Those who served in a full-time position (73%) are more likely to select than those who served in a bi-vocational position (68%)
- Those who served in ministry less than 30-39 (73%) and 40-49 (75%) years in ministry are more likely to select than those who served 50+ years (67%)
- Those in Midwest (76%) are more likely to select than those in the South (70%) and West (71%)

# “Which of the following best describe your overall health today?” (continued)

## **I have been diagnosed with a mental illness**

- Those who served in ministry less than 30 years (5%) and 30-39 years (4%) in ministry are more likely to select than those who served 40-49 years (2%) and 50+ years (2%)

# “Which of the following best describe your overall health today?” (continued)

## **My spouse has been diagnosed with a mental illness**

- Those who are 80+ years of age are the most likely to select (8%)
- Those who have been retired 10 years or more (7%) are more likely to select than those who have been retired 5-9 years (3%)
- Whites are more likely to select than Non-whites (5% v. <1%)

# “Which of the following best describe your overall health today?” (continued)

## **I have physical disabilities that limit my ability to get out and interact with others**

- Those who are 80+ years of age are the most likely to select (24%)
- Those who have been retired 10 years or more are the most likely to select (20%)
- Those who served in ministry 30-39 years (15%) and 50+ years (16%) in ministry are more likely to select than those who served 40-49 years (11%)
- Non-whites are more likely to select than Whites (19% v. 13%)

# “Which of the following best describe your overall health today?” (continued)

## **My spouse has physical disabilities that limit our ability to get out and interact with others**

- Those who are 80+ years of age are the most likely to select than (20%)
- Those who have been retired 5-9 years (14%) are more likely to select than those who have been retired 0-4 years (10%)
- Those who served in a bi-vocational position (18%) are more likely to select than those who served in a full-time position (11%)
- Those who served in ministry 50+ years in ministry (16%) are more likely to select than those who served 30-39 years (11%) and 40-49 years (11%)

# “Which of the following best describe your overall health today?” (continued)

## **I spend a significant amount of my time caring for the health of someone with disabilities**

- Those who are 75-79 (7%) and 80+ years of age (9%) are more likely to select than less than 70 (3%) and 70-74 (4%)
- Those who have been retired 0-4 years are the least likely to select (3%)
- Those who served in ministry 50+ years in ministry (7%) are more likely to select than those who served 30-39 years (4%)



# “If you had more help with your health or the health of those you care for how much would this improve you overall well-being?”

- Those who served as a missionary are the most likely to select “Would help” (21%)
- Those who are 80+ years of age are the most likely to select “Would help” (21%)
- Those who served in a full-time position (35%) are more likely to select “Would not help at all” than those who served in a bi-vocational position (29%)
- Those in Northeast (39%) are more likely to select “Would not help at all” than those in the South (32%)
- Whites are more likely to select “Would not help at all” than Non-Whites (35% v. 27%)
- Non-Whites are more likely to select “Would help a lot” than Whites (14% v. 7%)

# “What resources would most help you with your health and the health of anyone you care for?”

## Financial assistance

- Those who have been retired 0-4 years (25%) are more likely to select than those who have been retired 5-9 years (19%)
- Those who served in a bi-vocational position (26%) are more likely to select than those who served in a full-time position (21%)
- Those who served in ministry less than 30 years (25%) are more likely to select than those who served 30-39 (20%) and 40-49 years (20%)
- Those in South (26%) are more likely to select than those in the Midwest (20%) and West (20%)

# “What resources would most help you with your health and the health of anyone you care for?” (continued)

## Medicare supplementary insurance

- Those who have been retired 0-4 years (22%) are more likely to select than those who have been retired 10 years or more (17%)
- Those in Northeast (25%) are more likely to select than those in the South (19%)

## Encouraging notes

- Those who served in a bi-vocational position (19%) are more likely to select than those who served in a full-time position (12%)

# “What resources would most help you with your health and the health of anyone you care for?” (continued)

## Inspiring stories of those who faced similar situations

- Those who served in a bi-vocational position (13%) are more likely to select than those who served in a full-time position (7%)
- Those who served in ministry less than 30 years (11%) are more likely to select than those who served 30-39 years (8%) and 50+ years (6%)
- Those in Midwest (9%) and West (10%) are more likely to select than those in the South (6%)
- Non-whites are more likely to select than Whites (15% v. 7%)

## Information, tips, and best practices for maintaining good health

- Those in Northeast (31%) and Midwest (30%) are more likely to select than those in the South (19%) and West (23%)

# “What resources would most help you with your health and the health of anyone you care for?” (continued)

## Information, tips, and best practices for caregiving

- Those who served in a bi-vocational position (13%) are more likely to select than those who served in a full-time position (9%)
- Those who served in ministry 30-39 years (12%) are more likely to select than those who served 50+ years (7%)

## Information on obtaining good health care

- Those who are less than 70 years of age (15%) are more likely to select than those 80+ (10%)

# “Do you meet at least once a month and openly share your struggles with any of the following?”

## A counselor

- No significant differences

## A close friend

- Those who are less than 70 years of age (37%) are more likely to select than those 70-74 (32%) and 75-79 (27%)
- Those who served in a full-time position (34%) are more likely to select than those who served in a bi-vocational position (27%)
- Females are more likely to select than males (54% v. 30%)

# “Do you meet at least once a month and openly share your struggles with any of the following?” (continued)

## Your spouse

- Those who are less than 70 years of age (65%) are more likely to select than those 70-74 (57%) and 80+ (59%)
- Those who have been retired 0-4 years are the most likely to select (66%)
- Those who served in ministry 30-39 years (63%) and 50+ years (65%) are more likely to select than those who served 40-49 years (57%)
- Those in Midwest (66%) are more likely to select than those in the South (58%)
- Non-whites are more likely to select than Whites (71% v. 62%)

# “Do you meet at least once a month and openly share your struggles with any of the following?” (continued)

## A Bible study group in your church

- Those who served as other minister (24%) are more likely to select than those who served as a pastor (17%)
- Those who are 80+ years of age (23%) are more likely to select than those less than those 70 (17%) and 70-74 (17%)
- Those who have been retired 5-9 years are the least likely to select (15%)
- Those who served in a bi-vocational position (24%) are more likely to select than those who served in a full-time position (18%)
- Those who served in ministry less than 30 years (21%) are more likely to select than those who served 40-49 years (16%)
- Non-whites are more likely to select than Whites (27% v. 19%)
- Females are more likely to select than Males (24% v. 19%)



# “How many close friends do you have today other than family who you see or speak with at least once a month?”

- Those who are less than 70 years of age (36%) are more likely to answer “3-5” than those 75-79 (27%) and 80+ (29%)
- Those who are 75-79 years of age (27%) and 80+ (25%) are more likely to answer “More than 10” than those less than 70 years of age (9%) and 70-74 (13%)
- Those who have been retired 0-4 years (34%) are more likely to answer “3-5” than those who have been retired 10 years or more (28%)
- Those who served in ministry less than 30 years (22%) and 30-39 years (22%) are more likely to answer “1-2” than those who served 50+ years (17%)
- Those in Midwest (12%) are more likely to answer “0” than those in the West (8%)
- Females are more likely to answer “3-5” than Males (39% v. 31%)

# “Do you get together at least once a month with others outside your family to do any of these things?”

## Hobbies (e.g., quilting, woodworking, etc.)

- Those who are less than 70 years of age (16%) and 70-74 (16%) are more likely to select than those 80+ (11%)
- Those who have been retired 0-4 years are the most likely to select (20%)
- Those who served in ministry less than 30 years (18%) are more likely to select than those who served 50+ years (13%)
- Those in Midwest (16%) are more likely to select than those in the South (12%)
- Whites are more likely to select than Non-whites (16% v. 5%)
- Females are more likely to select than Males (22% v. 14%)

# “Do you get together at least once a month with others outside your family to do any of these things?” (continued)

## Recreation (e.g., walking, fishing, tennis, etc.)

- Those who are 80+ years of age are the least likely to select (25%)
- Those who served in a full-time position (35%) are more likely to select than those who served in a bi-vocational position (21%)

## Watching movies or sports

- Those who served in ministry 30-39 years (18%) are more likely to select than those who served less than 30 years (13%)
- Those in South are the least likely to select (12%)

# “Do you get together at least once a month with others outside your family to do any of these things?” (continued)

## Visual or performing arts

- Those who are 75-79 years of age (17%) and 80+ (16%) are more likely to select than those 70-74 (11%)
- Those who have been retired 10 years or more are the most likely to select (20%)
- Those who served in a full-time position (15%) are more likely to select than those who served in a bi-vocational position (8%)
- Those who served in ministry 30-39 years (17%) are more likely to select than those who served less than 30 years (11%) and 40-49 years (12%)
- Those in Northeast (17%) and Midwest (16%) are more likely to select than those in the South (10%)
- Females are more likely to select than Males (17% v. 13%)

# “Do you get together at least once a month with others outside your family to do any of these things?” (continued)

## Going out to eat

- Those who served in a full-time position (66%) are more likely to select than those who served in a bi-vocational position (56%)
- Those in Midwest (67%) and West (68%) are more likely to select than those in the Northeast (58%) and South (61%)
- Non-whites are more likely to select than Whites (76% v. 64%)

# “Do you get together at least once a month with others outside your family to do any of these things?” (continued)

## Service projects

- Those who are 75-79 years of age are the most likely to select (33%)
- Those who have been retired 10 years or more (30%) are more likely to select than those who have been retired 0-4 years (25%)
- Those who served in a full-time position (27%) are more likely to select than those who served in a bi-vocational position (22%)
- Those who served in ministry less than 30 years (29%) are more likely to select than those who served 30-39 years (24%)
- Those in the Midwest (29%) are more likely to select than those in the South (23%)

# “Which of the following describes where you live today?”

- Those who served as other minister (69%) are more likely to answer “I lived in this area prior to being retirement age” than those who served as a missionary (60%)
- Those who are less than 70 years of age (72%) and 70-74 (68%) are more likely to answer “I lived in this area prior to being retirement age” than those 75-79 years of age (61%) and 80+ (56%)
- Those who have been retired 0-4 years are the most likely to answer “I lived in this area prior to being retirement age” (72%)
- Those who served in a bi-vocational position (72%) are more likely to answer “I lived in this area prior to being retirement age” than those who served in a full-time position (64%)
- Those in Northeast (75%) and Midwest (68%) are more likely to answer “I lived in this area prior to being retirement age” than those in the South (63%) and West (61%)
- Non-whites are more likely to select than Whites (76% v. 64%)

# “Which of the following describes where you live today?”

## I live near most of my friends

- Those who served as a pastor (41%) are more likely to select than those who served as a missionary (36%)
- Females are more likely to select than Males (47% v. 41%)

## I live near my child(ren)

- Those who are 80+ years of age (63%) are more likely to select than those less than 70 (55%)
- Those who have been retired 5-9 years are the least likely to select (54%)
- Those who served in ministry 40-49 years (64%) and 50+ years (62%) are more likely to select than those who served less than 30 years (50%) and 30-39 years (53%)
- Those in West are the most likely to select (65%)
- Males are more likely to select than females (61% v. 36%)



# “Which of the following describes where you live today?” (continued)

## Neither (near friends or children)

- Those who are 80+ years of age are the least likely to select (16%)
- Those who have been retired 5-9 years are the most likely to select (26%)
- Those who served in ministry less than 30 years (27%) are more likely to select than those who served 40-49 years (19%) and 50+ years (21%)
- Those in Northeast (27%) are more likely to select than those in the West (19%)
- Females are more likely to select than Males (33% v. 21%)

# “If you had more help connecting with new friends how much would this improve your overall well-being?”

- Those who served as a missionary (25%) are more likely to answer “Would help” than those who served as a pastor (21%)
- Those who are 75-79 years of age (29%) and 80+ (26%) are more likely to answer “Would not help at all” than those less than 70 (21%)
- Those who have been retired 5-9 years (28%) are more likely to answer “Would not help at all” than those who have been retired 0-4 years (22%)
- Those who served in ministry 30-39 years (27%) are more likely to answer “Would not help at all” than those who served less than 30 years (21%)
- Those in the Midwest (24%) are more likely to answer “Would help” than those in the Northeast (17%) and South (20%)
- Whites are more likely to answer “Would not help at all” than Non-whites (25% v. 18%)

# “What resources would most help you with your relationships today? I need help...”

## Improving my relationship with my spouse

- Those who are 80+ years of age are the least likely to select (5%)
- Those who have been retired 0-4 years (10%) are more likely to select than those who have been retired 10 years or more (6%)
- Those who served in ministry less than 30 years are the most likely to select (14%)
- Those in South are the least likely to select (6%)

## Improving my relationship with my children

- Those who are less than 70 years of age (10%) are more likely to select than those 70-74 (7%)
- Those who served in a bi-vocational position (12%) are more likely to select than those who served in a full-time position (8%)

# “What resources would most help you with your relationships today? I need help...” (continued)

## Improving my relationship with my grandchildren

- Those who are 75-79 years of age (11%) are more likely to select than those 70-74 (7%)
- Those who have been retired 10+ years (11%) are more likely to select than those who have been retired 5-9 years (7%)
- Those who served in ministry 50+ years (11%) are more likely to select than those who served 30-39 years (6%)

## Making friends who have had similar experience in ministry

- Those who served as a missionary (31%) are more likely to select than those who served as a pastor (24%)
- Those who are less than 70 years of age (28%) are more likely to select than those 75-79 (21%) and 80+ (21%)
- Those who have been retired 0-4 years (27%) are more likely to select than those who have been retired 10 years or more (20%)
- Those in Northeast are the least likely to select (18%)

# “What resources would most help you with your relationships today? I need help...” (continued)

## **Making friends who have had similar experiences in leadership**

- Those who are less than 70 years of age are the most likely to select (22%)
- Those who have been retired 0-4 years (17%) are more likely to select than those who have been retired 10 years or more (12%)
- Non-whites are more likely to select than whites (31% v. 16%)
- Males are more likely to select than females (18% v. 13%)

## **Making friends who live near me**

- Those who served as a missionary (27%) are more likely to select than those who served as other minister (21%)
- Those who served in ministry less than 30 years (27%) and 30-39 years (24%) are more likely to select than those who served 50+ years (18%)
- Those in West (26%) are more likely to select than those in the South (21%)
- Females are more likely to select than Males (28% v. 22%)

# “What resources would most help you with your relationships today? I need help...” (continued)

## Relating to a church in which I am not in leadership

- Those who are less than 70 years of age are the most likely to select (26%)
- Those who have been retired 0-4 years are the most likely to select (28%)
- Those who served in a full-time position (21%) are more likely to select than those who served in a bi-vocational position (16%)

# “What resources would most help you with your relationships today? I need help...” (continued)

## Learning how to connect with people in this season of life

- Those who served as a missionary (21%) are more likely to select than those who served as a pastor (15%)
- Those who are less than 70 years of age (18%) are more likely to select than those 75-79 (13%)
- Those who have been retired 0-4 years (19%) are more likely to select than those who have been retired 5-9 years (12%)
- Those who served in a bi-vocational position (20%) are more likely to select than those who served in a full-time position (15%)
- Those who served in ministry less than 30 years (18%) are more likely to select than those who served 50+ years (13%)
- Females are more likely to select than males (22% v. 15%)

# “What resources would most help you with your relationships today? I need help...” (continued)

## Hearing inspiring stories of those who faced similar issues

- Those who served in a bi-vocational position (12%) are more likely to select than those who served in a full-time position (8%)
- Those who served in ministry 50+ years (12%) are more likely to select than those who served 30-39 years (7%) and 40-49 years (9%)
- Those in the Midwest (9%) and South (10%) are more likely to select than those in the Northeast (5%)
- Females are more likely to select than Males (14% v. 8%)



# “Which of the following describe your feelings toward the churches or mission field where you served in ministry?”

## Thankful

- Those who served as a missionary are the most likely to select (83%)
- Those who served in a full-time position (80%) are more likely to select than those who served in a bi-vocational position (72%)
- Those who served in ministry less than 40-49 years (83%) and 50+ years (83%) are more likely to select than those who served less than 30 years (71%) and 30-39 (75%)

# “Which of the following describe your feelings toward the churches or mission field where you served in ministry?” (continued)

## Love

- Those who are 80+ years of age are the least likely to select (51%)
- Those who have been retired 0-4 years are the most likely to select (62%)
- Those who served in ministry 40-49 years (63%) and 50+ (66%) are more likely to select than those who served less than 30 years (51%) and 30-39 years (55%)
- Those in South (63%) are more likely to select than those in the Midwest (56%)
- Whites are more likely to select than Non-whites (61% v. 46%)

# “Which of the following describe your feelings toward the churches or mission field where you served in ministry?” (continued)

## Rewarded

- Those who served in a full-time position (54%) are more likely to select than those who served in a bi-vocational position (43%)
- Those who served in ministry 40-49 years (56%) and 50+ (61%) are more likely to select than those who served less than 30 years (44%) and 30-39 years (48%)

## Encouraged

- Those who served as a missionary are most likely to select (58%)
- Those who are 70-74 years of age (51%) and 75-79 (51%) are more likely to select than those less than 70 years (44%)
- Those who served in a full-time position (49%) are more likely to select than those who served in a bi-vocational position (42%)
- Those who served in ministry 40-49 years (54%) and 50+ years (51%) are more likely to select than those who served less than 30 years (40%)

# “Which of the following describe your feelings toward the churches or mission field where you served in ministry?” (continued)

## Proud of them

- Those who served as a missionary (61%) are more likely to select than those who served as other minister (56%)
- Those who are 70-74 years of age (56%) are more likely to select than those less than 70 (48%)
- Those who served in a full-time position (54%) are more likely to select than those who served in a bi-vocational position (47%)
- Those who served in ministry 40-49 years (60%) and 50+ years (56%) are more likely to select than those who served less than 30 years (46%) and 30-39 years (47%)
- Those in South (56%) and West (56%) are more likely to select than those in the Midwest (49%)

# “Which of the following describe your feelings toward the churches or mission field where you served in ministry?” (continued)

## **Bitter**

- Those who are less than 70 years of age (3%) are more likely to select than those 70-74 (1%) and 80+ (<1%)
- Those who served in ministry less than 30 years (2%) are more likely to select than those who served 50+ years (<1%)

## **Disappointed**

- Those who served as other minister (18%) are more likely to select than those who served as a missionary (9%)
- Those who are less than 70 years of age are the most likely to select (22%)
- Those who have been retired 10+ years are the least likely to select (13%)
- Those who served in ministry less than 30 years (20%) and 30-39 (18%) are more likely to select than those who served 40-49 years (13%) and 50+ years (13%)
- Those in Northeast (21%) are more likely to select than those in the Midwest (15%)

# “Which of the following describe your feelings toward the churches or mission field where you served in ministry?” (continued)

## **Betrayed**

- Those who are less than 70 years of age are the most likely to select (12%)
- Those who have been retired 10+ years are the least likely to select (4%)
- Females are more likely to select than Males (12% v. 8%)

# “Which of the following describe your feelings toward the churches or mission field where you served in ministry?” (continued)

## Connected

- Those who served as a missionary (48%) are more likely to select than those who served as a pastor (41%)
- Those who are 75-79 years of age (45%) are more likely to select than those 80+ (38%)
- Those who served in ministry 40-49 years (47%) are more likely to select than those who served less than 30 years (36%)
- Those in Northeast (50%) are more likely to select than those in the Midwest (42%) and South (39%)
- Non-whites are more likely to select than Whites (52% v. 43%)

## Disconnected

- Those who are less than 70 years of age (18%) and 70-74 (18%) are more likely to select than those 80+ (12%)
- Those who have been retired 5-9 years (22%) are more likely to select than those who have been retired 10 years or more (15%)
- Those who served in ministry less than 30 years (20%) and 30-39 years (19%) are more likely to select than those who served 40-49 years (14%) and 50+ years (12%)

# “Looking back on your ministry efforts before retirement, how satisfied are you with those efforts?”

- Those who served as a missionary (73%) are more likely to answer “Very satisfied” than those who served as a pastor (57%)
- Those who are 80+ years of age are the most likely to answer “Very satisfied” (68%)
- Those who served in a full-time position (62%) are more likely to answer “Very satisfied” than those who served in a bi-vocational position (41%)
- Those who served in ministry less than 30 years are the least likely to answer “Very satisfied” (47%)
- Those in Midwest (62%) are more likely to select than those in the South (56%)
- Females are more likely to select than Males (66% v. 58%)



# “What I desire most from retirement is...”

- Those who served as other minister (25%) are more likely to select than those who served as a pastor (20%)
- Those who are 80+ years of age are the most likely to answer “Enjoying the people whom I care most about” (52%)
- Those who have been retired 10+ years are the most likely to answer “Enjoying the people whom I care most about” (54%)
- Those who served in a full-time position (45%) are more likely to answer “Enjoying the people whom I care most about” than those who served in a bi-vocational position (38%)
- Those who served in ministry 30-39 years (49%) and 40-49 (45%) are more likely to answer “Enjoying the people whom I care most about” than those who served 50+ years (36%)
- Those in Midwest (45%) and West (45%) are more likely to answer “Enjoying the people whom I care most about” than those in the Northeast (36%)
- Non-whites are more likely to answer “Working as long as I can” than Whites (34% v. 22%)
- Females are more likely to answer “Enjoying the people whom I care most about” than Males (49% v. 42%)

# **“Overall, how confident are you that you (and your spouse) will have enough money to live comfortably throughout your retirement years?”**

- Those who are 80+ years of age (35%) are more answer “Very confident” to select than those less than 70 (29%)
- Those who have been retired 10 years or more (36%) are more likely to answer “Very confident” than those who have been retired 0-4 years (31%)
- Those who served in ministry 50+ years are the least likely to answer “Very confident” (21%)
- Those in Northeast (37%) and Midwest (34%) are more likely to answer “Very confident” than those in the South (25%)

## **“What is your household’s current annual income (includes money you withdraw from retirement savings, Social Security income, wages, etc.)?”**

- Those who served as a pastor (11%) are more likely to answer “\$100,000 or more per year” than those who served as a missionary (7%)
- Those who are less than 70 years of age are the most likely to answer “\$100,000 or more per year” (14%)
- Those who served in a full-time position (11%) are more likely to answer “\$100,000 or more per year” than those who served in a bi-vocational position (5%)
- Those who served in ministry 40-49 years are the most likely to answer “\$100,000 or more per year” (13%)

# “Which of the following types of debt do you (and/or your spouse) currently have?”

## Credit Card Debt

- Those who served as other minister (24%) are more likely to select than those who served as a missionary (16%)
- Those who are 80+ years of age are the least likely to select (14%)
- Those who have been retired 10+ years are the least likely to select (12%)
- Those who served in a bi-vocational position (28%) are more likely to select than those who served in a full-time position (19%)
- Those in the South (24%) and West (23%) are more likely to select than those in the Midwest (16%)

## Educational Debt

- No significant differences

# “Which of the following types of debt do you (and/or your spouse) currently have? (continued)

## Mortgage

- Those who are less than 70 years of age are the most likely to select (45%)
- Those who have been retired 10 years or more are the least likely to select (28%)
- Those who served in a full-time position (39%) are more likely to select than those who served in a bi-vocational position (29%)
- Those who served in ministry 30-39 years (40%) and 40-49 years (41%) are more likely to select than those who served less than 30 years (33%) and 50+ years (30%)
- Those in West (43%) are more likely to select than those in the Northeast (30%) and Midwest (36%)
- Males are more likely to select than females (39% v. 28%)

# “Which of the following types of debt do you (and/or your spouse) currently have? (continued)

## **Car Loans**

- Those who served as a pastor (29%) or other minister (29%) are more likely to select than those who served as a missionary (21%)
- Those who are 80+ years of age are the least likely to select (14%)
- Those who have been retired 10 years or more are the least likely to select (17%)
- Those in the Northeast (32%) and South (31%) are more likely to select than those in the Midwest (23%)

## **Loan(s) from retirement account**

- No significant differences

# “Which of the following types of debt do you (and/or your spouse) currently have? (continued)

## Other loan or credit

- Those who are less than 70 years of age (10%) and 70-74 (10%) are more likely to select than those 80+ (5%)
- Those who have been retired 0-4 years are the most likely to select (11%)
- Those who served in a bi-vocational position (15%) are more likely to select than those who served in a full-time position (7%)
- Those who served in ministry less than 30 years (10%) and 40-49 years (10%) are more likely to select than those who served 50+ years (6%)
- Those in the South (11%) are more likely to select than those in the West (6%)
- Non-whites are more likely to select than Whites (16% v. 8%)

# “Which of the following types of debt do you (and/or your spouse) currently have? (continued)

## No loans or debt

- Those who served as a missionary (46%) are more likely to select than those who served as a pastor (38%)
- Those who are 80+ years of age are the most likely to select (60%)
- Those who have been retired 10 years or more are the most likely to select (54%)
- Those who served in ministry 50+ years are the most likely to select (46%)
- Females are more likely to select than Males (46% v. 38%)



# “Years left on mortgage”

- Those who are less than 70 years of age (45%) and 70-74 (46%) are more likely to answer “20 years or more” than those 80+ (27%)
- Those who have been retired 0-4 years (52%) are more likely to answer “20 years or more” than those who have been retired 10 years or more (33%)
- Those who served in a full-time position (44%) are more likely to answer “20 years or more” than those who served in a bi-vocational position (19%)
- Those in South (42%) and West (43%) are more likely to answer “20 years or more” than those in the Northeast (28%)
- Whites are more likely to answer “20 years or more” than Non-whites (42% v. 25%)

# “Not including a mortgage, approximately how much total debt does your household currently have?”

- Those who are less than 70 years of age (26%) and 75-79 (30%) are more likely to answer “No debt” than those 70-74 (20%)
- Those who have been retired 10 years or more (33%) are more likely to answer “No debt” than those who have been retired 0-4 years (24%)
- Those who served in a full-time position (26%) are more likely to answer “No debt” than those who served in a bi-vocational position (16%)
- Those who served in ministry 30-39 years (30%) are more likely to answer “No debt” than those who served less than 30 years (19%) and 50+ years (18%)
- Those in Midwest (31%) and West (28%) are more likely to answer “No debt” than those in the Northeast (17%) and South (20%)

# “Which of the following best describes your current housing?”

- Those who are 70-74 years of age are the most likely to answer “I live in a residence I own” (87%)
- Those who have been retired 10+ years are the least likely to answer “I live in a residence I own” (75%)
- Those who served in ministry 30-39 years (84%) are more likely to answer “I live in a residence I own” than those who served 50+ years (78%)
- Those in Northeast are the least likely to answer “I live in a residence I own” (72%)
- Non-whites are more likely to answer “I live in a residence I own” than Whites (89% v. 81%)
- Males are more likely to answer “I live in a residence I own” than females (83% v. 72%)

# “Do you have a pension plan with current or former employer that pays you a set monthly amount?”

- Those who served as a pastor (61%) are more likely to answer “Yes” than those who served as a other minister (55%)
- Those who are less than 70 years of age are the least likely to answer “Yes” (52%)
- Those who have been retired 10 years or more are the most likely to answer “Yes” (71%)
- Whites are more likely to answer “Yes” than Non-whites (60% v. 42%)
- Males are more likely to answer “Yes” than females (60% v. 53%)

# “Approximate month amount pension pays”

- Those who served as a missionary are more likely to answer “\$501-\$1,000” (19%) than pastors (13%)
- Those who are 75-79 years of age (35%) are more likely to answer “\$0-\$500” than less than 70 those (21%) and 80+ (24%)
- Those who have been retired 0-4 years are the most likely to answer “\$501-\$1,000” (19%)
- Those who served in a bi-vocational position (22%) are more likely to answer “\$501-\$1,000” than those who served in a full-time position (13%)
- Those who served in ministry 40-49 years (31%) and 50+ years (37%) are more likely to answer “\$0-\$500” than those who served 30-39 years (20%)
- Those in the South (33%) are more likely to answer “\$0-\$500” than those in the Northeast (18%) and Midwest (25%)
- Females are more likely to answer “\$501-\$1,000” than Males (28% v. 12%)

# “Approximately how much does your household currently have in retirement savings?”

- Those who served as a pastor are the most likely to answer “\$500,000-\$999,999” (12%)
- Those who are less than 70 years of age (19%) and 70-74 (17%) are more likely to answer “\$250,000-\$499,999” than those 75-79 (12%) and 80+ (12%)
- Those who have been retired 0-4 years (19%) are more likely to answer “\$250,000-\$499,999” than those who have been retired 10 years or more (13%)
- Those who served in a full-time position (17%) are more likely to answer “\$250,000-\$499,999” than those who served in a bi-vocational position (8%)
- Those who served in ministry 30-39 years (18%) and 40-49 years (17%) are more likely to answer “\$250,000-\$499,999” than those who served less than 30 years (11%)
- Those in Northeast (16%) and Midwest (14%) are more likely to answer “\$500,000-\$999,999” than those in the South (9%) and West (10%)
- Whites are more likely to answer “\$250,000-\$499,999” than Non-whites (17% v. 7%)
- Males are more likely to answer “\$100,000-\$249,999” than females (16% v. 10%)

# “Do you (or will you) receive Social Security benefits?”

- Those who are less than 70 years of age are the least likely to answer “Yes” (90%)
- Those who have been retired 0-4 years are the least likely to answer “Yes” (93%)
- Those in West (97%) are more likely to answer “Yes” than those in the Midwest (94%)

# “Approximate monthly amount from Social Security”

- Those who served as a missionary are the most likely to answer “\$2,501 or more” (20%)
- Those who are less than age 70 (18%) or 70-74 (19%) are more likely to answer “\$2,501 or more” than those 75-79 (12%) or 80+ years of age (7%)
- Those who have been retired 10 years or more are the least likely to answer “\$2,501 or more” (35%)
- Those who served in a full-time position (17%) are more likely to answer “\$2,501 or more” than those who served in a bi-vocational position (9%)
- Those who served in ministry less than 30 years are least likely to answer “\$2,501 or more” (8%)
- Those in Northeast (21%) are more likely to answer “\$2,001-\$2,500” than those in the South (15%) and West (13%)
- Non-whites are more likely to answer “\$0-\$1,000” than Whites (21% v. 13%)
- Females are more likely to answer “\$0-\$1,000” than males (28% v. 11%)



# “If you had more help with your finances how much would this improve your overall well-being?”

- Those who are 80+ years of age are least likely to answer “Would help a lot” (11%)
- Those who have been retired 0-4 years (17%) are more likely to answer “Would help a lot” than those who have been retired 10 years or more (12%)
- Those who served in a bi-vocational position (21%) are more likely to answer “Would help a lot” than those who served in a full-time position (16%)
- Those who served in ministry less than 30 years (31%) are more likely to answer “Would not help at all” than those who served 50+ years (24%)
- Those in South (20%) and West (18%) are more likely to answer “Would help a lot” than those in the Midwest (13%)
- Whites are more likely to answer “Would not help at all” than Non-whites (28% v. 18%)

# “What resources would most help you with your finances today?”

## Finding work suitable for retired ministers/missionaries

- Those who are 80+ years of age are the least likely to select (8%)
- Those who have been retired 0-4 years are the most likely to select (21%)
- Those in Northeast (22%) and South (19%) are more likely to select than those in the Midwest (14%)
- Males are more likely to select than females (18% v. 12%)

# “What resources would most help you with your finances today?” (continued)

## Learning how to stretch my current resources

- Those who are less than 70 years of age (18%) and 75-79 (19%) are more likely to select than those 80+ (13%)
- Those who have been retired 0-4 years (17%) are more likely to select than those who have been retired 5-9 years (13%)
- Those who served in a bi-vocational position (20%) are more likely to select than those who served in a full-time position (16%)
- Those who served in ministry 30-39 years (19%) and 50+ (19%) are more likely to select than those who served 40-49 years (13%)
- Those in South (20%) are more likely to select than those in the Northeast (12%) and Midwest (14%)
- Non-whites are more likely to select than Whites (23% v. 16%)

# “What resources would most help you with your finances today?” (continued)

## Doing taxes

- Those who served as a missionary are most likely to select (16%)
- Those who served in ministry 40-49 years (14%) are more likely to select than those who served 50+ years (9%)
- Those in Northeast (15%) and Midwest (15%) are more likely to select than those in the South (9%)

# “What resources would most help you with your finances today?” (continued)

## Managing my retirement funds

- Those who served as a missionary (28%) are more likely to select than those who served as a pastor (21%)
- Those who are less than 70 years of age are the most likely to select (27%)
- Those who have been retired 0-4 years are the most likely to select (24%)
- Those who served in a full-time position (23%) are more likely to select than those who served in a bi-vocational position (17%)
- Those who served in ministry 30-39 years (24%) and 40-49 years (27%) are more likely to select than those who served less than 30 years (16%) and 50+ years (16%)

## Hearing inspiring stories of those who faced similar issues

- No significant differences

# “I was prepared for the adjustment from ministry to retirement.”

- Those who served as a pastor (78%) are more likely to Agree than those who served as other minister (71%)
- Those who have been retired 10 years or more are the most likely to Agree (84%)
- Those who served in a full-time position (77%) are more likely to Agree than those who served in a bi-vocational position (71%)
- Those in Northeast (82%) and Midwest (82%) are more likely to Agree than those in the South (71%)
- Males are more likely to Agree than females (78% v. 70%)

# “I have continued to make new friends in recent years.”

- Those who are less than 70 years of age are the most likely to Disagree (17%)
- Those who have been retired 0-4 years (17%) are more likely to Disagree than those retired 5-9 years (11%)
- Those who served in ministry less than 30 years (16%) are more likely to Disagree than those who served 40-49 years (12%) and 50+ years (10%)
- Those in South (15%) are more likely to Disagree than those in the Midwest (11%) and West (11%)

# “The transition from ministry to retirement was easy.”

- Those who served as a pastor are the most likely to Agree (71%)
- Those who are less than 70 years of age are the most likely to Disagree (34%)
- Those who have been retired 10 years or more are the most likely to Agree (80%)
- Those who served in a full-time position (71%) are more likely to Agree than those who served in a bi-vocational position (62%)
- Those who served in ministry 30-39 years (73%) are more likely to Agree than those who served 50+ years (65%)
- Those in Midwest (76%) are more likely to Agree than those in the Northeast (69%) and South (62%)
- Females are more likely to Disagree than Males (35% v. 26%)



## “I often feel lonely or isolated.”

- Those who have been retired 0-4 years (32%) are more likely to Agree than those who have been retired 10 years or more (26%)
- Those who served in a full-time position (69%) are more likely to Disagree than those who served in a bi-vocational position (62%)
- Those who served in ministry less than 30 years (33%) are more likely to Agree than those who served 30-39 years (27%)
- Those in South are the most likely to Agree (34%)
- Females are more likely to Agree than Males (37% v. 28%)

# “At my current church I have many close relationships.”

- Those who are less than 70 years of age are the most likely to Disagree (29%)
- Those who have been retired 10 years or more are the most likely to Agree (72%)
- Those who served in ministry 50+ years (74%) are more likely to Agree than those who served less than 30 years (66%) and 30-39 years (64%)

# “I feel like I lack purpose now that I am retired from ministry.”

- Those who served as a pastor (70%) or a missionary (71%) are more likely to Disagree than those who served as other minister (64%)
- Those who are 75-79 years of age (74%) are more likely to Disagree than those less than 70 (66%)
- Those who served in a full-time position (71%) are more likely to Disagree than those who served in a bi-vocational position (57%)
- Those in South are the most likely to Agree (33%)

# “I struggled adjusting to being retired.”

- Those who served as other minister (37%) are more likely to Agree than those who served as a pastor (32%)
- Those who are less than 70 years of age are the most likely to Agree (41%)
- Those who have been retired 10+ years are the most likely to Disagree (73%)
- Those who served in ministry 50+ years (39%) are more likely to Agree than those who served less than 30 years (30%) and 30-39 years (32%)
- Those in South are the most likely to Agree (39%)

# “I have had to rethink my sense of value and worth since I have retired from ministry.”

- Those who are 75-79 years of age are the most likely to Disagree (67%)
- Those who have been retired 0-4 years (43%) are more likely to Agree than those who have been retired 10 years or more (34%)
- Those who served in a bi-vocational position (45%) are more likely to Agree than those who served in a full-time position (38%)
- Those who served in ministry 50+ years (44%) are more likely to Agree than those who served 30-39 years (35%)
- Those in Northeast (64%) are more likely to Disagree than those in the South (54%)

# “I am often concerned about the financial security of my family.”

- Those who are 80+ years of age (56%) are more likely to Disagree than those less than 70 (49%) and 75-79 (47%)
- Those who have been retired 0-4 years are the most likely to Agree (50%)
- Those who served in a full-time position (51%) are more likely to Disagree than those who served in a bi-vocational position (43%)
- Those who served in ministry 50+ years (54%) are more likely to Agree than those who served less than 30 years (44%) and 30-39 years (43%)
- Those in South (52%) and West (50%) are more likely to Agree than those in the Northeast (41%) and Midwest (42%)
- Males are more likely to Agree than females (48% v. 41%)

# “My physical needs or those of my spouse have caused significant financial strain.”

- Those who served as other minister (29%) are more likely to Agree than those who served as a pastor (25%)
- Those who are 70-74 years of age (71%) are more likely to Disagree than those 75-79 (65%)
- Those who served in a bi-vocational position (34%) are more likely to Agree than those who served in a full-time position (25%)
- Those who served in ministry 50+ years are the most likely to Agree (36%)
- Those in South (30%) are more likely to Agree than those in the West (23%)

# “Retirement forced me to think about my value to God.”

- Those who served as other minister are the most likely to Agree (31%)
- Those who served in a bi-vocational position (36%) are more likely to Agree than those who served in a full-time position (25%)
- Those who served in ministry less than 40-49 years (72%) are more likely to Disagree than those who served 50+ years (64%)
- Those in South are the most likely to Agree (32%)



# “My spouse had difficulty adjusting to me being retired.”

- Those who are 75-79 years of age (26%) are more likely to Agree than those 80+ (19%)
- Those in Midwest (26%) are more likely to Agree than those in the West (20%)
- Males are more likely to Agree than females (24% v. 14%)

# “My spouse is very satisfied with our marriage.”

- Those who have been retired 0-4 years (7%) are more likely to Agree than those who have been retired 10 years or more (3%)

# “How, if at all, did you/ have you prepared for the transition to retirement?”

## Read articles on the topic

- Those who are less than 70 years of age (47%) are more likely to select than those 75-79 (39%) and 80+ (36%)
- Those who served in a full-time position (44%) are more likely to select than those who served in a bi-vocational position (34%)
- Those who served in ministry less than 30 years are the least likely to select (33%)
- Those in Northeast (52%) are more likely to select than those in the Midwest (40%) and South (41%)

# “How, if at all, did you/ have you prepared for the transition to retirement?” (continued)

## Spoke with others who had retired

- Those who served as a pastor (47%) are more likely to select than those who served as other minister (41%)
- Those who are less than 70 years of age are the most likely to select (53%)
- Those who have been retired 0-4 years are the most likely to select (55%)
- Those who served in a full-time position (48%) are more likely to select than those who served in a bi-vocational position (33%)
- Those who served in ministry 30-39 years (51%) and 40-49 years (48%) are more likely to select than those who served less than 30 years (37%) and 50+ years (41%)
- Those in South are the least likely to select (41%)
- Whites are more likely to select than Non-whites (47% v. 31%)

# “How, if at all, did you/ have you prepared for the transition to retirement?” (continued)

## Attended a retreat or conference for those nearing retirement from ministry

- Those who served as a pastor (27%) or a missionary (27%) are more likely to select than those who served as other minister (12%)
- Those who are 80+ years of age (30%) are more likely to select than those 70-74 (24%)
- Those who have been retired 10 years or more (36%) are more likely to select than those who have been retired 0-4 (28%)
- Those who served in a full-time position (29%) are more likely to select than those who served in a bi-vocational position (8%)
- Those who served in ministry 30-39 years are the most likely to select (35%)
- Those in Northeast (29%) and Midwest (34%) are more likely to select than those in the South (21%) and West (21%)
- White are more likely to select than Non-whites (27% v. 15%)

# “How, if at all, did you/ have you prepared for the transition to retirement?” (continued)

## Watched videos on the topic

- Those who are less than 70 years of age are the most likely to select (12%)
- Those who have been retired 0-4 years are the most likely to select (9%)
- Those who served in a full-time position (7%) are more likely to select than those who served in a bi-vocational position (4%)
- Those who served in ministry 30-39 years (9%) are more likely to select than those who served less than 30 years (5%) and 50+ years (4%)
- Those in West are the least likely to select (4%)
- Non-whites are more likely to select than Whites (12% v. 6%)

# “How, if at all, did you/ have you prepared for the transition to retirement?” (continued)

## Did not prepare

- Those who served in a bi-vocational position (32%) are more likely to select than those who served in a full-time position (18%)
- Those who served in ministry less than 30 years (26%) are more likely to select than those who served 30-39 years (17%) and 40-49 years (18%)
- Those in South are the most likely to select (24%)