QUESTIONS 7: WHY IS MISSIONARY SUPPORT SO EXPENSIVE?

Posted on October 25, 2019 by Eddie

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In the popular imagination, missionaries (whatever they are) are people who give up everything to go and serve God in faraway places. However, in the real world, when missionaries come to raise funds for their work, they often have budgets which dwarf the salaries of the people they are trying to get to support them. So, why does it cost so much to keep missionaries on the field?

Well, as in many of these questions, there isn't a simple answer. Different mission agencies do things in different ways and expect different things from their missionaries. What I'll try to do in this post is set out the essential costs of keeping a missionary on the "field". Some agencies will expect their staff to raise all of this themselves, others will pool support or find another way to meet the overall costs. However it is done, this gives an idea of what needs to be covered. In no particular order:

Salary: Missionaries need an income to pay for the same stuff that anyone at home needs. In some places, food and rent are relatively cheap, but in others, they are far more expensive than they would be in the UK. Â Most mission agencies calculate the income according to what people actually need, rather than on the basis of a universal salary plan that applies to all of the workers.

Holidays: Some missionaries live in places where they can visit amazing and cheap holiday destinations for next to nothing - we had that privilege. However, others are in immensely stressful situations and may have to travel long distances to expensive destinations in order to get some well deserved R&R. Â When you live in a tough, dangerous situation, a good holiday can literally be a lifesaver - but to the observer (or donor) in the UK, it can look like a luxury.

Medical Treatment: Most missionaries need to have medical insurance and this doesn't always come cheap. Let's face it, people who go skiing for a week tend to take out good medical cover, so why would people who are living permanently in other countries not do the same?

Travel: Â Missionaries have to get to and fro from the place they work. They may only make the journey once every four years or so, but if you are flying a family out to a lesser-known destination this can be a substantial cost, even if it is spread over a number of years.

Set-Up Costs: When you arrive in a new country for the first time, you have two options; either ship your belongings from home or buy new furniture, a car and everything else that you need when you arrive. Neither option comes cheap. Cars, in particular, can be a real problem; in some countries, governments whack something like 100% import duty on vehicles. Even buying a second-hand reject shipped in from Europe can be a very costly business.

Ministry Costs: some agencies cover the actual costs involved in "doing mission", others don't and expect the missionary to raise those funds, too. In either case, the money has to come from somewhere. We had to find money to pay our co-workers and to cover the costs of printing books locally as well as buying computers for work and so on.

Retirement: In the UK, unless you are self-employed, your pension payments are deducted from your salary. These include payments for the state pension and for any private pension that you might

have access too. Not only that, but your employer has to pay a cut towards your pension, too. Typically, missionaries have to make all of these payments (including for state pension in the UK) themselves. Some well-meaning people say that missionaries shouldn't pay pension contributions, they should rely on God to provide for them when they retire. However, what this means in practice is that they should rely on churches and others to support them in retirement, using up funds which could go to supporting younger missionaries still on the field.

Education: Very often, missionaries will need to pay to send their kids to school; either boarding school or day school. They may be able to use local schools which are free or cheap, but these schools will not always prepare children for life back in the UK and the quirks of the British education system.

The list could go on. Sometimes missionary support quotes look outrageous, but when you break them down, the missionaries may well only be receiving a very modest salary. All of the other costs are things which are necessary to keep them on the field, but which don't amount to a life of luxury. It is very instructive to compare the way that missionary support is calculated compared to the salary and benefits received by many expat workers in industry or government service in similar locations. Chalk and cheese springs to mind.

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