

# Are you losing sleep over your church's finances?

By [Margaret J. Marcuson](#)

September 30, 2010

Over the years, I have kept coming back to the words of Edwin Friedman, "Stress comes less from overwork than from taking responsibility for the problems of others." We can adapt these words for church finance: "Stress comes less from money challenges than from taking responsibility for the money problems of others." So often pastors end up carrying the anxiety for church finances. Who is staying awake at night? It's often the pastor, although I talked recently with a church treasurer who was losing sleep over whether there would be enough money in the account to pay the bills. In fact, the potential shortfall does not belong to the treasurer but to the church, but the treasurer is the one who was carrying all the anxiety

Family systems theory includes the idea of overfunctioning and underfunctioning, where some take too much responsibility, and others do not take enough responsibility. There's something of a dance between the two, a balance that gets created. In church finance, perhaps the most obvious example is the way that a small percentage of members frequently give the lions share of the budget. The 80/20 rule is operative here, with 20% of the congregation giving 80% of the money. Often it's 90/10, with 10% giving 90% percent.

The pattern is often at work in how the minister relates to the church financial life. This can be seen in a variety of ways: the minister may be the largest single giver to the congregation (and often no one knows that). Or, the minister accepts a salary year after year which is not adequate, because the church just can't afford it - or, as is becoming increasingly common, takes a salary reduction to balance

the budget (without necessarily a reduction in hours).

Overfunctioning can show up in other areas of church money. Some churches have one family or individual who can be relied on to rescue the budget at the end of the year. The other members can underfunction in their giving because they know (consciously or unconsciously) that someone will come to the rescue. Sometimes a church member will give a gift for a specific project, to underwrite a salary or to pay for a consultant if there is a problem. There's nothing wrong with special gifts per se, but sometimes they serve to relieve others of appropriate responsibility for the life of the church.

Overfunctioning is driven by anxiety. We feel anxious as to whether others are going to step forward and be responsible, and so we step in, either to help them, or to do it ourselves. The basic rule of the overfunctioning-underfunctioning reciprocity, as it's called, is that underfunctioners do not step up to take responsibility until overfunctioners step down. For most of us who were born to overfunction, this is not easy. And when it's in a high-anxiety area like money, it's even more difficult.

When pastors and church leaders realize their own overfunctioning around money in church life, what should they do? First of all, it's important simply to watch the pattern. How closely can you observe what you do? You don't even have to try to change what you do - if you begin to observe yourself. Beginning to recognize the pattern is an important first step.

What do you notice, if anything, about how you overfunction around money in church life?

*Originally posted at [Marcuson's Church Leadership Blog](#), part of the [CCblogs network](#)*