

Missionary Expense Costs Breakdown (2011-2012)

Overview

Total average cost for a Canadian career missionary couple: **114,000 CAD**
(single missionary 102,000 CAD)

Line Item	%	Amount
Salary	47	\$53,580
Administration	7	\$7,980
Other	7	\$7,980
Housing	8	\$9,120
Travel	7	\$7,980
Subsidy	5	\$5,700
Medical	9	\$10,260
Pension	6	\$6,840
Taxes	4	\$4,560
Total average cost worldwide		\$114,000

An average based on the total cost of all Canadian career missionaries divided by the number of Canadian career missionaries

Total average cost for a US career missionary couple: **121,000 USD**
(single missionary 108,000 USD)

Line Item	%	Amount
Salary	47	\$56,870
Administration	7	\$8,470
Other	7	\$8,470
Housing	8	\$9,680
Travel	7	\$8,470
Subsidy	5	\$6,050
Medical	9	\$10,890
Pension	6	\$7,260
Taxes	4	\$4,840
Total average cost worldwide		\$121,000

An average based on the total cost of all US career missionaries divided by the number of US career missionaries. The US average is higher than the Canadian average because of the larger number of missionaries in countries with higher costs of living.

Detailed Overview

- **Salary:**
 - Missionary employees are paid based on the international salary grid. People often wonder why a missionary's salary is so "high" even though they are living in a country where the cost of living is so "low." The most direct answer to this question is that *an American missionary is still an American* who incurs many American costs of living. This applies to Canadian missionaries as well.
 - Although the missionary's residence is in a foreign country, their citizenship is in America, their children will eventually go to school in America, they will most likely retire in America, etc. This applies to Canadian missionaries as well.
 - Americans will inevitably pay more than nationals for the same goods and services of all kinds. This applies to Canadian missionaries as well.
 - In addition, although many of the nationals may be somehow surviving for a very low cost, such as a few dollars per day, this is absolutely impossible for the missionary. The calculations that refer to people living on a few dollars per day usually do not take into account such things as housing or

basic home appliances which many of the nationals may do without. The missionary, however, needs these basics in order to do mission work.¹

- **Administration:**
 - In the case of an independent missionary, they handle their own administration and spend much of their time on administrative needs.
 - In the case of most mission agencies (such as YWAM, Youth for Christ, etc.) the administrators raise the costs for their work just as the missionaries they administrate for raise their money for mission work.
 - In the case of Christian Reformed World Missions, 15-20 people work in North America handle administrative matters for:
 - 60 career ministry positions (as well as for any spouses and children)
 - 100+ short-term positions
 - any short term and/or volunteer trips
 - projects and ministry support partnerships
 - This system saves much time and money through the efficiency of skilled administrators. Rather than the missionary spending countless hours “training” themselves in how to get a visa for a certain country(s), get plane tickets, organize health care, etc. and etc., these processes are streamlined and the missionary can focus a greater amount of energy on the ministry calling.
 - Furthermore, budgeted administration includes the overall strategies and methods used in the CRCNA’s ministry abroad. In this way the ministry positions and approaches are part of a unified and worldwide approach.

- **Other:**
 - Outfitting allowance
 - General field budget expenses
 - Computers, general office expenses, etc.
 - Home service costs not covered under travel specifically
 - A percentage of children's education

¹ The missionary desires to be as close to the people as is *feasibly* possible and *wise*. Nevertheless, in many cases the nationals will take offense to a missionary who tries to act as though they are like an indigenous person since it would be an artificial situation. For example, often missionaries hire a household helper who helps with everyday cleaning and cooking for a few hours each day, or a few days a week. To the American mindset this can conjure up notions of slavery or exploiting the poor. But in many poor countries, this is not uncommon among middle class families and is considered a way to provide meaningful employment. In fact, if a Western missionary does not hire a household helper, they are perceived to be selfish. Another example would be a missionary who decides to live within a poor or remote community. He/she may be living on or close to the same level as those among whom he/she is ministering, but if there is a disaster, a serious accident or illness, or other kind of emergency, the foreign missionary still has the option of getting out of there, returning to the city or to North America. Few in the community could do so. So the missionary is still different, in spite of a desire and efforts to “relate”.

- Field education—yearly retreat with other CRWM missionaries from the their field; other continuing education costs
- **Housing:**
 - This cost is a worldwide average for World Missions missionaries. Housing in Japan for example is much higher than it is in Bangladesh, but by using the average the missionaries from Japan do not need to raise much higher amounts.
 - The costs of housing in most world cities today is nearing that of many places in the US, even if the surrounding areas are impoverished.
- **Travel:**
 - This cost is a worldwide average for World Missions missionaries and it includes both travels to and from the field as well as on field travel. Also included is travel to yearly field team meetings with other missionaries and field leader for logics, strategy, continuing education, and encouragement (some of this cost may be categorized here, and some under “other”).
- **Subsidy:**
 - “Subsidy” refers to the “cost of living adjustment (COLA)” which provides missionaries a subsidy when living in places with very high costs of living. This is based on an internationally recognized standard used by CRWM and CRWRC, as well as many other international agencies.
- **Medical:**
 - North American missionaries are covered by North American health care insurance. When the missionary requires health care overseas they pay out-of-pocket and are reimbursed through the American insurance plan.
 - Medical costs in many countries are often cheaper than in the United States. However, often the medical treatment needed may not be available in the ministry location and it may require travel to a different location, such as returning to North America, which again raises the cost. The cost for insurance is based on these fluctuations and worldwide average for CRWM missionaries.
- **Pension:**
 - Many independent missionaries, or those sent through some agencies, do not have any pension plans and some even still need support once retired. The CRCNA cares for missionaries in similar ways to that of pastors and denominational employees.
 - Up until January 2009, the CRCNA provided a contribution to the pension plan. After that time, CRWM missionaries have the option to contribute to their own plan.

- **Taxes**

- **Target to be raised:**
 - Missionaries' target of funds to raise is only 60% of the average. That is due to the denominational ministry share system, as well as other income sources that CRWM has like foundations and investments.
 - This is one of the biggest advantages of the CRCNA's mission structure, since it keeps the amount to a more attainable number and allows missionaries to focus more on their missionary calling.
 - Since it is an average, it does not cause missionaries who are in more expensive places to have to raise significantly more funds.