

Cross-Cultural worker Marriage Issues: FUNd Raising Isn't FUN!

Mary dreaded opening the email when she saw who it was from and the subject line. She had been watching the family's account slowly slipping onto the red during the last few months. Her husband, John, kept saying not to worry. She had insisted that he contact their supporters, but he had not done so.

The email from their agency said the deficit had reached the point where at least one of them had to come home to shore up their support. That meant that either she would be left in their host county with their two middle school children or they would have to take the children back to their passport country. Then they would have to change schools in the middle of the year--while going through the reentry process.

Mary was angry with their agency, with their supporters, and especially angry with John. He had not tried to contact supporters, not even with an email. She hated asking for funds, begging for money, especially for money for themselves.

Finances are an issue in any marriage, but for those serving with faith-based agencies there is often even more stress. Since the 2001 terrorist attacks and with world-wide recession (depression) in 2008, raising funds has become more and more difficult.

Let us look briefly at fund raising in the Bible and in greater depth at marriage issues that may arise at different stages in the careers of cross-cultural workers.

What Does the Bible Say?

Paul, an early cross-cultural worker, wrote much about this when he wrote to the Corinthian church in Greece (1 Corinthians 16 and 2 Corinthians 8-9). Though this brochure is about marriage issues raised by fund raising, let us also consider some of the things Paul mentioned as he raised funds.

- He specifically asked for funds and even gave suggestions about how to raise them (1 Corinthians 16:1-2, 2 Corinthians 9:5).
- He encouraged people to give as much as they could (2 Corinthians 8:10-15, 9:6-7).
- He urged keeping the highest ethical standards (1 Corinthians 16:3-4, 2 Corinthians 8:20-21).
- He even compared some churches to others (2 Corinthians 8:1-8, 9:2-4).

Paul was not reticent about raising funds. Cross-cultural workers today need not hesitate about asking for money either. However, when they do, issues may arise between spouses during any stage of their cross-cultural worker career.

Before They Go

The course of initial fund raising varies, but the following one is common.

- Much. At the beginning family and friends pledge support so that the beginning cross-cultural workers will not be discouraged, often responding within days of the first mailing.
- Little. After the initial "deluge," funds tend to trickle in. People are not "sure" individuals will raise enough to go, so they may wait to see if the cross-cultural worker is going to make it. Cross-cultural workers take meetings wherever they can, and the balance in their account rises only slowly or even declines.

- Much. After the long drought when it becomes clear that enough funds will come in people begin to get on the "band wagon," perhaps wanting to be the ones who puts the cross-cultural workers over the top.

A spouse who has difficulty tolerating uncertainty may become quite anxious during that long stage when few funds are not coming in. As the fear of failure rises, he or she may say things like, "This is what I was afraid of. What do we do if we don't get enough by the deadline?"

One spouse may begin to question whether or not God has really called them to be cross-cultural workers. This is especially likely if one has had a stronger sense of "call" than the other. As a result, tension may rise between the spouses.

While on the Field

While serving in their host country, changes beyond the cross-cultural workers' control may result in a shortage of funds.

- Friends and family who did not want to say "No" may never give anything or just quit giving after a few months.
- People who lose their jobs or retire may be unable to keep their commitments.
- The exchange rate changes so that the support raised is no longer enough
- Supporters die.
- An agency asks cross-cultural workers to teach school to TCKs, and some supporters quit because those cross-cultural workers are no longer doing what those supporters agreed to fund.

The list can go on and on, but no matter what the reason, a couple no longer have enough support for both husband and wife to remain on the field. This results in

many very difficult decisions that need to be made by the couple. Do both go home? Does one stay to continue the ministry while the other returns to raise funds? If the couple has children, how does that affect the decision? Does one parent stay with the children so that they do not have to change schools or do they all go home? Do some of the children remain with friends while others go home to be with both parents?

On Home Ministry Assignment

When cross-cultural workers return home they may find that their support base has changed along with many other things in their passport countries. Here are some things that may change.

- Pastors at supporting churches may have changed, and the new pastors have less interest in cross-cultural work, supporting only denominational cross-cultural workers, only church members, or only those who are reaching unreached peoples groups.
- Friends may have grown apart from the cross-cultural workers and not renew their pledge.
- Supporters may want to know how many converts during the last term, and the couple has very few because they teach nationals preparing for ministry.
- Some people may drop support because they not consider individuals to be "cross-cultural workers" while in their passport countries.
- Others decide to drop support because they can get more "bang for their buck" supporting nationals.

This list can also go on and on, but cross-cultural workers may find support dropping when they return. Continually

having to justify their worth to supporters when doing what God has called them to do may discourage one spouse more than the other. If the passport country has a higher cost of living, loss of income during this time can become an issue between husband and wife.

Nearing and After Retirement

Approaching retirement many people are at the peak of their earnings. However, cross-cultural workers may face a decline in their support account because many of their supporters are also retiring and some are dying. Rather than having surplus money to put toward an additional retirement annuity, cross-cultural workers may have a declining income.

In addition, cross-cultural workers have a wide variety of retirement programs.

- Some have been contributing to a 401(k), 403(b), or other retirement plan which is fully vested so they can live comfortably on income from their portfolio with no need to raise funds.
- Others have been investing in property and/or savings accounts so that they can live on income from the property and the interest from their savings with no need to raise other funds.
- Still others have been promised a pension from their agency and receive it, but they still are asked to raise funds for their support account to receive this pension.
- Still others, primarily those who have gone out independently as “tentmakers” or under local churches, may have virtually nothing, perhaps not even Social Security.

Thus financial issues at this stage of life may be the same as for people who were not cross-cultural workers—or fund raising may have to continue for life. Those who need to continue to raise funds may find that people do

not understand why they do. Even people who have given support for many years may discontinue so that financial pressures become an issue in marriage even in retirement.

Conclusion

Cross-cultural workers who have to raise support are under additional financial pressures on their marriage relationships. Not only are they living on a limited income and living in a culture in which the financial structure is not “natural” for them, but also they often have to raise their salary by finding people who will support them financially.

Few people would find it fun to live for long periods of time under this uncertainty. In addition, some cross-cultural workers may feel like God holds them responsible if funds do not come in. They may feel that they have fallen short in their faith, that they have sinned. Such is not true.

Hudson Taylor, cross-cultural worker to China during the last half of the 19th century, said, “God’s work done in God’s way will never lack God’s supply.” The key concept here is “God’s supply.” Cross-cultural workers are responsible to communicate (letter, email, telephone, blog, Skype) with people who support them, but God is the one who supplies the funds.

Here are some things to consider:

- Remember that financial matters are one of the leading causes of disagreement in most marriages. Raising funds makes this even more likely to be an issue.
- Study the passages about giving to cross-cultural work in the Corinthian epistles mentioned earlier.
- Talk the issue over frequently, expressing feelings to each other.

- Perhaps decide for one person to take over the responsibility for fund raising.
- Ask more experienced cross-cultural workers how they have resolved the issue.

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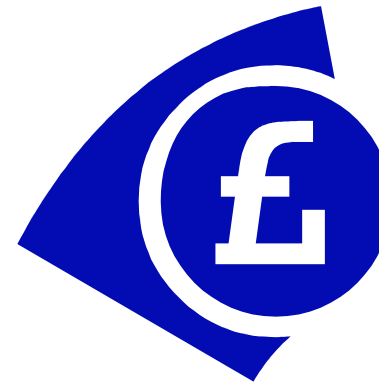
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