

The Relationship between Spiritual Leaders' Financial Satisfaction and Their Job Satisfaction

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Abstract

The purpose of this paper is to examine the relationship between spiritual leaders' financial satisfaction and job satisfaction. While there have been studies that have examined pastors' mental health issues such as stress, burnout, and relational issues with family and congregation, limited studies have examined the relationship between pastors' financial satisfaction and job satisfaction. For the study, 144 responses were collected through a mail survey from 1372 churches around the top 20 cities in Southern California. The result shows that financial satisfaction or/and workload satisfaction have the positive impacts on job satisfaction, reflecting unique job characteristics of pastors. And job satisfaction has no relationship with salary, church size, retirement comfort, age, household total income, and household size. Since people's job satisfaction is very closely related to their work performances, the results of this paper address the importance of spiritual leaders' financial health in the Christian community and offers research-based inputs on how to approach the issue more effectively.

Keywords: *pastors' financial health, financial satisfaction, workload satisfaction, spiritual satisfaction*

JEL Classification: M1, M19

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1. Introduction

If workers are more satisfied financially, are they more satisfied with their job? According to the CNBC/SurveyMonkey Workplace Happiness Index in 2019, while 68% of the US workers who earn more than \$150,000 are very satisfied with their job, only 40% of the US workers who make money less than \$50,000 are very satisfied with their job (Wronski, 2019). The survey has been done from June 21st, 2019, to June 30th, 2019, and investigated 7,940 US national workers. Based on the survey result, we can say that the more people make money, the more they are satisfied with their job.

While an individual's financial satisfaction plays a crucial role in his/her job satisfaction in general, the satisfaction also depends on one's relative financial satisfaction. Easterlin (1974) finds a positive relationship between income level and happiness based on the survey data from 1946 to 1970, investigating 19 countries in Asia, Africa, and Latin America. He adds that happiness does not grow over time when income grows continuously. Easterlin (1995) reports that if all people's income increases, then they do not feel happier than before. When only one person's income increases but the others' income stays, then he or she feels happier. Diener and Biswas-Diener (2002) find that wealthy nation has higher subjective well-being and the relationship is stronger in poor countries. Clark and Shields (2008) provide evidence to reveal the correlation between relative income and subjective well-being. Kahneman and Deaton (2010) reveal that high income is correlated with life satisfaction and low income is related to low life evaluation and life well-being. Kifle (2013) states that both own wages and comparison wages are related to overall job satisfaction. Aknin et al. (2018) report empirical evidence that supports the hypothesis that people can raise their happiness through investing in generosity, self-expression, more free time, and experiential purchases. Mogilner et al. (2018) persist that more time and money have a significant impact on happiness. Brzozowski and Visano (2020) find that income has a modest effect on life satisfaction, using data from 2 waves (2005, 2010) of the General Social Survey in Canada. Masuda, et al. (2021) argues that higher well-being is associated with greater levels of life satisfaction.

Several papers examined pastoral job satisfaction using non-financial variables. Using 327 survey data out of 800 U.S. Presbyterian churches' clergy, Jones (2000) reports that pastoral job satisfaction is related to dependent variables such as work-family conflict, role ambiguity, role conflict, negative affectivity, and positive affectivity. Mueller and McDuff (2004) state that congregational mismatch such as conservative or liberal perspective results in pastoral job dissatisfaction. When there is more congregational mismatch, pastors are more likely to leave their current church. Cohall (2007) argues that pastors who actively participate in their congregation politically and socially, and have transformational leadership are more satisfied with their job. Faucett et al. (2012) report that there is a negative impact of pastoral role ambiguity and role conflict on job satisfaction. They surveyed 179 United Methodist clergy from web survey data. West (2016) argues that pastors' deficiency in emotional intelligence brings about negative job satisfaction. He interviewed 20 Canadian pastors.

Although there are some papers regarding pastors' financial issues, those are limited. Pastor's jobs have some different characteristics from other occupations. God made pastors "to shepherd the church of God." (Acts 20:28, New American Stand Bible) Therefore, a pastor's job is not just a career but a calling (Fletcher, 1990; Goetz, 1997; Rose, 1999; Mueller and McDuff, 2004). Pastors are leaders, but the position is more likely to serve others by providing spiritual, moral, and personal guidance. Their job descriptions are not as clear as other professionals. They perform multiple roles such as preachers, counselors, teachers, scholars, administrators,

fundraisers, and so on. Pastors are evaluated by tangible and intangible factors. The tangible factors are the growth of their church in terms of finance and membership. The intangible factors are the spiritual issues of their church members.

Pastors' salary structure differs from that of other occupations. Typically, the salary includes base cash salary, housing and utility allowance, benefits such as insurance and pension, and social security or FICA allowance. Harbaugh (1984) states that there is no clear guideline on how much churches should pay to pastors. In general, the financial situation of pastors is not that promising. McMillian and Price (2003) report that many pastors cannot be devoted to their authentic calling and many well-educated graduates hesitate to initiate their ministry because of low salaries. Park and Bezjian (2009) find that 85% of Korean American pastors are not prepared for their retirement. Alsemgeest (2019) reports that there is a positive relationship between sufficient retirement savings and job satisfaction, using survey data from South African Dutch Reformed ministers who are going to retire in 5 years. Extending those findings, we explore how financial satisfaction is related to job satisfaction of pastors. Since pastoral jobs are different from other jobs, pastoral financial satisfaction is not determined only by financial or monetary figures such as dollar amounts but affected by willingness to serve god and peoples. The high financial satisfaction may not guarantee job satisfaction of many dedicating pastors. However, we hypothesize that there is a positive relation between financial satisfaction and job satisfaction. Using survey results, we test that hypothesis.

For our test, we collected 144 responses through a mail survey from 1372 churches around the top 20 cities in Southern California. Using those responses, we measure the levels of financial, workload, job, and other satisfactions. We do our test. The test result shows that financial satisfaction and workload satisfaction have the positive impacts on job satisfaction, reflecting unique characteristics of pastors' jobs. In addition, job satisfaction has no relationship with salary, church size, retirement comfort, age, household total income, and household size.

This paper has some contributions. First, this paper contributes to academia because there are limited papers regarding spiritual leaders' finance. This paper adds to the literature that reveals the relationship between spiritual leaders' financial satisfaction and job satisfaction. Second, this paper strengthened the theory that financial satisfaction increases job satisfaction. There is already consensus that financial satisfaction has a positive relationship with job satisfaction. This paper reveals a similar relationship, especially in the job of pastors. Thus, this paper advocates the positive relationship between financial satisfaction and job satisfaction. Third, this paper expands the previous studies by adding more control variables. Previous literature uses only a few control variables, but this paper considers 9 control variables. This means that this paper is able to investigate more finely adjusted results with the control variables. Finally, this paper helps us educate pastors financially based on the study results. Some pastors do not have a wide knowledge regarding financial matters such as retirement plans, and thus they need to be educated financially. Therefore, this paper contributes not only to academia and theory but also to methods and pastors' financial education.

The remainder of the paper is organized as follows. The next section describes the sample and the pastors' satisfaction data examined. After the data description, we discuss about the models to analyze the data. After explaining the models, test results are presented and discussed. The final section summarizes the results and their implications.

2. Data

The target areas for the data collection are around the top 20 cities in Southern California according to the 2010 US Census. We found the churches from yellowpages.com including Baptist, Methodist, Lutheran, Presbyterian, Assembly of God, Church of Christ, Church of God, Community, and Non-denominational churches. We mailed out to 1372 churches for the survey and 144 churches responded (10.5%) from March 2019 to July 2019. Here we attach the survey questions at Appendix 1.

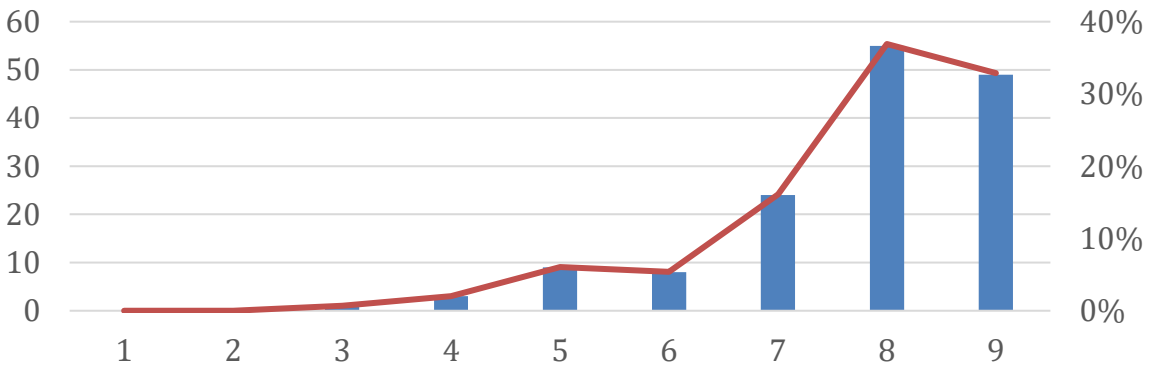
In Table 1, the average church size (*chattn*) by Sunday service attendance is 213, the minimum is 10, and the maximum is 2,000. According to Hartford Institute 2012 Religion Research Report, the national average is 189. The average of the churches' history (*chhistory*) is 68.6 years, and their standard deviation is 33.8 years. The minimum history is 10 years old, and the maximum history is 221 years old. The expected pastors' service years (*serviceyrs*) is 11.7 years, the min is 1 year, and the max is 37 years. If the range of the level of satisfaction is from 1 (lowest) to 9 (highest), the average of the pastor's financial satisfaction (*finsat*) is 6.6; spiritual satisfaction (*spritsat*) is 7.2; workload satisfaction (*wrkloadsat*) is 6.5; job satisfaction (strongly disagree) is 7.8, and retirement comfort (strongly agree) is 5.8. Figures 1, 2, and 3 show the frequencies according to the level of satisfaction. More than 70% of responses rate 6 or above in terms of job, financial, and workload satisfactions. However, Pastors' financial satisfaction mean is a little lower than other satisfaction means.

The mean age of pastors (*age*) is 56, ranging from 37 to 80. Senior pastors are 75%; pastors are 17%; and interim, associate, part-time, or transitional pastors are 8%. The average pastor's salary (*salaryk*) is \$87K; 8% of pastors receive less than \$30K; 17% less than \$50K; 64% less than \$100K; and 5% of pastors receive more than \$150K. 81% of pastors have other income sources and 33% of pastors receive 50% or less income from their churches. More than 20% of pastors thought about leaving the church due to low salaries. The proportion of pastors' households' total income in 2018 came from their church is approximately 74.8%. The mean value of pastors' household size (*householdsize*) is 3.1.

Table 1. Descriptive Statistics

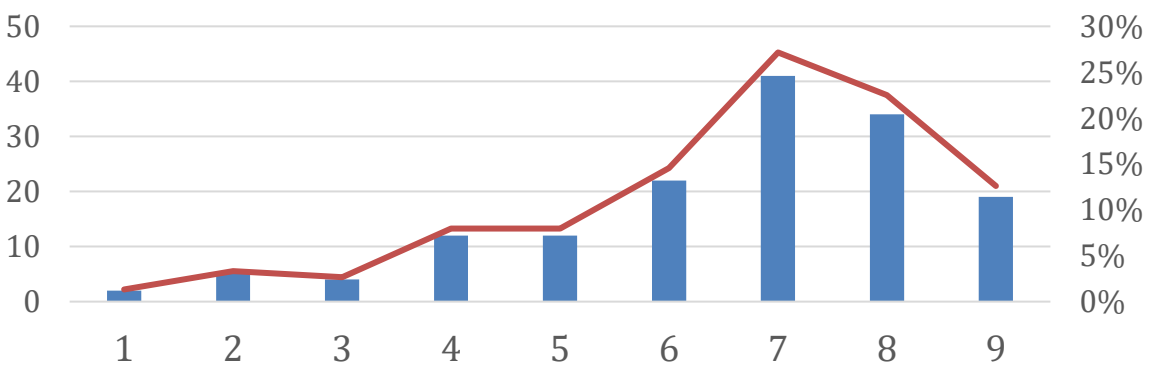
Variable	Obs	Mean	Std. Dev.	Min	Max
<i>chattn</i>	144	213.007	286.877	10	2000
<i>chhistory</i>	142	68.563	33.83	10	221
<i>serviceyrs</i>	144	11.701	9.391	1	37
<i>finsat</i>	144	6.569	1.842	1	9
<i>spritsat</i>	144	7.236	1.268	3	9
<i>wrkloadsat</i>	144	6.486	1.805	1	9
<i>overallsat</i>	142	7.754	1.322	3	9
<i>retcomfort</i>	144	5.757	2.083	1	9
<i>age</i>	144	56.188	10.116	37	80
<i>salaryk</i>	143	87.119	35.816	22	175
<i>householdsize</i>	143	3.147	1.384	1	7

Figure 1. Job Satisfaction



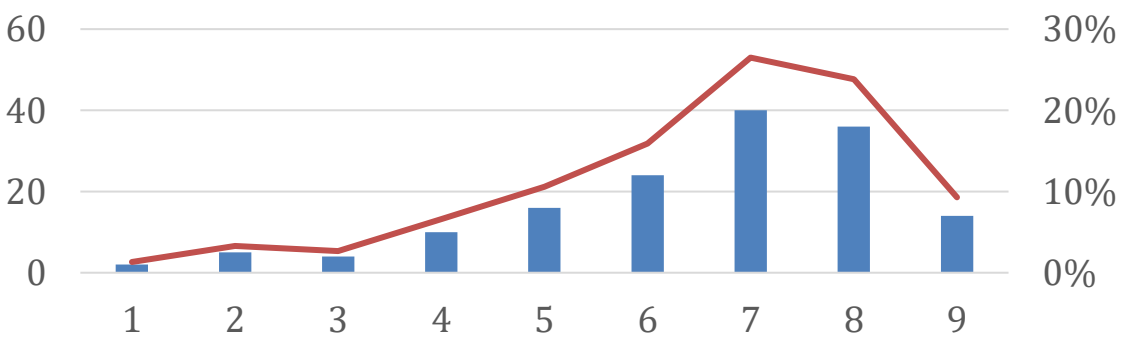
Job Satisfaction (1~4: 3%, 6: 5%, 7: 16%, 8: 37%, 9: 33%, 91%: 6 or above)

Figure 2. Financial Satisfaction



Financial Satisfaction (1~2: 4%, 1~4: 15%, 6: 15%, 7: 27%, 8: 23%, 9: 13%, 78%: 6 or above)

Figure 3. Workload Satisfaction



Workload Satisfaction (1~4: 14%, 6: 16%, 7: 26%, 8: 24%, 9: 9%, 75%: 6 or above)

Table 2 shows correlations among our variables. Job satisfaction (7) is very weakly correlated with church size, church history, service years, retire comfort, age, salary, and household size. Job satisfaction is also weakly correlated with financial satisfaction (4) and spiritual satisfaction (5). Job satisfaction is moderately correlated with workload satisfaction (6). There is no multicollinearity concern among variables.

Table 2. Correlations Among the Variables

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
(1) chattn	1.000										
(2) chhistory	-0.073	1.000									
(3) serviceyrs	0.339	-0.105	1.000								
(4) finsat	0.150	0.079	-0.025	1.000							
(5) spritsat	0.018	0.127	0.138	0.266	1.000						
(6) wrkloadsat	0.017	0.008	0.035	0.356	0.397	1.000					
(7) jobsat	0.008	0.010	0.003	0.286	0.264	0.483	1.000				
(8) retcomfort	0.071	0.213	-0.016	0.617	0.353	0.299	0.138	1.000			
(9) age	-0.013	0.088	0.244	0.249	0.229	0.127	0.122	0.277	1.000		
(10) salaryk	0.389	0.219	0.045	0.259	0.042	0.020	0.115	0.195	0.024	1.000	
(11) householdsize	0.117	-0.089	-0.117	-0.069	-0.101	0.030	0.039	-0.215	-0.563	0.056	1.000

3. Models and Concern

This paper’s model has three parts: a dependent variable, independent variables, and control variables. The control variables have two parts: satisfaction variables and pastors’ variables. Based on these variables, we construct a model:

$$\begin{aligned}
 \text{Job Satisfaction} = & \alpha_0 + \alpha_1 \text{Financial Satisfaction} + \\
 & \{ \alpha_2 \text{Spiritual Satisfaction} + \alpha_3 \text{Workload Satisfaction} + \\
 & \alpha_4 \text{Retirement Comfort} \} + \{ \alpha_5 \text{Church Size} + \alpha_6 \text{Church History} \} + \\
 & \{ \alpha_7 \text{Service Year} + \alpha_8 \text{Age} + \alpha_9 \text{Salary} + \alpha_{10} \text{Household Size} \} + \varepsilon \quad (1)
 \end{aligned}$$

Equation (1) represents a regression of job satisfaction in order to identify determinants of job satisfaction.

Dependent Variable: The dependent variable for our research is the *Job Satisfaction* index which measures overall satisfaction as a pastor from 1 (strongly disagree) to 9 (strongly agree). The variable is a common dependent variable used in job satisfaction study (Clark and Oswald 1996; Gao and Smyth 2010; Levy-Garboua amd Montmarquette 2004; Sloane and Williams 2000; Kifle 2014).

Independent Variable: *Financial Satisfaction* index is from 1 (strongly disagree) to 9 (strongly agree). The statement is “I am satisfied with my current life financially.” Gao and Smyth (2010) use level of satisfaction variables such as pay, promotion, supervisors, benefits, rewards, operating procedures, co-workers, nature of work, and communication. Sloane and Williams (2000) also use financial satisfaction level like “Current earnings are 1. Much less than I deserve, 2. Somewhat less than I deserve, 3. About what I deserve, 4. Somewhat more than I deserve, and 5. Much more than I deserve.”

Control Variables: There are 3 types of control variables. The first control variables are satisfaction variables which are measuring diverse levels of satisfaction (Gao and Smyth 2010). The *Spiritual Satisfaction* index is from 1 to 9 to answer the question: “I am satisfied with my current life spiritually.” The *Workload Satisfaction* index is also 1 to 9, answering the question: “I am satisfied with my workload.” The *Retirement Comfort* index is from 1 to 9, mentioning “I feel

financially comfortable about my life after retirement.” The second control variables are workplace characteristics variables such as church size and history. The *Church Size* measures how many members attend to Sunday service. The *Church History* measures how many years the church’s history is. The *Service Year* is measuring how many years the pastor serves the current church. The *Age* is measuring pastors’ age. The third control variables are demographic variables like service year, age, salary, and household size. The *Salary* index is calculating “total compensation from church, including all benefits such as housing, car, insurance, retirement support, etc. Before-tax basis.” The *Household Size* index is answer from the question of “What is your household size?”

We believe several satisfaction measurements by surveying may invite a concern on endogeneity problems. In order to reduce the endogeneity concern in our testing, we control variables and present four variations of Equation (1). By comparing the results of variations, we obtain more confident implications.

3. Data Analysis

Model 1 is the regression with satisfaction variables. Job satisfaction is positively and significantly correlated with financial satisfaction and workload satisfaction. Although the confidence level of financial satisfaction is 95%, the confidence level of workload satisfaction is 99%. However, there is no correlation between job satisfaction and spiritual satisfaction, and between job satisfaction and retirement comfort. This model 1 can explain job satisfaction by 29.5%, meaning that the R-squared is the most. Model 2 is the regression controlled by workplace variables. The model shows a significant and positive correlation between job satisfaction and financial satisfaction. The confidence level is 99%. Nevertheless, job satisfaction is not correlated with church size and church history. Pastors’ job satisfaction does not depend on how large church they serve nor how long the churches were established. The R-squared is 0.084, which means this model 2 can explain job satisfaction by 8.4% which is the lowest.

Table 3. Determinants of Job Satisfaction

VARIABLES	Satisfaction variables	Workplace variables	Demographic variables	All variables
	(1) Model 1	(2) Model 2	(3) Model 3	(4) Model 4
finsat	0.165** (0.0684)	0.215*** (0.0610)	0.211*** (0.0630)	0.124 (0.0757)
spritsat	0.0870 (0.0841)			0.0974 (0.0894)
wrkloadsat	0.316*** (0.0599)			0.306*** (0.0636)
retcomfort	-0.0926 (0.0607)			-0.0936 (0.0649)
chattn		-0.000188 (0.000375)		-0.000256 (0.000403)
chhistory		-0.000655 (0.00316)		-0.000758 (0.00309)
serviceyrs			0.000487 (0.0118)	-0.00341 (0.0119)
age			0.0158 (0.0136)	0.0106 (0.0125)
salaryk			0.00178 (0.00315)	0.00403 (0.00320)
householdsize			0.113 (0.0937)	0.0542 (0.0878)
Constant	4.521*** (0.600)	6.448*** (0.453)	4.949*** (0.950)	3.820*** (0.969)
Observations	142	140	140	138
R-squared	0.295	0.084	0.124	0.278

(Standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1)

Model 3 is the regression that is controlling pastors' demographic variables. This model also shows us the significant and positive correlation between job satisfaction and financial satisfaction. The confidence level is 99%. However, job satisfaction is not correlated with pastors' service year, age, salary, and household size. Its R-squared is 0.124, meaning that model 3 can explain job satisfaction by 12.4%. Model 4 is the regression using all variables in Equation (1). We see workload satisfaction is significantly and positively correlated with job satisfaction. However, there is no correlation with any other variables including financial satisfaction, spiritual satisfaction, retirement comfort, church size, church history, service year, age, salary, and household size. The R-squared is 27.8, which means that model 4 can explain job satisfaction by 27.8%. Overall, these models tell us that job satisfaction is positively and significantly correlated with financial satisfaction, but not correlated with church variables and pastors' demographic variables. When we included satisfaction variables, workplace variables, and demographic variables, the financial satisfaction variables do not show a significant relationship.

4. Conclusion

Pastors are happy with their job when they are happy with their workload and financial situation. It is interesting to see that their job satisfaction has weak relationship with their spiritual satisfaction. In addition, their job satisfaction is not related to the size of the church they serve. Pastors' service years at their churches, their salary, or retirement preparation has no relation to their job satisfaction. While pastoral job satisfaction is closely related to financial satisfaction, it is not related to their income from the church. Determinants of pastoral job satisfaction are similar to determinants of workers' job satisfaction in that the determinants are financial satisfaction and workload satisfaction. However, although workers' job satisfaction is correlated with their salary, pastors' job satisfaction is not related to their salary. Moreover, workers' financial satisfaction is a crucial factor of job satisfaction whereas pastors' financial satisfaction is a weak factor of job satisfaction (see Model 4). We can conclude that one of the reasons is pastoral job characteristics which means that pastor is not just a job for a better living standard, but a calling from God.

There are some limits to this paper. First, the sample size is small, using 144 churches' pastors. Further research using a larger sample will reveal more precise results regarding the determinants of pastors' job satisfaction. Second, satisfaction can be different by ethnicity because there are some cultural differences by ethnicity. Third, satisfaction can be different by denomination because pastors are supported differently according to their denomination. Fourth, there can be some regional effects because the living cost is different by region. Finally, the results can be different based on different pastoral groups between those who become pastors after college graduation and those who become pastors after industrial experiences.

Appendix 1. Survey Questions

1. Please write/select in your response about your church and your service

a. Sunday service attendance: approximately _____ members

b. The language your church use for the main Sunday services _____

c. Church history: _____ years

d. My years of service at my current church: _____ years

e. My title (Such as Senior Pastor, Associate Pastor, etc.):

2. **Strongly disagree** Disagree Between Agree **Strongly agree**

1 2 3 4 5 6 7 8 9

a. I am satisfied with my current life financially b. spiritually c. my workload

d. my salary (compensation) e. Overall satisfaction (as being a pastor)

f. Personally, I think stock investment is a gambling

g. Saving for retirement is lack of faith

h. There is strong relation between spiritual health and financial health

i. I feel financially comfortable about my life after retirement

j. I am knowledgeable about my retirement

3. What is your age?

- before 20 20-24 25-29 30-34 35-39 40-44 45-49
- 50-54 55-59 60-64 65-69 70-74 75-79 over 79

4. In 2018, what was your total compensation from your church, including ALL benefits such as housing, car, insurance, retirement support, etc.? BEFORE TAX basis (*\$1,000 = 1K).

- less than \$25K \$25K-29K \$30K-34K 35K-39K 40K-44K 45K-49K
- 50K-54K 55K-59K 60K-64K 65K-69K 70K-74K 75K-79K
- 80K-84K 85K -89K 90K-94K 95K-99K 100K-109K 110K-

119K

- 120K-129K 130K-139K 140K-149K 150K-159K 160K-169K 170K and

over

5. Have you ever thought about leaving your church due to pay (salary) issues? Yes

No

6. Please rank your retirement resources that applies (the largest as Rank 1, second largest as 2,

- _____ Church-sponsored
- _____ House
- _____ Personal savings
- _____ Retirement savings account (such as IRA, etc.)
- _____ Social security
- _____ Other _____

7. Please rank the following retirement issues (#1 as most important and #6 as least important)

- _____ Financial issues including living and housing
- _____ Having leisure time
- _____ Health
- _____ Relationship with family and friends in the congregation
- _____ Spiritual life
- _____ Other (specify) _____

8. Approximately how much do you have saved for retirement including any IRAs, 403(b)s or 401(k)s, pension funds, or any other retirement savings? \$ _____

9. Approximately what proportion of your household’s total income in 2018 came from your church?

_____ % from church

10. Your ethnicity: please mark ONE only

- American Indian Asian Black Hispanic
- Pacific Islander White Other

11. What is your household size? _____ people

12. Please rank the tools you use to develop your financial knowledge: most use as #1 and #7 as least

- _____ Scripture studies
- _____ Theology books about finance
- _____ Non-theology books about finance
- _____ Other pastors
- _____ Friends who are not pastors
- _____ Church or denominational financial planning seminar or education opportunities
- _____ Media (TV, Internet, newspapers, etc.)
- _____ Other: _____

13. How many times you do a money related sermon per year? _____ times

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