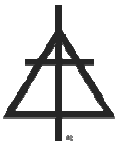


# MINISTERS' COMPENSATION SURVEY



CHRISTIAN  
REFORMED  
CHURCH

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*July 2010*

## 2010 MINISTERS' COMPENSATION SURVEY

### Ministers of the Christian Reformed Church Summary

#### Summary

The survey information presented in this report was compiled from responses to a request sent to the churches in January 2010 for purposes of obtaining information regarding compensation practices generally followed by Canadian and U.S. churches. Information was requested for ordained ministers serving a congregation full-time.

All reported amounts are stated in the currencies of the respective countries. Please note that the survey was not designed to form a basis for definitive conclusions regarding compensation practices for individual classes and its usefulness in that context may be limited.

Averages of reported compensation and related benefits are summarized as follows:

	Canada	U.S.
Cash salary	\$50,537	46,835
Social security tax paid for U.S. ministers	N/A	4,826
Housing allowance or value of church owned housing	17,930	17,108
Auto allowance and reimbursement	4,196	2,422
Amount spent for medical and life insurance	3,327	12,055

Please refer to the full report for additional financial information and summary descriptions of the line items appearing above.

# 2010 MINISTERS' COMPENSATION SURVEY

## Ministers of the Christian Reformed Church

### Descriptions

The annual Ministers' Compensation Survey is intended to obtain information regarding the compensation practices generally followed by churches in Canada and the United States for pastors serving a congregation full-time. The survey report is shared broadly with the churches and classes in the hope that it will be useful to church councils and others as reference material when matters involving compensation and benefits for ordained ministers are considered.

Salary and other information reported in each of the columns of the survey report is described as follows:

- General** *Cash Salary* 2010 amounts shown in columns 2, 3, 4, and 5 includes child/family allowances, tuition allowances, years of service allowances, etc. The cash salaries also include amounts paid by approximately 26 percent of reporting U.S. churches into a tax deferred annuity type of account for the pastor. Note that the data is detailed by classis (Column One); an explanation by column follows.
- Column 2** *Cash Salary Mean (Average)* We simply took the total of cash salaries reported, divided by the number responding and reported the result as the mean for the classis.
- Column 3** *Cash Salary - First Quartile* Twenty-five percent of the cash salaries paid within the classis are lower than the amount shown in column three. Seventy-five percent are higher.
- Column 4** *Cash Salary - Median* Fifty percent of the cash salaries paid within the classis are lower and fifty are higher than the amount shown in column four.
- Column 5** *Cash Salary - Third Quartile* Seventy-five percent of the cash salaries paid within the classis are lower and twenty-five are higher than the amount shown in column five.
- Column 6** *Social Security Reimbursement* Most churches reimburse their pastors for a portion of their self-employment tax. Of those reporting such reimbursement, the amount shown in column six is the mean amount paid within the classis. ***This does not apply to Canadian pastors.***
- Column 7** *Housing* This amount is the mean dollar housing cost whether paid as a housing allowance or determined by parsonage valuation or reported as the clergy reduction amount. In the United States, 50 percent of the pastors reporting receive a housing allowance in lieu of a parsonage. In Canada, 80 percent of pastors provide for their own housing rather than living in a parsonage.
- Column 8** *Housing Costs* This is expressed as a percentage of average cash salary.
- Column 9** *Automobile Allowance* The dollar amounts shown in this column are the mean amounts paid either by mileage reimbursement or flat allowance.
- Column 10** *Health/Life Insurance* Amounts shown in this column represent premium costs for health and life insurance.

**Synod 2001 adopted the following recommendation from the BOT (developed in consultation with Home Missions):**

That synod approve the following proposed formula and the accompanying regulations for the setting of minimum compensation by smaller churches receiving denominational financial assistance:

- a. That the average salary amount being paid in all classes in Canada, and the separately calculated average for the churches in the United States, as determined by the annual survey of ministers' compensation, be used for benchmarking the minimum-salary levels recommended by synod.
- b. That classes be divided between Canada and the United States, as they are currently in the compensation report.
- c. That cash compensation amounts and housing allowance (if any) be determined by reference to the annually updated ministers' compensation survey as follows:
  - 1) Cash compensation will be not less than 90 percent of the average of salary paid in Canada for Canadian recipient churches, and not less than 90 percent of the average salary paid in the United States for United States recipient churches. However, when a church is located in a major metropolitan area where costs are usually higher than in rural areas, special attention should be paid to additional cost-of-living realities.
  - 2) When a housing allowance is paid in cash, it is recommended that such a housing allowance be not less than 25 percent of the cash salary amount depending on local real estate costs.
  - 3) That all recipient churches in the United States provide medical insurance for the minister and family through the CRC Consolidated Group Insurance Plan, and that the churches in Canada, besides the provincial insurance coverage provided for all residents, also provide the CRC Consolidated Health Insurance Supplement.
  - 4) That all recipient churches in the United States reimburse the pastor one-half (50 percent) of the minister's FICA obligation. (*Note: Canadian congregations already pay the employer's share of the taxes as well as employer Canada Pension obligations.*)
  - 5) That auto expense be reimbursed by the church at the applicable statutory rate per mile or kilometer, as determined by federal taxation offices.

*(Acts of Synod 2001, pp. 519-20)*

The Director of Finance and Administration, Mr. John H. Bolt, is available to assist any of our pastors or churches in matters relating to ministers' compensation. He may be reached at 2850 Kalamazoo Avenue SE, Grand Rapids, MI 49560, by phone at (616)224-5889, or by email at [jbolt@crcna.org](mailto:jbolt@crcna.org).

**CHRISTIAN REFORMED CHURCH IN NORTH AMERICA**  
**MINISTRY STAFF COMPENSATION SURVEY - CANADA - 2010**

		Cash Salary Average	Cash Salary 1st Quartile	Cash Salary Median	Cash Salary 3rd Quartile	----- \$ Average----- Social Security	Housing	Housing % of Cash Salary	----- \$ Average ----- Auto Allow & Reimb	Insurance Health/Life
#	= numbers of responses									
<b>Classes - Canada</b>										
Alberta North	20	50,621	41,101	51,000	58,239	N/A	16,286	32.2%	4,498	3,002
Alberta South	13	48,965	46,800	48,965	50,000	N/A	17,461	35.7%	3,837	3,119
B.C. North-West	13	45,193	44,500	46,541	49,942	N/A	18,278	40.4%	1,867	3,625
B.C. South-East	18	46,790	44,275	46,639	50,352	N/A	19,481	41.6%	3,661	3,332
Chatham	19	53,405	50,850	53,000	55,466	N/A	16,076	30.1%	4,400	3,376
Eastern Canada	14	53,079	47,287	52,286	56,662	N/A	16,501	31.1%	3,828	3,630
Hamilton	13	54,852	48,043	54,426	58,197	N/A	19,165	34.9%	4,478	3,746
Huron	15	49,282	47,000	51,000	53,381	N/A	18,076	36.7%	4,743	3,257
Lake Superior	5	45,787	42,500	47,645	48,500	N/A	14,832	32.4%	4,450	2,621
Niagara	8	51,285	48,025	49,949	53,863	N/A	18,944	36.9%	4,661	3,389
Quinte	13	52,639	49,600	51,510	53,600	N/A	18,884	35.9%	4,196	3,427
Toronto	15	51,791	47,360	50,000	53,118	N/A	20,141	38.9%	5,460	2,977
All Canadian Classes	166	50,537	46,624	50,000	54,345	N/A	17,930	35.5%	4,196	3,327

**CHRISTIAN REFORMED CHURCH IN NORTH AMERICA**  
**MINISTRY STAFF COMPENSATION SURVEY - UNITES STATES - 2010**

		Cash Salary	Cash Salary	Cash Salary	Cash Salary	----- \$ Average-----		Housing %	----- \$ Average -----	
	#	Average	1st Quartile	Median	3rd Quartile	Social Security	Housing	of Cash Salary	Auto Allow & Reimb	Insurance Health/Life
<b>Classes - United States</b>										
	#	= numbers of responses								
Arizona	4	44,600	40,003	45,480	50,078	4,592	15,360	34.4%	2,167	12,939
Atlantic Northeast	8	46,003	35,077	41,458	50,646	3,233	16,243	35.3%	1,740	12,788
California South	6	53,242	45,875	48,760	66,779	3,500	27,000	50.7%	2,600	10,763
Central California	22	48,424	37,621	49,503	58,338	5,293	27,983	57.8%	2,986	12,399
Central Plains	12	43,053	40,501	44,383	49,317	4,010	12,932	30.0%	1,873	10,869
Chicago South	11	53,815	48,148	50,795	53,400	5,155	16,248	30.2%	3,850	16,367
Columbia	10	45,803	41,194	46,285	50,068	4,013	11,831	25.8%	2,351	12,066
Georgetown	17	50,097	44,000	51,500	53,760	5,324	17,125	34.2%	2,232	12,609
Grand Rapids East	14	49,981	45,878	52,231	53,944	6,411	20,767	41.5%	1,652	10,747
Grand Rapids North	16	46,368	41,197	45,695	51,292	5,306	15,137	32.6%	2,327	12,675
Grand Rapids South	22	48,537	40,900	46,779	59,809	4,901	18,574	38.3%	2,159	11,329
Grandville	14	55,496	50,963	54,199	58,689	5,654	12,930	23.3%	2,225	13,547
Greater Los Angeles	11	50,461	41,854	50,000	60,743	5,418	20,505	40.6%	2,757	12,477
Hackensack	9	41,623	32,628	36,335	48,000	4,014	17,026	40.9%	2,133	11,219
Heartland	12	45,955	42,006	45,925	51,663	3,052	10,298	22.4%	2,354	11,287
Holland	20	45,063	37,244	44,450	55,153	4,505	19,204	42.6%	2,178	11,483
Hudson	7	50,965	45,750	48,000	52,150	5,491	21,257	41.7%	2,490	10,862
Iakota	19	48,209	42,350	47,000	52,250	4,435	11,747	24.4%	2,645	12,062
Illiana	19	49,933	45,170	52,777	56,290	6,149	16,674	33.4%	2,744	11,446
Kalamazoo	12	48,167	44,049	48,268	50,329	4,612	16,601	34.5%	2,329	12,863
Lake Erie	10	43,685	34,750	40,308	48,190	4,300	23,310	53.4%	1,349	11,513
Lake Superior	9	40,740	38,792	42,200	46,587	4,341	17,015	41.8%	2,740	12,534
Minnkota	6	45,078	43,028	44,955	46,598	3,832	9,767	21.7%	3,200	11,048
Muskegon	14	46,823	41,916	45,500	55,022	5,020	15,566	33.2%	1,899	11,846
Northcentral Iowa	9	38,125	36,839	39,000	41,500	3,589	8,925	23.4%	2,407	11,026
Northern Illinois	15	47,973	40,225	46,100	59,100	6,565	21,900	45.7%	2,910	14,206
Northern Michigan	12	42,411	38,671	41,250	44,873	3,697	10,385	24.5%	2,574	10,575
Pacific Hanmi	8	25,400	19,900	25,500	29,450	4,425	18,960	74.6%	3,803	6,575
Pacific Northwest	18	44,013	33,689	44,465	54,188	5,225	20,581	46.8%	2,063	10,259
Red Mesa	5	46,732	40,200	49,000	49,440	2,806	10,643	22.8%	1,550	13,862
Rocky Mountain	15	45,538	39,545	43,800	51,007	4,709	18,499	40.6%	2,158	12,012
Southeast US	6	46,598	40,375	50,140	53,646	5,054	17,667	37.9%	1,750	12,679
Thornapple Valley	11	53,325	42,269	54,000	62,727	4,995	21,452	40.2%	1,805	12,880
Wisconsin	15	45,609	37,229	44,500	52,383	4,503	14,774	32.4%	2,215	11,758
Yellowstone	4	43,451	41,950	44,303	45,804	6,078	14,913	34.3%	2,153	12,299
Zeeland	11	47,681	44,100	48,247	51,200	4,357	12,378	26.0%	2,818	13,136
All U.S. Classes	433	46,835	39,377	46,650	53,934	4,826	17,108	36.5%	2,422	12,055