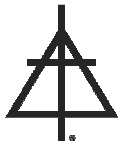


MINISTERS' COMPENSATION SURVEY



CHRISTIAN
REFORMED
CHURCH

July 2009

2009 MINISTERS' COMPENSATION SURVEY
MINISTERS OF THE CHRISTIAN REFORMED CHURCH
SUMMARY

The survey information presented herein was compiled from responses to a request sent to the churches in January 2009 for purposes of obtaining information regarding compensation practices generally followed by Canadian and U.S. churches. Information was requested for ordained ministers working full time in parish ministry.

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	\$49,449	46,451
Social security tax paid for U.S. ministers	N/A	4,749
Housing allowance or value of church owned housing	17,888	16,804
Auto allowance	5,208	3,186
Auto reimbursement	3,584	2,125
Amount spent for medical and life insurance	3,344	11,328

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

2009 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 working full-time in the parish ministry. 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** 2009 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 33% 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% of the pastors reporting receive a housing allowance in lieu of a parsonage. In Canada, 76% of pastors provide for their own housing rather than having a parsonage.
- Column 8 Housing Costs** This is expressed as a percentage of average cash salary.
- Columns 9 and 10 Automobile Allowance** The dollar amounts shown in these columns are the mean amounts paid either by mileage reimbursement or flat allowance.
- Column 11 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).

2. 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.

CHRISTIAN REFORMED CHURCH IN NORTH AMERICA
MINISTRY STAFF COMPENSATION SURVEY - UNITES STATES - 2009

	#	Cash Salary				----- \$ Average-----		Housing %	----- \$ Average-----		
		Average	1st Quartile	Median	3rd Quartile	Social Security	Housing	of Cash Salary	Auto Allowance	Auto Reimbrsmnt	Insurance Health/Life
= numbers of responses											
Classes - United States											
Arizona	7	45,379	40,000	42,670	50,847	3,731	16,348	36.0%	1,700	1,567	10,545
Atlantic Northeast	7	47,049	40,750	42,503	51,149	4,079	15,400	32.7%	3,000	1,999	10,184
California South	6	47,739	35,089	46,700	66,143	3,500	29,592	62.0%	2,150	1,617	9,786
Central California	23	48,218	38,270	48,800	59,450	5,448	27,136	56.3%	4,456	2,235	12,393
Central Plains	17	42,531	39,000	43,160	46,841	4,821	13,379	31.5%	3,487	2,050	11,462
Chicago South	14	54,880	48,103	50,397	58,740	5,638	18,495	33.7%	6,120	1,779	12,457
Columbia	12	44,557	38,732	43,272	53,083	3,787	12,667	28.4%	2,400	2,235	9,730
Georgetown	19	49,147	42,300	49,919	52,793	5,139	15,979	32.5%	2,690	1,833	12,154
Grand Rapids East	12	46,963	44,175	48,353	50,657	4,691	20,407	43.5%	2,500	1,960	10,476
Grand Rapids North	15	46,396	43,354	46,000	51,793	5,712	13,809	29.8%	1,750	1,957	11,881
Grand Rapids South	17	47,039	37,260	47,133	54,643	4,561	19,382	41.2%	3,267	1,830	11,351
Grandville	19	51,421	46,010	50,400	54,515	5,231	18,123	35.2%	2,143	2,683	11,515
Greater Los Angeles	8	47,906	36,900	44,187	50,154	5,317	17,323	36.2%	3,900	933	10,201
Hackensack	12	42,148	33,654	40,226	49,650	3,681	15,862	37.6%	2,831	1,810	10,831
Heartland	15	44,013	40,750	45,608	50,300	3,993	11,974	27.2%	4,650	2,455	11,309
Holland	24	47,982	39,607	43,540	56,701	4,636	18,323	38.2%	2,517	2,300	11,627
Hudson	6	52,104	46,540	51,330	65,755	5,448	17,067	32.8%	3,751	3,000	10,945
Iakota	21	46,708	40,000	46,500	50,200	4,252	11,786	25.2%	3,256	2,564	11,147
Illiana	18	50,490	47,768	51,839	55,359	5,746	16,096	31.9%	3,227	2,214	11,882
Kalamazoo	13	46,795	41,110	47,300	52,504	4,466	13,753	29.4%	2,554	1,875	9,419
Lake Erie	13	45,197	30,500	40,000	49,260	4,563	19,675	43.5%	2,395	1,383	11,986
Lake Superior	12	38,178	23,250	36,300	50,194	4,474	22,678	59.4%	3,875	2,083	8,807
Minnkota	10	39,316	36,338	41,900	45,450	3,380	9,588	24.4%	4,167	2,864	9,982
Muskegon	13	50,675	44,000	49,600	56,501	4,794	14,785	29.2%	3,000	3,283	11,374
Northcentral Iowa	13	37,499	32,750	38,839	41,000	3,120	14,728	39.3%	1,975	2,483	10,537
Northern Illinois	12	51,236	42,470	46,550	58,800	5,399	15,640	30.5%	3,850	1,848	12,641
Northern Michigan	10	42,302	34,925	42,987	48,042	4,080	12,720	30.1%	3,888	3,630	9,575
Pacific Hanmi	4	26,202	21,000	24,600	29,802		21,300	81.3%	300	3,600	6,045
Pacific Northwest	22	46,932	35,609	45,653	57,027	4,836	18,373	39.1%	3,120	2,027	11,110
Red Mesa	5	47,454	49,440	49,440	55,372	3,275	14,400	30.3%		1,550	12,539
Rocky Mountain	14	45,368	36,973	41,750	45,948	4,484	18,658	41.1%	2,563	2,333	13,145
Southeast US	11	40,655	29,875	44,673	49,439	5,738	17,973	44.2%	2,820	1,500	9,053
Thornapple Valley	10	54,555	43,899	55,956	63,822	5,994	19,285	35.3%	3,000	1,331	11,895
Wisconsin	17	47,697	40,700	45,750	57,530	4,347	16,521	34.6%	6,000	1,457	12,380
Yellowstone	5	37,948	38,830	38,912	40,000	3,039	10,448	27.5%	3,775	2,613	12,068
Zeeland	15	46,839	44,840	46,000	49,927	4,737	15,209	32.5%	3,512	2,800	12,728
All U.S. Classes	471	46,451	38,952	46,068	53,811	4,749	16,804	36.2%	3,186	2,125	11,328

CHRISTIAN REFORMED CHURCH IN NORTH AMERICA
MINISTRY STAFF COMPENSATION SURVEY - CANADA - 2009

	#	Cash Salary Average	Cash Salary 1st Quartile	Cash Salary Median	Cash Salary 3rd Quartile	----- \$ Average-----		Housing % of Cash Salary	----- \$ Average-----		
						Social Security	Housing		Auto Allowance	Auto Reimbrsmnt	Insurance Health/Life
Classes - Canada											
Alberta North	20	48,004	44,483	49,000	52,655	N/A	15,961	33.2%	5,973	3,963	3,078
Alberta South	15	48,489	46,475	48,500	50,064	N/A	19,515	40.2%	3,675	3,152	3,177
B.C. North-West	12	45,603	44,875	45,518	47,146	N/A	18,942	41.5%	3,573	1,600	3,238
B.C. South-East	19	46,025	42,313	45,700	48,225	N/A	18,668	40.6%	4,620	2,567	3,148
Chatham	22	52,038	50,268	52,300	53,746	N/A	16,187	31.1%	6,403	2,371	3,301
Eastern Canada	13	50,629	46,263	49,185	55,169	N/A	16,353	32.3%	4,537	3,607	3,057
Hamilton	16	52,633	45,899	51,650	57,006	N/A	18,781	35.7%	5,087	3,625	3,510
Huron	19	51,654	47,550	51,214	53,116	N/A	18,348	35.5%	5,367	4,672	3,429
Lake Superior	7	45,225	42,695	47,645	48,328	N/A	13,163	29.1%	6,000	2,500	6,055
Niagara	11	51,752	46,563	50,000	56,897	N/A	17,075	33.0%	5,916	4,550	3,329
Quinte	16	49,322	46,841	49,401	52,261	N/A	19,446	39.4%	4,795	3,650	3,398
Toronto	16	49,091	46,263	47,860	50,098	N/A	20,341	41.4%	5,007	4,620	3,278
All Canadian Classes	186	49,449	45,692	48,960	52,750	N/A	17,888	36.2%	5,208	3,584	3,344