



2013 Ministers' Compensation Survey

Thank you to the ministers and churches that completed the 2013 Ministers' Compensation Survey.

In January each year the denomination requests salary information from all ordained ministers of the Word serving a congregation full-time. These results are then compiled and analyzed to provide information regarding compensation practices generally followed by Canadian and U.S. churches.

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	55,316	49,041
Social security tax paid for U.S. ministers	N/A	4,780
Housing allowance or value of church owned housing	18,950	18,268
Auto allowance and reimbursement	4,063	2,271
Amount spent for medical and life insurance	3,575	13,023
Amount contributed to health saving accounts (HSA)	N/A	3,555

Additional financial information and summary descriptions accompany this memo. 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 1700 28th Street SE Grand Rapids, MI 49508, by phone at (616)224-5889 or 1-800-272-5125 or by email at jbolt@crcna.org.

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2013 MINISTERS' COMPENSATION SURVEY

Descriptions

The annual Ministers' Compensation Survey is intended to obtain information on 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 are described as follows:

- General** **Cash Salary** 2013 amounts shown in columns 3, 4, 5, and 6 includes child/family allowances, tuition allowances, years of service allowances, etc. The cash salaries also include amounts paid by approximately 20 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, 49 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.
- Column 11** **Health Saving Accounts (HSA)** Amounts shown in this column represent church contributions to health saving accounts.

**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)

CHRISTIAN REFORMED CHURCH IN NORTH AMERICA

MINISTRY STAFF COMPENSATION SURVEY - UNITED STATES - 2013

----- \$ Average-----												
Housing %												
----- \$ Average -----												
		Cash Salary	Cash Salary	Cash Salary	Cash Salary	Social				Auto	Insurance	Insurance
		Average	1st Quartile	Median	3rd Quartile	Security	Housing	Salary	Allow & Reimb	Health/Life	Health HSA	
	#	= numbers of responses										
Classes - United States												
Arizona	3	45,517	43,400	46,800	48,275	4,061	11,700	25.7%	1,250	11,076	5,000	
Atlantic Northeast	12	51,015	38,934	50,218	63,333	4,074	18,664	36.6%	1,500	15,153	2,500	
California South	5	42,247	31,200	38,754	50,580	3,500	22,800	54.0%	2,500	6,245	2,000	
Central California	18	53,129	42,306	49,000	62,663	5,537	27,791	52.3%	1,968	14,876	4,121	
Central Plains	11	45,181	45,876	48,500	49,498	6,484	12,082	26.7%	2,650	13,181	4,575	
Chicago South	11	64,489	49,841	58,740	71,199	5,356	20,211	31.3%	3,898	15,372	4,155	
Columbia	5	45,445	44,000	44,000	45,646	3,523	14,133	31.1%	1,920	15,126	2,200	
Georgetown	16	49,516	43,650	49,046	54,759	6,155	19,647	39.7%	2,341	14,755	3,056	
Grand Rapids East	13	50,370	40,869	55,000	55,495	6,557	22,602	44.9%	2,275	13,481	3,842	
Grand Rapids North	16	47,820	41,651	46,938	53,025	4,669	16,627	34.8%	1,609	11,844	3,289	
Grand Rapids South	16	42,876	31,405	42,750	54,875	4,386	22,025	51.4%	2,317	12,064	2,444	
Grandville	9	61,098	54,106	59,800	68,903	5,180	15,440	25.3%	2,583	13,810	3,762	
Greater Los Angeles	9	51,665	37,700	48,000	75,000	4,241	23,577	45.6%	1,650	12,891	2,083	
Hackensack	11	50,739	36,764	49,440	61,237	5,883	22,558	44.5%	1,517	11,760	3,500	
Heartland	11	49,656	46,983	53,045	55,592	3,271	14,469	29.1%	2,402	10,066	3,204	
Holland	19	50,014	40,000	49,948	58,360	4,632	22,487	45.0%	2,104	11,151	3,589	
Hudson	5	49,041	46,900	53,300	55,000	5,800	16,020	32.7%	3,217	17,572	3,338	
Iakota	13	50,832	46,500	49,300	55,150	4,125	10,246	20.2%	2,824	15,054	4,493	
Illiana	18	51,494	46,381	53,315	57,982	5,835	19,185	37.3%	2,417	13,462	3,468	
Kalamazoo	14	46,936	40,950	46,167	51,747	3,985	17,069	36.4%	3,434	10,841	3,664	
Lake Erie	9	55,904	41,200	50,095	59,145	3,748	14,811	26.5%	2,171	14,989	2,975	
Lake Superior	9	34,792	28,169	35,132	45,725	3,512	20,228	58.1%	1,917	12,475	5,217	
Minnkota	8	45,740	40,875	46,725	50,088	3,878	8,789	19.2%	2,686	13,354	4,693	
Muskegon	15	47,279	42,869	45,527	54,837	5,248	19,814	41.9%	1,988	11,210	2,863	
Northcentral Iowa	6	39,468	33,297	41,497	42,951	3,597	7,733	19.6%	2,100	13,165	3,125	
Northern Illinois	14	46,115	34,917	46,199	49,837	7,928	19,981	43.3%	1,994	14,864	3,286	
Northern Michigan	8	43,512	41,933	43,895	45,682	3,594	12,717	29.2%	2,229	13,490	4,000	
Pacific Hanmi	3	32,000	27,000	30,000	36,000		20,350	63.6%	4,800	6,500		
Pacific Northwest	16	43,686	35,175	42,500	48,825	4,831	21,623	49.5%	2,150	13,467	3,858	
Red Mesa	5	50,230	46,000	53,635	56,900	3,738	9,853	19.6%	2,183	13,342	3,950	
Rocky Mountain	17	48,038	43,780	45,600	53,000	4,154	23,013	47.9%	1,702	11,072	4,082	
Southeast US	5	64,747	56,391	68,049	68,352	5,204	17,000	26.3%	1,000	12,438	2,000	
Thornapple Valley	10	56,226	45,371	57,065	65,418	5,117	20,028	35.6%	1,592	14,225	4,146	
Wisconsin	12	50,947	40,153	52,500	64,095	4,435	14,597	28.7%	1,988	14,300	3,324	
Yellowstone	6	43,771	39,100	42,500	45,450	3,629	14,573	33.3%	2,208	12,890	2,300	
Zeeland	15	48,069	44,248	48,500	52,590	5,050	15,279	31.8%	2,864	12,396	3,467	
All U.S. Classes	393	49,041	40,188	48,000	57,500	4,780	18,268	37.2%	2,271	13,023	3,555	

CHRISTIAN REFORMED CHURCH IN NORTH AMERICA

MINISTRY STAFF COMPENSATION SURVEY - CANADA - 2013

CHRISTIAN REFORMED CHURCH IN NORTH AMERICA										
MINISTRY STAFF COMPENSATION SURVEY - CANADA - 2013										
						----- \$ Average-----		Housing %	----- \$ Average -----	
		Cash Salary	Cash Salary	Cash Salary	Cash Salary	Social		of Cash	Auto	Insurance
		Average	1st Quartile	Median	3rd Quartile	Security	Housing	Salary	Allow & Reimb	Health/Life
	#	= numbers of responses								
Classes - Canada										
Alberta North	22	\$56,065	49,683	53,750	65,210	N/A	19,477	34.7%	4,473	3,623
Alberta South	13	55,286	47,638	54,000	59,912	N/A	18,685	33.8%	3,548	3,180
B.C. North-West	10	56,446	48,282	52,139	60,876	N/A	19,788	35.1%	2,448	3,583
B.C. South-East	14	53,341	47,908	50,860	53,529	N/A	19,634	36.8%	4,284	3,491
Chatham	19	56,170	53,468	55,369	58,617	N/A	17,252	30.7%	4,142	3,767
Eastern Canada	13	53,010	48,405	51,364	52,450	N/A	16,705	31.5%	3,316	3,828
Hamilton	14	57,639	51,745	58,586	60,205	N/A	20,390	35.4%	4,367	3,468
Huron	17	56,554	53,700	55,686	57,221	N/A	19,595	34.6%	4,450	3,492
Lake Superior	5	46,077	45,400	50,500	51,000	N/A	13,824	30.0%	2,375	2,902
Niagara	9	58,805	50,000	58,272	61,000	N/A	17,455	29.7%	5,183	3,767
Quinte	15	55,676	50,865	56,375	58,653	N/A	19,494	35.0%	3,824	3,749
Toronto	16	53,430	51,332	53,193	54,620	N/A	20,986	39.3%	4,652	3,517
All Canadian Classes	167	55,316	50,000	53,750	59,063	N/A	18,950	34.3%	4,063	3,575