



# 2015 Ministers' Compensation Survey

Thank you to the ministers and churches that completed the 2015 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	56,982	50,381
Social security tax paid for U.S. ministers	N/A	4,996
Housing allowance or value of church owned housing	19,728	18,944
Auto allowance and reimbursement	4,222	2,230
Amount spent for medical and life insurance	4,302	13,638
Amount contributed to health saving accounts (HSA)	N/A	3,557

Additional financial information and summary descriptions accompany this memo. The Director of Finance and Operations, 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 28<sup>th</sup> Street SE Grand Rapids, MI 49508, by phone at (616)224-5889 or 1-800-272-5125 or by email at [jbolt@crcna.org](mailto:jbolt@crcna.org).

## 2015 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:

- |                  |  |
|------------------|--|
| <b>General</b>   | <b>Cash Salary</b> 2015 amounts shown in columns 3, 4, 5, and 6 include child/family allowances, tuition allowances, years of service allowances, etc. The cash salaries also include amounts paid, by approximately 22 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 of each column follows. |
| <b>Column 2</b>  | <b>Cash Salary Mean (Average)</b> We simply took the total of cash salaries reported, divided by the number responding and reported the result as the mean for the classis.  |
| <b>Column 3</b>  | <b>Cash Salary - First Quartile</b> 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.   |
| <b>Column 4</b>  | <b>Cash Salary - Median</b> Fifty percent of the cash salaries paid within the classis are lower and fifty are higher than the amount shown in column four.  |
| <b>Column 5</b>  | <b>Cash Salary - Third Quartile</b> 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.   |
| <b>Column 6</b>  | <b>Social Security Reimbursement</b> 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. <b><i>This does not apply to Canadian pastors.</i></b>  |
| <b>Column 7</b>  | <b>Housing</b> 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, 52 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.                      |
| <b>Column 8</b>  | <b>Housing Costs</b> This is expressed as a percentage of average cash salary.   |
| <b>Column 9</b>  | <b>Automobile Allowance</b> The dollar amounts shown in this column are the mean amounts paid either by mileage reimbursement or flat allowance.   |
| <b>Column 10</b> | <b>Health/Life Insurance</b> Amounts shown in this column represent premium costs for health and life insurance.   |
| <b>Column 11</b> | <b>Health Saving Accounts (HSA)</b> Amounts shown in this column represent church contributions to health saving accounts.   |

In 2001, Synod approved a formula and regulations for the setting of minimum compensation by smaller churches receiving denominational financial assistance. While the assistance program has ended, the formula and regulations are offered as a guideline for all churches.

- 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 Reformed Benefits Association (RBA) 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 SECA 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 - 2015

						----- \$ Average-----		Housing %	----- \$ Average -----		
		Cash Salary Average	Cash Salary 1st Quartile	Cash Salary Median	Cash Salary 3rd Quartile	Social Security	Housing	of Cash Salary	Auto Allow & Reimb	Insurance Health/Life	Insurance Health HSA
	#	= number of responses									
Classes - United States											
Arizona	5	41,684	26,000	42,500	50,000		21,625	51.9%	2,650	14,115	4,667
Atlantic Northeast	11	47,908	35,370	42,991	57,662	3,634	17,382	36.3%	1,379	14,743	2,125
California South	6	51,477	39,020	52,015	58,237	3,525	35,500	69.0%	1,667	11,383	3,683
Central California	22	57,922	44,307	59,250	67,165	5,098	25,320	43.7%	2,045	14,517	3,770
Central Plains	17	46,982	44,660	48,045	52,320	4,726	15,409	32.8%	2,167	12,855	3,823
Chicago South	11	57,037	49,353	51,000	62,778	5,200	19,650	34.5%	3,424	16,157	4,743
Columbia	10	51,061	43,985	49,450	56,065	3,189	17,611	34.5%	2,083	12,049	2,518
Georgetown	21	53,334	48,932	54,388	56,756	5,952	20,096	37.7%	2,393	16,781	2,783
Grand Rapids East	18	52,950	44,838	51,847	56,572	6,319	22,940	43.3%	1,445	12,415	3,020
Grand Rapids North	14	47,718	42,730	47,150	51,673	4,486	16,001	33.5%	2,229	12,578	4,000
Grand Rapids South	20	47,555	34,992	47,315	63,149	5,335	22,883	48.1%	1,882	14,222	2,891
Grandville	15	56,653	53,914	57,689	59,713	5,666	15,132	26.7%	2,090	12,617	3,669
Greater Los Angeles	12	54,635	40,375	52,667	65,111	5,216	23,509	43.0%	2,733	14,779	4,950
Hackensack	14	40,883	33,057	36,128	48,070	5,429	22,662	55.4%	1,682	10,719	3,918
Heartland	18	50,651	49,050	53,655	57,229	3,953	15,311	30.2%	2,784	12,492	3,113
Holland	20	51,942	42,873	50,280	61,149	8,126	21,094	40.6%	3,430	11,380	2,786
Hudson	5	54,608	52,500	56,100	57,115	4,947	24,680	45.2%	3,248	18,359	3,188
Iakota	16	57,618	49,266	54,556	61,262	4,564	13,439	23.3%	3,056	13,805	3,529
Illiana	17	55,655	49,500	56,000	63,000	6,148	16,987	30.5%	2,736	14,369	3,928
Kalamazoo	10	50,451	44,814	49,513	54,175	5,000	20,380	40.4%	1,900	16,367	4,700
Lake Erie	14	49,971	34,131	52,643	56,831	3,716	16,338	32.7%	2,412	13,319	2,844
Lake Superior	10	46,459	39,203	49,175	51,300	4,707	20,367	43.8%	2,064	14,295	4,463
Minnkota	11	47,551	45,570	47,500	52,725	4,785	11,556	24.3%	2,489	12,971	4,423
Muskegon	14	51,850	47,223	49,833	56,625	4,975	18,049	34.8%	1,745	12,832	2,935
Northcentral Iowa	6	38,522	31,314	41,340	43,753	3,966	8,712	22.6%	1,667	13,941	2,650
Northern Illinois	15	50,317	38,025	50,100	59,802	5,683	21,176	42.1%	1,789	14,274	3,429
Northern Michigan	14	38,857	31,270	42,675	46,218	3,130	13,592	35.0%	2,769	11,350	3,067
Pacific Hanmi	1	25,988	25,988	25,988	25,988	1,611	14,400	55.4%	1,350	3,000	
Pacific Northwest	22	46,229	33,525	47,491	53,961	4,445	20,338	44.0%	1,727	12,237	4,953
Red Mesa	5	44,270	43,800	44,250	45,000	3,935	12,441	28.1%	1,650	12,429	2,328
Rocky Mountain	20	48,187	38,228	44,850	52,265	4,347	22,820	47.4%	1,478	11,739	3,845
Southeast US	7	57,492	45,196	55,000	67,894	5,170	18,790	32.7%	2,282	16,373	3,667
Thornapple Valley	11	53,841	45,364	55,014	64,084	5,364	21,449	39.8%	1,408	14,976	3,541
Wisconsin	15	52,097	46,650	50,043	59,638	4,726	15,826	30.4%	2,206	16,595	3,327
Yellowstone	4	38,106	35,025	41,213	44,294	4,150	16,547	43.4%	1,650	14,280	
Zeeland	17	50,409	45,000	49,260	52,922	6,186	14,160	28.1%	2,482	14,999	4,258
All U.S. Classes	468	50,381	42,526	50,000	58,084	4,996	18,944	37.6%	2,230	13,638	3,557
Last Year	452	48,686	3.5% increase								

## 2015 Ministers' Compensation Survey Results

### Quartile Averages (United States - Annual values)

	Cash Salary	Tax-sheltered	Total Cash Salary	Social Security Reimbursement	Parsonage	Allowance	Medical, Dental, Life	H.S.A.	Auto	Other Benefits	Vacation Allowance Wks	Study or Sabbatical Leave Wks
----- Housing -----												
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<b>Range: By Years of Service</b>												
<b>0 - 6</b>	44,357	1,255	45,612	4,539	15,644	20,262	12,746	3,833	2,017	2,724	3	2
<b>7 - 15</b>	47,855	1,151	48,946	4,439	14,160	21,293	14,167	3,491	1,896	2,095	4	2
<b>16 - 27</b>	53,657	1,729	55,385	5,861	12,900	23,608	14,798	3,602	2,302	2,632	4	2
<b>28 - 43</b>	49,632	1,751	51,383	5,156	14,443	23,815	12,607	3,402	2,653	2,185	4	2
<b>Range: By Size - Professing Members &gt;=18 years old</b>												
<b>0 - 75</b>	38,460	1,171	39,620	3,618	13,479	20,702	11,089	3,218	1,718	1,873	3	2
<b>76 - 145</b>	47,572	1,412	48,984	4,583	14,160	21,828	13,031	3,413	1,997	2,180	4	2
<b>146 - 290</b>	50,687	1,432	52,072	5,462	15,272	22,757	15,157	3,766	2,459	2,665	4	2
<b>291 - 1419</b>	57,940	1,843	59,783	5,687	14,011	23,944	14,472	3,618	2,576	2,657	4	2

# CHRISTIAN REFORMED CHURCH IN NORTH AMERICA

## MINISTRY STAFF COMPENSATION SURVEY - CANADA - 2015

						----- \$ Average-----		Housing %	----- \$ Average -----	
		Cash Salary Average	Cash Salary 1st Quartile	Cash Salary Median	Cash Salary 3rd Quartile	Social Security	Housing	of Cash Salary	Auto Allow & Reimb	Insurance Health/Life
	#	= number of responses								
Classes - Canada										
Alberta North	26	\$59,478	52,944	56,384	65,813	N/A	20,427	34.3%	4,651	4,325
Alberta South	15	56,175	48,500	53,905	63,653	N/A	19,989	35.6%	4,245	4,026
B.C. North-West	15	53,210	49,312	52,518	55,500	N/A	20,035	37.7%	2,959	4,073
B.C. South-East	21	53,470	50,000	52,445	57,516	N/A	22,470	42.0%	2,591	5,089
Chatham	20	58,017	55,162	57,210	60,097	N/A	17,553	30.3%	4,493	4,354
Eastern Canada	15	55,269	51,000	53,177	59,785	N/A	17,550	31.8%	4,178	4,269
Hamilton	10	59,448	53,642	58,793	63,835	N/A	20,595	34.6%	4,514	4,312
Huron	17	59,707	56,000	58,891	60,800	N/A	19,807	33.2%	4,972	4,390
Lake Superior	6	47,177	47,426	49,500	51,600	N/A	15,089	32.0%	2,598	3,731
Niagara	12	60,618	56,390	59,428	62,376	N/A	21,346	35.2%	5,058	4,250
Quinte	14	57,188	51,850	58,395	61,307	N/A	18,526	32.4%	3,920	4,368
Toronto	16	58,469	55,486	56,048	61,658	N/A	20,909	35.8%	4,926	4,026
All Canadian Classes	187	\$56,982	52,050	56,000	61,270	N/A	19,728	34.6%	4,222	4,302
Last Year	174	\$56,123	1.5% increase							

## 2015 Ministers' Compensation Survey Results

### Quartile Averages (Canada - Annual values)

----- Housing -----

	Annual Cash Salary	Tax- sheltered income	Total Cash Salary	Parsonage	Allowance	Medical, Dental, Life Ins	Automobile expense	Other Benefits	Vacation Allowance Wks	Study or Sabbatical Leave Wks
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#### Range: By Years of Service

<b>0 - 7</b>	52,238	483	52,721	16,280	18,824	4,041	4,045	2,250	4	2
<b>8 - 14</b>	55,519	1,165	56,685	16,500	21,503	4,124	4,283	2,502	4	2
<b>15 - 24</b>	57,735	207	57,947	19,067	20,201	4,646	3,773	2,402	4	2
<b>25 - 43</b>	60,346	243	60,594	18,501	19,756	4,424	4,730	2,405	5	2

#### Range: By Size - Professing Members >=18 years old

<b>0 - 101</b>	50,525	813	51,356	15,640	19,374	3,894	3,261	1,937	4	2
<b>102 - 179</b>	56,209	692	56,916	16,784	19,877	4,414	4,157	2,511	4	2
<b>180 - 277</b>	58,340	234	58,574	17,987	20,104	4,382	4,619	2,337	4	2
<b>278 - 764</b>	60,520	357	60,877	21,744	20,864	4,455	4,810	2,680	4	2