



2017 Ministers' Compensation Survey

Thank you to the ministers and churches that completed the 2017 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	61,500	53,321
Social security tax paid for U.S. ministers	N/A	4,821
Housing allowance or value of church owned housing	19,768	19,176
Auto allowance and reimbursement	3,931	2,067
Amount spent for medical and life insurance by employer	3,927	13,342
Amount contributed to health saving accounts (HSA)	N/A	3,412
Amount spent for medical and life insurance by employee	276	875

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 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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2017 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:** 2017 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 29 percent of reporting U.S. and 11% of Canadian churches into a tax-deferred investment account for the pastor. Note that the data is detailed by classis (Column One); an explanation of each 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, 55 percent of the pastors reporting receive a housing allowance in lieu of a parsonage. In Canada, 85 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 (Employer):* Amounts shown in this column represent premium costs paid by the employer for health and life insurance.
- Column 11** *Health/Life Insurance (Employee):* Amounts shown in this column represent premium costs paid by the employee for health and life insurance.
- Column 12** *Health Saving Accounts (HSA):* Amounts shown in this column represent church contributions to health saving accounts. ***This does not apply to Canadian pastors.***



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 - CANADA - 2017

		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 Employer	Insurance Health/Life Employee
	# = number of responses										
Classes - Canada											
Alberta North	24	\$66,417	56,717	63,045	73,432	N/A	20,495	30.9%	4,555	4,084	104
Alberta South	13	59,546	49,000	58,650	67,091	N/A	19,613	32.9%	4,384	3,663	346
B.C. North-West	15	66,756	54,322	57,000	82,306	N/A	21,673	32.5%	4,027	3,776	710
B.C. South-East	23	58,984	50,875	55,000	61,731	N/A	21,608	36.6%	2,698	3,364	409
Chatham	23	63,475	57,893	60,422	68,096	N/A	17,780	28.0%	4,205	4,079	287
Eastern Canada	17	56,569	52,000	55,720	59,025	N/A	17,383	30.7%	3,939	3,595	472
Hamilton	18	60,328	56,000	59,435	63,566	N/A	20,024	33.2%	3,945	4,196	40
Huron	18	61,682	56,325	59,793	69,293	N/A	18,629	30.2%	3,664	4,095	121
Lake Superior	5	48,348	48,960	53,907	54,635	N/A	14,091	29.1%	2,700	3,871	553
Niagara	16	63,858	58,850	62,455	66,563	N/A	19,964	31.3%	3,992	3,925	321
Quinte	16	58,409	52,158	56,800	62,850	N/A	19,207	32.9%	3,531	4,508	0
Toronto	19	62,562	56,857	58,650	62,600	N/A	23,313	37.3%	4,337	4,004	136
All Canadian Classes	207	\$61,500	54,422	59,030	66,796	N/A	19,768	32.1%	3,931	3,927	276
Last Year	185	\$59,597	3.2% increase								

2017 Ministers' Compensation Survey Results

Canada

Quartile Averages - Annual values

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

0 - 4	54,761	2,248	57,009	18,364	18,081	3,712	411	4,200	2,085	4	1
5 - 13	61,285	1,284	62,569	18,386	20,521	3,867	352	3,484	3,025	4	2
14 - 22	62,129	996	63,125	18,010	20,351	4,111	220	3,905	3,006	4	2
23 - 44	62,802	406	63,208	17,320	20,717	3,999	133	4,113	2,672	4	2

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

0 - 100	53,991	1,823	55,814	16,375	18,838	3,695	347	3,209	1,702	4	2
101 - 184	58,767	776	59,543	18,634	17,668	3,825	229	3,928	2,830	4	2
185 - 294	63,175	1,000	64,175	18,226	20,780	4,213	254	4,168	2,239	4	2
295 - 800	64,835	1,326	66,161	18,000	22,431	3,956	271	4,431	3,759	4	2

2017 Ministers' Compensation Survey Results
 United States
 Quartile Averages - Annual values

Cash Salary	Tax-sheltered	Total Cash Salary	Security Reimbursement	Housing Parsonage	Housing Allowance	Medical, Dental, Life Employer	Medical, Dental, Life Employee	H.S.A.	Auto	Other Benefits	Vacation Allowance Wks	Study or Sabbatical Leave Wks
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Range: By Years of Service

0 - 5	46,192	2,119	48,311	4,374	13,848	19,025	12,922	587	3,669	1,737	2,354	3	2
6 - 13	50,873	2,433	53,306	4,551	14,313	22,848	13,033	1,305	3,486	1,908	2,698	4	2
14 - 26	53,735	1,929	55,664	5,029	13,807	23,482	13,696	1,096	3,112	2,273	2,607	4	2
27 - 52	52,896	2,904	55,800	5,300	14,357	26,024	13,633	497	3,404	2,288	2,768	4	2

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

0 - 75	40,814	2,424	43,238	3,983	15,669	21,349	10,155	1,120	3,068	1,857	2,508	4	2
76 - 148	49,278	1,975	51,253	4,438	12,537	22,763	11,987	1,449	3,563	1,855	2,442	4	1
149 - 282	53,486	1,840	55,326	4,940	13,723	24,147	15,064	447	3,588	2,332	2,610	4	2
283 - 1800	59,526	3,155	62,681	5,544	15,955	24,593	15,108	574	3,196	2,167	2,859	4	2