



2018 Ministers' Compensation Survey

Thank you to the ministers and churches that completed the 2018 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	61,662	54,292
Social security tax paid for U.S. ministers	N/A	5,151
Housing allowance or value of church owned housing	21,350	20,041
Auto allowance and reimbursement	3,759	2,204
Amount spent for medical and life insurance by employer	4,081	15,369
Amount contributed to health saving accounts (HSA)	N/A	3,700
Amount spent for medical and life insurance by employee	245	594

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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2018 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:** 2018 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 21 percent of reporting U.S. and 5% 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, 54 percent of the pastors reporting receive a housing allowance in lieu of a parsonage. In Canada, 78 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 - 2018

		----- \$ 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 Employer	Insurance Health/Life Employee	
	# = number of responses										
Classes - Canada											
Alberta North	26	\$64,014	53,935	59,034	70,042	N/A	21,696	33.9%	4,594	4,285	50
Alberta South	16	60,369	55,000	60,000	63,905	N/A	20,531	34.0%	4,608	3,680	834
B.C. North-West	20	63,942	54,898	60,084	69,145	N/A	22,849	35.7%	2,853	3,940	288
B.C. South-East	15	61,220	54,549	58,163	65,959	N/A	23,447	38.3%	2,000	4,436	151
Chatham	25	62,529	58,800	60,659	64,157	N/A	18,682	29.9%	3,939	3,751	290
Eastern Canada	13	54,897	50,043	55,000	59,900	N/A	19,453	35.4%	4,373	3,451	675
Hamilton	16	61,808	58,773	60,750	64,704	N/A	21,080	34.1%	3,582	4,482	0
Huron	21	62,591	57,000	59,900	65,724	N/A	18,745	29.9%	3,712	4,380	56
Lake Superior	5	53,063	53,907	56,463	57,676	N/A	16,148	30.4%	2,630	3,121	1,366
Niagara	11	61,488	53,875	55,436	61,548	N/A	21,087	34.3%	4,345	4,244	0
Quinte	12	60,932	52,756	59,000	64,846	N/A	22,784	37.4%	2,775	4,521	0
Toronto	17	62,760	57,500	59,530	64,499	N/A	26,756	42.6%	4,692	4,214	0
All Canadian Classes	197	\$61,662	55,000	59,568	65,000	N/A	21,350	34.6%	3,759	4,081	245
Last Year	207	\$61,500	0.3% increase								

2018 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 - 6	56,735	777	57,513	24,650	19,203	3,886	558	3,914	3,123	3.8	2.0
7 - 14	60,264	529	60,792	22,583	21,662	4,240	165	3,448	2,901	4.1	2.0
15 - 22	64,206	-	64,206	23,905	21,988	4,057	219	3,614	2,982	4.2	1.9
23 - 45	62,815	882	63,697	18,706	21,083	4,130	61	4,075	2,289	4.4	2.0

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

0 - 110	55,515	80	55,595	22,444	19,627	3,638	322	3,341	3,095	4.1	1.6
111 - 197	59,032	620	59,652	26,334	19,508	4,429	75	3,515	2,941	4.1	1.8
198 - 297	62,171	1,217	63,388	19,656	21,815	3,926	509	4,185	2,630	4.1	2.0
298 - 575	67,428	221	67,648	17,448	23,080	4,017	73	4,069	2,692	4.4	2.4

2018 Ministers' Compensation Survey Results

United States

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 - 7	48,538	1,639	50,177	14,273	20,240	15,669	710	1,833	2,871	3.4	1.8
8 - 14	50,065	1,056	51,121	17,018	24,216	15,767	746	1,750	2,576	3.8	2.1
15 - 26	55,285	1,291	56,576	15,089	25,118	15,131	807	2,601	2,340	3.9	2.2
27 - 47	56,641	2,542	59,184	17,294	24,350	15,011	114	2,592	2,577	4.2	2.6

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

0 - 80	43,339	1,312	44,652	18,626	22,328	12,609	442	2,085	2,405	3.7	2.1
81 - 150	49,783	1,269	51,051	14,755	23,258	15,953	779	1,884	2,149	3.8	2.4
151 - 300	56,178	1,308	57,486	15,742	25,798	16,352	267	2,348	2,822	3.8	2.1
301 - 1300	60,166	2,619	62,785	15,631	23,855	15,661	831	2,507	2,963	4.0	2.2