

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 ibolt@crcna.org.



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:

- **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						Average			
		Cash Salary	Cash Salary	Cash Salary	Cash Salary	Social		of Cash	Auto	Insurance	Insurance
		Average	1st Quartile	Median	3rd Quartile	Security	Housing	Salary	Allow & Reimb	Health/Life	Health/Life
										Employer	Employee
	#	= number of r	esponses								
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	Tax- sheltered	Total Cash	Housing	Housing	Medical, Dental, Life Ins	Medical, Dental, Life Ins	Automobile	Other	Vacation Allowance	Study or Sabbatical
	Cash Salary		Salary	Parsonage	Allowance		Employee	expense	Benefits	Wks	Leave Wks
Range: B	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: B	By Size - Pr	ofessing	Members	>=18 year	rs 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

CHRISTIAN REFORMED CHURCH IN NORTH AMERICA

MINISTRY STAFF COMPENSATION SURVEY - UNITED STATES - 2018

							\$ Average		\$ 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/Life	Insurance Health HSA
	# =	number of res	nanaaa							Employer	Employee	
Classes - United States	# =	number of res	ponses									
Arizona	2	36,265	28,133	36,265	44,398		28,000	77.2%	500	22,287	0	
Atlantic Northeast	9	56,461	44,000	60,000	65,545	4,887	19,163	33.9%	1,750	16,498	1,476	2,376
California South	7	61,261	48,750	65,728	71,000	3,717	39,083	63.8%	1,667	11,857	1,030	3,625
Central California	18	62,511	58,813	65,120	69,170	5,881	27,759	44.4%	1,928	17,998	206	3,291
Central Plains	7	50,042	47,293	50,000	56,089	5,409	13,357	26.7%	1,750	17,278	0	3,283
Chicago South	11	62,439	54,399	59,800	68,772	7,339	19,199	30.7%	5,364	16,629	0	3,464
Columbia	11	50,402	46,082	50,000	57,741	4,055	17,651	35.0%	2,383	15,887	0	2,900
Georgetown	17	62,745	48,932	60,000	70,000	5,133	18,237	29.1%	2,211	15,432	393	2,708
Grand Rapids East	18	53,465	43,504	50,763	60,979	6,830	22,557	42.2%	1,877	15,404	1,071	3,875
Grand Rapids North	16	49,294	44,681	49,230	57,222	5,482	18,075	36.7%	1,625	13,394	937	4,149
Grand Rapids South	16	54,333	44,452	51,450	65,106	5,092	20,829	38.3%	1,798	15,106	590	3,606
Grandville	13	65,105	59,679	61,870	68,856	4,886	14,055	21.6%	2,478	14,381	151	3,339
Greater Los Angeles	13	61,044	52,950	57,000	64,397	5,219	22,142	36.3%	1,380	16,769	0	4,783
Hackensack	10	49,176	38,250	42,016	51,250	5,549	22,500	45.8%	1,593	13,355	134	3,240
Heartland	15	50,984	51,154	54,650	60,133	4,575	15,208	29.8%	2,894	15,234	333	3,563
Holland	18	54,503	44,422	53,250	56,697	5,162	22,442	41.2%	2,059	14,434	1,442	2,155
Hudson	7	45,391	33,100	50,750	57,540	4,586	24,657	54.3%	4,333	16,497	0	3,250
lakota	15	58,533	48,192	52,324	60,050	5,377	15,377	26.3%	2,232	15,796	332	3,331
Illiana	19	58,468	48,250	55,650	68,249	6,172	19,468	33.3%	2,371	15,577	125	4,195
Kalamazoo	7	54,262	51,815	54,000	58,747	4,544	19,057	35.1%	1,988	19,786	143	3,875
Lake Erie	12	59,761	48,643	50,450	68,125	4,167	19,888	33.3%	1,871	11,829	274	3,600
Lake Superior	11	43,244	37,443	40,480	52,185	4,769	21,068	48.7%	1,838	16,679	195	4,085
Minnkota	13	46,711	45,000	49,500	52,700	4,258	12,449	26.7%	2,200	13,246	1,188	3,957
Muskegon	15	51,521	47,783	51,000	55,473	4,749	17,043	33.1%	2,310	13,342	760	5,119
Northcentral Iowa	6	44,724	44,085	46,958	47,786	4,138	8,063	18.0%	2,317	15,782	720	3,702
Northern Illinois	9	58,523	46,403	60,000	66,732	6,426	24,506	41.9%	1,930	19,513	536	5,175
Northern Michigan	9	53,739	48,960	52,000	64,000	3,527	16,231	30.2%	3,140	16,865	1,333	3,500
Pacific Hanmi / Ko-Am	5	45,120	30,000	48,000	57,600		21,000	46.5%	5,667	3,600	0	100
Pacific Northwest	13	46,984	32,875	51,400	58,000	5,599	24,580	52.3%	1,311	15,116	150	4,900
Red Mesa	4	48,257	46,500	50,802	52,559	4,004	15,312	31.7%	2,000	18,039	100	3,406
Rocky Mountain	16	47,431	41,457	46,380	53,073	4,795	25,827	54.5%	1,286	13,497	1,134	2,906
Southeast US	4	58,770	49,505	59,420	68,685	6,986	31,880	54.2%	1,750	16,449	267	2,600
Thornapple Valley	6	51,168	46,589	50,424	54,868	5,309	17,520	34.2%	2,133	16,461	3,231	4,650
Wisconsin	14	53,152	45,972	50,027	60,277	4,672	18,727	35.2%	1,740	16,463	796	3,697
Yellowstone	7	51,361	46,350	51,300	56,500	1,400	17,832	34.7%	2,338	12,639	25	5,825
Zeeland	14	59,564	48,518	60,357	68,244	4,670	17,246	29.0%	2,500	13,430	1,191	3,720
All U.S. Classes	407	54,292	45,606	53,000	62,170	5,151	20,041	36.9%	2,204	15,369	594	3,700
Last Year	431	53,321	1.8%	ncrease								

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
Range: I	By Years o	f 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: I	By Size - Pr	rofessing	Members	>=18 year	s 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