



# 2012 Ministers' Compensation Survey

Thank you to the ministers and churches that completed the 2012 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	52,634	47,205
Social security tax paid for U.S. ministers	N/A	4,865
Housing allowance or value of church owned housing	18,465	17,878
Auto allowance and reimbursement	4,143	2,271
Amount spent for medical and life insurance	3,506	13,366
Amount contributed to health saving accounts (HSA)	N/A	3,777

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 2850 Kalamazoo Avenue SE, Grand Rapids, MI 49560, by phone at (616)224-5889 or 1-800-272-5125 or by email at [jbolt@crcna.org](mailto:jbolt@crcna.org).

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## 2012 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** 2012 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 23 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, 51 percent of the pastors reporting receive a housing allowance in lieu of a parsonage. In Canada, 74 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**

**MINISTERS' COMPENSATION SURVEY - UNITED STATES - 2012**

----- \$ Average-----											
----- \$ Average -----											
		Cash Salary	Cash Salary	Cash Salary	Cash Salary	Social	Housing %		Auto	Insurance	Insurance
		Average	1st Quartile	Median	3rd Quartile	Security	Housing	Salary	Allow & Reimb	Health/Life	Health HSA
	#	= numbers of responses									
<b>Classes - United States</b>											
Arizona	4	40,438	38,300	40,500	42,638	4,922	15,833	39.2%	2,000	12,140	4,400
Atlantic Northeast	8	48,846	36,009	43,905	55,331	4,163	18,798	38.5%	1,833	14,302	2,902
California South	9	47,555	38,754	48,500	61,072	4,467	27,371	57.6%	1,700	8,039	5,450
Central California	23	51,177	41,013	48,000	61,044	5,434	25,684	50.2%	2,369	15,366	3,995
Central Plains	14	44,097	43,819	45,970	48,604	5,191	13,976	31.7%	2,500	14,216	3,444
Chicago South	12	55,130	49,715	55,304	59,100	5,463	18,087	32.8%	3,773	14,646	4,289
Columbia	9	44,034	41,000	44,000	53,053	3,579	14,763	33.5%	2,475	14,062	3,452
Georgetown	21	49,742	43,500	50,415	54,910	5,200	17,611	35.4%	2,127	13,908	3,903
Grand Rapids East	12	49,187	36,833	50,182	63,200	7,688	26,450	53.8%	1,593	14,996	3,600
Grand Rapids North	15	45,094	38,030	45,218	48,700	4,657	16,310	36.2%	1,846	12,851	3,072
Grand Rapids South	18	47,556	32,688	47,317	58,871	5,697	21,130	44.4%	2,196	11,176	2,508
Grandville	12	53,426	48,587	53,409	58,111	5,981	15,052	28.2%	2,770	12,979	4,436
Greater Los Angeles	10	53,149	39,375	50,742	72,847	4,558	17,640	33.2%	2,417	17,200	4,020
Hackensack	13	38,657	32,500	36,000	45,205	5,427	21,041	54.4%	1,847	11,561	3,647
Heartland	9	50,799	45,700	53,100	57,527	3,752	11,644	22.9%	2,029	12,954	4,992
Holland	22	50,007	40,500	47,900	57,930	4,521	18,291	36.6%	1,954	10,488	3,767
Hudson	8	47,013	45,750	48,250	52,200	5,475	20,629	43.9%	2,325	17,150	4,675
Iakota	14	52,547	46,175	50,575	57,289	4,424	11,085	21.1%	2,652	14,913	4,025
Illiana	21	49,047	43,970	51,519	56,700	5,093	18,292	37.3%	2,056	14,641	4,064
Kalamazoo	15	47,325	40,004	45,000	51,614	4,954	16,340	34.5%	3,200	11,523	3,417
Lake Erie	11	46,602	34,875	48,636	53,291	4,187	20,026	43.0%	2,249	13,332	3,892
Lake Superior	8	39,707	32,081	41,264	48,042	4,785	19,587	49.3%	1,700	16,180	4,018
Minnkota	9	46,087	41,500	47,600	51,200	3,713	9,138	19.8%	2,579	11,483	3,419
Muskegon	13	47,225	44,000	46,550	50,000	4,582	17,129	36.3%	2,078	13,083	3,425
Northcentral Iowa	8	40,355	37,816	41,735	43,851	3,654	7,100	17.6%	2,075	14,550	2,000
Northern Illinois	14	52,146	44,108	48,042	63,750	6,994	21,967	42.1%	2,221	16,211	4,250
Northern Michigan	16	40,387	32,600	42,000	44,537	3,857	12,453	30.8%	3,225	11,333	2,500
Pacific Hanmi	5	30,560	24,000	25,000	29,400	1,800	18,000	58.9%	2,400	12,000	
Pacific Northwest	23	46,884	38,774	46,809	54,263	4,664	18,433	39.3%	1,660	12,275	4,673
Red Mesa	3	43,802	39,478	40,956	46,703	3,600	12,038	27.5%		15,244	
Rocky Mountain	21	39,761	32,000	40,000	46,440	4,085	22,400	56.3%	1,898	12,374	3,885
Southeast US	6	43,666	33,495	41,537	52,430	4,354	16,883	38.7%	1,750	11,118	3,000
Thornapple Valley	11	49,614	40,000	41,875	56,406	5,401	20,305	40.9%	2,300	14,390	3,942
Wisconsin	12	50,689	45,525	46,790	52,501	4,108	13,790	27.2%	1,883	14,547	4,008
Yellowstone	7	46,975	40,650	43,756	53,753	3,561	16,137	34.4%	2,775	13,118	2,000
Zeeland	12	46,949	43,750	45,940	49,719	5,551	13,925	29.7%	2,906	13,306	4,875
All U.S. Classes	448	47,205	39,850	46,628	54,933	4,865	17,878	37.9%	2,271	13,366	3,777

## CHRISTIAN REFORMED CHURCH IN NORTH AMERICA

### MINISTERS' COMPENSATION SURVEY - CANADA - 2012

						----- \$ 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									
<b>Classes - Canada</b>											
Alberta North	27	54,445	47,213	52,000	57,779	N/A	18,435	33.9%	5,015	3,526	
Alberta South	15	51,042	48,250	50,900	53,850	N/A	17,619	34.5%	3,577	3,344	
B.C. North-West	14	46,525	45,711	49,119	53,678	N/A	19,778	42.5%	2,315	3,386	
B.C. South-East	20	45,707	43,261	46,950	52,538	N/A	19,329	42.3%	3,961	3,145	
Chatham	17	56,754	53,000	55,350	58,276	N/A	16,502	29.1%	4,124	3,672	
Eastern Canada	18	53,337	48,405	51,385	56,798	N/A	16,870	31.6%	3,626	3,771	
Hamilton	17	54,140	50,000	52,473	59,300	N/A	19,867	36.7%	4,644	3,663	
Huron	19	53,452	48,400	54,900	56,352	N/A	18,254	34.2%	4,406	3,606	
Lake Superior	4	45,925	43,450	46,300	48,775	N/A	14,217	31.0%	3,500	3,077	
Niagara	12	54,682	51,143	54,049	58,075	N/A	18,254	33.4%	4,618	3,530	
Quinte	14	55,786	52,070	55,336	59,563	N/A	19,151	34.3%	4,276	3,667	
Toronto	14	53,942	52,139	53,265	54,964	N/A	20,265	37.6%	4,451	3,194	
All Canadian Classes	191	52,634	48,148	52,855	56,375	N/A	18,465	35.1%	4,143	3,506	