



2016 Ministers' Compensation Survey

Thank you to the ministers and churches that completed the 2016 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	59,597	51,829
Social security tax paid for U.S. ministers	N/A	5,094
Housing allowance or value of church owned housing	19,695	18,588
Auto allowance and reimbursement	3,731	2,173
Amount spent for medical and life insurance	4,269	13,655
Amount contributed to health saving accounts (HSA)	N/A	3,695

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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2016 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** 2016 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. and Canadian 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.
- 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, 52 percent of the pastors reporting receive a housing allowance in lieu of a parsonage. In Canada, 75 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.



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 - 2016

						----- \$ Average-----		Housing %	----- \$ 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 HSA
	#	= number of responses									
Classes - United States											
Arizona	4	44,256	37,275	45,750	52,731	3,727	19,025	43.0%	1,500	18,281	
Atlantic Northeast	7	46,389	37,616	43,803	56,758	3,628	13,898	30.0%	1,190	11,666	1,884
California South	3	57,141	47,150	55,800	66,462	1,836	25,590	44.8%	2,240	8,107	2,000
Central California	18	53,327	45,978	56,900	59,575	5,606	27,364	51.3%	1,954	14,591	4,319
Central Plains	15	50,216	45,500	51,250	56,109	5,179	15,534	30.9%	2,253	16,309	3,729
Chicago South	10	59,486	51,461	55,276	64,750	6,222	19,631	33.0%	3,328	13,597	5,360
Columbia	12	48,994	43,065	49,950	57,903	5,278	15,547	31.7%	1,850	12,630	2,479
Georgetown	19	55,047	47,293	55,000	60,090	5,786	20,450	37.1%	2,245	14,489	2,828
Grand Rapids East	15	54,360	43,404	50,000	65,525	6,708	24,093	44.3%	1,325	14,335	3,028
Grand Rapids North	14	46,027	38,932	46,368	49,481	5,028	16,569	36.0%	2,071	11,628	2,833
Grand Rapids South	15	47,566	34,516	47,450	60,790	5,301	26,413	55.5%	2,152	14,733	3,208
Grandville	12	57,824	48,775	56,951	63,037	5,640	13,872	24.0%	2,836	14,532	3,256
Greater Los Angeles	12	52,407	36,150	53,775	59,908	4,954	22,280	42.5%	2,840	15,788	4,800
Hackensack	13	47,821	34,125	42,729	54,210	5,062	20,599	43.1%	1,945	9,998	3,724
Heartland	10	56,144	51,269	54,825	61,193	4,110	16,070	28.6%	2,733	12,717	2,220
Holland	13	49,373	39,655	51,041	53,447	5,599	22,201	45.0%	2,362	13,182	2,550
Hudson	6	49,515	43,125	53,642	60,796	6,009	24,780	50.0%	3,289	17,018	3,213
lakota	15	55,430	48,170	49,190	58,750	4,546	10,791	19.5%	2,771	14,485	4,758
Illiana	11	60,007	48,468	66,300	68,923	4,431	21,917	36.5%	2,672	12,508	4,492
Kalamazoo	11	50,891	47,864	52,000	53,375	4,364	19,527	38.4%	2,033	17,169	3,080
Lake Erie	13	58,486	44,000	56,810	64,622	4,894	20,385	34.9%	2,067	13,766	3,940
Lake Superior	7	41,860	33,315	46,500	50,744	4,975	23,639	56.5%	1,950	15,985	5,181
Minnkota	16	49,632	44,850	48,300	55,659	5,528	10,237	20.6%	2,691	12,371	4,133
Muskegon	14	53,419	47,183	52,557	62,457	5,460	16,950	31.7%	1,736	13,668	3,431
Northcentral Iowa	7	48,146	43,500	45,963	50,596	3,875	7,200	15.0%	2,080	11,115	3,350
Northern Illinois	17	58,202	48,100	52,800	74,575	6,887	19,920	34.2%	1,590	14,673	3,889
Northern Michigan	5	40,913	33,800	43,000	45,000	3,876	17,000	41.6%	3,140	13,543	4,200
Pacific Hanmi	1	31,200	31,200	31,200	31,200		16,740	53.7%	1,650	3,152	
Pacific Northwest	19	47,299	34,000	47,580	54,400	4,679	20,508	43.4%	1,541	11,722	5,494
Red Mesa	5	47,405	45,000	46,500	50,000	3,765	11,291	23.8%	1,200	13,688	1,650
Rocky Mountain	18	50,812	42,575	50,581	60,903	4,484	20,663	40.7%	1,734	13,803	3,509
Southeast US	6	53,629	45,110	48,470	60,750	6,119	20,900	39.0%	877	16,835	3,000
Thornapple Valley	6	54,615	50,048	52,027	63,400	5,409	13,350	24.4%	1,680	9,312	5,133
Wisconsin	18	49,995	45,200	49,872	58,294	4,247	15,693	31.4%	1,963	15,610	3,105
Yellowstone	3	45,599	42,620	46,440	48,998	3,425	14,800	32.5%	983	9,982	
Zeeland	12	54,740	48,692	50,843	60,250	5,410	12,775	23.3%	2,626	10,736	5,448
All U.S. Classes	402	51,829	44,325	50,919	60,000	5,094	18,588	35.9%	2,173	13,655	3,695
Last Year	468	50,381	2.9% increase								

2016 Ministers' Compensation Survey Results												
Quartile Averages (United States - Annual values)												
----- Housing -----												
	Cash Salary	Tax-sheltered	Total Cash Salary	Security Reimbursement	Parsonage	Allowance	Medical, Dental, Life	H.S.A.	Auto	Other Benefits	Vacation Allowance Wks	Study or Sabbatical Leave Wks
Range: By Years of Service												
0 - 6	46,318	1,257	47,576	4,889	12,866	18,783	13,149	3,438	1,736	2,499	3	2
7 - 13	49,394	1,756	51,150	5,191	15,037	23,327	13,673	3,965	1,849	2,446	4	2
14 - 27	52,198	2,169	54,368	4,931	14,300	22,642	14,759	3,645	2,437	2,260	4	2
28 - 50	52,364	1,976	54,340	5,348	14,575	22,837	13,006	3,636	2,583	2,823	4	2
Range: By Size - Professing Members >=18 years old												
0 - 75	39,967	2,154	42,120	4,174	12,988	21,035	10,803	3,383	1,851	2,359	4	2
76 - 138	48,805	1,125	49,929	4,857	14,112	20,420	13,108	3,360	1,863	1,956	4	2
139 - 280	50,655	1,736	52,391	5,077	13,582	22,779	14,406	4,118	2,321	2,576	4	2
281 - 1800	59,577	2,165	61,742	5,823	15,566	24,043	15,216	3,684	2,648	3,020	4	2

CHRISTIAN REFORMED CHURCH IN NORTH AMERICA

MINISTRY STAFF COMPENSATION SURVEY - CANADA - 2016

						----- \$ 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
	#	= number of responses								
Classes - Canada										
Alberta North	17	\$63,834	53,720	60,000	71,000	N/A	20,509	32.1%	5,254	4,383
Alberta South	14	62,111	53,117	58,249	67,195	N/A	17,427	28.1%	3,745	3,768
B.C. North-West	16	61,213	48,474	56,162	74,587	N/A	19,737	32.2%	2,589	4,381
B.C. South-East	20	56,066	50,383	52,321	62,552	N/A	22,372	39.9%	2,540	4,366
Chatham	18	62,899	57,123	58,787	66,422	N/A	17,425	27.7%	4,201	4,347
Eastern Canada	19	54,481	48,150	53,340	57,000	N/A	17,122	31.4%	3,594	4,089
Hamilton	14	60,353	56,438	60,175	64,859	N/A	21,012	34.8%	3,898	4,272
Huron	21	58,718	55,000	58,717	61,944	N/A	19,561	33.3%	3,750	4,516
Lake Superior	6	47,995	48,045	49,990	52,866	N/A	16,282	33.9%	2,540	3,877
Niagara	10	62,768	54,650	58,594	62,174	N/A	19,488	31.0%	4,753	4,382
Quinte	14	58,869	52,200	58,785	61,392	N/A	20,586	35.0%	3,014	4,521
Toronto	16	61,556	56,273	58,000	64,909	N/A	22,533	36.6%	4,627	3,993
All Canadian Classes	185	\$59,597	52,356	57,800	64,340	N/A	19,695	33.0%	3,731	4,269
Last Year	187	\$56,982	4.6% increase							

2016 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
Range: By Years of Service										
0 - 6	52,126	1,069	53,194	16,407	17,684	4,547	3,492	1,944	4	2
7 - 13	58,384	2,398	60,781	18,106	20,580	4,120	3,223	2,529	4	2
14 - 24	61,153	913	62,067	19,450	20,960	4,334	3,879	2,212	4	2
25 - 43	61,881	403	62,284	21,180	20,479	4,107	4,454	2,655	5	2
Range: By Size - Professing Members >=18 years old										
0 - 105	54,174	1,959	56,133	17,310	18,272	4,357	3,077	1,900	4	2
106 - 175	56,114	892	57,005	16,138	19,253	4,306	3,651	2,345	4	2
176 - 270	59,652	768	60,421	19,753	20,728	4,300	3,996	2,557	4	2
271 - 621	63,386	1,154	64,540	22,661	21,480	4,140	4,293	2,415	4	2