

# MINISTERS' COMPENSATION SURVEY



CHRISTIAN  
REFORMED  
CHURCH

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*July 2008*

**2008 MINISTERS' COMPENSATION SURVEY**  
**MINISTERS OF THE CHRISTIAN REFORMED CHURCH**  
**SUMMARY**

The survey information presented herein was compiled from responses to a request sent to the churches in January 2008 for purposes of obtaining information regarding compensation practices generally followed by U.S. and Canadian churches. Information was requested for ordained ministers working full time in the parish ministry.

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:

	U.S.	Canada
Cash salary	\$45,478	49,531
Social security tax paid for U.S. ministers	4,703	
Housing allowance or value of church owned housing	17,148	17,110
Auto allowance	2,947	5,076
Auto reimbursement	2,183	3,636
Amount spent for medical and life insurance	11,159	3,252

Please refer to the full report for additional financial information and summary descriptions of the line items appearing above.



## 2008 COMPENSATION SURVEY

### Ministers of the Christian Reformed Church

The annual Ministers' Compensation Survey is intended to obtain information regarding the compensation practices generally followed by churches in Canada and the United States for pastors working full-time in the parish ministry. The survey report is shared broadly with the churches and classes with 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 is described as follows:

- General**      **Cash Salary** 2008 shown in columns 2, 3, 4, and 5 includes child/family allowances, tuition allowances, years of service allowances, etc. The cash salaries also include amounts paid by approximately 33% 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 by a housing allowance or determined by parsonage valuation. In the United States, 48% of the pastors reporting receive a housing allowance in lieu of a parsonage. In Canada, 72% receive a housing allowance rather than having a parsonage provided.
- Column 8**      **Housing Costs** This is expressed as a percentage of average cash salary.
- Columns 9 and 10**      **Automobile Allowance** The dollar amounts shown in these columns are the mean amounts paid either by mileage reimbursement or flat allowance.

**Column 11 *Health/Life Insurance*** Amounts shown in this column represent premium costs for health and life insurance.

**Synod 2001 adopted the following recommendations of the BOT (developed in consultation with Home Missions).**

That synod approve the following as a **policy** for churches receiving denominational assistance. This is **advisory** to small congregations that do not receive assistance funding from any of synod's agencies:

- 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.

—Adopted

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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, or by phone at (616)224-5889.

**CHRISTIAN REFORMED CHURCH IN NORTH AMERICA**

**MINISTRY STAFF COMPENSATION SURVEY - 2008**

**Analysis - United States Classes**

Classes - United States	Cash Salary	Cash Salary	Cash Salary	Cash Salary	----- \$ mean-----		Housing %	----- \$ mean-----		
	Mean (Avg.)	1st Quartile	Median	3rd Quartile	Social Security	Housing	of Cash Salary	Auto Allowance	Auto Reimbrsmnt	Insurance Health/Life
Arizona	44,412	42,750	45,977	46,989	3,772	13,690	30.8%	1,300	2,367	9,452
Atlantic Northeast	47,555	37,104	42,500	50,000	3,544	17,898	37.6%	2,633	2,400	12,003
California South	52,930	37,900	48,000	65,664	4,329	26,829	50.7%	2,500	2,900	9,407
Central California	47,182	37,012	47,400	60,996	5,987	27,465	58.2%	4,000	2,436	11,669
Chicago South	51,227	45,150	48,057	56,790	5,215	15,694	30.6%	5,920	1,921	11,214
Columbia	44,038	40,376	44,200	48,600	3,657	13,963	31.7%	3,713	2,014	11,219
Georgetown	48,498	41,585	49,079	53,583	5,108	16,493	34.0%	2,476	3,059	12,275
Grand Rapids East	50,664	43,736	51,285	52,281	6,397	18,591	36.7%	1,300	1,786	10,374
Grand Rapids North	44,957	38,400	44,858	49,258	5,955	14,403	32.0%	1,750	2,328	10,846
Grand Rapids South	41,966	33,007	42,941	51,127	4,213	18,170	43.3%	2,100	2,269	10,473
Grandville	48,622	39,000	50,300	54,000	5,255	16,511	34.0%	3,231	2,073	12,061
Greater Los Angeles	42,918	30,000	45,170	52,800	4,798	17,966	41.9%	3,533	2,867	10,233
Hackensack	44,523	35,197	44,478	51,125	4,585	18,362	41.2%	2,817	1,538	12,508
Heartland	43,516	39,349	42,600	48,788	3,564	12,576	28.9%	2,492	1,954	10,588
Holland	46,035	40,000	47,224	53,790	4,606	18,211	39.6%	2,328	2,839	10,221
Hudson	54,051	48,250	50,000	59,581	5,531	21,514	39.8%	3,097	1,600	10,632
lakota	45,053	40,117	44,000	51,630	3,802	10,436	23.2%	2,758	2,624	11,066
Illiana	50,114	46,335	51,495	53,349	5,702	15,707	31.3%	3,092	1,944	12,074
Kalamazoo	42,962	39,000	40,450	46,000	4,037	14,655	34.1%	2,623	2,400	9,534
Lake Erie	43,812	37,490	44,580	49,862	3,651	17,304	39.5%	3,086	1,717	12,582
Lake Superior	39,318	36,100	36,960	46,170	4,149	24,665	62.7%	4,500	2,413	13,374
Minnkota	41,149	38,367	43,455	45,300	3,903	24,571	59.7%	3,110	2,783	10,019
Muskegon	45,587	42,235	47,600	49,796	5,426	17,612	38.6%	3,000	2,180	11,403
Northcentral Iowa	39,242	34,556	38,839	44,488	3,182	7,388	18.8%	2,100	2,323	9,848
Northern Illinois	46,307	40,483	44,803	53,400	5,004	19,981	43.2%	3,024	1,561	12,078
Northern Michigan	40,766	35,600	40,071	46,056	3,787	11,095	27.2%	2,850	2,181	10,677
Pacific Hanmi	22,143	19,090	26,180	27,215		12,000	54.2%	2,400		2,100
Pacific Northwest	49,839	38,082	50,290	60,677	4,128	16,479	33.1%	2,033	1,660	10,849
Central Plains	43,060	37,500	43,237	48,400	5,144	13,323	30.9%	3,983	2,100	11,815
Red Mesa	39,821	35,649	39,813	42,607	2,750	11,900	29.9%	2,400	2,000	10,870
Rocky Mountain	39,749	36,200	39,329	43,000	4,369	19,410	48.8%	2,700	1,240	11,587
Southeast US	45,402	43,656	46,546	50,581	4,670	18,062	39.8%	2,657	2,670	8,465
Thornapple Valley	50,661	41,369	45,340	57,623	5,329	15,774	31.1%	2,533	1,364	12,364
Wisconsin	45,989	39,000	43,700	56,168	4,272	15,499	33.7%	3,325	1,681	12,359
Yellowstone	38,263	32,523	38,390	44,250	3,481	10,717	28.0%	3,775	1,688	8,385
Zeeland	48,608	44,650	48,300	51,575	6,282	23,662	48.7%	3,600	2,300	12,410
All U.S. Classes	45,478	38,291	45,160	52,073	4,703	17,148	37.7%	2,947	2,183	11,159
	+2.4% over 2007									

# CHRISTIAN REFORMED CHURCH IN NORTH AMERICA

## MINISTRY STAFF COMPENSATION SURVEY - 2008

### Analysis - Canadian Classes

	Cash Salary Mean (Avg.)	Cash Salary 1st Quartile	Cash Salary Median	Cash Salary 3rd Quartile	----- \$ mean-----		Housing % of Cash Salary	----- \$ mean-----		
					Social Security	Housing		Auto Allowance	Auto Reimbrsmnt	Insurance Health/Life
<b>Classes - Canada</b>										
Alberta North	47,831	43,000	47,956	51,821	N/A	15,356	32.1%	5,706	4,056	3,390
Alberta South	52,752	45,775	48,360	53,330	N/A	16,029	30.4%	4,120	3,107	4,136
B.C. North-West	46,441	43,480	44,400	45,420	N/A	18,257	39.3%	3,864	1,500	2,695
B.C. South-East	48,083	44,000	47,300	49,835	N/A	17,714	36.8%	4,484	3,172	2,470
Chatham	50,650	49,007	50,047	53,253	N/A	15,476	30.6%	5,907	3,450	3,177
Eastern Canada	48,236	46,239	47,330	50,650	N/A	16,518	34.2%	4,555	3,250	2,927
Hamilton	52,976	47,496	52,500	55,635	N/A	19,332	36.5%	5,049	4,440	3,693
Huron	49,633	46,788	49,200	51,568	N/A	18,021	36.3%	5,957	4,870	3,571
Lake Superior	44,646	44,348	46,752	49,394	N/A	15,823	35.4%	6,000	1,850	4,802
Niagara	50,902	44,854	46,474	52,794	N/A	17,185	33.8%	5,473	4,713	3,004
Quinte	50,721	48,000	50,063	53,610	N/A	17,531	34.6%	5,053	3,750	3,209
Toronto	50,262	46,320	49,062	53,259	N/A	18,819	37.4%	4,580	4,237	3,115
All Canadian Classes	49,531	45,147	48,700	52,530	N/A	17,110	34.5%	5,076	3,636	3,252
	+2.4% over 2007									