



THE BOARD OF PENSIONS  
OF THE PRESBYTERIAN CHURCH (U.S.A.)

# LIVING BY THE GOSPEL

*In the same way, the Lord commanded  
that those who proclaim the Gospel should  
get their living by the Gospel.*

—1 Corinthians 9:14

**A GUIDE TO STRUCTURING MINISTERS' TERMS OF CALL AS  
AUTHORIZED BY THE 223RD GENERAL ASSEMBLY (2018)**

EFFECTIVE JANUARY 1, 2019



The 223rd General Assembly (2018) authorized the Living by the Gospel document, and requested that the Board of Pensions update the document annually and distribute it to all

- mid councils;
- Committees on Ministry;
- Committees on Preparation for Ministry; and
- Pastor Nominating Committees.

To promote awareness of gender disparity in clergy benefit and salary packages, the 223rd General Assembly further urged Committees on Ministry, within 12 months of the close of General Assembly, to

- study and adopt A Theology of Benefits, included in Living by the Gospel;
- review the last five years of salary and benefit statistics by gender in their own context and share the findings with Clerks of Session, Committees on Preparation for Ministry, and candidates for ministry;
- provide a copy of Living by the Gospel to Pastor Nominating Committees and incoming committee members; and
- in situations where a minister is not receiving benefits, or when his or her salary is below minimum, require the session to provide a full, written explanation to the Committee on Ministry.

## *Friends in Christ,*

The Board of Pensions designed *Living by the Gospel* for Committees on Ministry, Committees on Preparation for Ministry, and Pastor Nominating Committees. It is a reference and a guide to structuring ministers' terms of call, with a particular emphasis on the importance of benefits. The appendices include information on effective salary by job code, geography, congregation size, gender, and minister age.

*Living by the Gospel* highlights how the Church supports the well-being of ministers through the Board of Pensions. It details the benefits, programs, and assistance that are available through Pastor's Participation, and shows how they work together to support ministers and their families. When we support our ministers, we enable them to bring their best gifts to leading God's people.

For years, the Presbyterian Church (U.S.A.) ordained fewer ministers than the year before. Compounding our decline, a smaller percentage received benefits each year. This trend puts the future of our denomination at risk. However, in 2017 both ordinations and benefits participation increased for the first time in over a decade! Let's hope that we can sustain the progress and look back at 2016 as the lowest point in our history.

We are hopeful that *Living by the Gospel* will help the Church move toward providing Pastor's Participation for all of our ministers, not just those in installed positions. The continuity of benefits is important for ministers, who move in and out of installed positions. Further, the Pension Plan is designed as an important vehicle for providing retirement security for those answering a lifelong call from God.

Responding to the need to nurture and sustain a new generation of ministerial leadership, the Board established an employer incentive program. **Pathways to Renewal** substantially reduces Pastor's Participation dues for congregations of 150 members or fewer that have not had an installed pastor for at least two years and for any congregation with an installed pastor that expands ministerial headcount. The newly employed minister must be under 40, the age group with the most candidates and inquirers. If congregations feel they have a candidate who closely fits this description, **Pathways to Renewal** deserves special consideration.

The Board of Pensions offers this guide as a step toward supporting and renewing the leadership of the PC(USA). The Board is the means through which we care for those who answer God's call to ministry. In the pages that follow, you will encounter the theology that shapes the plan, see the investment that we make in our smaller congregations, and explore the interconnected elements of the Benefits Plan and the Assistance Program. You will find a significantly expanded educational debt relief program and a commitment to provide Presbyterian CREDO for all recently ordained ministers who are enrolled in Pastor's Participation.

The Board is responsible for the stewardship of substantial assets, but the numerous programs it offers, including financial assistance, are available only to those who become Benefits Plan members. Every program reflects the values of our Church and exceeds the value of any commercially available alternative.

We are ready and eager to engage with you in your work to guide, call, and provide for our ministers.

Grace and peace,



The Reverend Frank Clark Spencer

President

The Board of Pensions of the Presbyterian Church (U.S.A.)

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# A Theology of Benefits

The Church's provision of benefits for its employees is holy work, giving expression to the creative activity of the Trinitarian God to whom Holy Scripture bears witness: "In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things came into being through him."<sup>1</sup> Scripture reveals One who cares about the health of body and soul.

God's desire is that all people experience shalom — the flourishing of life. This desire is reflected in the repeated refrain of the creation narrative: "God saw that it was good."<sup>2</sup> The ensuing portrayal of life in the Garden of Eden illustrates an ideal in which humanity dwells in mutual care and well-being.

Jesus extends the promise, "I came that they may have life, and have it abundantly."<sup>3</sup> The desire for health and wholeness are at the heart of the gospel call, which implores followers of Christ to care for the hungry, the thirsty, the stranger, the naked, the sick, and the prisoner.<sup>4</sup> In the celebrated parable of the Good Samaritan, itself a story of healing and wellness, Jesus extends the charge: "Go and do likewise."<sup>5</sup>

The Holy Spirit gathers the Church and shapes its life through the sacraments of baptism and the Lord's Supper, which are the sign and seal of new birth, new life, and a new way of living. Shaped by these sacraments and empowered by the Spirit, we, the Church, live in caring community with one another in all that we are, all that we have, and all that we do. The Church, as the Body of Christ, is rightly committed to a ministry of wholeness and compassionate care.

The very character of God as revealed in the Scriptures compels those who worship and serve God to "maintain justice, and do what is right."<sup>6</sup> Hence, from its inception the Church has affirmed just compensation for its servants.<sup>7</sup> The Presbyterian Church (U.S.A.) has repeatedly confirmed this commitment to support its servants with compensation that includes salary, benefits, vacation, and opportunities for spiritual growth and renewal.<sup>8</sup>

These concrete expressions of care extend God's desire for shalom and well-being, helping church servants flourish in the holy and human endeavor of ministry. As the body of Christ, we demonstrate abundant life to the world as a community of faith, hope, love, and witness.<sup>9</sup> We call people to varied forms of service and covenant to support them so they may devote their best gifts and energies to the work of God's kingdom.

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<sup>1</sup> John 1:1-3

<sup>2</sup> Genesis 1:12,18,21,25,31

<sup>3</sup> John 10:10

<sup>4</sup> Matthew 25:35-36

<sup>5</sup> Luke 10:30-37

<sup>6</sup> Isaiah 56:1

<sup>7</sup> Luke 10:7-9; 1 Corinthians 9:9-12; 1 Timothy 5:18; "The Second Helvetic Confession," *Book of Confessions*, 5.168.

<sup>8</sup> *Book of Order*, W-4.0404i(5)c; "Elements of Compensation," *Report of the Compensation Committee* [approved by the 188th General Assembly (1976) of The United Presbyterian Church in the United States of America]; *A Theology of Compensation: A Study Paper* [approved by the 195th General Assembly (1983), from the General Assembly Mission Council]; "Theological Concepts" and "Basic Principles," *Report of the Task Force on the United Presbyterian Compensation Plan* [approved by the 195th General Assembly (1983), from the Vocation Agency]; "The Presbyterian Church as Employer," *Life Abundant: Values, Choices and Health Care — The Responsibility and Role of the Presbyterian Church (U.S.A.)* [approved by the 200th General Assembly (1988)].

<sup>9</sup> 1 Corinthians 12:27-28; *Book of Order* F-1.0301

# Presbyterian benefits ... based on values

The Benefits Plan of the Presbyterian Church (U.S.A.) is grounded in theology. At the core of A Theology of Benefits is the recognition that God's design and desire for all creation are expressed in the biblical themes of shalom and abundant life, as promised by Jesus. This theological foundation supports wholeness. The Board of Pensions helps congregations and other employers in sustaining the well-being of those who serve the Church. Through medical and retirement benefits, educational programs, and financial assistance, the Board promotes well-being in four areas — spiritual, health, financial, and vocational.

The theological foundation, combined with the Church's historical understanding of vocation, places a substantial responsibility on congregations and Committees on Ministry (COMs). The decisions each session and COM make have implications far beyond an individual pastor. The Presbyterian body to which we belong intentionally relies on the collective whole to support individuals and congregations at every turn.

At the most basic level, each minister of the Word and Sacrament relies on the collective strength of the congregation to provide fair compensation. At the installation of a minister, the congregation is asked, "Do we promise to pay [her/him] fairly and provide for [her/his] welfare as [she/he] works among us ...?"<sup>1</sup> This is an explicit call to ensure that the minister has access to benefits as well as cash compensation. We break our promise as a Church when we view benefits as expendable and negotiate with our ministers for the least possible compensation package. That may be the way of the marketplace, but it should not be the way of the Church of Jesus Christ.

Congregations in turn rely on the greater denomination to help make the provision of quality benefits possible and affordable. This happens through many different avenues, all of which reflect the value of community nature. Community nature is the idea that those with more contribute more so that those with less can pay less, and all can receive a base line of protection. This community nature extends beyond the minister to employees of a congregation or PC(USA) employer.

As a national agency of the Church, the Board develops benefits, considers policies, and addresses member needs from a perspective that reflects our Christian identity and values. It is the Church caring for its ministers. We trust these values will become obvious as you read the pages that follow, and that you will agree that our employment practices should be a witness to Jesus Christ, the head of the Church.

## Justice

In some circles, benefits are deemed elective, optional, or discretionary. The Presbyterian Church (U.S.A.) regards them as a matter of justice. The Church has historically advocated for just compensation, including benefits for workers in general and for its ministers in particular. Committed to justice, the Church offers through the Board of Pensions benefits that, combined with other elements of compensation, provide security for our ministers and their families. In the description of benefits and programs that follows, you will see this commitment to justice reflected in such features as

- lower out-of-pocket medical expenses for lower-paid ministers;
- increased pension credits for those who earn less than median salaries;

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<sup>1</sup> *Book of Order*, W-4.0404i(5)c



- a disability benefit basis that adjusts compensation upward to the median salary for those who are paid less than the median; and
- assistance programs, based on need, for lower-paid ministers and retirees.

## **Mission**

The Board of Pensions is dedicated to mission. With the whole Church, we are called to participate in God’s mission, exhibiting the kingdom of heaven to the world, engaging in the redemptive work of Jesus Christ, and witnessing and working for the restoration of the world as God designed and desires it. The benefits described in these pages, as well as other Board resources that promote and sustain the well-being of plan members, enable ministers to commit their best gifts to their work, ministry, and mission. In this way, the provision of benefits contributes to the health and vitality of the Church’s mission in the broadest sense. Driven by this mission, we are engaged in holy work.

## **Compassion**

The Synod of Philadelphia formed the Fund for Pious Uses to benefit widows and orphans of Presbyterian ministers at its first gathering, in 1717. Since then, the Presbyterian Church has consistently demonstrated its commitment to care for ministers and their families. The Board of Pensions embodies that commitment. Guided by compassion, it administers benefits that include

- a pension plan that ensures generational equity;
- healthcare programs that offer generous and comprehensive coverage and limit personal financial risk by including limits on out-of-pocket expenses for members and their families;
- a supplemental retirement savings plan with subsidized administrative costs;
- death benefits for surviving spouses and other designated beneficiaries that include educational assistance for eligible children; and
- disability benefits that include medical coverage and pension credit accrual until the member reaches normal retirement age.

## **Stewardship**

The Board of Pensions is a nonprofit agency that exclusively serves the Presbyterian Church (U.S.A.), its congregations, mid councils, agencies, and related organizations. We are driven by stewardship — a commitment to be faithful, disciplined stewards of the resources entrusted to us. Serving more than 63,000 individuals and cooperating with other denominations and religious bodies through the Church Benefits Association (CBA), we administer valuable and flexible benefits with high levels of service at the lowest cost possible. We are not driven by profit. We are driven by stewardship. We pass on to our congregations and employers the benefits of scale and stability that we realize through our purchasing and negotiating influence as a leader in the CBA.

# Providing benefits for those who serve the Church

“The Lord commanded that those who proclaim the gospel should get their living by the gospel,” the Apostle Paul writes (1 Cor 9:14). In 21st century America, making a living must include access to healthcare and provision for income security. As disciples of Jesus Christ, we are obligated to inquire as to the well-being of our ministers and employees. The goal should never be to limit hours or structure contracts so that benefits are denied, but rather to creatively work to be the best employers possible by meeting the needs of ministers and employees as faithfully as possible. The Church has a particular obligation to our ministers, who answer a lifelong call from God.

## Comprehensive offerings to promote well-being

The Board of Pensions helps congregations promote well-being in two distinct ways. The first is by administering the benefits as defined in the Benefits Plan of the Presbyterian Church (U.S.A.). Congregations pay dues associated with the benefits and their ministers become plan members. The Benefits Plan includes pension and retirement savings plans and medical, death, and disability coverage. Additionally, it offers supplemental death, supplemental disability, dental, and vision eyewear coverage. The various plan provisions are designed to work together to protect ministers and their families.

Secondly, the Board helps congregations promote spiritual, health, financial, and vocational well-being through voluntary programs. The Board provides an array of educational programs for all members through Board University and a special discernment program for ministers called Presbyterian CREDO, and encourages healthy lifestyles through its Call to Health initiative. It administers the Assistance Program, which receives no financial support from dues but depends on the Christmas Joy Offering (CJO), donor gifts, and endowed funds accumulated over generations. Through the Assistance Program, the Board helps its members with educational debt and adoption expenses, provides income and housing subsidies for retired members and their spouses, and makes one-time grants to members and their families in times of emergency.

## Pastor’s Participation and protecting ministers and their families

The benefits the Church provides are not designed to enrich. They provide the most basic form of protection against bankruptcy in the face of illness, death, or disability and against poverty in old age. Financial stress is one of the most common reasons ministers leave the pulpit, according to Lilly Endowment. Thus, the Book of Order requires that all ministers installed as pastors be provided with the package the Benefits Plan defines as *Pastor’s Participation*.

Ministers who work at least 20 hours a week serving congregations, mid councils, agencies, and affiliated employers in non-installed positions should also be enrolled in the Benefits Plan through Pastor’s Participation. Pastor’s Participation is not required for them but recommended; the frequency with which ministers move in and out of installed positions makes continuity of benefits important.



## **Pastor's Participation dues and community nature**

Pastor's Participation dues are calculated as a percentage of effective salary, reflecting community nature. The largest churches, with the highest-paid staff, pay more for benefits, which helps the smallest churches justly compensate their ministers, who are among the lowest-paid pastors. This dues structure, combined with the asset-based subsidies described below, results in ministers receiving a similar value of benefits, regardless of their income.

For 2019, Pastor's Participation dues are 11 percent for pension, 1 percent for death and disability, and 25 percent for full family medical coverage, subject to minimum and maximum dues amounts (2019 annual medical minimum: \$11,000; annual maximum: \$31,000). This is unchanged from 2018.

Ministers whose effective salaries are less than the congregational ministers' median (\$59,100 for 2019) accrue pension benefits at the median effective salary instead of at their salary. This aspect of community nature means that upon retirement, total income (Social Security plus pension) for a lower-compensated minister might equal or exceed that minister's compensation during active ministry. Higher-paid ministers are not penalized, as all pensions accrue at the greater of the median or actual effective salary.

Lower-compensated members also benefit from the community nature aspect of the plan's disability coverage. Income replacement is calculated at 60 percent of the median effective salary for those whose effective salary is below median. Capped at 100 percent of effective salary, this coverage enables the lowest-paid ministers to receive at or near their effective salary during disability.

Supplemental retirement savings are recommended as a part of every personal financial plan. All ministers in Pastor's Participation may participate in the Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP), a 403(b)(9) plan. Although congregations are required to offer the RSP, they are not required to contribute on a minister's behalf, and they do not pay for administering the plan. Fidelity Investments administers the RSP, and the Board acts as the plan fiduciary, relieving the congregation of potential liability. The member pays only \$15 a year to participate. Investment options include Fidelity's target date funds, as well as the Board's socially screened investment funds and the fossil fuel-free PAX Global Environmental Markets Fund, which are consistent with PC(USA) values.

Community nature also underlies medical coverage in Pastor's Participation, which includes the preferred provider organization (PPO) for ministers and their families. Deductibles are calculated on a sliding scale according to income; the lowest-paid employees pay the least.

Ministers who participate in Call to Health can also receive a one-third reduction in their deductibles. And in 2019, congregations and employers may offer a flexible spending account (FSA), allowing ministers to set aside pretax dollars to cover qualified healthcare expenses. A dependent care FSA also becomes available, allowing a similar set-aside for the care of children under age 13 and certain older family members.

## **Pastor's Participation and continuity**

The collective goal of the PC(USA) should be that all ministers, whether installed or not, have full benefits through Pastor's Participation throughout active ministry. The continuity of benefits is critical to the structure of church benefits and the way the Assistance Program works.

The adequacy of pensions is predicated on long-term, continuous participation. The average minister's pension initiated in 2017 was \$36,402 per year, with an average of 32 years of accruing credits.<sup>1</sup> Further, for a minister or a surviving spouse to receive full housing or income supplements through the Assistance Program in retirement, the minister must have been in the Pension Plan for at least 20 years. Hiring a minister in such a way as to avoid pension benefits may preclude that minister from support he or she might need in retirement.

Not enrolling ministers in Pastor's Participation also makes them ineligible for several programs designed specifically to help them devote their best energies to ministry. The Sabbath Sabbatical Support Grant enables eligible pastors to seek a stipend toward a sabbatical, providing opportunity for renewal. Healthy Pastors, Healthy Congregations and CREDO are programs through which ministers with educational debt can access financial coaching and apply for Minister Educational Debt Assistance Grants. The latter, need-based grants of up to \$25,000 over a five-year period, cultivate financial stewardship and diminish the potential for educational debt to distract ministers from devoting their best gifts to ministry.

## **CREDO: An Investment in the congregation and the minister**

Ministers in Pastor's Participation are eligible to attend CREDO conferences. Over 2,000 PC(USA) ministers have participated. After participating, pastors are invited into the CREDO Alumni Community. The cost to the Board is substantial, more than \$5,000 per participant per conference, but it is a critical investment, as healthy and secure pastors promote healthy congregations.

There are three types of CREDO conferences, which are led by expert faculty. One serves mid-career pastors, who often need the gift of time to renew a passion for ministry. A second, for late-career pastors, focuses on finishing a fruitful career of ministry with personal satisfaction and, ultimately, a plan for retirement.

The third conference, for recently ordained ministers, supports the same four areas of well-being: spiritual, health, financial, and vocational. It is composed of an initial weeklong conference dedicated to discernment and goal setting, followed by a year of one-on-one coaching and a second conference as the kickoff to fruitful ministry. All newly ordained ministers are invited to CREDO upon enrollment in Pastor's Participation, and participation in CREDO qualifies a minister to apply for a Minister Educational Debt Assistance Grant.

## **Pathways to Renewal**

Ordinations in the Presbyterian Church (U.S.A.) increased in 2017 for the first time in over a decade, as did ministers participating in the Benefits Plan. This is welcome news. Of the 2,950 ministers the denomination has ordained in the last 10 years, 918 were ordained to positions that did not include Board of Pensions benefits. Not only is that unjust, it is unwise, increasing the likelihood that these new ministers will leave the ministry prematurely. Indeed, our research shows a 50 percent greater rate of departure for ministers ordained to positions without benefits.

Likewise, many smaller congregations find themselves in financial stress. Perhaps the congregation desires to call and install a minister as our polity envisions but feels it simply can't afford it. The solution,

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<sup>1</sup> Excludes early retirements.

in part, to both these issues is expanding the number of calls and the number of candidates simultaneously.

Recognizing the need to nurture a new generation of ministerial leadership, and the implications for the long-term vitality of congregations, the Board has developed an employer incentive program to bring young ministers into the plan with the full benefits of Pastor’s Participation. **Pathways to Renewal** promises greater assurance of finding a call to those considering ministry as a vocation. It offers hope of renewed leadership to congregations who thought such time had passed and support to innovative ministries.

This program is designed for small congregations, 150 or fewer members, where there has not been an installed pastor and no election of a Pastor Nominating Committee for at least two years, and for any congregation or emerging ministry that expands ministerial headcount. In either case, the newly employed minister must be younger than 40. When that minister is enrolled in Pastor’s Participation for the first time, the dues will be substantially reduced. For 2019, the dues are 19.75 percent of effective salary (2 percent pension, 1 percent death and disability, two-thirds of standard medical at 16.75 percent, with a minimum dues amount of \$6,000), with no reduction in the benefits provided. This discount is available to the employer for the lesser of five years or the termination of the employment relationship.

<b>Why 150 Members?</b>				
<b>Congregations with 150 members or fewer are most likely not to have an installed pastor (and not to be participating in the Benefits Plan).</b>				
<b>Congregations by Size – 1/1/2018 (number and percent)</b>				
<b>Range of Members</b>	<b>Number of Congregations</b>	<b>Percent of Congregations</b>	<b>Number w/Pastor's Participation</b>	<b>Percent w/Pastor's Participation</b>
0-25	1,448	15.6	108	7.5
26-50	1,886	20.3	441	23.4
51-100	2,205	23.7	1,112	50.4
101-150	1,259	13.5	931	73.9
151-300	1,400	15.0	1,188	84.9
301-800	883	9.5	821	93.0
801-1,600	173	1.9	163	94.2
1,601+	50	0.5	48	96.0

The minister will receive the income-based limit on medical deductibles and be eligible to receive the one-third deductible reduction through Call to Health participation. The minister will also be eligible for CREDO and a Minister Educational Debt Assistance Grant, which provides for individual financial coaching and budgeting support. Based on a minister’s need and the plan developed with the financial coach, the Board of Pensions will provide up to \$25,000 of educational debt repayment over a five-year period.

Why focus on ministers under age 40? According to the Office of the General Assembly, in 2017, 62 percent of candidates and inquirers were in their 20s and 30s — thus, the majority. This continues a 10-year trend; in 2008-2017, 55 percent of those ordained were under 40 years old. While this is good news for the Church, it does not lessen our obligation to our ministers, who answer a lifelong call from God.

Actuarially, the focus on these younger ministers reflects the lower cost of providing benefits to this group. Their pension benefits are a long way off and thus are lower on a present value basis. The average age of a member with medical coverage is 52; actuarially, plan members in the 20s and 30s age group

reduce overall expected claims cost. In this way, the Board is using its capacity to develop targeted pricing to meet multiple goals.

As the chart below shows, under this program, the denomination makes a substantial investment in its young ministers by paying the majority of the cost of benefits for the first five years. By nurturing financial stewardship in the youngest PC(USA) ministers and making full benefits more affordable for small churches, the Board believes the denomination can be transformed for generations to come. Small churches may understand a significant component of their mission to be providing a context for young ministers to develop their skills and deepen their call in ministry while larger churches may understand a part of their mission as supporting young ministers in new and innovative ministries.

<b>Pathways to Renewal (2019)</b>				
<b>Assumed Effective Salary</b>	<b>\$40,000</b>	<b>Congregational Cost</b>	<b>Community Investment</b>	<b>Total Cost</b>
<b>Pension<sup>1</sup></b>	2%	\$800	\$5,580	\$6,380
<b>403(b)(9)<sup>2</sup></b>	0	0	\$75	\$75
<b>Death and Disability<sup>3</sup></b>	1%	\$400	\$600	\$1,000
<b>Medical Coverage<sup>4</sup></b>	16.75%	\$6,700	\$9,500	\$16,200
<b>Total Annual Benefit/Cost</b>		\$7,900	\$15,755	\$23,655
<b>Total Plan Benefits over the First 5 Years</b>		\$39,500	\$78,775	\$118,275
<b>CREDO<sup>5</sup></b>		\$500	\$9,500	\$10,000
<b>Educational Debt Repayment Max.</b>		0	\$25,000	\$25,000
<b>Total of All Investment over 5 Years</b>		\$40,000	\$113,275	\$153,275
<b>Share of Total Investment Cost</b>		26%	74%	100%

<sup>1</sup> Accrues at median.

<sup>2</sup> Admin. cost partially charged.

<sup>3</sup> Actuarial value 2.5%.

<sup>4</sup> Medical coverage assumed here is at the projected average 2019 medical dues of \$16,200. Minimum dues amount for medical coverage in 2019 is \$11,000.

<sup>5</sup> Over the first two years.

## The value of benefits and community nature

While the Board has the opportunity to meet special needs of congregations through **Pathways to Renewal**, it is committed to all ministers who serve, regardless of age or terms of call.

The total cost of benefits for PC(USA) ministers varies little, even as cash compensation climbs. This is by design so that all ministers are honored, regardless of call. The value of the benefits is affected by the 11 percent calculation for pension and 1 percent for death and disability, but the amount of community investment varies much more. For example, at a difference in effective salary that is more than four times, total benefits are only about 1.7 times greater for the highly compensated pastor than those of the lower-paid pastor.

The following chart shows that the PC(USA) is investing most heavily in its newest and least-compensated pastors. Only at the top end of the scale, does subsidy become a premium relative to the actual cost/value of the benefits provided. This is due to the stewardship of past generations, which have prudently structured the asset-based plans (pension and death and disability).

2019	Pathways to Renewal	Presbytery Minimum <sup>1</sup>	Congregational Ministers' Median 2019	Large Church Experienced Pastor	Large Church Highly Compensated Pastor
Effective Salary	\$40,000	\$40,000	\$59,100	\$90,000	\$176,000
Annual Value of Benefits and Programs <sup>2</sup>	\$23,655	\$23,655	\$24,105	\$28,425	\$40,035
Congregational Cost	\$7,900	\$14,800	\$21,867	\$33,300	\$52,120
Congregational Share of Cost	33%	63%	91%	117%	130%
Community Investment <sup>3</sup>	\$15,755	\$8,855	\$2,238	(\$4,875)	(\$12,085)
Community Share of Cost <sup>4</sup>	67%	37%	9%	(17%)	(30%)

Based on these examples, for a small church calling a minister at an effective salary of \$40,000, for 2019, the total cost, including benefits, would be between \$47,900 and \$54,800 annually. In contrast, the annual value of the compensation package, before tax benefits are added, would be \$63,655. In addition, the minister enrolled in Pastor's Participation would be eligible for the CREDO conference for recently ordained pastors and a Minister Educational Debt Assistance Grant. This is a substantial benefit to congregations, pastors, and their families.

<sup>1</sup> Presbyteries set their own minimums; this example may not reflect every presbytery.

<sup>2</sup> Annual value excludes programs such as CREDO (valued up to \$10,000) and the Minister Educational Debt Assistance Grant (up to \$25,000), for which Pastor's Participation members are eligible, and is a composite of benefit values that vary by age and family status.

<sup>3</sup> Premium.

<sup>4</sup> Churches that are able to provide higher salaries to their ministers help support congregations with fewer resources through the dues structure, designed to support the community of faith.

## Changing context of ministry

Despite the significant benefits of Pastor's Participation and the best efforts of congregations and COMs, not every context will allow for the full benefits package. For this reason, the Board offers a menu of options that can be customized for all ministers, except those who are installed as pastors in a congregation. Perhaps it is a validated ministry. Perhaps it is a hospital chaplaincy. Perhaps it is a new startup ministry in a setting that does not have traditional membership. In these cases, with COM guidance, other choices are possible.

The validated minister may need no Board benefits. The hospital chaplain may have wonderful healthcare options, but would benefit greatly from pension and death and disability coverage. The startup minister may get healthcare from a spouse and find pension payments unaffordable, but might love the opportunity to save in the Retirement Savings Plan, which features a subsidized, low annual fee. All of these combinations and more are now possible.

This menu of options was introduced in the 2017 Benefits Plan to enable congregations and employers to provide coverage to more church workers. The options to select from have grown in number since.

For 2019, in addition to the PPO and the exclusive provider organization (EPO), congregations and employers may offer a qualified high deductible health plan (HDHP). A health savings account (HSA) may be made available for ministers and employees who elect the HDHP; a health flexible spending account (FSA) for those who elect the PPO or EPO. Both provide tax advantages for qualified healthcare expenses. A dependent care FSA is available for both Pastor's Participation and menu options, allowing similar tax advantages for dollars spend on care for young children and certain older family members.

## Gender disparity

This flexibility requires a word of caution. Over the last 10 years, there has been a distinct gender disparity as to the provision of benefits in the PC(USA). Women outnumber men ordained, 1,547 to 1,403, but men have obtained benefits at a far greater rate — 76 percent to 62 percent. Although there are areas of progress, the gender distinction in compensation is clear, as the salary study in the appendices of this document shows. While the Board cannot know the individual circumstances and choices of those seeking a call, the overall pattern cannot be ignored. As noted in the opening of this document, the 223rd General Assembly (2018) urged COMs to act decisively in this matter. It is therefore incumbent on COMs to embrace a goal of gender equity in reviewing and approving terms of call for all ministers.

## The value of cost-effective management

The Board of Pensions relies on the power of large numbers in managing the Pension Plan, Retirement Savings Plan, Death and Disability Plan, and Medical Plan. It does this, in part, through its leadership in the Church Benefits Association (CBA), which is composed of 50 church pension boards, religious orders, and denominational benefits programs for clergy and church professionals.

The CBA buying coalition for healthcare is collectively the largest national customer of Highmark Blue Cross Blue Shield. Its size enables the negotiation of favorable rates and provides Benefits Plan members with access to the largest healthcare network in the U.S. As a result, the Board of Pensions provides



healthcare coverage with an administrative cost that is substantially less than the combined administrative and profit margin of the healthcare industry as a whole. Compared to total dues/revenue, 87 percent of every dollar the Board collects goes to pay medical claims; commercial competitors may pay as little as 80 percent of premiums paid in claims. That is a 7 percent cost advantage in healthcare for employers participating in the Benefits Plan.

The Board of Pensions also benefits from large risk pool numbers. Most small employers suffer with the highest per capita costs for what is often less than comprehensive coverage. The PC(USA) plans have a large risk pool and are self-funded, so the average costs per covered life are better controlled. In fact, over the last 10 years, the Board's healthcare costs have risen at 5.9 percent per year, compared with 6.4 percent for the industry. Long-term, consistent, steady stewardship continues to benefit members and congregations.

The asset-based plans also benefit from scale. Stewardship by Presbyterian congregations and expert investment management by the Board of Pensions have yielded sufficient resources to meet plan obligations and provide all members with benefits at a relatively low cost.

Pension dues have never increased above 11 percent of effective salary. By comparison, the Episcopal Church levies 18 percent of ministers' effective salary for participation in its pension plan. The PC(USA) Pension Plan provides for a 50 percent benefit for surviving spouses, based on the member's original pension calculation and without reduction. This is unheard of in other pension plans. The Board accrues each member's pension at the greater of actual compensation or the employment classification median. This commitment to community nature costs the plan about 1 percent annually, but honors those in lower-paying positions without unduly restricting the ability of all members to receive increases in benefits through experience apportionments.

The Pension Plan shares investment success through good experience apportionments, which increase benefits. Those increases accrue to retired, vested but terminated, and active members. Over the last five years, apportionments have substantially exceeded the increase in inflation. Such a provision is unique in the pension world but explicitly reflects the PC(USA) value of generational equity. No one benefits disproportionately due to the year in which they retire.

Dues for the Death and Disability Plan have remained at 1 percent of effective salary for a generation, even though the commercial value is approximately 2.5 percent of effective salary. The commercial value is derived not only from the income replacement feature for disability, which is common in commercial plans, but other features unique to the PC(USA). The Board pays for medical coverage and pension accruals on behalf of disabled members until they reach Medicare eligibility. Included in the death benefits are the continuation of medical coverage for eligible family members for one year and \$40,000 per child for college expenses.

## **All may be welcomed**

The Board of Pensions is a not-for-profit agency of the General Assembly of the Presbyterian Church (U.S.A.). Despite its nonprofit, value-oriented ethic, its size and sophistication enable it to achieve economies of scale that benefit all of its members, congregations, and employers. The Board utilizes the largest health network in the U.S. at an administrative cost well below industry benchmarks. The asset-based plans are well funded and highly efficient, enabling dues charges below the commercial value of

the benefits members receive. Value and cost are intentionally aligned so that the Board neither profits nor loses in the provision of benefits. The Board charges no fees; only the actual cost of administration is included in the calculations.

The Board of Pensions is much more than a retirement plan, a provider of financial security, or a healthcare payer. The Board is the means through which the denomination cares for those who answer God's call to ministry. Every PC(USA) minister deserves the protection of these benefits as well as access to the Assistance Program, which meets critical financial needs, and the Board's comprehensive program of education and discernment, an expression of God's desire for all to experience shalom.

With new flexibility in the Benefits Plan, there is opportunity for every employee to enjoy some form of benefits through the Church. Congregations are urged to explore the flexible options for every employee, not just the pastor.

Every offering provided through the Board of Pensions is designed to bring greater value at a lower cost when compared with what is available in the commercial market. More importantly, all benefits are structured to reflect the values of the PC(USA). When it comes to healthcare emergencies, disability claims, or financial crises, the Board's advocacy for members is a profound expression of the community's care for each other.

Jesus said that "the laborer deserves to be paid."<sup>1</sup> When congregations and employers provide just compensation for ministers and employees, they provide a witness to the Lord and are living by the Gospel. Employment practices should be a witness to Jesus Christ, the head of the Church.

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<sup>1</sup> Luke 10:7

# Appendices

**Appendix 1** Salaries in the Parish Ministry 2018 Salary Study

**Appendix 2** Introduction, Observations, Notes

**Appendix 3** All Ordinations vs. Newly Ordained Plan Members (2008-2017)

**Appendix 4** Ordained Ministers 2008-2017/Plan Member Participation by Age at Ordination (with Gender)

**Appendix 5** Congregational Ministry Effective Salary Study of Board of Pensions Plan Members as of 1/1/2018, Relationships by Age Group (and Gender)

**Appendix 6** Congregational Ministry Effective Salary Study of Board of Pensions Plan Members as of 1/1/2018, Congregation Sizes by Relationship (and Gender)

The Board of Pensions of the Presbyterian Church (U.S.A.)  
October 2018

## Appendix 1

### Salaries in the Parish Ministry 2018 Salary Study

The Board of Pensions of the Presbyterian Church (U.S.A.) annually tabulates the median and average annual effective salary information reported to it for minister members of the Benefits Plan who are serving U.S. congregations. The median salary is generally considered more representative than the average salary because it is less influenced by very high and very low salaries.

The most recent study, as of May 1, 2018, shows that the median annual effective salary of all Presbyterian Church (U.S.A.) minister members of the Benefits Plan serving U.S. congregations is \$59,100, an increase of 1.9 percent when compared to \$58,000 one year earlier. The average annual effective salary of these ministers is now \$65,242, a 1.9 percent increase from last year's average \$64,015.

The table below shows a five-year comparison of average annual effective salaries received by the minister members of the Benefits Plan of the Presbyterian Church (U.S.A.) serving local congregations as of the date shown. These averages exclude salaries paid to chaplains, foreign missionaries, pensioners serving churches, and personnel at the Board and other church agencies. The averages are based on the annual effective salaries on which benefits dues are calculated and include cash salary, manse or housing allowances, and deferred compensation as reported by the churches.

<u>Synod</u>	<u>Average Annual Effective Salaries</u>					<u>% Chg. Avg. Sal.</u>
	<u>5/1/2014</u>	<u>5/1/2015</u>	<u>5/1/2016</u>	<u>5/1/2017</u>	<u>5/1/2018</u>	<u>2018 vs. 2014</u>
Alaska-Northwest	\$64,735	\$65,419	\$65,599	\$66,955	\$68,352	5.59%
Boriquen (Puerto Rico)	\$26,929	\$28,859	\$28,396	\$28,341	\$26,837	-0.34%
The Covenant	\$57,497	\$58,330	\$59,498	\$60,327	\$60,861	5.85%
Lakes & Prairies	\$56,116	\$56,825	\$57,816	\$58,733	\$59,846	6.65%
Lincoln Trails	\$57,494	\$58,316	\$59,396	\$60,615	\$62,100	8.01%
Living Waters	\$58,623	\$59,642	\$60,636	\$61,964	\$62,538	6.68%
Mid-America	\$56,667	\$56,286	\$56,222	\$57,591	\$58,744	3.66%
Mid-Atlantic	\$63,057	\$64,220	\$64,903	\$65,719	\$66,532	5.51%
The Northeast	\$65,494	\$66,271	\$67,473	\$68,686	\$70,225	7.22%
The Pacific	\$64,925	\$64,667	\$64,797	\$65,884	\$68,854	6.05%
The Rocky Mountains	\$58,949	\$58,821	\$58,880	\$60,551	\$62,513	6.05%
South Atlantic	\$63,985	\$66,089	\$66,715	\$67,460	\$69,147	8.07%
Southern CA & Hawaii	\$73,027	\$72,569	\$74,254	\$73,101	\$75,918	3.96%
The Southwest	\$61,898	\$63,239	\$63,964	\$64,836	\$64,137	3.62%
The Sun	\$60,308	\$59,848	\$62,178	\$61,283	\$62,793	4.12%
The Trinity	\$58,254	\$58,925	\$60,354	\$61,087	\$62,581	7.43%
<b>Total Church</b>	<b>\$61,347</b>	<b>\$62,103</b>	<b>\$63,116</b>	<b>\$64,015</b>	<b>\$65,262</b>	<b>6.38%</b>

## Appendix 2

### Introduction, Observations, Notes

#### Introduction

We live out our identity as a just and caring community when we provide benefits that enable ministers of the Word and Sacrament to devote their best gifts to ministry. That is our witness to the world. To pursue that vision, we have expanded the salary study materials in hopes of better assisting those involved in clergy compensation.

The following pages include newly compiled reports designed to inspire more meaningful insights. We have broken the reports down by gender, age, position, and congregation size. Also provided is a graph showing the trends of ordination and newly ordained plan enrollment since 2008. The original 10-year period (2007-2016) was essential in the development of the Board's Living by the Gospel vision.

#### Observations

The preparation of this data spotlighted several areas:

**Gender.** A clear distinction exists between average salaries for men and women across all pastoral positions and congregation sizes. Congregations are driven by their unique circumstances. As a community of faith, we need to work together to help them be the best employers they can be and ensure that local compensation practices reflect the Church's vision of wholeness.

**Congregation Size.** Most of the PC(USA) churches have fewer than 150 members, and are more likely than larger congregations not to have a called and installed minister and the related Benefits Plan participation. The Board has designed Pathways to Renewal to enable smaller churches to call and install a pastor and, by extension, bring more ministers into the plan.

**Benefits.** Our internal study of various data indicated that Benefits Plan participation contributes to more stable service to the Church. Beginning with those ordained for five years (2007-2011), the Board tracked who was still in ministry or honorably retired after 10 years (2016). For those not participating in the Benefits Plan, 36 percent were no longer in ministry. That dropped to 24 percent for those who had been plan members, suggesting that providing access to the plan strengthens the ministry of the Church by supporting those who have answered a call from God.

#### Notes

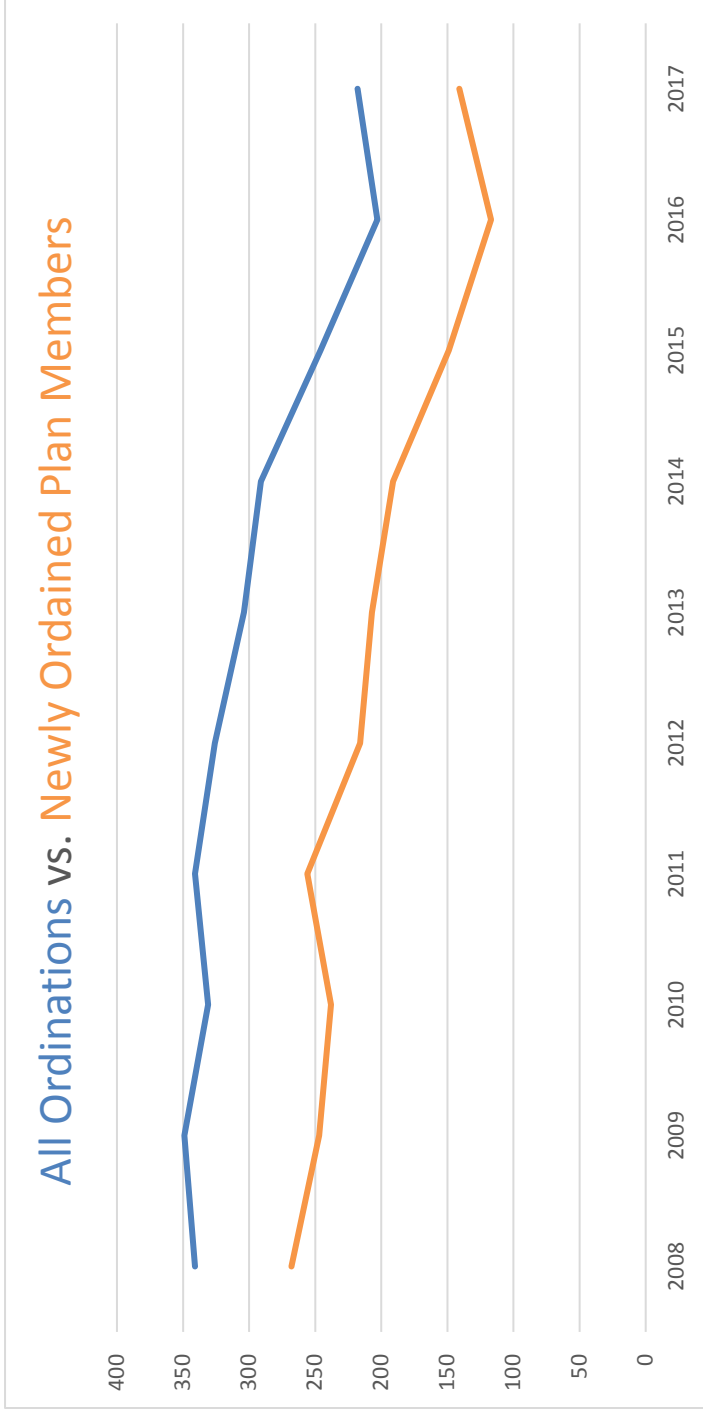
- This study includes a specific set of ministers. Focusing on church ministry, the study looks at the following relationships (job codes): pastor or co-pastor (101), associate pastor (103), interim pastor or interim associate (105), temporary pastoral relationship (108), and designated pastor (191).
- The information, specifically the effective salary and relationship (job code), is self-reported data, provided by the employer for Benefits Plan members. It does not reflect the effect of number of years of service.

- The data includes full-time and part-time positions, including those in split services (serving in more than one ministry context, where the primary service includes one of the above relationships).
- Effective salary is a member's compensation from a church or other employer and includes housing allowance. For more detailed information on the components of effective salary, please see the Board publication Understanding Effective Salary.
- Data that is statistically insignificant or individually identifiable has been removed from certain detail lines in the presented tables. However, it is still included in the high-level totals. As a result, detail lines may not all total to the summary totals.
- Some of this data is provided to the Board by the Office of the General Assembly's Denominational Rolls and Statistics. Please note the Board and OGA are reporting information for different purposes. When OGA is notified of an ordination after the fact, it is recorded in the year it is reported. For purposes of the Board's longitudinal study, ordinations are reported in the year they occur. For example, if OGA is notified of an ordination in 2017 that occurred in 2015, OGA would record that ordination in 2017 while the Board would reflect that ordination in the 2015 data.
- The Board is grateful for the ongoing data conversations with the Office of the General Assembly, the Presbyterian Foundation's Fund for Theological Education, and Presbyterian Mission Agency's Research Services. These conversations began in earlier this year and are now scheduled regularly. This Board is reporting the data in age groups and congregation sizes that were agreed to among the agencies.



## Appendix 3

### All Ordinations vs. Newly Ordained Plan Members (2008-2017)



### Ordinations in 2017, Participation in the Benefits Plan by Gender

	Female	Male	Total
Pastor's Participation in the Benefits Plan	56	55	111
Menu-Based Choices in the Benefits Plan	15	15	30
Not in the Benefits Plan	51	26	77
Total	122	96	218

## Appendix 4

### Ordained Ministers 2008-2017 Plan Member Participation by Age at Ordination (with Gender)

<b>Ordination and Plan Membership by Gender and Average Age by Year (2008-2017)</b>											
	2008-	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total Ordained	2,950	341	349	331	341	326	304	291	246	203	218
Female Ordained Total	1,547	164	171	175	174	174	164	158	139	106	122
Male Ordained Total	1,403	177	178	156	167	152	140	133	107	97	96
Total Ordained Average Age	39.2	38.7	39.9	39.4	40.1	38.8	37.3	39.3	39.3	38.9	39.6
Total in Benefits Plan	2,032	268	248	239	257	216	207	191	149	116	141
Female in Benefits Plan	962	113	110	116	116	105	107	92	78	54	71
Male in Benefits Plan	1,070	155	138	123	141	111	100	99	71	62	70
Average Age in Benefits Plan	36.9	38.0	38.4	37.2	37.1	36.6	34.4	37.2	35.9	35.8	37.5

### Ordination and Plan Membership by Gender and Age by Year (2008-2017)

	Total	Age						#N/A
		20s	30s	40s	50s	60-64.9	65+	
Grand Total	2,950	797	852	420	449	129	58	245
Female Total	1,547	396	365	210	306	74	40	156
Male Total	1,403	401	487	210	143	55	18	89
Plan Member Total	2,032	652	681	295	314	67	23	0
Plan Member Female Total	962	311	269	129	204	34	15	0
Plan Member Male Total	1,070	341	412	166	110	33	8	0
Ordained (Not Plan Member) Total	918	145	171	125	135	62	35	245
Ordained (Not Plan Member) Female Total	585	85	96	81	102	40	25	156
Ordained (Not Plan Member) Male Total	333	60	75	44	33	22	10	89



## Appendix 6

### Congregational Ministry Effective Salary Study of Board of Pensions Plan Members as of 1/1/2018 Congregation Sizes by Relationship (and Gender)

Congregation Membership (count of congregations)	Total			Pastor or Co-Pastor (101)			Associate Pastor (103)			Interim Pastor or Interim Associate (105)			Temporary Pastoral Relationship (108)			Designated Pastor or Associate Pastor (191+193)		
	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister
Total	5,555	\$ 62,297	3,855	\$ 65,120	721	\$ 63,591	428	\$ 58,376	383	\$ 39,454	168	\$ 54,013						
Female	1,855	\$ 56,173	999	\$ 56,937	405	\$ 62,910	204	\$ 54,148	181	\$ 41,732	66	\$ 49,130						
Male	3,700	\$ 65,367	2,856	\$ 67,983	316	\$ 64,463	224	\$ 62,227	202	\$ 37,414	102	\$ 57,173						
0-25 (1,448)*	84	\$ 33,680	61	\$ 36,785	-	\$ -	-	\$ -	19	\$ 25,251	-	\$ -						
Female	29	\$ 35,799	21	\$ 39,687	-	\$ -	-	\$ -	7	\$ 25,803	-	\$ -						
Male	55	\$ 32,562	40	\$ 35,261	-	\$ -	-	\$ -	12	\$ 24,928	-	\$ -						
26-50 (1,886)*	390	\$ 37,197	255	\$ 39,034	-	\$ -	36	\$ 38,126	84	\$ 31,096	15	\$ 37,895						
Female	155	\$ 37,108	94	\$ 38,966	-	\$ -	21	\$ 34,581	33	\$ 34,347	7	\$ 32,763						
Male	235	\$ 37,255	161	\$ 39,074	-	\$ -	15	\$ 43,088	51	\$ 28,992	8	\$ 42,386						
51-100 (2,205)*	1,084	\$ 46,011	794	\$ 47,999	7	\$ 41,710	83	\$ 44,420	148	\$ 36,571	52	\$ 45,642						
Female	401	\$ 44,179	268	\$ 46,057	4	\$ 52,152	37	\$ 40,497	64	\$ 37,977	28	\$ 44,103						
Male	683	\$ 47,086	526	\$ 48,988	3	\$ 27,787	46	\$ 47,575	84	\$ 35,500	24	\$ 47,437						
101-150 (1,259)*	939	\$ 55,722	763	\$ 57,018	8	\$ 38,245	76	\$ 52,136	52	\$ 46,566	40	\$ 53,197						
Female	311	\$ 54,182	228	\$ 55,841	-	\$ -	37	\$ 52,383	31	\$ 45,496	13	\$ 54,971						
Male	628	\$ 56,484	535	\$ 57,520	6	\$ 41,735	39	\$ 51,901	21	\$ 48,145	27	\$ 52,343						
151-300 (1,400)*	1,262	\$ 63,829	1,013	\$ 65,397	63	\$ 50,707	122	\$ 61,958	33	\$ 48,565	31	\$ 62,882						
Female	356	\$ 59,941	251	\$ 62,633	28	\$ 47,292	53	\$ 57,568	16	\$ 49,319	8	\$ 56,722						
Male	906	\$ 65,357	762	\$ 66,307	35	\$ 53,439	69	\$ 65,329	17	\$ 47,856	23	\$ 65,025						
301-800 (883)*	1,214	\$ 76,271	761	\$ 85,248	322	\$ 58,530	76	\$ 74,606	32	\$ 51,389	23	\$ 67,765						
Female	372	\$ 66,046	119	\$ 80,127	188	\$ 58,367	37	\$ 70,090	21	\$ 50,811	7	\$ 57,255						

Congregation Membership (count of congregations)	Total		Pastor or Co-Pastor (101)		Associate Pastor (103)		Interim Pastor or Interim Associate (105)		Temporary Pastoral Relationship (108)		Designated Pastor or Associate Pastor (191+193)	
	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister	Count of Mins.	Average Salary of Minister
Male	842	\$ 80,788	642	\$ 86,197	134	\$ 58,758	39	\$ 78,890	11	\$ 52,492	16	\$ 72,363
801-1,600 (173)*	378	\$ 88,289	151	\$ 117,332	189	\$ 66,895	27	\$ 82,589	9	\$ 63,164	-	\$ -
Female	140	\$ 67,314	9	\$ 102,222	109	\$ 64,699	15	\$ 68,317	7	\$ 61,006	-	\$ -
Male	238	\$ 100,627	142	\$ 118,290	80	\$ 69,887	12	\$ 100,428	-	\$ -	-	\$ -
1,601 or more (50)*	197	\$ 99,522	52	\$ 155,442	131	\$ 80,472	-	\$ -	6	\$ 61,629	-	\$ -
Female	88	\$ 83,665	7	\$ 146,144	74	\$ 79,259	-	\$ -	-	\$ -	-	\$ -
Male	109	\$ 112,324	45	\$ 156,888	57	\$ 82,048	-	\$ -	-	\$ -	-	\$ -
#N/A	7	\$ 57,155	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Female	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Male	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -
Total	5,555	\$ 62,297	3,855	\$ 65,120	721	\$ 63,591	428	\$ 58,376	383	\$ 39,454	168	\$ 54,013
Female	1,855	\$ 56,173	999	\$ 56,937	405	\$ 62,910	204	\$ 54,148	181	\$ 41,732	66	\$ 49,130
Male	3,700	\$ 65,367	2,856	\$ 67,983	316	\$ 64,463	224	\$ 62,227	202	\$ 37,414	102	\$ 57,173

\*Numbers in parentheses are number of congregations in that membership range, per self-reported data provided to the Office of the General Assembly.

- / \$ - Figures are not shown due to possibility of being identifiable. Figures are included in the totals. Please see Appendix 2: Introduction, Observations, Notes for further rationale.

*In the same way, the Lord commanded that those who proclaim the Gospel should get their living by the Gospel.*



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