



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



LIVING BY THE GOSPEL

A Guide to Structuring Ministers' Terms
of Call as Authorized by the 223rd General
Assembly (2018)

UPDATED SEPTEMBER 2023

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

1 Corinthians 9:14

Friends in Christ,

Living by the Gospel highlights how the Presbyterian Church (U.S.A.) supports the well-being of ministers through the Board of Pensions. It details education and assistance programs that are available with benefits packages designed specifically for PC(USA) ministers — Pastor's Participation and Minister's Choice.

Before 2021, Pastor's Participation was the only package for ministers. However, it did not fit the needs of every employer or every minister. To address this, in 2021 we added Minister's Choice to the Benefits Plan of the Presbyterian Church (U.S.A.). This package, with dues of just 10 percent of effective salary, provides financial protection and includes access to the programs and grants that are part of the Board of Pensions support for ministers.

The Temporary Disability Plan is part of both packages, along with the long-term disability coverage of the Death and Disability Plan. We are able to include temporary disability coverage without increasing dues. Enrollment in either package includes the Defined Benefit Pension Plan, which guarantees a monthly income for retirees and their surviving spouses.

Pastors in installed positions must be enrolled for Pastor's Participation, the full benefits package. Ministers who are not in installed positions and are scheduled to work at least 20 hours a week may be enrolled for Pastor's Participation or Minister's Choice.

The goal of the Board of Pensions is for all ministers ordained in the PC(USA) to be enrolled in one of these packages so they have access to our assistance and education programs, which promote wholeness. These programs, along with plan benefits, support the well-being of pastors, enabling them to live fully into their call to ministry.

Living by the Gospel is intended for Committees on Ministry, Committees on Preparation for Ministry, and Pastor Nominating Committees as a reference and a guide to structuring ministers' terms of call. The appendices include information on effective salary by job code, geography, congregation size, gender, and minister age.

For years, the PC(USA) has 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.

The future of the Church depends on nurturing ministerial leadership. The Board of Pensions 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 Benefits Plan, see the investment we make in our smaller congregations, and explore the interconnected elements of the plan and our assistance and education programs.

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 Dr. Frank Clark Spencer
President
The Board of Pensions of the Presbyterian Church (U.S.A.)



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 salary is below minimum, require the session to provide a full, written explanation to the Committee on Ministry.

Table of contents

A Theology of Benefits	1
Presbyterian benefits ... based on values	2
Justice	2
Mission	3
Compassion	3
Stewardship	3
Provision of benefits for those who serve the Church	4
Comprehensive offerings for wholeness	4
Benefits packages for PC(USA) ministers	4
Pastor's Participation	6
Minister's Choice	6
Dues and community nature	7
Gender disparity	7
Assistance and education programs	8
CREDO: An investment in the congregation and the minister	8
Assistance Program	8
Education programs	8
Dues incentive programs	9
Pathways to Renewal	9
Benefits Grants for Organizing Pastors and Evangelists	11
The value of benefits and community investment	11
The value of cost-effective management	12
All may be welcomed	13
Appendices	15

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."¹ 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."² 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."³ 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.⁴ In the celebrated parable of the Good Samaritan, itself a story of healing and wellness, Jesus extends the charge: "Go and do likewise."⁵

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."⁶ Hence, from its inception the Church has affirmed just compensation for its servants.⁷ 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.⁸

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.⁹ 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.

¹ John 1:1-3

² Genesis 1:12,18,21,25,31

³ John 10:10

⁴ Matthew 25:35-36

⁵ Luke 10:30-37

⁶ Isaiah 56:1

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

⁸ *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)].

⁹ 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 makes 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 ...?"¹ This is an explicit call to ensure that the minister has access to benefits as well as cash compensation. We break our promise as the 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 baseline 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;
- 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.

¹ *Book of Order*, W-4.0404i(5).c

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 the 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 affiliated organizations. We are driven by stewardship — a commitment to be faithful, disciplined stewards of the resources entrusted to us. Serving approximately 65,000 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.

Provision of 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 for wholeness

The Board of Pensions helps congregations promote wholeness, which comes with spiritual, health, financial, and vocational well-being. It administers 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 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.

The Benefits Plan includes Retirement Programs, Financial Protection Programs, and Health Programs as well as tax-advantaged accounts. Going hand in hand with these benefits, to help sustain and build leadership for the Church, are the Board’s assistance and education programs. The Assistance Program provides help with debt and adoption costs, one-time grants in times of emergency, and income and housing subsidies and medical grants for retired ministers and their surviving spouses. Board University includes CREDO, a special discernment program for ministers, and provides seminars, webinars, e-learning, and other resources on financial and retirement planning and tax issues.

Benefits packages for PC(USA) ministers

The Benefits Plan provides two dues-based packages for Presbyterian Church (U.S.A.) ministers: Pastor’s Participation and Minister’s Choice. Pastors in installed positions must be enrolled in Pastor’s Participation, the comprehensive benefits package. Ministers who are not in installed positions and have a minimum 20-hour workweek may be enrolled for Pastor’s Participation or Minister’s Choice.

For 2023 and 2024, Pastor’s Participation dues are 39 percent of effective salary. The maximum an employer would pay in medical dues in 2023 is \$35,000; the minimum, \$11,500. The maximum for 2024 is \$36,000; the minimum, \$12,500. The breakdown of Pastor’s Participation dues follows:

- Defined Benefit Pension Plan (8.5 percent)
- preferred provider organization (PPO) medical (29 percent)
- Death and Disability Plan (1 percent)
- Temporary Disability Plan (0.5 percent)

Employers may choose to share in the cost of the following:

- Dental Plan
- Vision Eyewear Plan
- supplemental death benefits
- supplemental disability benefits

Employers offer and may also contribute to the minister's account in the Retirement Savings Plan of the Presbyterian Church (U.S.A.). They may offer flexible spending accounts for healthcare and dependent care.

Minister's Choice dues are 10 percent of effective salary. Benefits include the following:

- Defined Benefit Pension Plan (8.5 percent)
- Death and Disability Plan (1 percent)
- Temporary Disability Plan (0.5 percent)
- Employee Assistance Plan (no charge)

With Minister's Choice, employers may choose to offer the following:

- any of the three Medical Plan options
- Dental Plan
- Vision Eyewear Plan
- supplemental death benefits
- supplemental disability benefits

Employers may also offer the Retirement Savings Plan of the Presbyterian Church (U.S.A.) and, if so, choose whether to contribute to the minister's account. They may also offer flexible spending accounts for healthcare and dependent care.

Both of the packages for ministers include the Temporary Disability Plan as well as the Death and Disability Plan. In the event of a short-term disability, ministers will have the security of continuing part of their income for up to 90 days after a 14-day waiting period. Along with the long-term disability benefits available through the Death and Disability Plan, they will have comprehensive financial protection should they become unable to work.

As the adequacy of pensions is predicated on long-term, continuous participation, the Board also includes the Defined Benefit Pension Plan in both packages. The average minister's accrued pension is over \$35,000, with an average of over 30 years of accruing credits. For a retiree or surviving spouse to receive housing or income supplements from the Assistance Program, the retiree must have been in the pension plan for at least 15 years, or for a minimum of five years, plus 10 years' service with PC(USA) congregations, mid councils, and/or agencies without pension plan enrollment. So, hiring a minister in such a way as to avoid pension benefits may preclude that minister or their surviving spouse from critical support in retirement.

Ministers enrolled for either package have the support of the Employee Assistance Plan (EAP), which is included in medical coverage under Pastor's Participation and as a stand-alone benefit in Minister's Choice. Through the EAP, employees have access to in-person and online counseling, financial and legal assistance, and resources for a variety of needs, including child and senior care. Employers also have access to the EAP for management consultation services.

Finally, Pastor's Participation and Minister's Choice provide access to Board education and assistance programs that help cultivate wholeness and nurture ministries: CREDO, Minister Debt Relief, Minister Educational Debt Assistance, Clergy Wellness Support, and Sabbath Sabbatical Support as well as Emergency Assistance, Adoption Assistance, and Transition-to-College Assistance.

Pastor's Participation

The Book of Order requires that pastors in installed positions be provided with the comprehensive package the Benefits Plan defines as *Pastor's Participation*. It is designed to meet the needs of ministers and their families. Employers may also offer it to ministers who are not in installed positions and scheduled to work a minimum of 20 hours a week.

Pastor's Participation provides family coverage in the PPO, including the Employee Assistance Plan. Community nature underlies this coverage, with deductibles calculated on a sliding scale according to income so the lowest-paid employees pay the least. Ministers who participate in the well-being program, Call to Health, can also receive a one-third reduction in their deductibles.

The package includes the Defined Benefit Pension Plan, Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP) [a defined contribution 403(b)(9) plan], Death and Disability Plan, and Temporary Disability Plan. Members may elect supplemental death benefits, supplemental disability benefits (salary-based eligibility), the Dental Plan, and the Vision Eyewear Plan. Employers choose whether to share in the cost of any of these elected benefits.

Employers may offer the tax-advantaged flexible spending accounts (FSAs) with Pastor's Participation. A healthcare FSA enables ministers to set aside pretax dollars to cover qualified medical expenses. A dependent care FSA allows a similar set-aside for the care of children under age 13 and certain older family members.

Employers provide the RSP under Pastor's Participation because supplemental retirement savings are recommended as a part of every personal financial plan. However, 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 plan 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.

Minister's Choice

Financial stress is one of the most common reasons ministers leave the pulpit, according to Lilly Endowment. Minister's Choice provides important financial protection during active service and into retirement for ministers who are not covered under Pastor's Participation. Ministers who are not in installed positions and scheduled to work at least 20 hours weekly are eligible for this package.

There is no commercially available coverage that replicates the Financial Protection Programs in Minister's Choice — the Defined Benefit Pension Plan, Death and Disability Plan, and Temporary Disability Plan. Further, members may elect supplemental death benefits and supplemental disability benefits (salary-based eligibility), for which employers choose whether to share in the costs.

Minister's Choice does not include medical coverage. The Board of Pensions recognizes that ministers may secure health benefits in another way, such as through a spouse or the Health Insurance Marketplace. However, employers can offer any of the three Medical Plan options: preferred provider organization (PPO), exclusive provider organization (EPO), or qualified high deductible health plan (HDHP). They may also offer the Dental Plan and Vision Eyewear Plan and choose whether to share in coverage costs.

Employers can boost the financial advantages of Minister's Choice by offering flexible spending accounts (FSAs) and, for any ministers covered under the HDHP or another HSA-compatible health plan, a health savings account (HSA). A healthcare FSA and an HSA enable participants to set aside pretax dollars to cover qualified medical expenses. A dependent care FSA allows a similar set-aside for the care of children under age 13 and certain older family members.

The financial protection of Minister's Choice can be expanded with the addition of the Retirement Savings Plan of the Presbyterian Church (U.S.A.), a defined contribution 403(b)(9) plan. Employers may offer it at no cost to themselves and with no requirements to contribute. The Board assumes the fiduciary responsibility for and handles most of the administration for employers; Fidelity Investments provides record keeping and reporting. The plan 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.

Dues and community nature

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. This dues structure, combined with the asset-based subsidies described below, results in ministers receiving a similar value of benefits, regardless of their income.

Ministers whose effective salaries are less than the congregational ministers' median (\$64,800 for 2023; \$67,100 for 2024) 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.

Community nature is reflected in the long-term disability coverage available through the Death and Disability Plan. Income replacement is calculated at 60 percent of the median effective salary for those whose effective salary is below the 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. Community nature also underlies PPO medical coverage, as deductibles are calculated on an income-based sliding scale so the lowest-paid employees pay the least.

Gender disparity

Data from 2007 to 2022 show a distinct gender disparity as to the provision of benefits in the PC(USA). Women outnumber men ordained, 2,242 to 1,976, but men have obtained benefits at a greater rate — 51 percent to 49 percent. Although there are areas of progress, particularly in recent years, the gender distinction in compensation remains, 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 benefits packages for all ministers.

Assistance and education programs

Enrolling ministers in Pastor's Participation or Minister's Choice makes them eligible for assistance and educational offerings that foster wholeness, freeing them to devote their best energies to ministry.

CREDO: An investment in the congregation and the minister

Ministers in Pastor's Participation and Minister's Choice are eligible to attend CREDO conferences. Over 3,200 PC(USA) ministers have participated. 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 ministers promote healthy congregations.

There are three types of CREDO conferences, led by expert faculty. All support spiritual, health, financial, and vocational well-being. One conference serves mid-career ministers, who often need the gift of time to renew a passion for ministry. A second, for late-career ministers, focuses on finishing a fruitful career of ministry with personal satisfaction and, ultimately, a plan for retirement.

The third conference, for recently ordained ministers, 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 or Minister's Choice.

Assistance Program

Through the Assistance Program, ministers enrolled in Pastor's Participation or Minister's Choice may apply for Sabbath Sabbatical Support, which grants a stipend toward a sabbatical and the opportunity for renewal. And in 2023, we added Clergy Wellness Support, which provides assistance in support of vocational, spiritual, mental, and physical well-being through participation in approved programs.

They also may be eligible for Minister Debt Relief, which helps ministers pay down debt through financial planning and a grant of up to \$10,000, and for Minister Educational Debt Assistance. Under the latter, the Board of Pensions pays 90 percent of a participant's minimum monthly payment amount until the Board's maximum total award of \$25,000 is reached or the loan balance is fully forgiven through the Public Service Loan Forgiveness Program. This need-based grant is designed to cultivate financial stewardship and diminish the potential for educational debt to detract from ministry.

Participation in either benefits package also provides access to Emergency Assistance, Adoption Assistance, and Transition-to-College Assistance.

Education programs

Both Pastor's Participation and Minister's Choice provide access to all the offerings of Board University. These include seminars, webinars, e-learning, and other resources on financial and retirement planning and tax issues specific to ministers and congregations. A talented team of educational professionals develops and staffs the programs, educating for wholeness and providing learning opportunities throughout the stages of life.

Dues incentive programs

Pathways to Renewal

From 2007 to 2022, the denomination ordained 4,218 ministers. For that same period, the number of newly ordained ministers in the Benefits Plan totaled only 2,949. Not only is that unjust, it is unwise, as our research shows a 50 percent greater rate of departure for ministers ordained to positions without benefits. Still, 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, in part, to both these issues is expanding the number of calls and the number of candidates simultaneously.

Congregation by Size as of January 1, 2023							
Membership Size	Number of Congregations	Congregation Distribution	Total Members	Membership Distribution	Average Number of Members by Congregation	Congregations with Pastor's Participation	Percent of Membership Size with Pastor's Participation
0 - 25	1,836	21.1%	27,545	2.4%	15	88	4.8%
26 - 50	1,916	22%	71,532	6.2%	37	267	13.9%
51 - 100	2,024	23.3%	146,569	12.7%	72	852	42.1%
101 - 150	992	11.4%	121,322	10.5%	122	659	66.4%
151 - 300	1,128	13.0%	235,840	20.5%	209	903	80.1%
301 - 800	639	7.3%	297,470	25.8%	466	639	100.0%
801 - 1600	129	1.5%	146,569	12.7%	1,136	129	100.0%
1601+	41	0.5%	103,997	9.0%	2,537	41	100.0%
Total	8,705	100%	1,150,844	100%	132	3,578	41.1%

Recognizing the need to nurture a new generation of ministerial leadership, and the implications for the long-term vitality of congregations, the Board piloted an employer incentive program to bring young ministers into the plan with the full benefits of Pastor's Participation. Pathways to Renewal promised greater assurance of finding a call to those considering ministry as a vocation. It offered hope of renewed leadership to congregations who thought such time had passed and support to innovative ministries. At least 86 new calls have been created through this pilot program, which the Board has sunset while continuing to support current participants.

Pathways was designed for small congregations, 150 or fewer members, where there had 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 expanded ministerial headcount. African American Presbyterian congregations without an installed pastor were able to qualify for Pathways to Renewal with 300 or fewer members.

The pilot designated that the newly employed minister be younger than 40. When that minister was enrolled in Pastor's Participation for the first time, the dues were substantially reduced. For 2023 and 2024, the dues are 22 percent (2 percent pension; 1 percent death and disability; two-thirds of standard medical at 19 percent, with a minimum medical dues amount

of \$6,333.33), with no reduction in benefits and full access to assistance and education programs. Under the program design, the discount was made available to the employer for the lesser of five years or the termination of the employment relationship.

Providing benefits to younger ministers like these costs the Benefits Plan less than providing benefits to those over 40. 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 53; actuarially, plan members in the 20s and 30s age group reduce overall expected claims cost. In this way, Pathways enabled the Board to use its capacity to develop targeted pricing to meet multiple goals.

Pathways to Renewal (2024)				
Assumed Effective Salary	\$44,000	Congregational Cost	Community Investment	Total Cost
Pension [1]	2%	\$880	\$4,824	\$5,704
403(b)(9) [2]	0	0	\$75	\$75
Temporary Disability	0%	0	\$220	\$220
Death and Disability [3]	1%	\$440	\$660	\$1,100
Medical Coverage [4]	19%	\$8,360	\$12,776	\$21,136
Total Annual Benefit/Cost		\$9,680	\$18,555	\$28,235
Total Plan Benefits over the First 5 Years		\$48,400	\$92,773	\$141,173
CREDO [5]		\$500	\$9,500	\$10,000
Educational Debt Repayment Max.		0	\$25,000	\$25,000
Total of All Investment over 5 Years		\$48,900	\$127,273	\$176,173
Share of Total Investment Cost		28%	72%	100%

[1] Accrues at median.

[2] Admin cost partially charged.

[3] Actuarial value 2.5%.

[4] Medical coverage assumed here is at the projected average 2024 medical dues of \$21,136. Minimum dues amount for medical coverage in 2024 is \$12,500.

[5] Over the first two years.

As the chart on the prior page shows, under this program, the denomination has made 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.

Benefits Grants for Organizing Pastors and Evangelists

Benefits Grants for Organizing Pastors and Evangelists (church job code 301) support the evangelism efforts of presbyteries planting churches and cultivating new ministries by funding the enrollment of organizing pastors and evangelists in Pastor's Participation. Mid councils may receive a grant to subsidize the full cost of enrolling an eligible minister for the first three years, two-thirds of the cost in the fourth year, and one-third in the fifth year.

The value of benefits and community investment

While the Board has had the opportunity to meet special needs of congregations and mid councils through Pathways to Renewal and Benefits Grants for Organizing Pastors and Evangelists, 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 8.5 percent calculation for pension, 1 percent for death and disability, and 0.5 percent for temporary 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 1.5 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, especially those in Pastor's Participation. 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).

2024	Pathways to Renewal	Presbytery Minimum [1]	Congregational Ministers' Median 2023	Large Church: Experienced Pastor	Large Church: Highly Compensated Pastor
Effective Salary	\$44,000	\$44,000	\$67,100	\$100,000	\$180,000
Annual Value of Benefits and Programs [2]	\$28,235	\$28,235	\$28,928	\$32,711	\$41,911
Congregational Cost	\$9,680	\$16,900	\$26,129	\$39,000	\$54,000
Congregational Share of Cost	34%	60%	90%	119%	129%
Community Investment [3]	\$18,555	\$11,335	\$2,759	(\$6,289)	(\$12,089)
Community Share of Cost [4]	66%	40%	10%	-19%	-29%

[1] Presbyteries set their own minimums; this example may not reflect every presbytery.

[2] Annual value excludes programs such as CREDO and Minister Educational Debt Assistance, for which Pastor's Participation members are eligible, and is a composite of benefit values that vary by age and family status.

[3] Premium.

[4] 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.

Based on these examples, for a small church calling a minister at an effective salary of \$44,000, for 2023, the total cost, including benefits, would be between \$53,680 and \$60,900 annually. In contrast, the annual value of the compensation package, before tax benefits are added, would be \$72,235. In addition, eligibility for CREDO, Minister Educational Debt Assistance, and Minister Debt Relief through the Board of Pensions provides a substantial benefit to congregations and ministers and their families.

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 approximately 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, 87.5 percent of every dollar the Board collects goes to pay medical claims; commercial competitors may pay as little as 80 percent of premiums toward claims. That is a 7.5 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.

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. And after the 2019 Asset Liability Study, the Board of Pensions was able to reduce pension dues to 8.5 percent of effective salary, without reducing benefits. 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. The latest apportionment, effective in July 2023, was the 11th consecutive and yielded a cumulative increase of 40.3 percent since 2013. The apportionment 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 also from 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 is up to \$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.

The addition of a second benefits package for ministers, Minister's Choice, provided the opportunity for employers to support more ministers through the Board of Pensions. Congregations are also urged to explore Benefits Plan options for every employee, not just ministers.

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."² 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.

² Luke 10:7

Appendices

Appendix 1 Salaries in the Parish Ministry: 2023 Salary Study

Appendix 2 Introduction, Observations, Notes

Appendix 3 All Ordinations vs. Newly Ordained Plan Members (2007-2022)

Appendix 4 Number of Ministers New to Benefits Plan

Appendix 5 Ordained Ministers 2007-2022 / Plan Member Participation by Age at Ordination (with Gender)

Appendix 6 Congregational Ministry Effective Salary Study of Board of Pensions Plan Members as of 1/1/2023 Relationships by Age Group (and Gender)

Appendix 7 Congregational Ministry Effective Salary Study of Board of Pensions Plan Members as of 1/1/2023 Congregation Sizes by Relationship (and Gender)

Appendix 1

Salaries in the Parish Ministry: 2023 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 PC(USA) 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 Board uses salary information reported to it as of May each year to set median effective salaries for the next year. The congregational ministers' median effective salary applies to all minister members, whether they serve congregations or not, for purposes of calculating pension credits and benefits.

The median annual effective salary for 2024 is \$67,100, an increase of 3.5 percent from the 2023 median of \$64,800. The average annual effective salary of these ministers for 2023 is \$74,438, a 3.7 percent increase from the 2022 average of \$71,784.

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 of Pensions 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.

Average Annual Effective Salaries						
						% Chg. Avg. Sal.
Synod	5/1/2019	5/1/2020	5/1/2021	5/1/2022	5/1/2023	2023 vs. 2019
Alaska-Northwest	\$69,074	\$71,633	\$72,072	\$75,591	\$80,020	15.85%
Boriquen (Puerto Rico)	\$25,881	\$26,433	\$25,972	\$26,792	\$28,284	9.28%
The Covenant	\$61,534	\$62,956	\$64,384	\$65,832	\$68,376	11.12%
Lakes & Prairies	\$60,546	\$61,908	\$63,435	\$65,400	\$67,470	11.44%
Lincoln Trails	\$64,172	\$65,595	\$66,208	\$69,176	\$71,281	11.08%
Living Waters	\$62,897	\$64,596	\$65,368	\$67,569	\$68,826	9.43%
Mid-America	\$60,415	\$60,832	\$62,998	\$64,760	\$67,231	11.28%
Mid-Atlantic	\$67,645	\$68,874	\$69,803	\$72,260	\$75,315	11.34%
The Northeast	\$71,886	\$71,923	\$74,014	\$77,039	\$79,281	10.29%
The Pacific	\$70,816	\$73,222	\$74,325	\$77,161	\$81,986	15.77%
The Rocky Mountains	\$63,168	\$65,594	\$67,439	\$69,218	\$72,603	14.94%
South Atlantic	\$70,961	\$72,225	\$72,892	\$76,017	\$78,402	10.49%
Southern CA & Hawaii	\$76,909	\$79,697	\$81,619	\$85,765	\$88,043	14.48%
The Southwest	\$65,281	\$67,528	\$68,707	\$70,441	\$75,026	14.93%
The Sun	\$63,576	\$65,139	\$67,604	\$69,797	\$72,849	14.59%
The Trinity	\$63,446	\$64,917	\$65,547	\$68,513	\$70,670	11.39%
Total Church	\$66,438	\$67,872	\$69,165	\$71,784	\$74,438	12.04%

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 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 2007. The original 10-year period (2007-2016) was essential in the development of the Board's Living by the Gospel vision. We will continue to add years to the data, now 2007-2022, with certain data being revised as new information is obtained.

Observations

The preparation of this data spotlighted several areas:

Gender. A clear distinction exists between average salaries for men and women across pastoral positions and congregation sizes, although the gender gap has narrowed somewhat, most notably among the youngest ministers. 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 PC(USA) churches have fewer than 150 members and are more likely than larger congregations not to have a minister in an installed position and the related Benefits Plan participation.

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, the Board tracked who was still in ministry or honorably retired after 10 years. 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

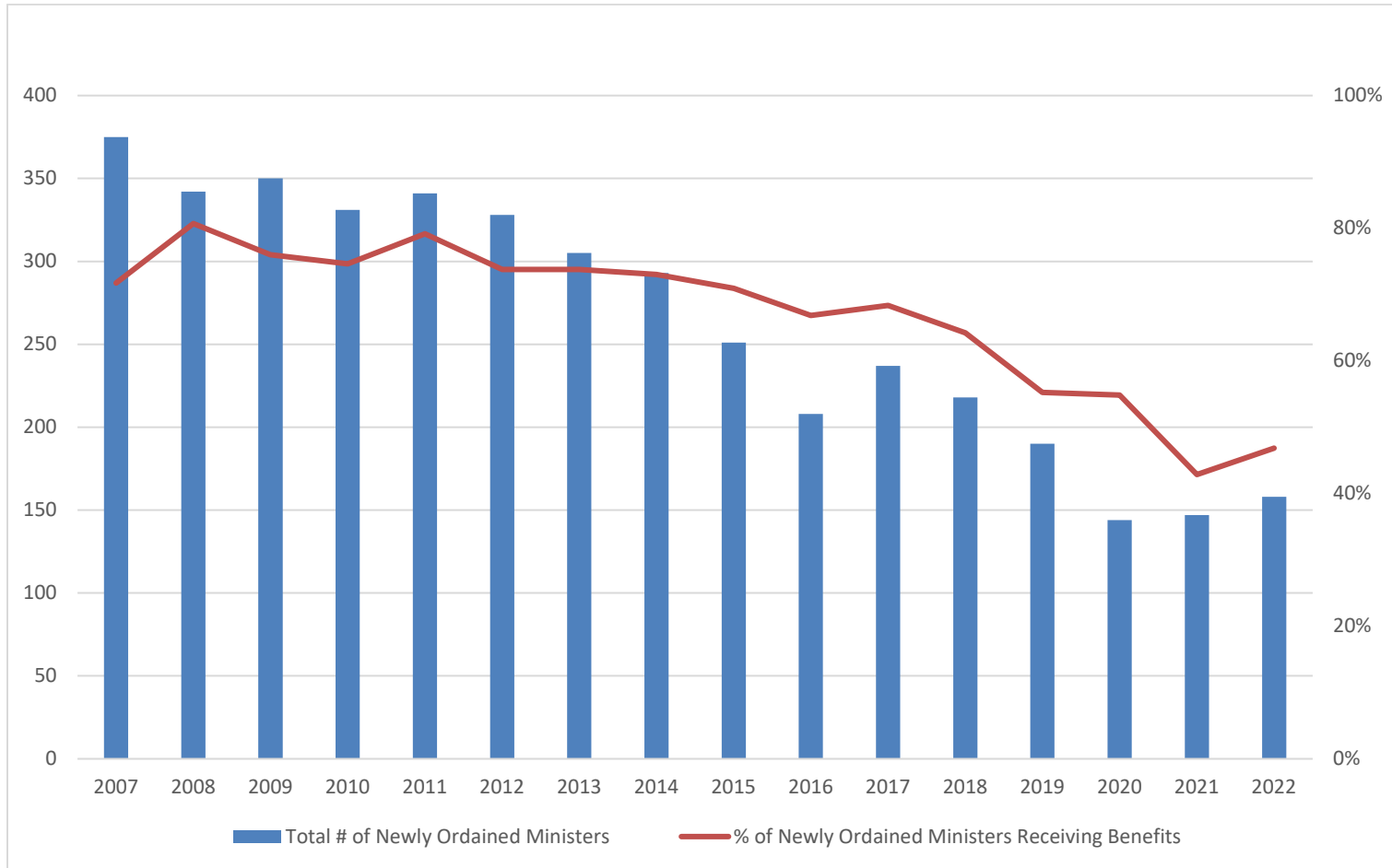
- This study includes a specific set of ministers. Focusing on church ministry, the study looks at the following relationships (job codes): pastor or co-pastor (101), associate pastor (103), interim pastor or interim associate (105), temporary pastoral relationship (108), and designated pastor (191 and 193).
- 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 include 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. More detailed information on the components of effective salary appears in the Board publication Understanding Effective Salary, available on pensions.org.
- 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. Note that 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 2021 that occurred in 2019, OGA would record that ordination in 2021 while the Board would reflect that ordination in the 2019 data.

- The Board is grateful for the opportunity to hold data conversations with OGA (including Denominational Rolls and Statistics and Mid Council Ministries), the Presbyterian Foundation's Theological Education Fund, and Research Services of Presbyterian Church (U.S.A.), A Corp. These conversations began in 2018. The Board is reporting the data in age groups and congregation sizes that were agreed to among the agencies.

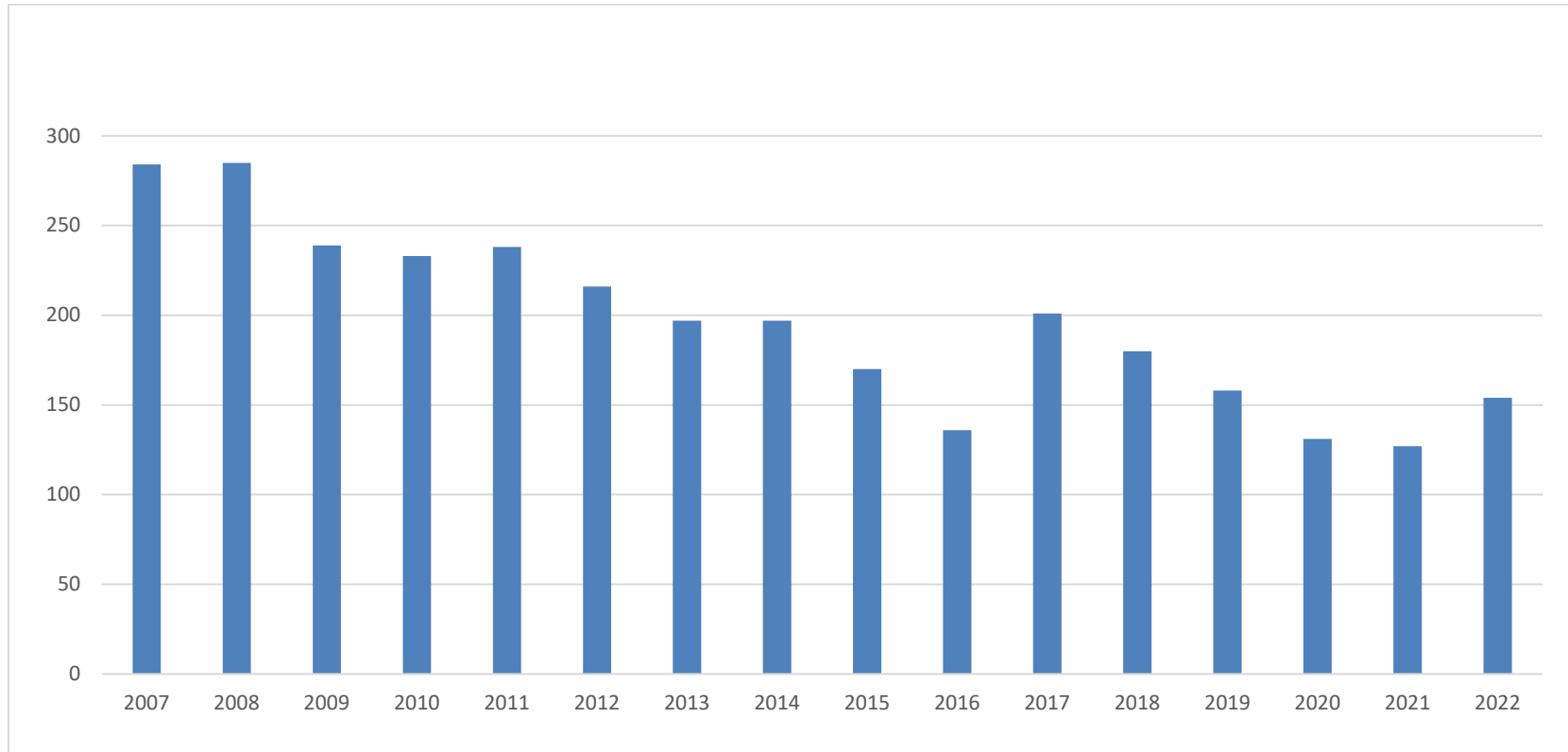
Appendix 3

All Ordinations vs. Newly Ordained Plan Members (2007-2022)



Appendix 4

Number of Ministers New to the Benefits Plan



Appendix 5

Ordained Ministers 2007-2022 / Plan Member Participation by Age at Ordination (with Gender)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Ordinations	375	342	350	331	341	328	305	293	251	208	237	218	190	144	147	158
* Total Female Ordinations	176	164	171	175	174	174	164	160	140	108	134	127	107	80	95	93
* Total Male Ordinations	199	178	179	156	167	154	141	133	111	100	103	91	83	64	52	65
Total Ordained Average Age	38.5	38.7	39.9	39.4	40.1	38.9	37.4	38.1	37.4	38.9	39.1	39.4	38.2	39.2	41.5	41.9
% Female	47%	48%	49%	53%	51%	53%	54%	55%	56%	52%	57%	58%	56%	56%	65%	59%
% Male	53%	52%	51%	47%	49%	47%	46%	45%	44%	48%	43%	42%	44%	44%	35%	41%
Total Ministers in Benefits Plan	269	276	266	247	270	242	225	214	178	139	162	140	105	79	63	74
* Total Female Ministers	111	119	123	122	126	119	117	107	93	67	85	78	53	44	42	35
* Total Male Ministers	158	157	143	125	144	123	108	107	85	72	77	62	52	35	19	39
Average Age of Ministers in Benefits Plan	37.9	38.6	39.2	37.6	38.1	37.3	35.7	39.5	39.4	37.1	38.4	37.9	37.8	39.3	38.3	38.3
% Female	41%	43%	46%	49%	47%	49%	52%	50%	52%	48%	52%	56%	50%	56%	70%	47%
% Male	59%	57%	54%	51%	53%	51%	48%	50%	48%	52%	48%	44%	50%	44%	30%	53%
Female	63%	73%	72%	70%	72%	68%	71%	67%	66%	62%	63%	61%	50%	55%	46%	38%
Male	79%	88%	80%	80%	86%	80%	77%	80%	77%	72%	75%	68%	63%	55%	36%	60%

Women account for more ordinations than men (53% v. 47%), but more men are in the Benefits Plan (76% v. 64%).

	Total
Total Ordinations	4,218
* Total Female Ordinations	2,242
* Total Male Ordinations	1,976
Total Ministers in Benefits Plan	2,949
* Total Female Ministers in Benefits Plan	1,443
* Total Male Ministers in Benefits Plan	1,506
Total Ministers NOT in Benefits Plan	1,269
* Total Female Ministers NOT in Benefits Plan	799
* Total Male Ministers NOT in Benefits Plan	470

Appendix 6

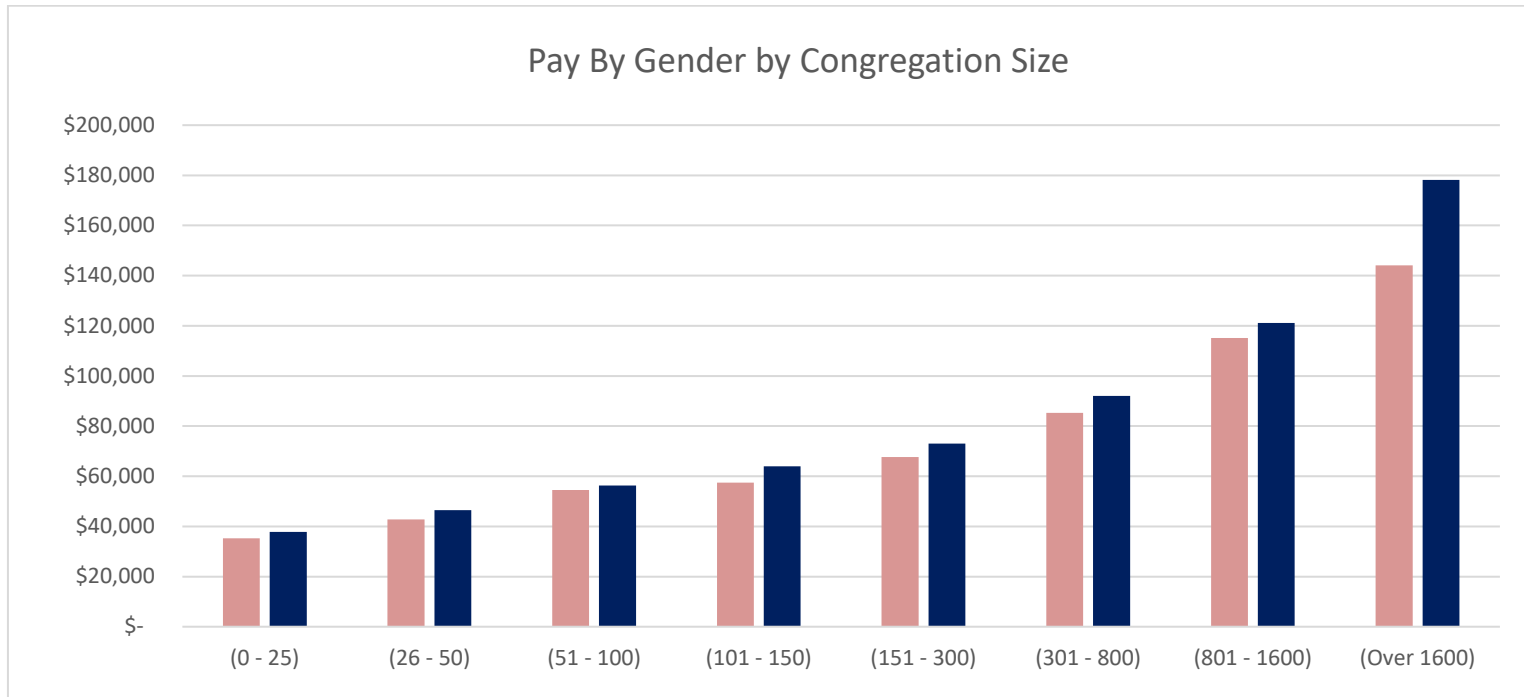
**Congregational Ministry Effective Salary Study of Board of Pensions Plan Members
as of 1/1/2023 Relationships by Age Group (and Gender)**

		Pastor or Co-Pastor 101		Associate Pastor 103		Interim Pastor 105		Temporary Pastor 108		Designated Pastor 191 and 193		
Age Group	Count of Ministers	Avg Salary	Count of Ministers by Age Group	Average Salary for Ministers by Age Group	Count of Ministers by Age Group	Average Salary for Ministers by Age Group	Count of Ministers by Age Group	Average Salary for Ministers by Age Group	Count of Ministers by Age Group	Average Salary for Ministers by Age Group	Count of Ministers by Age Group	Average Salary for Ministers by Age Group
Total	4,597	\$69,435	3,155	\$73,942	554	\$74,222	413	\$60,318	305	\$45,463	170	\$35,339
Female	1,694	\$65,583	942	\$67,757	315	\$72,477	211	\$60,750	151	\$46,102	75	\$62,148
Male	2,903	\$73,319	2,213	\$76,575	239	\$76,522	202	\$59,866	154	\$44,836	95	\$64,195
0 - 29 Total	56	\$57,981	21	\$56,174	28	\$58,488	0	\$0	7	\$61,369	0	\$0
Female	30	\$58,569	7	\$58,761	18	\$58,314	0	\$0	5	\$59,217	0	\$0
Male	26	\$57,302	14	\$54,881	10	\$58,802	0	\$0	2	\$66,750	0	\$0
30 - 39 Total	604	\$66,041	331	\$67,260	184	\$67,361	41	\$60,391	31	\$53,991	17	\$63,608
Female	288	\$63,182	127	\$63,287	109	\$66,430	26	\$60,916	18	\$49,210	8	\$56,045
Male	316	\$68,646	204	\$69,733	75	\$68,715	15	\$59,480	13	\$60,610	9	\$70,331
40 - 49 Total	1,037	\$72,514	722	\$75,663	144	\$74,538	71	\$57,879	61	\$49,428	39	\$69,490
Female	385	\$67,419	232	\$70,928	71	\$71,474	34	\$53,523	37	\$50,906	11	\$65,735
Male	652	\$75,522	490	\$77,905	73	\$77,519	37	\$61,881	24	\$47,150	28	\$70,966
50 - 59 Total	1,244	\$72,888	915	\$76,350	103	\$82,356	107	\$60,919	84	\$42,800	35	\$63,321
Female	402	\$69,929	236	\$72,791	57	\$81,145	58	\$64,105	35	\$45,973	16	\$61,268
Male	842	\$74,301	679	\$77,587	46	\$83,857	49	\$57,147	49	\$40,534	19	\$65,049
60 and over Total	1,656	\$66,538	1,166	\$73,205	95	\$82,846	194	\$60,864	122	\$42,233	79	\$0
Female	589	\$62,950	340	\$63,955	60	\$80,662	93	\$61,254	56	\$40,838	40	\$62,735
Male	1,067	\$72,973	826	\$77,012	35	\$86,591	101	\$60,505	66	\$43,417	39	\$57,501

- / - Figures are not shown due to possibility of being identifiable. Figures are included in the totals. Further explanation in Appendix 2: Introduction, Observations, Notes.

Appendix 7

**Congregational Ministry Effective Salary Study of Board of Pensions Plan Members as of 1/1/2023
Congregation Sizes by Relationship (and Gender)**



			Pastor or Co-Pastor 101		Associate Pastor 103		Interim Pastor 105		Temporary Pastor 108		Designated Pastor 191 and 193	
Congregation Size	Count of Ministers	Average Salary	Count of Ministers	Average Salary	Count of Ministers	Average Salary	Count of Ministers	Average Salary	Count of Ministers	Average Salary	Count of Ministers	Average Salary
Total	4,589	\$70,449	3,155	\$73,937	551	\$74,282	414	\$60,313	301	\$45,361	168	\$62,295
Female	1,692	\$65,523	942	\$67,758	314	\$72,528	212	\$60,739	149	\$45,942	75	\$60,541
Male	2,897	\$73,326	2,213	\$76,567	237	\$76,607	202	\$59,866	152	\$44,792	93	\$63,710
0 - 25 Total	118	\$41,792	70	\$46,000	0	\$0	17	\$38,060	26	\$32,760	5	\$42,536
Female	35	\$41,908	20	\$42,299	0	\$0	5	\$41,963	7	\$38,360	3	\$47,493
Male	83	\$41,743	50	\$47,481	0	\$0	12	\$36,434	19	\$30,697	2	\$35,100
26 - 50 Total	332	\$43,858	206	\$47,176	3	\$57,044	40	\$41,802	65	\$33,746	18	\$44,780
Female	131	\$43,449	72	\$46,861	2	\$60,666	18	\$46,238	29	\$33,167	10	\$40,235
Male	201	\$44,125	134	\$47,345	1	\$49,800	22	\$38,173	36	\$34,213	8	\$50,461
51 - 100 Total	957	\$54,433	695	\$56,674	6	\$59,811	102	\$50,584	98	\$42,015	56	\$54,785
Female	368	\$53,304	245	\$55,713	4	\$62,050	47	\$49,443	51	\$42,817	21	\$57,639
Male	589	\$55,138	450	\$57,197	2	\$55,332	55	\$51,559	47	\$41,144	35	\$53,072
101 - 150 Total	714	\$62,200	578	\$63,139	5	\$52,261	60	\$57,765	40	\$55,814	31	\$63,117
Female	267	\$59,453	203	\$60,225	0	\$0	30	\$58,528	20	\$52,967	14	\$59,498
Male	447	\$63,841	375	\$64,716	5	\$52,261	30	\$57,002	20	\$58,660	17	\$66,098
151 - 300 Total	1016	\$73,149	806	\$74,936	50	\$62,956	91	\$65,586	33	\$65,072	36	\$73,825
Female	350	\$70,145	232	\$73,152	26	\$62,127	57	\$64,077	18	\$61,827	17	\$70,531
Male	666	\$74,728	574	\$75,657	24	\$63,854	34	\$68,116	15	\$68,967	19	\$76,771
301 - 800 Total	983	\$85,474	622	\$94,167	239	\$69,510	77	\$75,060	23	\$56,174	22	\$80,211
Female	348	\$77,921	140	\$90,824	145	\$68,975	41	\$72,109	12	\$57,498	10	\$75,333
Male	635	\$89,613	482	\$95,138	94	\$70,335	36	\$78,420	11	\$54,729	12	\$84,276
801 - 1600 Total	312	\$99,346	131	\$131,747	144	\$77,525	21	\$83,536	16	\$51,191	0	\$0
Female	121	\$78,475	19	\$115,190	79	\$73,667	11	\$83,467	12	\$47,423	0	\$0
Male	191	\$112,567	112	\$134,556	65	\$82,215	10	\$83,612	4	\$62,493	0	\$0
Over 1600 Total	157	\$114,384	47	\$174,924	104	\$88,596	6	\$87,149	0	\$0	0	\$0
Female	72	\$97,962	11	\$168,863	58	\$85,652	3	\$75,983	0	\$0	0	\$0
Male	85	\$128,294	36	\$176,776	46	\$92,307	3	\$98,315	0	\$0	0	\$0

Notes



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

2000 Market Street
Philadelphia, PA 19103
800-773-7752 (800-PRESPLAN)

PLN-619 09/23
©2023 The Board of Pensions of the Presbyterian Church (U.S.A.)

pensions.org