



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 2025



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

1 Corinthians 9:14

INTRODUCTION

Friends in Christ:

The Board of Pensions is the agency through which the Presbyterian Church (U.S.A.) cares for those who answer God's call. We designed Living by the Gospel to guide you in supporting our pastoral leaders so that they may spread the hope that lies at the heart of the Gospel. The 223rd General Assembly (2018) authorized Living by the Gospel as a reference document for structuring ministers' terms of call.

Living by the Gospel details the offerings of the Church's Benefits Plan and touches on how we encourage innovation in ministry through dues subsidies. You will also find information on our assistance and education programs. These work with plan benefits to support pastoral leaders so they might devote their best gifts and energies to shepherding their faith communities. Additionally, the appendices report on effective salary by job code, geography, congregation size, gender, and minister age.

Since 2017, we have continued to add flexibility and choice to the Benefits Plan. Today, there are more entry points to the plan than ever before, and membership continues to grow as a result. Over the past eight years, our pilot projects in innovative ministry have produced over 144 new calls for ministers of the Word and Sacrament. Beginning in 2025, our Board of Directors set aside funds to provide benefits subsidies for innovative ideas nationwide.

Still, too many ministers serve in positions that are not installed and remain outside the Church's plan, without access to our assistance and education programs. We are hopeful that in 2025 and beyond, congregations will support more leaders of God's people through the denomination's Benefits Plan.

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:

1. mid councils
2. Committees on Ministry
3. Committees on Preparation for Ministry, and
4. 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:

1. study and adopt A Theology of Benefits, included in Living by the Gospel
2. 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
3. provide a copy of Living by the Gospel to Pastor Nominating Committees and incoming committee members, and
4. 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

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

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

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.

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

A COMMITMENT TO SERVE MORE

The Board of Pensions revised the dues structure in the 2025 Benefits Plan to enable more congregations to enroll their pastoral leaders. The plan that took effect Jan. 1, 2025, also provides parity, regardless of ordination status, and expanded access to benefits. The revised dues design updated a dues structure introduced 40 years ago for a different type of pastoral leadership and a different family structure. The dues structure no longer supported congregations.

Congregations have been increasingly unable to afford to install a pastor, partly due to the required dues package for installed positions. Until 2025, this package, Pastor's Participation, included family medical coverage fully paid for by the congregation. More than 75% of our congregations have 150 or fewer members and resources are a concern. In 2023, for the first time ever, fewer than half of our congregations had installed pastors. At the same time, more than 50% of the ministers in the required dues package did not enroll a spouse and dependents for medical coverage. Still, their congregations had to pay for it.

Ministers being excluded from the plan are women, communities of color, and those serving small congregations. In 2007-2022, women made up 63% of those not covered through the plan, even though the PC(USA) had ordained more women than men every one of those years since 2010. Only 28% of churches with 150 or fewer members had an installed pastor, and only 20% of African American congregations had installed pastoral leadership, regardless of membership size.

Congregation by size as of Jan. 1, 2024

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	2,007	23%	27,545	2.6%	14	83	4.1%
26-50	1,913	21.9%	71,532	6.5%	37	325	17.0%
51-100	2,022	23.2%	146,569	13.4%	72	858	42.4%
101-150	942	10.8%	121,322	10.5%	122	601	63.8%
151-300	1,071	13%	223,886	20.5%	209	807	75.4%
301-800	608	7.3%	281,539	25.7%	463	541	89%
801-1,600	118	1.5%	124,453	11.4%	1,055	112	94.9%
1,601+	41	0.5%	102,873	9.4%	2,509	41	100%
TOTAL	8,722	100%	1,094,134	100%	125	3,368	38.6%

Parity

Before 2025, the Benefits Plan, as written, distinguished between ministers of the Word and Sacrament and other employees. The Board of Pensions moved to instead recognize a distinction between members who are pastoral leaders of congregations and all other members. This shift supports congregations while also providing parity among plan membership.

For the first time, in 2025, commissioned pastors who serve PC(USA) congregations became eligible for the dues package that is required for installed pastors and open to ministers serving congregations 20 or more hours a week: the Congregational Pastors Package. Commissioned pastors must also meet the 20-hour minimum of employment with a congregation to be eligible for the package.

MINISTERS OUTSIDE CONGREGATIONS

Ministers who do not serve congregations now elect benefits from the selection their employer offers, as other employees do, establishing parity among members outside of congregational settings. Any minister who was enrolled in Pastor's Participation as of Dec. 31, 2024, was eligible for enrollment in Transitional Pastor's Participation through 2027, when this transition option sunsets.

A SINGLE MEDIAN EFFECTIVE SALARY

The plan provides parity by setting a single median effective salary, based on the annual effective salaries of minister members who serve congregations. The Board provides the median effective salary each spring for the following year. Until 2025, in addition to the congregational ministers' median, there was a second median, based on annual effective salaries of members who were not ministers and were enrolled in the Defined Benefit Pension Plan and/or the Death and Disability Plan. This second median had been lower than the congregational ministers' median. To understand the significance of this change, see the *Community Nature* section.

ACCESS

In 2025, the Board introduced the Covenant Package. This is a bundle of income protection plans that includes access to the Board's assistance and education programs as well as the Employee Assistance Plan. All employees working at least 20 hours a week are eligible for the bundle, regardless of ordination status. Previously, only ministers were eligible for a bundle like this. The value of the package far exceeds its cost — 10% of effective salary, fully paid by the congregation or employer — and is unmatched in the commercial marketplace.

BENEFITS FOR THOSE WHO SERVE THE CHURCH

The Board of Pensions is the national agency of the Presbyterian Church (U.S.A.) charged with designing and administering the Church's Benefits Plan. Congregations, as the employers, select benefits from the plan to offer their ministers and employees and pay dues to the Board to cover the costs of what they offer. Anyone enrolled for plan benefits also receives access to the Board's need-based assistance grants and its education programs.

Our mission — providing comprehensive benefits and programming that support holistic well-being — is grounded in A Theology of Benefits. Scripturally based, A Theology of Benefits recognizes that God's desire for all creation is expressed in the biblical themes of shalom and abundant life, *wholeness*. The Church's benefits and the Board's programs promote wholeness by providing support in four areas: spiritual, health, financial, and vocational. Together, the benefits and programs help to sustain those who are called to serve, enabling them to devote their best gifts and energies to the work of God's kingdom.

Community Nature

Congregations rely on the denomination to help make it possible for them to provide benefits. Community nature is central to bringing this about. 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. Effective salary and median effective salary are key to community nature.

Effective salary, unique to the Board of Pensions, includes various types of compensation and/or reimbursements that congregations pay to ministers and employees. Each year, the Board uses the effective salaries of minister members of the Benefits Plan who serve congregations to determine the median effective salary, which the Board reports in the spring for the following year. The median effective salary for 2025 is \$70,000. Effective salary is used to calculate employer dues and member benefits — unless a member's effective salary falls below the median. Then, the higher, median salary is used to calculate the member's benefits.

The Benefits Plan, as well as the Board's assistance programs, reflect community nature in the following ways:

1. Dues for the Congregational Pastors Package are based on effective salary, so the largest congregations, which tend to pay the higher salaries, subsidize smaller congregations, which tend to pay the lower salaries.

2. The annual deductible and out-of-pocket maximums for the Medical Plan's preferred provider organization (PPO) are tied to effective salary, so members with the greatest resources help support those with the least.
3. Pension credits accrue at the median effective salary for those earning below the median, helping to enable a secure retirement for those who devote their ministries to smaller congregations with limited resources.
4. Members receive disability benefits based on the median effective salary if their salary is less than the median.
5. Assistance programs are based on need, serving lower-paid ministers and employees as well as retirees.

Dues Packages

The Benefits Plan includes two dues packages, the Covenant Package and the Congregational Pastors Package. Both packages provide access to Board of Pensions assistance and education programs, which support wholeness and nurture ministries, working to keep congregations vital. They are fully paid for by the congregation.

The plan also offers an option for moving from the dues structure that was in effect before 2025. Transitional Pastor's Participation, fully paid for by the congregation or employer, is available through 2027 to ministers who were enrolled in Pastor's Participation as of Dec. 31, 2024.

The Benefits Plan provides congregations flexibility and choice so they can structure packages that meet their context of ministry. Presbyteries and congregations are encouraged to have conversations about benefits needs with each congregational pastoral leader.

Visit seasonofrebuilding.pensions.org for additional information on the Benefits Plan and pensions.org for the Decision Guide for Minister Benefits, a tool to use in determining eligibility and costs for dues packages.

COVENANT PACKAGE

The Covenant Package, which provides extensive income protection, should become our denomination's minimum commitment to every minister the Church ordains. The package is available to ministers and employees working at least 20 hours weekly, regardless of ordination status. With dues at 10% of effective salary, this income protection package is without equal on the commercial market:

1. Defined Benefit Pension Plan (8.5%)

2. Death and Disability Plan (1%)
3. Temporary Disability Plan (0.5%)
4. Employee Assistance Plan (no cost)

The Covenant Package does not include medical coverage. Congregations may offer ministers and employees working 20 or more hours weekly one or more of the three Medical Plan options: preferred provider organization (PPO), exclusive provider organization (EPO), and qualified high deductible health plan (HDHP). Members may also secure coverage in another way, such as through a spouse or on the Health Insurance Marketplace.

CONGREGATIONAL PASTORS PACKAGE

The Congregational Pastors Package is required for installed pastors. It also may be offered to ministers and commissioned pastors who serve congregations at least 20 hours weekly. Dues are 16% of effective salary for Member-only PPO medical coverage (subject to minimum and maximum dues amounts), plus 10% of effective salary for the income protection benefits of the Covenant Package:

1. Member-only PPO medical coverage, including Employee Assistance Plan (16%; subject to the \$6,000 minimum and \$17,000 maximum medical dues)
2. Defined Benefit Pension Plan (8.5%)
3. Death and Disability Plan (1%)
4. Temporary Disability Plan (0.5%)

Medical coverage for family members is available in three tiers; congregations may choose to pay all, some, or none of the costs. The coverage costs for child(ren), spouse, and eligible family are established as national, community-rated, fixed pricing. The costs are the same regardless of the number of children enrolled. In 2025, the mutually exclusive annual costs are:

1. Child(ren) \$8,950
2. Spouse \$11,000
3. Family \$20,600

TRANSITIONAL PASTOR'S PARTICIPATION

Transitional Pastor's Participation was made available to congregations and employers who had a minister in Pastor's Participation as of Dec. 31, 2024. This package continues the noncontributory dues structure of Pastor's Participation. Transitional Pastor's Participation will sunset Dec. 31, 2027, and is not transferable if a minister changes positions.

Dues are a percentage of effective salary for medical coverage, plus 10% of effective salary for pension and death and disability benefits. For 2025, medical coverage dues are 33% of effective salary, with a minimum of \$15,000 and a maximum of \$43,000. For 2026, medical dues will increase to *no less than* 37%, with an \$18,000 minimum and a \$50,000 maximum. And for 2027, medical dues will increase to *no less than* 41%, with a \$21,600 minimum and a \$57,000 maximum. The 2026 and 2027 rates are not final; they are subject to approval by the agency's Board of Directors.

OTHER PACKAGE BENEFITS

Members enrolled in the Covenant Package or the Congregational Pastors Package are eligible for additional benefits, which appear in the chart below. The chart indicates whether a benefit is included in a package and also where cost-sharing is an option.

Benefit	Covenant Package	Congregational Pastors Package
RETIREMENT PLANS		
Defined Benefit Pension Plan	✓	✓
Retirement Savings Plan	+	\$
DEATH, DISABILITY & LIFE PLANS		
Death and Disability Plan	✓	✓
Temporary Disability Plan	✓	✓
Supplemental Death	\$	\$
HEALTH AND WELLNESS PLANS		
Medical Plan	+	✓
Employee Assistance Plan	✓	✓
Dental Plan	+	\$
Vision Eyewear Plan	+	\$

✓	In package.
\$	Required to offer; cost may be shared.
+	May be offered; cost may be shared.

Benefits Plan Offerings

Congregations and employers can offer combinations of the full range of Benefits Plan options to ministers and employees, regardless of ordination status. Offerings included in the plan are described below. Eligibility for most benefits requires a minimum 20-hour workweek. However, several do not, and those are noted.

RETIREMENT PLANS

Defined Benefit Pension Plan

Provides a guaranteed monthly income throughout retirement. Congregations and employers pay the dues, 8.5% of effective salary. Participants do not contribute. Vesting is after three years' employment or, for ministers of the Word and Sacrament, upon enrollment in the plan.

Retirement Savings Plan of the Presbyterian Church (U.S.A.)

A qualified, 403(b)(9) defined contribution church plan including both tax-deferred and Roth after-tax contribution features. There is **no hourly work requirement** for participation. Congregations may, but are not required to, contribute to a participant's account.

DEATH, DISABILITY & LIFE PLANS

Death and Disability Plan

Provides members with peace of mind and financial security in the event of total disability or death. Congregations and employers pay the full coverage cost: 1% of effective salary if the plan is offered with Defined Benefit Pension Plan or 2.5% of effective salary if offered without.

1. When disability keeps a member out of work for an extended period, this coverage provides a monthly payment generally equal to 70% of the greater of the member's effective salary or the median salary, up to the IRS annual compensation limit.
2. In the event of disability, pension credit accrual continues for pension plan enrollees until the normal retirement age of 65, and medical coverage continues until age 65 for those enrolled for medical coverage through the Board.
3. In the event of a member's death, this coverage provides a salary continuation benefit to beneficiaries for 12 months, a lump-sum payment to eligible survivors or the estate, and an education benefit for dependent children under age 25 for the first four years of study beyond high school.

4. For members who become terminally ill, this coverage provides a living needs benefit, the option to receive a portion of death benefits to help pay expenses during the final stage of illness.

Term Life and Accidental Death and Dismemberment Plan

Provides security for members who are not enrolled in the Death and Disability Plan. The plan provides term life, accidental death, accidental dismemberment, and children's education benefits when a member dies or sustains certain accidental injuries. Congregations and employers pay the full cost of coverage, which is available in incremental amounts or at one or two times the member's salary, to a maximum of \$200,000.

Temporary Disability Plan

Provides 70% of effective salary to members during a disability, for up to 90 days, after a seven-day waiting period. The monthly cost is \$0.45 per \$10 of weekly salary, paid by the congregation or employer or by the minister or employee.

NOTE: When congregational pastoral leaders receive paid family leave for pregnancy, required by the Book of Order for installed positions, this benefit can result in savings to the congregation that could be used to offset pulpit supply costs.

Long-Term Disability Plan

Provides financial protection for members who are not enrolled in the Death and Disability Plan and their families. The plan provides a monthly income to members who are unable to work due to a physical or mental illness or injury that lasts longer than 90 days. The monthly cost is \$0.35 per \$100 of monthly salary, paid by the congregation or employer.

Supplemental Death Benefits

Provide additional protection, above what is available in the Death and Disability Plan and Term Life and Accidental Death and Dismemberment Plan. Spouses and dependent children may also be enrolled. The congregation may contribute to the costs of supplemental death benefits for members. Members pay for coverage of spouses and children. Costs are based on member age at time of enrollment, coverage level, and tobacco-use status.

Health and Wellness Plans

MEDICAL PLAN

Provides three coverage options (PPO, EPO, and HDHP), personalized support for navigating healthcare, generous preventive care and prescription drug benefits, an employee assistance plan, telemedicine, and an online well-being program. Congregations and employers may offer as many options as they want. They must contribute at least 50% of the cost of Member-only coverage in the lowest-cost option offered — regardless of the option the minister or employee elects. Ministers and employees may be required to pay up to 100% of the coverage cost for family members.

1. The preferred provider organization (PPO) provides the highest level of coverage and offers the most flexibility. Members enrolled in the PPO may seek care from both network and out-of-network providers.
2. The exclusive provider organization (EPO) provides comprehensive coverage for care from the same providers at a lower monthly cost than the PPO because no out-of-network costs are covered.
3. The high deductible health plan (HDHP), the lowest-cost medical coverage option available through the Board of Pensions, is a higher-quality version of the typical HDHP in the commercial market, uses the same network as the EPO, and would be considered a bronze plan in the Health Insurance Marketplace.

VISION PLAN

Includes an annual eye exam and the opportunity for members to save hundreds of dollars every year on the cost of eyeglasses, contacts, and more. There is **no hourly work requirement** to participate. Congregations and employers choose whether to share in the costs.

DENTAL PLAN

Provides coverage for a wide range of basic and major services and orthodontic treatment for children under age 22. There is **no hourly work requirement** for participation. Congregations choose whether to share in the costs, which vary geographically.

Tax-Advantaged Accounts

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Allows for pretax dollars to be used to pay for eligible child and elder care expenses. There is **no hourly work requirement** for participation. Congregations may contribute to these accounts but are not required to.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

Allows for pretax dollars to be used to pay for eligible healthcare expenses, such as deductibles, copays, and prescription drugs. Congregations may contribute to these accounts but are not required to.

HEALTH SAVINGS ACCOUNT

Offered with the high deductible health plan (HDHP) to pay for eligible healthcare expenses; contributions, investment growth, and withdrawals for qualified expenses are tax-free. Congregations may contribute to these accounts but are not required to.

Assistance and Education Programs

Any member enrolled in the Benefits Plan of the Presbyterian Church (U.S.A.), regardless of ordination status, has access to assistance and education programs. Additional programs are available to ministers of the Word and Sacrament. With the change in the dues structure that took effect in 2025, we are hopeful that more congregational pastoral leaders will be enrolled in the plan, giving them access to our assistance and education programs.

CREDO: AN INVESTMENT IN THE CONGREGATION AND THE MINISTER

Ministers of the Word and Sacrament enrolled in the Medical Plan and/or the Defined Benefit Pension Plan may attend CREDO conferences. Three types of CREDO conferences are regularly offered. Each one is led by expert faculty and designed to support ministers in different phases of life and ministry. The Board also occasionally offers CREDOs that specifically address different life experiences, needs, and ministry experiences. All the conferences foster spiritual, health, financial, and vocational well-being.

The conference for members ordained in the PC(USA) fewer than five years is designed to be a kickoff to fruitful ministry. It comprises an initial weeklong conference dedicated to discernment and goal setting, followed by a year of one-on-one coaching and a concluding

weeklong conference. Another weeklong conference serves mid-career ministers, who often need the gift of time to renew a passion for ministry. And late-career ministers may attend a weeklong conference that focuses on finishing a career of ministry with personal satisfaction and, ultimately, a plan for retirement.

The conferences are limited in size to foster the flourishing of small cohort communities. CREDO is by invitation only, but all eligible ministers receive invitations to the conference type for which they are eligible. At least 12 CREDO conferences are offered each year, throughout the spring and fall. 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.

ASSISTANCE PROGRAM

Ministers of the Word and Sacrament who are enrolled in the Medical Plan and/or the Defined Benefit Pension Plan may apply for four grant programs designed specifically to support their well-being:

1. MINISTER DEBT RELIEF

Helps ministers pay down debt — and achieve greater financial well-being — through individual, debt-specific financial planning and a grant of up to \$10,000.

2. MINISTER EDUCATIONAL DEBT ASSISTANCE

Helps ministers repay educational debt through student loan debt coaching and grants of up to \$25,000. This assistance is designed to make it easier for ministers to accept a wide range of positions and wholly commit their best gifts to ministry.

3. CLERGY WELLNESS SUPPORT

Assists ministers with respite and vocational support, providing up to \$5,000 for program and travel fees.

4. SABBATH SABBATICAL SUPPORT

Provides ministers with a portion of the support they need — up to \$10,000 — to engage in planned activities for personal and professional renewal.

In addition to the grants designed for ministers, the Assistance Program provides grants that are open to anyone enrolled in the Benefits Plan, regardless of ordination status, as well as retirees and surviving spouses. These grants include Adoption Assistance, Emergency Assistance, and Transition-to-College Assistance.

Retirees and surviving spouses may also apply for Housing and Income supplements and medical grants.

Members employed by PC(USA)-affiliated organizations, including seminaries, colleges, and universities; camps and conference centers; retirement and senior housing communities; and human services organizations may apply for grants of up to \$25,000 for educational debt relief.

EDUCATION PROGRAMS

Membership in the Benefits Plan provides access to offerings that support lifelong learning. These include seminars, webinars, and e-learning as well as 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, which provide guidance toward wholeness, with learning opportunities throughout the stages of ministry and life.

Innovative Ministries

As the PC(USA) grows in diversity alongside our culture, innovative ministries are vital to the flourishing of the changing Church. Over the last seven years, the Board of Pensions has been exploring ways to support ministers and innovation in ministry through dues incentive programs. This exploration continues with the agency setting aside funding for as-yet-unidentified new concepts as it works with the changing Church to meet new needs.

The Board's Pathways to Renewal, which was sunset in 2023, and its Benefits Grants for Organizing Pastors and Evangelists, which continue, have resulted in more than 140 new calls being created. The agency's newest program, the Shared Ministry Program, encourages congregations, through benefits dues subsidies, to covenant to create sustainable pastoral positions.

BENEFITS GRANTS FOR ORGANIZING PASTORS AND EVANGELISTS

Benefits Grants for Organizing Pastors and Evangelists (church job code 301) support presbyteries in planting churches and cultivating new ministries by assisting with the minister's enrollment in the Benefits Plan.

Many communities served by organizing pastors and evangelists face economic challenges, and providing benefits through the plan may not be feasible. Yet, without the well-being support available to ministers through the plan, a minister may not be able to

devote their best gifts to ministry. These grants help provide benefits support as ministers work to spread the Gospel and develop new congregations.

SHARED MINISTRY PROGRAM

The Shared Ministry Program encourages congregations, through benefits dues subsidies, to covenant to provide full-time employment to a minister of the Word and Sacrament. Positions created through this program may be installed or not and ideally will be full-time.

Once a covenant with the Board of Pensions is signed, the agency will provide a dues subsidy of 50% of the cost of benefits, up to a maximum of \$10,000 per year, per call, for three years. In the fourth year, 67% of the subsidy received in the third year is provided; in the fifth year, 33% of the subsidy received in the third year is provided. In 2025, this program expanded nationally the shared ministry model developed for a pilot program in the Pittsburgh Presbytery.

The Value of Cost-Effective Management

The Board of Pensions relies on the power of large numbers in managing the Benefits Plan of the Presbyterian Church (U.S.A.). It does this through its leadership in the Church Benefits Association (CBA), generations of stewardship by Presbyterian congregations, and decades of strong investment management by the agency.

CBA includes an overwhelming majority of all denominational benefits plans. Over 200,000 faith communities are represented, with CBA members serving more than a million members of the clergy and other church-related employees and their family members in the U.S. and Canada. The association's buying coalition for healthcare is collectively the largest national customer of Highmark Blue Cross Blue Shield.

HEALTHCARE COST CONTROL

The size of the CBA buying coalition 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 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% of every dollar the Board collects goes to pay medical claims; commercial competitors may pay as little as 80% of premiums toward

claims. That is a 7.5% cost advantage for congregations and employers participating in the Benefits Plan.

Congregations and employers who participate in the plan also benefit 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.

DEFINED BENEFIT PENSION PLAN

The asset-based plans benefit from scale as well. 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. Dues for the Defined Benefit Pension Plan have never gone above 11% of effective salary. And after its 2019 Asset Liability Study, the Board was able to reduce pension dues to 8.5% of effective salary, without reducing benefits. By comparison, the Episcopal Church levies 18% of ministers' effective salary for participation in its pension plan.

The PC(USA) pension plan provides for a 50% benefit for surviving spouses, based on the member's original pension calculation and without reduction. This is unheard of in other pension plans. Each member's pension accrues at the greater of actual compensation or the annual median effective salary. This commitment to community nature costs the plan about 1% annually, but honors those in lower-paying positions without unduly restricting the ability of all members to receive increases through experience apportionments, granted by the agency's Board of Directors.

Experience apportionments are the pension plan vehicle for sharing investment success. Apportionments increase the pension credits of active members and vested but terminated members and the pension benefits of retirees and surviving spouses. The apportionment of 4.6% with an effective date of July 1, 2025, is the 13th consecutive and yields a cumulative increase of 53.4% 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.

DEATH AND DISABILITY PLAN

Dues for the Death and Disability Plan have remained at 1% of effective salary for a generation, when offered with the pension plan, even though the commercial value is approximately 2.5% 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 if the

member is enrolled for this coverage through the Board at the time the disability occurs and for 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 the first four years of accredited study beyond high school.

Every offering provided through the Board is designed to bring greater value at a lower cost than what is available on the commercial market. More importantly, we structure the plans and programs to reflect the values of the PC(USA).

How May We Serve You?

Service excellence, hospitality, and grace run through the fabric of the Board of Pensions. Our Church Consultants, located throughout the country, and our Plan Operations teams are available for guidance and simply to answer questions.

CHURCH CONSULTANTS

Sessions, session committees, and other church leaders are urged to call their Church Consultant before making benefits decisions. Ways in which consultants provide support include:

1. providing guidance in discussions on benefits needs among presbyteries, congregations, and ministers
2. keeping presbyteries informed on innovative ministries programs
3. helping to expand awareness of the Assistance Program

Consultants, their regions, and contact information are available on [pensions.org](https://www.pensions.org), at <https://www.pensions.org/our-role-and-purpose/the-connectional-church/church-consultants>, or by calling 800-PRESPLAN (800-773-7752) (TTY: 711).

Visit seasonofrebuilding.pensions.org for additional information on the 2025 Benefits Plan.

APPENDIX 1: Salaries in the Parish Ministry (2024 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 the median effective salary for the next year. The median effective salary applies to all Benefits Plan members for purposes of calculating pension credits and pension and disability benefits.

The median annual effective salary for 2025 is \$70,000, an increase of 4.3% from the 2024 median of \$67,100. The average annual effective salary of these ministers for 2024 was \$77,109, a 3.6% increase from the 2023 average of \$74,438.

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						
Synod	5/1/2020	5/1/2021	5/1/2022	5/1/2023	5/1/2024	% Change Average Salary 2024 vs. 2020
Alaska – Northwest	\$71,633	\$72,072	\$75,591	\$80,020	\$83,185	16.13%
Boriquen (Puerto Rico)	\$26,433	\$25,972	\$26,792	\$28,284	\$27,957	5.77%
The Covenant	\$62,956	\$64,384	\$65,832	\$68,376	\$70,398	11.82%
Lakes and Prairies	\$61,908	\$63,435	\$65,400	\$67,470	\$69,099	11.62%
Lincoln Trails	\$65,595	\$66,208	\$69,176	\$71,281	\$73,621	12.24%
Living Waters	\$64,596	\$65,368	\$67,569	\$68,826	\$70,797	9.60%
Mid-America	\$60,832	\$62,998	\$64,760	\$67,231	\$69,088	13.57%
Mid-Atlantic	\$68,874	\$69,803	\$72,260	\$75,315	\$78,241	13.60%
The Northeast	\$71,923	\$74,014	\$77,039	\$79,281	\$81,593	13.45%
The Pacific	\$73,222	\$74,325	\$77,161	\$81,986	\$85,686	17.02%
The Rocky Mountains	\$65,594	\$67,439	\$69,218	\$72,603	\$75,766	15.51%
South Atlantic	\$72,225	\$72,892	\$76,017	\$78,402	\$82,530	14.27%
Southern California and Hawaii	\$79,697	\$81,619	\$85,765	\$88,043	\$90,797	13.93%
The Southwest	\$67,528	\$68,707	\$70,441	\$75,026	\$74,587	10.45%
The Sun	\$65,139	\$67,604	\$69,797	\$72,849	\$76,650	17.67%
The Trinity	\$64,917	\$65,547	\$68,513	\$70,670	\$73,049	12.53%
TOTAL CHURCH	\$67,872	\$69,165	\$71,784	\$74,438	\$77,109	13.61%

APPENDIX 2: Introduction

The following pages include salary study materials designed to inform benefits decisions. Included are breakdowns by gender, age, and position.

SEVERAL NOTES

Gender

A distinction persists between average salaries for men and women enrolled in the Benefits Plan. 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

Smaller PC(USA) congregations are more likely than larger congregations not to have a minister in an installed position. (In 2023, for the first time ever, fewer than 50% of congregations had an installed pastor.)

Benefits

A Board examination of the various data indicated that Benefits Plan participation contributes to more stable service to the Church. Beginning with those ordained for five years, the agency tracked who remained in ministry or was honorably retired after 10 years. For those not enrolled in the plan, 36% were no longer in ministry. That dropped to 24% for those who had been plan members, suggesting that providing access to the benefits and programming available through the plan strengthens the ministry of the Church by supporting the well-being of those who answer a call from God.

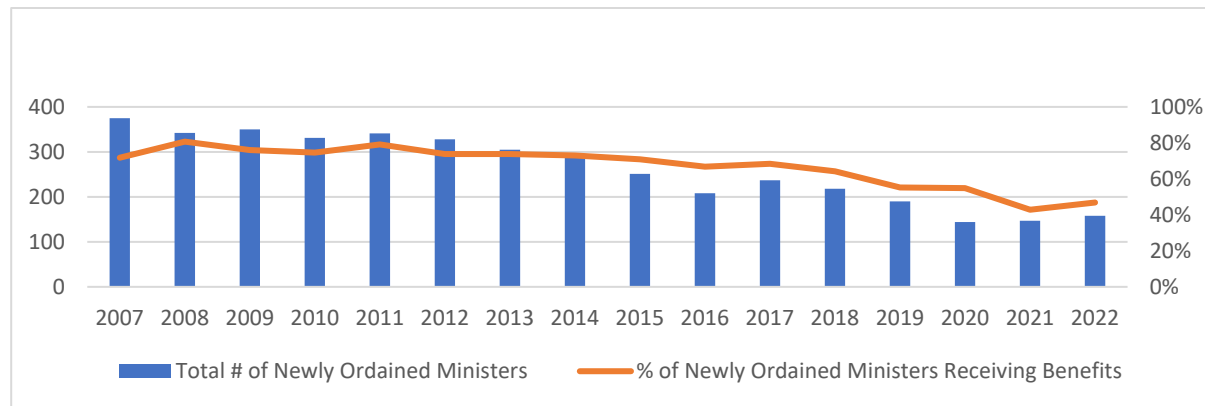
Please take note of the following in reviewing the following appendices:

1. This work focuses on church ministry, looking 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).
2. The effective salary and relationship (job code) information is self-reported by congregations to the Board for their plan members. It does not reflect the effect of number of years of service.

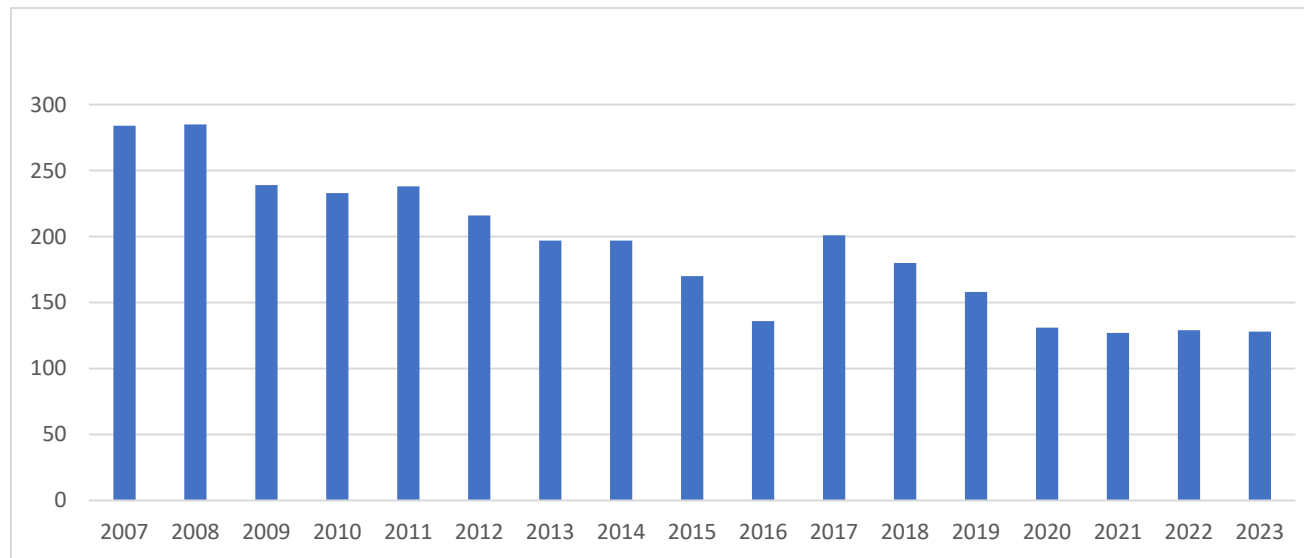
3. The data comprises full-time and part-time positions, including those in split services (serving in more than one ministry context where the primary service includes one of the above relationships).

Statistically insignificant or individually identifiable data has been removed from certain detail lines in the tables but is included in the high-level totals. As a result, detail lines may not total to the summary totals.

APPENDIX 3: All Ordinations v. Newly Ordained Plan Members (2007 to 2022)



APPENDIX 4: Number of Ministers New to the Benefits Plan



APPENDIX 5: Ordained Ministers 2007 to 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%

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

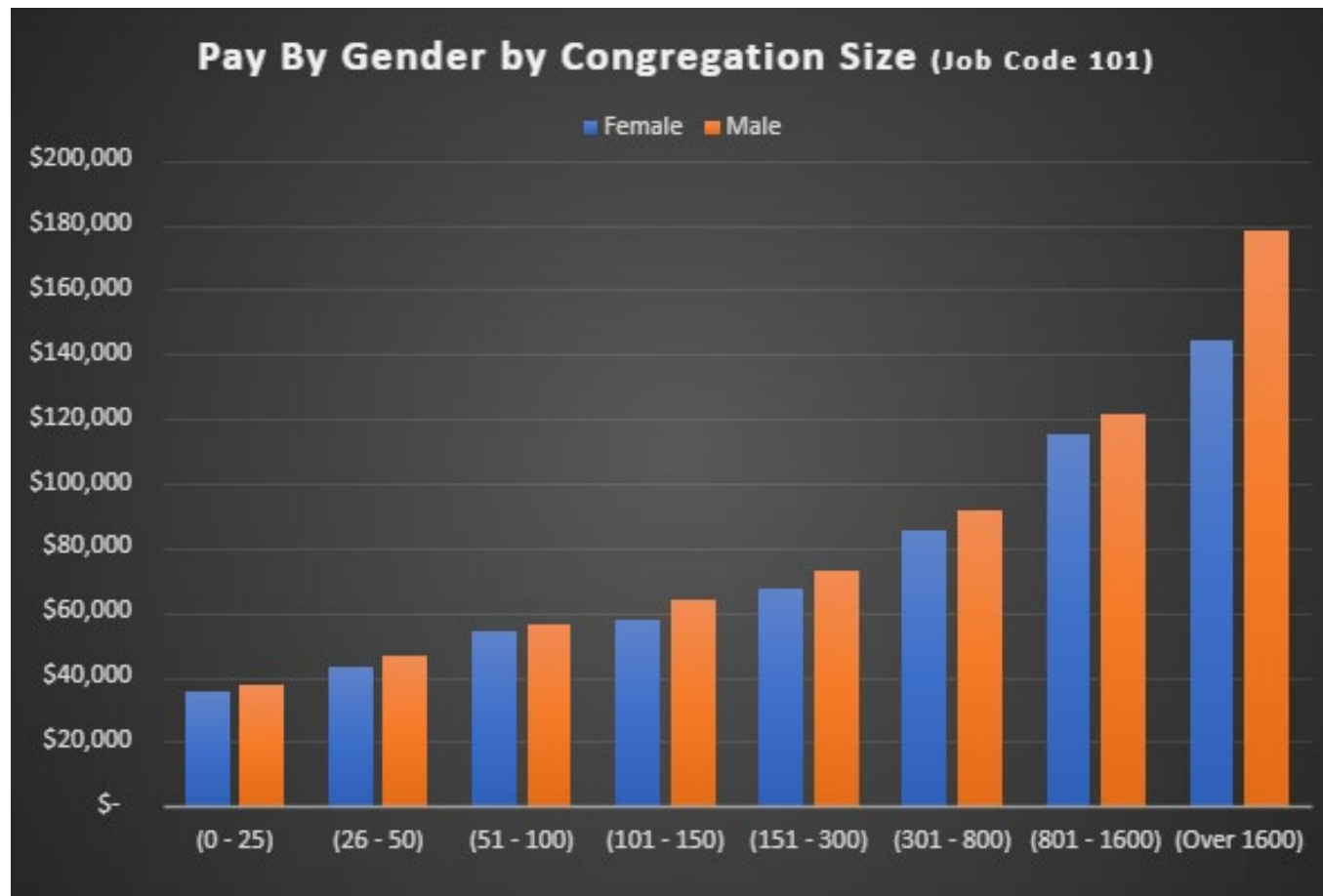
	Total
TOTAL ORDINATIONS	4,218
Total Female Ordinations	2,242
Total Male Ordinations	1,976
TOTAL MINISTERS IN BENEFITS PLAN	2,949
Total Female Ministers in Benefits Plan	1,443
Total Male Ministers in Benefits Plan	1,506
TOTAL MINISTERS NOT IN BENEFITS PLAN	1,269
Total Female Ministers NOT in Benefits 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 1/1/2024 Relationships by Age Group and Gender

Age Group	Minister Count	Average Salary	Pastor or Co-Pastor 101		Associate Pastor 103		Interim Pastor 105		Temporary Pastor 108		Designated Pastor 191 and 193	
TOTAL	4,430	\$76,707	2,997	\$79,005	531	\$81,381	432	\$70,079	299	\$57,717	174	\$70,624
FEMALE	1,665	\$72,858	911	\$73,366	304	\$79,738	227	\$69,812	147	\$61,127	78	\$69,221
MALE	2,765	\$79,024	2,086	\$81,467	227	\$83,581	205	\$70,374	152	\$54,420	96	\$71,763
0-29 TOTAL	29	\$64,232	12	\$70,835	12	\$60,734	2	\$58,601	2	\$58,606	1	\$49,500
Female	18	\$63,266	6	\$72,586	8	\$59,919	--	--	--	--	--	--
Male	11	\$65,814	6	\$69,083	4	\$62,364	--	--	--	--	--	--
30-39 TOTAL	455	\$70,938	235	\$70,351	152	\$73,002	36	\$67,688	22	\$70,262	11	\$60,483
Female	228	\$69,621	89	\$67,601	96	\$71,879	25	\$69,251	14	\$68,738	5	\$52,639
Male	227	\$72,259	146	\$72,027	56	\$74,927	11	\$64,136	8	\$72,930	6	\$67,019
40-49 TOTAL	1,053	\$78,886	704	\$81,380	174	\$79,803	79	\$68,137	58	\$59,086	40	\$76,989
Female	401	\$75,632	227	\$77,528	87	\$77,908	37	\$69,707	36	\$64,590	15	\$69,812
Male	652	\$80,887	477	\$83,213	87	\$81,698	42	\$66,753	22	\$50,079	25	\$81,295
50-59 TOTAL	1,145	\$79,201	830	\$81,430	87	\$88,715	107	\$72,397	82	\$60,256	39	\$69,043
Female	386	\$76,252	231	\$76,173	49	\$87,229	60	\$74,211	29	\$68,082	17	\$66,820
Male	759	\$80,702	599	\$83,458	38	\$90,632	47	\$70,081	53	\$55,974	22	\$70,760
60 and over TOTAL	1,748	\$75,468	1,216	\$77,727	106	\$92,304	208	\$70,148	135	\$53,530	83	\$69,897
Female	632	\$70,466	358	\$70,361	64	\$90,757	104	\$67,567	66	\$54,645	40	\$72,585
Male	1,116	\$78,301	858	\$80,800	42	\$94,662	104	\$72,728	69	\$52,464	43	\$67,397

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

APPENDIX 7: Congregational Ministry Effective Salary Study of Board of Pension Plan Members as of 1/1/2024 Congregation Sizes by Relationship (and Gender)



Congregation Size	Count of Ministers	Average Salary	Pastor or Co-Pastor 101		Associate Pastor 103		Interim Pastor 105		Temporary Pastor 108		Designated Pastor 191 and 193	
			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	4,479	\$76,195	3,026	\$78,576	531	\$81,247	436	\$69,411	311	\$59,286	175	\$70,192
FEMALE	1,684	\$72,410	922	\$72,953	304	\$79,660	229	\$69,389	150	\$60,868	79	\$68,851
MALE	2,795	\$78,475	2,104	\$81,040	227	\$83,371	207	\$69,436	161	\$53,949	96	\$71,295
0-25 TOTAL	97	\$45,317	50	\$48,000	0	\$0	17	\$43,428	26	\$40,631	4	\$50,251
Female	29	\$51,384	15	\$51,617	0	\$0	5	\$40,421	7	\$56,379	2	\$59,552
Male	68	\$42,729	35	\$46,450	0	\$0	12	\$44,681	19	\$34,829	2	\$40,950
26-50 TOTAL	328	\$52,554	209	\$53,682	2	\$52,066	40	\$54,196	60	\$47,391	17	\$53,099
Female	119	\$54,350	72	\$54,451	--	--	15	\$62,377	23	\$50,828	8	\$48,514
Male	209	\$51,532	137	\$53,278	--	--	25	\$49,287	37	\$45,255	9	\$57,174
51-100 TOTAL	911	\$61,169	665	\$61,931	4	\$62,070	84	\$64,063	106	\$53,722	52	\$61,865
Female	353	\$60,980	234	\$61,678	--	\$74,160	41	\$63,475	55	\$54,965	22	\$63,343
Male	558	\$61,289	431	\$62,068	--	\$58,039	43	\$64,623	51	\$52,381	30	\$60,781
101-150 TOTAL	696	\$66,025	547	\$66,384	4	\$62,780	67	\$64,240	44	\$63,393	34	\$67,570
Female	272	\$63,822	202	\$63,447	--	\$0	33	\$65,442	21	\$62,972	16	\$66,329
Male	424	\$67,439	345	\$68,103	4	\$62,780	34	\$63,074	21	\$63,777	18	\$68,672
151-300 TOTAL	986	\$77,562	771	\$78,505	42	\$69,098	104	\$73,241	32	\$77,122	37	\$80,044
Female	350	\$74,707	224	\$76,998	24	\$69,229	67	\$69,074	19	\$73,595	16	\$75,747

Congregation Size	Count of Ministers	Average Salary	Pastor or Co-Pastor 101		Associate Pastor 103		Interim Pastor 105		Temporary Pastor 108		Designated Pastor 191 and 193	
			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
Male	636	\$79,133	547	\$79,122	18	\$68,923	37	\$80,785	13	\$82,276	21	\$83,318
301-800 TOTAL	971	\$90,751	606	\$98,994	231	\$76,468	88	\$77,714	20	\$72,925	26	\$83,348
Female	362	\$84,975	145	\$97,190	142	\$76,305	51	\$78,486	12	\$76,251	12	\$76,280
Male	609	\$94,184	461	\$99,562	89	\$76,728	37	\$76,649	8	\$67,937	14	\$89,406
801 to 1,600 TOTAL	322	\$105,770	135	\$136,482	142	\$83,559	28	\$91,543	16	\$70,209	--	\$81,000
Female	124	\$85,693	20	\$121,039	78	\$79,598	13	\$83,366	12	\$69,317	--	--
Male	198	\$118,343	115	\$139,167	64	\$88,386	15	\$98,629	4	\$72,885	--	--
OVER 1,600 TOTAL	168	\$114,942	43	\$179,353	106	\$95,349	8	\$81,588	7	\$54,653	4	\$113,965
Female	75	\$100,817	10	\$155,802	58	\$92,808	4	\$68,914	--	\$75,833	--	\$134,438
Male	93	\$126,334	33	\$186,490	48	\$98,420	4	\$94,261	--	\$51,123	--	\$93,492



THE BOARD OF PENSIONS
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