

Salary Study Committee Report For 2024

The following Minimum Base Salaries are recommended for 2024

The committee recommends a 3.5% increase for 2024

Revised 10/15/23

The committee, which is made up of lay people and staffed by the General Presbyters, looks at a variety of data from such sources as the United States Department of Labor's Bureau of Labor Statistics report on the consumer price index, as well as projected percentage increases from area school districts, city governments, and larger employers. **We recommend a 3.5% salary increase for 2024 plus merit increases for exemplary employees, if possible.** The committee urges Sessions to develop position descriptions for all church staff and to implement an annual evaluation process. Contact the Presbytery office if you need assistance with suggestions and resources.

For 2024 the BOP Benefits Plan provides two non-contributory plans for PC(USA) ministers: the existing Pastor's Participation required for installed pastors and available to other ministers and Ministers Choice. **All installed pastors (teaching elders) are required/mandated to be enrolled by their church in the Board of Pensions Pastor's Participation Plan** regardless of the number of hours the pastor is regularly scheduled to work. This consists of (1) Medical Dues of 29%, (2) Pension Dues of 8.5%, (3) Death & Disability Dues of 1%, and (4) Temporary Disability Dues of .5% - Total **Pastor's Participation BOP dues for 2024 is 39%** on a non-contributory basis. The cost is the same regardless of family status. In 2024 the minimum participation basis for medical dues is \$43,103 (\$12,500 minimum annual dues), and the participation basis for pension dues increases to \$16,775. In addition to the Pastor's Participation and Ministers Choice plans, the Board of Pensions also has the **Pathways to Renewal** Program (minimum salary \$33,333) which is designed to assist small congregations with the cost of dues. It reduces Pastor's Participation dues dramatically from 39 percent of effective salary to 22 percent. **Certain criteria have to be met for this program. More information about this program is on the last page of this document.***

Teaching Elders who are not in installed pastoral positions are considered to be Other Teaching Elders and may be enrolled in Pastor's Participation or Minister's Choice. The plan option for non-installed pastors (teaching elders) is the Minister's Choice Plan.

Minister's Choice provides pension and death and disability benefits, including Temporary Disability Plan, and an employee assistance plan. The employer cost for the package is 10% of effective salary. Any minister who is not installed and is employed a minimum of 20 hours a week is eligible for the package. Employers may elect to offer additional benefits and decide whether to share in the cost of any of these.

Minister's Choice provides important financial protection and opens the door to assistance programs now available only through Pastor's Participation: CREDO; Healthy Pastors, Healthy Congregations; Minister Educational Debt Assistance; and Sabbath Sabbatical Support. Additionally, Minister's Choice gives access to Emergency Assistance, Adoption Assistance, and Transition-to-College Assistance.

Regarding non-installed pastoral positions: We recommend, if at all possible, that all teaching elders/Ministers of Word and Sacrament in congregational service be provided coverage in the Pastoral Participation Plan or Minister's Choice Plan.

Remember: Each employing organization offering any of the Board of Pensions Retirement Program Plans, Financial Protection Program Plans, Health Programs Plans, or Tax-Advantaged Accounts must complete an Employer Agreement each year. The Employer Agreement Plan for 2024 must be completed online at www.pensions.org Click Benefits Connect to complete the Employer Agreement. The deadline to complete the Board of Pensions 2024 Employer Agreement is October 6, 2023. The chart on the next page list each benefit for the Pastor's Participation Plan, Minister's Choice Plan, and the Menu Options Plan for installed ministers, non-installed ministers, and other church workers.

Benefit	Pastor's Participation: Installed Ministers	Minister's Choice: Non-Installed Ministers working 20 hr minimum per week	Menu Options: Non-Installed Ministers and Other Church Employees															
Retirement	Pension (8.5% of effective salary) Retirement Savings Plan: Offered (employer and/or voluntary contributions)	Pension (8.5% of effective salary) (employer and/or voluntary contributions)	Pension (8.5% of effective salary) (employer and/or voluntary contributions) Minister/Employee: 20 hr minimum per/week															
Medical	Preferred Provider Organization (PPO) Includes Employee Assistance Plan (EAP) (29% of effective salary)	Employee Assistance Plan (EAP) Only No other health coverage provided	Preferred Provider Organization (PPO) Exclusive Provider Organization (EPO) Includes (employer-specific coverage-level rates) Includes Employee Assistance Plan (EAP) Ministers: No hour's requirement Employees: 20 hours or more per week <table border="0"> <tr> <td>Dues</td> <td>EPO</td> <td>PPO</td> </tr> <tr> <td>Member-only</td> <td>\$8,810</td> <td>\$10,366</td> </tr> <tr> <td>Member + Spouse</td> <td>\$17,911</td> <td>\$21,071</td> </tr> <tr> <td>Member + Child(ren)</td> <td>\$13,669</td> <td>\$16,081</td> </tr> <tr> <td>Member + Family</td> <td>\$24,398</td> <td>\$28,702</td> </tr> </table>	Dues	EPO	PPO	Member-only	\$8,810	\$10,366	Member + Spouse	\$17,911	\$21,071	Member + Child(ren)	\$13,669	\$16,081	Member + Family	\$24,398	\$28,702
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Death & Disability	Death and Disability (1% of effective salary)	Death and Disability (1% of effective salary)	Death and Disability (1% of effective salary, if provided with pension plan, 2.5% of effective salary without pension plan) Minister/Employee: 20 hr minimum per/wk															
Temporary Disability	Temporary Disability (.5% of effective salary)	Temporary Disability (.5% of effective salary)	Temporary Disability (.5% of effective salary) Employees: 20 hr minimum per/wk															
Term Life	Not Available	Not Available	Paid by employer (\$1/\$5,000 up to \$50,000) Ministers/Employees: 20 hr minimum per/wk who are not enrolled in the Death and Disability plan															
Group Term Life	Not Available	Not Available	Paid by employer (\$1,000 up to \$50,000) Minister/Employee: 20 hr minimum per/wk															
Optional	Dental Vision Eye Wear Coverage Flexible Spending Accounts (Health Care & Dependent Care) Supplemental Death Supplemental Disability Retirement Savings Plan	Dental Vision Eye Wear Coverage Flexible Spending Accounts (Health Care & Dependent Care) Supplemental Death Supplemental Disability Retirement Savings Plan	Dental Vision Eye Wear Coverage Flexible Spending Accounts (Health Care & Dependent Care)** Supplemental Death*** Supplemental Disability**** Retirement Savings Plan															

** Must be enrolled in the PPO or EPO option of medical plan to enroll in the Health Care FSA to be eligible. Dependent Care FSA enrollment open to any employee

*** Must be enrolled in Death & Disability or Group Term Life to be eligible

**** Must be enrolled in Death & Disability and have an effective salary of at least \$120,000 (2023 amt - 2024 amt not available)

Other Recommendations concerning Board of Pension participation for 2024:

- All Other Teaching Elders working 21 - 40 hours a week may be enrolled in the Pastor Participation Plan**
 Medical: Member and dependent coverage (if needed)
 Plus: Pension, Death & Disability Coverage, and Temporary Disability Coverage

Or the Minister's Choice Plan and/or the Menu Option Plan (see chart for coverage)

- All Full-Time (40 hrs a week) Non-Ordained Employees who were in the BOP plan prior 12/31/16 be grand-fathered into the plan with the following provisions:**
 Medical: Member coverage only
 Plus: Pension, Death & Disability Coverage, and Temporary Disability Coverage
- For Non-Ordained Employees who are hired after December 31, 2016 working Full-Time (40 hrs a week), the church will pay the equivalent of 50% of the medical dues of the BOP plan (\$5,183) for BOP coverage or for them to shop the exchange.** In addition, the BOP Pension (8.5%), Death and Disability (1%), and Temporary Disability Coverage (.5%) will be paid for by the employer.

Churches Which Do Not Provide a Manse

Size	Base Salary * (Cash Salary + Housing Allowance)	Soc. Sec. Allowance (Base Salary + Housing Allowance) x (15.3% ÷ 2 = 7.65%) **	Total Minimum *** (Base Salary + Soc. Sec. Allowance)	BOP Dues (Pension/Medical/ Disability) **** (Base Salary + Housing Allowance) x 39%)	Minimum Professional Expenses *****	Total Cost To Church (Does Not Include Manse Value)
501- Up	\$72,389	\$ 5,538	\$ 77,927	\$ 28,232	\$ 3,400	\$ 109,558
301 - 500	\$68,771	\$ 5,261	\$ 74,032	\$ 26,821	\$ 3,400	\$ 104,252
151 - 300	\$65,329	\$ 4,998	\$ 70,327	\$ 25,478	\$ 3,400	\$ 99,205
76 - 150	\$62,064	\$ 4,748	\$ 66,812	\$ 24,204	\$ 3,400	\$ 94,417
0 - 75	\$58,962	\$ 4,511	\$ 63,472	\$ 22,995	\$ 3,400	\$ 89,868

Base Salary: Cash Salary plus housing allowance. This does not include car, education, or other Professional Expense allowances. These items should be included in the current expense budget of the church.

** **Social Security Allowance:** Taxes on wages are known as FICA (*Federal Income Contributions Act*) or SECA (*Self Employment Contributions Act*) taxes. Both the employee and employer contribute to FICA (a combined 15.3%: 7.65% for employer and 7.65% for employee). Ministers are considered self-employed and pay SECA Taxes. Churches are required to pay one-half of the cost (15.3% ÷ 2 = 7.65%) as an allowance to the minister; however, they may pay more than the required one-half.

*** **Total Minimum:** This is the figure used to compare if Presbytery's Minimum is being met.

**** **BOP Dues Basis:** Multiply Base Salary + Housing Allowance x 39%.

***** **Minimum Professional Expenses:** A statement concerning professional expenses is discussed later in this report. **Minimum** professional costs are computed as follows: \$1,000 for Continuing Education, and, \$2,400 for Travel Allowance.

Churches Which Do Provide a Manse

Size	Base Salary *	Manse Value (Base Salary x 30%) **	Soc. Sec. Allowance (Base Salary + (Manse Value) x (15.3% ÷ 2 = 7.65%) ***	Total Minimum **** (Base Salary + Soc. Sec. Allowance)	BOP Dues (Pension/Medical/ Disability) ***** (Base Salary + Manse Value) x 39%)	Minimum Professional Expenses *****	Total Cost To Church (Does Not Include Manse Value)
501- Up	\$55,685	\$ 16,706	\$ 5,538	\$ 61,223	\$ 28,232	\$ 3,400	\$ 92,855
301 - 500	\$52,901	\$ 15,870	\$ 5,261	\$ 58,162	\$ 26,821	\$ 3,400	\$ 88,383
151 - 300	\$50,252	\$ 15,076	\$ 4,998	\$ 55,250	\$ 25,478	\$ 3,400	\$ 84,128
76 - 150	\$47,740	\$ 14,322	\$ 4,748	\$ 52,488	\$ 24,204	\$ 3,400	\$ 80,093
0 - 75	\$45,356	\$ 13,607	\$ 4,511	\$ 49,866	\$ 22,995	\$ 3,400	\$ 76,262

* **Base Salary:** This does not include car, education, or other Professional Expense allowances. These items should be included in the current expense budget of the church.

** **Manse Value:** Calculate Base Salary x 30% (Required by General Assembly in computing BOP dues).

*** **Social Security Allowance:** Taxes on wages are known as FICA (*Federal Income Contributions Act*) or SECA (*Self Employment Contributions Act*) taxes. Both the employee and employer contribute to FICA (a combined 15.3%: 7.65% for employer and 7.65% for employee). Ministers are considered self-employed and pay SECA Taxes. Churches are required to pay one-half of the cost (15.3% ÷ 2 = 7.65%) as an allowance to the minister; however, they may pay more than the required one-half.

**** **Total Minimum:** This is the figure used to compare if Presbytery's Minimum is being met.

***** **BOP Dues Basis:** Multiply Base Salary + Manse Value x 39%.

***** **Minimum Professional Expenses:** A statement concerning professional expenses is discussed later in this report. **Minimum** professional costs are computed as follows: \$1,000 for Continuing Education, and \$2,400 for Travel Allowance.

Travel and Business Expenses

- The church should reimburse travel costs at the IRS allowed rate per mile for business use of a personal car (a mileage log is necessary);* or
- Provide a credit card for travel expenses charged directly to the church; and,
- Reimburse any other travel or business costs on a dollar-for-dollar basis.

* The 2023 mileage rate is 65.5¢ per mile. The IRS has not determined the 2024 mileage rate. The rate for the following year is usually announced in December.

Continuing Education

The church's annual budget should provide an amount for the continuing education of the minister on an annual basis. Monies so budgeted should be disbursed to the minister on the basis of a plan, approved by the session, for such education and on submission of actual costs. Ordinarily, the annual amount is at least \$1,000. Ministers can accrue this amount, and the time, for a three-year period if approved in advance by the Session.

Note: The average church in the Presbytery provides about \$4,225 to cover Professional Expenses, which includes Travel and Continuing Education.

Associate Pastor Compensation

The minimum salary for Associate Pastors is the minimum for ministers in the Presbytery, which for 2024 is \$63,473 (salary including housing allowance, plus social security). Medical/disability insurance and annuities of 39% are also required.

Persons Called to Educational Ministry

There is no longer a designation of Certified Associate Christian Educator. The two current designations for educator certification are Certified Christian Educator (CCE) and Christian Education Associate (CEA).

Certified Christian Educators hold either a bachelor's degree or master's degree and have completed courses in Biblical Interpretation, Reformed Theology, Religious Education Theory and Practice, Human Growth & Faith Development, Worship & Sacraments, and Polity, Program & Mission of the PCUSA as well as passed an intensive, integrative exam that allows them to demonstrate their knowledge in these seven areas.

Christian Education Associates may not have a four-year college degree. These are usually lay people who have accepted a call to serve in Christian Education in a church but do not have any formal Christian Education training or preparation for ministry. They work with their Certification Advisor through a process that introduces them to basic knowledge and skills related to Christian Education and to whet their appetites so that they may want to pursue further course work.

Schedule A: For Certified Christian Educators

Years of Service	Minimum Base Salary	Employer's FICA	Total Minimum	Board of Pensions*	Professional Expense
2 to 3	\$48,338	\$3,698	\$52,035	\$15,566	See below
3 to 4	\$49,307	\$3,772	\$53,079	\$15,663	See below
4 to 5	\$50,293	\$3,847	\$54,140	\$15,761	See below
5 or more	\$51,297	\$3,9242	\$55,221	\$15,862	See below

- The recommended package includes 1 Sunday of vacation per quarter and 2 weeks study leave per year for both full and part-time Persons called to Educational Ministry. All leave is to be approved by the appropriate body.
- FICA = 7.65% x Base Salary.
- *Board of Pensions Dues: [Member Only Coverage of \$10,732 for medical] + [Actual Base Salary x 10% - Consisting of 8.5% for Pension, 1% Death & Disability, and .5% Temporary Disability].
- Professional expense includes anything that falls within IRS guidelines for tax free business expense reimbursements. It is recommended that the church budget \$1,000 for continuing education and up to \$3,000 for all other expenses for both full and part-time Persons called to Educational Ministry.
- Part-time Certified Christian Educators should receive the total minimum salary determined by years of service on a prorated hourly rate but should receive the same number of Sundays for vacation and study leave.

Schedule B, C, and D: Christian Education Associates And Non-Certified Persons Called To Educational Ministry

These schedules were determined by beginning with the figures for Certified Christian Educators and calculating as noted below:

- MA in Education or related field: - 5% (See Schedule B)
- BA in Education or related field: -10% (See Schedule C)
- Associate degree or no degree: -15% (See Schedule D)

Schedule B: Christian Education Associates And Non-Certified Persons Called To Educational Ministry With A Master’s Degree In Education Or A Related Field

Years of Service	Minimum Base Salary	Employer's FICA	Total Minimum	Board of Pensions *	Professional Expense
Less than 1	\$44,103	\$3,374	\$47,477	\$15,142	See below
1 to 2	\$44,985	\$3,441	\$48,427	\$15,231	See below
2 to 3	\$45,923	\$3,513	\$49,436	\$15,324	See below
3 to 4	\$46,842	\$3,583	\$50,425	\$15,416	See below
4 to 5	\$47,777	\$3,655	\$51,432	\$15,510	See below
5 or more	\$48,734	\$3,728	\$52,462	\$15,605	See below

- The recommended package includes 1 Sunday of vacation per quarter and 2 weeks study leave per year for both full and part-time Persons called to Educational Ministry. All leave is to be approved by the appropriate body.
- FICA = 7.65% x Base Salary.
- *Board of Pensions Dues: [Member Only Coverage of \$10,732 for medical] + [Actual Base Salary x 10% - Consisting of 8.5% for Pension, 1% Death & Disability, and .5% Temporary Disability.
- Professional expense includes anything that falls within IRS guidelines for tax free business expense reimbursements. It is recommended that the church budget \$1,000 for continuing education and up to \$3,000 for all other expenses for both full and part-time Persons called to Educational Ministry.
- Part-time Christian Education Associates and Non-Certified Persons Called to Educational Ministry should receive the total minimum salary determined by years of service on a prorated hourly rate but should receive the same number of Sundays for vacation and study leave.

Schedule C: Christian Education Associates And Non-Certified Persons Called To Educational Ministry With A Bachelor’s Degree In Education Or A Related Field

Years of Service	Minimum Base Salary	Employer's FICA	Total Minimum	Board of Pensions*	Professional Expense
Less than 1	\$42,620	\$3,260	\$45,881	\$14,994	See below
1 to 2	\$43,470	\$3,325	\$46,795	\$15,079	See below
2 to 3	\$44,378	\$3,395	\$47,773	\$15,170	See below
3 to 4	\$45,268	\$3,463	\$48,731	\$15,259	See below
4 to 5	\$46,170	\$3,532	\$49,702	\$15,349	See below
5 or more	\$47,094	\$3,603	\$50,696	\$15,441	See below

- The recommended package includes 1 Sunday of vacation per quarter and 2 weeks study leave per year for both full and part-time Persons called to Educational Ministry. All leave is to be approved by the appropriate body.
- FICA = 7.65% x Base Salary.
- *Board of Pensions Dues: [Member Only Coverage of \$10,732 for medical] + [Actual Base Salary x 10% - Consisting of 8.5% for Pension, 1% Death & Disability, and .5% Temporary Disability.
- Professional expense includes anything that falls within IRS guidelines for tax free business expense reimbursements. It is recommended that the church budget \$1,000 for continuing education and up to \$3,000 for all other expenses for both full and part-time Persons called to Educational Ministry.
- Part-time Christian Education Associates and Non-Certified Persons Called to Educational Ministry should receive the total minimum salary determined by years of service on a prorated hourly rate but should receive the same number of Sundays for vacation and study leave.

Schedule D: Christian Education Associates And Non-Certified Persons Called To Educational Ministry With A Associate's Degree Or No Degree

Years of Service	Minimum Base Salary	Employer's FICA	Total Minimum	Board of Pensions*	Professional Expense
Less than 1	\$39,458	\$3,019	\$42,477	\$14,678	See below
1 to 2	\$40,265	\$3,080	\$43,345	\$14,758	See below
2 to 3	\$41,087	\$3,143	\$44,231	\$14,841	See below
3 to 4	\$41,909	\$3,206	\$45,115	\$14,923	See below
4 to 5	\$42,732	\$3,269	\$46,001	\$15,005	See below
5 or more	\$43,602	\$3,336	\$46,938	\$15,092	See below

- The recommended package includes 1 Sunday of vacation per quarter and 2 weeks study leave per year for both full and part-time Persons called to Educational Ministry. All leave is to be approved by the appropriate body.
- FICA = 7.65% x Base Salary.
- *Board of Pensions Dues: [Member Only Coverage of \$10,732 for medical] + [Actual Base Salary x 10% - Consisting of 8.5% for Pension, 1% Death & Disability, and .5% Temporary Disability.
- Professional expense includes anything that falls within IRS guidelines for tax free business expense reimbursements. It is recommended that the church budget \$1,000 for continuing education and up to \$3,000 for all other expenses for both full and part-time Persons called to Educational Ministry.
- Part-time Christian Education Associates and Non-Certified Persons Called to Educational Ministry should receive the total minimum salary determined by years of service on a prorated hourly rate but should receive the same number of Sundays for vacation and study leave.

Musicians

In response to request for assistance regarding musicians' salaries, the Presbytery office has available guidelines from the Presbyterian Association of Musicians. Go to <http://presbymusic.org> or more information.

Part-Time Staff

Part-time pastors and associate pastors should receive at least the total minimum salary (using the without manse category) on a prorated hourly rate, based on the size of the church served.

Manse Equity Fund

The Manse Equity Fund is an attempt to correct the inequity between ministers who live in manses and those who accrue equity value by living in their own houses. Ministers may choose a qualified plan in consultation with the church and the Presbytery.

Size of Congregation	Manse Equity Allowance
501 - UP	\$2,000
301- 500	\$1,750
151 - 300	\$1,500
76 - 150	\$1,250
0 - 75	\$1,000

Pathways to Renewal*

Pathways to Renewal brings young ministers into the Benefits Plan with the full benefits of Pastor's Participation at substantially reduced dues. It is designed to provide hope of renewed leadership to small congregations and support to innovative ministries of congregations of all sizes.

How it works

The Board designed Pathways to Renewal to build ministerial leadership for the future of the Church. It reduces Pastor's Participation dues nearly in half, from 39 percent of effective salary to 22 percent. Through Pastor's Participation, ministers have access to Presbyterian CREDO and may be eligible for Minister Educational Debt Assistance, totaling \$5,000 a year for up to five years.

Eligibility

Churches To qualify, a congregation must have 150 or fewer members and not had an installed pastor for at least two years and not elected a Pastor Nominating Committee; or have any size membership and expand ministerial headcount.

Candidates or Ministers

The minister being called through Pathways to Renewal must be under age 40; be either a candidate for ordination or an ordained minister of the Word and Sacrament; and not have been previously covered under Pastor's Participation in the Benefits Plan.

Costs

Churches receive a substantial reduction in dues for ministers they enroll in Pastor's Participation through Pathways to Renewal. Dues total 22 percent of effective salary:

2% for pension

1% for death and disability

19% for medical (two-thirds of standard medical dues, with a minimum medical dues rate of \$6,000) The dues discount runs five years or until the end of the employment relationship, whichever comes first.

Application

To apply for Pathways to Renewal or for additional information on qualifying for the program, call the Board of Pensions at 800-773-7752 (800-PRESPLAN) to speak with a service representative.