

Rocky Mountain Conference, United Church of Christ Clergy Compensation Guidelines: 2018 Budget Year**

***These guidelines were proposed May, 2016 and adopted for 2017. At the June, 2017 Annual Celebration in Cheyenne, WY, guidelines for 2018 were presented, discussed, and ultimately tabled. Subsequently, the delegation voted to retain 2017's guidelines for 2018, or at least until guidelines for 2018 were reconfigured and adopted.*

Clergy compensation guidelines are spiritual documents. At their best, they address the complexity and creative tension of where we are: in culture, in the church, in our economy, in our contexts. We refine these guidelines annually and *are interested in testing them against the cultures, churches, and contexts in the Rocky Mountain Conference. We welcome your feedback.* Please forward any comments to Rev. Erin Gilmore (erin@rmcucc.org). All are encouraged to remember, they are *guidelines*, intended to **open** sacred conversations about expectations, shared futures, and cultivating a rewarding and meaningful relationship between clergy and congregation.

At its core, clergy compensation is a matter of justice, faith, and covenant between a pastor, the gathered community and God. The RMC recognizes the autonomy of the local church, the variety of vocational models, and the emerging reality of bi-vocational ministry settings. As such, the RMC encourages local congregations and pastors to openly dialogue about call agreements and reach decisions in concert. While many in the church are called to minister as volunteers, pastors are called as professionals and it is the expectation that the community of faith will provide a compensation package honoring the education, experience, job responsibilities, gifts, and graces befitting the person and office.¹

The attached guidelines provide a starting point for current and newly called pastors (**in Part I**) and helpful suggestions and tools for annual wage review conversations for churches who have more experienced staff (**in Part II**). **Part III** makes recommendations for fixed, professional and personal benefits. **Part IV** offers guidance for additional clergy positions: Ordained Associates, Commissioned, and Licensed Ministers. The

¹ For a faithful and helpful book outlining the value of these covenant conversations, see Jill M. Husdon's [Evaluating Ministry: Principles and Processes for Clergy and Congregations](#), Rowan and Littlefield Publishers, 1992.

document concludes **(Part V)** with a Resource Section including sources, a chart showing previous year's COLA adjustments, and endnotes.

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| <u>JOB COMPARISON RATIONALE</u> | |

RMC compensation guidelines use **Executive Directors or Program Directors of program oriented non-profit organizations (NPEs)** that provide direct services (as opposed to foundations or indirect service providers) as a starting point for salary comparison.

The reasons for this comparison include:

Parallel job expectations: to lead, to advance mission, to gather people, to cultivate an environment of generosity and giving, to communicate mission and ministry in a meaningful way, to inspire and direct staff (both paid and volunteer), and to interact positively with volunteer leadership.

Parallel Budget to Salary Ratios²: Pay ranges for NPEs are limited by the budget of the organizations they serve. The same is true in churches. Yet it should be noted that a successful non-profit or church could never be determined solely by the size of the budget. Organizations can only thrive when there is a sustained level of commitment for participation, giving, and generosity from members and friends.

² For a discussion of this relationship in the non-profit sector, see this article from The Nonprofit Times:
<http://www.thenonproffitimes.com/news-articles/2014-nonprofit-salary-and-benefits-operating-budget-and-ceo-pay/>

Wide Variation³: A third rationale for this comparison between NPEs and Church pastors is the variance. NPE compensation among peers with similar responsibilities varies widely between organizations because organizational resources, structure, the caliber of its board / leadership, and other factors vary widely. The same is true for clergy and churches.

Similar Distributional Qualities⁴: NPEs and Clergy receive similar benefits and their wages move with parallel patterns in similar markets. These distributional qualities create a replicable and tractable approach for determining “fair” clergy compensation. After

³ Note this comment from BlueAvocado.org, a magazine of American Nonprofits: *“Unfortunately, survey data is often of little use, because of small sample sizes, samples weighted towards universities, and the reality that all surveys show enormous variation in salaries for nonprofits of the same fields and sizes. An example of the inconsistency of data: one recent national survey showed average executive director salary to be \$60,000 while another reported \$158,000.”* For the complete article, see <http://www.blueavocado.org/content/how-much-pay-executive-director>

⁴ Compensation Analysis was completed using:

A. The U.S. Department of Labor’s, Bureau of Labor Statistics, Occupational Employment Statistics for clergy. <http://www.bls.gov/oes/current/oes212011.htm#st>

- Occupational Handbook
- OES Database for Metro Areas and States, for Colorado, Utah and Wyoming (looking at earnings distributions and values)

B. The Non-Profit Times Special Report: Salary & Benefits Study (2-1-13)

www.thenonprofittimes.com

- *Regional Average:* Executive Director: \$108,410 Program Director: \$95,527
- *Average Salary for < \$500K Budget:* Executive Director: \$55,246 Program Director: \$42,714
- *Average Salary for \$500K – 1M Budget:* Executive Director: \$76,499 Program Director: \$63,617
- *Average by Type: Religious Non-profit:* Executive Director: \$102,609 Program Director: \$73,400

C. Hammer, R., The 2014-2015 Compensation Handbook for Church Staff, Christianity Today International, 2013, Carol Stream, IL. This book is available in the RMC Conference Office or for purchase online.

D. Small Non Profit Executive Directors average salary from wwwSimplyHired.com

- \$58,000 Colorado, \$76,000 Utah, \$48,000 Wyoming (as of 5/1/16)

researching average non-profit executive (NPE) director and program director salaries, the RMC found the actual reported wages of clergy were 65-75% of NPEs in each market area. We constructed the tables in this document using these percentages.⁵

PART I: Determining BASE Wage for Clergy

The RMC has constructed recommended compensation tables (and underlying approaches) for churches to use to determine Average BASE Wage (**note: BASE Wage = salary plus housing**) for pastors. These tables are based on three variables:

1. Average Weekly Attendance
2. Size of Operating Budget
3. Type of Community (Urban, rural, etc.)

There are two versions of this **BASE Wage** table.

The first one (**Table 1.1**) represents BASE Wage for churches in urban and resort settings. In both cases, these settings tend to have higher core costs (e.g. housing and transportation). The RMC consulted the C2ER core cost of living index as a reference source, with the core price index falling in the range of 98%-110% compared to the US.⁶

⁵ For a good explanation of the differences between cost of living index, consumer price index, and regional differences, see the following Q&A page on Payscale.com:

<http://www.payscale.com/cost-of-living-index.html>

⁶ Cost of Living Information was obtained from two sources: one showing temporal change and the other geographical differences.

- Temporal Cost of Living changes (or consumer price index -urban) for all urban areas: .9% <http://www.bls.gov/news.release/cpi.toc.htm>
 - U.S. Department of Labor, Bureau of Labor Statistics
 - Denver-Greeley-Boulder CPI-U (2015 - 230.791, Y/Y change 1.4%)
<http://www.bls.gov/ro7/cpiden.htm>
- Geographical Cost of Living (or core price index)
 - C2ER, the Council for Community and Economic Research www.c2er.org

The second one (**Table 1.2**) represents BASE Wage for church communities in lower core cost areas, often in the range of 85-95% compared to US. These areas include rural, mountain, and smaller urban areas.

The bold numbers in the table reflect the most common correlation between church budget and attendance. BASE wages that fall outside of the bold numbers are not “wrong” but likely a reflection of additional variables not factored into these tables (special needs, levels of experience, unique skill sets, etc.)

These tables recognize that as church size and budgets increase, often the professional staffs increase. In some instances, the bold numbers reflect the point at which a church might add additional part time or full time staff. Thus, the Senior Clergy BASE Wage does not increase significantly when moving into the next column or row because additional resources instead fund additional staff. These tables were constructed not to address total professional staff wages, but only the senior clergy – whether the solo pastor in a small setting or the senior in a multi-staff setting. Associate Pastor compensation is handled in more detail on page 10.

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- The ACCRA index is developed for many areas within the RMC, but not all communities. www.coli.org (Membership required for data access.)
 - The Federal COLA that will be used for Federal programs such as Social Security in 2016 is 0%.

Table 1.1: Determining BASE Wage for Churches in the Urban / Suburban / Resort Communities

(This number represents salary AND housing.)

| Average Weekly Attendance | CHURCH | | | | BUDGET | | | |
|---------------------------|--------|---------|----------|----------|----------|----------|----------|--------|
| | < 50K | 50-100K | 100-150K | 150-225K | 225-300K | 300-500K | 500-750K | 750K+ |
| 20-50 | 38000 | 44000 | 51500 | 56500 | 61500 | 67000 | 72000 | 77000 |
| 51-80 | 39000 | 48500 | 57500 | 61500 | 66000 | 70000 | 74000 | 77000 |
| 81-120 | 41000 | 53500 | 61500 | 63500 | 69000 | 74000 | 77000 | 82000 |
| 121-160 | 43000 | 57500 | 66000 | 69000 | 72000 | 77000 | 80000 | 86000 |
| 161-200 | 46000 | 62000 | 70000 | 73000 | 76000 | 80000 | 84000 | 90500 |
| 200-250 | 49000 | 66700 | 74000 | 78000 | 80000 | 82000 | 87000 | 94500 |
| 250-300 | 49000 | 69000 | 80000 | 83000 | 84000 | 87000 | 92000 | 99500 |
| 300-350 | 50000 | 72000 | 86000 | 88000 | 90000 | 92500 | 97500 | 103000 |
| 350-500 | 50000 | 77000 | 92000 | 94500 | 95500 | 98500 | 102500 | 113000 |
| 500+ | 50000 | 82000 | 92000 | 94500 | 97500 | 102500 | 110000 | 115000 |

Table 1.2: Determining BASE Wage for Churches in Mountain / Rural / Small Town-City Communities

(This number represents salary AND housing.)

| Average Weekly Attendance | CHURCH | | | | BUDGET | | | |
|---------------------------|--------|---------|----------|----------|----------|----------|----------|--------|
| | < 50K | 50-100K | 100-150K | 150-225K | 225-300K | 300-500K | 500-750K | 750K+ |
| 20-50 | 3500 | 40000 | 46500 | 51000 | 56000 | 60500 | 65000 | 69500 |
| 51-80 | 36500 | 43500 | 52000 | 55500 | 59000 | 63000 | 66500 | 69500 |
| 81-120 | 38000 | 48000 | 55500 | 57500 | 62000 | 66500 | 69500 | 74000 |
| 121-160 | 40000 | 52000 | 60000 | 61000 | 65000 | 69500 | 72000 | 77500 |
| 161-200 | 42000 | 55500 | 63000 | 65500 | 68500 | 72000 | 76000 | 81500 |
| 200-250 | 44500 | 60000 | 66500 | 70500 | 72000 | 74000 | 78500 | 85000 |
| 250-300 | 44500 | 62000 | 72000 | 75000 | 76000 | 78500 | 83000 | 89500 |
| 300-350 | 45500 | 65000 | 77500 | 79500 | 81500 | 83000 | 87500 | 92500 |
| 350+ | 45500 | 69000 | 83000 | 85000 | 86000 | 88500 | 92500 | 101500 |

Using one of the above charts as a starting point, find your church's budget and average weekly attendance and identify the corresponding cell. The numbers in the cells above, below, to the left and to the right of that cell represent the BASE Wage range. The number in the cell represents the average BASE Wage for pastors serving churches of that particular size

and budget. Please note: the RMC COLA (Cost of Living Adjustment) is incorporated into these tables each year. This year it was .7%. (See endnote: vii for more information.)

The RMC recognizes the limitations of solely using Sunday worship numbers for “attendance” and encourages churches to expand definitions of “ministry contact points” to include weekly events that reach additional populations. In all cases, churches and pastors are encouraged to honestly and accurately assess participant numbers and impact in order to effectively use the charts above.

Adjusting / Determining BASE Wage...

1. Considering a RANGE in BASE Wage

The previous two tables offer a BASE Wage (salary and housing) amount. In some instances, churches will want to adjust this rate, particularly when calling new staff or to account for experience, particular skills, tenure, unique needs of the minister, or specific accomplishments with current staff. In these cases, the RMC recommends using the cells above, below, to the right, and to the left to help define the range.

2. Housing Compensation: Parsonage or Allowance?

As was articulated above, the BASE Wage (from the tables) includes both Salary and Housing allocation. When Housing is offered via a Housing Allowance, the pastor may define the allocation. When Housing is offered via a parsonage, the value is determined by the market rate. The UCC suggests 30% of BASE Wage be allocated as Parsonage.

Part II: Addressing Wage Adjustments for Current Staff

The BASE wages suggested in the tables above may need to be adjusted based on the Range of BASE wages mentioned earlier in this report. It is recommended that the pastoral call letter / compensation package clearly details the methods used when addressing total annual compensation (which includes both Wages and Benefits). The following suggestions may be helpful for churches to consider when addressing pastoral compensation increases:

Annual Review: The RMC encourages churches and pastors to conduct an annual sacred conversation evaluating their shared ministry when determining annual pastoral BASE Wage increases.

An Annual Raise of BASE Wage is dependent on ministry effectiveness and regionally appropriate wage comparisons. As such, we provide here some resources and reflections on both.

1. Ministry Effectiveness Raises: Effectiveness may be measured by experience, skills, merit, “fulfilling expectations,” and more. Recent seminary graduates can expect to make less than seasoned pastors. At the same time, second or third career seminary graduates may want to negotiate compensation for their life experience. A church may chose to select a standard annual increase using some of the comparisons percentages listed below. Each year, a pastor gains another year of ministry experience and effectiveness in his or her setting.

Ministry Effectiveness Raises may also be “merit-based” and serve as an indicator of a pastor exceeding expectations for measurable goals, provided the desired measure is clearly stated and mutually agreed upon. Merit Raises must represent a reasonable outcome of the pastor’s and church’s performance. It is always important to remember that the professional clergy works in partnership with a committed and generous laity to achieve congregational goals and visions.

2. Where’s the RMC “Recommended Percentage” this year?

Because the RMC is more interested in thoughtful, sacred conversations about shared ministry in the church than it is in providing a single number for all our churches to use, we offer the following resources to help you in your conversations as congregations and clergy determine the appropriate raise range for clergy serving in within a particular context in our region.

3. Comparables: The following percentages represent projected or appropriated raise pool amounts for organizations and resources that share our western economy. These numbers will be updated annually in this document but usually are tracking approximately 6-12 months behind the RMC implementation schedule.

* National Social Security COLA⁷: 0%

* Consumer Price Index for Boulder/Denver/Greeley⁸: 1.2%

⁷ <https://www.ssa.gov/news/press/factsheets/colafacts2016.html>

⁸ U.S. Department of Labor, Bureau of Labor Statistics

- * RMC COLA (an average of the above two numbers)⁹: .7%
- * Mountain States Employment Council¹⁰: 2.8%
- * University of Utah Raise Pool for 2015¹¹: 2%
- * State employees of Wyoming¹²: 2%
- * City and County of Denver¹³: 3.1%

Denver-Greeley-Boulder CPI-U (2015 - 230.791, Y/Y change 1.4%)
<http://www.bls.gov/ro7/cpiden.htm>

⁹ **Annual Cost of Living Adjustment (COLA):** For the past two years, the RMC has determined the annual COLA by averaging the Consumer Price Index for Boulder/ Denver/ Greeley and the nationally recommended COLA for Social Security recipients. Using this data, we have determined that the actual COLA for our region is 0.7%. Please note that this COLA number trails reality since we approve this document in June and do not put it into effect until the following January. Churches that use this percentage as the only measure when considering increases in clergy base salary are not actually offering a raise, but are merely preventing clergy from taking a pay “cut.” Churches should consider using this Option in conjunction with other options listed.

¹⁰ **The Mountain States Employers Council** is a regional, members-only organization that researches employment trends and provides support for employers regarding survey data, HR, employment law, and training. See www.msec.org for more information. The published percentage (2.8%) for 2016 was referenced in the following Denver Post article on July 1, 2015:
http://www.denverpost.com/business/ci_28417493/colorado-wage-hikes-2016-expected-track-inflation

¹¹ The **University of Utah raise pool** is determined by the state Budget Office. For documents pertaining to annual salary increases for state and university employees (2015-16 Appropriations Detail), see <http://higheredutah.org/pff/budgetfinance/>
 The percentage we used came from:<http://higheredutah.org/pdf/misc/2015-16USHESideways%20Sheets.pdf>

¹² The budget office of the **state of Wyoming** has not approved across the board salary increases for state employees since 2009. This year, the Governor requested a 2.5% raise for state employees and the Legislature approved a 2% increase. To find out more, please see this article on the non-partisan, non-profit new site, WyoFile:
<http://www.wyofile.com/blog/lawmakers-propose-wyoming-state-employee-pay-raises-amid-costly-turnover/>

¹³ Sources familiar with the City and County of Denver have provided this percentage (3.1%) to us.

* Bureau of Labor Statistics - OES Clergy¹⁴: 1.4%

You are invited to use one of the data points above, use multiple, or create your own percentage from a combination of these numbers when determining the annual wage increase for clergy.

¹⁴ <http://www.bls.gov/oes/current/oes212011.htm>

PART III: RMC Recommended Benefits for ALL Clergy

Benefits are an additional expense that many smaller churches struggle to offer. Part-time and bi-vocational ministry settings complicate this conversation about benefits and the ability and responsibility of the church to provide them. The RMC acknowledges these complications and at the same time encourages churches to prayerfully consider matters of justice and generosity. All pastors love God's people and serve from their hearts. However, the call to serve is not a call to poverty. If your church is unable to provide all of these benefits, please begin to phase in structures that will allow you to achieve these recommendations in the near future.

The RMC outlines three types of Pastoral Benefits: Fixed, Professional, and Personal

A. *FIXED Benefits* (see www.pbucc.org)

In addition to the Adjusted BASE Wage (as determined above), the RMC strongly recommends that churches allocate additional funds for the following fixed benefits:

- 1. UCC Pension (14%)**
- 2. Life Insurance and Disability (1.5%)**
- 3. Social Security / Medicare Offset (7.65%).** In recent years, churches have begun emulating the business community by offering to assist in covering these self-employment taxes.
- 4. Health Insurance** -- the amount necessary to cover the pastor and their family in the UCC Health Insurance Plan, or a Plan A equivalent benefit. See www.pbucc.org for detailed premium numbers. Depending on preferences of pastor and resources of church, the Health Plan may or may not include vision, dental, and Flex Spending.

B. *PROFESSIONAL Benefits*

These are items to consider adding to the budget in order to allow your pastor to fulfill his/her covenant with the wider church, with parishioners, and with your congregation. Items in this category "cost" much less than the value they impart and should be followed by all RMC churches.

- 1. Travel Reimbursement** – Clergy should be reimbursed at the IRS recommended mileage rate.

2. Sabbatical Planning Fund¹⁵ – Churches and Pastors should work together to plan for Sabbath and Renewal every 5-7 years. A Sabbatical should be at least 3 months long and should include intentional renewal work on both the part of the pastor and the congregation. During a sabbatical, a pastor's full Fixed Benefits and BASE Wage should be covered by the church. Pastors should plan to serve the church for at least one year following a sabbatical. Churches should plan for Sabbatical Interim Coverage (negotiable based on time and expectations).

3. Registration fees for UCC meetings and events - Participation in the wider church is one of the critical ways we uphold covenant and maintain connection. Churches need to support pastors AND lay leadership in attending these events.

4. Study Leave – 2 weeks per calendar year. This is NOT vacation, but instead a time for study and renewal so that the pastor can continue to refine skills and more deeply study issues of consequence facing their ministry, church, theology, or community.

5. Wider Church Service – Serving on Association Committees, Conference leadership teams, Camp and Retreat ministries are all ways we uphold the wider church, maintain covenant, and develop radical connections with each other. Weeks spent serving the wider church do not count as “vacation” time.

6. Education / Study – A defined plan for continuing education (via classes, retreats, seminars, practicums, etc.) allows the pastor to grow and learn. This learning is also a gift to the local church through the preaching and teaching that results from new insights.

-- Books

-- Continuing Education

C. PERSONAL Benefits

¹⁵ For Sabbatical Resources, see

* Wheat Ridge Ministries:

<http://www.wheatridge.org/resources/ministry-sabbatical-center/sabbatical-resources/>

* Bullock and Bruesehoff, Clergy Renewal: The Alban Guide to Sabbatical Planning, The Alban Institute, 2000.

* Conference Guidelines of Sister UCC Conferences: www.macucc.org, www.nyucc.org, www.uccfla.org, www.cacucc.org, www.uccmn.org

These are items to consider articulating in your Call Agreement and annual pastoral review to allow your pastor to engage in spiritual, self, and family care. For many pastors, encouragement and support are needed in these areas.

* **Vacation** – recommended 4 weeks per calendar year. Encourage pastors to “use it or lose it” because vacation is a critical and often neglected way for pastors to take care of themselves and their significant relationships outside of the church. This is a congregational benefit, too!

* **Sick Time** – recommended one day per month. Consider articulating clearly what happens to unused sick time at the end of the year.

* **Family / Medical / Compassion Leave** – Consider writing into your call agreement some stipulations for how the church will handle an emergency leave situation. Maximum length of leave, salary during leave, and how the church will cover the pastor’s absence are all helpful conversations to have BEFORE an emergency leave situation arises.

* **Death Benefit** – some churches include a death benefit clause in which beneficiaries of the pastor may receive from the church a lump sum or a percentage of the salary should the pastor die.

Part IV: Additional Authorized Minister Guidelines

A. Ordained Associate Pastors:

Because Associate Pastors roles and contexts vary so widely, averages vary widely across regions and church types. Recommendations are best made in relation to the Senior Pastors’ salaries with whom Associates minister. On average Associate Pastors with comparable experience and skills tend to receive BASE Wage compensation that is about 60-70% of what Senior Pastors receive¹⁶.

The RMC recommends the following wage and benefit guidelines for full time (>35 hours/week) Ordained Associate Pastors:

¹⁶ Salary.com reports a national median Associate Pastor salary of \$65,285 in Denver. Lower ends of the range are \$45,140 (lower 10%) and 45,741 (lower 25%). Higher reported salaries are \$75,850 (upper 75%) and \$85, 469 (upper 90%). This percentage is confirmed in the 2014-2015 Compensation Handbook for Church Staff, (R. Hammer.) This book is available in the RMC Conference office or for purchase online.

** 65-70% of BASE Wage for the church's context (as represented in Tables 1.1 and 1.2 on pages 5-6.)

** Comparable Fixed, Professional, and Personal BENEFITS as are offered to the Senior Pastor (see Parts II and III, above: pages 7-8)

When Associate Pastors are not Full-Time, both benefits and BASE wage should be reduced proportionately.

B. Commissioned Ministers:

It is outside the purview of this document to adequately address the compensation for the varied areas, training, and skill sets of Commissioned Ministers in the Rocky Mountain Conference. The RMC recommends that churches and ministers conduct research into their particular area, using clergy compensation guidelines as one aspect of said research to determine fair and comparable compensation for Commissioned Ministers. It is further recommended that full-time Commissioned Ministers receive comparable BENEFITS to their full-time Ordained clergy counterparts.

C. Licensed Ministers:

Licensed ministers, when serving in settings with full-time ordained clergy should be compensated at 55-65% of the BASE wage for the church's context (as indicated in the tables on pages 5 and 6.) When licensed ministers are serving in solo pastorates, their compensation should be 70-80% of the BASE wage recommended for Ordained clergy serving in the same setting.

It is further recommended that full-time Licensed Ministers receive comparable BENEFITS to their full-time Ordained clergy counterparts.

Part V: Resource, Sources and Notes

1. Reference and Source Material

These guidelines have been gathered using the following resources:

- 1. The 2014-15 Compensation Handbook for Church Staff by Richard R. Hammer. Published by Christianity Today International, Carol Stream, IL, 2013.*
- 2. The 2014 Colorado Non-profit Salary Survey*
- 3. The Non-Profit Times 2014 and 2015 Salary Survey and summary reports (as researched online).*

4. *Simply Hired and other online employment websites*
 5. *The Consumer Price Index (BLS) and National COLA recommendations.*

6. *Conference Guidelines from sister UCC conferences: Massachusetts, Central Atlantic, Florida, New York, Minnesota.*

2. History: Past 10 years COLA and COL Adjustments in the RMC.

Please note: in the past three years, this number has been a recommendation for the cost of living increase only and has not included Wage raises for ministerial effectiveness.

| Average During the YEAR | Actual Average Increase in the Denver-Boulder-Greeley CPI During the Year | National Social Security COLA | RMC Recommended COL increase for the Next Budget Year |
|--------------------------------|--|--------------------------------------|--|
| 2005 | 2.1 % | | |
| 2006 | 3.6 % | | 2.0 % |
| 2007 | 2.2 % | | 3.5 % |
| 2008 | 3.897 % | | 4.0 % |
| 2009 | -0.646 % | | 4.0 % |
| 2010 | 1.87 % | | 5.8 % |
| 2011 | 3.69 % | 0% | 5.8 % |
| 2012 | 1.9 % | 3.6% | 3.0 % |
| 2013 | 1.5 % | 1.7% | 2.0 % |
| 2014 | 2.8 % | 1.5% | 2.1 % |
| 2015 | 2.7% | 1.7% | 2.2 % |
| 2016 | 1.4% | 0% | .7% |
| 2017 | | | |

3. Endnotes, Comments, and References