

BMA Salary and Benefits Survey Results

July 2020

Sponsored By:



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Executive Summary

In May 2020, Ministers Resource Services along with BMA Information Services conducted a survey focused on compensation and benefit insights of staff members across the churches of the BMA.

- BMA America consists of ~1,100 churches across the United States.
- 1,553 emails were sent to pastors and ministry leaders based upon availability of email information
- 120 total survey responses were received
- Churches responding to the survey had an average attendance of 139 and a median attendance of 75. These reporting churches are much larger (double) in size than the overall average BMA Church.

Observations:

- *Dually Aligned - 15.5% of churches are dually aligned with another denomination*
- *Church Budgets – the average church budget is around \$2,000 per attendee with 40-45% of the total annual budget allocated to compensation and benefits. These holds true regardless of the church or budget size.*
- *Employment – 32% of Senior Pastors are bi-vocational or part-time*
- *Compensation – The average salary of a Senior Pastor is \$37,163 with an Average Compensation Package of \$54,741*
- *Salary – For many of the comparable variables, there seems to be a bell curve in relation to salary levels. This is specifically evident on age and years in the ministry. Much younger and much older pastors have lower salaries. This hold true when looking at years in the ministry. Size of the church measured in attendance or budget does show a slight increase in salary based on size.*
- *Retirement – 44% of churches contribute to retirement for full-time senior pastors. Churches that do contribute, the average contribution is 9% of the annual salary.*
- *Medical Insurance – Only 39% of churches offer full-time senior pastors any form of medical insurance. For churches with attendance of 75 or below (the average BMA church) only 16% offer any form of medical insurance.*
- *Other Insurance – Less than 8% of churches offer extended benefits beyond medical (dental, vision, et al.)*

Number of Responses by Question

Response Summary (N = 120)

| | Question | N |
|----|--|-----|
| 1 | State | 120 |
| 2 | Dually aligned | 116 |
| 3 | Weekly Attendance | 120 |
| 4 | Annual Church Budget (2020) | 120 |
| 5 | TOTAL compensation and benefits provided to ALL church employees | 118 |
| 6 | Position Title | 120 |
| 7 | Staff Position | 120 |
| 8 | Which best describes this Ministerial Staff role? | 19 |
| 9 | Employment Status | 120 |
| 10 | Student? | 120 |
| 11 | Retired or semi-retired? | 117 |
| 12 | Age | 120 |
| 13 | Highest Education Level | 120 |
| 14 | Seminary Grad? | 99 |
| 15 | Licensed or ordained | 120 |
| 16 | Total Years in Church Vocation | 120 |
| 17 | Total Years at current church | 120 |
| 18 | Weeks of vacation | 120 |
| 19 | Weeks for revivals or similar events | 118 |
| 20 | Annual Salary (2020) | 120 |
| 21 | Housing allowance paid | 120 |
| 22 | Living in church owned property? | 120 |
| 23 | Annual retirement contribution by church | 117 |
| 24 | Opted out of Social Security? | 120 |
| 25 | Social Security "Equivalent" paid | 106 |
| 26 | TOTAL paid by the church for all insurance coverage | 118 |
| 27 | Medical coverage | 113 |
| 28 | Dental insurance coverage | 118 |
| 29 | Vision insurance coverage | 117 |
| 30 | Life and/or accident insurance | 118 |
| 31 | Disability insurance coverage | 119 |

Disposition of churches responding

DUALLY ALIGNED BY STATE

| Dually aligned | No | Yes with ABA | Yes with SBC | Yes with Other | (blank) | Grand Total |
|----------------|----|--------------|--------------|----------------|---------|-------------|
| Alabama | 3 | | | | | 3 |
| Arkansas | 42 | 1 | 7 | | 2 | 52 |
| California | 1 | | | | | 1 |
| Colorado | | | | 1 | | 1 |
| Georgia | 1 | | | | | 1 |
| Illinois | 1 | | | | | 1 |
| Louisiana | 1 | | | | | 1 |
| Mississippi | 14 | | 1 | 1 | 1 | 17 |
| Missouri | 6 | | | | | 6 |
| Oklahoma | 3 | | | | | 3 |
| Texas | 26 | | 3 | 4 | 1 | 34 |
| Grand Total | 98 | 1 | 11 | 6 | 4 | 120 |

ATTENDENCE, BUDGET AND COMPENSATION BENEFITS (AVG AND MEDIAN)

| | Attendance | Annual Budget | Total Compensation and Benefits | % Budget allocated to comp and benefits | Size of budget per attendee |
|---------|------------|---------------|---------------------------------|---|-----------------------------|
| Average | 139 | \$277,852 | \$121,529 | 43.74% | \$2,061 |
| Median | 75 | \$150,000 | \$60,000 | 40.00% | \$2,000 |

CHURCH BUDGET AND TOTAL COMPENSATION BENEFITS BY ATTENDANCE

| Attendance | Number of responses | Annual Church Budget | Total Compensation and Benefits | % Budget allocated to comp and benefits |
|------------|---------------------|----------------------|---------------------------------|---|
| 0-25 | 18 | \$42,031 | \$18,257 | 43.44% |
| 26-50 | 26 | \$74,774 | \$34,464 | 46.09% |
| 51-75 | 18 | \$129,060 | \$53,155 | 41.19% |
| 76-125 | 18 | \$246,378 | \$87,641 | 35.57% |
| 126-225 | 16 | \$290,685 | \$133,542 | 45.94% |
| 226+ | 24 | \$801,369 | \$357,731 | 44.64% |

Disposition of people responding

AGE AND TENURE

| Average | Senior Pastor | Ministerial | Office |
|-------------------------|----------------------|--------------------|---------------|
| Age | 55 | 47 | 48 |
| Years in ministry | 28 | 21 | 13 |
| Years at current church | 11 | 9 | 10 |

POSITION

| Employment status | Student? | Senior Pastor | Ministerial Staff | Office Staff | Total |
|--------------------------|-----------------|----------------------|--------------------------|---------------------|--------------|
| Bi-vocational | No | 28 | 4 | 1 | 33 |
| Full time | No | 55 | 10 | 4 | 69 |
| Full time | Yes | 6 | 2 | 1 | 9 |
| Interim | No | 1 | 1 | | 2 |
| Part time | No | 1 | 2 | 4 | 7 |

EDUCATION

| Education | Senior Pastor | Ministerial Staff | Office Staff | Total |
|--------------------------------------|----------------------|--------------------------|---------------------|--------------|
| Associates degree | 7 | 4 | 1 | 12 |
| College graduate (Bachelor's degree) | 35 | 5 | 3 | 43 |
| Graduate degree (Doctorate) | 7 | 2 | | 9 |
| Graduate degree (Master's degree) | 32 | 5 | 1 | 38 |
| High school graduate or less | 1 | 1 | 3 | 5 |
| Some college | 9 | 2 | 2 | 13 |

Salary and Benefits – General Information

AVERAGE SALARY BY POSITION

| | | Number of responses | Average Annual Salary |
|-------------------|---------------|---------------------|-----------------------|
| Senior Pastor | Full time | 61 | \$37,163 |
| Senior Pastor | Bi-vocational | 28 | \$13,912 |
| Senior Pastor | Interim | 1 | \$42,000 |
| Senior Pastor | Part time | 1 | \$12,000 |
| Ministerial Staff | Full time | 12 | \$39,172 |
| Ministerial Staff | Bi-vocational | 4 | \$36,500 |
| Ministerial Staff | Interim | 1 | \$15,600 |
| Ministerial Staff | Part time | 2 | \$9,200 |
| Office Staff | Full time | 5 | \$38,768 |
| Office Staff | Bi-vocational | 1 | \$23,400 |
| Office Staff | Part time | 4 | \$10,186 |

OTHER BENEFITS INFORMATION (BY POSITION AND STATUS)

| | N | Avg. years at church | Living in church owned property | Church contributes to retirement | Opted out of Social Security | Social Security equivalent provided by the church | Medical Insurance provided by the church (in some form) |
|---------------------------|----|----------------------|---------------------------------|----------------------------------|------------------------------|---|---|
| Senior Pastor - Full time | 61 | 11 | 17 | 27 | 24 | 15 | 22 |
| | | | 28% | 44% | 39% | 25% | 36% |

OTHER POSITIONS

| | | | | | | | |
|-----------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Senior Pastor - Bi-vocational | 28 | 9 | 2 | 4 | 10 | 2 | 1 |
| Senior Pastor - Part time | 1 | 7 | | | 1 | | |
| Senior Pastor - Interim | 1 | 24 | | | | | |
| Ministerial Staff - Full time | 12 | 9 | 1 | 6 | 2 | 2 | 7 |
| Ministerial Staff - Bi-vocational | 4 | 9 | 1 | | 2 | 0 | |
| Ministerial Staff - Part time | 2 | 13 | | | | 1 | |
| Ministerial Staff -Interim | 1 | 1 | | | 1 | | |
| Office Staff - Full time | 5 | 14 | | 2 | | 1 | |
| Office Staff - Bi-vocational | 1 | 1 | | 1 | 1 | | |
| Office Staff - Part time | 4 | 7 | | 1 | | 2 | |
| Total | 120 | 10 | 21 | 41 | 41 | 23 | 30 |

TIME OFF BENEFIT

| Weeks of vacation | Senior Pastor full time | Senior Pastor bi-vocational | Ministerial staff full time | Ministerial staff bi-vocational |
|------------------------------|---------------------------|-------------------------------|-------------------------------|-----------------------------------|
| 0 | 2 | 4 | | 1 |
| 1 | 3 | 1 | | |
| 2 | 37 | 21 | 3 | |
| 3 | 12 | 1 | 6 | 3 |
| 4 | 6 | 1 | 3 | |
| 5 or more | 1 | | | |
| Weeks for revivals and other | Senior Pastor - full time | Senior Pastor - bi-vocational | Ministerial staff - full time | Ministerial staff - bi-vocational |
| 0 | 1 | 4 | 1 | |
| 1 | 7 | 7 | | |
| 2 | 32 | 11 | 7 | 3 |
| 3 | 7 | 3 | 4 | |
| 4 | 6 | 1 | | |
| 5 or more | 7 | 1 | | 1 |

Compensation Assessment - Full-time, Senior Pastors (N=61)

AVERAGE SALARY AND TOTAL COMPENSATION

| | |
|---|-----------------|
| Average Salary | \$37,163 |
| Average Total Compensation Package | \$54,741 |

Components used to calculate Total Compensation Package in addition to Annual Salary

| | |
|--|----------|
| Average housing allowance | \$12,697 |
| Average Social Security paid by church | \$1,071 |
| Average retirement contribution paid by church | \$1,576 |
| Average paid for insurance by church | \$2,662 |

EDUCATION

| Highest Education Level | Number of responses | Annual Salary | | | Total Compensation Package | | |
|--------------------------------------|---------------------|---------------|----------|----------|----------------------------|-----------|----------|
| | | Average | High | Low | Average | High | Low |
| High school graduate or less | 1 | \$20,626 | \$20,626 | \$20,626 | \$20,626 | \$20,626 | \$20,626 |
| Some college | 6 | \$33,250 | \$50,000 | \$13,200 | \$38,687 | \$76,000 | \$15,200 |
| Associates degree | 4 | \$25,587 | \$42,000 | \$9,600 | \$31,837 | \$52,800 | \$9,600 |
| College graduate (Bachelor's degree) | 25 | \$37,109 | \$80,900 | \$7,924 | \$57,037 | \$101,068 | \$10,400 |
| Graduate degree (Master's degree) | 18 | \$42,831 | \$71,000 | \$12,000 | \$64,776 | \$102,044 | \$21,000 |
| Graduate degree (Doctorate) | 7 | \$35,110 | \$61,867 | \$15,600 | \$52,464 | \$92,945 | \$17,500 |

AGE

| Age | Number of responses | Annual Salary | | | Total Compensation Package | | |
|----------|---------------------|---------------|----------|----------|----------------------------|-----------|----------|
| | | Average | High | Low | Average | High | Low |
| Up-to 35 | 3 | \$25,733 | \$35,000 | \$13,200 | \$35,100 | \$51,500 | \$15,200 |
| 36-45 | 10 | \$43,861 | \$71,000 | \$7,924 | \$67,980 | \$101,317 | \$27,924 |
| 46-55 | 16 | \$44,358 | \$80,900 | \$21,000 | \$67,829 | \$102,044 | \$35,300 |
| 56-65 | 17 | \$42,282 | \$78,000 | \$23,116 | \$61,832 | \$99,900 | \$43,800 |
| 66+ | 15 | \$21,507 | \$67,468 | \$9,600 | \$27,847 | \$101,068 | \$9,600 |

EXPERIENCE

| Years in ministry | Number of responses | Annual Salary | | | Total Compensation Package | | |
|-------------------|---------------------|---------------|----------|----------|----------------------------|-----------|----------|
| | | Average | High | Low | Average | High | Low |
| 1-9 | 3 | \$16,708 | \$29,000 | \$7,924 | \$27,241 | \$38,600 | \$15,200 |
| 10-15 | 8 | \$44,700 | \$53,000 | \$21,000 | \$65,328 | \$77,900 | \$47,400 |
| 16-20 | 9 | \$46,025 | \$71,000 | \$24,000 | \$72,075 | \$102,044 | \$35,300 |
| 21-30 | 14 | \$39,808 | \$80,900 | \$9,600 | \$59,627 | \$80,900 | \$9,600 |
| 31-40 | 12 | \$36,381 | \$61,867 | \$15,000 | \$50,941 | \$92,945 | \$15,000 |
| 41+ | 15 | \$30,073 | \$78,000 | \$10,400 | \$42,675 | \$101,068 | \$10,400 |

WEEKLY ATTENDANCE

| Attendance | Number of responses | Annual Salary | | | Total Compensation Package | | |
|------------|---------------------|---------------|----------|----------|----------------------------|-----------|----------|
| | | Average | High | Low | Average | High | Low |
| 0-25 | 11 | \$19,129 | \$35,300 | \$7,924 | \$22,439 | \$38,600 | \$9,600 |
| 26-50 | 10 | \$34,676 | \$80,000 | \$11,310 | \$43,777 | \$80,000 | \$15,200 |
| 51-75 | 12 | \$40,108 | \$80,900 | \$20,626 | \$52,082 | \$80,900 | \$20,626 |
| 76-125 | 7 | \$30,734 | \$47,500 | \$21,000 | \$61,405 | \$76,000 | \$47,400 |
| 126-250 | 14 | \$48,944 | \$78,000 | \$12,000 | \$73,392 | \$101,068 | \$33,900 |
| 251+ | 7 | \$46,871 | \$61,867 | \$28,300 | \$81,761 | \$102,044 | \$63,800 |

ANNUAL CHURCH BUDGET

| Church Budget | Number of responses | Annual Salary | | | Total Compensation Package | | |
|-------------------|---------------------|---------------|----------|----------|----------------------------|-----------|----------|
| | | Average | High | Low | Average | High | Low |
| Up to 50,000 | 10 | \$16,271 | \$28,000 | \$9,600 | \$17,762 | \$28,000 | \$9,600 |
| 50,0001 - 125,000 | 9 | \$29,167 | \$43,524 | \$7,924 | \$38,850 | \$58,950 | \$21,000 |
| 125,001 - 175,000 | 13 | \$44,560 | \$80,900 | \$20,626 | \$56,639 | \$80,900 | \$20,626 |
| 175,001 - 250,000 | 13 | \$43,317 | \$78,000 | \$21,000 | \$65,472 | \$99,900 | \$46,000 |
| 250,001 - 500,000 | 10 | \$39,786 | \$51,085 | \$12,000 | \$68,733 | \$88,000 | \$33,900 |
| 500,000 + | 6 | \$50,247 | \$67,468 | \$28,300 | \$89,529 | \$102,044 | \$63,800 |

*Insurance and Benefits Assessment by Attendance - Full-time, Senior Pastors
(N=61)*

HOUSING

| Attendance | Living in church owned property | | Housing allowance paid | | * Average housing allowance * (Y only) | Total Average housing allowance |
|--------------|---------------------------------|-----------|------------------------|-----------|---|---------------------------------|
| | N | Y | N | Y | | |
| 0-25 | 8 | 3 | 8 | 3 | \$11,467 | \$3,127 |
| 26-50 | 5 | 5 | 4 | 6 | \$13,750 | \$8,250 |
| 51-75 | 9 | 3 | 4 | 8 | \$13,269 | \$8,846 |
| 76-125 | 7 | | | 7 | \$24,271 | \$24,271 |
| 126-250 | 9 | 5 | 2 | 12 | \$16,758 | \$14,364 |
| 251+ | 6 | 1 | | 7 | \$25,781 | \$25,781 |
| Total | 44 | 17 | 18 | 43 | \$18,012 | \$12,697 |

**Average housing allowance noted in this report is calculated only when a dollar amount was provided.*

RETIREMENT

| Attendance | Retirement Contribution provided by church | | * Average retirement contribution by church (Y only) | Total Average contribution by church |
|--------------|--|-----------|---|--------------------------------------|
| | No | Yes | | |
| 0-25 | 11 | | | \$0 |
| 126-250 | 5 | 9 | \$4,983 | \$3,203 |
| 251+ | 1 | 6 | \$3,125 | \$2,678 |
| 26-50 | 6 | 3 | \$1,147 | \$382 |
| 51-75 | 6 | 4 | \$3,094 | \$1,238 |
| 76-125 | 2 | 5 | \$2,399 | \$1,713 |
| Total | 31 | 27 | \$3,385 | \$1,576 |

**Average retirement contribution noted in this report is calculated only when a dollar amount was provided.*

AMOUNT PAID FOR INSURANCE COVERAGE

| Attendance | Number of responses | Average paid by church for all insurance coverage | Total Average paid by church for all insurance coverage |
|--------------|---------------------|---|---|
| 0-25 | 11 | | \$182 |
| 26-50 | 9 | \$1,200 | \$300 |
| 51-75 | 12 | \$2,800 | \$1,133 |
| 76-125 | 7 | \$9,042 | \$4,521 |
| 126-250 | 13 | \$6,844 | \$4,738 |
| 251+ | 7 | \$8,883 | \$6,431 |
| Total | 59 | \$6,543 | \$2,662 |

INSURANCE COVERAGE

| Attendance | Medical | | | | Dental | | Vision | | Life and/or accident | | Disability | |
|---------------------|-----------|-----------|-----------------|-----------|-----------|----------|-----------|----------|----------------------|----------|------------|----------|
| | None | Family | Self and spouse | Self only | No | Yes | No | Yes | No | Yes | No | Yes |
| 0-25 | 11 | | | | 11 | | 11 | | 11 | | 11 | |
| 26-50 | 6 | | 1 | 1 | 10 | | 10 | | 10 | | 9 | 1 |
| 51-75 | 9 | 1 | 1 | 1 | 12 | | 12 | | 12 | | 12 | |
| 76-125 | 3 | 1 | 1 | 1 | 6 | 1 | 7 | | 7 | | 7 | |
| 126-250 | 4 | 6 | 3 | | 10 | 3 | 10 | 3 | 12 | 1 | 12 | 1 |
| 251+ | 2 | 4 | 1 | | 6 | 1 | 6 | 1 | 5 | 2 | 6 | 1 |
| Total | 35 | 12 | 7 | 3 | 55 | 5 | 56 | 4 | 57 | 3 | 57 | 3 |
| Number of responses | 57 | | | | 60 | | 60 | | 60 | | 60 | |
| No coverage | 61% | | | | 92% | | 93% | | 95% | | 95% | |