

5 Observations on Pastor's Salaries

by Dr. Thom Rainer

In many churches, the pastor's salary is a quiet issue. There is a sense of discomfort from both the pastor and the members when the topic is broached. Such discomfort is unfortunate, however, because a number of churches will not seek every year to make certain the pastor is paid fairly.

A couple of prefatory comments are in order. First, we all know of the extreme examples of pastors living lavishly or mismanaging money. Those stories, though true, represent a small minority. Most pastors are not overpaid. And most pastors manage their limited finances well. Second, I am aware that many people are unemployed and that anyone who has a job should be grateful. That is still not a good reason to pay a pastor unfairly. Finally, this brief article is relevant to all paid church staff, though my focus is here on the pastor.

In my 25 years of consulting and working with churches, I have discovered five common issues that are not always known by most church members. And lack of awareness of any one of these issues can have a detrimental impact on fair compensation for the pastor.

1. **A pay or compensation package is not the same as a salary.** I cringe when I hear churches state a package to be the pay for the pastor. The package includes benefits such as health insurance and expense reimbursements such as business use of the automobile. No worker in a secular company adds their benefits and expenses and calls it their pay. Anything other than the cash payment (before taxes) the pastor receives should be reported in a totally separate category.
2. **There are many resources to find out what the fair compensation for a pastor should be.** Many denominations provide their own compensation studies. But you can do an Internet search for "pastor pay" and see a plethora of resources that are available. And as a rule of thumb, you could seek to estimate what the mean income is for families in the church, and use that as a basis for compensation for the pastor. Churches that do not do their homework on pastoral compensation tend to underpay their pastors.
3. **Many pastors request no raises but would still appreciate one.** Some pastors simply don't want to deal with a critic who might question any raise given to a pastor. Others feel extremely uncomfortable talking about money in general, and use the "no raise" request to deflect further conversation. Some think it's just the noble thing to do. But most pastors, in reality, would appreciate a fair raise to keep up with growing expenses. Don't accept their requests as the last word.
4. **Many pastors are under extreme stress because they do not have adequate income to meet their financial obligations.** Like anyone else who is under heavy financial burdens, a pastor can find his thoughts consumed with worry. Because he is so distracted, he naturally is less effective in his ministry. Both he and his family feel the pressure.
5. **Some pastors leave their churches because of pay issues.** You will not likely hear a pastor announce in his resignation that he is leaving because of financial pressures. The reality is that, for a number of pastors, the issue of compensation is a major push from one church to another, or from the church to a secular vocation. It's not that the pastor is in his job for the money; it's that the compensation for his vocation is insufficient to meet his family's needs.

Paul wrote these words to his young protégé, Timothy, in 1 Timothy 5:17-18: *"The elders who are good leaders should be considered worthy of an ample honorarium, especially those who work hard at preaching and teaching. For the Scripture says, 'Do not muzzle an ox while it is treading out the grain and, the worker is worthy of his wages'"* (HCSB).

It is unfortunate that the few indulgent pastors who live lavish lifestyles get most of the attention. The reality is that most of the some 400,000 pastors in America are not overpaid; indeed many are underpaid. Those are the pastors who need our attention.

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