

Compensation Support and Increases: Alternative Models

- **Restructure Health Insurance Benefits**

Insurance is a complex matter in the UCC. The most just practice, as recommended, would be to provide full medical, dental, and vision coverage for your pastor and their family through the Pension Boards (United Church of Christ). Anxiety about medical expenses can be an unbearable burden, diminishing a minister's ability to serve in their ministry setting and also deeply affecting personal and family life. For pastors who initially decline or leave PBUCC coverage, it can be almost impossible to qualify for that coverage at a later time.

In the past two years, the PB(UCC) has begun to acknowledge that their coverage has not been universally effective for all clergy. Moreover, the expectation of full coverage for an employee, spouse, and all dependents is a rare experience in work fields outside of ministry. It may be appropriate for some congregations, in conversation with clergy, to consider other ways to provide just coverage. For example, an increase in cash salary might be offset by a co-pay from a minister's working spouse who also receives coverage. If a minister's spouse provides insurance coverage, the church may offset the monthly co-pay. Clergy who are discerning options outside the PBUCC are strongly encouraged to contact the Rev. Dr. Jonathan Lee (jlee@pbucc.org or 800.642.6543) to share concerns and ask questions. The Pension Boards has made a new commitment to genuinely receive and respond to clergy insurance challenges and would sincerely like to hear from ministers and churches even if they choose another insurance provider.

- **Offer additional (paid) vacation time**

- **Provide sabbatical time in addition to what the call agreement stipulates** (information about grants to support sabbatical practices will be available beginning in January 2023)

- **Consider in-kind donations:** can someone in your congregation provide a vehicle? Can the church cover electricity, lawn care, or home cleaning, even if you don't have a parsonage?

- **Debt reduction:** Does your church have funds that might be able to help ministers with one-time or short-term reduction of debt related to student loans or medical expenses?

- **Part-time call:** Consider a conversation about a reduced work week. Even a reduction to an "80%" -time pastor might still be affordable for clergy and church alike. A pastor might have a Sunday off every five weeks, or an expectation of a 4-day work week, allowing for time to seek other compensation or simply to have more time off for personal projects.

- **Be flexible:** Above all, think about ways that you can give authorized ministers *more choices*. You might say, "The total amount we have for compensation for a pastor is \$65,000. How would you like to use it?" Ministers can set their own preferences for insurance, pension contributions, education, cash salary, and housing allowance. Some part-time pastors might even put 100% of their compensation into insurance and pension if that's the best fit for them. There is no reason to insist that pastors follow a specific formula for compensation; the cost to the church does not change, but the tax implications for the pastor vary dramatically.