

Florida Conference, United Church of Christ

2026 Compensation Guidelines

for Called and Interim Clergy

The following chart summarizes salary and housing guidelines for employment in churches of the Florida Conference in 2026.

Full Time Authorized Minister Salary and Housing (Excluding the Cost of Benefits)

INTRODUCTION

The Committee on Ministry recommends the following guidelines to local churches of the Florida Conference UCC when calling a pastor and setting up the compensation package. We also recommend that these guidelines be used in updating the compensation package of a pastor who has been with you for several years. These guidelines focus on the total cost of funding the position of pastor. They also include recommendations around specific parts of the package.

Conversations on salary considerations need to be grounded in the following:

The Covenant Relationship: When a church calls a person to assume responsibility as pastor and teacher, it covenants with that person, with God, and with the wider church to care, to support and to grow in love and fairness.

The Concept of Stewardship: We are the stewards of God's resources as they are present in our lives and in the life of the church. In seeking to best use the resources entrusted to its care, a church should be sensitive to its own mission statement, and aware of the needs of its staff members.

The Concept of Justice: The concept of justice calls us to provide fair and adequate support for those who labor in the local church. This means providing adequate salaries, uninterrupted times for rest and relaxation, and providing for the staff's continued growth. Pastors are entitled to be treated equitably for payment of services, and their working conditions should be reviewed annually.

The Committee on Ministry recommends churches pay a minimum of **\$41,172 plus benefits as described below**. Without question, some congregations, because of their smaller membership and/or financial constraints, are not able to provide an adequate compensation package for full-time pastoral service. They are encouraged to consider creative options, such as part-time, bi-vocational pastors or sharing a pastor with another congregation in the area to combine resources to offer adequate compensation. Other options may include an extra week of vacation, having 5th Sundays off, etc.

The Florida Conference of the United Church of Christ, concerned with the growth of its churches and the compensation of its ordained leaders, commends the efforts of local congregations in endeavoring to reach the goals recommended throughout this document. These guidelines apply to all full-time pastors (interim or settled), associate or assistant pastors, and, proportionally, to part-time pastors.

The Committee on Ministry recommends that:

- Minimum cash salary recommendations for clergy be based on church size and the person's total years in ministry. Congregations may also review the compensation levels of other professionals in their community to determine equitable compensation for your community
- Congregations not at the minimum salary and benefits work toward the minimum and also work at improving their support
- Clergy who rent or own their own home receive from the church a housing allowance equivalent to an average of 30% additional of their base salary (cash salary + housing allowance = salary basis). The amount of this allowance is not limited by a percentage of the base salary, but rather by the actual cost of housing related expenses such as utilities, repairs, interest, taxes and furnishings.
- Churches fully reimburse all professional expenses through an IRS approved accountable reimbursement plan¹ It is important that churches reimburse or pay directly all costs which the pastor incurs for "doing business" for the church
- Congregations are already at or above the minimum and give at least a cost of living an increase annually
- The work schedule of a full-time pastor averages 40-50 hours per week.

2026 Compensation Guidelines in Salary Schedule form for FL Conference

(DOES NOT INCLUDE: •30% Housing •7.65% Social Security •14% Pension •1.5% Disability & Life Insurance)

<u>Minister's years of experience</u>	<u>Number of congregation members</u>						
	1-100	101-200	201-300	301-400	401-500	501-600	600+
0-5 yrs	\$41,172	\$43,355	\$45,652	\$48,072	\$50,620	\$53,303	\$56,128
6-10 yrs	\$43,355	\$45,652	\$48,072	\$50,620	\$53,303	\$56,128	\$59,103
11-15 yrs	\$45,652	\$48,072	\$50,620	\$53,303	\$56,128	\$59,103	\$62,235
16-20 yrs	\$48,072	\$50,620	\$53,303	\$56,128	\$59,103	\$62,235	\$65,533
21-25 yrs	\$50,620	\$53,303	\$56,128	\$59,103	\$62,235	\$65,533	\$69,007
26-30 yrs	\$53,303	\$56,128	\$59,103	\$62,235	\$65,533	\$69,007	\$72,664
30+ yrs	\$56,128	\$59,103	\$62,235	\$65,533	\$69,007	\$72,664	\$76,515

Each increment is 5.3% more than prior increment.

Sample Compensation Package

¹ Additional information can be found at www.irs.gov Publication 517

Considerations for Determining Clergy Compensation

1. While ministry is a unique vocation, requiring special patterns of financial compensation, several overall factors can be considered in determining the level of support for clergy. The total compensation package should show consideration for years of service, special skills and training, and include annual cost-of- living increases. The federal tax structure is unique for clergy, and the compensation package can be designed in such a way as to maximize the pastor's income.
2. The Salary and Housing levels suggested in the Florida Conference.

3. Social Security Allowance

The church should provide an amount equal to at least one-half the effective self- employment Social Security tax liability of each clergy person (7.65% of salary + housing). This allowance is taxable income, but it will ease the burden of the large Social Security tax paid by ordained persons.

Please Note - IRS requires a minister's salary to be reported on a W-2 form at the end of the year. Housing allowance also reported per W-2 instructions.

4. Housing That Provides:

Internal Revenue Code section 107 provides an exclusion from gross income for a "parsonage allowance," for housing specifically provided to a minister. This includes the rental value of a home furnished to the pastor as part of compensation or a rental allowance, to the extent that the payment is used to rent or provide a home. The term "parsonage allowance" includes a church provided parsonage, a furnishings allowance for that parsonage, a rental allowance with which the minister may rent a home, and a housing allowance with which a minister may purchase and/or maintain a home. A minister can receive a parsonage allowance for only one home.

(a) a housing allowance, including furnishing and utilities, for those who own or rent their homes. To protect against the loss of this tax benefit due to the inadvertent failure of the church to designate an allowance, churches can adopt a "safety net" allowance.

OR

(b) for those provided a parsonage: The congregation benefits from the equity built up in their parsonage. Ministers living in parsonages are unable to build home equity and may find it difficult to purchase a house at retirement. The church may consider contributing to a "Parsonage Equity Plan" for the minister to be used at the time of pastor's retirement.

EXAMPLE OF A HOUSING ALLOWANCE RESOLUTION:

Resolved, that the designation of % or \$ as a Housing Allowance shall apply to calendar year 2026 and all future years unless otherwise provided.

5. Benefits That Provide:

- Pension or Annuity-This should be a minimum of 14% of the cash salary plus housing allowance (or 130% of cash salary if a parsonage is provided) paid quarterly to the UCC Pension Board

- Disability and Group Life Insurance-Disability income insurance and decreasing term insurance can be purchased through the UCC Pension Board. The cost is 1½% of cash salary + housing, or where a parsonage is provided, 1½% of 130% of the cash salary. In the event of disability, the church is responsible for three months' full pay with housing, annuity and insurance. This is designed to fill the gap until the disability insurance becomes effective. In the event of death, the church is responsible for a minimum of three months full salary, housing and insurance for the family.
- Medical & Dental Insurance-the Conference strongly encourages participation in the UCC Health Plan. Churches pay 100% of all premiums. If the pastor chooses to participate in another health insurance plan, the church pays the insurance premiums directly to the covering insurance provider.
- Professional Malpractice Insurance-It is highly recommended that each church purchase Professional Malpractice Insurance to protect its pastor(s) in the event of a lawsuit due to counseling. This insurance is included in the UCC Conference Insurance Program.
- Officers and Directors Liability Insurance-It is highly recommended that churches purchase Officers and Directors Liability Insurance to protect themselves, their pastors and all church officers. This coverage is included in the UCC Conference Insurance Program.
- Vacation-One full month of paid vacation is recommended for full-time clergy.
- Parental Leave-The recommended minimum provision for Parental Leave is two (2) months with full salary and benefits. A longer leave of absence and compensation can be negotiated with awareness given to the needs of the local church and the pastor. Churches with 50 or more employees must provide a leave of absence to eligible employees as defined by the Family and Medical Leave Act of 1993.
- Personal Leave-Illness, death, weddings, graduations, and personal emergencies within the immediate family fall under the heading of personal leave. Paid personal leave limits should be negotiated before the need arises.
- Jury Duty-In accordance with State law, an employee must be allowed the necessary time off if summoned for jury duty. Clergy or employees are expected to return to their normal duties if they are excused from jury duty during their regular working hours.
- Continuing Education-Churches and pastors benefit from time spent on continuing education and sabbatical. Time used for this purpose is not considered vacation. One to two weeks per year of continuing education should be designated as part of the clergy compensation package. Funding of at least \$500 should also be provided. If your pastor expects to spend more than the church budgets, it is best to estimate the additional cost and deduct it from the pastor's salary and then add it to the amount already budgeted for continuing education. This will provide a tax savings for your pastor. The church is responsible for filling the pulpit while the pastor is away for continuing education.

- **Sabbatical**-At the time of call, arrangements for a 3-month sabbatical after five (5) years of service, with full pay and benefits, should be made. It is recommended that the church establish a separate account for sabbatical leave and contribute to it annually. Then at the time of sabbatical leave funds will be available to cover the cost of the interim. Before leave is granted, your clergy should present a proposal outlining the benefits to both the church and the clergy. Upon return, the sabbatical experiences should be shared with the congregation. It is assumed that the minister will return to the present pastorate for at least one year after sabbatical leave.
- **Worker's Compensation**-Churches are required by Florida State Law to provide Worker's Compensation for full-time and part-time church employees. Even though the pastor is not considered an employee of the church for tax purposes, it is highly recommended that the pastor also be covered by worker's compensation insurance. Information on worker's compensation insurance can be obtained through the United Church Insurance Board.

6. Professional Expenses-Including but not limited to:

- Books and professional subscriptions
- Professional membership fees
- Travel expenses and auto (church-owned vehicle or travel reimbursement) including all expenses incurred in attending meeting of the Conference and participating in the wider church and community.
- Any other expenses incurred by the pastor and directly attributable to the exercise of ministry
- Mileage reimbursement This is for the use of a personal car for travel on behalf of the church. Mileage should be reimbursed at the IRS current rate plus tolls and parking, or the church should provide an automobile. Please check the IRS website at www.irs.gov for the current business mileage rate.

Compensation Package Worksheet

Cash Salary	
Housing Allowance (Parsonage or 30% of Cash Salary)	
Social Security Off-set (7.65% of total of Cash Salary and Housing Allowance)	
Pension (14% of cash salary plus Housing Allowance)	
	Total Compensation & Benefits
Insurances:	
Medical & Dental	
Family Protection Plan	
Disability + Life Insurance (1.5%)	
Worker's Compensation	
Professional Costs:	
Continuing Education & Sabbatical	
Mileage Reimbursement	
Professional Expenses	
	Total

REFERENCES

The Pension Boards - UCC 800-642-6543 www.pbucc.org
475 Riverside Dr.,
Room 1020
New York, NY 10115

Federal Income Tax Information
800-424-1040 www.IRS.gov
800-462-8100 www.state.ny.us

FL Conference office
407-835-7501