

Budget Planning Packet for 2024

Costs associated with having lay & clergy employees

Payroll:

Lay Employee

Wages (hourly or salary) – verify current minimum wages for employing city, county, state.

+

Social Security Taxes (OASDI & Medicare) = 7.65% of taxable income

+

Payroll processing fees. For those using DioCal Paychex payroll service fees are \$7.00/paycheck (live or direct deposit)

Clergy Employees (refer to Clergy Minimum Compensation for current year)

Cash Compensation = Housing Allowance + Stipend (Clergy minimums include employer portion of Self Employment Tax)

+

Payroll processing fees. For those using DioCal Paychex payroll service fees are \$7.00/paycheck (live or direct deposit)

Benefits – see current year's Benefit Rate Sheet for monthly premiums of items listed below with *:

PT Employee hired to work less than 20hr/week:

- Clergy: 18% of assessable compensation as defined by Clergy Pension Fund. Visit www.cpg.org or call 1-800-480-9967 (M-F 5.30am-5pm Pacific) click here for [Guide to Clergy Benefits](#)
- Lay: \$0.00 - there are no employer provided benefits.

PT benefit eligible employee (one who is working at least 20hrs but less than 30hrs/ week) receive the following employer paid benefits:

- Lay: Defined Contribution Retirement Account with CPG budget 9% (employer base contribution is 5% of compensation, employer matches employee contribution dollar for dollar up to 4% of compensation. Consult with CPG regarding contributions on the value of provided housing.
- *Short-term Disability [provided in lieu of State Disability Insurance]
- *Long-term Disability [provided in lieu of State Disability Insurance]
- *Salary Continuation [provided in lieu of State Unemployment Insurance]
- *Employee Assistance Plan
- *Medical & Dental insurance are optional benefits for both lay & clergy. The employer can opt to cover some, or all, of the cost or seek reimbursement from employee for premiums. The employer's policy for PT employee benefit coverage and cost sharing must be applied equally to clergy or lay employees.

Full-time benefit eligible employee (one who is working at least 30hrs / week) receive the above listed and following benefits provided (paid for) by the employer:

- *\$50K Life Ins
- *Medical (refer to employer's annual benefit policy document for cost limits)
- *Dental

How Is the Insurance Paid For?

All insurance premiums, including those for dependent coverage, are billed to the employer by the Diocese. The employer may require a reimbursement (cost share) from the employee for plan selection that exceeds the coverage provided by the employer. Any cost share policy must be adopted by employer prior to Annual Enrollment.

The clergy pension and lay retirement plans are billed to the employer by the Church Pension Fund. It is the responsibility of the employer to contact The Church Pension Fund to update enrolled employee's compensation information and report terminations as they occur.

The Church, School, or Institution is the employer. The Diocese is the payroll service and administrator of group benefits for your employees. All entities with employees must have a published personnel policy on file.

2024 Proposed Salary Resolution and Mandatory Minimum Compensation

Resolved, That effective January 1, 2024, the minimum annual compensation for clergy employed full time by the Diocese of California and by any parish or mission thereof shall be increased by 2.9% as reflected in the 2024 Mandatory Minimum Salary Schedule shown below.

Resolved, That Years of Experience be defined as Credited Service with The Church Pension Fund.

2024 Mandatory Minimum Compensation Including Self Employment Tax

Congregation Classification	0 to 4 Years Experience	5 to 9 Years Experience	10+ Years Experience
A	\$ 92,345	\$ 97,473	\$ 102,602
B	\$ 95,421	\$ 101,066	\$ 106,706
C	\$ 98,534	\$ 104,654	\$ 110,811
D	\$ 105,886	\$ 114,357	\$ 122,829
E	\$ 112,866	\$ 123,123	\$ 133,488

Resolved,

1. That any deviation below these minimums may be permitted by the Bishop for serious cause, with the Bishop using the Executive Council as a council of advice.
2. When a rectory is provided, cash compensation may be 23% below the minimum figures to parallel Church Pension Fund's requirement that cash compensation be grossed up by 30% for pension assessment purposes when housing is provided.
3. That employers of all clergy pay to each cleric 50% of the self-employment tax assessed on the cleric's base compensation as a portion of total compensation (7.65% of base compensation). This amount is included in the schedule above.
4. The Convention strongly urges all churches, whenever possible, to increase the clergy and lay staff compensation by 2.9% for 2024 to accommodate for inflation.
5. That the minimum transportation allowance be \$0.655/mile for congregation-related travel and is to be adjusted in accordance with IRS published rates for 2024.
6. That associate clergy minimums are based on the cleric's years of service at two grade levels below actual congregation classification.
7. That, in accordance with the Sabbatical Leave Policy passed by the 2021 Convention, congregations with Intentional Interims remit 5.8% (or 3/52) of the Interim's total salary and benefits, including health benefits and pension, to the Diocesan Interim Sabbatical Leave Fund.



2024 Congregational Grade Structure

Congregational Grade Structure 2024

Number of Pledging Units		Points
0 -	100	3
101 -	200	6
201 -	300	9
301 -	400	12
401 -	Above	20
Average Weekly Attendance at Sunday Services		
0 -	100	3
101 -	200	6
201 -	300	9
301 -	500	12
501 -	Above	20
Normal Operating Income (Line A of Parochial Report)		
\$ -	- \$ 102,603	4
\$ 102,604	- \$ 196,934	8
\$ 196,935	- \$ 393,556	12
\$ 393,557	- \$ 787,738	16
\$ 787,739	- Above	20
Add the points from each of the categories to determine congregational salary grade.		Salary Grade
0 -	10	A
11 -	20	B
21 -	30	C
31 -	40	D
41 -	Above	E

Schedule adjusted to reflect cost of living increases since passage of salary standards resolution in 1999

Resolution as passed at the 1999 Diocesan Convention:

Resolved: That the proposed salary standards for clergy in the Diocese of California, as reflected in the joint report of the Personnel Practices Committee and the Clergy Compensation Task Force, are approved and shall be effective on a voluntary basis for the years 2000 to 2004, and shall become mandatory for 2005 and later years.



2024 Employee Benefits Monthly Premiums

Carrier/Plan	Enrollment Tier	Billing Code	Enrolled	2024 Monthly Premium
<u>Employee Assistance Plan</u> <i>(for FTE who waive medical or PTE whose employers opt into plan)</i>	n/a	900	Employee (+ household)	\$4
<u>Kaiser EPO 80 w/ Additional Benefits**</u>	Single	780	Employee	\$1,021
	Dual	781	Employee+1	\$1,838
	Family	782	Employee+2 or more	\$2,859
<u>Anthem BC/BS BlueCard PPO 80 w/ Additional Benefits**</u>	Single	505	Employee	\$1,087
	Dual	515	Employee+1	\$1,956
	Family	530	Employee+2 or more	\$3,042
<u>Anthem BC/BS BlueCard PPO 90 w/ Additional Benefits**</u>	Single	570	Employee	\$1,196
	Dual	580	Employee+1	\$2,154
	Family	590	Employee+2 or more	\$3,350
<u>Kaiser EPO High w/ Additional Benefits**</u>	Single	705	Employee	\$1,265
	Dual	715	Employee+1	\$2,277
	Family	730	Employee+2 or more	\$3,541
<u>Delta Dental - Premium</u>	Single	210	Employee	\$79
	Dual	220	Employee+1	\$142
	Family	230	Employee+2 or more	\$221
<u>\$50K Life Insurance - CLIC</u>		825	Employee up to age 70	\$13
		865	Employee over age 70	\$12
<u>Disability Insurance</u>				
Short Term Disability (lay employees only – Clergy disability is part of Pension benefit with CPG)		405		.46% of first \$117,000 of compensation
Long Term Disability (lay employees only – Clergy disability is part of Pension benefit with CPG)		408		.38% of first \$117,000 of compensation
<u>Unemployment Insurance</u>				
Non School Employees		402		.4% of first \$72,000 of Compensation
Parochial & Pre-School Employees		402		1% of first \$72,000 of Compensation

**Additional Benefits of: prescription, vision, employee assistance plan, health advocate, hearing, travel assistance (visit www.cpg.org for details)

2024 Assessment Formula

5.0% assessment on the first \$92,345 of a parish or mission's operating income for 2022 as defined on Line A of the 2022 parochial report. 17.0% assessment on all such income above \$92,345, provided that:

No parish or mission shall have an increase over 2023 initial assessment (before appeals) of more than 50% or \$24,710, whichever is less.