

# Clergy Remuneration Information

**Date:** November 7, 2024  
**REVISÉ** December 10, 2024 to reflect updated medical benefit and group life premiums.  
**To:** Churchwardens, Treasurers, and Active Clergy  
**From:** The Human Resources Department

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## A. Remuneration and Benefits for 2025

### Summary of Changes:

For 2025, there are changes to the Cost of Living Adjustment, the unit rate, medical benefit premiums and the group life insurance premiums as summarized below. The CPP, EI, and Unit rates have been updated on page 2. The minimum stipend grid has been updated on page 3. Travel reimbursement information can be found on page 4.

	2024	2025
COLA	3.5%	3.1%
Unit Rate	\$119.08	\$122.77
Medical Benefit Premiums*		
Single	\$1,223.27	\$1,311.48
Married	\$2,926.68	\$3,135.48
Family	\$3,523.92	\$3,780.60
Group Life Insurance Premium*		
Single	\$185.74	\$185.74
Married	\$197.32	\$196.96

The CRA will release the Reasonable Allowance Per Kilometre Rate around mid to late December. We will provide a revised memorandum as soon as possible after receiving notification of any changes.

### 1. The Cost of Living Adjustment (COLA)

The Cost of Living Adjustment for 2025 is 3.1%. The minimum stipend scale (see point # 4 below) and the unit rate (see point #2 below) have been updated for 2025.

This recommendation takes into account the ability to pay in balance with general employment market conditions and not for profit sector data and is in addition to the step increase for those on minimum stipend for each year.

#### Annual Clergy Stipend Adjustments

The stipend of clergy paid **at the minimum level** will be automatically adjusted on January 1 to reflect the annual increase for years of service.

For clergy paid **above the minimum stipend scale**, the Diocese requires the attached Appendix E form to be completed. No changes will be made unless this form is signed and received from the Churchwardens. Churchwardens who wish to give an increase above the minimum stipend scale are urged to do so, by completing section A of Appendix E and submitting the form to the Diocesan

Payroll Office by January 6, 2025, in order to ensure that any adjustment becomes effective as of January 2025.

## 2. Unit Rate

For retired clergy and Sunday supply who are paid on a unit basis, the minimum remuneration in 2025 is \$122.77 per unit. For more detail, please refer to the [Parish Human Resources Manual](#). Parishes are required to deduct appropriate statutory deductions and remit them to the government, however, no other benefits are provided to clergy who are paid on a unit basis.

## 3. Summary of Costs

The following chart summarizes the various components of clergy remuneration costs/benefits. Please note that all information provided in this table is based on stipend and is in annual amounts unless otherwise stated. Further details on these benefits are provided in Appendix B.

The rates listed below are subject to change. If there are any discrepancies between the information provided and the official plans, the official plans will rule in all cases.

Type of Cost	Clergy Portion	Parish Portion
Long-Term Disability Plan	not applicable	3.3% + tax
General Synod Pension Plan	7.5%	18.75%
Pregnancy and Parental Leave	not applicable	0.23%
Post-Retirement Benefits	not applicable	3.75%
Short-Term Disability	not applicable	\$138
Professional Development (CEP)	not applicable	\$900
Canada Pension Plan Premium	5.95% to max. of \$4,034.10	5.95% to max. of \$4,034.10
Canada Pension Plan 2 (CPP2)	4% to max of \$396	4% to max of \$396
Employment Insurance Premium	1.64% to max of \$1,077.48	2.30% to max of \$1,508.47

Medical Benefit and Group Life Insurance Premiums		
Medical Benefit Premium 2025		
Single	\$1,311.48	\$1,311.48
Married	\$3,135.48	\$3,135.48
Family	\$3,780.60	\$3,780.60
Group Life Insurance Premium 2025		
Single	\$185.76	\$185.74
Married (Family)	\$197.28	\$196.96

#### 4. The Minimum Stipend Scale

Please note the amount of increase from year 3 and onward is 1.4%.

<i>Years of service</i>	<i>2024</i>	<i>2025</i>
0 At Ordination as Deacon	40,227	41,474
1 January 1, following year	41,794	43,090
2 January 1, next year	45,580	46,993
3 January 1, next year	46,218	47,651
4 January 1, next year	46,849	48,301
5 January 1, next year	47,501	48,974
6 January 1, next year	48,139	49,631
7 January 1, next year	48,815	50,328
8 January 1, next year	49,484	51,018
9 January 1, next year	50,174	51,729
10 January 1, next year	50,871	52,448
11 January 1, next year	51,584	53,183
12 January 1, next year	52,293	53,914
13 January 1, next year	53,003	54,646
14 January 1, next year	53,753	55,419
15 January 1, next year	54,503	56,193
16 January 1, next year	55,275	56,989
17 January 1, next year	56,046	57,783
18 January 1, next year	56,830	58,592
19 January 1, next year	57,618	59,404
20 January 1, next year	58,425	60,236

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## **B. Other Finance and Budget Information**

### **1. Travel**

The cost of operating a car is subject to fluctuations in operating costs, primarily fuel. The Diocese regularly reviews the travel reimbursement rate for Diocesan volunteers and staff by considering the policies of other dioceses, comparable not-for-profit organizations, and the Canada Revenue Agency (CRA) guidelines.

It is the responsibility of the Churchwardens and clergy to set an appropriate travel reimbursement rate for ministry-related travel for parish travel. Parish circumstances differ significantly throughout the Diocese, whether it is rural, multi-point or urban. These circumstances can mean a difference in reimbursement amounts. The rate should never be lower than the rate set by the Diocese which is at the CRA Reasonable Allowance Per Kilometre Rate that is announced for each upcoming calendar year for 2024 through 2028. The rate is published by CRA each December for the upcoming year. The rates can be found on CRA's website at: [Government Announces the 2025 Automobile Deduction Limits and Expense Benefit Rates for Businesses - Canada.ca](https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/benefits-allowances/automobile/automobile-motor-vehicle-allowances.html). In 2024, the maximum rates set by CRA were 70 cents per kilometer for the first 5,000 km and 64 cents per km thereafter.

Travel between home and church is not eligible for reimbursement. **A log must be kept for all church related travel and include addresses at the beginning and end of the trip, the total kilometers, and the reason for travel.** Expense claim forms must include the same information or have attached a photocopy of the relevant pages of the travel log.

There are tax implications if the reimbursement rate exceeds what is deemed reasonable by CRA. If the amount exceeds that rate, the entire allowance will be deemed a taxable benefit and must be included in one's report of taxable income. In turn the individual may then be able to claim automobile expenses by filing Form T2200, which may be obtained from the Diocesan payroll office ([kstilling@toronto.anglican.ca](mailto:kstilling@toronto.anglican.ca) or 647-578-9747). For more information about automobile and motor vehicle allowances, please visit CRA's website at: <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/benefits-allowances/automobile/automobile-motor-vehicle-allowances.html>

### **2. Utility Costs**

In order to comply with the Income Tax Act, the Diocesan payroll office must receive by January 31, 2025, the 2024 amount (January to December) of utilities paid by your parish on behalf of the cleric. These costs will be reported on each cleric's annual T4 slip.

These costs should include the following: basic phone service, light, heat, and water, but not property taxes.

## APPENDIX A

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### **How to determine Clergy Remuneration**

The clergy remuneration package consists of:

1. a stipend,
2. a living accommodation or a reasonable housing allowance, together with the reasonable costs of fuel, telephone and public utilities (taxable benefit),
3. the diocesan benefits plan including group insurance, dental and vision care, and extended health care,
4. the diocesan pregnancy and parental leave benefits,
5. post-retirement benefits,
6. short-term disability and long-term disability benefits,
7. the national continuing education plan,
8. the General Synod Pension Plan,
9. statutory benefits such as Canada Pension Plan and Employment Insurance,
10. one month of vacation, plus a one-week winter break per year,
11. two weeks (one weekend) paid leave of absence of Professional Development Leave per year,
12. eligibility for sabbath and education leaves after 6 years of continuous full-time service in the Diocese of Toronto.

### **Determining Remuneration**

When a cleric is appointed, the Suffragan Bishop, after consultation with the Churchwardens, sets a stipend amount and housing arrangement. From that point forward, it is expected that the Churchwardens will meet annually with the cleric to determine changes to their level of remuneration.

Here are a few suggestions that may be of help in preparing for this meeting:

#### **Step 1. Adjust by Cost of Living**

Adjust the present stipend level by the approved Cost of Living Adjustment.

The Human Resources Committee of Synod Council approves the cost of living adjustment. If the cleric is paid according to the minimum stipend scale, the adjustment is made automatically through central payroll.

If the cleric is paid more than the minimum and the Churchwardens intend to make the cost of living adjustment, they must send in the attached remuneration notification form (Appendix E) to central payroll.

As just and fair employers, it is advised that a cost of living adjustment be applied to lay staff compensation levels.

#### **Step 2. Review the Housing Arrangement**

Review the present housing arrangement. If the cleric is in a rectory, assess and plan for any repairs. Since the rectory is considered part of the remuneration package for clergy it is important to properly maintain the home.

If the cleric is receiving a housing allowance, check with a local realtor for a fair rental value. This figure should be reviewed annually and set for a minimum of a two year term. Please remember that the housing allowance is to include basic phone service, heat, light, water, and other utilities.

a) Rectories

Churchwardens are responsible for inspecting the rectory on an annual basis. The inspection is to be carried out at a time that is mutually convenient for the Incumbent and the Churchwardens. Every five years, the rectory is to be inspected by a professional home inspector who shall issue findings to the Churchwardens. The Churchwardens are to address, on a timely basis, all deficiencies identified by the inspections and all repairs are to be carried out by licensed and/or qualified individuals. The fair rental value of the rectory should be reviewed regularly with a local realtor and reported on Appendix E. This information is reported on the cleric's T4 and should be accurate.

b) Housing Allowance

A housing allowance is given to clergy who are not living in a church-provided home. It is determined by the fair rental value of a rectory-like building plus the cost of utilities and local telephone connection. The annual amount should be reviewed regularly with a local realtor to ensure it keeps up with the changes in the housing market and utility cost increases. Please note that as of January 1, 2010, CRA requires clergy to submit a T1213 for their approval before housing allowances are eligible for tax deductions at source. Without this pre-approval, the taxes will be deducted from the housing portion of the clergy remuneration. For more information, please see Appendix D "CRA Requirements for Clergy Residence Deductions".

For more information about the housing component of clergy remuneration, please refer to the [Clergy Housing Policy Statement](#) on the Diocesan website.

## APPENDIX B

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### **Explanation of Benefits Costs**

Included in the benefits costs that a parish is billed each month are:

**Canada Pension Plan Premiums:** CPP contributions are made on taxable income (stipend and taxable housing). Both the employer and employee contribute the same rates each year. As of January 1, 2024 CPP included a second earnings ceiling called CPP 2. CPP2 was introduced to take into account the growth in average wages in Canada. For 2025, the CPP rate is 5.95% and is applied to the maximum pensionable earnings of \$71,300 with maximum contributory earnings of \$67,800. The employer's maximum contribution per employee for CPP is \$4,034.10. The CPP2 rate is 4% and is applied to pensionable earnings between \$71,300 and \$81,200. The employer's maximum contribution per employee for CPP2 is \$396. Therefore, the combined maximum contribution per employee is \$4,430.10.

**Employment Insurance Premiums:** The 2025 rate is \$1.64 per \$100 of insurable earnings. The employer rate is 1.4 times the employee rate. The maximum insurable earnings for 2025 are \$65,700. Therefore, in 2025 the maximum employer amount will be \$1,508.47. EI contributions are applied to all income, both stipend and housing. The Diocese has a reduced rate applied to clergy, however the maximum contributions remain the same.

**Group Life Insurance Premiums:** In 2025 the annual amounts will be \$185.74 for the single plan; and \$196.96 for the married (family) plan. On a monthly basis this is: \$16.41 for married (family) and \$15.48 for single. Please note that the rates reduce when a cleric turns 65.

**Medical Benefit Premiums:** In 2025 the annual amounts will be \$3,780.60 for the family plan; \$3,135.48 for the married plan; and \$1,311.48 for the single plan. On a monthly basis this is: \$315.05 for the family plan; \$261.29 for the married plan; and \$109.29 for the single plan. The Diocese regularly reviews the Benefit Plan, as well as its insurance carriers, and accordingly reserves the right to both amend the Benefit Plan and change its carriers, where appropriate, without further notice to the employee.

**Long-Term Disability Plan:** The parish contribution rate is 3.3% of stipend, and there is no contribution from the cleric. The LTD contribution is subject to applicable taxes. Currently this is an 8% retail sales tax. Please note that the LTD premium reduces 22 months before a cleric turns 65 and stops 4 months before a cleric turns 65.

**Pension Plan:** In 2025 parish pension contribution remains at the rate of 18.75% of stipend. The clergy rate is 7.5% of stipend. *(Please note that the rates from the Pension Office differ from these rates to reflect the housing portion of the cleric's remuneration. In the Diocese of Toronto, the rate is 1.5 times the Pension Office rate and applied to stipend only.)*

**Professional Development:** The Diocese of Toronto participates in the National Church Continuing Education plan. The parish contributions continue to be \$900 per year in 2025.

**Pregnancy and Parental Leave Benefits:** This fund provides supplementary benefits to those on Pregnancy and Parental leave. The parish contribution rate is 0.23% of stipend. For those that qualify for and choose to receive the supplemental benefits, parishes are not billed for the costs associated with the supplemental benefits. Parishes remain responsible for employer costs related to leaves not covered by this program.

**Post-Retirement Benefits:** These are fully funded during a cleric's active service, i.e. pre-retirement years. Parish contributions are 3.75% of stipend.

**Short-Term Disability Fund:** This fund provides for supply coverage to parishes while clergy are on short term disability leave. The program has been effective in assisting parishes pay for supply coverage of up to \$580.00 per week during the short-term disability leave period. Parish contributions are \$138 a year (\$11.50 per month). This contribution will be made for every cleric who participates in the Diocesan pension and benefits plans.

## APPENDIX C

### Diocese of Toronto Clergy Remuneration and Demographic Data

(based on September, 2024)

#### i) Number of Full and Part Time Clergy, Average Age and Average Years of Service (2023 and 2024):

Area	2023 Data						2024 Data						
	Total #	# F/T	# P/T	% that are P/T	Avg. Age	Avg. Yrs. Service	Total #	# F/T	# P/T	% that are P/T	Avg. Age	Avg. Yrs. Service	
Trent Durham	24	22	2	8%	54.8	15.4	Central	43	36	7	16%	50.6	14.6
York Credit Valley	44	39	5	11%	50.9	15.5	East	19	16	3	16%	53.6	14.1
York Scarborough	57	47	10	18%	50.0	12.7	North	17	15	2	12%	56.5	16.5
York Simcoe	32	30	2	6%	58.2	20.9	South	42	34	8	19%	50.5	13.6
Overall	157	138	19*	12%	52.8	15.7	West	31	29	2	6%	55.0	17.3
*Plus 49 part-time clergy not paid through central payroll. Therefore 33% of total clergy are part-time).							Overall	152	130	22*	14%	52.6	15.1

\*Plus 41 part-time clergy not paid through central payroll Therefore, 32.6% of appointments are part-time.

#### ii) 2024 Stipend Information by Years of Service (full-time only): Please note that years 0 and 1 were not included.

Yrs. of Service	# of clergy	Avg. Age	Median Stipend	Percentage above min.
Years 2-5:	20	45.9	\$47,501	70.0%
Years 6-10:	25	48.7	\$50,871	64.0%
Years 11-15:	20	54.2	\$54,505	60.0%
Years 16-20:	21	54.8	\$60,000	81.0%
Years 21+	36	58.8	\$62,617	66.7%
<b>All Clergy</b>	Includes years 0 and 1		<b>\$56,905</b>	<b>64.6%</b>
<b>Years 2-21+</b>	<b>122</b>	<b>53.2</b>	<b>\$57,494</b>	<b>68.0%</b>

#### iii) 2024 Stipend by Parish Role (full-time only):

Area	All Clergy	Main Priest *	Associates **
	Median	Median	Median
Central	\$57,090	\$57,703	\$52,700
East	\$57,362	\$57,893	-
North	\$58,425	\$58,425	\$47,501
South	\$53,003	\$54,703	\$53,093
West	\$56,830	\$56,830	-
<b>Overall</b>	<b>\$56,905</b>	<b>\$57,618</b>	<b>\$48,815</b>

\*Main Priest refers to Incumbents & Priests-in-Charge

\*\* Associates does not include Assistant Curates

#### iv) 2024 Stipend by Parish Size (full time only; size is based on in-person ASA reported on the 2023 annual returns):

Size	# of parishes	Avg. Yrs. Service	Median
0-50 ASA	28	13.5	\$53,378
51-125 ASA	66	15.7	\$57,409
126-300 ASA	13	23.4	\$64,562
300+ ASA	4	24.8	\$80,339

Includes Incumbents and Priests-in-Charge only,

#### iv) Housing Information, including utilities for full-time clergy (2023 and 2024):

The data is the median amount for each type of housing. All types is both cash housing, rectory, and utilities.

Area	2023 Median Housing (all types)						2024 Median Housing (all types)					
	All Types	Rectory Value	Cash Allowance	#	%		All Types	Rectory Value	Cash Allowance	#	%	
Trent Durham	\$26,800	\$27,981	\$26,499	13	59	Central	\$29,928	\$38,462	\$26,400	21	58	
York Credit Valley	\$24,560	\$38,050	\$22,570	26	67	East	\$29,155	\$31,440	\$28,500	11	69	
York Scarborough	\$30,000	\$39,072	\$25,500	33	70	North	\$26,400	\$24,710	\$26,442	10	67	
York Simcoe	\$24,200	\$23,535	\$24,800	18	60	South	\$31,853	\$47,700	\$24,000	20	59	
<b>Overall</b>	<b>\$26,162</b>	<b>\$30,825</b>	<b>\$25,200</b>	<b>90</b>	<b>65</b>	West	\$24,877	\$27,689	\$24,500	19	66	
						<b>Overall</b>	<b>\$29,103</b>	<b>\$36,831</b>	<b>\$26,400</b>	<b>81</b>	<b>62</b>	

# is the number of clergy receiving a cash housing allowance.

% is the percentage receiving a cash housing allowance



## APPENDIX D

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### CRA Requirements for Clergy Residence Deductions

In 2009, the Canada Revenue Agency (CRA) made technical changes to the requirement to file Form T1213 (Request to Reduce Tax Deductions at Source) for employees who qualify for the Clergy Residence Deduction (CRD.) Those employees who qualify for that deduction are now required to submit Form T1213 on an annual basis.

Clergy who are receiving a housing allowance must file Form T1213 and receive prior written approval from the CRA before being allowed a reduction of tax at source. If you are living in a rectory you do not need to file a T1213. **It is the employee's responsibility to file the Form T1213.**

Download your Form T1213 from: fill out and submit as soon as possible to allow sufficient time for CRA to issue the approval before the January 2025 pay.

The following steps are to be taken:

- Download Form T1213.
- Complete, sign and date the T1213.
  1. Fill in the identification section
  2. Under "Request to reduce tax on", check salary. Enter the housing deduction amount as calculated on your T1223.
- Attach the EMPLOYER letter from the Diocese. This letter has already been mailed to all clergy receiving paid housing allowance. If you have yet to receive your letter, please contact Keri Stilling at [kstilling@toronto.anglican.ca](mailto:kstilling@toronto.anglican.ca) (647-578-9747) and a copy will be sent to you.
- Attach a copy of your T1223 (Clergy Residence Deduction) for the year 2024 (which was mailed to you with the employer letter), along with your Job Description which you have to fill out. CRA is also asking for proof of appointment (i.e. an ordination certificate) to be submitted.
- Some clergy were asked for a Fair Market Value (with utilities) assessment letter from a real estate agent in prior years. Please consider getting one and submitting it with your application package.
- **Submit to the Sudbury Tax Centre, PO Box 20000 Station A, Sudbury, ON P3A 5C1** This should have been done no later than September 30, 2024 to ensure approval is received by the January 2025 payroll cut-off, as we are being advised it takes up to 16 weeks to process by the CRA.

**Please note that the Diocesan Payroll office should receive your written approval from the CRA by January 15, 2025, otherwise, your housing allowance will be treated as a taxable benefit, until such time as we receive CRA approval, which will result in reduction of take-home (net) pay. No exceptions can be made.**

Once you receive a copy of your CRA approval, please send a copy to the Finance Department by:

1. Mail: Anglican Diocese of Toronto  
c/o Keri Stilling, General Accountant  
135 Adelaide St. E.,  
Toronto, ON M5C 1L8
2. Fax: (416) 363-7678
3. Email: [kstilling@toronto.anglican.ca](mailto:kstilling@toronto.anglican.ca)

## APPENDIX E

### 2025 Stipend, Housing, and Utilities

Clergy Name: \_\_\_\_\_

Parish Name: \_\_\_\_\_

Please use a separate form for each cleric in your parish.

Current Years of Service (based on year ordained deacon): \_\_\_\_\_

#### A. Stipend

You do not need to complete **Part A** if your clergy are on the minimum stipend scale; their remuneration will automatically be adjusted in January. Please ensure the new stipend is not less than the minimum stipend for 2025; refer to the minimum stipend scale on page 3. Do not include housing; see Part B.

	Annual Stipend	Effective Date
Current Year		
New (2025):		

#### B. Housing

Please indicate the fair rental value where a rectory is provided, **or** the amount of cash housing provided. The fair rental value is required by Canada Revenue Agency to be reported. **NOTE:** Clergy have either “fair rental value of rectory” **or** “cash housing paid”, never both.

The Diocese of Toronto requires that a fair rental value be determined for all clergy provided housing. The fair rental value is to be reviewed annually by the Churchwardens, set for a minimum two year term, and formally evaluated by an independent assessor every five years.

	Fair Rental Value of Rectory	Paid Cash Housing	Effective Date
Current Year			
New (2025):			

#### C. Utilities

Utilities include basic phone service, light, heat and water, but not property taxes. Rectory utilities or housing utilities paid **by the parish** for the period January 1, 2024 to December 31, 2024.

Amount: \$ \_\_\_\_\_

#### D. Churchwarden Authorization

	Name (please print:	Signature:	Phone number:
People's Churchwarden			
Rector's Churchwarden			

Please email, mail or fax completed copies to the Payroll Office, Anglican Diocese of Toronto, [kstilling@toronto.anglican.ca](mailto:kstilling@toronto.anglican.ca), 135 Adelaide St. E., Toronto M5C 1L8. Fax (416) 363-7678

*A copy of this form will be shared with your Bishop's Office (Bishop, Archdeacon or Canon Administrator, and Administrative Assistant.*