Title

Church Pension Fund Benefits for Vocational Deacons

Proposer(s)

The Community of Deacons

WHEREAS, in the Diocese of West Missouri vocational deacons historically have served in non-stipendiary (unpaid) roles and thus have not been eligible to participate in the Church Pension Fund (CPF) and receive its program benefits,

NOW, THEREFORE, BE IT RESOLVED, that the 137th Convention of the Diocese of West Missouri declares that it will be the policy of this Diocese that all active vocational deacons under the age of 72 shall be paid a minimum compensation of $25 per month by the congregation(s) to which they are assigned, or by the Diocese (under certain circumstances), or by a mutually agreeable cost split if the amount is burdensome to a small parish. This minimal compensation amount is sufficient to enable deacons to participate in benefits provided by the CPF.

BE IT FURTHER RESOLVED, that two or more congregations or entities served by a deacon must agree in a timely manner upon the fair allocation among them of the costs of the deacon's compensation and the related assessment to the CPF. Those congregations must also, in a timely manner, decide on a process for paying those amounts which may require one congregation to be responsible for communicating with and paying the CPF.

BE IT FURTHER RESOLVED, that compensation paid under this resolution should not replace payments made to a deacon, by a congregation or the Diocese for continuing education, mileage, expenses for Clergy Conference or Diocesan Convention, discretionary fund, or other ministry expenses.

BE IT FURTHER RESOLVED, that the above is subject to an approved Letter of Agreement signed by the Bishop Diocesan for each deacon that could benefit from passage of this resolution.

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Explanation

This resolution is in response to Resolution A135 Compensation for Non-stipendiary Clergy adopted at the 2024 General Convention. A135 required congregations and/or the diocese to make a nominal payment of $25 (or more) a month to their vocational deacon(s), as well as a monthly assessment of 18% ($4.50 for $25) to the Church Pension Fund (CPF), to enable deacons to participate in programs and benefits through the CPF that they would then be eligible for.

Over 20 other Episcopal Dioceses, that we know of, have approved similar resolutions requiring minimal compensation for vocational deacon, including the Diocese of Missouri in 2024.

The cost is modest. At the $25 a month rate, total financial impact per congregation or for the diocese would be $354 per annum per deacon.

This resolution does not apply to deacons over the age of 72 because the rules of the Church Pension Group specify that retirement contributions cannot be made for clergy aged 72 years or older.

The example below outlines some of the benefits CPF provides to eligible clergy under this resolution. This example, provided by CPF, is based on a deacon having Total Assessable Compensation (TAC) of $300 per year ($25 per month), with 10 years of earned Credited Service (CS) at the time of retirement. The assumed Highest Average Compensation (HAC) is $300 ($25 a month). The total assessments paid over a deacon's 10-year career is $540.

- While Active, life insurance benefit (6 x TAC): $1,800
- When Retired, life insurance benefit (6 x HAC): $1,800
- Annual pension benefit (2.75% x HAC x CS): $82.50
- Annual Christmas benefit ($25 x CS): $250
- Resettlement benefit one-time payment at the time of retirement equal to 12 times the monthly retirement benefit with a minimum of $2,000): $2,000
- Invitation to CREDO and Planning for Wellness Conferences Vocational Deacons in the Episcopal Church.
- The Church Pension Fund also provides pension and retirement savings plans, health benefits, and educational services.

CREDO is a conference conducted by CPF that helps active and retired clergy by presenting a holistic approach to wellness. Participants examine and evaluate their health and wellness from spiritual, vocational, physical, emotional, and financial points of view. Many priests that have attended CREDO in the past report their wellness greatly benefitted through participation in CREDO.

In the Diocese of West Missouri, deacons currently serve in parishes and in diocesan positions without remuneration. Deacons give freely of their time - totaling hundreds of hours each month - while being unable to participate in any CPF service, benefits, or activities.

This sacrificial life comes at a cost if said deacons find themselves without adequate retirement resources, appropriate financial advice, and/or the means necessary to live a healthy ministry/life balance. Approval of this resolution would be a step forward in addressing this disparity.

It could potentially be helpful to be able to offer this benefit in our efforts to recruit younger deacons.

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Q & As Concerning Minimal Compensation for Deacons Allowing Participation in Church Pension Fund Benefits

1. Q. Are deacons even eligible for inclusion in CPF? A. Yes, and they have been since 1970. All deacons (if their ordinations were properly recorded) have an inactive account at CPF. Paying assessments activates this account. Canon law requires that compensated and "employed" deacons have assessments paid on their behalf. (1)

2. Q. What would minimal compensation get younger (under age 72) deacons? A. The longer the active participation, the larger the benefit. Primary benefits would be:
   - Access to an excellent benefit retirement system in which even a minimal contribution, made faithfully over many years, will be of value.
   - Access to professional financial planning and investment vehicles. Many deacons have no access to similar assistance from an employer retirement plan; and
   - After five years of active participation in CPF, access to subsidized enrollment in an excellent Medicare Advantage plan. (2)

3. Q. Haven't deacons made a vow that they would never accept compensation? A. From 1954 to 1970, deacons were required by national canon to submit an affidavit to their diocese prior to ordination that their families were provided for by independent means. This requirement was abolished in 1970. (1)

4. Q. Won't this damage CPF's ability to provide pensions for priests? A. CPF made changes allowing participation of clergy through minimal compensation primarily because of concern that their existing rules did not adequately serve the many priests employed part-time or who were non-stipendiary. CPF affirmed that inclusion of deacons in these changes was intentional. (1)

5. Q. How many deacons in our diocese are currently under the age of 72? A. There are currently seven deacons in our diocese between the ages of 35-68 who would potentially benefit from participation in CPF. Four are between the ages of 64 and 68 and three are between the ages of 36 and 47. (4)

6. Q. Did the Episcopal Church consider CPF support for vocational deacons before GC81 Resolution A135? A. Yes, this has been under consideration since at least 1976:
   - 1976 GC65 requested that the CPF Board study and report to CG66 on non-stipendiary deacon participation in the CPP.
   - 1985 GC68 referred back to committee a resolution on the extension of GPG benefits to non-stipendiary deacons.
   - 2022 GC80 resolution C047, which would have established minimum deacon compensation at $25 per month; referred to a Standing Commission (2)

7. Q. The resolution mentions a "Letter of Agreement". Does one exist that churches could use and adapt as needed? A. Yes, the Council on Deacons recently drafted a LOA template. It is currently being reviewed for approval by the Diocesan office.

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8. Q. Why does the resolution say that the minimal compensation could be paid by a parish or parishes, by the diocese, or by a mutually agreeable cost split? A. The language was crafted that way to cover all possible scenarios. For example, most deacons are assigned to just one parish however it is possible that, in the near future, some could be assigned to serve two parishes at the same time. There might also be a deacon under age 72 that is non-parochial for a period of time and the diocese might need to cover the cost so that benefits would not lapse. Or ,in the case of a very small parish, if the cost was burdensome there might be the need for a mutually agreed upon cost split.

Sources:

- A Primer About Minimal Compensation Resolutions, updated 1/6/22. By Deacon Lori Mills-Curran, M.Div., J.D., previous Executive Director, Association for Episcopal Deacons
- (2) 136th Convention of the Diocese of Oregon Resolution for Compensation for Non-Stipendiary Clergy FAQs 10/4/24
- (3) Association for Episcopal Deacons web site. www.episcopaldeacons.org (2026)
- (4) Diocese of West Missouri Deacon Directory, updated June 2026.

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