

## **Rabbinic Contract Benefits**

For more information and other benefits please refer to the model contract at [www.reconplacement.org](http://www.reconplacement.org)

**Social security copay** – rabbis are employees(they receive a W2) but under the current law they are classified as self-employed for social security – many congregations pay half and the rabbis understand that it is taxable income. If congregations choose not to pay half they could consider sharing the money saved with the rabbi and applying it to a different part of the contract.

**Paid healthcare insurance** – almost all congregations pay for the rabbi and family – most at 100% but some at a lower percentage with the most common being 80% for the rabbi and family. If the rabbi has health insurance from another source the contract should indicate what will happen if the situation changes and the rabbi needs the congregation to provide health insurance. Many congregations will split the money saved with the rabbi and apply it to a different part of the rabbi's contract.

**Parsonage or housing allowance** – all congregations do this since there is no cost to the congregation and the rabbi is solely responsible for the amount. The congregation records the amount because the IRS requires it to be prospective.

**Contribute to a retirement account** – all full-time congregations do with the percentage varying - recommended is 15%. Part-time congregations are more than willing for a rabbi to decide to put part of their income into a retirement account and some part-time congregations do indicate a specific amount separate from salary.

**Disability insurance** – the norm is for the congregation to reimburse the rabbi. If the rabbi buys the insurance policy then if the rabbi is disabled the income is tax-free but if the congregation buys the insurance it is a benefit and is taxable if the rabbi becomes disabled.

**Paid shabbatot and vacation** – all congregations provide. Vacation for all rabbis begins at a month of the rabbi's schedule. Some congregations offer 5 weeks and it is common after 10 years with a congregation for an additional week to be added. Shabbatot/weekends off are in almost all rabbinic agreements with the number off negotiated. The most common is 5/6 a year but some only have 2/3 a year and some have 1 a month. They are usually full weekends and not just Shabbat.

**Other major fringe benefits** – other common benefits are free membership in the congregation including religious school and pre-school if there is one, cell phone reimbursement, conference/convention budget, professional dues, office space and computer or laptop or tablet, sabbatical - <http://www.reconplacement.org/October%202012%20Sabbatical%20Document.pdf>

Congregations who would like to discuss this information or have questions or need additional information should be in touch with Rabbi Joel Alpert - [jalpert@reconplacement.org](mailto:jalpert@reconplacement.org)  
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