Native CDFI Salary & Benefits Survey Report

2023

Table of Contents

INTRODUCTION

The 2023 Native CDFI Salary & Benefits Survey Report was developed to provide information on salaries and benefits across the Native CDFI industry. The information in this survey is intended for several purposes, including salary comparisons, budgeting processes, staffing guidelines, contract negotiation, and benefits standards.

Report Contents

The report includes summary data for:

- Compensation for fifteen (15) benchmark positions typically seen in Native CDFI Revolving Loan Funds.
- Employer-provided benefits, including insurance, short- and long-term disability, retirement plans, and allowances offered.

For all positions, this report details the average, minimum, median, and maximum salary as well as the percentage of employees in that position who identify as Native American.

For the types of benefits offered, this report details the types of benefits offered, including premium coverage and matched pay.

The following metrics are used when analyzing the data:

- Average: a number expressing the central or typical value in a data set computed by dividing the sum of a set of values by the number of values.
- Minimum: the lowest value of a data set.
- 1st Quartile: the value halfway between the lowest value and the middle value of a data set.
- Median: the middle value of a data set.
- 3rd Quartile: the value halfway between the middle value and the highest value of a data set.
- Maximum: the largest value of a data set.

In addition to reporting aggregate data across all participants, we have also provided data by:

- Asset Size
- Rural or Urban
- Service Area

Effective Date of Data

All information is effective as of December 31st, 2022.

Methodology

Oweesta Corporation distributed the Salary & Benefits Survey to Native CDFIs across all markets in 2022 to obtain the data for this report. Forty (40) Native CDFIs completed the survey.

Not all NCDFIs responded to every question or sub question. During analysis, these were noted but not included in the calculations. Analysis of the data was limited to Boolean (yes/no) and numerical values.

How To Use This Report

This report is broken into two main sections – salary by position and benefits provided. For the first section, each position will have both aggregate data and data grouped by specific sections – asset size, rural or urban, and service area.

For the second section, each type of benefit will be shown separately, including insurance, short- and long-term disability, retirement plans, and allowances. Each benefit will have aggregate data followed by the data separated into specific sections – asset size, rural or urban, and service area.

It is important to note many individuals in the Native CDFI industry are cross trained for multiple positions and responsibilities may cross over to other positions as part of normal workload and job descriptions. Additional compensation considerations should be made for those individuals filling more than one capacity and or position at the organization.

Acknowledgements

This snapshot was written by Alexandra Shaughnessy and Florence Sterling Ludka from Oweesta Corporation. We believe in widely sharing best practices, key findings and successful or promising models with practitioners in Indian Country, government entities (federal, state, local and tribal), mainstream philanthropy, and the public at large. For more information, or to order additional copies of this report, please email florence@oweesta.org.

RESPONDENT PROFILE

Forty (40) Native CDFIs from across the country participated in this survey. The responding NCDFIs reported a total of 229 FTE staff members as of the survey submission date. Of those 229, 69% identified as women and 63% identified as Native American. The number of FTE staff at each NCDFI ranged from 1 to 55 employees - 49% employ less than 5 FTE staff members, 40% employ between 5 and 10 FTE staff members, and 11% employ more than 10 FTE staff members.

69% women   **31%** men   **63%** native

Asset Size

To better understand the data provided for Native CDFIs of various sizes, we have disaggregated the data based on asset size. Respondents were asked, "What were the total assets of your NCDFI as of the end of your most recent fiscal year?"

Total Assets Reported	Number of NCDFIs	Percentage of NCDFIs
Less than $1 million	11	27.5%
Between $1 million and $5 million	9	22.5%
Between $5 million and $10 million	7	17.5%
Between $10 million and $20 million	8	20.0%
More than $20 million	5	12.5%
Total	**40**	**100.0%**

Rural vs. Urban

To better understand the data provided for Native CDFIs of various economic realities, we have disaggregated the data based on rural and urban locations. Respondents were asked, "Is the area your NCDFI is located considered Rural or Urban?" A Rural area or countryside is an area that is located outside towns and cities. Locations in cities, towns, and suburbs are considered Urban. In general, Rural areas have low population density, and Urban areas have high population density.

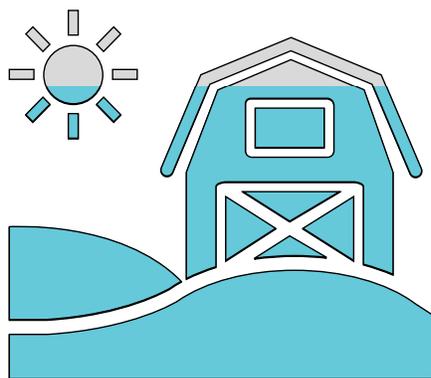| Rural vs. Urban Locations	Number of NCDFIs	Percentage of NCDFIs
Rural	32	80.0%
Urban	8	20.0%
Total	**40**	**100.0%**

80%
rural
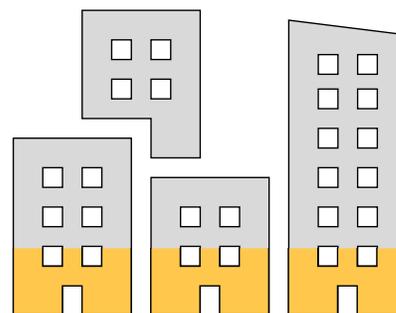
20%
urban

Service Area

To better understand the data provided for Native CDFIs of various locations, we have disaggregated the data based on service area. Respondents were asked, "What is the service area of the NCDFI based on region?" Answers were sorted into the following regions:

Pacific-Northwest Region
Great Plains Region
Midwest Region
Southwest Region
Northeast Region
Southeast Region
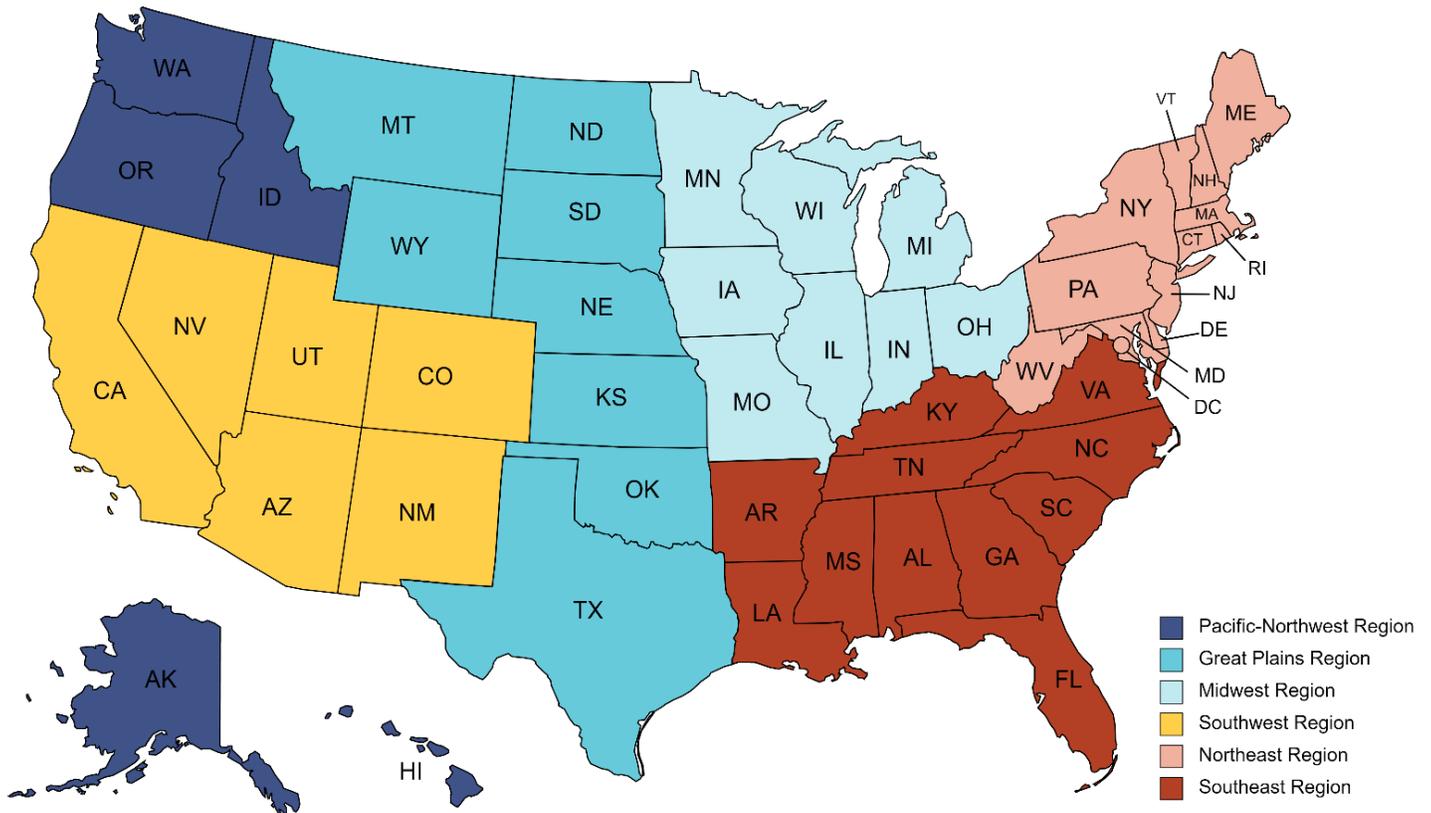
Service Area by Region	Number of NCDFIs	Percentage of NCDFIs
All Regions (National)	3	7.5%
Great Plains Region	11	27.5%
Midwest Region	6	15.0%
Northeast Region	3	7.5%
Pacific-Northwest Region	10	25.0%
Southeast Region	1	2.5%
Southwest Region	6	15.0%
Total	**40**	**100.0%**

SURVEY POSITIONS & BENEFITS

The table below details the percentage of NCDFIs that employ the positions and/or provide the types of benefits included in the survey.

Does your organization employ or provide the following?	Yes	No
Executive Officer Positions		
Chief Executive Officer or Executive Director	94.3%	5.7%
Chief Operating Officer	32.4%	67.6%
Chief Financial Officer	37.5%	62.5%
Chief Programs Officer	17.1%	82.9%
Director Positions		
Director of Communications or Marketing	6.1%	94.3%
Director of Finance or Controller	29.4%	70.6%
Director of Lending	25.7%	74.3%
Director of Programs	17.6%	82.4%
Lending & Programs Positions		
Loan Officer or Underwriter	82.9%	17.1%
Loan Administrator	42.9%	57.1%
Development Officer	20.0%	80.0%
Development Services Professional or Programs Officer	29.4%	70.6%
Finance & Administration Positions		
Accounting Manager	32.4%	67.6%
Office Manager	23.5%	76.5%
Administrative Assistant	32.4%	67.6%
Benefits Offered		
Medical Insurance	72.2%	27.8%
Vision Insurance	66.7%	33.3%
Dental Insurance	95.2%	4.8%
Insurance for Dependents	54.3%	45.7%
Life Insurance Policy	63.9%	36.1%
Short-Term Disability	48.6%	51.4%
Long-Term Disability	47.1%	52.9%
Retirement Plans	80.0%	20.0%
Employee Allowances	37.1%	62.9%

SALARY BY POSITION

Not all NCDFIs provided salaries for each position listed in this section. During analysis, these were noted but not included in the analysis. The tables below only include responses that included salary values to provide a clear picture of the survey. In cells marked with a dash (-), no responses were provided for that parameter. Positions reviewed and the number of respondents for each position are listed below.

Position	Number of Respondents
Chief Executive Officer or Executive Director	33
Chief Operating Officer	7
Chief Financial Officer	8
Chief Programs Officer	4
Director of Communications or Marketing	8
Director of Finance of Controller	8
Director of Lending	8
Director of Programs	5
Loan Officer or Underwriter	25
Loan Administrator	13
Development Officer	7
Development Services Professional or Programs Officer	8
Accounting Manager	8
Office Manager	5
Administrative Assistant	9

Chief Executive Officer

A Chief Executive Officer, or CEO, is the overall leader of the organization. In general, their main responsibilities include steering the organization, managing its operations, and carrying out its mission according to the strategic direction of a Board of Directors. CEOs lead everything from day-to-day operations to financial management to human resources. While duties can vary depending on the size and type of organization, the CEO oversees hiring staff, maintaining a relationship with the board, and implementing strategies and funding goals. (1)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	105,656	56,000	99,000	224,009	96.3%
Location					
Rural	105,814	56,000	99,632	224,009	100.0%
Urban	105,203	58,942	95,000	157,500	83.3%
Asset Size					
Less than $1M	79,230	56,000	71,371	120,640	80.0%
$1M - $5M	81,576	60,570	78,000	120,000	100.0%
$5M - $10M	123,160	95,000	115,000	165,000	100.0%
$10M - $20M	123,695	78,750	112,500	224,009	100.0%
More than $20M	141,250	125,000	141,250	157,500	100.0%
Service Area/Region					
All Regions/National	138,750	120,000	138,750	157,500	100.0%
Great Plains	94,967	56,000	94,400	143,000	100.0%
Midwest	149,078	82,688	140,536	224,009	100.0%
Northeast	127,500	90,000	127,500	165,000	100.0%
Pacific-Northwest	93,566	70,200	95,000	120,000	100.0%
Southeast	134,300	134,300	134,300	134,300	0.0%
Southwest	86,780	58,942	78,750	120,640	75.0%

Thirty-three (33) respondents provided the salary for the Chief Executive Officer or Executive Director position.

Chief Operating Officer

The Chief Operating Officer, or COO, is a senior executive who reports to the CEO and is considered an organization's second-in-command. While a CEO focuses on long-term strategies and goals, the COO concentrates on implementing company strategies into daily operations to meet specific objectives. Depending on the CEO's preference and management style, the COO often handles an organization's internal affairs, while the CEO functions as the public face of the organization and handles external affairs. Overall, the COO's main responsibility is overseeing the day-to-day administrative and operational functions of an organization. (2) (3)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	87,288	56,000	78,651	142,500	55.5%
Location					
Rural	70,824	56,000	72,800	86,667	71.4%
Urban	128,450	114,400	128,450	142,500	0.0%
Asset Size					
Less than $1M	85,200	56,000	85,200	114,400	50.0%
$1M - $5M	60,000	60,000	60,000	60,000	100.0%
$5M - $10M	78,651	78,651	78,651	78,651	-
$10M - $20M	79,734	72,800	79,734	86,667	50.0%
More than $20M	142,500	142,500	142,500	142,500	50.0%
Service Area/Region					
All Regions/National	142,500	142,500	142,500	142,500	0.0%
Great Plains	56,000	56,000	56,000	56,000	75.0%
Midwest	78,651	78,651	78,651	78,651	-
Northeast	72,800	72,800	72,800	72,800	100.0%
Pacific-Northwest	60,000	60,000	60,000	60,000	-
Southeast	86,667	86,667	86,667	86,667	100.0%
Southwest	114,400	114,400	114,400	114,400	0.0%

Seven (7) respondents provided the salary for the Chief Operating Officer position.

Chief Finance Officer

The Chief Finance Officer, or CFO, is a senior executive who oversees and manages the financial actions of an organization. The CFO's main responsibilities include tracking cash flow and financial planning as well as analyzing the organization's financial strengths and weaknesses and proposing any necessary corrective action. The role of a CFO is similar to a treasurer or financial controller because they are responsible for managing the finance and accounting divisions and for ensuring that the organization's financial reports are accurate and completed in a timely manner. In addition, the CFO ensures an organization adheres to the Generally Accepted Accounting Principles (GAAP) and receives an audit without findings. (4)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	110,400	65,000	75,700	190,500	81.8%
Location					
Rural	97,977	65,000	72,432	157,500	100.0%
Urban	143,000	111,500	127,000	190,500	33.3%
Asset Size					
Less than $1M	-	-	-	-	0.0%
$1M - $5M	-	-	-	-	66.7%
$5M - $10M	108,785	106,070	108,785	111,500	100.0%
$10M - $20M	97,810	65,000	70,932	157,500	100.0%
More than $20M	126,450	78,400	110,450	190,500	100.0%
Service Area/Region					
All Regions/National	122,250	70,000	106,250	190,500	100.%
Great Plains	83,166	65,000	73,000	111,500	80.0%
Midwest	-	-	-	-	100.0%
Northeast	-	-	-	-	-
Pacific-Northwest	111,811	71,864	106,070	157,500	100.0%
Southeast	-	-	-	-	-
Southwest	-	-	-	-	50.0%

Eight (8) respondents provided the salary for the Chief Finance Officer position.

Chief Programs Officer

The Chief Programs Officer, or CPO, is a senior executive who oversees and manages the day-to-day operations of an organization's programs. CPOs focus on all aspects of these programs, including planning, implementation, and evaluation. CPOs work on a variety of projects or initiatives depending on the organization's specific programs and overall strategic plan. Key responsibilities include managing programs staff, overseeing program design and implementation to ensure programs meet their goals and objectives, coordinating with clients or other stakeholders to ensure programs meet their needs, evaluating the effectiveness of the organization's programs and ensuring they are achieving their goals, participating in the strategic planning and decision-making process regarding the direction of an organization's programs or services, and developing new programs and initiatives within an organization. (5)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	89,145	55,000	87,040	127,500	40.0%
Location					
Rural	78,400	78,400	78,400	78,400	33.3%
Urban	92,727	55,000	95,680	127,500	50.0%
Asset Size					
Less than $1M	95,680	95,680	95,680	95,680	0.0%
$1M - $5M	-	-	-	-	100.0%
$5M - $10M	55,000	55,000	55,000	55,000	-
$10M - $20M	-	-	-	-	0.0%
More than $20M	102,950	78,400	102,950	127,500	100.0%
Service Area/Region					
All Regions/National	127,500	127,500	127,500	127,500	50.0%
Great Plains	78,400	78,400	78,400	78,400	50.0%
Midwest	55,000	55,000	55,000	55,000	-
Northeast	-	-	-	-	-
Pacific-Northwest	-	-	-	-	-
Southeast	-	-	-	-	-
Southwest	95,680	95,680	95,680	95,680	0.0%

Four (4) respondents provided the salary for the Chief Programs Officer position.

Director of Communications or Marketing

A Director of Communications or Marketing is a senior-level employee who handles all aspects of an organization's communication, marketing, and publicity. Overall, they ensure the organization maintains a positive public image and that all materials viewed by external parties follow the organization's specific brand messaging and guidelines. Key responsibilities include building comprehensive communications plans that share objectives, timelines, customer information, data, and key performance indicators; reviewing and writing newsletters, brochures, press releases, and media-related documents; overseeing the organization's website and social media accounts; creating brand guidelines and ensuring all team members follow proper messaging techniques before publishing marketing or sales materials; and planning, coordinating, and implementing public events. (6)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	53,592	40,815	51,000	75,500	20.0%
Location					
Rural	53,484	43,056	52,000	66,204	33.3%
Urban	53,772	40,815	45,000	75,500	0.0%
Asset Size					
Less than $1M	40,815	40,815	40,815	40,815	0.0%
$1M - $5M	48,072	43,056	45,000	56,160	-
$5M - $10M	52,000	52,000	52,000	52,000	-
$10M - $20M	66,204	66,204	66,204	66,204	0.0%
More than $20M	62,750	50,000	62,750	75,500	50.0%
Service Area/Region					
All Regions/National	75,500	75,500	75,500	75,500	0.0%
Great Plains	47,500	45,000	47,500	50,000	50.0%
Midwest	56,160	56,160	56,160	56,160	-
Northeast	-	-	-	-	-
Pacific-Northwest	-	-	-	-	-
Southeast	66,204	66,204	66,204	66,204	-
Southwest	45,290	40,815	43,056	52,000	0.0%

Eight (8) respondents provided the salary for the Director of Communications or Marketing position.

Director of Finance or Controller

A Director of Finance or Controller is a senior-level employee who oversees the stability of an organization's finances. Individuals in this role assess financial markets and identify solutions to any issues that may arise, while preparing reports for leadership and the board on the organization's financial status to make important financial decisions, including future investments, lending levels, and budgets. Key responsibilities include driving the financial planning of the organization by analyzing its performance and risks, retaining constant awareness of the organization's financial position and acting to prevent problems, and setting up and overseeing the organization's financial systems. (7)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	82,917	65,000	75,700	111,500	33.3%
Location					
Rural	82,262	65,000	73,000	111,500	50.0%
Urban	87,500	87,500	87,500	87,500	0.0%
Asset Size					
Less than $1M	-	-	-	-	0.0%
$1M - $5M	-	-	-	-	-
$5M - $10M	108,785	106,070	108,785	111,500	-
$10M - $20M	69,966	65,000	70,932	73,000	33.3%
More than $20M	82,950	78,400	82,950	87,500	50.0%
Service Area/Region					
All Regions/National	78,750	70,000	78,750	87,500	0.0%
Great Plains	72,133	65,000	73,000	78,400	50.0%
Midwest	-	-	-	-	-
Northeast	-	-	-	-	-
Pacific-Northwest	88,967	71,864	88,967	106,070	100.0%
Southeast	-	-	-	-	-
Southwest	111,500	111,500	111,500	111,500	0.0%

Eight (8) respondents provided the salary for the Director of Finance or Controller position.

Director of Lending

The Director of Lending is a senior-level employee who oversees and manages the lending activity of an organization. Individuals in this role establish and manage lending objectives, targets, strategies, and practices to achieve organizational finance and lending goals. Key responsibilities include seeking out new lending opportunities and develops strategies to expand the current loan portfolio, manages the maintenance and servicing of the current loan portfolio, ensures adherence to all regulatory requirements and internal risk and operating policies and procedures, and directly managing the lending team including individual coaching and professional development opportunities. (8)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	75,275	57,000	72,000	105,000	71.4%
Location					
Rural	71,885	57,000	65,000	105,000	75.0%
Urban	83,750	75,000	83,750	92,500	66.7%
Asset Size					
Less than $1M	-	-	-	-	0.0%
$1M - $5M	-	-	-	-	-
$5M - $10M	67,713	60,425	67,713	75,000	100.0%
$10M - $20M	64,667	57,000	65,000	72,000	66.7%
More than $20M	98,750	92,500	98,750	105,000	100.0%
Service Area/Region					
All Regions/National	92,500	92,500	92,500	92,500	50.0%
Great Plains	75,667	57,000	65,000	105,000	100.0%
Midwest	66,213	60,425	66,213	72,000	100.0%
Northeast	-	-	-	-	-
Pacific-Northwest	75,000	75,000	75,000	75,000	100.0%
Southeast	-	-	-	-	-
Southwest	-	-	-	-	0.0%

Eight (8) respondents provided the salary for the Director of Lending position.

Director of Programs

A Director of Programs is a senior-level employee who oversees researching, planning, and implementing an organization's programs. Individuals in this role initiate goals based on strategic objectives of the organization and allocate resources, such as programs staff, necessary to achieve those plans from start to finish, including identifying processes, setting deadlines, and problem-solving. Key responsibilities include initiating and setting goals for programs according to the strategic objectives of the organization, planning the programs from start to completing involving deadlines and milestones, developing or approving budgets and operations, devise evaluation strategies to monitor performance, supervise all program and project managers to provide feedback and resolve complex problems, keep leadership informed of program activities, and ensure program operations and activities adhere to legal guidelines and internal policies. (9)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	57,187	40,560	51,594	85,000	33.3%
Location					
Rural	47,916	40,560	43,188	60,000	50.0%
Urban	85,000	85,000	85,000	85,000	0.0%
Asset Size					
Less than $1M	-	-	-	-	0.0%
$1M - $5M	60,000	60,000	60,000	60,000	-
$5M - $10M	43,188	43,188	43,188	43,188	100.0%
$10M - $20M	40,560	40,560	40,560	40,560	66.7%
More than $20M	85,000	85,000	85,000	85,000	100.0%
Service Area/Region					
All Regions/National	85,000	85,000	85,000	85,000	0.0%
Great Plains	-	-	-	-	0.0%
Midwest	43,188	43,188	43,188	43,188	-
Northeast	-	-	-	-	-
Pacific-Northwest	50,280	40,560	50,280	60,000	100.0%
Southeast	-	-	-	-	-
Southwest	-	-	-	-	0.0%

Five (5) respondents provided the salary for the Director of Programs position.

Loan Officer or Underwriter

A Loan Officer or Underwriter is an employee who processes loan applications and evaluates them for eligibility and suitability to ensure they meet internal lending policies and requirements. Key responsibilities include evaluating credit worthiness by processing loan applications and documentation within specific limits, interviewing applicants to determine financial eligibility and feasibility of granting loans, determining all applicable rations and metrics and set up debt payment plans, prepare credit memos or presentations and provide them to the appropriate approval authorities, complete loan contracts and counsel clients on policies and restrictions, maintain and update lending records, assess client needs and explore the best lending options for them, and ensure all loans and loans processes adhere to organizational loan policies and lending compliance guidelines. In some organizations, Loan Officers also oversee portfolio management and loan servicing after loans are closed. (10)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	53,248	39,520	50,003	81,860	90.0%
Location					
Rural	52,899	39,520	50,003	81,860	100.0%
Urban	54,239	42,000	48,000	81,120	50.0%
Asset Size					
Less than $1M	58,373	43,000	51,000	81,120	50.0%
$1M - $5M	53,055	41,600	46,810	81,860	100.0%
$5M - $10M	45,104	42,000	44,209	50,000	100.0%
$10M - $20M	52,355	39,520	51,118	72,000	100.0%
More than $20M	61,688	50,563	62,500	72,000	66.7%
Service Area/Region					
All Regions/National	61,750	61,000	61,750	62,500	50.0%
Great Plains	51,094	40,000	50,282	72,000	100.0%
Midwest	51,867	41,600	42,000	72,000	100.0%
Northeast	50,324	50,000	50,324	50,648	100.0%
Pacific-Northwest	54,233	43,813	46,810	81,860	100.0%
Southeast	51,588	51,588	51,588	51,588	100.0%
Southwest	56,881	39,520	50,003	81,120	50.0%

Twenty-five (25) respondents provided the salary for the Loan Officer or Underwriter position.

Loan Administrator

A Loan Administrator is a finance and lending employee who acts as a connection between a potential borrower and the organization's lending department. Individuals in this role help to identify loan opportunities and understand how to assess a potential borrower's financial situation and pair them with a suitable package that provides the funding they need while remaining within their financial limits. Key responsibilities include gathering financial information and required application documentation, performing credit checks to inquire about an applicant's borrowing history, assessing an applicant's finances and employment status to determine their lending capabilities, identifying loan options that match the applicant's needs and current situation, explaining the terms and conditions of a loan to an application, and working with the lending department to initiate the loan on behalf of the application. In some organizations, Loan Administrators also assist portfolio management and loan servicing after loans are closed. (11)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	47,094	27,104	40,119	91,920	66.7%
Location					
Rural	48,911	32,760	40,238	91,920	80.0%
Urban	27,104	27,104	27,104	27,104	0.0%
Asset Size					
Less than $1M	27,104	27,104	27,104	27,104	0.0%
$1M - $5M	81,860	81,860	81,860	81,860	100.0%
$5M - $10M	37,666	32,760	40,000	40,238	100.0%
$10M - $20M	41,928	35,000	38,000	51,500	66.7%
More than $20M	66,760	41,600	66,760	91,920	0.0%
Service Area/Region					
All Regions/National	38,000	38,000	38,000	38,000	50.0%
Great Plains	56,173	35,000	41,600	91,920	66.7%
Midwest	51,500	51,500	51,500	51,500	0.0%
Northeast	40,000	40,000	40,000	40,000	-
Pacific-Northwest	53,179	37,440	40,238	81,860	100.0%
Southeast	47,700	47,700	47,700	47,700	100.0%
Southwest	29,932	27,104	29,932	32,760	50.0%

Thirteen (13) respondents provided the salary for the Loan Administrator position.

Development Officer

A Development Officer is an employee who works to secure funding for the organization. Individuals in this role are often tasked with identifying potential donors, developing relationships with them, and convincing them to make donations to the organization they represent. This can be done through completing grant and funding applications or through in-person interactions. Key responsibilities include submitting grant applications, coordinating with the development staff on all activities related to fundraising, developing a list of prospective donors and cultivating relationships with them, managing the organization's database of donors and prospects, attending fundraising events to promote the organization's mission and raise awareness of its work, conducting research on potential donors, coordinating with the Executive Director or other staff members to identify prospective donors and develop plans to solicit their contributions, and reviewing incoming donations to ensure they meet the organization's guidelines for acceptance. (12)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	52,048	41,500	50,500	69,789	50.0%
Location					
Rural	53,072	41,500	50,500	69,789	100.0%
Urban	50,000	45,000	50,000	55,000	50.0%
Asset Size					
Less than $1M	41,500	41,500	41,500	41,500	0.0%
$1M - $5M	45,000	45,000	45,000	45,000	100.0%
$5M - $10M	59,395	49,000	59,395	69,789	100.0%
$10M - $20M	-	-	-	-	0.0%
More than $20M	53,500	52,000	53,500	55,000	50.0%
Service Area/Region					
All Regions/National	55,000	55,000	55,000	55,000	0.0%
Great Plains	46,750	41,500	46,750	52,000	75.0%
Midwest	49,000	49,000	49,000	49,000	-
Northeast	-	-	-	-	-
Pacific-Northwest	69,789	69,789	69,789	69,789	100.0%
Southeast	-	-	-	-	-
Southwest	-	-	-	-	0.0%

Seven (7) respondents provided the salary for the Development Officer position.

Programs Officer or Development Services Professional

A Programs Officer or Development Services Professional oversees and carries out an organization's programmatic activity. Some individuals in this role also review submitted proposals and select tenable projects to sponsor, establish project timelines, and build relationships with community partners. Key responsibilities include strategizing with the Director of Programs to determine realistic goals, plan and execute philanthropic events, develop and execute programming that aligns with the organization's mission, create reports on program activities and development, and supervise and delegate work to program assistants and program coordinators. (13)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	55,327	31,919	57,050	80,000	60.0%
Location					
Rural	55,140	41,600	59,100	63,000	71.4%
Urban	55,640	31,919	55,000	80,000	50.0%
Asset Size					
Less than $1M	43,460	31,919	43,460	55,000	75.0%
$1M - $5M	-	-	-	-	-
$5M - $10M	60,000	60,000	60,000	60,000	100.0%
$10M - $20M	58,033	52,000	59,100	63,000	50.0%
More than $20M	60,800	41,600	60,800	80,000	50.0%
Service Area/Region					
All Regions/National	66,000	52,000	66,000	80,000	60.0%
Great Plains	48,300	41,600	48,300	55,000	75.0%
Midwest	59,100	59,100	59,100	59,100	0.0%
Northeast	61,500	60,000	61,500	63,000	100.0%
Pacific-Northwest	-	-	-	-	-
Southeast	-	-	-	-	-
Southwest	31,919	31,919	31,919	31,919	0.0%

Eight (8) respondents provided the salary for the Programs Officer or Development Services Professional position.

Accounting Manager

An Accounting Manager supervises the accounting department, preparing financial reports for organizational leadership, and develop standards and processes for proper financial management. Key responsibilities include plan, implement, and supervise the organization's financial strategy; manage the organization's financial accounts, payrolls, budget, cash receipts, and financial assets; process the organization's transactions and debts; assist in cash flow forecasting; perform the organization's financial audits; follow proper accounting procedures to reach financial objectives; monitor and analyze financial accounting data; create financial reports based on data analysis; and make recommendations to leadership. (14)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	54,105	40,815	52,000	75,500	20.0%
Location					
Rural	54,355	43,056	54,080	66,204	33.3%
Urban	53,772	40,815	45,000	75,500	0.0%
Asset Size					
Less than $1M	40,815	40,815	40,815	40,815	0.0%
$1M - $5M	48,072	43,056	45,000	56,160	100.0%
$5M - $10M	52,000	52,000	52,000	52,000	-
$10M - $20M	66,204	66,204	66,204	66,204	0.0%
More than $20M	75,500	75,500	75,500	75,500	0.0%
Service Area/Region					
All Regions/National	75,500	75,500	75,500	75,500	0.0%
Great Plains	-	-	-	-	0.0%
Midwest	56,160	56,160	56,160	56,160	-
Northeast	-	-	-	-	-
Pacific-Northwest	-	-	-	-	-
Southeast	66,204	66,204	66,204	66,204	-
Southwest	45,290	40,815	43,056	52,000	50.0%

Eight (8) respondents provided the salary for the Accounting Manager position.

Office Manager

An Office Manager oversees the daily operations of an office and its various departments. Individuals in this role communicate with department heads and relay important information or policy changes from leadership. Officer Managers may be the first point of contact for internal and external parties for the organization's office, which may impact some customer service and communication elements of their job duties. Key responsibilities vary depending on an organization's size but could include oversee the work of all office employees to ensure they work productively and meet deadlines and company standards; creating an office budget and ensuring all employees follow it, monitoring office supplies and handling supply orders and requests, interviewing and training new office employees and organizing their employment paperwork, organizing maintenance companies to keep the office clean and safe, reporting office progress to leadership and working to improve office operations and procedures, and processing office mail. (15)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	49,023	41,600	45,000	62,500	77.8%
Location					
Rural	45,653	41,600	44,340	52,333	85.7%
Urban	62,500	62,500	62,500	62,500	50.0%
Asset Size					
Less than $1M	-	-	-	-	0.0%
$1M - $5M	41,600	41,600	41,600	41,600	100.0%
$5M - $10M	-	-	-	-	-
$10M - $20M	44,340	43,680	44,340	45,000	50.0%
More than $20M	57,417	52,333	57,417	62,500	100.0%
Service Area/Region					
All Regions/National	62,500	62,500	62,500	62,500	0.0%
Great Plains	48,667	45,000	48,667	52,333	80.0%
Midwest	41,600	41,600	41,600	41,600	100.0%
Northeast	43,680	43,680	43,680	43,680	-
Pacific-Northwest	-	-	-	-	100.0%
Southeast	-	-	-	-	100.0%
Southwest	-	-	-	-	66.7%

Five (5) respondents provided the salary for the Office Manager position.

Administrative Assistant

An Administrative Assistant is a supportive role in an organization's office. Individuals in this role manage and distribute information among other employees, answer phones, and complete other administrative work. Key responsibilities include answering and directing phone calls, organizing and scheduling appointments, planning meetings and taking applicable meeting minutes, distributing emails and organizational correspondences, assisting in the preparation of regularly scheduled reports, developing and maintaining a filing system, updating and maintaining office policies and procedures, ordering office supplies and researching deals and suppliers, maintaining contact lists, booking travel arrangements, submitting and reconciling expense reports, providing general support to visitors, and acting as the point of contact for internal and external clients. (16)

Category	Average Salary	Minimum Salary	Median Salary	Maximum Salary	Native Person in Position
Overall					
All Respondents	35,357	24,000	35,630	45,000	75.0%
Location					
Rural	34,152	24,000	34,975	41,600	81.8%
Urban	45,000	45,000	45,000	45,000	0.0%
Asset Size					
Less than $1M	38,000	38,000	38,000	38,000	50.0%
$1M - $5M	34,975	34,320	34,975	35,630	100.0%
$5M - $10M	31,460	30,160	31,460	32,760	100.0%
$10M - $20M	24,000	24,000	24,000	24,000	33.3%
More than $20M	41,116	36,747	41,600	45,000	100.0%
Service Area/Region					
All Regions/National	45,000	45,000	45,000	45,000	0.0%
Great Plains	38,782	36,747	38,000	41,600	80.0%
Midwest	30,160	30,160	30,160	30,160	100.0%
Northeast	-	-	-	-	-
Pacific-Northwest	34,320	34,320	34,320	34,320	100.0%
Southeast	24,000	24,000	24,000	24,000	100.0%
Southwest	34,195	32,760	34,195	35,630	66.7%

Nine (9) respondents provided the salary for the Administrative Assistant position.

BENEFITS OFFERED

Not all NCDFIs provided values for each benefit listed in this section. During analysis, these were noted but not included in the analysis. The tables below only include reported benefits to provide a clear picture of the survey. Some sections had one NCDFI provide a response. In these sections, each data point will have the same value. In cells marked with a dash (-), no responses were provided for that parameter.

Medical Insurance

The below information is a response to the survey question, "What is the percentage of the Medical Insurance premium that is covered by the NCDFI?" Each data point represents the percentage paid by the NCDFI.

Category	Average	Minimum	1st Quartile	Median	3rd Quartile	Maximum
Overall						
All Respondents	92%	50%	85%	100%	100%	100%
Location						
Rural	92%	50%	84%	100%	100%	100%
Urban	94%	80%	90%	100%	100%	100%
Asset Size						
Less than $1M	75%	50%	63%	75%	88%	100%
$1M - $5M	96%	75%	100%	100%	100%	100%
$5M - $10M	95%	80%	93%	100%	100%	100%
$10M - $20M	96%	75%	99%	100%	100%	100%
More than $20M	87%	80%	80%	84%	90%	100%
Service Area/Region						
All Regions/National	100%	100%	100%	100%	100%	100%
Great Plains	93%	80%	87%	99%	100%	100%
Midwest	88%	75%	83%	90%	95%	100%
Northeast	100%	100%	100%	100%	100%	100%
Pacific-Northwest	88%	50%	79%	100%	100%	100%
Southeast	100%	100%	100%	100%	100%	100%
Southwest	90%	80%	85%	90%	95%	100%

Twenty-four (24) respondents provided the percentage covered by the NCDFI for medical insurance.

Vision Insurance

Data for the percentage of vision insurance premium covered by the NCDFI was not provided. This is because vision insurance premiums are often included in medical insurance premiums. 66.7% of respondents claimed to provide vision insurance to their employees. Refer to the Medical Insurance section to surmise the typical percentage of premium covered.

Dental Insurance

The below information is a response to the survey question, "What is the percentage of the Dental Insurance premium that is covered by the NCDFI?" Each data point represents the percentage paid by the NCDFI.

Category	Average	Minimum	1st Quartile	Median	3rd Quartile	Maximum
Overall						
All Respondents	88%	0%	90%	100%	100%	100%
Location						
Rural	86%	0%	94%	100%	100%	100%
Urban	94%	80%	90%	100%	100%	100%
Asset Size						
Less than $1M	63%	25%	44%	63%	81%	100%
$1M - $5M	100%	100%	100%	100%	100%	100%
$5M - $10M	95%	80%	93%	100%	100%	100%
$10M - $20M	93%	75%	92%	99%	100%	100%
More than $20M	70%	0%	60%	90%	100%	100%
Service Area/Region						
All Regions/National	100%	100%	100%	100%	100%	100%
Great Plains	80%	0%	98%	100%	100%	100%
Midwest	95%	90%	93%	95%	98%	100%
Northeast	100%	100%	100%	100%	100%	100%
Pacific-Northwest	86%	25%	90%	100%	100%	100%
Southeast	75%	75%	75%	75%	75%	75%
Southwest	90%	80%	85%	90%	95%	100%

Twenty-one (21) respondents provided the percentage covered by the NCDFI for dental insurance.

Medical Insurance for Dependents

The below information is a response to the survey question, "What is the percentage of the dependent's Medical Insurance premium that is covered by the NCDFI?" Each data point represents the percentage paid by the NCDFI.

Category	Average	Minimum	1st Quartile	Median	3rd Quartile	Maximum
Overall						
All Respondents	67%	15%	50%	75%	80%	100%
Location						
Rural	65%	50%	50%	63%	76%	100%
Urban	71%	15%	64%	85%	92%	99%
Asset Size						
Less than $1M	50%	50%	50%	50%	50%	50%
$1M - $5M	81%	50%	69%	87%	99%	100%
$5M - $10M	82%	75%	78%	80%	85%	90%
$10M - $20M	58%	50%	50%	50%	63%	75%
More than $20M	56%	15%	41%	65%	80%	80%
Service Area/Region						
All Regions/National	15%	15%	15%	15%	15%	15%
Great Plains	60%	50%	50%	50%	65%	80%
Midwest	83%	75%	79%	83%	86%	90%
Northeast	63%	50%	56%	63%	69%	75%
Pacific-Northwest	71%	50%	50%	75%	80%	100%
Southeast	50%	50%	50%	50%	50%	50%
Southwest	80%	80%	80%	80%	80%	80%

Sixteen (16) respondents provided the percentage covered by the NCDFI for dependent's medical insurance.

Life Insurance

The below information is a response to the survey question, "What is the percentage of the Life Insurance premium that is covered by the NCDFI?" Each data point represents the percentage paid by the NCDFI.

Category	Average	Minimum	1st Quartile	Median	3rd Quartile	Maximum
Overall						
All Respondents	94%	20%	100%	100%	100%	100%
Location						
Rural	93%	20%	100%	100%	100%	100%
Urban	100%	100%	100%	100%	100%	100%
Asset Size						
Less than $1M	-	-	-	-	-	-
$1M - $5M	73%	20%	60%	100%	100%	100%
$5M - $10M	100%	100%	100%	100%	100%	100%
$10M - $20M	100%	100%	100%	100%	100%	100%
More than $20M	100%	100%	100%	100%	100%	100%
Service Area/Region						
All Regions/National	100%	100%	100%	100%	100%	100%
Great Plains	100%	100%	100%	100%	100%	100%
Midwest	100%	100%	100%	100%	100%	100%
Northeast	100%	100%	100%	100%	100%	100%
Pacific-Northwest	80%	20%	80%	100%	100%	100%
Southeast	100%	100%	100%	100%	100%	100%
Southwest	100%	100%	100%	100%	100%	100%

Fourteen (14) respondents provided the percentage covered by the NCDFI for life insurance.

Short-Term Disability

The below information is a response to the survey question, "What is the percentage of the Short-Term Disability premium that is covered by the NCDFI?" Each data point represents the percentage paid by the NCDFI.

Category	Average	Minimum	1st Quartile	Median	3rd Quartile	Maximum
Overall						
All Respondents	68%	0%	23%	100%	100%	100%
Location						
Rural	68%	0%	24%	100%	100%	100%
Urban	67%	0%	50%	100%	100%	100%
Asset Size						
Less than $1M	11%	0%	6%	11%	17%	22%
$1M - $5M	65%	0%	25%	100%	100%	100%
$5M - $10M	100%	100%	100%	100%	100%	100%
$10M - $20M	100%	100%	100%	100%	100%	100%
More than $20M	50%	0%	25%	50%	75%	100%
Service Area/Region						
All Regions/National	100%	100%	100%	100%	100%	100%
Great Plains	0%	0%	0%	0%	0%	0%
Midwest	100%	100%	100%	100%	100%	100%
Northeast	67%	0%	50%	100%	100%	100%
Pacific-Northwest	69%	22%	25%	100%	100%	100%
Southeast	100%	100%	100%	100%	100%	100%
Southwest	100%	100%	100%	100%	100%	100%

Fourteen (14) respondents provided the percentage covered by the NCDFI for short-term disability.

Long-Term Disability

The below information is a response to the survey question, "What is the percentage of the Long-Term Disability premium that is covered by the NCDFI?" Each data point represents the percentage paid by the NCDFI.

Category	Average	Minimum	1st Quartile	Median	3rd Quartile	Maximum
Overall						
All Respondents	71%	0%	38%	100%	100%	100%
Location						
Rural	72%	0%	50%	100%	100%	100%
Urban	67%	0%	50%	100%	100%	100%
Asset Size						
Less than $1M	-	-	-	-	-	-
$1M - $5M	60%	0%	0%	100%	100%	100%
$5M - $10M	100%	100%	100%	100%	100%	100%
$10M - $20M	83%	50%	75%	100%	100%	100%
More than $20M	50%	0%	25%	50%	75%	100%
Service Area/Region						
All Regions/National	100%	100%	100%	100%	100%	100%
Great Plains	0%	0%	0%	0%	0%	0%
Midwest	75%	50%	63%	75%	88%	100%
Northeast	100%	100%	100%	100%	100%	100%
Pacific-Northwest	67%	0%	50%	100%	100%	100%
Southeast	100%	100%	100%	100%	100%	100%
Southwest	100%	100%	100%	100%	100%	100%

Twelve (12) respondents provided the percentage covered by the NCDFI for long-term disability.

Retirement Plans

The below information is a response to the survey question, "What is the maximum percentage of an employee's pay that is matched by the NCDFI?" Each data point represents the percentage matched by the NCDFI.

Category	Average	Minimum	1st Quartile	Median	3rd Quartile	Maximum
Overall						
All Respondents	15%	0%	4%	5%	6%	100%
Location						
Rural	16%	3%	4%	5%	7%	100%
Urban	12%	0%	3%	3%	4%	50%
Asset Size						
Less than $1M	3%	3%	3%	3%	3%	3%
$1M - $5M	13%	0%	4%	6%	7%	50%
$5M - $10M	24%	3%	3%	6%	39%	75%
$10M - $20M	17%	3%	5%	5%	6%	100%
More than $20M	4%	3%	4%	4%	4%	4%
Service Area/Region						
All Regions/National	5%	3%	4%	5%	5%	6%
Great Plains	23%	3%	4%	4%	6%	100%
Midwest	4%	3%	3%	4%	5%	6%
Northeast	5%	4%	4%	5%	5%	5%
Pacific-Northwest	20%	4%	5%	7%	39%	50%
Southeast	5%	5%	5%	5%	5%	5%
Southwest	27%	3%	4%	4%	40%	75%

Twenty-four (24) respondents provided the percentage matched by the NCDFI for retirement plans.

50% of the retirement plans offered were 401(K)s, 28% were Simple IRAs, 11% were 403(b)s, and 11% were other retirement plans. Other retirement plans include the Alaska Public Employees Retirement System, IRA SEP, and 401(K) Safe Harbor Plan.

Monthly Employee Allowance

The below information is a response to the survey question, "What is the total monthly amount of the allowance or allowances offered to the employees?" Each data point represents the percentage matched by the NCDFI.

Category	Average	Minimum	1st Quartile	Median	3rd Quartile	Maximum
Overall						
All Respondents	$149	$25	$50	$65	$200	$400
Location						
Rural	$156	$25	$50	$65	$250	$400
Urban	$125	$50	$88	$125	$163	$200
Asset Size						
Less than $1M	$50	$50	$50	$50	$50	$50
$1M - $5M	$50	$50	$50	$50	$50	$50
$5M - $10M	$200	$200	$200	$200	$200	$200
$10M - $20M	$242	$25	$163	$300	$350	$400
More than $20M	$105	$50	$58	$65	$133	$200
Service Area/Region						
All Regions/National	$200	$200	$200	$200	$200	$200
Great Plains	$138	$50	$58	$65	$183	$300
Midwest	$200	$200	$200	$200	$200	$200
Northeast	-	-	-	-	-	-
Pacific-Northwest	$167	$50	$50	$50	$225	$400
Southeast	$25	$25	$25	$25	$25	$25
Southwest	-	-	-	-	-	-

Nine (9) respondents provided amounts for monthly employee allowances.

60% of the allowances offered were for cell phones, 30% were for internet, and 10% were for other office needs, including computer equipment.

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