

Clerk's Annual Questionnaire 2007:
A Summary of Responses



Research Services
Presbyterian Church (U.S.A.)

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Introduction

The Research Services office annually develops and distributes a questionnaire that goes out with the *Session Annual Statistical Report* to the clerks of session of all PC(USA) congregations in the United States and Puerto Rico. Research Services staff work with other entities of the PC(USA) to develop questions for inclusion on the questionnaire. Distribution of this form takes place at the end of the year and this report describes findings from responses for the year ending December 31, 2007.

The questionnaire for 2007 included questions on such topics as Presbyterian disaster assistance, children's programs, Christian witness, music, multicultural ministries, guest preachers, world mission, bequests and planned giving, and finances. It was mailed to the 173 presbyteries to be distributed to the 10,794 congregations. Completed surveys were returned from a little more than six-tenths of congregations (62%). This year, the majority of surveys (97%) were completed on a Web-based system, while 3% were submitted via hard copy.

A summary of findings is presented below. Complete percentage responses for each question follow in an appendix.

Findings

Presbyterian Disaster Assistance

A little more than a quarter of congregations (27%) reported that at least one work team was sent out from their congregation to help with disaster relief efforts in the United States in the last two years. Over 1,600 of the 6,640 reporting congregations (1,684) sent out a total of 3,809 work teams. Of those congregations that sent work teams, the average number of teams was two. Table 1 shows the number of work teams.

Table 1
Number of Work Teams

Percent of congregation's sending:

None	73%
One	12%
Two	8%
Three	3%
Four or more.....	4%

Of those congregations sending out work teams, almost half (47%) coordinate those efforts with the Presbyterian Disaster Assistance office. Another 42% work with their presbytery, synod, another PC(USA) congregation, or another PC(USA) entity. One-fourth of congregations (25%) send teams through a non-PC(USA) organization, and one-fifth (20%) send teams on their own. Some congregations send teams through multiple methods.

What types of congregations are more likely to send out work teams? Larger congregations, defined as those having 350 members or more, were more likely to send teams (64% did so), than congregations with fewer than 100 members ("small" congregations, 8%) or congregations with 101 to 349 members ("medium" congregations, 29%).

When congregations that sent teams on their own were asked to provide a person's name as a point of contact in their congregation for disaster assistance work, 77% of congregations involved in such work complied.

Guest Preachers

An overture approved by the 1999 General Assembly urged all congregations to invite racial-ethnic ministers (other than the congregations' own installed pastors, if racial-ethnic) to preach during a Sunday worship service at least annually. A little more than three in ten congregations (31%) had invited racial-ethnic ministers to preach during at least one 2007 Sunday service. In about half of these congregations (49%), a racial-ethnic minister preached on one Sunday only. As Table 2 below shows, these numbers have remained relatively stable since 1999.

Table 2
Percent of Congregations Inviting Racial-Ethnic Guest Preachers, by Year

Year	Invited Racial-Ethnic Guest Preacher	Of These, Invited Just One
2007.....	31%	49%
2006.....	29%	52%
2005.....	29%	52%
2004.....	29%	52%
2003.....	30%	51%
2002.....	30%	53%
2001.....	31%	52%
2000.....	29%	52%
1999.....	28%	Not asked

Which congregations were more likely to invite racial-ethnic guest preachers? Larger congregations and those in the West were more likely to have invited racial-ethnic ministers to preach. Size of congregation is related to whether they invited a guest preacher or not as the percent that did so increased with membership size: 24% of congregations with 100 members or fewer, 33% of those with 101 to 349 members, and 40% of those with 350 members or more invited a racial-ethnic preacher in 2007. While only 23% of congregations in the Midwest invited racial-ethnic guest preachers, 41% of congregations in the West did, followed by 32% in the Northeast, and 31% in the South.

Of those congregations that did not invite a guest preacher in the last year, 40% indicated that their congregation had never done so or that they did not know when it last happened. Another 14% had done so the previous year, 17% did so two to three years ago, 14% had done so between four and six years ago, and 15% had invited a guest preacher seven or more years ago.

Christian Witness

When asked about the kinds of relationships and Christian witness congregations made among their neighbors of non-Christian religious traditions, about half (51%) reported that they were working with such neighbors to respond to human needs (such as food pantries, disaster relief, homelessness, HIV/AIDS, etc.) or to engage in other joint service work. About one-fourth of congregations (26%) were making intentional efforts to build a relationship with people of non-Christian religious traditions, and a similar number were engaging non-Christian neighbors in other ways (24%). Some of the other ways congregations reported they were involved with non-Christian neighbors were youth programs, Vacation Bible School, yard sales, Alcoholics Anonymous meetings, community events, supporting missionaries, visitation, interfaith services, and Habitat for Humanity. Only 7% of congregations currently have a specific program, or plans to make intentional efforts, to share the gospel with Muslims, Hindus, Jews, and people of other non-Christian faiths in their community.

Working with neighbors to respond to needs was the most popular way of being involved with non-Christians. Table 3 shows that larger congregations (350 members or more) and churches in the West were more likely to be involved with non-Christians.

Table 3
Percent of Congregations Involved in Christian Witness with Non-Christian Neighbors, by Size and Region

	<u>Membership Size</u>			<u>Region</u>			
	Small	Medium	Large	Northeast	Midwest	South	West
Sharing the gospel with non-Christians	5%	7%	12%	6%	6%	6%	13%
Working with neighbors to respond to needs ..	44%	53%	67%	51%	49%	49%	61%
Building relationships	19%	25%	44%	26%	22%	26%	33%
Other ways	19%	25%	35%	27%	21%	20%	36%

While the majority of congregations appear not to be sharing the gospel with people of non-Christian faiths in the community, the interest is there. At least six out of ten congregations indicated an interest in a variety of resources designed for helping Presbyterians become more articulate as Christian witnesses among neighbors of non-Christian faiths. See Table 4.

Table 4
Percent of Congregations Interested in Christian Witness Resources

Resource	Very or Somewhat Interested
Suggestions for building relationships with people of other faiths, including how to share the Christian faith with others openly, honestly, and respectfully.	75%
A training program in faith sharing, with attention to learning how to talk clearly about what we believe and what God asks of us.	74%
Materials to help children and youth learn about other religions and the faith practices of children and youth of other faiths.....	72%
Models of effective and respectful witness by Christians among neighbors of other faiths.	68%
Materials for conducting a program or class on witness among people of other faiths.	62%
Other.....	23%

Where congregations could specify other types of resources they might be interested in, comments there included witnessing with Catholics, witnessing to unchurched secular people, witnessing to new people in the community, materials to help adults learn about other religions and faith practices, world maps, and a directory of houses of worship in the region. Some also wrote that they use their own or other resources.

When asked for the name and email address of a person in the congregation most involved in this area, 41% provided this information.

World Mission

Half of congregations (50%) have a committee that focuses on world or international mission. Of congregations that do, more than half (60%) expressed interest in receiving a monthly electronic newsletter about Presbyterian mission work around the world and supplied an email address. Table 5 shows the percentage of congregations with a committee that focuses on world mission and, of those, the percentage interested in an electronic newsletter by size and region.

Table 5
Congregations Having a World Mission Committee and Interested in a Related Newsletter,
by Size and Region

	<u>Membership Size</u>			<u>Region</u>			
	Small	Medium	Large	Northeast	Midwest	South	West
Congregations with world mission committee.....	26%	61%	87%	51%	44%	49%	65%
Congregations interested in world mission newsletter.....	54%	60%	63%	57%	55%	64%	61%

Seven out of ten congregations (70%) were interested in one or more world mission resources. Table 6 below shows the types of resources or information congregations were interested in receiving from the World Mission offices of the General Assembly Council to help facilitate international mission within their congregation in the future.

Table 6
Interest in World Mission Resources

Resource	Percentage
Information on inviting a missionary to speak to your congregation.....	40%
Materials to help your congregation’s mission committee (e.g., planning and promoting the committee’s work, selecting international projects to fund, nurturing the call of individuals to a missionary vocation, supporting PC(USA) missionaries through financial gifts and prayer)	38%
Mission interpretation material—how to tell the story of the Church’s world mission	35%
Materials for training participants in short-term mission trips.....	34%
Training for leaders of short-term mission trips.....	26%
Recommendations about short-term mission trip insurance	19%
Recommended overseas ministries with which to partner for an effective international mission program	19%
List of recommended travel agencies for use in planning short-term mission trips.....	18%
Other.....	3%
Not interested in such resources	30%

Some of the other types of resources mentioned in the open-ended comments were youth mission information, suggestions about short-term mission trips, and a list of people who could be invited to speak to the congregation.

Small congregations (42%) and congregations in the Midwest (35%) were those least interested in receiving any world mission resources. Of the subset of congregations interested in receiving resources, information on inviting a missionary to speak to congregations is the resource most congregations in the Northeast (59%), Midwest (59%), and South (59%) wanted. Congregations in the West (57%) were more likely to want materials to help their mission committees. Smaller congregations were more interested in information on inviting missionaries to their congregations (67%). The largest percentage of medium-sized congregations wanted materials to help committees (71%), and the largest percentage of large congregations wanted materials for training mission-trip participants (61%).

Music

More than five out of six congregations (85%) submitted the name of the director of music or other person in charge of music for the congregation. More than half of these (53%) supplied an email address for this person.

Children's Programs

A third of PC(USA) congregations (33%) house a weekday program for children six years of age or younger. Of these, a little more than half (51%) described the program as a half-day preschool or daycare. Other types of programs were: full-day preschool or daycare (27%), parents' morning or day out programs (17%), a separate school renting space (17%), an infant/toddler program (12%), and Headstart programs (4%). One in five (20%) reported offering some other type of weekday children's program. Some of the other types of programs written in were: before and after school programs, YMCA programs, youth groups, WIC (Women, Infants, and Children) government program, Vacation Bible School, Wednesday night church school or Bible classes, VPK (voluntary pre-kindergarten), tutorial programs, LOGOS (a Presbyterian mid-week program for grades 1 through 5 which includes Bible Study, recreation, music, and family dinner time), Scouts, playgroups, music programs, and MOPS (mothers of preschoolers).

The likelihood of a congregation having a weekday program for young children is greater as membership size increases. Almost three-fourths of congregations with 350 members or more (73%) had a children's weekday program, compared to 13% of congregations with 100 members or less and 36% of mid-sized churches (101 to 349 members). Children's weekday programs were more likely in congregations in the West (42%) and less likely in those in the Northeast (38%), South (32%), and Midwest (24%).

Multicultural Ministries

When presented with six models of multicultural ministry, a little more than seven out of ten congregations (71%) reported that none applies to their congregation. This hasn't changed much since 2003 when the question was also asked (72%). (See Table 7.) Of the six, the most common was "congregations with one cultural majority (at least 80% of membership) and significant presence of other cultures (20% or less)," reported by 18% of congregations.

Table 7
Congregation's Reporting Various
Models of Multicultural Ministry, by Year

	2007	2003
Congregations with one cultural majority (at least 80% of membership) and significant presence of other cultures (20% or less)	18%	17%
A congregation that provides space for a nesting congregation or an immigrant fellowship of people from a culture different from the larger congregation.....	12%	10%
A congregation with no cultural minority	3%	3%
A bi-cultural congregation with two distinctly different cultures.....	2%	2%
A congregation intentionally transformed into a multicultural congregation in a changing neighborhood.	2%	2%
A new congregation intentionally begun as a multicultural congregation.....	1%	<1%

The majority of congregations report using only English during worship services (96%). Only 4% use any other language for a large part of services. In 2003, 6% reported using languages other than English. Congregations using other languages in worship listed a multitude of languages. Spanish and Korean were the most common.

Others include Asian languages: Japanese, Chinese, Cantonese, Mandarin, Laotian, Indonesian, Bahasa (type of Indonesian) Taiwanese, Thai, Filipino, and Vietnamese; languages native to Pakistan and India: Urdu, Punjabi, and Mizo; Middle Eastern languages: Assyrian, Armenian, and Arabic; Native American languages: Tohono, Shoshone, and Choctaw; languages native to Alaska: Tlingit and Siberian; African languages: Swahili, Nuer (Southern Sudan), and Twi (Ghanaian); and European languages: French, Slovak, Welsh, Hungarian, and Portuguese. American Sign Language was also specified.

Finances and Giving

Loans. A little more than one in four congregations (28%) had loans during 2007. The larger the congregation, the more likely they were to have a loan. A little more than one in seven congregations with 100 members or fewer (15%) had loans, compared to double that for medium-sized congregations (34%). Half of large congregations with 350 members or more had loans (50%). Larger proportions of congregations located in western states (38%) or southern states (31%) than of congregations located in northeastern states (22%) or midwestern states (24%) had loans. Twice as many newer congregations (organized after 1945, 43%) than of older congregations (organized in 1945 or before, 22%) had loans.

Nearly one in five congregations (19%) had loans from banks or other financial institutions. Smaller proportions of congregations had loans from presbyteries or synods (6%), the Presbyterian Investment & Loan Program (PILP) (6%), and the General Assembly Loan Program (4%). (See Table 8.)

Table 8
Percentages of Congregations with Loans from Various Sources

No loans	72%
Banks or other financial institutions.....	19%
Presbytery or synod.....	6%
Presbyterian Investment & Loan Program.....	6%
General Assembly Loan Program	4%
Other.....	5%

Note: Percentages do not total 100% because congregations could report loans from more than one source.

Regardless of membership size or region where the church is located, banks or other financial institutions tended to be the loan vehicle of choice. Congregations more likely to have loans with the Presbyterian Investment & Loan Program (PILP) were medium-size congregations (8% versus 4% in smaller congregations and 5% in larger congregations). Congregations in the western part of the United States were more likely to have loans with PILP (9% versus 4% in the Northeast, 5% in the Midwest, and 6% in the South). Congregations organized more recently (10%) were more likely to have loans through PILP than older congregations (4%).

The median balances for loans ranged from approximately \$128,237 (for the General Assembly Loan Program) to approximately \$199,500 (for bank loans).¹ Loans from presbyteries and synods were smaller, with a median of \$45,000.

Loans congregations had taken out from PC(USA)-related organizations featured lower interest rates than those from financial institutions. The median interest rate for loans from PC(USA)-related organizations ranged from 5.50% to 6.00%. The median interest rate for loans from banks or other financial institutions was 6.34%. (See Table 9.)

¹ The median of an ordered series of numbers is the number for which half of the numbers in the series are greater in value. The median of this series of numbers (1, 2, 4), for example, is 2.

Table 9
Median Average Balances and Interest Rates for Congregations with Loans
from Various Sources

Loan Source	Median Balance	Median Interest Rate
Banks or financial institutions	\$199,500	6.34%
Presbyterian Investment & Loan Program.....	\$154,610	6.00%
General Assembly Loan Program.....	\$128,237	5.50%
Presbytery or synod	\$45,000	5.50%
Other	\$71,161	5.50%

Expansion and Renovation Plans. About one-third of congregations (31%) reported that their congregations possibly or definitely planned to expand or renovate congregational facilities within the subsequent two years. The median estimated cost of those expansion or renovation projects was \$100,000. Of those who reported such plans, over three-quarters (78%) said their congregations would definitely or possibly need to undertake a capital campaign to finance the cost of the project.

Investments. As Table 11 shows, the majority of congregations (91%) reported that their congregations had made investments. More than half had invested funds in certificates of deposit (55%), about half had used money market accounts (51%), and nearly half had utilized stocks or mutual funds (46%). About a quarter (24%) specified some other type of investment, and a small fraction of congregations had invested in bonds or treasuries (13%). Specified as “other” were trusts, annuities, checking/cash/savings, life insurance, endowments, mortgages, real estate, and synod or presbytery investments.

Table 10
Percentages of Congregations with Funds Invested in Various Financial Instruments
and the Median Amount Invested

Type of Investment	Percentage with Investments in this Instrument	Median Investment Amount
Certificates of deposit	55%	\$45,000
Money market accounts	51%	\$47,000
Stocks or mutual funds	46%	\$125,000
Bonds or treasuries.....	13%	\$92,022
Other	24%	\$41,299
No funds invested	9%	—

Note: Percentages do not total 100% because congregations could report more than one type of investment.

Certificates of deposit tended to be the vehicle of choice for investments of smaller congregations (reported by 60%). Larger congregations with memberships greater than 100 preferred investing in money market accounts (reported by 58% of mid-size and 77% of large congregations). Compared to smaller congregations, larger congregations were more likely to have invested in bonds or treasuries (7% for small congregations; 14% for medium; and 23% for large ones). See Table 11.

Congregations in the Midwest (67%) and South (61%) were more likely to invest using certificates of deposit. Congregations in the Northeast used stocks or mutual funds (64%), while congregations in the West preferred money market accounts (59%).

Table 11
Percentages of Congregations with Funds Invested in Various Financial Instruments, by Size

	Congregations With Memberships of 100 or Smaller	Congregations with Memberships Between 101 and 350	Congregations with Memberships Greater than 350
Certificates of deposit.....	60%	53%	47%
Money market accounts.....	34%	58%	77%
Bonds or treasuries	7%	14%	23%
Stocks or mutual funds	30%	53%	66%
Other.....	21%	27%	28%
No funds invested.....	15%	7%	2%

Note: Percentages do not total 100% because congregations could report using more than one type of investment.

More than half of congregations with investments (55%) reported that their congregations managed their own investment portfolios. Brokerage or investment firms (28%), the Presbyterian Church (U.S.A.) Foundation or its New Covenant Funds affiliate (25%), and banks (22%) each managed some or all investment funds for a quarter of congregations. Another 6% said some other entity manages their investments, including committees, subcommittees, the session, the treasurer, the synod, the presbytery, and financial advisors.

As Table 12 shows, brokerage or investment firms, the Presbyterian Foundation or New Covenant Funds, and banks or other financial institutions managed investments for larger proportions of congregations with memberships greater than 350 than of smaller congregations. Six out of ten congregations with memberships of 100 or smaller (61%) managed their own portfolios.

Table 12
**Percentages of Congregations with Investments That Use
Various Types of Investment Portfolio Managers, by Size**

	Congregations With Memberships of 100 or Smaller	Congregations with Memberships Between 101 and 350	Congregations with Memberships Greater than 350
Brokerages or investment firms	19%	30%	42%
Presbyterian (U.S.A.) Foundation/ New Covenant Funds	16%	30%	34%
A bank	21%	22%	26%
We manage our own portfolio.....	61%	54%	45%
Other.....	6%	6%	7%

Note: Percentages do not total 100% because congregations could report using more than one type of investment portfolio manager.

Bequests and Planned Giving. One-quarter of congregations (25%) received new gifts in 2007 from estates (such as proceeds from gift annuities, charitable trusts, beneficiary of life insurance or retirement accounts, or charitable bequests). The median total amount of all new gifts from estates was approximately \$15,000.

When asked how many of the new gifts from estates were bequests, one-third (33%) said none; almost half (47%) said one; and one in five (20%) had two or more. The median total value of all new bequests was \$10,000.

A little more than a quarter of congregations (27%) had programs in place to encourage members to include the congregations in their wills. A little more than one in five congregations (22%) had used the Presbyterian Foundation's wills emphasis resource materials in any of the past three years.

One in five congregations (20%) were beneficiaries of permanent endowment funds held by the Foundation.

CLERK'S ANNUAL QUESTIONNAIRE FOR YEAR ENDING DECEMBER 31, 2007

Appendix

CLERKS OF SESSION MAY FIND IT NECESSARY TO CONSULT WITH PASTORS OR TREASURERS ON SOME QUESTIONS
Form may be completed on the web: www.pcusa.org/clerks2007

Number of congregations	10,794
Number of questionnaires completed	6,640
Response rate	62%

Financial Information

Q-1. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and indicate the approximate balance and interest rate on loans from each institution.)

	◆
Banks or financial institutions	19%
Presbyterian Investment & Loan Program (PILP)	6%
General Assembly Loan Program	4%
Presbytery or Synod	6%
Other (specify): _____	5%
No loans	72%

Banks or financial institutions

Approximate balance: n=1,180

\$1 – \$4,999	4%
\$5,000 – \$9,999	4%
\$10,000 – \$19,999	4%
\$20,000 – \$29,999	5%
\$30,000 – \$39,999	4%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	11%
\$100,000 – \$199,999	14%
\$200,000 – \$299,999	9%
\$300,000 – \$399,999	6%
\$400,000 – \$499,999	4%
\$500,000 – \$999,999	14%
\$1,000,000 – \$1,999,999	9%
\$2,000,000 or more	8%

Mean = \$754,496
 Median = \$199,500

Interest rate: n=1,180

	+
Less than 1%	1%
1% – 1.999%	1%
2% – 2.999%	1%
3% – 3.999%	3%
4% – 4.999%	6%

Note. Percentages may not add to 100% due to rounding

- * = less than 0.5%; rounds to zero
- = zero (0.0); no cases in this category
- + = non-responses of 10% or more on this question (reported percentages for all question omit non-responses)
- n = number of respondents eligible to answer this question
- ◆ = Percentages add to more than 100 because respondents could make more than one response

Q-1. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and indicate the approximate balance and interest rate on loans from each institution.)
 [Cont.]

5% – 5.999%	19%
6% – 6.999%	34%
7% – 7.999%	27%
8% – 8.999%	7%
9% – 9.999%	2%
10% or more	1%

Mean = 6.34%
 Median = 6.50%

Presbyterian Investment & Loan Program

Approximate balance:	n=366
	+
\$1 – \$4,999	1%
\$5,000 – \$9,999	4%
\$10,000 – \$19,999	6%
\$20,000 – \$29,999	5%
\$30,000 – \$39,999	3%
\$40,000 – \$49,999	3%
\$50,000 – \$99,999	12%
\$100,000 – \$199,999	23%
\$200,000 – \$299,999	11%
\$300,000 – \$399,999	8%
\$400,000 – \$499,999	6%
\$500,000 – \$999,999	12%
\$1,000,000 – \$1,999,999	4%
\$2,000,000 or more	2%

Mean = \$492,453
 Median = \$154,610

Interest rate:	n=366
	+
Less than 1%	*
1% – 1.999%	*
2% – 2.999%	2%
3% – 3.999%	6%
4% – 4.999%	10%
5% – 5.999%	28%
6% – 6.999%	36%
7% – 7.999%	16%
8% – 8.999%	2%
9% – 9.999%	*
10% or more	—

Mean = 5.80%
 Median = 6.00%

Note. Percentages may not add to 100% due to rounding

- * = less than 0.5%; rounds to zero
- = zero (0.0); no cases in this category
- + = non-responses of 10% or more on this question (reported percentages for all question omit non-responses)
- n = number of respondents eligible to answer this question
- ◆ = Percentages add to more than 100 because respondents could make more than one response

Q-1. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and indicate the approximate balance and interest rate on loans from each institution.)
 [Cont.]

General Assembly Loan Program

Approximate balance:	n=233
	+
\$1 – \$4,999.....	5%
\$5,000 – \$9,999.....	5%
\$10,000 – \$19,999.....	6%
\$20,000 – \$29,999.....	4%
\$30,000 – \$39,999.....	2%
\$40,000 – \$49,999.....	2%
\$50,000 – \$99,999.....	16%
\$100,000 – \$199,999.....	28%
\$200,000 – \$299,999.....	23%
\$300,000 – \$399,999.....	4%
\$400,000 – \$499,999.....	2%
\$500,000 or more.....	1%

Mean = \$144,764
 Median = \$128,237

Interest rate:	n=233
	+
Less than 1%.....	1%
1% – 1.999%.....	—
2% – 2.999%.....	—
3% – 3.999%.....	12%
4% – 4.999%.....	17%
5% – 5.999%.....	36%
6% – 6.999%.....	31%
7% – 7.999%.....	3%
8% – 8.999%.....	—
9% – 9.999%.....	—
10% or more.....	—

Mean = 5.26%
 Median = 5.50%

Presbytery or Synod

Approximate balance:	n=388
	+
\$1 – \$4,999.....	9%
\$5,000 – \$9,999.....	8%
\$10,000 – \$19,999.....	14%
\$20,000 – \$29,999.....	6%
\$30,000 – \$39,999.....	9%
\$40,000 – \$49,999.....	6%
\$50,000 – \$99,999.....	18%

Note. Percentages may not add to 100% due to rounding

- * = less than 0.5%; rounds to zero
- = zero (0.0); no cases in this category
- + = non-responses of 10% or more on this question (reported percentages for all question omit non-responses)
- n = number of respondents eligible to answer this question
- ◆ = Percentages add to more than 100 because respondents could make more than one response

Q-1. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and indicate the approximate balance and interest rate on loans from each institution.)
 [Cont.]

\$100,000 – \$199,999.....	11%
\$200,000 – \$299,999.....	7%
\$300,000 – \$399,999.....	5%
\$400,000 – \$499,999.....	1%
\$500,000 – \$999,999.....	4%
\$1,000,000 or more.....	4%

Mean = \$225,318
 Median = \$45,000

Presbytery or Synod

Interest rate:	n=388
	+
Less than 1%	9%
1% – 1.999%	1%
2% – 2.999%	3%
3% – 3.999%	8%
4% – 4.999%	12%
5% – 5.999%	19%
6% – 6.999%	24%
7% – 7.999%	22%
8% – 8.999%	1%
9% – or more.....	1%

Mean = 5.11%
 Median = 5.50%

Other (specify): _____

Approximate balance:	n=338
	+
\$1 – \$4,999.....	4%
\$5,000 – \$9,999.....	8%
\$10,000 – \$19,999.....	12%
\$20,000 – \$29,999.....	9%
\$30,000 – \$39,999.....	4%
\$40,000 – \$49,999.....	4%
\$50,000 – \$99,999.....	15%
\$100,000 – \$199,999.....	18%
\$200,000 – \$299,999.....	6%
\$300,000 – \$399,999.....	4%
\$400,000 – \$499,999.....	4%
\$500,000 – \$999,999.....	6%
\$1,000,000 – \$1,999,999.....	3%
\$2,000,000 or more.....	3%

Mean = \$278,975
 Median = \$71,161

Note. Percentages may not add to 100% due to rounding

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Other (specify): _____

Interest rate:	n=338
	+
Less than 1%	10%
1% – 1.999%	1%
2% – 2.999%	3%
3% – 3.999%	5%
4% – 4.999%	11%
5% – 5.999%	25%
6% – 6.999%	25%
7% – 7.999%	15%
8% – 8.999%	5%
9% – 9.999%	1%
10% or more	1%

Mean = 5.14%
Median = 5.50%

No loans n=4,526

Q-2. Does your congregation have any plans to expand or renovate your facilities within the next two years?

Yes, definitely	14%
Yes, possibly	17%
No.....	69%

Q-2a. [If “yes, definitely” or “yes, possibly,”] What is the estimated cost of the project(s) (if known)?

	n=1,997
	+
\$0 – \$999	1%
\$1,000 – \$9,999	9%
\$10,000 – \$29,999	17%
\$30,000 – \$49,999	9%
\$50,000 – \$99,999	13%
\$100,000 – \$499,999	22%
\$500,000 – \$999,999	9%
\$1,000,000 – \$1,999,999	7%
\$2,000,000 – \$4,999,999	7%
\$5,000,000 or more	5%

Mean = \$1,125,965
Median = \$100,000

Q-2b. [If “Yes, definitely,” or “Yes, possibly,”] Will this project require a capital campaign (a special fundraising effort)?

	n=1,997
	+
Yes, definitely	41%
Yes, possibly	37%
No.....	22%

Note. Percentages may not add to 100% due to rounding

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Q-3. Does your congregation currently have funds invested in any of the following financial instruments? (Check *all* that apply and indicate the approximate amount invested in each.)

	◆
Certificates of deposit	55%
Money market accounts	51%
Bonds or treasuries.....	13%
Stocks or mutual funds.....	46%
Other (please specify): _____	24%
No funds invested (Skip to Q-5)	9%

Certificates of deposit

Approximate amount invested:	n=3,478
Less than \$1,000.....	*
\$1,000 – \$4,999.....	5%
\$5,000 – \$9,999.....	7%
\$10,000 – \$14,999.....	8%
\$15,000 – \$19,999.....	6%
\$20,000 – \$29,999.....	11%
\$30,000 – \$39,999.....	8%
\$40,000 – \$49,999.....	7%
\$50,000 – \$99,999.....	20%
\$100,000 – \$149,999.....	11%
\$150,000 – \$199,999.....	5%
\$200,000 – \$299,999.....	5%
\$300,000 – \$499,999.....	4%
\$500,000 or more	3%

Mean = \$142,583
 Median = \$45,000

Money market accounts

Approximate amount invested:	n=3,254
Less than \$1,000.....	1%
\$1,000 – \$4,999.....	6%
\$5,000 – \$9,999.....	8%
\$10,000 – \$14,999.....	7%
\$15,000 – \$19,999.....	6%
\$20,000 – \$29,999.....	10%
\$30,000 – \$39,999.....	7%
\$40,000 – \$49,999.....	6%
\$50,000 – \$99,999.....	18%
\$100,000 – \$149,999.....	10%
\$150,000 – \$199,999.....	5%
\$200,000 – \$299,999.....	6%
\$300,000 – \$499,999.....	5%
\$500,000 or more	4%

Mean = \$166,979
 Median = \$47,000

Note. Percentages may not add to 100% due to rounding

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Q-3. Does your congregation currently have funds invested in any of the following financial instruments?
 [Cont.] (Check **all** that apply and indicate the approximate amount invested in each.)

Bonds or treasuries

Approximate amount invested:	n=812
Less than \$1,000.....	1%
\$1,000 – \$4,999.....	4%
\$5,000 – \$9,999.....	5%
\$10,000 – \$14,999.....	6%
\$15,000 – \$19,999.....	4%
\$20,000 – \$29,999.....	6%
\$30,000 – \$39,999.....	5%
\$40,000 – \$49,999.....	3%
\$50,000 – \$99,999.....	17%
\$100,000 – \$149,999.....	6%
\$150,000 – \$199,999.....	5%
\$200,000 – \$299,999.....	9%
\$300,000 – \$499,999.....	8%
\$500,000 or more.....	19%

Mean = \$486,859
 Median = \$92,022

Stocks or mutual funds

Approximate amount invested:	n=2,875
Less than \$1,000.....	1%
\$1,000 – \$4,999.....	4%
\$5,000 – \$9,999.....	4%
\$10,000 – \$14,999.....	4%
\$15,000 – \$19,999.....	3%
\$20,000 – \$29,999.....	5%
\$30,000 – \$39,999.....	4%
\$40,000 – \$49,999.....	4%
\$50,000 – \$99,999.....	16%
\$100,000 – \$149,999.....	10%
\$150,000 – \$199,999.....	6%
\$200,000 – \$299,999.....	10%
\$300,000 – \$499,999.....	10%
\$500,000 or more.....	20%

Mean = \$512,680
 Median = \$125,000

Note. Percentages may not add to 100% due to rounding

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- n = number of respondents eligible to answer this question
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Q-3. Does your congregation currently have funds invested in any of the following financial instruments?
 [Cont.] (Check **all** that apply and indicate the approximate amount invested in each.)

Other (specify): _____

Approximate amount invested:	n=1,540
Less than \$1,000.....	2%
\$1,000 – \$4,999.....	8%
\$5,000 – \$9,999.....	9%
\$10,000 – \$14,999.....	8%
\$15,000 – \$19,999.....	5%
\$20,000 – \$29,999.....	11%
\$30,000 – \$39,999.....	6%
\$40,000 – \$49,999.....	4%
\$50,000 – \$99,999.....	17%
\$100,000 – \$149,999.....	7%
\$150,000 – \$199,999.....	4%
\$200,000 – \$299,999.....	6%
\$300,000 – \$499,999.....	5%
\$500,000 or more.....	9%

Mean = \$210,864
 Median = \$41,299

Q-4. Who manages your invested funds? (Check **all** that apply.)

n=6,047

A brokerage/investment firm.....	28%
Foundation/New Covenant Funds (sponsored by the Presbyterian Foundation).....	25%
A bank.....	22%
We manage our own portfolio.....	55%
Other (please specify): _____.....	6%

Presbyterian Disaster Assistance

Q-5. In the last two years, how many work teams did your congregation send to help with disaster relief efforts in the U.S.? If none, write “0” (zero) and skip to Q-7. _____ teams

None.....	73%
1.....	12%
2.....	8%
3.....	3%
4.....	2%
5.....	1%
6-10.....	1%
11 or more.....	*

Mean = 1
 Median = 0

Note. Percentages may not add to 100% due to rounding

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- n = number of respondents eligible to answer this question
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Q-6. With what other organizations did you coordinate the sending out of such work team? (Check *all* that apply.)

n=1,684

	◆	
Presbyterian Disaster Assistance (PDA).....	47%	
Presbytery, synod, another PC(USA) congregation, or another PC(USA) entity.....	42%	
A non-PC(USA) organization.....	25%	
None, we sent teams on our own	20%	

Q-6a. [If sent teams on our own,] Who is the point of contact in your church for such work?

Name: _____
(please print)

Children's Programs

Q-7. Does your church house any weekday programs for young children (age 6 or younger)

Yes	33%
No.....	67%

Q-7a. [If "yes,"] Which of the following best describes your program(s)? (Check *all* that apply.)

n=2,075

	◆	
Half-day preschool or daycare	51%	
Full-day preschool or daycare.....	27%	
Parents' Morning Out or Parents' Day Out	17%	
Infant/Toddler program.....	12%	
Headstart	4%	
Separate school renting space	17%	
Other (please specify):_____	20%	

Bequests and Planned Giving

Q-8a. How many new gifts did your congregation receive in 2007 from estates (i.e., proceeds from gift annuities, charitable trusts, beneficiary of life insurance or retirement accounts, or charitable bequests)? If none, write "0" (zero) and skip to Q-10.

Number of new gifts from estates received in 2007: _____

None.....	75%
One.....	16%
Two.....	5%
Three or more.....	4%

All Congregations:
Mean = 0.45
Median = 0

Congregations with new gifts:
Mean = 1.83
Median = 1.00

Note. Percentages may not add to 100% due to rounding

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- n = number of respondents eligible to answer this question
- ◆ = Percentages add to more than 100 because respondents could make more than one response

Q-8b. What was the total value of all new gifts from estates in 2007? \$ _____

	n=1,506
	+
Less than \$1,000	7%
\$1,000 – \$4,999	19%
\$5,000 – \$9,999	12%
\$10,000 – \$14,999	13%
\$15,000 – \$19,999	4%
\$20,000 – \$29,999	11%
\$30,000 – \$39,999	4%
\$40,000-\$49,999	4%
\$50,000 – \$99,999	12%
\$100,000 – \$149,999.....	5%
\$150,000 – \$199,999.....	2%
\$200,000 – \$299,999.....	3%
\$300,000 – \$499,999.....	2%
\$500,000 or more	3%

Mean = \$85,197
 Median = \$15,000

Q-9. How many of the new gifts from estates in Q-8 were bequests? If none, write “0” (zero) and skip to Q-10.
Number of new bequests received in 2007: _____ or All of them

	n=1,506
	+
None.....	33%
One.....	47%
Two.....	12%
Three or more.....	8%

Mean = 1.07
 Median = 1.00

Q-9a. Check here if all of them

	n=1,506
Not checked	72%
Checked	28%

Note. Percentages may not add to 100% due to rounding

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- n = number of respondents eligible to answer this question
- ◆ = Percentages add to more than 100 because respondents could make more than one response

Q-9b. What was the total value of all new bequests received in 2007? \$ _____

n=1,506

	+
Less than \$1,000	5%
\$1,000 – \$4,999	17%
\$5,000 – \$9,999	11%
\$10,000 – \$14,999	13%
\$15,000 – \$19,999	5%
\$20,000 – \$29,999	11%
\$30,000 – \$39,999	4%
\$40,000 – \$49,999	3%
\$50,000 – \$99,999	13%
\$100,000 – \$149,999.....	5%
\$150,000 – \$199,999.....	3%
\$200,000 – \$299,999.....	4%
\$300,000 – \$499,999.....	3%
\$500,000 or more	4%

Mean = \$80,180
Median = \$10,000

Q-10. Does your congregation have a program that encourages members to “remember the church” in their wills?

Yes	27%
No.....	73%

Q-11. In any of the past three years, has your congregation used the Presbyterian Foundation’s wills emphasis resource materials?

Yes	22%
No.....	78%

Q-12. Is your church the beneficiary of a permanent fund held by the Presbyterian Foundation?

Yes	20%
No.....	80%

Christian Witness

Q-13. Does your congregation currently:

a. Have a specific program, or plan to make intentional efforts, to share the gospel with Muslims, Hindus, Jews, and people of other (non-Christian) faiths in your community?

Yes.....	7%
No	93%

b. Work with neighbors of non-Christian religious traditions either to respond to human needs (food pantries, disaster relief, homelessness, HIV/AIDS, etc.) or to otherwise engage in joint service work?

Yes.....	51%
No	49%

Note. Percentages may not add to 100% due to rounding

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— = zero (0.0); no cases in this category

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n = number of respondents eligible to answer this question

◆ = Percentages add to more than 100 because respondents could make more than one response

Q-13. Does your congregation currently:

[Cont.]

- c. Make intentional efforts to build relationships of respect and hospitality with people of non-Christian religious traditions in which all learn about each other's cultures and share their faith?

Yes.....26%
 No.....74%

- d. Engage with neighbors of non-Christian faiths in other ways? (please specify): _____

Yes.....24%
 No.....76%

Q-14. What is the name of the person in your congregation who is most involved in dialogue and witness among neighbors of non-Christian faiths?

Name: _____ Email: _____
(please print) *(please print)*

Q-15. How interested would your congregation be in each of the following types of resources for helping Presbyterians become more articulate as Christian witnesses among neighbors of non-Christian faiths?

	<u>How Interested?</u>		
	Very	Somewhat	Not at All
a. Suggestions for building relationships with people of other faiths, including how to share the Christian faith with others openly, honestly, and respectfully	18%	57%	25%
b. Materials for conducting a program or class on witness among people of other faiths	13%	49%	38%
c. Models of effective and respectful witness by Christians among neighbors of other faiths	16%	52%	32% +
d. A training program in faith sharing, with attention to learning how to talk clearly about what we believe and what God asks of us.....	25%	49%	26%
e. Materials to help children and youth learn about other religions and the faith practices of children and youth of other faiths	23%	49%	28%
f. Other (please specify): _____	5%	18%	77% +

Music

Q-16. What is the name of your congregation's Director of Music or other person in charge of music for the congregation?

Name: _____ Email: _____
(please print) *(please print)*

Note. Percentages may not add to 100% due to rounding

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- = zero (0.0); no cases in this category
- + = non-responses of 10% or more on this question (reported percentages for all question omit non-responses)
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Multicultural Ministry

Q-17. Some models of multicultural ministry are listed below. Please check *all* models that apply to your congregation.

A congregation that provides space for a nesting congregation or an immigrant fellowship of people from a culture different from the larger congregation.....	◆	12%
A congregation with one cultural minority (at least 80% of membership) and significant presence of other cultures (20% or less)		18%
A congregation with no cultural minority		3%
A bi-cultural congregation with two distinctly different cultures (that make up less than 80%).....		2%
A new congregation intentionally begun as a multicultural congregation.....		1%
A congregation intentionally transformed into a multicultural congregation in a changing neighborhood		2%
None of the above		71%

Q-18. Does your congregation regularly use a language other than English for a large portion of any of its worship services?

Yes	4%
No.....	96%

Q-18a. If yes, what other language(s) is (are) used? _____

Tabulated separately

Guest Preachers

Q-19. The 1999 General Assembly urged all congregations to *invite* racial ethnic ministers to preach during Sunday worship services at least annually. Did your congregation invite a racial ethnic minister (other than your Pastor if he or she is racial ethnic minister) to preach during 2007?

Yes	31%
No.....	69%

Q-19a. If yes, how many Sundays did a racial ethnic minister serve as guest preacher? (If all invitations were turned down, enter "0" – zero.) _____

	n=1,943
None.....	6%
One.....	49%
Two.....	23%
Three.....	9%
Four.....	5%
Five.....	2%
Six or more.....	6%

Number of Sundays:

Mean = 2

Median = 1

Note. Percentages may not add to 100% due to rounding

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— = zero (0.0); no cases in this category

+ = non-responses of 10% or more on this question (reported percentages for all question omit non-responses)

n = number of respondents eligible to answer this question

◆ = Percentages add to more than 100 because respondents could make more than one response

Q-19b. If no, when was the last time your congregation invited a racial ethnic minister to preach there? n=4,408

During 2006	14%
2-3 years ago	17%
4-6 years ago	14%
7-9 years ago	6%
10 years or more	9%
Never/don't know	40%

World Mission

Q-20. Does your congregation have a committee that focuses on world (or international) mission?

Yes	50%
No.....	50%

Q-20a. If yes, what is the name of the contact person for this committee?

Name: _____ Email: _____
(please print) *(please print)*

Q-20b. [If “yes,”] would this person like to receive World Mission’s monthly electronic newsletter about Presbyterian mission work around the world?

	n=3,191
Yes	60%
No.....	40%

Q-21. What resources or information from the World Mission offices of the General Assembly Council would facilitate your congregation’s international mission in the next two years? (Check **all** that apply.)

Materials for training participants in short-term mission trips.....	34% ♦
Training for leaders of short-term mission trips	26%
List of recommended travel agencies for use in planning short-term mission trips	18%
Recommendations about short-term mission trip insurance	19%
Materials to help your congregations’ mission committee (e.g., planning and promoting the committee’s work, selecting international projects to fund, nurturing the call of individuals to a missionary vocation, supporting PC(USA) missionaries through financial gifts and prayer).....	38%
Information on inviting a missionary to speak to your congregation	40%
Mission interpretation material—how to tell the story of the Church’s world mission.....	35%
Recommended overseas ministries with which to partner for an effective international mission program.....	19%
Other (please specify): _____	3%
Not interested in such resources.....	30%

Total number of surveys submitted via web	97%
Total number of surveys submitted via hard copy	3%

Note. Percentages may not add to 100% due to rounding

* = less than 0.5%; rounds to zero

— = zero (0.0); no cases in this category

+ = non-responses of 10% or more on this question (reported percentages for all question omit non-responses)

n = number of respondents eligible to answer this question

♦ = Percentages add to more than 100 because respondents could make more than one response