

***Session Annual Statistical Report Supplement:
End of Year 2004***

**A Summary of the Research Data Received
Through the *Clerk's Annual Questionnaire***



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

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Table of Contents

Highlights	1
Introduction	4
Findings	4
Congregational Finances and Giving	4
Worship	7
Access to Technology	7
Health Ministries	9
Appendix	A-1

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Highlights

The Presbyterian Church (U.S.A.) Research Services and General Assembly offices surveyed clerks of sessions of PC(USA) congregations in late 2004 and early 2005. Leaders of three in five congregations (61%) responded. Analysis of responses to the Clerk's Annual Questionnaire shows that:

- A quarter of congregations whose leaders responded to the survey (26%) had loans, including 16% with loans from banks and other financial institutions.
- The median average balances for loans from banks or other financial institutions, the Presbyterian Loan & Investment Fund, and the General Assembly Loan Program were between \$140,000 and \$200,000. The median average balance for loans from a presbytery or synod was only \$40,000.
- A third of congregations were possibly or definitely planning to expand or renovate their facilities within the next two years. Of these, three-quarters (77%) would definitely or possibly need to undertake capital campaigns to finance those projects.
- Nine in ten congregations (89%) had made investments. The most popular investment instruments were certificates of deposit, money market accounts, and stocks or mutual funds. Larger percentages of medium-sized and large congregations than of small congregations had invested in money market accounts and stocks or mutual funds.
- More than half of congregations with investments (55%) manage their own investment portfolios. Also popular for managing portfolios were brokerage or investment firms, the Presbyterian Church (U.S.A.) Foundation or its New Covenant Funds affiliate, and banks. Brokerages, investment firms, the Foundation, and New Covenant Funds managed more investment portfolios of large congregations than of small and medium-sized congregations. More small and medium-sized congregations managed their own portfolios than large congregations did.
- Two-thirds of congregations (68%) celebrate the Lord's Supper in their first or only service about once a month. A quarter (25%) celebrate Communion about every six weeks or quarterly. A quarter (22%) also celebrate Communion during special days and special seasons.
- In three-quarters of congregations (72%), Communion elements are distributed to worshipers where those worshipers are seated.
- Racial-ethnic ministers (other than installed pastors at their home congregations) preached at a third of congregations (29%) during 2004.
- A typical congregation had two computers. One in ten congregations (10%)—primarily small ones—had no computers.
- Slightly less than half each of congregations maintained Internet access in their buildings through dial-up service (46%) and/or through Broadband access (41%). Nearly one in five congregations (17%) had no Internet access in their buildings.
- Five in six congregations with more than 350 members (84%)—but only a third of congregations with 350 or fewer members (30%)—had Broadband Internet access in their buildings. Half of congregations with

350 or fewer members (52%)—but only one in five congregations with more than 350 members (21%)—had dial-up Internet access.

- Two in five congregations with 100 or fewer members (40%)—but only 6% of congregations with more than 100 members—had no Internet access in their buildings.
- The most prevalent congregational health ministry was communicating health-related information to their congregations. A third of congregations (36%) maintained such communication, with three-quarters of them (75%) using bulletin inserts for that purpose.
- Few congregations had volunteer parish nurses (7%) and/or paid parish nurses (2%).

Introduction

The Presbyterian Church (U.S.A.) Research Services annually develops and distributes a survey that goes out with the Session Annual Statistical Reports to the clerks of the sessions of all PC(USA) congregations. Distribution of this Clerk's Annual Questionnaire takes place at the end of the year, and responses are to cover the year ending December 31.

The 2004 survey focused on congregational finances and giving, worship, access to technology, and health ministries. It went to all 11,019 congregations. Leaders of three in five congregations (61%) completed and returned the surveys. For the first time ever, more than half of responding congregational leaders (57%) submitted their responses by completing a Web-based survey, instead of completing and returning printed surveys.

Detailed information on the responses of congregational leaders follows in an appendix.

Congregational Finances and Giving

Loans

Of the congregations whose leaders responded to the survey, only a quarter (26%) had loans. Larger proportions of large congregations than of small and medium-sized congregations had loans. Half of congregations with more than 350 members (48%)—but only one in five congregations with 350 or fewer members (21%)—had loans. One in six congregations (16%) had loans from banks or other financial institutions. Small proportions of congregations had loans from presbyteries or synods (6%), the Presbyterian Investment & Loan Program (PILP) (3%), and the General Assembly (GA) Loan Program (2%). (See Table 1.)

Table 1
Percentages of PC(USA) Congregations with Loans from Various Sources

No loans.....	74%
Banks or other financial institutions.....	16%
Presbytery or synod.....	6%
Presbyterian Investment & Loan Program.....	3%
General Assembly Loan Program.....	2%
Other.....	4%

Note: Percentages do not total 100% because congregational leaders could report more than one loan source.

The median average balances for loans from most of these sources were close, ranging from approximately \$140,000 (for PILP and the GA Loan Program loans) to approximately \$200,000 (for bank loans).¹ Loans from presbyteries and synods were smaller, with a \$40,000 median average. The median average interest rates for loans from all sources ranged between 5% and 6%. (See Table 2.)

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

Table 2
Median Average Balances and Interest Rates for Congregations
with Loans from Various Sources

Loan Source	Median Average Balance	Median Average Interest Rate
Banks or other financial institutions	\$200,000	5.5%
Presbytery or synod.....	\$41,275	5.5%
Presbyterian Investment & Loan Program.....	\$142,942	5.6%
General Assembly Loan Program	\$141,404	5.5%
Other.....	\$60,000	5.0%

Expansion and Renovation Plans

Leaders of a third of congregations (34%) reported that their congregations possibly or definitely planned to expand or renovate congregational facilities within the next two years. Of those who reported such plans, three-quarters (77%) said their congregations would definitely or possibly need to undertake a capital campaign to finance the estimated costs of the projects.

Investments

As data in Table 3 show, leaders of nine in ten congregations (89%) reported that their congregations had made investments. Half each had invested funds in certificates of deposit (50%), money market accounts (48%), and/or stocks or mutual funds (45%). A smaller fraction of congregations had invested in bonds or treasuries (13%).

Table 3
Percentages of PC(USA) Congregations with Funds Invested
in Various Financial Instruments and the Median Average Amounts Invested

Type of Investment	Percentage with Investments in This Instrument	Median Average Investment Amount
Certificates of deposit	50%	\$34,884
Money market accounts	48%	\$37,000
Stocks or mutual funds.....	45%	\$96,000
Bonds or treasuries.....	13%	\$90,812
Other.....	23%	\$39,436
No funds invested.....	11%	—

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

Larger proportions of medium-sized and large congregations than of small congregations had invested in money market accounts and/or stocks or mutual funds. Three in five congregations with more than 100 members had invested in money market accounts (61%) and/or stocks or mutual funds (57%). Only a third of congregations with 100 or fewer members had invested in money market accounts (30%) and/or stocks or mutual funds (29%).

The median average amount invested in certificates of deposit and money market accounts were each approximately \$35,000. The median average amounts of funds invested in stocks or mutual funds and bonds or treasuries were each nearly \$100,000.

Leaders of half of congregations with investments (55%) reported that their congregations manage their own investment portfolios. Brokerage or investments firms (28%), the Presbyterian Church (U.S.A.) Foundation or its New Covenant Funds affiliate (28%), and banks (21%) each manage some or all investment funds for a quarter each of congregations.

As the data in Table 4 show, brokerages or investment firms and the Presbyterian Foundation or New Covenant Funds manage investments for larger proportions of large congregations than of small and medium-sized congregations. Two in five congregations with memberships greater than 350 (brokerages or investments firms, 40%; Presbyterian Foundation or New Covenant Funds, 36%)—but only a quarter of congregations with memberships of 350 or fewer (brokerages or investment firms, 24%; Presbyterian Foundation or New Covenant Funds, 25%)—had investments that brokerages and/or the foundation manage. Larger proportions of small and medium-sized congregations than of large congregations manage their own investment funds. Three in five congregations with memberships of 350 or fewer (58%)—but only half of congregations with memberships larger than 350 (46%)—manage their own investment funds.

Table 4
Percentages of Congregations with Investments That Use Various Types
of Investment Portfolio Managers

	Congregations with 100 or Fewer Members	Congregations with Between 101 and 350 Members	Congregations with Between 351 and 800 Members	Congregations with More Than 800 Members
Brokerages or investment firms	18%	31%	38%	47%
Presbyterian Church (U.S.A.) Foundation/New Covenant Funds	18%	31%	37%	36%
A bank or other financial institution	19%	20%	25%	26%
We manage our own portfolio.....	62%	54%	48%	41%
Other.....	5%	6%	6%	6%

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

Bequests and Planned Giving

Leaders of nearly half of congregations (45%) reported receiving new bequests in 2004. The median average total amount of all new bequests was \$10,000. One in six congregations (17%) received new gifts in 2004 from planned giving (such as proceeds from gift annuities, charitable trusts, life insurance, and retirement accounts). Again, the median average total amount of all new gifts from estates was \$10,000.

A quarter each of congregations had programs in place to encourage members to include the congregation in their wills (25%) and/or to promote planned giving (23%).

Worship

Celebrating the Lord's Supper

Leaders of two-thirds of congregations (68%) reported that their congregations celebrate the Lord's Supper in their first (or only) Sunday services about once a month. A quarter of congregations (25%) celebrate Communion in their first or only services about every six weeks or quarterly.² Another quarter (22%) celebrate Communion on feast days (during special days and special seasons).³

In three-quarters of congregations (72%), communion elements are distributed to worshipers where those worshipers are seated.

Placement and Use of the Font

In four in five congregations (80%), the font is visible at services, even when no baptism is taking place. In only one in eight of these congregations (13%), however, does the font contain water during services without baptisms.

Guest Preachers

The 1999 General Assembly urged all congregations to invite racial-ethnic ministers to preach during Sunday services at least once a year. A third of congregations (29%) invited racial-ethnic ministers (other than installed pastors at their home congregations) to preach during a 2004 Sunday service or services.⁴ In half of these congregations (53%), a racial-ethnic minister preached on one Sunday only.

Access to Technology

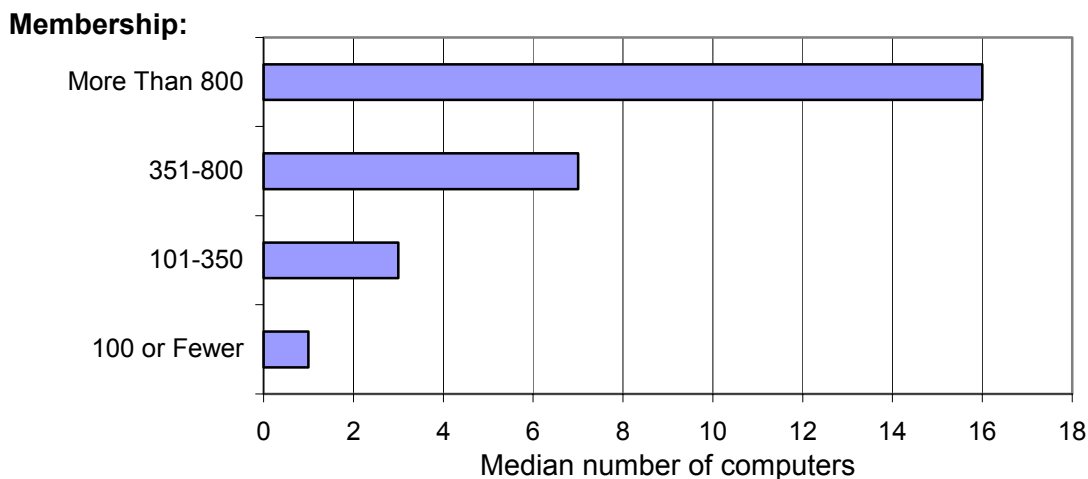
Congregational leaders reported that their congregations had a median average of two computers. A fifth each had one computer (22%) or two computers (19%). One in ten (10%) had no computers. Large congregations had more computers than small congregations. Congregations with more than 800 members had a median average of 16 computers; congregations with between 351 and 800 members averaged 7 computers; congregations with between 101 and 350 members averaged 3 computers; and congregations with 100 or fewer members averaged 1 computer. (See Figure 1.)

² Half of congregations (45%) had second Sunday services where they celebrated Communion monthly.

³ Percentages of responses do not total 100% because congregational leaders could choose more than one option.

⁴ This percentage has essentially remained the same since 1999. A larger percentage of congregations with more than 600 members (45%) than of smaller congregations (28%) had racial-ethnic ministers preach.

Figure 1
Median Average Number of Computers by Congregational Membership Size



Church buildings of slightly less than half of congregations featured Internet connections through dial-up Internet access (through AOL or other Internet service providers; 46%) and/or Broadband Internet access (such as DSL, cable modem, or T1; 41%). Nearly one in five congregations (17%) had no Internet access in their buildings.⁵

As the data in Table 5 show, Broadband Internet access was more prevalent in the buildings of large congregations, while dial-up access was more common in small and medium-sized congregations. Five in six congregations with more than 350 members (84%)—but only a third of congregations with 350 or fewer members (30%)—had Broadband access. Half of congregations with 350 or fewer members (52%)—but only one in five congregations with more than 350 members (21%)—had dial-up access. Much larger proportions of small congregations than of medium-sized or large congregations had no Internet access in their buildings. Two in five congregations with 100 or fewer members (40%)—but only 6% of congregations with more than 100 members—had no Internet access.

Table 5
Percentages of Congregations with Various Types of Internet Connections
in Their Buildings by Membership Size

	Congregations with 100 or Fewer Members	Congregations with Between 101 and 350 Members	Congregations with Between 351 and 800 Members	Congregations with More Than 800 Members
Broadband access	15%	40%	80%	93%
Dial-up access	47%	56%	26%	10%
Other access	1%	2%	2%	1%
No Internet access	40%	4%	1%	0%

Note: Percentages do not total 100% because congregational leaders could report more than one type of Internet connection.

⁵ Percentages of responses to this question total more than 100% because congregational leaders could report more than one type of Internet connection.

As the data in Table 6 show, Broadband Internet access was more prevalent in the buildings of congregations with multiple computers, while dial-up access was more common in congregations with five or fewer computers. Half of congregations with two or more computers (51%)—but only one in ten congregations with one computer (10%)—had Broadband access. Half of congregations with between one and five computers (53%)—but only a quarter of congregations with six or more computers (27%)—had dial-up access. A much larger proportion of congregations with one computer than of congregations with more than one computer had no Internet access in their buildings. Two in five congregations with one computer (41%)—but only one in ten congregations with multiple computers (9%)—had no Internet access.

Table 6
Percentages of Congregations with Various Types of Internet Connections
in Their Buildings by Number of Computers Reported

	Congregations with One Computer	Congregations with Between Two and Five Computers	Congregations with Six or More Computers
Broadband access	10%	38%	73%
Dial-up access	49%	55%	27%
Other access	2%	1%	2%
No Internet access	41%	10%	7%

Note: Percentages do not total 100% because congregational leaders could report more than one type of Internet connection.

Health Ministries

The health ministry most prevalent among congregations was the communication of health-related information through bulletin inserts. Leaders of a third of congregations (36%) said their congregations communicated such information to their congregations. Three-quarters of these congregations (75%) used bulletin inserts to do so. A third of congregations (35%) sponsored special information-sharing programs.

Parish nursing ministries were less prevalent. Leaders of 7% of congregations said their congregations had volunteer parish nurses, and leaders of 2% said they had paid parish nurses. One in six congregations (17%) have had discussions about possible health care/parish nursing ministries. Leaders of three in five congregations (59%), however, said their congregations were unlikely to ever develop such ministries.

Results showed that volunteer parish nurses volunteered for a median average of 4 hours per week. Paid parish nurses worked a median average of 16 hours per week.

Larger proportions of large congregations reported employing volunteer and/or paid parish nurses. While 15% of congregations with more than 350 members had volunteer parish nurses and/or paid parish nurses, very few congregations with 350 or fewer members did (4%, volunteer parish nurses; 2%, paid parish nurses).

Just 3% of congregations had congregational health ministries managed by people other than parish nurses. In addition, one in ten congregations each had a person in charge of older adult ministries (12%), had volunteers who are trained and organized as care teams (11%), and/or regularly sponsored health-related events such as health fairs (10%).

CLERK'S ANNUAL QUESTIONNAIRE FOR YEAR ENDING DECEMBER 31, 2004

Return to Presbytery Clerk By _____ 2005

Number of questionnaires mailed	11,019
Number of questionnaires returned.....	6,729
Response rate	61%

CLERKS OF SESSION MAY FIND IT NECESSARY TO CONSULT WITH PASTORS OR TREASURERS ON SOME QUESTIONS

Guest Preachers

Q-1. 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 a racial ethnic minister) to preach during 2004?

Yes	29%
No	71%

Q-1a. If yes, on how many Sundays did a racial ethnic minister serve as guest preacher?

	n=1,862
None	1%
One	52%
Two	23%
Three	9%
Four	6%
Five	3%
Six or more.....	8%

Mean = 2.7
Median = 1.0

Q-1b. If no, when was the last time your congregation invited a racial ethnic minister to preach there?

	n=4,469
During 2003	17%
2-3 years ago	18%
4-6 years ago	13%
7-9 years ago	4%
10 years or more.....	8%
Never/don't know	40%

Financial Information

Q-2. Does your congregation have loans with any of the following groups or institutions? (Check **all** that apply and indicate the approximate balance and interest rates on loans from each institution.)

Banks or financial institutions	16%
Presbyterian Investment & Loan Program.....	3%
General Assembly Loan Program.....	2%
Presbytery or Synod.....	6%
Other (specify): _____	4%
No loans	74%

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-2. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and (Cont.) indicate the approximate balance and interest rates on loans from each institution.)

Banks or financial institutions

Approximate balance: n=988

\$0	—
\$1 – \$4,999	3%
\$5,000 – \$9,999	4%
\$10,000 – \$19,999	7%
\$20,000 – \$29,999	4%
\$30,000 – \$39,999	3%
\$40,000 – \$49,999	3%
\$50,000 – \$99,999	11%
\$100,000 – \$199,999	15%
\$200,000 – \$299,999	12%
\$300,000 – \$399,999	7%
\$400,000 – \$499,999	5%
\$500,000 – \$999,999	15%
\$1,000,000 – \$1,999,999	8%
\$2,000,000 or more	4%

Mean = \$587,913
 Median = \$200,000

Interest rate: n=938

Less than 1%	1%
1% – 1.999%	2%
2% – 2.999%	2%
3% – 3.999%	4%
4% – 4.999%	17%
5% – 5.999%	35%
6% – 6.999%	26%
7% – 7.999%	10%
8% – 8.999%	2%
9% – 9.999%	1%
10% or more	*

Mean = 5.548%
 Median = 5.535%

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

- * = less than 0.5%; rounds to zero
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- + = 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-2. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and (Cont.) indicate the approximate balance and interest rates on loans from each institution.)

Presbyterian Investment & Loan Program

Approximate balance: n=193

\$0	—
\$1 – \$4,999	2%
\$5,000 – \$9,999	3%
\$10,000 – \$19,999	11%
\$20,000 – \$29,999	7%
\$30,000 – \$39,999	2%
\$40,000 – \$49,999	2%
\$50,000 – \$99,999	15%
\$100,000 – \$199,999	20%
\$200,000 – \$299,999	10%
\$300,000 – \$399,999	10%
\$400,000 – \$499,999	3%
\$500,000 – \$999,999	12%
\$1,000,000 – \$1,999,999	1%
\$2,000,000 or more	3%

Mean = \$341,165
Median = \$142,942

Interest rate: n=193

	+
Less than 1%	1%
1% – 1.999%	1%
2% – 2.999%	2%
3% – 3.999%	5%
4% – 4.999%	12%
5% – 5.999%	46%
6% – 6.999%	28%
7% – 7.999%	4%
8% – 8.999%	1%
9% – 9.999%	—
10% or more	—

Mean = 5.389%
Median = 5.623%

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-2. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and (Cont.) indicate the approximate balance and interest rates on loans from each institution.)

General Assembly Loan Program

Approximate balance: n=164

\$0	—
\$1 – \$4,999	1%
\$5,000 – \$9,999	2%
\$10,000 – \$19,999	12%
\$20,000 – \$29,999	8%
\$30,000 – \$39,999	7%
\$40,000 – \$49,999	3%
\$50,000 – \$99,999	11%
\$100,000 – \$199,999	24%
\$200,000 – \$299,999	17%
\$300,000 – \$399,999	14%
\$400,000 – \$499,999	1%
\$500,000 or more	1%

Mean = \$371,405
Median = \$141,404

Interest rate: n=164

	+
Less than 1%	1%
1% – 1.999%	—
2% – 2.999%	1%
3% – 3.999%	15%
4% – 4.999%	9%
5% – 5.999%	31%
6% – 6.999%	38%
7% – 7.999%	5%
8% – 8.999%	1%
9% – 9.999%	—
10% or more	—

Mean = 5.248%
Median = 5.500%

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-2. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and (Cont.) indicate the approximate balance and interest rates on loans from each institution.)

Presbytery or Synod

Approximate balance: n=368

\$0	—
\$1 – \$4,999	8%
\$5,000 – \$9,999	9%
\$10,000 – \$19,999	16%
\$20,000 – \$29,999	10%
\$30,000 – \$39,999	7%
\$40,000 – \$49,999	6%
\$50,000 – \$99,999	12%
\$100,000 – \$199,999	15%
\$200,000 – \$299,999	6%
\$300,000 – \$399,999	3%
\$400,000 – \$499,999	2%
\$500,000 – \$999,999	5%
\$1,000,000 or more	2%

Mean = \$200,355
 Median = \$41,275

Interest rate: n=368

Less than 1%	4%
1% – 1.999%	1%
2% – 2.999%	8%
3% – 3.999%	10%
4% – 4.999%	13%
5% – 5.999%	30%
6% – 6.999%	29%
7% – 7.999%	2%
8% – 8.999%	2%
9% – 9.999%	1%
10% or more	*

Mean = 4.879%
 Median = 5.500%

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-2. Does your congregation have loans with any of the following groups or institutions? (Check *all* that apply and (Cont.) indicate the approximate balance and interest rates on loans from each institution.)

Other (specify): _____

Approximate balance: n=246

\$1 – \$4,999	6%
\$5,000 – \$9,999	5%
\$10,000 – \$19,999	12%
\$20,000 – \$29,999	8%
\$30,000 – \$39,999	7%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	21%
\$100,000 – \$199,999	14%
\$200,000 – \$299,999	10%
\$300,000 – \$399,999	6%
\$400,000 – \$499,999	2%
\$500,000 – \$999,999	3%
\$1,000,000 – \$1,999,999	1%
\$2,000,000 or more	1%

Mean = \$170,926
Median = \$60,000

Interest rate:

	n=246
	+
Less than 1%	4%
1% – 1.999%	2%
2% – 2.999%	4%
3% – 3.999%	9%
4% – 4.999%	15%
5% – 5.999%	28%
6% – 6.999%	24%
7% – 7.999%	7%
8% – 8.999%	6%
9% – 9.999%	1%
10% or more	1%

Mean = 5.138%
Median = 5.000%

Q-3. Does your congregation have any plans to expand or renovate your facilities within the next two years?

Yes, definitely	16%
Yes, possibly	18%
No	66%

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-3a. [If “Yes, definitely,” or “Yes, possibly,”] What is the estimated cost of the project(s) (if known)?

	n=2,147
	+
\$0 – \$999.....	*
\$1,000 – \$9,999.....	10%
\$10,000 – \$29,999.....	19%
\$30,000 – \$49,999.....	8%
\$50,000 – \$99,999.....	11%
\$100,000 – \$499,999.....	23%
\$500,000 – \$999,999.....	8%
\$1,000,000 – \$1,999,999.....	9%
\$2,000,000 – \$4,999,999.....	8%
\$5,000,000 or more.....	3%

Mean = \$791,093
 Median = \$100,000

Q-3b. [If “Yes, definitely,” or “Yes, possibly,”] Will this project require a capital campaign?

	n=2,147
Definitely	41%
Possibly.....	36%
No.....	23%

Q-4. 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.....	50%
Money market accounts.....	48%
Bonds or treasuries	13%
Stocks or mutual funds	45%
Other (please specify): _____.....	23%
No funds invested (Skip to Q-6).....	11%

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

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Q-4. 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.)
 (Cont.)

Certificates of deposit

Approximate amount invested: n=3,108

Less than \$1,000	1%
\$1,000 – \$4,999	7%
\$5,000 – \$9,999	9%
\$10,000 – \$14,999	10%
\$15,000 – \$19,999	7%
\$20,000 – \$29,999	12%
\$30,000 – \$39,999	8%
\$40,000 – \$49,999	6%
\$50,000 – \$99,999	20%
\$100,000 – \$149,999	9%
\$150,000 – \$199,999	4%
\$200,000 – \$299,999	3%
\$300,000 – \$499,999	2%
\$500,000 or more.....	2%

Mean = \$77,606
 Median = \$34,884

Money market accounts

Approximate amount invested: n=3,013

Less than \$1,000	2%
\$1,000 – \$4,999	8%
\$5,000 – \$9,999	10%
\$10,000 – \$14,999	8%
\$15,000 – \$19,999	6%
\$20,000 – \$29,999	11%
\$30,000 – \$39,999	8%
\$40,000 – \$49,999	6%
\$50,000 – \$99,999	18%
\$100,000 – \$149,999	9%
\$150,000 – \$199,999	4%
\$200,000 – \$299,999	4%
\$300,000 – \$499,999	6%
\$500,000 or more.....	—

Mean = \$92,329
 Median = \$37,000

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

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Q-4. Does your congregation currently have funds invested in any of the following financial instruments? (Check *all* (Cont.) that apply and indicate the approximate amount invested in each.)

Bonds or treasuries

Approximate amount invested:	n=814
	+
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	8%
\$30,000 – \$39,999	6%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	14%
\$100,000 – \$149,999	9%
\$150,000 – \$199,999	5%
\$200,000 – \$299,999	9%
\$300,000 – \$499,999	9%
\$500,000 or more.....	16%

Mean = \$353,450
 Median = \$90,812

Stocks or mutual funds

Approximate amount invested:	n=2,827
Less than \$1,000	1%
\$1,000 – \$4,999	5%
\$5,000 – \$9,999	5%
\$10,000 – \$14,999	5%
\$15,000 – \$19,999	4%
\$20,000 – \$29,999	7%
\$30,000 – \$39,999	5%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	16%
\$100,000 – \$149,999	10%
\$150,000 – \$199,999	7%
\$200,000 – \$299,999	8%
\$300,000 – \$499,999	9%
\$500,000 or more.....	16%

Mean = \$396,568
 Median = \$96,000

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

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Q-4. Does your congregation currently have funds invested in any of the following financial instruments? (Check *all* (Cont.) that apply and indicate the approximate amount invested in each.)

Other (specify): _____

Approximate amount invested:	n=1,445
Less than \$1,000	1%
\$1,000 – \$4,999	9%
\$5,000 – \$9,999	10%
\$10,000 – \$14,999	9%
\$15,000 – \$19,999	6%
\$20,000 – \$29,999	10%
\$30,000 – \$39,999	6%
\$40,000 – \$49,999	6%
\$50,000 – \$99,999	15%
\$100,000 – \$149,999	8%
\$150,000 – \$199,999	4%
\$200,000 – \$299,999	5%
\$300,000 – \$499,999	5%
\$500,000 or more	7%

Mean = \$190,155
Median = \$39,436

Q-5. Who manages your investment funds? (Check *all* that apply.) n=7,581

	+ ♦
A brokerage/investment firm	28%
The Presbyterian Church (U.S.A.) Foundation/New Covenant Funds	27%
A bank	21%
We manage our own portfolio	55%
Other (please specify): _____	5%

Computers

Q-6. In all, how many computers does your congregation have? _____ computers (If none, write “0”—zero—and skip to Q-8.)

	+
None	10%
One	22%
Two	19%
Three	11%
Four	8%
Five	5%
Six-ten	14%
More than ten	11%

Mean = 6.91
Median = 2.00

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

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Q-7. What type(s) of computer Internet connections are available in your church building(s)? (Check **all** that apply.)
n=5,384

Broadband Internet access (e.g., DSL, cable modem, T1, etc.).....	41%
Dial-up Internet access (e.g., AOL, local Internet Service Provider (ISP), etc.).....	46%
Other (please specify):	2%
No Internet access in our building(s).....	17%

About Your Congregation

Q-8. How often does your congregation celebrate the Lord's Supper? (Check **all** that apply for up to six services that your congregation offers.)

	Weekly	Monthly	About every 6 weeks	Quarterly	Less than quarterly	On feast days (special days and seasons)	No such service
a. First Sunday service.....	3%	68%	10%	15%	1%	22%	1% + ♦
b. Second Sunday service.....	3%	45%	8%	7%	1%	15%	33% + ♦
c. Other Sunday service.....	3%	16%	7%	12%	2%	31%	37% + ♦
d. Saturday service.....	1%	4%	*	1%	*	6%	89% + ♦
e. Midweek service.....	2%	3%	*	1%	2%	61%	32% + ♦
f. Other regular service.....	2%	4%	2%	5%	2%	60%	28% + ♦

Q-9. How are the elements usually distributed?

Individuals come to the Table for intinction or a common cup.....	10%
Those serving distribute the elements to worshipers where they are seated.....	72%
Some other way (please describe):	9%
Both one and two checked.....	9%

Q-10. Which statement better describes worship in your sanctuary?

The font is visible only when the service includes a baptism → Skip to Q-13.....	20%
The font is visible at most services, even those when no baptism takes place.....	80%

Q-11. If the font is visible at services without a baptism, does the font usually contain water on these occasions?

	n=1,249
	+
Yes.....	13%
No.....	87%

Q-12. Does someone typically pour or splash water from the font, stand next to it, or otherwise engage the font as part of the service?

	n=1,249
	+
Yes, stands next to it.....	13%
Yes, pours or splashes water from the font.....	19%
Yes, other (specify): _____.....	3%
No.....	65%

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12a. If yes, when in the service does this typically occur?

	n=124
	+, ♦
In the gathering/call to worship.....	20%
In the confession and pardon.....	15%
In proclaiming the Word	29%
In the offering.....	2%
In the sending into the world.....	15%
Other (specify) _____	26%

Bequests and Planned Giving

Q-13. How many new bequests did your congregation receive in 2004? If none, write “0” (zero) and skip to Q-15. _____

	+
None.....	55%
1	27%
2	9%
3	4%
4	2%
5	1%
6-10	1%
11 or more.....	1%

Mean = 1.21
Median = 0.00

Q-14. What is the total value of all new bequests your congregation received in 2004? \$ _____

	n=1,628
Less than \$1,000	9%
\$1,000 – \$2,499	13%
\$2,500 – \$4,999	8%
\$5,000 – \$9,999	16%
\$10,000 – \$19,999	15%
\$20,000 – \$49,999	16%
\$50,000 – \$99,999	9%
\$100,000 – \$249,999	10%
\$250,000 – \$499,999	3%
\$500,000 – \$999,999	1%
\$1,000,000 or more.....	*

Mean = \$50,196
Median = \$10,000

Q-15. Does your congregation have a program that encourages members to “remember the church” in their wills?

Yes	25%
No	75%

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

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Q-16. In any of the past three years, has your congregation used the Presbyterian Foundation's wills emphasis resource materials?

Yes 24%
 No 76%

Q-17. How many new gifts did your congregation receive in 2004 from planned giving (i.e., proceeds from gift annuities, charitable trusts, life insurance, retirement accounts)? _____

None..... 83%
 1 12%
 2 3%
 3 1%
 4 1%
 5 1%
 6-10 *
 More than 10..... 1%

Mean = 1.73
 Median = 0.00

Q-18. What was the total value of all new gifts from estates in Q-17? \$ _____

n=490

Less than \$1,000 6%
 \$1,000 – \$2,499 13%
 \$2,500 – \$4,999 12%
 \$5,000 – \$9,999 16%
 \$10,000 – \$19,999 16%
 \$20,000 – \$49,999 16%
 \$50,000 – \$99,999 9%
 \$100,000 – \$249,999 9%
 \$250,000 – \$499,999 1%
 \$500,000 – \$999,999 *
 \$1,000,000 or more 1%

Mean = \$46,187
 Median = \$10,000

Q-19. Do you have a program in place to encourage planned giving?

Yes 23%
 No 77%

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

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Health Ministries

Q-20. Please check **all** of the types of health ministry your congregation currently provides.

	+, ♦
We have a volunteer parish nurse (see below for hours per week)	7%
We have a paid parish nurse. (see below for hours per week).....	2%
We have a congregational health ministry managed by someone other than a parish nurse.	3%
We communicate health-related information to the congregations (see below for methods).....	36%
We have volunteers who are trained and organized as care teams.	11%
We routinely hold or host special health-related events such as health fairs.....	10%
We have a person in charge of older adult ministries.	12%
We have had discussions about beginning a health/parish nursing ministry (see below for stage of discussions).....	17%
It is unlikely we will ever have a health ministry or parish nursing program.....	59%

Number of hours **volunteer** parish nurse works per week. n=368

	+
Less than 1	—
1-5.....	70%
6-10.....	21%
11-15.....	6%
16-20.....	4%
21-25.....	—
26-30.....	*
More than 30	—

Mean = 5
Median = 4

Number of hours **paid** parish nurse works per week. n=137

None	—
1-5.....	16%
6-10.....	22%
11-15.....	11%
16-20.....	32%
21-25.....	5%
26-30.....	4%
More than 30	12%

Mean = 17
Median = 16

We communicate health-related information to the congregations through: n=2,015

	♦
Bulletin inserts.....	75%
Special programs	35%
Health education demonstrations	17%
E-mail to members	10%
Other (please specify):	38%

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-20. Please check *all* of the types of health ministry your congregation currently provides.
 (Cont.)

We have had discussions about beginning a health/parish nursing ministry and:

	n=943
Are planning to begin one	11%
Are in the process of implementing one	11%
Are not ready to begin one	79%

Total number of surveys submitted via web	3,819
Total number of surveys submitted via hard copy	2,910

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