

***Session Annual Statistical Report Supplement:
End of Year 2005***

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



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

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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 2005 and early 2006. Leaders of two-thirds of congregations (64%) responded. Analysis of responses to the Clerk's Annual Questionnaire shows that:

- Two in five congregations whose leaders responded to the questionnaire (37%) had set congregational growth goals.
- A larger proportion of congregations with more than 100 members (40%) than of congregations with 100 or fewer members (33%) had set congregational growth goals.
- Two-thirds or more of congregations that had set growth goals had pledged to increase opportunities for growing in faith (83%), to increase worship attendance (71%), and/or to increase opportunities for growing in outreach (69%).
- Nearly half of congregations that had pledged to increase worship attendance (45%) had pledged to do so by between 6% and 10%.
- Racial-ethnic ministers (other than installed pastors at their home congregations) preached at three in ten congregations (29%) during 2005.
- A third of congregations (33%) had loans, including one in five (21%) with loans from banks or other financial institutions.
- Larger proportions of large congregations (351 members or more, 58%) than of small and medium-sized congregations (350 or fewer members, 27%) had loans.
- The median balances for loans from banks or other financial institutions, the Presbyterian Loan & Investment Fund, and the General Assembly Loan Program were between \$125,000 and \$205,000. The median balance for loans from a presbytery or synod was only \$37,000.
- A third of congregations (34%) were possibly or definitely planning to expand or renovate their facilities within the next two years. Of these, three-quarters (74%) would definitely or possibly need to undertake capital campaigns to finance those projects.
- Nine in ten congregations (91%) 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/or stocks or mutual funds.
- More than half of congregations with investments (56%) managed 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 or other financial institutions. Brokerages or investment firms and/or the Foundation or 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.

- A quarter of congregations (25%) received new bequests in 2005. One in twelve congregations (8%) received new gifts from planned giving (such as proceeds from gift annuities, charitable trusts, life insurance, and/or retirement accounts).
- A quarter each of congregations had programs in place to encourage members to include the congregations in their wills (25%) and/or to promote planned giving (22%). A quarter of congregations (24%) had used Presbyterian Foundation wills emphasis resource materials, and one in five congregations (18%) were beneficiaries of permanent funds held by the foundation.

Introduction

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

The 2005 survey focused on goals for congregational growth, guest preachers, and congregational finances and giving. It went to all 10,970 congregations. Leaders of two-thirds of congregations (64%) completed the survey. Leaders of two-thirds of congregations with more than 100 members (69%)—but only three in five congregations with 100 or fewer members (59%)—completed the survey.

Two-thirds of responses (67%) were received via a Web-based survey. The remaining responses were received on printed surveys.

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

Findings

Goals for Congregational Growth

The 2004 General Assembly urged PC(USA) congregations to set goals for congregational growth for each of the subsequent five years. Two in five congregations whose leaders responded to the questionnaire (39%) reported having set such goals. One-third of congregations (33%) had set goals before 2004; and 6% did so in response to the 2004 GA action.

A larger proportion of medium-sized and large congregations had set growth goals. Two in five congregations with more than 100 members (40%)—but only a third of congregations with 100 or fewer members (33%)—had done so.

More than half of the congregations that had set such growth goals had pledged to increase opportunities for growing in faith (83%), to increase worship attendance (71%), and to increase opportunities for growing in outreach (69%). (See Table 1.)

Table 1
Kinds of Growth Goals Congregations Had Set

To increase opportunities for growing in faith.....	83%
To increase worship attendance	71%
To increase opportunities for growing in outreach	69%
To increase the number of adult baptisms.....	15%
Other	14%

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

Two in five or more congregations that had set a goal to increase opportunities to grow in faith planned to do so through Bible study (90%), small groups (71%), sharing faith stories with other members (44%), and/or additional worship services (40%).

Nearly half of congregations that had set goals for increased worship attendance (45%) had set those goals between 6% and 10%. The median goal was a 10% increase in worship attendance.¹

Almost all congregations that had set a goal to increase opportunities to grow in outreach (92%) planned to do so through mission involvement in their community. Many also planned to do so through mission involvement in the wider world (65%), evangelism outreach (52%), and/or training in evangelism (34%).

Two-thirds of congregations that had set goals for increased adult baptisms (69%) had set goals of 10% or less. The median goal was a 10% increase in adult baptisms.

Guest Preachers

The 1999 General Assembly urged all congregations to invite racial-ethnic ministers of the Word and Sacrament (other than the congregations' own installed pastors, if racial-ethnic) to preach during Sunday services at least annually.

Three in ten congregations (29%) had invited racial-ethnic ministers to preach during a 2005 Sunday service or services. In half of these congregations (52%), a racial-ethnic minister preached on one Sunday only.

The percentage of congregations that have invited racial-ethnic ministers to preach has essentially remained the same since 1999. A larger percentage of congregations with more than 800 members (42%) than of smaller congregations (28%) had had racial-ethnic ministers preach during 2005. A larger percentage of congregations in the West (40%) than of congregations in other regions (27%) had had racial-ethnic ministers preach that year.

Congregational Finances and Giving

Loans

A third of congregations (33%) had loans during 2005. Larger proportions of large congregations (351 members or more, 58%) than of small and medium-sized congregations (350 or fewer members, 27%) had loans.

One in five congregations (21%) had loans from banks or other financial institutions. Small proportions of congregations had loans from presbyteries or synods (7%), the Presbyterian Investment & Loan Program (PILP) (5%), and the General Assembly Loan Program (3%). (See Table 2.)

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 number (1, 2, 4), for example, is 2.

Table 2
Percentages of Congregations with Loans from Various Sources

No loans	67%
Banks or other financial institutions	21%
Presbytery or synod.....	7%
Presbyterian Investment & Loan Program.....	5%
General Assembly Loan Program	3%
Other	5%

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

Larger proportions of congregations with memberships between 101 and 800 had loans from PC(USA) sources (presbytery or synod, 8%; Presbyterian Investment & Loan Program, 6%; General Assembly Loan Program, 4%) than did smaller or larger congregations (presbytery or synod, 5%; Presbyterian Investment & Loan Program, 3%; General Assembly Loan Program, 2%).

The median balances for loans from most of these sources were close, ranging from approximately \$125,000 (for the GA Loan Program) to approximately \$205,000 (for bank loans). Loans from presbyteries and synods were smaller, with a \$37,000 median. 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 between 5% and 5.5%. The median interest rate for loans from banks or other financial institutions was 6.1%. (See Table 3.)

Table 3
Median Balances and Interest Rates for Congregations with Loans from Various Sources

Loan Source	Median Balance	Median Interest Rate
Banks or financial institutions	\$205,500	6.1%
Presbyterian Investment & Loan Program.....	\$148,296	5.5%
General Assembly Loan Program.....	\$124,000	5.2%
Presbytery or synod	\$37,375	5.5%
Other	\$49,520	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 subsequent two years. The median estimated cost of those expansion or renovation projects was \$100,000. Of those who reported such plans, three-quarters (74%) said their congregations would definitely or possibly need to undertake a capital campaign to finance the cost of the project.

Investments

As Table 4 shows, leaders of nine in ten congregations (91%) reported that their congregations had made investments. Half each had invested funds in certificates of deposit (54%), money market accounts (50%), and/or stocks or mutual funds (45%). A smaller fraction of congregations had invested in bonds or treasuries (13%).

Table 4
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	54%	\$39,280
Money market accounts	50%	\$40,000
Stocks or mutual funds.....	45%	\$97,082
Bonds or treasuries.....	13%	\$89,720
Other.....	25%	\$37,178
No funds invested.....	9%	

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 had invested in money market accounts and/or stocks or mutual funds (101 members or more: money market accounts, 62%; stocks or mutual funds, 56%) when compared to small congregations (100 or fewer members: money market accounts, 32%; stocks or mutual funds, 29%).

The median amounts invested in certificates of deposit and money market accounts were each approximately \$40,000. The median amounts invested in stocks or mutual funds and bonds or treasuries were each nearly \$100,000.

Leaders of half of congregations with investments (56%) 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 (27%), and banks or other financial institutions (22%) each managed some or all investment funds for a quarter each of congregations.

As Table 5 shows, brokerage or investment firms, the Presbyterian Foundation or New Covenant Funds, and banks or other financial institutions managed investments for larger proportions of large congregations than of small and medium-sized congregations. Two-thirds of small congregations (63%) managed their own portfolios.

Table 5
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%	32%	37%	50%
Presbyterian Church (U.S.A.) Foundation/New Covenant Funds	17%	32%	34%	39%
A bank or other financial institution.....	20%	23%	25%	30%
We manage our own portfolio	63%	54%	49%	39%
Other	5%	6%	7%	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 a quarter of congregations (25%) reported receiving new bequests in 2005. The median total amount of all new bequests was \$10,000. Larger proportions of large congregations (351 or more members, 39%) than of small and medium-sized congregations (350 or fewer members, 20%) had received new bequests.

One in twelve congregations (8%) received new gifts in 2005 from planned giving (such as proceeds from gift annuities, charitable trusts, life insurance, and/or retirement accounts). The median total amount of all new gifts from estates was approximately \$9,000.

Larger proportions of large congregations (351 members or more, 16%) than of small and medium-sized congregations (350 or fewer members, 6%) had received new gifts from planned giving.

A quarter each of congregations had programs in place to encourage members to include the congregations in their wills (25%) and/or to promote planned giving (22%).

A quarter of congregations (24%) had used Presbyterian Foundation wills emphasis resource materials, and one in five congregations (18%) were beneficiaries of permanent funds held by the Foundation. The Foundation held permanent funds for larger proportions of large congregations (351 members or more, 36%) than of small and medium-sized congregations (350 or fewer members, 15%).

CLERK'S ANNUAL QUESTIONNAIRE FOR YEAR ENDING DECEMBER 31, 2005

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/clerks2005

Number of questionnaires mailed.....	10,970
Number of questionnaires completed.....	7,055
Response rate.....	64%

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 2005?

Yes29%
No.....71%

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

	n=1,959
None	4%
One	52%
Two.....	21%
Three.....	8%
Four	5%
Five.....	3%
Six or more	8%

Mean = 2.76
Median = 1.00

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

	n=4,852
	+
During 2004.....	19%
2-3 years ago	21%
4-6 years ago	15%
7-9 years ago	6%
10 years or more.....	10%
Never/don't know.....	29%

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 rate on loans from each institution.)

	+◆
Banks or financial institutions.....	21%
Presbyterian Investment & Loan Program	5%
General Assembly Loan Program	3%
Presbytery or Synod	7%
Other (specify): _____	5%
No loans	67%

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 indicate the approximate balance and interest rate on loans from each institution.)

Banks or financial institutions

Approximate balance:	n=1,079
\$0.....	*
\$1 – \$4,999.....	3%
\$5,000 – \$9,999.....	4%
\$10,000 – \$19,999.....	5%
\$20,000 – \$29,999.....	4%
\$30,000 – \$39,999.....	3%
\$40,000 – \$49,999.....	3%
\$50,000 – \$99,999.....	11%
\$100,000 – \$199,999.....	14%
\$200,000 – \$299,999.....	11%
\$300,000 – \$399,999.....	6%
\$400,000 – \$499,999.....	5%
\$500,000 – \$999,999.....	16%
\$1,000,000 – \$1,999,999.....	8%
\$2,000,000 or more.....	5%

Mean = \$535,022
 Median = \$205,500

Interest rate:	n=1,079
	+
Less than 1%.....	1%
1% – 1.999%.....	1%
2% – 2.999%.....	1%
3% – 3.999%.....	2%
4% – 4.999%.....	10%
5% – 5.999%.....	24%
6% – 6.999%.....	35%
7% – 7.999%.....	19%
8% – 8.999%.....	4%
9% – 9.999%.....	1%
10% or more.....	*
Prime, variable rate, floating, etc.....	2%

Mean = 6.02%
 Median = 6.13%

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 indicate the approximate balance and interest rate on loans from each institution.)
 Cont.

Presbyterian Investment & Loan Program

Approximate balance:	n=246
\$0.....	—
\$1 – \$4,999.....	5%
\$5,000 – \$9,999.....	4%
\$10,000 – \$19,999.....	9%
\$20,000 – \$29,999.....	5%
\$30,000 – \$39,999.....	2%
\$40,000 – \$49,999.....	3%
\$50,000 – \$99,999.....	12%
\$100,000 – \$199,999.....	20%
\$200,000 – \$299,999.....	13%
\$300,000 – \$399,999.....	6%
\$400,000 – \$499,999.....	4%
\$500,000 – \$999,999.....	12%
\$1,000,000 – \$1,999,999.....	4%
\$2,000,000 or more.....	2%

Mean = \$313,008
 Median = \$148,296

Interest rate:	n=246
	+
Less than 1%.....	1%
1% – 1.999%.....	—
2% – 2.999%.....	2%
3% – 3.999%.....	6%
4% – 4.999%.....	18%
5% – 5.999%.....	40%
6% – 6.999%.....	27%
7% – 7.999%.....	4%
8% – 8.999%.....	1%
9% – 9.999%.....	—
10% or more.....	—

Mean = 5.33%
 Median = 5.50%

General Assembly Loan Program

Approximate balance:	n=161
\$0.....	—
\$1 – \$4,999.....	1%
\$5,000 – \$9,999.....	6%
\$10,000 – \$19,999.....	13%
\$20,000 – \$29,999.....	8%
\$30,000 – \$39,999.....	2%
\$40,000 – \$49,999.....	4%
\$50,000 – \$99,999.....	10%

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 indicate the approximate balance and interest rate on loans from each institution.)
 Cont.

General Assembly Loan Program

\$100,000 – \$199,999	22%
\$200,000 – \$299,999	18%
\$300,000 – \$399,999	9%
\$400,000 – \$499,999	3%
\$500,000 or more	2%

Mean = \$355,896
 Median = \$124,000

Interest rate:	n=161
	+
Less than 1%	3%
1% – 1.999%	1%
2% – 2.999%	1%
3% – 3.999%	13%
4% – 4.999%	17%
5% – 5.999%	36%
6% – 6.999%	24%
7% – 7.999%	5%
8% – 8.999%	—
9% – 9.999%	—
10% or more	—

Mean = 4.98%
 Median = 5.25%

Presbytery or Synod

Approximate balance:	n=340
\$0	—
\$1 – \$4,999	7%
\$5,000 – \$9,999	10%
\$10,000 – \$19,999	16%
\$20,000 – \$29,999	11%
\$30,000 – \$39,999	7%
\$40,000 – \$49,999	7%
\$50,000 – \$99,999	12%
\$100,000 – \$199,999	12%
\$200,000 – \$299,999	7%
\$300,000 – \$399,999	4%
\$400,000 – \$499,999	2%
\$500,000 – \$999,999	4%
\$1,000,000 or more	3%

Mean = \$149,740
 Median = \$37,375

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 indicate the approximate balance and interest rate on loans from each institution.)

Presbytery or Synod

Interest rate:	n=340
	+
Less than 1%	9%
1% – 1.999%	1%
2% – 2.999%	8%
3% – 3.999%	7%
4% – 4.999%	11%
5% – 5.999%	24%
6% – 6.999%	25%
7% – 7.999%	12%
8% – 8.999%	2%
9% – 9.999%	*
10% or more	—
Prime, variable rate, floating, etc.	*

Mean = 4.86%
 Median = 5.50%

Other (specify): _____

Approximate balance:	n=268
\$1 – \$4,999	5%
\$5,000 – \$9,999	8%
\$10,000 – \$19,999	17%
\$20,000 – \$29,999	8%
\$30,000 – \$39,999	8%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	12%
\$100,000 – \$199,999	16%
\$200,000 – \$299,999	8%
\$300,000 – \$399,999	3%
\$400,000 – \$499,999	2%
\$500,000 – \$999,999	5%
\$1,000,000 – \$1,999,999	3%
\$2,000,000 or more	2%

Mean = \$203,219
 Median = \$49,520

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 indicate the approximate balance and interest rate on loans from each institution.)

Other (specify): _____

Interest rate:	n=246
	+
Less than 1%	12%
1% – 1.999%	—
2% – 2.999%	2%
3% – 3.999%	6%
4% – 4.999%	15%
5% – 5.999%	28%
6% – 6.999%	18%
7% – 7.999%	10%
8% – 8.999%	5%
9% – 9.999%	1%
10% or more	2%
Prime, variable rate, floating, etc.	1%

Mean = 5.06%
Median = 5.00%

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%

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

	n=2,309
	+
\$0 – \$999	1%
\$1,000 – \$9,999	10%
\$10,000 – \$29,999	18%
\$30,000 – \$49,999	8%
\$50,000 – \$99,999	11%
\$100,000 – \$499,999	22%
\$500,000 – \$999,999	9%
\$1,000,000 – \$1,999,999	9%
\$2,000,000 – \$4,999,999	7%
\$5,000,000 or more	4%

Mean = \$830,436
Median = \$100,000

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

	n=2,309
Definitely	38%
Possibly	36%
No	26%

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-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	54%
Money market accounts	50%
Bonds or treasuries	13%
Stocks or mutual funds	45%
Other (please specify): _____	25%
No funds invested (Skip to Q-6)	9%

Certificates of deposit

Approximate amount invested:	n=3,420
Less than \$1,000	1%
\$1,000 – \$4,999	6%
\$5,000 – \$9,999	8%
\$10,000 – \$14,999	9%
\$15,000 – \$19,999	6%
\$20,000 – \$29,999	12%
\$30,000 – \$39,999	8%
\$40,000 – \$49,999	6%
\$50,000 – \$99,999	20%
\$100,000 – \$149,999	10%
\$150,000 – \$199,999	4%
\$200,000 – \$299,999	5%
\$300,000 – \$499,999	3%
\$500,000 or more	2%

Mean = \$101,607
 Median = \$39,280

Money market accounts

Approximate amount invested:	n=3,161
Less than \$1,000	2%
\$1,000 – \$4,999	9%
\$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	19%
\$100,000 – \$149,999	9%
\$150,000 – \$199,999	4%
\$200,000 – \$299,999	5%
\$300,000 – \$499,999	3%
\$500,000 or more	4%

Mean = \$117,739
 Median = \$40,000

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-4. 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.....	7%
\$15,000 – \$19,999.....	3%
\$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.....	6%
\$200,000 – \$299,999.....	9%
\$300,000 – \$499,999.....	8%
\$500,000 or more.....	15%

Mean = \$322,820
 Median = \$89,720

Stocks or mutual funds

Approximate amount invested:	n=2,859
Less than \$1,000.....	1%
\$1,000 – \$4,999.....	4%
\$5,000 – \$9,999.....	5%
\$10,000 – \$14,999.....	4%
\$15,000 – \$19,999.....	4%
\$20,000 – \$29,999.....	6%
\$30,000 – \$39,999.....	5%
\$40,000 – \$49,999.....	5%
\$50,000 – \$99,999.....	16%
\$100,000 – \$149,999.....	9%
\$150,000 – \$199,999.....	6%
\$200,000 – \$299,999.....	9%
\$300,000 – \$499,999.....	8%
\$500,000 or more.....	16%

Mean = \$389,875
 Median = \$97,082

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?
 Cont. (Check **all** that apply and indicate the approximate amount invested in each.)

Other (specify): _____

Approximate amount invested:	n=1,578
Less than \$1,000.....	2%
\$1,000 – \$4,999.....	9%
\$5,000 – \$9,999.....	9%
\$10,000 – \$14,999.....	9%
\$15,000 – \$19,999.....	6%
\$20,000 – \$29,999.....	9%
\$30,000 – \$39,999.....	7%
\$40,000 – \$49,999.....	5%
\$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.....	8%

Mean = \$183,495
 Median = \$37,178

Q-5. Who manages your invested funds? (Check **all** that apply.)

	n=5,814
	+◆
A brokerage/investment firm.....	28%
The Presbyterian Church (U.S.A.) Foundation/New Covenant Funds.....	27%
A bank.....	22%
We manage our own portfolio.....	56%
Other (please specify): _____.....	6%

Bequests and Planned Giving

Q-6. How many new bequests did your congregation receive in 2005? If none, write “0” (zero) and skip to Q-8.
 New bequests received in 2005: _____

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

Mean = .53
 Median = .00

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

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Q-7. What is the total value of all new bequests your congregation received in 2005? \$ _____ n=1,643

Less than \$1,000.....	8%
\$1,000 – \$4,999.....	19%
\$5,000 – \$9,999.....	16%
\$10,000 – \$14,999.....	12%
\$15,000 – \$19,999.....	4%
\$20,000 – \$29,999.....	11%
\$30,000 – \$39,999.....	4%
\$40,000 – \$49,999.....	3%
\$50,000 – \$99,999.....	10%
\$100,000 – \$149,999.....	5%
\$150,000 – \$199,999.....	2%
\$200,000 – \$299,999.....	2%
\$300,000 – \$499,999.....	2%
\$500,000 or more.....	2%

Mean = \$62,610
Median = \$10,000

Q-8. Does your congregation have a program that encourages members to “remember the church” in their wills?

Yes.....	25%
No.....	75%

Q-9. In any of the past three years, has your congregation used the Presbyterian Foundation’s wills emphasis resource materials?

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

Q-10. How many new gifts did your congregation receive in 2005 from planned giving (i.e., proceeds from gift annuities, charitable trusts, life insurance, retirement accounts)?

New gifts from planned giving received in 2005: _____

None.....	92%
One.....	7%
Two.....	1%
Three or more.....	1%

Mean = 102
Median = 0

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

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Q-11. What was the total value of all new gifts from estates in Q-10? \$ _____

n=529

Less than \$1,000.....	10%
\$1,000 – \$4,999.....	24%
\$5,000 – \$9,999.....	17%
\$10,000 – \$14,999.....	11%
\$15,000 – \$19,999.....	6%
\$20,000 – \$29,999.....	7%
\$30,000 – \$39,999.....	3%
\$40,000 – \$49,999.....	3%
\$50,000 – \$99,999.....	8%
\$100,000 – \$149,999.....	4%
\$150,000 – \$199,999.....	2%
\$200,000 – \$299,999.....	2%
\$300,000 – \$499,999.....	2%
\$500,000 or more.....	2%

Mean = \$42,517

Median = \$9,209

Q-12. Do you have a program in place to encourage planned giving?

Yes.....	22%
No.....	78%

Q-13. Is your church the beneficiary of a permanent fund held by the Presbyterian Foundation?

Yes.....	18%
No.....	82%

Evangelism

Q-14. In 2004 the 216th General Assembly encouraged sessions to set goals and objectives to achieve church growth for each of the next five years. Has your session set church growth goals?

Yes, we had church growth goals before 2004.....	33%
Yes, we set church growth goals based on this GA action.....	6%
No.....	61%

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

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Q-15. Which of the following types of goals has your session set? (Check *all* that apply.)

To increase worship attendance 71% ◆

By what percentage?	n=1,729
	+
5% or less	18%
6% to 10%	45%
11% to 15%	6%
16% to 20%	10%
21% to 25%	6%
26% to 50%	10%
51% to 75%	1%
More than 75%	4%

Mean = 19.07%
Median = 10.00%

To increase the number of adult baptisms 15%

By what percentage?	n=358
	+
5% or less	37%
6% to 10%	32%
11% to 15%	3%
16% to 20%	6%
21% to 25%	2%
26% to 50%	8%
51% to 75%	—
More than 75%	11%

Mean = 26.57%
Median = 10.00%

To increase opportunities for growing in faith 83%

How? (Check <i>all</i> that apply.)	n=2,017
	◆
Bible study	90%
Small groups	71%
Additional worship services	40%
Sharing faith stories with other members	44%
Other (please specify): _____	21%

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

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Q-15. Which of the following types of goals has your session set? (Check **all** that apply.)

Cont.

To increase the opportunities for growing in outreach.....69%

How? (Check **all** that apply.) n=1,693

- Training in evangelism34%
- Evangelism outreach.....52%
- Mission involvement in your community.....92%
- Mission involvement in the wider world.....65%
- Other (please specify):11%

Other goals (please specify):14%

Total number of surveys submitted via web	4,738
Total number of surveys submitted via hard copy	2,317

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

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