

Clerk's Annual Questionnaire 2010: A Summary of Responses

Introduction

The Research Services office annually develops and distributes a questionnaire that goes to the clerks of session of all PC(USA) congregations at about the same time the *Session Annual Statistical Report* is distributed. Research Services staff work with other entities of the PC(USA) to develop questions for inclusion on the *Clerk's Annual Questionnaire*. Distribution of this form takes place at the end of the year. This report describes findings from responses for the year ending December 31, 2010.

The questionnaire for 2010 included questions on such topics as environmental ministries, music ministries, world mission, guest preachers, hymnals, congregational history, bequests and planned giving, and finances. In an effort to save money and paper, the survey was sent electronically to the 173 presbyteries to be distributed to the 10,657 congregations that existed at the end of 2009. Completed surveys were returned from two-thirds of congregations (66%). The majority of surveys (95%) were completed on a Web-based program, while 5% were submitted via hard copy.

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

Findings

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. Three in ten congregations (31%) had invited a racial-ethnic minister to preach during at least one Sunday service in 2010. In almost half of these congregations (47%), a racial-ethnic minister preached on one Sunday only. These numbers have been relatively stable since 1999, as Table 1 below shows.

Table 1: Percent of Congregations Inviting Racial-Ethnic Guest Preachers, by Year

Year	Invited Racial-Ethnic Guest Preacher	If Invited, Preached Just One Sunday
2010	31%	47%
2009	31%	53%*
2008	30%	47%
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

*Due to a web programming error in the survey, there was no way to distinguish congregations that reported none from those that did not respond to this question.

Of those congregations that did not invite a racial-ethnic guest preacher in the last year, 38% indicated that their congregation had never done so or that they did not know when it last happened. Another 13% had done so the previous year, 17% had done so two to three years ago, 14% had done so between four and six years ago, and 18% had last invited a racial-ethnic guest preacher seven or more years ago.

Environmental Ministries

About one in eight congregations (13%) report that their congregation has a stewardship of creation, “earth care,” or other “green” committee that focuses on environmental issues in their congregation. Congregations that do were asked to provide the name and email address of a contact person from the committee, and 95% of these congregations did. Two-thirds of congregations with such a committee (66%) report the contact person named would like to receive a monthly electronic newsletter from the PC(USA) Environmental Ministries office. Another 8% said they already receive the newsletter.

About one in eight congregations (13%) celebrated Earth Day on a Sunday near April 22, 2010.

Few congregations (7%) were interested in becoming certified as an “Earth Care Congregation.” These are congregations that are committed to holistic earth care and have completed earth care projects or activities in the areas of worship, education, facilities, and outreach. Almost half of congregations (48%) are not interested, and four out of nine congregations (45%) are not sure.

One third of congregations (33%) have undertaken an environmental project or “green” update to their facilities in the past two years. Of those that said yes, about four in ten (43%) are willing to share information about the project with the PC(USA) Environmental Ministries office for posting on their website or blog.

Not surprisingly, compared to other congregations, more congregations that have a committee that focuses on environmental issues celebrate Earth Day (36% vs. 9%), are interested in becoming certified as Earth Care congregations (51% vs. 6%), and have undertaken environmental projects (29% vs. 5%).

Mission

Three-fourths of congregations (74%) are involved in mission work outside their local community. Of these, nearly eight in ten congregations (78%) are involved in domestic mission work (inside the United States but beyond the local community), and 78% are involved in international mission work (outside of the United States). Four in ten (41%) are involved in both domestic and international mission.

Congregations were asked whether they provided any of 27 specific services for their members or for people in their community in the previous 12 months. A large majority of congregations (81%) offered emergency relief or material assistance. About half of congregations offer arts, music, or cultural activities or programs (49%); other social, recreational or leisure activities (48%); and transportation to bring people to worship services (47%). See Table 2.

Table 2: Services Offered for Members or People in the Community

Type of Service	% of Congregations
Emergency relief or material assistance (free meals, food, clothes for the needy)	81%
Arts, music, or cultural activities or programs	49%
Other social, recreational, or leisure activities	48%
Transportation to bring people to worship services	47%
Counseling or support groups (marriage or bereavement counseling, parenting programs, women's groups)	45%
Other programs for children and youth (job training, literacy program, scouting, sports)	45%
Other senior citizen programs or assistance (Meals on Wheels, transportation)	42%
Health-related programs and activities (blood drives, screenings, health education)	36%
Hobby or craft groups	36%
Other welfare, community service, or social action activities not mentioned	34%
Substance abuse or 12-step recovery programs	26%
Programs or activities for college students	20%
Housing for other groups (crisis, youth shelters, homeless, students)	19%
Prison or jail ministry	19%
Care for persons with disabilities (skills training, respite care, home care)	15%
Sporting activities or team (intramural teams)	15%
Community organizing or neighborhood action groups	14%
All other	12%
Immigrant support activities (English as a second language, refugee support, interpreting service)	11%
Financial literacy programs or other help with budgeting, debt management, or investing	11%
Animal welfare or environmental activities	10%
Political or social justice activities (civil rights or human rights)	9%
Voter registration or voter education	8%
Activities for unemployed people (preparation for job seeking, skills training)	8%
Public policy advocacy	5%
Housing for senior citizens (nursing homes, assisted living)	4%
Programs or services for persons with HIV or AIDS	2%

Music Ministries

About eight in ten congregations (83%) have a person who oversees its music program (someone who may coordinate the use of piano, organ, or other instruments in worship; choirs or bands; other musicians; or other musical offerings). Nearly all of these (94%) provided the name of the person responsible for this ministry.

Congregational History

Half of congregations (48%) do not have a person or committee that studies, tracks, or preserves the history of the congregation. A few congregations (8%) have a congregational history committee. One in three congregations (35%) have members interested in the history of their congregation. One in ten congregations (11%) are "not sure." Nearly nine out of ten congregations that have a committee or an individual who tracks the church's history (88%) provided a name or contact information of someone actively involved in studying, tracking, or preserving the history of their congregation.

Hymnals

The Presbyterian Committee on Congregational Song, a partnership between the Presbyterian Publishing Corporation (PPC), the Office of Theology and Worship, and the Presbyterian Association of Musicians (PAM), is currently developing a new book of song for the denomination. The project is being funded entirely by PPC, using no denominational funds. This new hymnal is expected to be published in the fall of 2013. The retail

price for the pew edition will be approximately \$20, with pre-publication orders prices at \$15 per copy when paid in advance. Given this information, more than one-third of congregations (37%) said they are “not at all likely” to purchase this new hymnal when it becomes available. Another three in ten congregations (29%) said they are not sure. A quarter of congregations (24%) said they are “somewhat likely” to purchase the new hymnal, 7% are “likely,” and 3% are “very likely” to do so.

Larger congregations were more interested in the new hymnal (10% of congregations with fewer than 100 members were “very likely” or “likely” to purchase the hymnal compared to 16% in congregations of 101 to 349 members, and 23% of those with 350 members or more).

Among those indicating they are at least “somewhat likely” to purchase the hymnal, the two products most likely to be purchased are the pew edition and the accompaniment edition. See Table 3 below.

Table 3: Hymnal Products Likely to be Purchased by Congregations at Least “Somewhat Likely” to Buy the New Hymnal

Hymnal Products	Percent of Congregations
Pew edition	85%
Accompaniment edition (a large-format, spiral-bound book that includes full musical accompaniment for organist and pianist)	80%
Choral edition (an edition of the hymnal specially designed for choirs to use)	38%
Companion edition (a book that gives the history of the various hymns and hymn writers)	26%
Not sure	11%
Other	8%

All congregations, not just those likely to purchase it, were asked about other hymnal formats they might be interested in purchasing. More than one-third of congregations (36%) are not sure. Of those interested in one or more formats, interest is split evenly between web-based and formats other than those listed on the survey. Among those likely to purchase the new hymnal, almost half are interested in a web-based format. See Table 4 below.

Table 4: Hymnal Formats Congregation Might be Interested in Purchasing

Hymnal Format	Percent of All Congregations	Percent of Those Interested in Purchasing Hymnal*
Not sure	36%	30%
Web-based (collection of music accessible from the Internet for a subscription or one-time price)	28%	47%
Other (please specify)	28%	13%
CD-based (a CD-ROM that allows users to view, download, print, and/or project the music)	20%	30%
Print	20%	33%
Projection (allows the projection of music and/or words onto a screen for the congregation)	2%	3%

*Includes those “very likely,” “likely,” and “somewhat likely” to purchase the new hymnal.

Financial Information

Bequests and Major Gifts. About a quarter of congregations (26%) received bequests in 2010 (gifts of money, stocks, or other property left to the church through a will when someone dies). The median total value of bequests received in 2010 was \$10,000.

Few congregations (8%) received at least one other gift from estates in 2010. Other gifts include being named as a beneficiary of a life insurance policy, retirement account, trust, or gift annuity. The median total value each congregation received from new gifts was \$6,000.

A quarter of congregations (26%) have programs in place to encourage members to “remember the church” in their wills. Three in ten congregations (31%) are interested in an online community that provides a simple way for people to make contributions or gifts to the ministries supported by the congregation (including to the congregation itself).

Four out of nine congregations (45%) have never accepted a gift of non-liquid assets (such as real estate, artwork, or vehicles). Four in ten have (39%). One in six congregations (17%) did not know if the congregation had or not. Of those that did, slightly more than half (56%) last received this type of asset five years ago or more; two in ten (22%) accepted non-liquid assets two to four years ago; and one in six (16%) did so within the last year.

Loans. One in four congregations (25%) had loans during 2010. One in seven congregations (14%) had loans from banks or other financial institutions. Smaller proportions had loans from the Presbyterian Investment & Loan Program (5%), presbyteries or synods (4%), or the General Assembly Loan Program (1%).

The median balances for loans range from \$98,962, for loans from the General Assembly Loan Program, to \$230,000 for bank loans.¹ Loans from presbyteries and synods are smaller, with a median of \$44,569.

Loans congregations had taken out from PC(USA)-related organizations typically feature lower interest rates than those from financial institutions. The median interest rate for loans from PC(USA)-related organizations ranges from 5.00% to 5.20%. The median interest rate for loans from banks or other financial institutions is 5.63%. (See Table 5.)

Table 5: Median Loan Balances and Interest Rates for Congregations with Loans from Various Sources

Loan Source	Median Balance	Median Interest Rate
Banks or financial institutions	\$230,000	5.63%
Presbyterian Investment & Loan Program	\$195,000	5.20%
General Assembly Loan Program	\$98,962	5.00%
Presbytery or synod	\$44,569	5.00%
Other	\$75,000	4.00%

Expansion and Renovation Plans. A little more than one-fourth of congregations (27%) report that they “possibly” or “definitely” plan to expand or renovate congregational facilities within the subsequent two years. The median estimated cost of those expansion or renovation projects is \$65,000. Of those who reported such plans, three-quarters (74%) said their congregation would “definitely” or “possibly” need to undertake a capital campaign to finance the cost of the project.

Investments. As Table 6 shows, the majority of congregations (92%) report that they hold investments. Half of congregations have funds invested in certificates of deposit (50%), about half have money market accounts (47%), and four in ten have stocks or mutual funds (42%). More than a third of congregations (37%) have money invested in savings accounts. One-quarter (23%) specified some other type of investment, and about one in ten congregations have invested in bonds or treasuries (11%).

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 6: Percentages of Congregations with Funds Invested in Various Financial Instruments and the Median Amount Invested

Types of Investment	Percentage with Investments in this Instrument	Median Investment Amount
Certificates of deposit	50%	\$45,000
Money market accounts	47%	\$44,000
Stocks or mutual funds	42%	\$127,000
Savings accounts	37%	\$15,000
Other investments	23%	\$37,140
Bonds or treasuries	11%	\$111,500
No funds invested	8%	—

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

Six in ten congregations with investments (63%) report that the congregation manages its own investment portfolio. Brokerage or investment firms (26%), banks (23%), and the Presbyterian Church (U.S.A.) Foundation or its New Covenant Funds affiliate (23%) each manage some or all investment funds for about a quarter of congregations. Another 5% said some other entity manages its investments.



Research Services
A Ministry of the General Assembly Mission Council
Presbyterian Church (U.S.A.)
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CLERK’S ANNUAL QUESTIONNAIRE FOR YEAR ENDING DECEMBER 31, 2010

Survey Questions and Responses

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/clerks2010

Number of congregations.....	10,536
Number of questionnaires completed	6,945
Response rate	66%

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 2010?

Yes..... 31%
 No..... 69%

Q-1a. If yes, on how many Sundays did a racial-ethnic minister serve as guest preacher? (If all invitations were turned down, enter “0” — zero.)

	+
	n=2,169
None	9%
One	47%
Two	21%
Three	9%
Four	4%
Five.....	3%
Six or more.....	7%
Mean.....	2
Median.....	1

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

	n=4,756
During 2009.....	13%
2-3 years ago	17%
4-6 years ago	14%
7-9 years ago	7%
10 years ago or more	11%
Never/don’t know.....	38%

Environmental Ministries

Q-2. Does your congregation have a stewardship of creation, “earth care,” or other “green” committee that focuses on environmental issues?

Yes..... 13%
 No..... 87%

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 a stewardship of creation, “earth care,” or other “green” committee that focuses on environmental issues? [cont.]

Q-2a. [If “yes,”] Name of contact person for this committee: _____
 Email of this person: _____

[tabulated separately]

Q-2b. Would the contact person for this committee like to receive a monthly electronic newsletter from the PC(USA) Environmental Ministries office?

	n=877
Yes.....	66%
No.....	26%
Already receives that newsletter.....	8%

Q-3. Did your congregation celebrate Earth Day Sunday last year (on a Sunday near April 22, 2010)?

Yes.....	13%
No.....	87%

Q-4. Congregations that are committed to holistic earth care and have completed earth care projects or activities in the areas of worship, education, facilities, and outreach can apply to be certified as Earth Care Congregations. Would your congregation be interested in becoming certified as an Earth Care Congregation?

Yes.....	7%
No.....	48%
Not sure.....	45%

Q-5. Has your congregation undertaken any environmental projects or “green” updates to its facilities in the past *two* years?

Yes.....	33%
No → <i>Skip to Q-6</i>	67%

Q-5a. If yes, would your congregation be willing to share information about these projects with the Environmental Ministries office for posting on their website or blog?

	n=2,296
Yes.....	43%
No.....	57%

Mission

Q-6. In the past 12 months, did your congregation provide any of the following services for your congregation’s members or for people in your community? (Mark *all* that apply.)

Housing for senior citizens (nursing homes, assisted living).....	4%
Housing for other groups (crisis, youth shelters, homeless, students).....	19%
Other senior citizen programs or assistance (Meals on Wheels, transportation).....	42%
Prison or jail ministry.....	19%
Care for persons with disabilities (skills training, respite care, home care).....	15%

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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-6. In the past 12 months, did your congregation provide any of the following services for your congregation's [cont.] members or for people in your community? (Mark **all** that apply.)

Counseling or support groups (marriage or bereavement counseling, parenting programs, women's groups).....	45%	◆
Substance abuse or 12-step recovery programs.....	26%	
Other programs for children and youth (job training, literacy program, scouting, sports).....	45%	
Programs or activities for college students.....	20%	
Emergency relief or material assistance (free meals, food, clothes for the needy)	81%	
Financial literacy programs or other help with budgeting, debt management, or investing	11%	
Health-related programs and activities (blood drives, screenings, health education)	36%	
Programs or services for persons with HIV or AIDS.....	2%	
Immigrant support activities (English as a second language, refugee support, interpreting service).....	11%	
Activities for unemployed people (preparation for job seeking, skills training).....	8%	
Voter registration or voter education.....	8%	
Community organizing or neighborhood action groups.....	14%	
Political or social justice activities (civil rights or human rights)	9%	
Public policy advocacy.....	5%	
Animal welfare or environmental activities	10%	
Other welfare, community service, or social action activities not mentioned above	34%	
Sporting activities or teams (intramural teams).....	15%	
Arts, music, or cultural activities or programs	49%	
Hobby or craft groups.....	36%	
Other social, recreational, or leisure activities	48%	
Transportation to bring people to worship services	47%	
All other (please specify): _____.....	12%	

Q-7. Is your congregation involved in any mission work **outside** your local community?

Yes.....	74%
No → <i>Skip to Q-8</i>	26%

Q-7a. If so, where? (Check **all** that apply.)

n=5,079

Domestic (inside the United States but beyond your local community)	78%	◆
International (outside of the United States).....	78%	

Music Ministries

Q-8. Does your congregation have a person who oversees its music program (that is, someone who coordinates: the use of piano, organ, or other instruments in worship; choirs or bands; other musicians; or other musical offerings)?

Yes.....	83%
No.....	17%

Q-8a. If yes, please provide the name and e-mail address of the person responsible for this ministry:

[tabulated separately]

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

History

Q-9. Does your church have a history committee or members who study, track, or preserve the history of your congregation? (Check **all** that apply.)

Yes, congregational history committee	8%	◆
Yes, other member/members who actively study, track, or preserve the congregation's history	35%	
No → <i>Skip to Q-11</i>	48%	
Not sure → <i>Skip to Q-11</i>	11%	

Q-10. If yes, please provide the name and contact information of someone who is actively involved in studying, tracking, or preserving the history of your congregation. (**Please print.**)

[tabulated separately]

Hymnals

Q-11. The Presbyterian Committee on Congregational Song, a partnership between the Presbyterian Publishing Corporation (PPC), the Office of Theology and Worship, and the Presbyterian Association of Musicians, is currently developing a new book of song for the denomination. The project is being funded entirely by PPC, using no denominational funds. This new hymnal is expected to be published in fall 2013. The retail price for the pew edition will be approximately \$20, with pre-publication orders prices at \$15 per copy when paid in advance. How likely would your congregation be to purchase this new hymnal when it becomes available?

Very likely	3%
Likely	7%
Somewhat likely	24%
Not at all likely → <i>Skip to Q-13</i>	37%
Not sure → <i>Skip to Q-13</i>	29%

Q-12. If your congregation is at all likely to purchase the new hymnal, what **hymnal products** would you be likely to purchase? (Check **all** that apply.)

n=2,340

Pew edition	85%	◆
Accompaniment edition (a large-format, spiral-bound book that includes full musical accompaniment for organist and pianist)	80%	
Companion edition (a book that gives the history of the various hymns and hymn writers)	26%	
Choral edition (an edition of the hymnal specially designed for choirs to use)	38%	
Other (please specify): _____	8%	
Not sure	11%	

Q-13. The new hymnal will be available in other formats as well. Please indicate which **formats** your congregation might be interested in purchasing. (Check **all** that apply.)

Print	20%	◆
Web-based (collection of music accessible from the Internet for a subscription or one-time price)	28%	
CD-based (a CD-ROM that allows users to view, download, print, and/or project the music)	20%	
Projection (allows the projection of music and/or words onto a screen for the congregation)	2%	
Other (please specify): _____	28%	
Not sure	36%	

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

Bequests and Major Gifts

Q-14. How many *bequests* did your congregation receive in 2010? Bequests are gifts of money, stocks, or other property left to the church through a will when someone dies. If none, write “0” (zero).

None	74%
One	17%
Two.....	5%
Three to five	3%
Six or more.....	1%

Mean.....	1
Median.....	0

n=1,683

Mean (excluding “none”).....	2
Median (excluding “none”).....	1

Total value of these bequests

n=1,683

Less than \$1,000	10%
\$1,000 – \$4,999	21%
\$5,000 – \$9,999	14%
\$10,000 – \$14,999	10%
\$15,000 – \$19,999	5%
\$20,000 – \$29,999	9%
\$30,000 – \$39,999	4%
\$40,000 – \$49,999	3%
\$50,000 – \$99,999	11%
\$100,000 – \$149,999	5%
\$150,000 – \$199,999	2%
\$200,000 – \$299,999	3%
\$300,000 – \$499,999	2%
\$500,000 or more.....	2%

n=1,683

Mean	\$53,813
Median.....	\$10,000

Q-15. How many *other gifts from estates* did your congregation receive in 2010? Other gifts include being named as a beneficiary of a life insurance policy, retirement account, trust, or gift annuity. If none, write “0” (zero).

None	92%
One	6%
Two.....	1%
Three.....	*
Four	*
Five or more	*

Mean.....	0
Median.....	0

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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-15. How many *other gifts from estates* did your congregation receive in 2010? Other gifts include being named as [cont.] a beneficiary of a life insurance policy, retirement account, trust, or gift annuity. If none, write “0” (zero).

	n=487
Mean (excluding “none”)	2
Median (excluding “none”)	1

Total value of all such gifts from estates

	n=487
Less than \$1,000	12%
\$1,000 – \$4,999	30%
\$5,000 – \$9,999	15%
\$10,000 – \$14,999	9%
\$15,000 – \$19,999	4%
\$20,000 – \$29,999	8%
\$30,000 – \$39,999	5%
\$40,000 – \$49,999	2%
\$50,000 – \$99,999	7%
\$100,000 – \$149,999	2%
\$150,000 – \$199,999	2%
\$200,000 – \$299,999	1%
\$300,000 – \$499,999	1%
\$500,000 or more	1%
	n=487
Mean	\$4,265,370
Median	\$6,000

Q-16. Please answer each of the following questions about your congregation.

- a. Does your congregation have a program that encourages members to “remember the church” in their wills?
- | | |
|-----------|-----|
| Yes | 26% |
| No | 74% |
- b. Would your congregation be interested in an online community that provides a simple way for people to make contributions or gifts to the ministries supported by the congregation (including to your congregation itself?)
- | | |
|-----------|-----|
| Yes | 31% |
| No | 69% |

Q-17. Has your congregation ever accepted gifts of non-liquid assets (such as real estate, artwork, or vehicles)?

Yes	39%
No	45%
Don’t know	17%

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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-17. Has your congregation ever accepted gifts of non-liquid assets (such as real estate, artwork, or vehicles)?
[cont.]

Q-17a. If yes, when did you last receive this type of asset?

	n=2,640
During 2010	16%
2-4 years ago	22%
5 years ago or more	56%
Don't know	7%

Financial Information

Q-18. Does your congregation have a loan or loans with any of the following groups or institutions? (Check **all** that apply and indicate the approximate balance and interest rate on loans in each category.)

Banks or financial institutions	14%	◆
Presbyterian Investment & Loan Program (PILP)	5%	
General Assembly Loan Program	1%	
Presbytery or Synod	4%	
Other (specify): _____	4%	
No loans → <i>Skip to Q-19</i>	75%	

Banks or financial institutions

Approximate Balance

	n=918
\$1 – \$4,999	3%
\$5,000 – \$9,999	3%
\$10,000 – \$19,999	4%
\$20,000 – \$29,999	3%
\$30,000 – \$39,999	3%
\$40,000 – \$49,999	2%
\$50,000 – \$99,999	12%
\$100,000 – \$199,999	16%
\$200,000 – \$299,999	9%
\$300,000 – \$399,999	7%
\$400,000 – \$499,999	4%
\$500,000 – \$999,999	15%
\$1,000,000 – \$1,999,999	10%
\$2,000,000 or more	9%
Mean	\$679,450
Median	\$230,000

Interest Rate

	+	n=918
Less than 1%	3%	
1% – 1.999%	2%	
2% – 2.999%	3%	
3% – 3.999%	6%	
4% – 4.999%	15%	
5% – 5.999%	27%	

[continued on next page]

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Q-18. Does your congregation have a loan or loans with any of the following groups or institutions? (Check *all* that apply and indicate the approximate balance and interest rate on loans in each category.)

Banks or financial institutions

6% – 6.999%	32%
7% – 7.999%	9%
8% – 8.999%	2%
9% – 9.999%	1%
10% or more	*
Mean	5.29%
Median	5.63%

Presbyterian Investment and Loan Program (PILP)

Approximate Balance

	n=330
\$1 – \$4,999	1%
\$5,000 – \$9,999	2%
\$10,000 – \$19,999	4%
\$20,000 – \$29,999	2%
\$30,000 – \$39,999	4%
\$40,000 – \$49,999	5%
\$50,000 – \$99,999	15%
\$100,000 – \$199,999	20%
\$200,000 – \$299,999	12%
\$300,000 – \$399,999	7%
\$400,000 – \$499,999	8%
\$500,000 – \$999,999	15%
\$1,000,000 – \$1,999,999	4%
\$2,000,000 or more	2%
Mean	\$344,966
Median	\$195,000

Interest Rate

	+
	n=330
Less than 1%	2%
1% – 1.999%	2%
2% – 2.999%	2%
3% – 3.999%	3%
4% – 4.999%	16%
5% – 5.999%	54%
6% – 6.999%	19%
7% – 7.999%	3%
8% – 8.999%	*
9% – 9.999%	—
10% or more	—
	n=329
Mean	5.10%
Median	5.20%

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Q-18. Does your congregation have a loan or loans with any of the following groups or institutions? (Check *all* that apply and indicate the approximate balance and interest rate on loans in each category.)

General Assembly Loan Program

Approximate Balance

	n=91
\$1 – \$4,999	8%
\$5,000 – \$9,999	7%
\$10,000 – \$19,999	5%
\$20,000 – \$29,999	4%
\$30,000 – \$39,999	6%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	17%
\$100,000 – \$199,999	21%
\$200,000 – \$299,999	16%
\$300,000 – \$399,999	4%
\$400,000 – \$499,999	6%
\$500,000 – \$999,999	1%
\$1,000,000 – \$1,999,999	—
\$2,000,000 or more	2%
Mean	\$360,730
Median	\$98,962

Interest Rate

	+
	n=91
Less than 1%	3%
1% – 1.999%	—
2% – 2.999%	—
3% – 3.999%	10%
4% – 4.999%	17%
5% – 5.999%	38%
6% – 6.999%	32%
7% – 7.999%	—
8% – 8.999%	—
9% – 9.999%	—
10% or more	—
Mean	4.88%
Median	5.00%

Presbytery or synod

Approximate Balance

	n=292
\$1 – \$4,999	8%
\$5,000 – \$9,999	8%
\$10,000 – \$19,999	13%
\$20,000 – \$29,999	8%
\$30,000 – \$39,999	9%
\$40,000 – \$49,999	6%
\$50,000 – \$99,999	15%

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Q-18. Does your congregation have a loan or loans with any of the following groups or institutions? (Check *all* that apply and indicate the approximate balance and interest rate on loans in each category.)

Presbytery or synod

\$100,000 – \$199,999	13%
\$200,000 – \$299,999	4%
\$300,000 – \$399,999	2%
\$400,000 – \$499,999	4%
\$500,000 – \$999,999	4%
\$1,000,000 – \$1,999,999	4%
\$2,000,000 or more	2%
Mean	\$711,541
Median	\$44,569

Interest Rate

	+
	n=292
Less than 1%	2%
1% – 1.999%	6%
2% – 2.999%	9%
3% – 3.999%	13%
4% – 4.999%	10%
5% – 5.999%	30%
6% – 6.999%	27%
7% – 7.999%	2%
8% – 8.999%	—
9% – 9.999%	1%
10% or more	1%
Mean	4.18%
Median	5.00%

Other

Approximate Balance

	+
	n=236
\$1 – \$4,999	5%
\$5,000 – \$9,999	6%
\$10,000 – \$19,999	11%
\$20,000 – \$29,999	8%
\$30,000 – \$39,999	8%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	16%
\$100,000 – \$199,999	18%
\$200,000 – \$299,999	7%
\$300,000 – \$399,999	4%
\$400,000 – \$499,999	2%
\$500,000 – \$999,999	3%
\$1,000,000 – \$1,999,999	4%
\$2,000,000 or more	3%

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Q-18. Does your congregation have a loan or loans with any of the following groups or institutions? (Check *all* that apply and indicate the approximate balance and interest rate on loans in each category.)

Other

Mean	\$257,466
Median	\$75,000

Interest Rate

	+
	n=236
Less than 1%	2%
1% – 1.999%	3%
2% – 2.999%	10%
3% – 3.999%	14%
4% – 4.999%	18%
5% – 5.999%	32%
6% – 6.999%	17%
7% – 7.999%	4%
8% – 8.999%	1%
9% – 9.999%	—
10% or more	—
Mean	3.59%
Median	4.00%

Q-19. Does your congregation plan to expand or renovate your facilities within the next two years?

Yes, definitely	10%
Yes, possibly	17%
No	73%

Q-19a. [If “Yes, ”] What is the estimated cost of the project(s) (if known)?

	+
	n=1,866
\$1 – \$999	1%
\$1,000 – \$9,999	12%
\$10,000 – \$29,999	22%
\$30,000 – \$49,999	9%
\$50,000 – \$99,999	12%
\$100,000 – \$499,999	25%
\$500,000 – \$999,999	6%
\$1,000,000 – \$1,999,999	7%
\$2,000,000 – \$4,999,999	4%
\$5,000,000 or more	3%
Mean	\$728,147
Median	\$65,000

Q-19b. [If “Yes, ”] Will this project require a capital campaign (a special fundraising effort)?

	n=1,866
Yes, definitely	35%
Yes, possibly	38%
No	26%

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Q-20. Does your congregation currently have funds 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.....	47%	
Bonds or treasuries.....	11%	
Stocks or mutual funds.....	42%	
Savings accounts.....	37%	
Other (please specify): _____	23%	
None of the above → <i>Skip past Q-21</i>	8%	

Certificates of deposit

Approximate amount invested

		n=3,304
Less than \$1,000.....	1%	
\$1,000 – \$4,999.....	4%	
\$5,000 – \$9,999.....	7%	
\$10,000 – \$14,999.....	8%	
\$15,000 – \$19,999.....	6%	
\$20,000 – \$29,999.....	11%	
\$30,000 – \$39,999.....	9%	
\$40,000 – \$49,999.....	6%	
\$50,000 – \$99,999.....	20%	
\$100,000 – \$149,999.....	11%	
\$150,000 – \$199,999.....	5%	
\$200,000 – \$299,999.....	5%	
\$300,000 – \$499,999.....	3%	
\$500,000 or more.....	3%	
Mean.....	\$102,481	
Median.....	\$45,000	

Money market accounts

Approximate amount invested

		n=3,082
Less than \$1,000.....	2%	
\$1,000 – \$4,999.....	7%	
\$5,000 – \$9,999.....	8%	
\$10,000 – \$14,999.....	8%	
\$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.....	11%	
\$150,000 – \$199,999.....	5%	
\$200,000 – \$299,999.....	5%	
\$300,000 – \$499,999.....	4%	
\$500,000 or more.....	4%	
Mean.....	\$113,599	
Median.....	\$44,000	

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Q-20. Does your congregation currently have funds in any of the following financial instruments? (Check *all* that apply and indicate the approximate amount invested in each.)

Bonds or treasuries

Approximate amount invested	+
	n=716
Less than \$1,000	2%
\$1,000 – \$4,999	5%
\$5,000 – \$9,999	4%
\$10,000 – \$14,999	4%
\$15,000 – \$19,999	3%
\$20,000 – \$29,999	6%
\$30,000 – \$39,999	3%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	16%
\$100,000 – \$149,999	8%
\$150,000 – \$199,999	7%
\$200,000 – \$299,999	10%
\$300,000 – \$499,999	10%
\$500,000 or more	19%
Mean	\$504,831
Median	\$111,500

Stocks or mutual funds

Approximate amount invested	n=2,765
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	5%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	15%
\$100,000 – \$149,999	10%
\$150,000 – \$199,999	7%
\$200,000 – \$299,999	8%
\$300,000 – \$499,999	11%
\$500,000 or more	20%
Mean	\$480,610
Median	\$127,000

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Q-20. Does your congregation currently have funds in any of the following financial instruments? (Check *all* that apply and indicate the approximate amount invested in each.)

Savings accounts

Approximate amount invested

	n=2,431
Less than \$1,000	6%
\$1,000 – \$4,999	18%
\$5,000 – \$9,999	14%
\$10,000 – \$14,999	12%
\$15,000 – \$19,999	8%
\$20,000 – \$29,999	10%
\$30,000 – \$39,999	6%
\$40,000 – \$49,999	4%
\$50,000 – \$99,999	11%
\$100,000 – \$149,999	4%
\$150,000 – \$199,999	2%
\$200,000 – \$299,999	2%
\$300,000 – \$499,999	1%
\$500,000 or more	1%
Mean	\$53,564
Median	\$15,000

Other

Approximate amount invested

	n=1,539
Less than \$1,000	2%
\$1,000 – \$4,999	8%
\$5,000 – \$9,999	9%
\$10,000 – \$14,999	8%
\$15,000 – \$19,999	6%
\$20,000 – \$29,999	10%
\$30,000 – \$39,999	7%
\$40,000 – \$49,999	5%
\$50,000 – \$99,999	14%
\$100,000 – \$149,999	7%
\$150,000 – \$199,999	3%
\$200,000 – \$299,999	5%
\$300,000 – \$499,999	5%
\$500,000 or more	8%
Mean	\$180,301
Median	\$37,140

Q-21. Who manages your funds (Check *all* that apply.)

n=6,399

	◆
A brokerage /investment firm.....	26%
New Covenant Funds/Presbyterian Foundation	22%
A bank	23%
We manage our own portfolio.....	63%
Other (please specify):	5%

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Total number of surveys submitted via web.....	6598
Percent of surveys submitted via web	95%
Total number of surveys submitted via hard copy	347
Percent of surveys submitted via hard copy	5%

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