

**CLERK’S ANNUAL QUESTIONNAIRE FOR YEAR ENDING DECEMBER 31, 2011**

**Survey Questions and Responses**

**Clerks of Session May Find it Necessary to Consult with Pastors, Treasurers, or Other Leaders on Some Questions.**

Form may be completed on the web: [www.pcusa.org/clerks2011](http://www.pcusa.org/clerks2011)

Number of congregations.....	10,560
Number of questionnaires completed .....	7,085
Response rate .....	67%

**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 2011?

Yes → *Go to Q-1a*..... 29%  
 No → *Go to Q-1b*..... 71%

Q-1a. If yes, on how many Sundays in 2011 did a racial-ethnic minister serve as guest preacher? (If all invitations were turned down, enter “0” — zero.)

	+
	n=2,053
None .....	11%
One .....	46%
Two .....	21%
Three .....	8%
Four .....	4%
Five.....	3%
Six or more.....	8%
Mean.....	2.5
Median.....	1.0

Q-1b. If no, when was the last time your congregation invited a racial-ethnic minister to preach there? n=4,995

During 2010.....	14%
2-3 years ago .....	17%
4-6 years ago .....	14%
7-9 years ago .....	7%
10 years ago or more .....	12%
Never/don’t know.....	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
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## Transfer of Members

Q-2. During 2011, how many new members did your congregation receive via a certificate of transfer from another congregation? \_\_\_\_\_ If none, enter "0" (zero) and then skip to Q-4.

None → Skip to Q-4 .....	52%
One .....	11%
Two.....	10%
Three.....	6%
Four .....	4%
Five.....	3%
Six or more .....	14%
Mean.....	2.7
Median.....	0.0

Q-3. Of that number: (Numbers below should total to the number in Q-2.)

Q-3a. How many transferred from another PC(USA) congregation? \_\_\_\_\_ n=3,373

None .....	22%
One .....	22%
Two .....	19%
Three .....	10%
Four .....	7%
Five.....	5%
Six or more .....	16%
Mean.....	3.2
Median.....	2.0

Q-3b. How many transferred from a non-PC(USA) congregation? \_\_\_\_\_ n=3,373

None .....	40%
One .....	17%
Two .....	15%
Three .....	7%
Four .....	5%
Five.....	4%
Six or more .....	12%
Mean.....	2.4
Median.....	1.0

Q-4. During 2011, how many members of your congregation were dismissed to another congregation via a certificate of transfer? \_\_\_\_\_ If none, enter "0" (zero) and then skip to Q-6.

None → Skip to Q-6 .....	54%
One .....	14%
Two.....	12%
Three.....	5%
Four .....	4%
Five.....	2%
Six or more .....	9%

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Q-4. During 2011, how many members of your congregation were dismissed to another congregation via a [Cont.] certificate of transfer? \_\_\_\_\_ If none, enter "0" (zero) and then skip to Q-6.

Mean..... 1.9  
 Median..... 0.0

Q-5. Of that number: (Numbers below should total to the number in Q-4.)

Q-5a. How many transferred to another PC(USA) congregation? \_\_\_\_\_

n=3,227

None ..... 26%  
 One ..... 26%  
 Two ..... 21%  
 Three ..... 8%  
 Four ..... 6%  
 Five..... 4%  
 Six or more ..... 9%

Mean..... 2.2  
 Median..... 1.0

Q-5b. How many transferred to a non-PC(USA) congregation? \_\_\_\_\_

n=3,227

None ..... 44%  
 One ..... 20%  
 Two ..... 15%  
 Three ..... 6%  
 Four ..... 4%  
 Five..... 3%  
 Six or more ..... 7%

Mean..... 1.8  
 Median..... 1.0

## Immigrants

Q-6. Indicate whether your congregation has each of the following:

Q-6a. One or more recent immigrants to the United States (moved here since 1990) who regularly attend worship services or other activities of your congregation.

Yes..... 22%  
 No..... 73%  
 Not sure ..... 6%

Q-6b. A group of immigrants who hold a regular worship service in their native language in your facilities.

Yes..... 9%  
 No..... 90%  
 Not sure ..... 1%

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Q-6. Indicate whether your congregation has each of the following:

[Cont.]

Q-6c. One or more ministries focused specifically on immigrants, such as an English as a Second Language (ESL) program, a legal clinic for immigrants, an after-school program for immigrant children, sponsorship of a refugee family, etc.

Yes..... 7%
No..... 92%
Not sure ..... 1%

Q-6d. Other connection to immigrants (specify): \_\_\_\_\_ +

Yes..... 10%
No..... 85%
Not sure ..... 4%

Q-7. If yes to any of the items in Q-6, please provide the name and email address of someone in your congregation who would be able to provide more detailed information on immigrant groups and immigrant ministries in your congregation:

Name of person to receive this information: \_\_\_\_\_

E-mail of this person: \_\_\_\_\_

[tabulated separately]

World Mission

Q-8. Does your congregation have a committee that focuses some or all of its attention on world (or international) mission?

Yes..... 55%
No -> Skip to Q-9..... 45%

Q-8a. [If "yes,"] Name of contact person for this committee: \_\_\_\_\_
E-mail of this person: \_\_\_\_\_

[tabulated separately]

Q-8b. Would the contact person for this committee like to receive World Mission's monthly electronic newsletter about Presbyterian mission work around the world?

n=3,876
Yes..... 38%
No..... 21%
Don't know..... 41%

Q-9. Does your congregation have a relationship with one or more missionaries or mission workers?

Yes..... 49%
No -> Skip to Q-10..... 51%

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Q-9a. Which mission sending agency sent the missionary(ies) or mission worker(s) with which your congregation has a relationship? (Check *all* that apply.) n=3,426  
◆

PC(USA) World Mission .....	45%
The Antioch Partners (Presbyterian Frontier Fellowship or The Outreach Foundation) .....	7%
Other agency (please specify): _____ .....	35%
Independently, as a congregation .....	33%
Don't know.....	13%

Q-9b. How does your congregation engage in a relationship with the missionary(ies) or mission worker(s)? (Check *all* that apply.) n=3,426  
◆

Communications (e.g., letters, blogs, e-mail, Skype).....	79%
Planning and implementing mission projects together.....	23%
Engaging groups in our church to relate with him/her/them (e.g., children's groups exchanging Christmas cards, Presbyterian Women sending a prayer shawl, etc.) .....	33%
Face-to-face visits in the United States .....	57%
Financial support.....	88%
Prayer .....	89%
Members visiting the mission site .....	30%
Other (please specify): _____ .....	6%

Q-10. Would your congregation like to receive information about how to develop a relationship with a missionary or mission worker?

Yes.....	26%
No → <i>Skip to Q-11</i> .....	74%

Q-10a. [If "yes,"] Name of person to receive this information: \_\_\_\_\_  
 E-mail of this person: \_\_\_\_\_

[tabulated separately]

### Self-Development of People

Q-11. Self-Development of People (SDOP) is a ministry of the General Assembly Mission Council that partners with groups of poor, oppressed, and disadvantaged people to change structures that perpetuate poverty and injustice. Is there a person in your congregation who might be interested in serving as a liaison between your congregation and the SDOP national office? A liaison is someone interested in networking with SDOP who would receive and share information with the congregation about the ministry. SDOP will send this person information, at which time he/she can decide whether to become a liaison.

Yes.....	19%
No → <i>Skip to Q-12</i> .....	81%

Q-11a. [If "yes,"] Name of person to receive this information: \_\_\_\_\_  
 E-mail of this person: \_\_\_\_\_

[tabulated separately]

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## Communication and Funds Development

Q-12. Would your session be willing to provide to the General Assembly Mission Council (GAMC) a copy of your church directory so that we can give your members additional information about Presbyterian mission and ministry on an on-going basis?

Yes..... 15%  
 No → *Skip to Q-13*..... 85%

Q-12a. [If “yes, ”] Name of person to receive this information: \_\_\_\_\_  
 E-mail of this person: \_\_\_\_\_

[tabulated separately]

Q-13. Does your congregation have a stewardship committee?

Yes..... 65%  
 No → *Skip to Q-14*..... 35%

Q-13a. [If “yes, ”] Please provide chair’s name and e-mail address to become part of a stewardship network.  
 Chair’s name: \_\_\_\_\_  
 E-mail of this person: \_\_\_\_\_

[tabulated separately]

Q-14. Has your congregation or anyone in your congregation donated funds for disaster relief or mission work in Haiti since the earthquake there in January 2010? (Check **all** that apply.)

Yes, the congregation has..... 48%  
 Yes, individuals in the congregation have..... 46%  
 No..... 11%  
 Don’t know..... 20%

Q-15. Has anyone in your congregation gone to Haiti to do disaster relief or mission work since the January 2010 earthquake there? (Check **all** that apply.)

Yes, the congregation has sent someone or a group to Haiti..... 4%  
 Yes, one of more people in the congregation have gone to Haiti, but they were not officially sent  
 by our congregation ..... 7%  
 No..... 83%  
 Don’t know..... 6%

Q-16. Is your congregation or a group within it planning or considering a mission trip to Haiti in 2012 or 2013?

Yes..... 5%  
 No..... 86%  
 Don’t know..... 9%

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- Q-17. Would anyone in your congregation like to receive information about effective missions work in Haiti?
- Yes..... 21%
- No → *Skip to Q-18*..... 79%
- Q-17a. [If “yes,”] Name of person to receive this information: \_\_\_\_\_  
 E-mail of this person: \_\_\_\_\_
- [tabulated separately]

**Economic Issues**

- Q-18. How would you describe the economic health of your local community?
- Excellent..... 2%
- Good..... 31%
- Fair ..... 51%
- Poor ..... 14%
- Severely depressed ..... 2%

- Q-19. How many members are currently unemployed and looking for work or are discouraged workers who have quit looking for work? (Write in the number. Please estimate if you are not sure. Do not include retired people, students, people who do not work due to disabilities, full-time homemakers, or children under age 18.)  
 \_\_\_\_\_ members
- None ..... 38%
- One ..... 10%
- Two..... 13%
- Three..... 8%
- Four ..... 4%
- Five..... 9%
- Six or more..... 18%
- Mean..... 5.2
- Median..... 2.0

- Q-20. Did your congregation or anyone in it provide any form of financial support for one or more unemployed members during 2011? (Check *all* that apply.)
- ◆
- Yes, an individual member did with his/her own money ..... 26%
- Yes, the pastor or other staff did, using congregational funds ..... 23%
- Yes, the session did, using congregational funds ..... 14%
- Yes, another church group did, using congregation funds ..... 13%
- No..... 33%
- Not sure ..... 23%

- Q-21. How important is it for the church to address the Christian faith dimensions of the following economic concerns?
- Q-21a. Moral values in business and commerce
- Very important ..... 30%
- Important..... 44%
- Not very important ..... 6%
- Not at all important ..... 3%
- Not sure ..... 17%

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A-7

Q-21. How important is it for the church to address the Christian faith dimensions of the following economic [Cont.] concerns?

Q-21b. Fair taxation policies

Very important .....	17%
Important.....	40%
Not very important .....	15%
Not at all important .....	7%
Not sure .....	21%

Q-21c. Fair wages

Very important .....	22%
Important.....	42%
Not very important .....	11%
Not at all important .....	6%
Not sure .....	19%

Q-21d. Local and national government deficits

Very important .....	14%
Important.....	36%
Not very important .....	20%
Not at all important .....	8%
Not sure .....	23%

Q-21e. Investment in infrastructure and public goods

Very important .....	10%
Important.....	37%
Not very important .....	21%
Not at all important .....	8%
Not sure .....	24%

Q-21f. Economic security in retirement

Very important .....	20%
Important.....	41%
Not very important .....	14%
Not at all important .....	6%
Not sure .....	21%

Q-21g. Contributions to political candidates

Very important .....	3%
Important.....	12%
Not very important .....	25%
Not at all important .....	37%
Not sure .....	24%

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Q-22. To receive information on social ministry and social witness resources from the Advisory Committee on Social Witness Policy ([justiceunbound.org](http://justiceunbound.org)) and the Compassion, Peace and Justice Ministry Area, please provide contact information for someone in your congregation who is involved in mission or peacemaking:

Name of person to receive this information: \_\_\_\_\_

E-mail of this person: \_\_\_\_\_

[tabulated separately]

### Special Offerings

Q-23. Please indicate whether your congregation received each of the four churchwide special offerings during 2011. Then, for each offering received, please provide the name of the committee that is responsible for interpretation and promotion of the offering, along with the name and e-mail address of the committee chair or other contact person in the congregation who is most familiar with that special offering

Q-23a. One Great Hour of Sharing

Received?

No → *Skip to Q-23b*..... 14%

Yes..... 86%

Committee name: \_\_\_\_\_

Chair or other contact person: \_\_\_\_\_

Contact person's e-mail address: \_\_\_\_\_

[tabulated separately]

Q-23b. Pentecost

Received?

No → *Skip to Q-23c*..... 53%<sup>+</sup>

Yes..... 47%

Committee name: \_\_\_\_\_

Chair or other contact person: \_\_\_\_\_

Contact person's e-mail address: \_\_\_\_\_

[tabulated separately]

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Q-23. Please indicate whether your congregation received each of the four churchwide special offerings during 2011. Then, for each offering received, please provide the name of the committee that is responsible for interpretation and promotion of the offering, along with the name and e-mail address of the committee chair or other contact person in the congregation who is most familiar with that special offering

Q-23c. Peacemaking

Received?

No → <i>Skip to Q-23d</i> .....	44%
Yes.....	56%

Committee name: \_\_\_\_\_  
 Chair or other contact person: \_\_\_\_\_  
 Contact person's e-mail address: \_\_\_\_\_

[tabulated separately]

Q-23d. Christmas Joy

Received?

No → <i>Skip to Q-24</i> .....	25%
Yes.....	75%

Committee name: \_\_\_\_\_  
 Chair or other contact person: \_\_\_\_\_  
 Contact person's e-mail address: \_\_\_\_\_

[tabulated separately]

**Congregational Endowments**

Q-24. Does your congregation have an endowment (funds or property that was donated to the church and is now a source of income)?

Yes.....	49%
No → <i>Skip to Q-31</i> .....	51%

Q-25. Does your congregation have an investment policy to guide management of the endowment?

	n=3,393
Yes.....	71%
No.....	29%

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Q-26. Who manages the endowment? (Check <i>all</i> that apply.)	n=3,393
	◆
A church committee .....	60%
A financial advisor .....	20%
A bank .....	13%
An investment firm.....	25%
The church treasurer .....	30%
The Presbyterian Church (U.S.A.) Foundation .....	27%
Other (please specify): _____.....	13%
 Q-27. Is any of your endowment invested in stock?	 n=3,393
Yes.....	56%
No.....	44%
 Q-28. Is any of your endowment invested in mutual funds?	 n=3,393
Yes.....	72%
No.....	28%
 Q-29. Does your congregation avoid investing endowment funds in certain industries or companies?	 n=3,393
Yes.....	39%
No.....	61%
 Q-30. Do you:	
Q30a. Vote your own proxies?	n=3,393
Yes.....	16%
No.....	27%
Don't know.....	27%
Not applicable .....	30%
Q30b. Give voting instructions to your financial advisor?	n=3,393
Yes.....	10%
No.....	31%
Don't know.....	26%
Not applicable .....	33%

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## Bequests and Major Gifts

Q-31. How many *bequests* did your congregation receive in 2011? Bequests are gifts of money, stocks, or other property left to the church through a will when someone dies. If none, write “0” (zero).

Number of bequests received in 2011: \_\_\_\_\_

None .....	77%
One .....	16%
Two.....	4%
Three to five .....	2%
Six or more .....	1%

Mean.....	0.4
Median.....	0.0

	n=1,557
Mean (excluding “none”).....	1.9
Median (excluding “none”).....	1.0

Total **value** of these bequests: \$ \_\_\_\_\_

	n=1,557
Less than \$1,000 .....	9%
\$1,000 – \$4,999 .....	21%
\$5,000 – \$9,999 .....	13%
\$10,000 – \$14,999 .....	13%
\$15,000 – \$19,999 .....	4%
\$20,000 – \$29,999 .....	8%
\$30,000 – \$39,999 .....	5%
\$40,000 – \$49,999 .....	3%
\$50,000 – \$99,999 .....	10%
\$100,000 – \$149,999 .....	4%
\$150,000 – \$199,999 .....	2%
\$200,000 – \$299,999 .....	2%
\$300,000 – \$499,999 .....	3%
\$500,000 or more.....	2%

Mean .....	\$67,744.40
Median .....	\$10,000.00

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Q-32. How many *other gifts from estates* did your congregation receive in 2011? Other gifts are those that result when someone dies and has named the church as beneficiary of a life insurance policy, retirement account, trust, or gift annuity. If none, write “0” (zero).

Number of other gifts from estates received in 2011: \_\_\_\_\_

None .....	93%
One .....	5%
Two.....	1%
Three.....	1%
Four .....	*
Five or more .....	*

Mean.....	0.1
Median.....	0.0

n=470

Mean (excluding “none”).....	2.0
Median (excluding “none”).....	1.0

Total **value** of all such gifts from estates: \$ \_\_\_\_\_

n=470

Less than \$1,000 .....	15%
\$1,000 – \$4,999 .....	29%
\$5,000 – \$9,999 .....	13%
\$10,000 – \$14,999 .....	10%
\$15,000 – \$19,999 .....	6%
\$20,000 – \$29,999 .....	9%
\$30,000 – \$39,999 .....	4%
\$40,000 – \$49,999 .....	1%
\$50,000 – \$99,999 .....	6%
\$100,000 – \$149,999 .....	4%
\$150,000 – \$199,999 .....	2%
\$200,000 – \$299,999 .....	1%
\$300,000 – \$499,999 .....	*
\$500,000 or more.....	1%

n=470

Mean .....	\$27,651.54
Median.....	\$5,768.50

Q-33. Does your congregation have in place a program to encourage each of the following types of giving to your congregation?

Q-33a. Pledging

Yes .....	70%
No.....	28%
Not sure.....	2%

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Q-33. Does your congregation have in place a program to encourage each of the following types of giving to your congregation?  
[Cont.]

Q-33b. Tithing  
 Yes ..... 50%  
 No..... 46%  
 Not sure..... 4%

Q-33c. Giving to special projects of the church  
 Yes ..... 74%  
 No..... 23%  
 Not sure..... 3%

Q-33d. Making a planned or other major gift to the church  
 Yes ..... 27%  
 No..... 65%  
 Not sure..... 9%

Q-33e. Making a bequest to the church  
 Yes ..... 25%  
 No..... 66%  
 Not sure..... 9%

Q-34. In the last two years, has your congregation received any inquiries from members who were interested in charitable or planned giving to your congregation (that is, setting up gift annuities, charitable trusts, life insurance, or retirement accounts in which the congregation is the beneficiary)?

Yes..... 10%  
 No → Skip to Q-37..... 69%  
 Not sure → Skip to Q-37..... 21%

Q-35. How many members made such inquiries in the past two years? (Please estimate the number of people in the past two years.) \_\_\_\_\_ members

n=702

One ..... 22%  
 Two..... 25%  
 Three..... 14%  
 Four ..... 10%  
 Five to nine..... 19%  
 Ten or more ..... 9%

Mean..... 4.5  
 Median..... 3.0

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n = number of respondents eligible to answer this question

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Q-36. To whom were people making such inquiries referred? (Check <b>all</b> that apply.)	n=702
	◆
To someone on the church staff (a development officer, treasurer, etc.) .....	60%
To a member of the church who is an estate or financial planner .....	21%
To an estate or financial planner outside the church .....	11%
To a Presbyterian Foundation development officer .....	17%
To the development officer of another Christian organization.....	1%
To the development officer of a secular organization .....	*
Other (please specify): _____.....	23%
Not sure .....	6%
No one/not referred .....	2%

### Other Financial Information

Q-37. Does your congregation have a loan or loans with any of the following groups or institutions? (Check <b>all</b> that apply and indicate the approximate balance and interest rate on loans in each category.)	◆
Banks or financial institutions .....	13%
Presbyterian Investment & Loan Program (PILP) .....	5%
General Assembly Loan Program .....	1%
Presbytery or synod.....	4%
Other (specify): _____.....	3%
No loans → <i>Skip to Q-38</i> .....	76%

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Q-37. 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**

Approximate Balance

	n=866
\$1 – \$4,999 .....	3%
\$5,000 – \$9,999 .....	2%
\$10,000 – \$19,999 .....	3%
\$20,000 – \$29,999 .....	4%
\$30,000 – \$39,999 .....	3%
\$40,000 – \$49,999 .....	4%
\$50,000 – \$99,999 .....	13%
\$100,000 – \$199,999 .....	15%
\$200,000 – \$299,999 .....	8%
\$300,000 – \$399,999 .....	7%
\$400,000 – \$499,999 .....	4%
\$500,000 – \$999,999 .....	15%
\$1,000,000 – \$1,999,999 .....	11%
\$2,000,000 or more .....	10%
Mean .....	\$920,309.26
Median .....	\$245,553.00

Interest Rate

	+
	n=866
Less than 1% .....	2%
1% – 1.999% .....	2%
2% – 2.999% .....	3%
3% – 3.999% .....	10%
4% – 4.999% .....	20%
5% – 5.999% .....	30%
6% – 6.999% .....	26%
7% – 7.999% .....	5%
8% – 8.999% .....	1%
9% – 9.999% .....	*
10% or more .....	*
Mean .....	5.12%
Median .....	5.30%

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-37. 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.)

**Presbyterian Investment and Loan Program (PILP)**

Approximate Balance

	n=340
\$1 – \$4,999 .....	2%
\$5,000 – \$9,999 .....	3%
\$10,000 – \$19,999 .....	2%
\$20,000 – \$29,999 .....	5%
\$30,000 – \$39,999 .....	4%
\$40,000 – \$49,999 .....	5%
\$50,000 – \$99,999 .....	15%
\$100,000 – \$199,999 .....	19%
\$200,000 – \$299,999 .....	8%
\$300,000 – \$399,999 .....	8%
\$400,000 – \$499,999 .....	8%
\$500,000 – \$999,999 .....	15%
\$1,000,000 – \$1,999,999 .....	5%
\$2,000,000 or more .....	2%
Mean .....	\$1,186,374.62
Median .....	\$182,993.00

Interest Rate

	+
	n=340
Less than 1% .....	2%
1% – 1.999% .....	1%
2% – 2.999% .....	1%
3% – 3.999% .....	3%
4% – 4.999% .....	35%
5% – 5.999% .....	44%
6% – 6.999% .....	14%
7% – 7.999% .....	—
8% – 8.999% .....	—
9% – 9.999% .....	—
10% or more .....	—
Mean .....	4.88%
Median .....	5.00%

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

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

Q-37. 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=79
\$1 – \$4,999 .....	11%
\$5,000 – \$9,999 .....	7%
\$10,000 – \$19,999 .....	—
\$20,000 – \$29,999 .....	9%
\$30,000 – \$39,999 .....	4%
\$40,000 – \$49,999 .....	6%
\$50,000 – \$99,999 .....	13%
\$100,000 – \$199,999 .....	26%
\$200,000 – \$299,999 .....	11%
\$300,000 – \$399,999 .....	7%
\$400,000 – \$499,999 .....	4%
\$500,000 – \$999,999 .....	1%
\$1,000,000 – \$1,999,999 .....	—
\$2,000,000 or more .....	—
Mean .....	\$132,720.19
Median .....	\$93,683.50

Interest Rate

	+
	n=79
Less than 1% .....	—
1% – 1.999% .....	—
2% – 2.999% .....	—
3% – 3.999% .....	11%
4% – 4.999% .....	24%
5% – 5.999% .....	44%
6% – 6.999% .....	22%
7% – 7.999% .....	—
8% – 8.999% .....	—
9% – 9.999% .....	—
10% or more .....	—
Mean .....	4.74%
Median .....	5.00%

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

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

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n = number of respondents eligible to answer this question

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

Q-37. 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**

Approximate Balance

	n=276
\$1 – \$4,999 .....	8%
\$5,000 – \$9,999 .....	11%
\$10,000 – \$19,999 .....	12%
\$20,000 – \$29,999 .....	11%
\$30,000 – \$39,999 .....	6%
\$40,000 – \$49,999 .....	5%
\$50,000 – \$99,999 .....	15%
\$100,000 – \$199,999 .....	14%
\$200,000 – \$299,999 .....	4%
\$300,000 – \$399,999 .....	3%
\$400,000 – \$499,999 .....	2%
\$500,000 – \$999,999 .....	4%
\$1,000,000 – \$1,999,999 .....	3%
\$2,000,000 or more .....	1%
Mean .....	\$176,763.32
Median .....	\$42,725.50

Interest Rate

	+
	n=276
Less than 1% .....	1%
1% – 1.999% .....	8%
2% – 2.999% .....	11%
3% – 3.999% .....	13%
4% – 4.999% .....	18%
5% – 5.999% .....	28%
6% – 6.999% .....	20%
7% – 7.999% .....	1%
8% – 8.999% .....	—
9% – 9.999% .....	1%
10% or more .....	—
Mean .....	3.83%
Median .....	4.50%

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

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

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

n = number of respondents eligible to answer this question

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

Q-37. 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**

Approximate Balance

	n=203
\$1 – \$4,999 .....	5%
\$5,000 – \$9,999 .....	12%
\$10,000 – \$19,999 .....	10%
\$20,000 – \$29,999 .....	8%
\$30,000 – \$39,999 .....	6%
\$40,000 – \$49,999 .....	4%
\$50,000 – \$99,999 .....	14%
\$100,000 – \$199,999 .....	15%
\$200,000 – \$299,999 .....	7%
\$300,000 – \$399,999 .....	4%
\$400,000 – \$499,999 .....	4%
\$500,000 – \$999,999 .....	6%
\$1,000,000 – \$1,999,999 .....	3%
\$2,000,000 or more .....	5%
Mean .....	\$298,170.69
Median .....	\$65,000.00

Interest Rate

	+
	n=203
Less than 1% .....	1%
1% – 1.999% .....	4%
2% – 2.999% .....	10%
3% – 3.999% .....	18%
4% – 4.999% .....	26%
5% – 5.999% .....	22%
6% – 6.999% .....	10%
7% – 7.999% .....	6%
8% – 8.999% .....	2%
9% – 9.999% .....	1%
10% or more .....	—
Mean .....	3.69%
Median .....	4.00%

Q-38. Does your congregation plan to expand or renovate your facilities within the next two years?

Yes, definitely .....	10%
Yes, possibly .....	17%
No → Skip to Q-39 .....	73%

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-38. Does your congregation plan to expand or renovate your facilities within the next two years?

[Cont.]

Q-38a. [If “yes,”] What is the estimated cost of the project(s) (if known)? \$ \_\_\_\_\_ +

	n=1,848
\$1 – \$999.....	3%
\$1,000 – \$9,999.....	10%
\$10,000 – \$29,999.....	21%
\$30,000 – \$49,999.....	9%
\$50,000 – \$99,999.....	13%
\$100,000 – \$499,999.....	24%
\$500,000 – \$999,999.....	6%
\$1,000,000 – \$1,999,999.....	6%
\$2,000,000 – \$4,999,999.....	4%
\$5,000,000 or more.....	2%
Mean.....	\$561,470.60
Median.....	\$60,000.00

Q-38b. [If “yes,”] Will this project require a capital campaign (a special fundraising effort)?

	n=1,848
Yes, definitely.....	38%
Yes, possibly.....	37%
No.....	25%

Q-39. 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. Include any endowment funds noted in Q-24.)

Certificates of deposit.....	48%
Money market accounts.....	44%
Bonds or treasuries.....	12%
Stocks or mutual funds.....	43%
Savings accounts.....	38%
Other (please specify): _____.....	22%
None of the above → <i>Skip past Q-40</i> .....	9%

**Certificates of deposit**

Approximate amount invested

	n=3,126
Less than \$1,000.....	1%
\$1,000 – \$4,999.....	5%
\$5,000 – \$9,999.....	8%
\$10,000 – \$14,999.....	9%
\$15,000 – \$19,999.....	5%
\$20,000 – \$29,999.....	11%
\$30,000 – \$39,999.....	9%
\$40,000 – \$49,999.....	6%
\$50,000 – \$99,999.....	22%
\$100,000 – \$149,999.....	10%
\$150,000 – \$199,999.....	5%
\$200,000 – \$299,999.....	5%
\$300,000 – \$499,999.....	3%
\$500,000 or more.....	2%

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

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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-39. 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. Include any endowment funds noted in Q-24.)

Certificates of Deposit

Mean .....	\$101,535.04
Median .....	\$43,335.00

**Money market accounts**

Approximate amount invested

	n=2,904
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 .....	6%
\$300,000 – \$499,999 .....	4%
\$500,000 or more .....	3%
Mean .....	\$124,192.95
Median .....	\$44,936.00

**Bonds or treasuries**

Approximate amount invested

	+ n=750
Less than \$1,000 .....	1%
\$1,000 – \$4,999 .....	5%
\$5,000 – \$9,999 .....	3%
\$10,000 – \$14,999 .....	4%
\$15,000 – \$19,999 .....	4%
\$20,000 – \$29,999 .....	7%
\$30,000 – \$39,999 .....	4%
\$40,000 – \$49,999 .....	3%
\$50,000 – \$99,999 .....	13%
\$100,000 – \$149,999 .....	10%
\$150,000 – \$199,999 .....	6%
\$200,000 – \$299,999 .....	11%
\$300,000 – \$499,999 .....	11%
\$500,000 or more .....	18%
Mean .....	\$428,227.60
Median .....	\$119,500.00

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n = number of respondents eligible to answer this question

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Q-39. 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. Include any endowment funds noted in Q-24.)

**Stocks or mutual funds**

Approximate amount invested

	n=2,783
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 .....	6%
\$30,000 – \$39,999 .....	5%
\$40,000 – \$49,999 .....	4%
\$50,000 – \$99,999 .....	16%
\$100,000 – \$149,999 .....	9%
\$150,000 – \$199,999 .....	7%
\$200,000 – \$299,999 .....	9%
\$300,000 – \$499,999 .....	10%
\$500,000 or more .....	19%
Mean .....	\$501,111.60
Median .....	\$124,765.00

**Savings accounts**

Approximate amount invested

	+
	n=2,505
Less than \$1,000 .....	5%
\$1,000 – \$4,999 .....	16%
\$5,000 – \$9,999 .....	14%
\$10,000 – \$14,999 .....	11%
\$15,000 – \$19,999 .....	7%
\$20,000 – \$29,999 .....	10%
\$30,000 – \$39,999 .....	7%
\$40,000 – \$49,999 .....	4%
\$50,000 – \$99,999 .....	13%
\$100,000 – \$149,999 .....	5%
\$150,000 – \$199,999 .....	2%
\$200,000 – \$299,999 .....	3%
\$300,000 – \$499,999 .....	1%
\$500,000 or more .....	1%
Mean .....	\$52,315.64
Median .....	\$17,000.00

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

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- n = number of respondents eligible to answer this question
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Q-39. Does your congregation currently have funds in any of the following financial instruments? (Check *all* that [Cont.] apply and indicate the approximate amount invested in each. Include any endowment funds noted in Q-24.)

**Other**

Approximate amount invested

	n=1,470
Less than \$1,000 .....	2%
\$1,000 – \$4,999 .....	8%
\$5,000 – \$9,999 .....	8%
\$10,000 – \$14,999 .....	8%
\$15,000 – \$19,999 .....	6%
\$20,000 – \$29,999 .....	11%
\$30,000 – \$39,999 .....	7%
\$40,000 – \$49,999 .....	6%
\$50,000 – \$99,999 .....	15%
\$100,000 – \$149,999 .....	7%
\$150,000 – \$199,999 .....	4%
\$200,000 – \$299,999 .....	5%
\$300,000 – \$499,999 .....	6%
\$500,000 or more .....	8%
Mean .....	\$196,414.06
Median .....	\$41,249.00

Q-40. Who manages your funds? (Check *all* that apply.) n=6,501

	◆
A brokerage/investment firm.....	26%
New Covenant Funds/Presbyterian Foundation .....	22%
A bank .....	22%
We manage them ourselves.....	66%
Other (please specify): _____.....	6%

Total number of surveys submitted via web.....	6,764
Percent of surveys submitted via web .....	96%
Total number of surveys submitted via hard copy .....	321
Percent of surveys submitted via hard copy .....	4%

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

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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