



# The Presbyterian Panel

*Listening to Presbyterians*



**REPORT**

## Stewardship, Finances, and Allocation of Resources

The May 2003 Survey

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**RESEARCH SERVICES**  
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## HIGHLIGHTS

- ✓ More panelists report that their congregations *emphasize stewardship as a broad approach to life* than report that their congregations *emphasize stewardship as fund-raising*. Nevertheless, majorities of pastors report that their congregations *primarily emphasize stewardship during the annual fund-raising campaign*. (p. 1)
- ✓ More than eight in ten pastors report that their congregations had a financial stewardship campaign in 2002. Campaigns were almost universal in the largest-membership congregations, but found in only seven in ten of the smallest. (p. 1)
- ✓ Majorities *agree* that they'd "like to see my congregation put more emphasis on time, talent, and other non-monetary aspects of stewardship," although less than one in four *agree* that "my congregation puts too much of its stewardship emphasis on fund-raising." (p. 2)
- ✓ Almost nine in ten pastors have recently seen the denominational stewardship magazine or other stewardship materials prepared by the PC(USA). Almost nine in ten of them found the literature helpful to some degree "in your work as a pastor," although only a few chose *very helpful* (11%). (p. 2)
- ✓ Most members respond *don't know* when asked the percentage of their congregation's budget in 2002 that went to fund mission and program beyond the congregation. The median response of those who gave a number was 15%, more than double the 6.8% actually reported by congregations. (p. 3)
- ✓ Large majorities report both having *enough information* on and a *high level of trust* concerning the "handling and allocation of funds" by their congregation's leaders. (p. 3)
- ✓ A quarter of pastors report that their congregations have at some point "encouraged members to bypass the regular funding procedures of the PC(USA) and instead give money directly to mission or program." (p. 3)
- ✓ Most ministers but fewer laity have *enough information* on or a *high level of trust* regarding the handling and allocation of funds by the leaders of their presbytery. Only a minority in all groups have *enough information* on or a *high level of trust* regarding the handling and allocation of funds by the leaders of their synod. (p. 4)
- ✓ Most ministers and half of laity have either *very high* or *moderately high enthusiasm* for "the work and programs of the PC(USA)." Similar percentages agree that the "leadership of the PC(USA) is doing a good job." (p. 5)
- ✓ More than three in four panelists believe the PC(USA) has *very serious* or *moderately serious* financial needs. (p. 5)
- ✓ A third of members and specialized clergy, and around half of elders and pastors, would like "more oversight of national PC(USA) leaders when it comes to making decisions about which missions and programs to fund." (p. 5)
- ✓ When it comes to decision-making about funding mission, social service, and outreach programs, less than one-third of laity and only around one-half of pastors *like the situation now*; majorities of laity and four in ten pastors would prefer *more decision-making by sessions*. (p. 6)
- ✓ Compared to theological conservatives, when it comes to the PC(USA), more theological liberals: have *very high/high enthusiasm*; have *high levels of trust*; and *agree* that the leadership is doing a good job. (p. 6)
- ✓ The median amount given to their congregations in 2002 as a percentage of pre-tax family income was 5% for members, 6% for elders and specialized clergy, and 9% for pastors; 26% of members, 30% of elders and specialized clergy, and 47% of pastors report giving 10% or more of pre-tax family income to their congregation. (p. 7)
- ✓ Members who give 10% or more of their income to church are more likely to cite *gratitude for God's love and goodness, the Bible's teaching, and wanting to contribute to God's work in the world* as reasons for giving. (p. 7)
- ✓ Factors that have led a third or more of members and elders to increase their congregational giving in the previous five years include: *felt God wanted me to do so, family income went up, and saw the good done by a church program or ministry*. (p. 8)

## OVERVIEW

The Presbyterian Panel consists of three nationally representative samples of groups affiliated with the Presbyterian Church (U.S.A.): members, elders (lay leaders), and ordained ministers. For analysis, ministers are split into two groups based on current call: *pastors*, serving in a congregation, and *specialized clergy*, serving elsewhere. New samples are drawn every three years.

These pages summarize major findings from the third survey completed by the 2003-2005 Panel. The first half uses text and graphics to highlight important and useful findings. An appendix follows with comparative tables that display the percentage distribution of responses to every question for each of the four Panel groups.

Questionnaires were mailed May 20, 2003. Non-responders were sent a postcard reminder June 10. Returns were accepted through early August 2003. Response rates for this survey are: members, 47%; elders, 57%; ministers, 61%. Results are subject to sampling and other errors. As a general rule, differences of less than 8% are not statistically meaningful. Panelists had the option to complete the survey on the Web, and 11% of members, 11% of elders, 14% of pastors, and 20% of specialized clergy did so.

In this report, the term *median* refers to the middle number in an ordered distribution. For example, the median age for a group of people aged 12, 21, 28, 35, and 64 years would be 28 years. The term *mean* refers to the mathematical average of values in a distribution; in the example, the mean age would be calculated as:  $(12+21+28+35+64)/5$ , or 32 years.

Like the median, a *quartile* is a number that divides an ordered distribution. The *first quartile* is the number that divides an ordered distribution so that three-fourths of the values are greater, and one-fourth are lower. The *second quartile* is the number that divides an ordered distribution exactly in half (its value is identical to the median). The *third quartile* is the value that divides an ordered distribution such that one-fourth of the values are greater, and three-fourths are lower.

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**Sponsor:** The questions were developed by Panel staff in cooperation with the Office of Stewardship and Mission Funding, part of the Executive Director's Office, General Assembly Council. Panel staff worked with David Johnson, Associate for Resources. For more information on stewardship resources of the Presbyterian Church (U.S.A.), contact Claude Godwin (888-728-7228 ext. 5649; [cgodwin@ctr.pcusa.org](mailto:cgodwin@ctr.pcusa.org)).

**Additional Copies:** Additional copies of this *Report* may be purchased for \$10 from PDS—call 800-524-2612 and request item number 65100-03278. This *Report* is also available for free download in Adobe Acrobat format at <http://www.pcusa.org/research/panel/index.htm#2003>. Copies of a four-page *Summary* of results are available for \$2 each directly from Research Services, or for free download at <http://www.pcusa.org/research/panel/index.htm#2003>. Call for information on quantity discounts on printed copies of either this *Report* or its *Summary* (888-728-7228 ext. 2040).

**Panel on the Web:** A catalogue of all Panel topics since 1973, and the *Reports* and *Summaries* of all surveys since 1994, are available on-line at the Presbyterian Church (U.S.A.) Web site: <http://www.pcusa.org/research/panel/index>.

**Sampling Details:** For more information on methods used to draw the samples, see the technical notes in the *Background Report for the 2003-2005 Presbyterian Panel* (\$10, from PDS; item #65100-02276; or free on the Web: <http://pcusa.org/research/panel/index.htm#2003>).

## STEWARDSHIP IN CONGREGATIONS

### *Approaches to Stewardship*

- ✓ Majorities report that their congregations have “actively promoted a ‘stewardship approach’ to the giving of time, talent, and money that teaches the spiritual meaning of how we use God’s gifts” (members, 84%; elders, 86%; pastors, 83%).
- ✓ More members (24%) than pastors (17%) indicate that their congregations *emphasize stewardship as fund-raising*, while more pastors (58%) than members (43%) indicate that their congregations *emphasize stewardship as a broad approach to life*.
- ✓ Among pastors, around half (54%) indicates that their congregations *primarily emphasize stewardship during the annual fund-raising campaign*. Half as many (26%) indicates that their congregations *emphasize stewardship year-round*. Another 16% responds *both equally*.

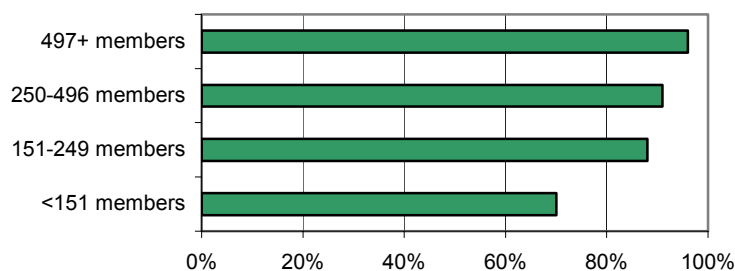
### *Integrating Stewardship with Other Activities*

- ✓ Almost all pastors report focusing on stewardship in a sermon during the past year, with most doing so *once or twice* (34%) or *three or four times* (46%). In addition, 17% report doing so *five or more times*, and another 2% respond *never*.
- ✓ Most pastors believe that “stewardship is an integral part” of their congregation’s worship, but more believe it is integral to *some extent* (61%) than to a *great extent* (21%). Fewer pastors believe stewardship is integral to a *great extent* or *some extent* in their “congregation’s regular Christian Education program” (*great extent*, 6%; *some extent*, 37%) or “new member class” (*great extent*, 10%; *some extent*, 48%).
- ✓ Members confirm the pastors’ assessments of stewardship’s lack of prominence in most new member classes: among those who joined their congregation in the past five years, only a third reported *great emphasis* (6%) or *some emphasis* (26%) on “giving as a part of the new member class or orientation process.” One in six reported that giving was *not mentioned*.

### *Financial Stewardship Campaigns*

- ✓ Most pastors (86%) report that their congregation had a financial stewardship campaign in 2002. Stewardship campaigns took place in almost all (96%) of the largest congregations (497 or more members), but in only seven in ten (70%) of the smallest congregations. (See Figure 1; size groups based on quartiles.)
- ✓ The most common features of these campaigns, from a list of five, were *direct mail* (reported by 66%) and *Consecration Sunday* (54%). Only 4% reported *every member visitation*, and 5%, *personal delivery* (e.g., *Pony Express* or *similar*). A total of 11% reported using *telephone solicitation*.
- ✓ Relatively more of the largest congregations (497 or more members) used *direct mail* in their 2002 stewardship campaign. According to pastors, 72% of the largest congregations reported using *direct mail*, compared to 61% of those with less than 151 members, 64% of those with 151-249 members, and 63% of those with 250-496 members.

**Figure 1. Congregations with a 2002 Stewardship Campaign, by Church Size (Pastors’ Reports)**



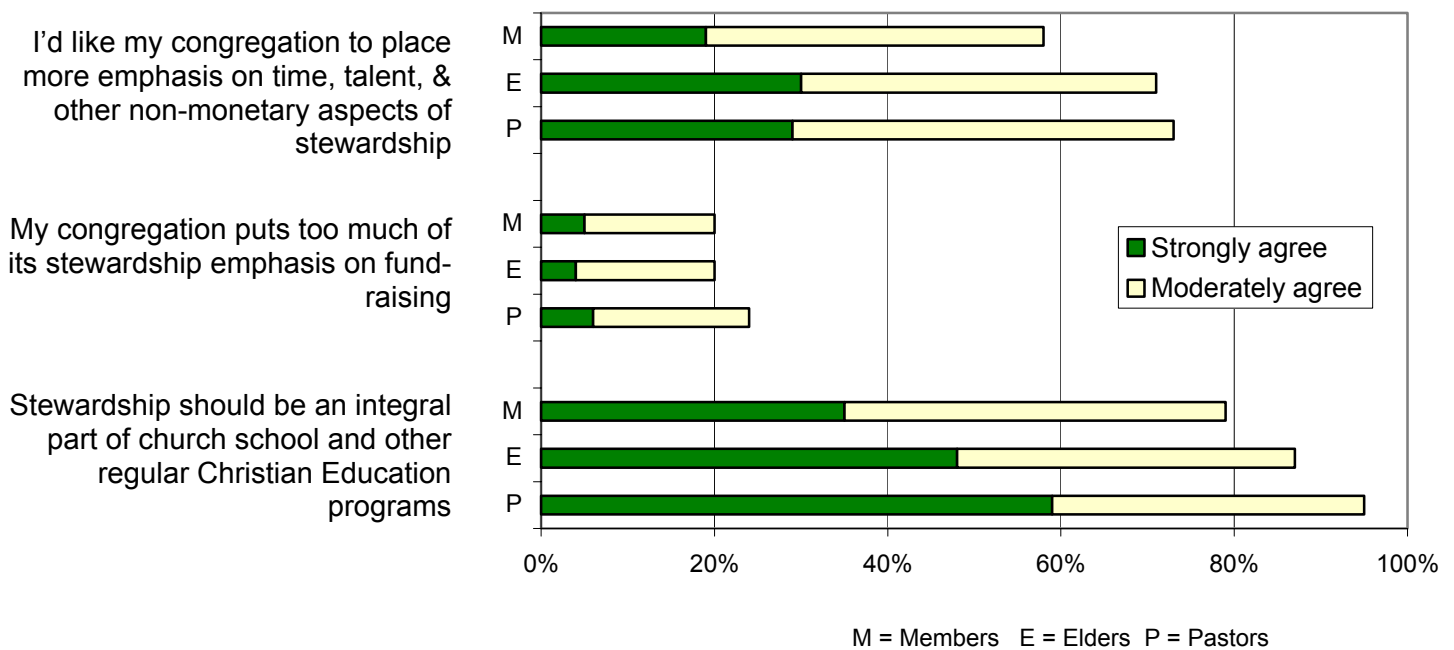
percent reporting a 2002 stewardship campaign

## STEWARDSHIP IN CONGREGATIONS

### Opinions on Congregational Stewardship

- ✓ Large majorities *strongly agree* or *moderately agree* that “stewardship should be an integral part of church (Sunday) school and other regular Christian education” (members, 77%; elders, 87%; pastors, 95%; specialized clergy, 92%). (See Figure 2.)
- ✓ Majorities *strongly agree* or *moderately agree* with the statement, “I’d like to see my congregation put more emphasis on time, talent, and other non-monetary aspects of stewardship” (members, 58%; elders, 71%; pastors, 73%; specialized clergy, 69%). Nevertheless, only one in five laity (members, 20%; elders, 20%) and one in four ministers (pastors, 24%; specialized clergy, 23%) *strongly agree* or *moderately agree* that “my congregation puts too much of its stewardship emphasis on fund-raising.”

**Figure 2. Opinions on Congregational Stewardship Issues**



### Denominational Resources for Congregations

- ✓ Almost nine in ten pastors (87%) report having seen, in the two years before the survey, “the stewardship magazine or other materials on stewardship prepared by the national offices of the Presbyterian Church (U.S.A.).”
- ✓ Majorities of pastors who had seen the PC(USA)-produced stewardship materials rated them as helpful to some degree “in your work as a pastor,” although only a few chose *very helpful* (11%). More chose *helpful* (28%) or *somewhat helpful* (39%). Only 11% selected *not helpful*. (The remaining 8% who had seen the materials did not rate them because they had not used them.)
- ✓ A slim majority (51%) prefers that stewardship materials produced by the PC(USA) be *kept separate* as “distinct items,” rather than “included as one part of publications that provide a broad array of resources (e.g., as part of a Christian education magazine).” Half that many (23%) prefers that denominational stewardship resources be *included with other resources*. The rest have *no preference* (16%) or *no opinion* (10%).
- ✓ Not quite half of pastors (46%) report having “searched the Presbyterian Church (U.S.A.) Web page ([www.pcusa.org](http://www.pcusa.org)) specifically for stewardship-related ideas or resources” in the prior two years, but half of these (24% overall) indicate that they had done so only *once or twice*. Most of the rest reported having done so *occasionally* (18%); only 4% had done so *often*.

## ALLOCATION AND TRUST: CONGREGATIONS AND OTHER GOVERNING BODIES

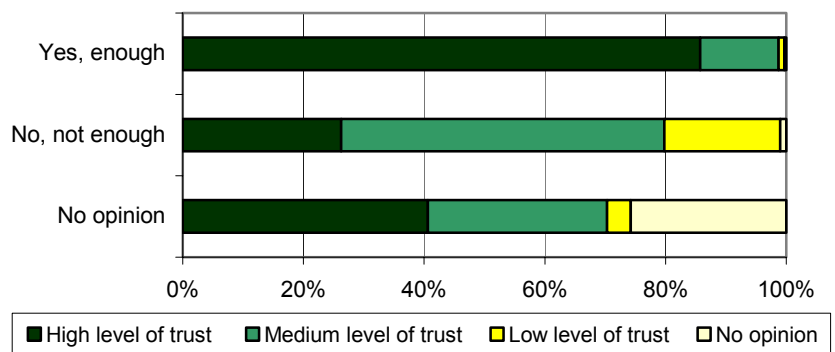
### *Congregational Giving Estimates*

- ✓ Most members (69%), a large minority of elders (45%), and one in nine pastors (11%) *don't know* “what percentage of the money received by your congregation in 2002 was sent to fund mission and program beyond your congregation.”
- ✓ Of those who ventured a guess, the median estimates range from 11% (pastors) to 15% (members). In the PC(USA) for 2003, congregations reported sending an average of 6.8% to program and mission beyond the congregation (validated mission, 4.5%; other mission, 2.3%). (Another 1.5% went to per capita apportionment.)
- ✓ Even more panelists (members, 84%; pastors, 27%) respond *don't know* regarding the percentage of the money that their congregation gave in 2002 to fund mission and program beyond its bounds that went to the General Assembly and other national PC(USA) programs. Of those giving an estimate, the median figure ranges from 6% (members) to 10% (specialized clergy). Giving by congregations to General Assembly mission is no longer tabulated separately from giving to synod, presbytery, and other PC(USA) mission, but when it last was, in 2001, the General Assembly share came to 41%.

### *Information and Trust in Congregations*

- ✓ Almost all elders (91%) and pastors (94%) and a large majority of members (73%) report having *enough information* on “handling and allocation of funds by the leaders” of their congregation.
- ✓ Almost as many (86%, 89%, and 72%, respectively) report a *high level of trust* regarding the “handling and allocation of funds” by congregational leaders.
- ✓ Information and trust go hand in hand: 86% of members who have *enough information* on “handling and allocation of funds by the leaders of their congregation” also have a *high level of trust* regarding how those leaders handle and allocate funds, while only 26% of members who do *not have enough information* have a *high level of trust*. (See Figure 3.) The corresponding percentages for elders are 90% and 40%.
- ✓ Most panelists report that they *have enough say* (members, 57%; elders, 79%; pastors, 85%) “when it comes to decisions by your congregation on allocating funds to mission and program.” Yet 19% of members, 14% of elders, and 12% of pastors *would like more say*, while 24%, 7%, and 3%, respectively, are *not sure*.

**Figure 3. Perceived Trust in Congregational Leaders by Perceived Amount of Information on Handling and Allocation of Funds by Congregational Leaders (Members' Responses)**



percent with each level of trust

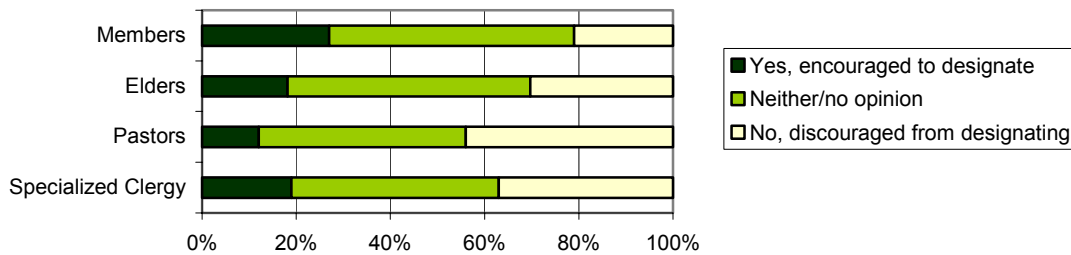
### *Designated Giving*

- ✓ A quarter of pastors (27%) and 20% of elders report that their congregations have at some time “encouraged members to bypass the regular funding procedures of the Presbyterian Church (U.S.A.) and instead give money directly to mission or program.”
- ✓ More pastors believe that people should be *discouraged* (44%) rather than *encouraged* (12%) when they give to designate “what percentage should go to mission and programs beyond their congregation.” Members are more evenly divided (*discouraged*, 21%; *encouraged*, 27%). In both groups a sizable proportion respond *neither encouraged nor discouraged* (members, 38%; pastors, 39%). (See Figure 4, p. 4.)

## ALLOCATION AND TRUST: CONGREGATIONS AND OTHER GOVERNING BODIES

**Figure 4. Opinions on Designated Giving**

Q. When people give money to their congregation, should they be encouraged to indicate what percentage should go to mission and programs beyond the congregation?



### *Allocation by Middle Governing Bodies*

- ✓ Most ministers (pastors, 74%; specialized clergy, 65%) but many fewer laity (members, 24%; elders, 34%) believe they have *enough information* on the “handling and allocation of funds by the leaders” of their presbytery. Only a third of ministers and 15% of laity believe they have *enough information* about financial allocations made by their synod leaders.
- ✓ Similarly, more panelists have a *high level of trust* in “the handling and allocation of funds” by the leaders of their presbytery (elders, 35%; pastors, 56%) than by the leaders of their synod (22%; 28%).
- ✓ Overall, a large majority of those panelists with an opinion have at least a *medium level of trust* in the handling and allocation of funds by presbytery (elders, 86%; pastors, 92%) and synod leaders (elders, 78%; pastors, 72%).
- ✓ As is the case for congregations (see p. 3), panelists who have *enough information* on the “handling and allocation of funds by the leaders” of their presbytery are more likely to have a *high level of trust* in “the handling and allocation of funds” by the leaders (e.g., 63% of elders with *enough information* have a *high level of trust*, compared to 18% of elders with *not enough information*). A parallel pattern is found with regard to synods.

### *Allocation by the General Assembly*

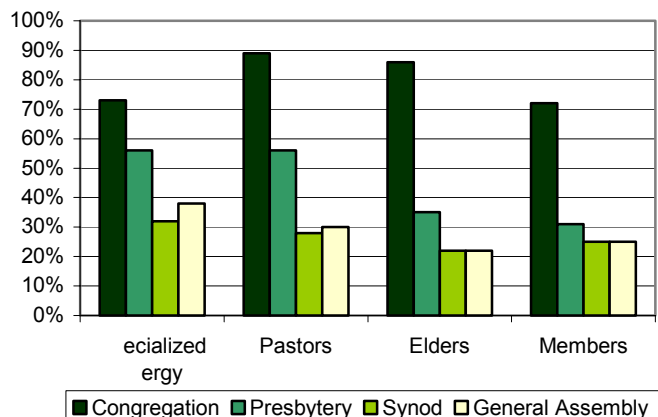
- ✓ Relatively few laity (members, 19%; elders, 17%) but nearly half of ministers (pastors, 47%; specialized clergy, 44%) respond *yes, enough* when asked if they have “enough information about the handing and allocation of funds by the leaders” of the General Assembly. A majority of elders (57%) and more than four in ten in the other groups respond *not enough*; the rest respond *no opinion*.

### **Proximity and Trust**

Trust in the handling and allocation of funds is directly related to proximity. For all four groups, trust is greatest for congregations, where all—with the partial exception of some specialized clergy—are regularly involved. Trust is lower for presbyteries, but is higher among ministers than laity, and, among the latter, is higher among elders than members—consistent with the greater involvement of ministers than elders, and elders than members, in presbyteries. Finally, trust is least for synods and the General Assembly, where relative whether lay or clerical, are regularly involved.

Percent  
with a  
high level  
of trust

**Figure 5. Trust in Handling and Allocation of Funds for Different Governing Bodies**



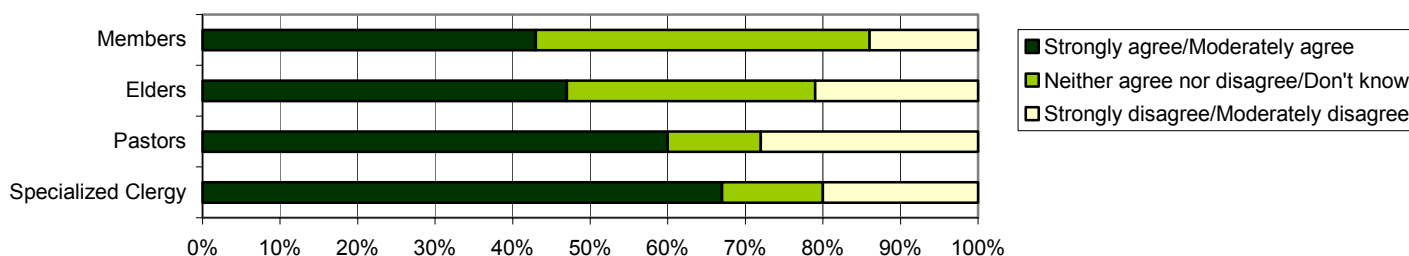
## NATIONAL CHURCH ISSUES

### Rating PC(USA) Programs and Leadership

- ✓ Majorities of specialized clergy (68%) and pastors (57%), half of elders (49%), and a large minority of members (47%) have either *very high enthusiasm* or *moderately high enthusiasm* for “the work and programs of the Presbyterian Church (U.S.A.).” Most others respond *moderately low enthusiasm* (19%; 26%; 27%; 20%).
- ✓ Similar percentages *strongly agree* or *moderately agree* that “the leadership of the PC(USA) is doing a good job” (members, 43%; elders, 47%; pastors, 60%).

**Figure 6. Opinions on PC(USA) Leadership**

Q: Agree or disagree: Overall, the leadership of the PC(USA) is doing a good job.



### Information Needs

- ✓ Half of elders (52%), more than four in ten members (44%) and specialized clergy (41%), and a third of pastors (35%) *would like to have more information available* “about the mission and program of the Presbyterian Church (U.S.A.).” A third of members (32%) and elders (35%), half of specialized clergy, and six in ten pastors *have all I need*.
- ✓ More of those desiring more information would prefer to receive it *in printed form* (members, 72%; specialized clergy, 48%) rather than *via the Internet* (14%; 28%) or *in occasional e-mails* (14%; 24%).

### Financial Needs and Accountability

- ✓ Most panelists with an opinion, ranging from 94% of specialized clergy to 77% of members, believe the PC(USA) has either *very serious* or *moderately serious* financial needs. However, 49% of members and 29% of elders *don't know*.
- ✓ More *strongly* or *moderately agree* (members, 38%; pastors, 61%) than *strongly* or *moderately disagree* (18%; 31%) that “leaders of the PC(USA) are sufficiently accountable to members regarding how church contributions are used.”
- ✓ Still, only minorities (see p. 4) report that they currently have *enough information* about “the handling and allocation of funds by the leaders of the General Assembly Council and other national entities of the PC(USA).”
- ✓ Majorities in all samples (members, 53%; elders, 51%; pastors, 67%) report either a *high level of trust* or a *medium level of trust* when it comes to “the handling and allocation of funds by the leaders of the General Assembly Council and other national entities of the Presbyterian Church (U.S.A.).” A *low level of trust* is reported by 18%, 28%, and 29%, respectively. The rest have *no opinion*.
- ✓ As previously described regarding congregations, presbyteries, and synods, trust is higher among panelists who have *enough information* about the “handling and allocation of funds” by national church leaders (e.g., 50% of elders with *enough information* have a high level of trust, compared to 14% of those who *do not have enough information*).
- ✓ A third of members (37%) and specialized clergy (37%), half of elders, and 45% of pastors *strongly agree* or *moderately agree* with the statement, “I would like more oversight of national PC(USA) leaders when it comes to making decisions about which missions and programs to fund.” Few laity *strongly disagree* or *moderately disagree* (members, 11%; elders, 11%), although many pastors (32%) and specialized clergy (42%) do. (See Figure 7, page 6.)

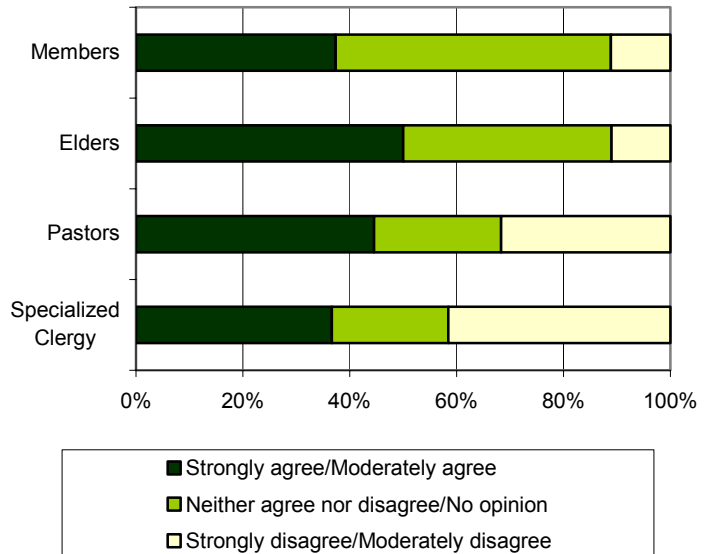


**Making Decisions**

- ✓ In every group, more panelists *strongly agree* or *moderately agree* (elders, 44%; pastors, 63%) than *strongly disagree* or *moderately disagree* (23%; 25%) with the statement, “I approve of the decision-making processes in the PC(USA).”
- ✓ Nevertheless, when it comes to decision making about funding mission, social service, and outreach programs:
  - Less than one-third of laity (members, 25%; elders, 30%) and only around one-half of pastors (47%) *like the situation now*.
  - Majorities of members (54%) and elders (59%) and four in ten pastors (42%) would prefer *more decision-making by sessions*.
  - Almost no panelists want *more decision-making by presbytery or national church leaders* (members, 4%; elders, 3%; pastors, 4%).

**Figure 7. Trust in PC(USA) Funding Decisions**

Q. I would like more oversight of national PC(USA) leaders when it comes to making decisions about which missions and programs to fund.



**Theological Perspective and Opinions on National Issues**

For many years, some outspoken church conservatives have held that the national offices of the PC(USA) were liberal bastions, out of touch with the rank-and-file across the church. That suggests that theological conservatives and theological liberals would hold different views on questions of funding General Assembly programs. The results provide consistent evidence that that is the case, as shown below for elders.

**Trust.** One-third of theological liberals (32%) but only 14% of theological conservatives report a *high level of trust* in “the General Assembly Council and other national entities of the PC(USA)”; only 6% of liberals but 49% of conservatives have a *low level of trust*.

**Enthusiasm.** Only 7% of conservatives but 14% of liberals have *very high enthusiasm* for “the work and programs of the PC(USA)”; only 4% of liberals but 30% of conservatives have *very low enthusiasm* or are *opposed to PC(USA) programs*.

**Funding Decisions.** Only 39% of liberals but 74% of conservatives would *prefer more decision making by sessions* when it comes to which programs (mission, outreach, social service) to fund; 48% of liberals but only 18% of conservatives *like the situation now*.

**Decision-making.** Six in ten liberals (62%) but only 27% of conservatives *strongly agree* or *moderately agree* with the statement, “I approve of the decision-making processes in the PC(USA)”; only 5% of liberals but 42% of conservatives *moderately disagree* or *strongly disagree*.

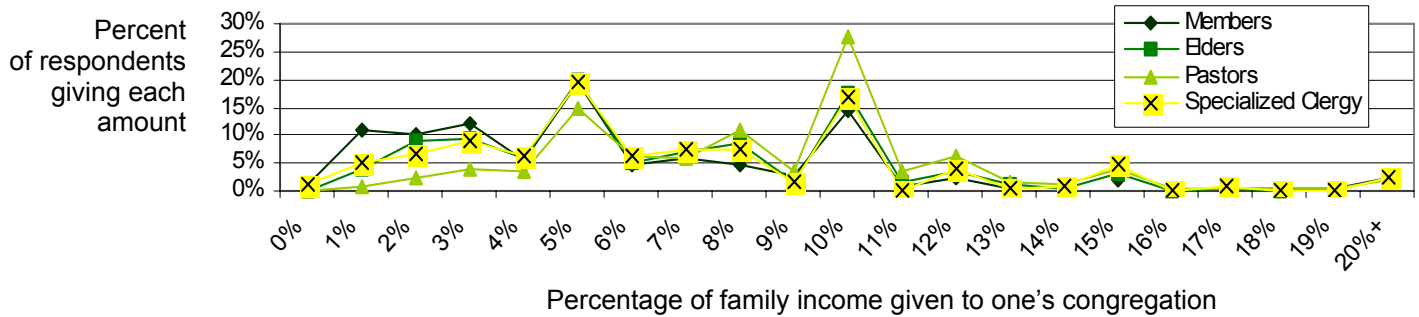
**Rating Current Leadership.** Two-thirds of liberals (66%) but 29% of conservatives *strongly agree* or *moderately agree* that “the leadership of the PC(USA) is doing a good job”; 4% of liberals but 40% of conservatives *strongly disagree* or *moderately disagree*.

**Accountability.** One-half of liberals (53%) but only 30% of conservatives *strongly agree* or *moderately agree* that “leaders of the PC(USA) are sufficiently accountable to members regarding how church contributions are used”; only 11% of liberals but 40% of conservatives *strongly disagree* or *moderately disagree*.

**Congregational Giving Rates**

- ✓ The median amount given to their congregations in 2002 as a percentage of pre-tax family income was 5% for members, 6% for elders and specialized clergy, and 9% for pastors.
- ✓ One-quarter of members (26%), 30% of elders and specialized clergy, and 47% of pastors report giving 10% or more of pre-tax family income to their congregations.

**Figure 8. Percentage of Income Reported Given to Congregations in 2003**



**Reasons for Giving**

- ✓ Majorities choose *sense of gratitude for God's love and goodness* (members, 52%; elders, 61%; pastors, 80%; specialized clergy, 70%) as one of their selections when asked to pick “two factors that influence you the most in your decisions about giving to your congregation.” Among laity, the next most frequently chosen factor is *a sense of obligation to support the work here* (43%; 42%).

**How Reasons for Giving Vary by Percentage of Income Given**

The two factors (from a list of ten) that “influence you the most in your decisions about giving to your congregation” differ in their frequency of selection according to the overall percentage of income given. That is, people who give a lower percentage of their incomes to church often choose different reasons for giving than people who give a higher percentage of their incomes. In particular, high relative givers are more likely to report giving out of a *sense of gratitude for God's love and goodness, the Bible's teaching on giving, and wanting to contribute to God's work in the world*. Low relative givers are more likely to report giving out of a *sense of obligation and hearing about specific needs*.

**Table 1. Reasons for Giving by Percentage of Income Given: Members' Responses**

	<4%	4-9%	10%+	Total	Sig.*
A sense of gratitude for God's love and goodness .....	34%	58%	65%	52%	Yes
A sense of gratitude for help my family or I have received there .....	15%	8%	7%	10%	No
A sense of obligation to support the work there.....	57%	41%	31%	44%	Yes
A sense of religious duty to give .....	20%	20%	18%	20%	No
Habit or custom .....	11%	4%	6%	7%	No
Hearing about specific needs .....	15%	14%	4%	12%	Yes
The Bible's teaching on giving.....	9%	18%	30%	18%	Yes
The congregation's or the pastor's urging to give.....	3%	2%	1%	2%	No
The tax benefits I receive for my contribution .....	4%	1%	1%	2%	No
Wanting to contribute to God's work in the world .....	21%	26%	39%	27%	Yes

\*Yes = statistically significant at p < .05

**Increasing Contributions**

- ✓ Several factors have led many panelists to increase their congregational giving in the past five years. These include:
  - Felt God wanted me to do so (members, 40%; elders, 53%)
  - Family income went up (35%; 42%)
  - Saw the good done by a church program or ministry (39%; 40%)
  - Church budget was in the red (30%; 41%)
  
- ✓ Other factors motivated relatively few to increase their congregational giving:
  - Specific program or mission was threatened by lack of funds (members, 24%; elders, 24%)
  - The pastor or other leader asked you to (16%; 18%)
  - Family income went up (35%; 42%)
  - Saw the good done by a church program or ministry (39%; 40%)
  
- ✓ Half of members (49%) and a majority of elders (56%), pastors (62%), and specialized clergy (70%) believe they *could give more* to the church “if there was a significant need.” Only 29%, 26%, 25%, and 20%, respectively, report *giving all I can*. The rest respond *not sure*.

**Reasons for Giving and Level of Income**

The box on the previous page shows that reasons for giving vary by the percentage of income given, but a parallel analysis (not presented tabularly) reveals that reasons for giving do *not* vary by the *amount of income* individuals earn or receive. Persons who make \$100,000 or more in annual income indicate similar reasons for giving in similar proportions as those whose income totals less than \$40,000 annually.

However, income level *is* related to responses to two of eight items concerning reasons for past increases in giving. More members with higher incomes report having “increased your regular giving or annual pledge” in the previous five years because *you saw the good done by a program or ministry funded by the church* and because *your family income went up*. The percentages of members who report that they had increased giving for each of the other six reasons are similar across different income levels.

**Table 2. Reasons for Increasing Giving by Income Level: Members’ Responses**

	Annual Family Income				Total	Sig.*
	<\$40,000	\$40,000- \$69,999	\$70,000- \$99,999	\$100,000 or more		
<i>Percent who had increased giving for each reason in the previous five years</i>						
<u>Reason for increasing regular congregational or pledge giving:</u>						
The overall church budget was in the red.....	24%	30%	29%	21%	26%	No
You saw the good done by a program or ministry funded by the church.....	27%	26%	40%	41%	34%	Yes
A specific program or mission of the congregation was threatened by a lack of funds.....	23%	24%	16%	19%	21%	No
The pastor or other leader asked you to.....	11%	15%	13%	16%	14%	No
You spouse or other family member suggested it.....	4%	9%	6%	11%	8%	No
You felt God wanted you to do so.....	41%	42%	29%	33%	36%	No
You family income went up.....	21%	24%	32%	41%	30%	Yes
The church had helped you or your family.....	14%	8%	6%	8%	9%	No

\*Yes = statistically significant at p < .05.

**The Presbyterian Panel  
The May 2003 Questionnaire**

	Members	Elders	Ministers
Number of questionnaires mailed .....	1,101	1,301	1,418
Number of questionnaires returned .....	525	749	873 ‡
Percent returned .....	47%	57%	61%
‡ 600 pastors; 273 specialized clergy			

Q1. When you hear the word “stewardship,” what word, thought, or phrase *first* comes to mind? Indicate briefly here:

	Members	Elders	Specialized Pastors	Clergy
	+	+		
Church finances and giving to the church	19%	18%	11%	11%
Money .....	13%	12%	16%	17%
Time, talents, treasure .....	25%	22%	15%	19%
Giving .....	23%	23%	12%	11%
To care for or manage what is entrusted to us .....	16%	20%	35%	33%
Environment/creation .....	*	*	1%	*
Other .....	4%	4%	10%	9%

Q2. Has your congregation actively promoted a “stewardship approach” to the giving of time, talent, and money that teaches the spiritual meaning of how we use God’s gifts?

				+
Yes, and therefore I am likely to give more .....	47%	60%	67%	51%
Yes, but it has no effect on my giving .....	37%	26%	16%	22%
Yes, and therefore I am likely to give less .....	*	*	—	1%
No, my congregation has not promoted a stewardship approach .....	10%	12%	14%	21%
Don’t know .....	6%	2%	2%	6%

Q3. How many times during the past year was stewardship the focus of the sermon in worship at your congregation?

				+
Never .....	2%	4%	2%	6%
Once or twice .....	34%	42%	34%	41%
Three or four times .....	36%	35%	46%	32%
Five or more times _____ (write the approximate number here) .....	9%	11%	17%	10%
Don’t know .....	20%	8%	1%	10%

Note: Percentages may not add to 100 due to rounding

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		Members	Elders	Pastors	Specialized Clergy
Q3.	[If "Five or more times, "] What is the approximate number?	n=46	n=85	n=102	n=25
(Cont.)		+	+	+	+
	Mean .....	8.4	8.6	10.1	8.6
	Median .....	8.0	8.0	7.0	7.0
Q4.	Which <b>one</b> statement would you say better describes how stewardship is approached in your congregation?				
	We primarily emphasize stewardship during the annual fund-raising campaign .....	48%	59%	54%	49%
	We emphasize stewardship year-round .....	26%	25%	26%	28%
	Both equally .....	16%	12%	16%	12%
	Don't know/no opinion .....	10%	4%	4%	11%
Q5.	Which <b>one</b> statement would you say better describes how stewardship is approached in your congregation?				
	We emphasize stewardship as fund-raising .....	24%	25%	17%	21%
	We emphasize stewardship as a broad approach to life .....	43%	50%	58%	52%
	Both equally .....	23%	22%	22%	19%
	Don't know/no opinion .....	10%	4%	3%	9%
Q6.	Please indicate to what degree you agree/disagree with the following statements:				
a.	I'd like to see my congregation put more emphasis on time, talent, and other non-monetary aspects of stewardship.				
	Strongly agree .....	19%	30%	29%	33%
	Moderately agree .....	39%	41%	44%	36%
	Neither agree nor disagree .....	32%	23%	21%	23%
	Moderately disagree .....	6%	5%	5%	6%
	Strongly disagree .....	2%	1%	2%	1%
	Don't know .....	3%	*	—	2%
b.	My congregation puts too much of its stewardship emphasis on fund-raising.				
	Strongly agree .....	5%	4%	6%	9%
	Moderately agree .....	15%	16%	18%	14%
	Neither agree nor disagree .....	27%	25%	20%	22%
	Moderately disagree .....	31%	35%	36%	29%
	Strongly disagree .....	18%	18%	20%	22%
	Don't know .....	4%	*	*	3%
c.	Stewardship should be an integral part of church (Sunday) school and other regular Christian education programs.				
	Strongly agree .....	34%	48%	59%	67%
	Moderately agree .....	43%	39%	36%	25%
	Neither agree nor disagree .....	15%	8%	3%	5%
	Moderately disagree .....	4%	3%	1%	1%
	Strongly disagree .....	2%	1%	*	*
	Don't know .....	3%	*	*	2%

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Q7. **Members/elders only:** When you joined your current congregation, how much emphasis was placed on giving as a part of the new member class or orientation process?

Great emphasis.....	5%	3%
Some emphasis .....	22%	24%
Only a little emphasis .....	22%	25%
Not mentioned .....	13%	18%
Don't remember.....	37%	30%

Q8. **All:** What percentage of your family income (pre-tax) from all sources did you contribute to your congregation last year? (Include regular giving as well as money given to capital campaigns and special offerings.) \_\_\_\_\_ percent

	+			+
None .....	1%	—	—	1%
1%.....	11%	4%	1%	5%
2%.....	10%	9%	2%	7%
3%.....	12%	9%	4%	9%
4%.....	5%	6%	4%	6%
5%.....	19%	20%	15%	20%
6% - 9% .....	16%	22%	27%	23%
10%.....	14%	17%	28%	17%
11% - 15% .....	5%	9%	17%	10%
16% - 20% .....	2%	2%	2%	2%
More than 20% .....	1%	1%	1%	1%
Don't know [vol.].....	4%	1%	—	*
Mean.....	10.1	7.9	8.7	7.4
Median.....	5.0	6.0	9.0	6.0

Q9. What **two** factors influence you the most in your decisions about giving to your congregation? (Read the entire list before choosing.) ✓ **only two.**

	◆	◆	◆	◆
A sense of gratitude for God's love and goodness .....	52%	61%	80%	70%
<b>A sense of gratitude for help my family or I have received there .....</b>	<b>4%</b>	<b>10%</b>	<b>7%</b>	<b>3%</b>
A sense of obligation to support the work there .....	43%	42%	19%	21%
A sense of religious duty to give .....	21%	18%	13%	16%
Habit or custom .....	7%	4%	3%	5%
Hearing about specific needs.....	12%	8%	5%	7%
The Bible's teaching on giving.....	16%	21%	30%	18%
The congregation's or the pastor's urging to give .....	2%	1%	1%	1%
The tax benefits I receive for my contributions.....	2%	2%	1%	2%
Wanting to contribute to God's work in the world.....	27%	29%	41%	46%
I don't give to my congregation.....	*	*	*	2%
Other (specify): _____ .....	3%	3%	3%	4%

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Q10. In the last five years, have you ever increased your regular giving or annual pledge because . . . (✓ *all* that apply.)

	Members	Elders	Pastors	Specialized Clergy
<i>The overall church budget was in the red?</i> .....	30%	41%	24%	25%
..... <b>You saw the good done by a program or ministry</b>				
..... <b>funded by the church?</b>	<b>40%</b>	<b>37%</b>	<b>47%</b>	<b>39%</b>
<b>A specific program or mission of the congregation</b>				
<b>was threatened by a lack of funds?.....</b>				
<i>The pastor or other leader asked you to?</i> .....	16%	18%	12%	20%
<i>Your spouse or other family member suggested it?</i> .....	9%	9%	6%	18%
<i>You felt God wanted you to do so?</i> .....	40%	53%	64%	52%
<i>Your family income went up?</i> .....	35%	42%	64%	61%
<i>The church had helped you or your family?</i> .....	10%	10%	5%	8%

Q11. If there was a significant need, do you think you could increase your giving to the church or are you giving all you can afford?

Yes, could give more.....	49%	56%	62%	70%
No, giving all I/we can.....	29%	26%	25%	20%
Not sure.....	22%	18%	13%	10%

### Allocation of Resources

Q12. What percentage of the money received by your congregation in 2002 do you estimate was sent to fund mission and program beyond your congregation (e.g., to presbytery, synod, national, or related PC(USA) ministries, or to non-Presbyterian programs)? (If you “don’t know,” ✓ this ) \_\_\_\_\_ percent

Don’t know.....	69%	45%	11%	38%
	n=161	n=412	n=535	n=168
None.....	1%	—	*	1%
1% - 4%.....	2%	6%	6%	7%
5% - 9%.....	13%	13%	18%	22%
10% - 14%.....	32%	34%	36%	31%
15% - 19%.....	15%	14%	19%	10%
20% - 29%.....	19%	21%	18%	20%
30% or more.....	18%	12%	5%	9%
Mean.....	17.6	15.9	13.6	14.4
Median.....	15.0	13.0	11.0	11.0

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	Members	Elders	Pastors	Specialized Clergy
<b>Q13. Of the total dollars your congregation sent to fund mission and program beyond your congregation, what percentage would you estimate went to the General Assembly, General Assembly Council, or other national programs of the Presbyterian Church (U.S.A.)? (If you "don't know," ✓ this □) _____ percent</b>				
Don't know .....	84%	69%	27%	50%
	n=82	n=235	n=436	n=138
	+	+		+
None .....	4%	6%	3%	6%
1% - 4% .....	22%	24%	26%	22%
5% - 9% .....	26%	23%	23%	22%
6% - 9% .....	7%	7%	11%	6%
10% - 14% .....	24%	16%	14%	10%
15% - 19% .....	2%	5%	4%	6%
20% - 29% .....	10%	7%	6%	7%
30% or more .....	12%	19%	24%	28%
Mean .....	13.7	16.4	19.5	23.4
Median .....	6.0	8.0	8.0	10.0
<b>Q14. Do you think when people give money to their congregation they ought to be encouraged to indicate what percentage should go to mission and programs beyond the congregation?</b>				
Yes, encouraged to designate money in this way .....	27%	18%	12%	19%
Neither encouraged nor discouraged from designating money in this way .....	38%	45%	39%	38%
No, discouraged from designating money in this way .....	21%	30%	44%	37%
No opinion .....	14%	6%	4%	6%
<b>Q15. Do you have enough say when it comes to decisions by your congregation on allocating funds to mission and program, or would you like to have more say?</b>				
Have enough say .....	57%	79%	85%	66%
Would like more say .....	19%	14%	12%	23%
Not sure .....	24%	7%	3%	11%
<b>Q16. Does the Presbyterian Church (U.S.A.) as a whole have serious financial needs?</b>				
Yes, very serious needs .....	12%	19%	49%	62%
Yes, somewhat serious needs .....	28%	38%	39%	26%
No, only routine needs .....	8%	12%	6%	3%
No, it is financially well-off .....	4%	2%	3%	3%
Don't know .....	49%	29%	2%	7%
<b>Q17. How much enthusiasm do you feel, in general, about the work and programs of the Presbyterian Church (U.S.A.)?</b>				
Very high enthusiasm .....	8%	8%	17%	24%
Moderately high enthusiasm .....	39%	41%	40%	44%
Moderately low enthusiasm .....	20%	27%	26%	19%
Very low enthusiasm .....	9%	12%	15%	12%
I am generally opposed to them .....	2%	3%	2%	1%
No opinion .....	21%	9%	1%	1%

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	Members	Elders	Pastors	Specialized Clergy
Q18. When it comes to your supporting mission projects of the Presbyterian Church (U.S.A.), either overseas or in this country, what is your preference for how projects should be selected for funding? (✓ only <i>one</i> .)				
I prefer that a denominational entity, such as a presbytery or the General Assembly, select the projects .....	10%	10%	18%	24%
I prefer that the session of my congregation select the projects .....	33%	38%	23%	12%
I prefer giving to missionaries and projects that I select.....	8%	6%	4%	5%
I prefer a combination of these approaches .....	42%	44%	54%	57%
I have no opinion .....	8%	2%	2%	2%
Q19. Do you feel you have enough information about the handling and allocation of funds by the leaders of:				
a. Your congregation (i.e., the session)?				+
Yes, enough .....	73%	91%	94%	75%
No, not enough.....	16%	8%	5%	17%
No opinion.....	10%	1%	1%	8%
b. Your presbytery?				
Yes, enough .....	24%	34%	74%	65%
No, not enough.....	40%	46%	22%	28%
No opinion.....	36%	20%	4%	6%
c. Your synod?				
Yes, enough .....	15%	15%	34%	31%
No, not enough.....	41%	54%	47%	48%
No opinion.....	44%	31%	19%	21%
d. The General Assembly Council and other national entities of the Presbyterian Church (U.S.A.)?				
Yes, enough .....	19%	17%	47%	44%
No, not enough.....	42%	57%	44%	43%
No opinion.....	40%	26%	9%	13%
Q20. How much do you trust the handling and allocation of funds by the leaders of:				
a. Your congregation (i.e., the session)?				+
High level of trust.....	72%	86%	89%	73%
Medium level of trust .....	21%	12%	10%	20%
Low level of trust.....	4%	2%	1%	4%
No opinion.....	3%	*	*	3%
b. Your presbytery?				
High level of trust.....	31%	35%	56%	56%
Medium level of trust .....	36%	40%	35%	32%
Low level of trust.....	9%	11%	8%	9%
No opinion .....	24%	13%	*	3%

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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 may add to more than 100 because respondents could make more than one response

	Members	Elders	Pastors	Specialized Clergy
Q20. How much do you trust the handling and allocation of funds by the leaders of: (Cont.)				
c. <i>Your synod?</i>				
<i>High level of trust</i> .....	25%	22%	28%	32%
<i>Medium level of trust</i> .....	31%	35%	33%	32%
<i>Low level of trust</i> .....	11%	17%	24%	17%
<i>No opinion</i> .....	33%	27%	15%	20%
d. <i>The General Assembly Council and other national entities of the Presbyterian Church (U.S.A.)?</i>				
<i>High level of trust</i> .....	25%	22%	30%	38%
<i>Medium level of trust</i> .....	28%	29%	37%	36%
<i>Low level of trust</i> .....	18%	28%	29%	20%
<i>No opinion</i> .....	30%	21%	4%	6%
Q21. Would you prefer that <i>sessions</i> make more decisions about funding programs, such as missions, outreach, and social service, rather than having <i>presbyteries or national church leaders</i> decide?				
I would prefer more decision-making by sessions.....	54%	59%	42%	36%
I like the situation now.....	25%	30%	47%	44%
I would prefer more decision-making by presbytery or national church leaders.....	4%	3%	4%	14%
I have no opinion.....	17%	8%	6%	7%
Q22. Has your congregation ever encouraged members to bypass the regular funding procedures of the Presbyterian Church (U.S.A.) and instead give money directly to mission or program?				
Yes.....	13%	20%	27%	22%
No.....	46%	55%	65%	56%
Don't know.....	42%	24%	8%	23%
Q23. Please indicate to what degree you agree or disagree with the following statements:				
a. The leaders of the Presbyterian Church (U.S.A.) are sufficiently accountable to members regarding how church contributions are used.				
Strongly agree.....	11%	11%	24%	28%
Moderately agree.....	27%	31%	37%	34%
Neither agree nor disagree.....	17%	18%	7%	10%
Moderately disagree.....	12%	12%	17%	14%
Strongly disagree.....	6%	12%	14%	10%
Don't know.....	26%	16%	1%	4%
b. Overall, the leadership of the PC(USA) is doing a good job.				
Strongly agree.....	11%	11%	25%	32%
Moderately agree.....	32%	36%	35%	34%
Neither agree nor disagree.....	19%	19%	11%	10%
Moderately disagree.....	9%	10%	16%	13%
Strongly disagree.....	6%	11%	12%	8%
Don't know.....	24%	13%	1%	4%

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Q23. Please indicate to what degree you agree or disagree with the following statements:  
(Cont.)

c. Overall, I approve of the decision-making processes in the PC(USA).				
Strongly agree .....	9%	10%	28%	34%
Moderately agree .....	30%	34%	35%	38%
Neither agree nor disagree .....	21%	19%	11%	9%
Moderately disagree .....	11%	11%	16%	11%
Strongly disagree .....	5%	12%	9%	6%
Don't know .....	24%	14%	1%	3%
d. I would like more oversight of national PC(USA) leaders when it comes to making decisions about which missions and programs to fund.				
Strongly agree .....	11%	17%	19%	11%
Moderately agree .....	26%	33%	26%	26%
Neither agree nor disagree .....	26%	25%	22%	17%
Moderately disagree .....	8%	8%	20%	26%
Strongly disagree .....	3%	3%	12%	16%
Don't know .....	25%	14%	2%	5%

Q24. Do you have available all the information you need about the mission and program of the Presbyterian Church (U.S.A.), or would you like to have more?

Have all I need.....	32%	35%	60%	49%
<i>Would like to have more available</i> .....	44%	52%	35%	41%
<i>Not sure</i> .....	24%	13%	5%	10%

Q24a. [If "Would like to have more available, "] How would you like to have such information made available?

	<i>n</i> =224	<i>n</i> =383	<i>n</i> =206	<i>n</i> =109
		+	+	+
<i>In printed form</i> .....	72%	65%	42%	48%
<i>In occasional e-mails</i> .....	14%	16%	23%	24%
<i>Via the Internet</i> .....	14%	19%	34%	28%

**Members, Elders, and Specialized Clergy: Skip to Q30**

**Pastors: Continue with Q25**

Q25. Did your congregation have a financial stewardship campaign in 2002?

Yes .....	86%
No .....	14%
Don't know .....	*

Q25a. [If "Yes, "] What method was used? *n*=501

Direct mail.....	66%
Telephone solicitation .....	11%
Every member visitation .....	4%
<i>Personal delivery (e.g., Pony Express or similar)</i> .....	5%
Consecration Sunday.....	54%
Other (specify): _____ .....	14%

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*n* = number of respondents eligible to answer this question

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Q26. In the last two years, have you seen the stewardship magazine or other materials on stewardship prepared by the national offices of the Presbyterian Church (U.S.A.)?

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

Q26a. *If “Yes,” how helpful were these materials to you in your work as a pastor?* n=508

Very helpful ..... 13%  
Helpful ..... 28%  
Somewhat helpful ..... 39%  
Not helpful ..... 11%  
Did not use any ..... 8%

Q27. In the last two years, have you searched the Presbyterian Church (U.S.A.) Web page (www.pcusa.org) specifically for stewardship-related ideas or resources?

Yes, often ..... 4%  
Yes, occasionally ..... 18%  
Yes, once or twice ..... 24%  
No, never ..... 54%

Q28. *Would you prefer that stewardship materials produced by the PC(USA) continue to be provided as separate, distinct items, or would you prefer to have them included as one part of publications that provide a broad array of resources (e.g., as part of a Christian education magazine)?*

Kept separate ..... 51%  
Included with other resources ..... 23%  
No preference ..... 16%  
No opinion ..... 10%

Q29. To what extent is stewardship an integral part of your congregation’s:

a. *Worship?*

Great extent ..... 21%  
Some extent ..... 61%  
Only a small extent ..... 16%  
None at all ..... 2%  
Don’t know ..... \*

b. *Regular CE program?*

Great extent ..... 6%  
Some extent ..... 37%  
Only a small extent ..... 44%  
None at all ..... 12%  
Don’t know ..... 1%

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
- + = nonresponses of 10% or more on this question (reported percentages for all questions omit nonresponses)
- n = number of respondents eligible to answer this question
- ◆ = percentages may add to more than 100 because respondents could make more than one response

Q29. *To what extent is stewardship an integral part of your congregation's:*  
 (Cont.)

c. *New member class?*

<i>Great extent</i> .....	10%
<i>Some extent</i> .....	48%
<i>Only a small extent</i> .....	31%
<i>None at all</i> .....	9%
<i>Don't know</i> .....	1%

Q30. *Please use the space below for additional comments.*

[Not tabulated]

Response from:

Web .....	11%	11%	14%	20%
Paper .....	89%	89%	86%	80%

