

PRESBYTERIAN PANEL REPORT

Listening to Presbyterians



CHARITABLE GIVING AND ESTATE PLANNING THE AUGUST 1994 PRESBYTERIAN PANEL

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THE PRESBYTERIAN PANEL: AN OVERVIEW

The Presbyterian Panel (1994-1996) consists of several thousand Presbyterians in the United States and Puerto Rico who agreed to respond to a quarterly mail survey beginning February 1994. The Panel contains independent, representative samples of four groups affiliated with the Presbyterian Church (U.S.A.): members, elders, pastors, and clergy in specialized ministries. (The exact number of cases in each sample may be found at the beginning of the appendix.)

Participants in each of these samples were selected according to scientific sampling procedures, a detailed description of which can be found in Appendix B of the *Background Report for the 1994-1996 Panel* (Louisville: Research Services, Division of Congregational Ministries, Presbyterian Church (U.S.A.), 1994). The member sample was drawn in two stages. First, 425 congregations were sampled, with the probability of selection proportional to membership size. Each of the 425 congregations was, in turn, requested to supply the names of eight members, based on applying a set of random numbers to its current list of active members. The elder sample was drawn from a denominationally-maintained list of all elders currently serving on sessions of Presbyterian Church (U.S.A.) congregations. To ensure geographical representation, elders were sampled proportionately according to their overall distribution across the church's 16 synods. The pastor sample is a random sample of all ordained ministers of the Word and Sacrament who, at the time of sampling, occupied a staff position in a congregation or other parish. The specialized clergy sample is a random sample of all ordained ministers in the denomination who, at the time of sampling, worked outside a parish (e.g., chaplains, counselors, teachers, church officials). Retired clergy were excluded from the Panel. Pastors and specialized clergy were both slightly oversampled to permit individuals who had served in the 1991-1993 cycle of the Panel to be excluded from the new samples.

The Office of Research Services, lodged in the Congregational Ministries Division of the national offices of the Presbyterian Church (U.S.A.), maintains the Panel as a service to the General Assembly, its agencies, councils, committees, and other entities. The primary purpose of the Panel is to aid these national bodies within the church by gathering information on Presbyterian opinions and behavior for use in planning and evaluation. Secondly, the Panel exists to provide the church as a whole and the larger society with information of general interest on Presbyterians.

All Panel data are publicly available, with the exception that no data will be released that might compromise the confidentiality of respondents. Requests for Panel data in computer-readable format for research purposes will be considered on an individual basis. Responsibility for the maintenance and disposition of Panel files ultimately rests with the Office of Research Services.

SAMPLING ERROR

Time and costs preclude inclusive surveys of all but the smallest populations. With larger populations, representative samples are drawn and the responses of smaller subsets are used to extrapolate to the total population—much as medicine draws a sample of blood to profile the entire blood supply within the human body. The values obtained from a scientifically-selected sample will not necessarily be the same ones that would have been obtained if the entire population had been surveyed, but we can know, within a certain degree of probability, the range above and below the sample value within which the actual population value is likely to fall. By convention, surveys usually report 95% "confidence intervals," that is, the range above and below a sample value that, in 19 out of 20 samples (in other words, 95% of the time), will contain the true population value. This range is also known as sampling error.

Sampling error is dependent largely on the number of cases in the sample and, with percentages, how large or how small the particular values are. In general, the larger the sample, the smaller the sampling error, and the closer a percentage is to 50% (as opposed to 0% or 100%), the larger the sampling error. Approximate sampling errors for Panel samples are:

REPORTED PERCENTAGE	MEMBERS	ELDERS	PASTORS	SP. CLERGY
	95% CONFIDENCE INTERVAL			
50%	±4%	±4%	±4%	±5%
30% or 70%	±4%	±4%	±4%	±5%
20% or 80%	±4%	±4%	±4%	±4%
10% or 90%	±3%	±3%	±3%	±3%
5% or 95%	±2%	±2%	±2%	±2%

HIGHLIGHTS

- Members of the clergy are generally more familiar with the Presbyterian Church (U.S.A.) Foundation than are laypersons. Fully 91% of pastors and 80% of specialized clergy reported that they are familiar with the Presbyterian Church (U.S.A.) Foundation. In contrast, only 26% of members and 40% of elders reported similar levels of familiarity with the Foundation. (p. 1)
- Members of the clergy are also more likely than laypersons to report that they have been given opportunities to speak with representatives of the PC(USA) Foundation. Some 80% of pastors and 62% of specialized clergy reported that they have been given opportunities to speak with representatives of the Foundation. In contrast, only 9% of members and 19% of elders report that they have had such opportunities. (pp. 2-3)
- Few laypersons have seen promotional materials from the PC(USA) Foundation recently. Only 12% of members and 23% of elders reported that they have seen Foundation materials in the past two years. Among members of the clergy, however, most (86% of pastors and 58% of specialized clergy) have seen promotional materials from the Foundation in the past two years. (p. 3)
- Judging from these data, it appears that few congregations actively encourage planned giving. Only 25% of elders and 36% of pastors reported that their congregations actively seek gifts through "planned giving" programs. Similarly, only 21% of elders and 39% of pastors indicated that their congregations have undertaken an organized campaign to "encourage people to include the church in their wills." (pp. 4-5)
- Few congregations observe "Wills Emphasis Sunday." Only 15% of elders and 31% of pastors indicated that their congregations have observed a "Wills Emphasis Sunday" in the past two years. (p. 5)
- Presbyterians are generally confident in their abilities to manage their financial affairs. Fully 69% of members reported that they are "confident" or "very confident" in their abilities to manage their personal finances. Interestingly, male members were a little more confident than female members in their financial management capabilities. (p. 7)
- Half of all Presbyterians worry about their future retirement incomes. Interestingly, younger members are more likely than older members to worry about their retirement incomes. (p. 7)
- Two-thirds of Presbyterians expect to have remaining assets at the times of their deaths. Male members were slightly more likely than female members to report that they expect to have remaining assets when they die. (pp. 7-8)
- Fully 77% of members and 78% of elders reported that they have written a will, but only one in five members currently plans to bequeath assets to the church. (pp. 8-9)
- In general, Presbyterians bequeath their assets to surviving spouses and/or other family members; few leave their assets to organizational entities (such as the church or other charitable organizations). Indeed, 99% of members have included one or more of their family members in their wills, but only 19% have included even one organizational entity in their wills. (pp. 10-13)

INTRODUCTION

The August 1994 Presbyterian Panel questionnaire, developed at the request of the Marketing Department of the Presbyterian Church (U.S.A.) Foundation, was devoted to issues relating to charitable giving and estate planning. The survey was designed to determine the extent to which Presbyterian members, elders, pastors, and specialized clergy are aware of the services of the Presbyterian Church (U.S.A.) Foundation, and the extent to which Presbyterian congregations are actively engaged in soliciting charitable contributions through planned giving. Additionally, we were interested in knowing how common it is for Presbyterians to bequeath assets to the church.

Questionnaires were mailed in August 1994 and postcard reminders were sent to non-respondents two weeks later. The response rates by sample are: members, 58%; elders, 62%; pastors, 71%; and specialized clergy, 71%. The appendix reports, by sample, the percentage distribution of responses to each question.

FAMILIARITY WITH THE PRESBYTERIAN CHURCH (U.S.A.) FOUNDATION

To assess panelists' familiarity with the Presbyterian Church (U.S.A.) Foundation, panelists were asked if they are familiar with: the Foundation (Q-1a), the services the Foundation offers to individuals (Q-1b), and the services it offers to congregations (Q-1c). In response to each of these questions, panelists could indicate that they are "definitely," "probably," "not really," or "not at all" familiar with each element or they could indicate they are "not sure" as to whether or not they are familiar with the Foundation and its services.¹

Members of the clergy were more likely than laypersons to report they are familiar with the PC(USA) Foundation and the services it offers. As Table 1 reveals, only 26% of members and 40% of elders said that they are generally familiar with the PC(USA) Foundation. In contrast, 91% of pastors and 80% of specialized clergy indicated that they are familiar with the Foundation.²

Table 1

Panelists' Familiarity with the Presbyterian Church (U.S.A.) Foundation (Q-1)

	MEMBERS	ELDERS	PASTORS	SPECIALIZED CLERGY
Are you familiar with the Presbyterian Church (USA) Foundation? (Q-1a)	26%	40%	91%	80%
Are you familiar with the services that the PC(USA) Foundation offers <i>to individuals</i> ? (Q-1b)	14%	24%	70%	56%
Are you familiar with the services that the PC(USA) Foundation offers <i>to congregations</i> ? (Q-1c)	16%	27%	78%	59%

Note. Figures show the percentage of respondents in each category who responded "yes, definitely" or "yes, probably" to each question.

¹As might be expected, laypersons were more likely than members of the clergy to select the "not sure" response (see Appendix).

²Overall, panelists' familiarity with the Foundation as measured by the August 1994 questionnaire was similar to the familiarity expressed by a previous sample of panelists four years earlier. The January 1990 *Presbyterian Panel Report on Theological Education and Wills and Estate Planning* provides the comparative information.

Similarly, clergy were more likely than laypersons to say that they are familiar with the services that the Foundation offers to individuals and to congregations. As Table 1 shows, 70% of pastors and 56% of specialized clergy said that they are familiar with the services that the Foundation offers *to individuals*. In contrast, only 14% of members and 24% of elders said that they are familiar with these services of the Foundation. Finally, 78% of pastors and 59% of specialized clergy, but only 16% of members and 27% of elders, said that they are familiar with the Foundation's services for *congregations*.

We also examined members' responses to see if certain types of persons are more familiar than others with the Foundation and its services. Results of these analyses showed that men are no more likely than women to report they are familiar with the Foundation and its services. We also found that persons with higher incomes are no more likely than persons with more modest incomes to report that they are familiar with the Foundation and its services.³

A significant difference did emerge for age. Older members (i.e., those over the age of 64) were most likely to report that they are familiar with the Foundation and its services, and young members (i.e., those under the age of 35) were least likely to report that they are familiar with the Foundation and its services. As Table 2 reveals, 34% of members over the age of 65 said that they are familiar with the PC(USA) Foundation. In contrast, 27% of members between the ages of 50 and 64, 21% of members between the ages of 35 and 49, and only 19% of members under the age of 35 said that they are familiar with the Foundation. A similar pattern emerged for familiarity with services offered to individuals and those offered to congregations.

Table 2

Members' Familiarity with the PC(USA) Foundation (Q-1) by Age

	AGE OF MEMBERS			
	UNDER 35	35-49	50-64	65 & OLDER
Are you familiar with the Presbyterian Church (USA) Foundation? (Q-1a)	19%	21%	27%	34%
Are you familiar with the services that the PC(USA) Foundation offers <i>to individuals</i> ? (Q-1b)	8%	8%	14%	21%
Are you familiar with the services that the PC(USA) Foundation offers <i>to congregations</i> ? (Q-1c)	8%	13%	31%	51%

Note. Figures show the percentage of members in each age group who responded "yes, definitely" or "yes, probably" to each question.

PAST CONTACTS WITH THE PC(USA) FOUNDATION

When asked about previous contacts with the PC(USA) Foundation, members of the clergy were more likely than laypersons to say that they have been given the opportunity to talk with a representative of the Foundation. Members of the clergy were also more likely to say that they have recently seen brochures which explain the services of the PC(USA) Foundation. These findings help to explain why members of the clergy are more likely than laypersons to report that they are familiar with the PC(USA) Foundation.

³Demographic and other background information about panelists, including age, gender, marital status, and income, and information about the congregations to which they belong, including size and location, was gathered as a part of the initial questionnaire that panelists completed in 1993—see the *1994-1996 Background Report* of the Presbyterian Panel.

Contact with Foundation Representatives

In Q-1d panelists were asked, "Have you ever been given the opportunity to talk with a representative of the PC(USA) Foundation?" Fully 80% of pastors and 62% of specialized clergy indicated that they have "definitely" or "probably" had such an opportunity; in contrast, only 9% of members and 19% of elders reported that they have had an opportunity to speak with a Foundation representative.

We also asked panelists if they know how to get in contact with Foundation representatives (Q-1e). Their responses reveal that members of the clergy are more likely than members of the laity to know how to contact the Foundation. In fact, 90% of pastors and 80% of specialized clergy, but only 36% of elders and 22% of members, indicated that they *do* know how to get in touch with a Foundation representative.

Promotional Materials from the Foundation

When asked, "In the past two years, have you seen materials or brochures that explain the services or gift plans of the PC(USA) Foundation?" (Q-2), 86% of pastors and 58% of specialized clergy said that they had. In contrast, only 12% of members and 23% of elders said they had seen such materials in that same time span.⁴

To assess panelists' reactions to promotional materials provided by the Foundation, we asked those who reported they had seen such materials a series of questions about them (Q-3). Specifically, we asked about the extent to which Foundation materials were "generally accurate," "quite helpful," "too technical," "interesting," "informative," "not published frequently enough," or "generally worthless."

The majority of members, elders, pastors, and specialized clergy who have seen materials from the Foundation evaluated those materials positively. As Table 3 reveals, the largest proportions of panelists agreed that the materials provided by the Foundation are quite helpful. Similarly large proportions of panelists agreed that these materials are informative, generally accurate, and interesting. In contrast, fairly small proportions of panelists (about a third or less) reported that the information provided in promotional materials from the Foundation is too technical or generally worthless. Panelists' responses to this series of questions suggest that the resource materials and other promotional pieces produced and distributed by the Foundation are assessed favorably by readers.

Table 3

Panelists' Assessment of Resource Materials and Brochures Produced the PC(USA) Foundation (Q-3)

THE INFORMATION PROVIDED BY THE PC(USA) FOUNDATION . . .	SPECIALIZED			
	MEMBERS	ELDERS	PASTORS	CLERGY
Is quite helpful (Q-3b)	80%	82%	85%	85%
Is informative (Q-3f)	76%	82%	87%	83%
Is generally accurate (Q-3a)	74%	78%	82%	82%
Is interesting (Q-3e)	72%	76%	71%	70%
Is too technical (Q-3c)	30%	31%	34%	35%
Is not published frequently enough (Q-3d)	25%	33%	17%	24%
Is generally worthless (Q-3f)	14%	8%	8%	6%

Note. Asked only of those respondents who reported that they had seen materials from the PC(USA) Foundation in the last two years. Figures show the percentage of respondents in each sample who indicated that they "agree completely" or "agree somewhat" with each statement.

⁴To indicate if they had seen materials from the Foundation in the past two years, panelists could say "yes," "no," or "don't know" (Q-2). Laypersons were more likely than members of the clergy to say "don't know."

Taken together, the findings for the first three questions suggest that the Foundation does a better job of reaching clergy than they do reaching laity. Given the structure of the church, this is not surprising. Indeed, panelists' responses suggest that pastors receive information from the Foundation, but may not pass that information on to members. It is possible that pastors who do pass Foundation materials on to members, do so *selectively*. In either case, it appears that information from the Foundation is reaching only modest proportions of members.

Encouragingly, however, these data suggest that when the Foundation does manage to reach members of the clergy and laypersons with their materials, those persons—including the laity—find the information provided to be accurate, informative, and helpful.

CONGREGATIONAL PROGRAMS RELATING TO PLANNED GIVING

To determine the extent to which congregations within the Presbyterian Church (U.S.A.) encourage planned giving, we asked panelists if their congregations actively seek gifts through planned giving programs and if their congregations have observed a "Wills Emphasis Sunday" within the last two years. Additionally, we asked if their congregations hold any endowed funds. Given that members and specialized clergy are probably less aware of their congregations' programs than are elders and pastors, we will limit our discussion of findings within this section to the responses of elders and pastors.⁵

Planned Giving Programs

In Q-4, panelists were asked, "Does your congregation actively seek gifts through 'planned giving' programs (i.e., programs whereby individuals plan to leave gifts from their estate to the church after their death)?" In response, 25% of elders and 36% of pastors indicated that their congregations *do* actively seek gifts through planned giving programs. Apparently, planned giving programs are utilized in only a minority of all PC(USA) congregations.

Results of subsequent analyses suggest that larger congregations are more likely than smaller congregations to encourage planned giving. Examining elders' responses to Q-4 by congregational size revealed that 15% of elders from small congregations (i.e., those with 250 or fewer members) reported that their congregations actively encourage planned giving. In contrast, 30% of elders from moderately-large congregations (i.e., those with 251 to 750 members) and 45% of elders from large congregations (i.e., those with more than 750 members) reported that their congregations actively encourage planned gifts.

Organized Campaigns to Encourage Specific Types of Planned Gifts

To obtain more detailed information regarding the types of planned giving programs in which congregations are involved, panelists were asked if their congregations have undertaken *organized campaigns* in the last two years: (a) to encourage members to include the church in their wills; (b) to increase the number of "life income gifts" (see definition below) that are made to the church; or (c) to encourage individuals to establish endowments or other memorial gifts (Q-22). As the following discussion reveals, congregations are most likely to have undertaken organized campaigns to encourage individuals to establish endowments or make other memorial gifts and least likely to have undertaken campaigns to increase the number of life income gifts that are made to the church.

⁵The assumption that members and specialized clergy are less aware of congregational programs than are elders and pastors is supported by panelists' responses to these questions. Members and specialized clergy were more likely than elders and pastors to say "don't know" when asked if their congregations actively seek gifts through planned giving programs, have observed a "Wills Emphasis Sunday" in the last two years, and have endowed funds (see Appendix). None of the Panel samples provides a representative sample of Presbyterian congregations, however—both the pastor and member samples over-represent large congregations. Overall, the elder sample comes closest to approximating a representative sample of congregations.

Campaigns to Encourage Bequests

In Q-22a, panelists were asked if their congregations have undertaken organized campaigns to "encourage people to include the church in their wills." Only 21% of elders and 39% of pastors indicated that their congregations have undertaken such campaigns within the past two years.

Additional analyses show that large congregations are more likely than small congregations to have conducted organized campaigns to solicit bequests. Among elders, 36% of those who serve large congregations (i.e., congregations with more than 750 members) indicated that their congregations have undertaken organized campaigns in the last two years to solicit bequests. In contrast, 27% of elders who serve moderately-large congregations (i.e., 251 to 750 members) and only 12% of elders who serve small congregations (i.e., with 250 or fewer members) reported that their congregations have undertaken such efforts.

Campaigns to Encourage "Life Income Gifts"

In Q-22b, panelists were asked if their congregations have undertaken organized campaigns in the last two years to "increase the number of 'life income gifts' which are made to the church," and only one in ten elders and pastors (10% and 12%, respectively) indicated that their congregations had done so.

Again, these data indicate that larger congregations are more likely than small congregations to conduct such campaigns. Only 6% of elders from small congregations, but 14% of elders from moderately-large congregations and 16% of elders from large congregations, reported that their congregations have been involved recently in efforts to increase the number of life income gifts that are made to the church.

Campaigns to Encourage Endowments and Other Memorial Gifts

In Q-22c, panelists were asked if their congregations have undertaken organized campaigns in the previous two years to "encourage individuals to establish endowments or other memorial gifts." In response, 30% of elders and 44% of pastors indicated that such campaigns had been conducted in their congregations in that time period.

Not surprisingly, large congregations appear to be more likely than small congregations to engage in organized efforts to encourage the establishment of endowments. In fact, 43% of elders from large congregations said that their congregations have conducted such a campaign. In contrast, 37% of elders from moderately-large congregations and only 22% of elders from small congregations indicated that their congregations have conducted such campaigns.

Wills Emphasis Sunday

Panelists were also asked, "To the best of your knowledge, has your congregation observed a 'Wills Emphasis Sunday' in the past two years?" (Q-5). Only 15% of elders and 31% of pastors indicated that their congregations have had such an observation. Those who reported that their congregations had observed a "Wills Emphasis Sunday" were subsequently asked if this occurred at the suggestion of the PC(USA) Foundation (Q-5a). Of elders who said their congregations observed a "Wills Emphasis Sunday," 51% reported that it was done at the suggestion of the PC(USA) Foundation. Similarly, 59% of pastors who reported that their congregations observed a "Wills Emphasis Sunday" indicated that a suggestion from the PC(USA) Foundation prompted that observation.

In a pattern similar to previous findings, larger congregations appear to be somewhat more likely than smaller congregations to have observed a "Wills Emphasis Sunday" in the past two years. Of elders from small congregations (i.e., those with 250 or fewer members), 10% reported that their congregations observed a "Wills Emphasis Sunday." In contrast, 19% of elders from moderately-large congregations (i.e., those with 251 to 750 members) and 20% of elders from large congregations (i.e., those with more than 750 members) reported that their congregations have observed a "Wills Emphasis Sunday" in the past two years.

Endowment Funds

In Q-6, we provided panelists with a brief definition of endowed funds and asked if their congregations hold any such funds. Specifically, Q-6 read, "Endowed funds are given to an organization with the understanding that the organization will hold the funds permanently, and spend only the interest income derived from the investment of the endowed funds. Does your church have any endowment funds or programs?" Majorities of elders and pastors (51% and 59%, respectively) indicated that their congregations *do* have endowed funds.

Among elders from congregations with 250 or fewer members, 37% reported that their congregations have endowed funds. In contrast, 63% of elders from moderately-large congregations (i.e., those with 251 to 750 members) and 69% of elders from large congregations (i.e., those with more than 750 members) reported that their congregations have endowed funds.

As a follow-up, panelists who indicated that their congregations have endowed funds were asked about management of the funds. In Q-7, these panelists were asked to indicate whether or not a number of specified individuals or organizations are entrusted by the sessions of their congregation to manage *any portion* of their churches' endowments.

As Table 4 reveals, the sessions of Presbyterian congregations are most likely to entrust the management of endowed funds to the boards of trustees of their own congregations or to other congregational committees. It is far less common for financial consultants to manage the endowed funds of Presbyterian congregations. Interestingly, only 21% of elders whose congregations hold endowed funds reported that the PC(USA) Foundation manages those funds. In contrast to findings for previous questions, responses to this series of questions did not differ among respondents from churches of different sizes.

Table 4

Managers of Congregational Endowed Funds (Q-7)		
	ELDERS	PASTORS
Are any of your church's endowments managed by . . .		
The board of trustees of your congregation (Q-7c)	58%	48%
A congregational committee (Q-7f)	49%	53%
A local bank (or other financial institution) (Q-7a)	39%	48%
The PC(USA) Foundation (Q-7b)	21%	42%
A member of your congregation (Q-7e)	20%	20%
A financial consultant (Q-7d)	15%	19%

Note. Figures show the percentages of panelists responding "yes" to each question. Percentages add to more than 100 because respondents could say "yes" to more than one option.

PERSONAL FINANCES, RETIREMENT INCOME, AND PLANNED GIVING

In Q-8 and Q-9, panelists were asked about their financial outlook for the future and about their abilities to manage their personal finances. We also asked panelists if they would like to support the work of the church after their deaths by making a bequest to the church and if they currently plan to make a bequest to the church. Analyzing the responses to these questions reveals that Presbyterians are generally confident in their abilities to manage their own financial affairs and that they expect to have assets remaining at death. At the same time, however, laypersons generally do *not* have a strong desire to support the work of the church after their deaths.

Confidence in Ability to Manage Personal Finances

In Q-8, panelists were asked, "How confident are you in your ability to manage your personal finances (i.e., manage your budget, make investment decisions, manage your investments, etc.)?" Responses indicate that members of the clergy are less confident than laypersons in their abilities to manage their personal finances. Combining the responses of those who said they are "very confident" with those who said they are "confident," we found that 69% of members, 69% of elders, 55% of pastors, and 56% of specialized clergy expressed confidence in their abilities to manage their personal finances.

Interestingly, among members, men appear to be a little more confident than women in their financial management abilities—39% of males, but only 22% of females, said that they are "very confident." In addition, the largest proportion of male respondents in the member sample indicated they are "very confident" in their abilities. Among female members, the largest proportion said that they are "somewhat confident" in their abilities to manage their personal finances.

These data suggest, as well, that older members are *no different* than younger members in terms of their confidence in their abilities to manage their personal finances. Approximately 28% of young panelists (i.e., those under the age of 35) in the member sample and 30% of older respondents (i.e., those over the age of 65) said that they are "very confident" in their financial management capabilities.

Worries About Retirement Income

In Q-9a, panelists were asked, "Do you worry much about your future retirement income?" Pastors were slightly more likely than others to say they worry about retirement income. In fact, 64% of pastors reported that they "yes, definitely" or "yes, probably" worry about their retirement incomes. In contrast, only 55% of members, 55% of elders, and 56% of specialized clergy reported similar worries.

We also examined responses to this question among several sub-groups of members. Results show that, among members, 51% of men and 56% of women said that they worry about their future retirement incomes, a difference that is not statistically significant.

In contrast, younger members are significantly more likely than older members to say they worry about their incomes after retirement. Indeed, 31% of young members (i.e., those 35 and younger) and 28% of members between 36 and 50 years old said that they *definitely* worry about their future retirement incomes. In contrast, 17% of members between 51 and 65 years old and only 11% of members over the age of 65 said that they *definitely* worry about retirement income.

It is possible that young persons worry more than others about their retirement income because they have less precise information concerning what that income and their accumulated assets are likely to be. It is equally plausible that younger persons worry more than their elders about this issue because of the dire predictions concerning the future of Social Security that are frequently made in the media.

Expectation of Accumulated Assets at the Time of Death

In Q-9b, panelists were asked if they think they will have remaining assets in the form of money or other personal property when they die. Majorities in each sample indicated that they *do* expect to have remaining assets at the times of their deaths. Specifically, 77% of members, 74% of elders, 73% of pastors, and 74% of specialized clergy expect to have remaining assets when they die ("yes, definitely" and "yes, probably" responses combined). At the other end of the spectrum, 10% of members, 11% of elders, 15% of pastors, and 15% of specialized clergy said that they do *not* think that they will have money or personal property at the time of their deaths.

From the standpoint of persons who work for the PC(USA) Foundation, encouraging people who do not expect to have remaining assets when they die to bequeath money to the church is likely to be difficult, at best. Fortunately, though, the percentages of laypersons and members of the clergy who expect to be penniless at the end of their lives are modest.

Interestingly, men appear to be more confident than women that they will have remaining assets at death. In response to Q-9b, 29% of male panelists in the member sample said that they expect that they *definitely* will have remaining assets at the times of their deaths. In contrast, only 19% of female members held such definitive expectations. At the other end of the spectrum, 11% of female members, but only 7% of male members, indicated that they do *not* expect to have remaining assets at the time of their deaths.⁶ Given the different life expectancies, income levels, and pension participation rates of men and women in American society, these findings are not surprising. Still, given the prevalence of women within the denomination, these gender differences hold interesting implications for those working to encourage planned giving.

Desire to Support the Church After Death

In Q-9c, panelists were asked if they would like to support the work of the church after their deaths. Responses suggest that members of the clergy within the Presbyterian Church (U.S.A.) are more likely than laypersons to want to do so—with pastors, as a group, being more likely than specialized clergy to want to support the church posthumously. Adding together respondents who said "yes, definitely" or "yes, probably," we find that 76% of pastors, 62% of specialized clergy, 52% of elders, and 41% of members say that they would like to support the work of the church after they die.

Interestingly, these same findings reveal that young persons are more likely than older persons to report that they would like to support the work of the church after their deaths. Within our sample of members, 57% of member panelists who are 35 or younger said that they would like to support the work of the church posthumously. By way of comparison, only 30% of panelists who are over the age of 65 made similar responses.⁷

Finally, as we would expect, members of Presbyterian congregations who have no living children are more likely than those with living children to indicate that they would like to support the work of the church after their deaths. Combining all responses of "yes, definitely" or "yes, probably," we found that 55% of panelists (in our sample of members) who do not have living children indicated that they would like to support the work of the church posthumously. In contrast, only 38% of member panelists who have at least one living child indicated that they would like to support the work of the church posthumously.

Current Plans For Bequests to the Church

In Q-9d, panelists were asked if they currently plan to bequeath any money or other personal property to the church when they die. Pastors, as a group, are most likely to say that they currently plan to bequeath funds to the church, and members are least likely to say they have such plans. Adding together panelists who said "yes, definitely" or "yes, probably" in response to Q-9d, we find that 51% of pastors, 40% of specialized clergy, 30% of elders, and 20% of members currently plan to bequeath money or other personal property to the church.

Interestingly, single Presbyterians (i.e., those who never married, who are divorced, or who are widowed) are slightly more likely than Presbyterians who are currently married to say that they currently plan to bequeath funds to the church. Judging from our sample of members, approximately 23% of single members, but only 18% of married members, currently plan to bequeath funds to the church.⁸

Similarly, Presbyterians who do not have living children are slightly more likely than those with children to say that they currently plan to bequeath assets to the church. Judging from our sample of members, 24% of

⁶These differences, while slight, are statistically significant.

⁷At the other end of the spectrum, the relationship is more dramatic; 31% of member panelists who are over the age of 65, as compared to only 6% of member panelists who are 35 or younger, said that they would *not* like to support the work of the church after their deaths. The remaining panelists said "don't know" in response to Q-9c.

⁸While this difference is slight, it is great enough to be considered statistically significant.

Presbyterians who have no children, but only 19% of Presbyterians who have living children, currently plan to bequeath funds to the church.⁹

Taken together, these findings suggest that individuals without spouses and without living children are more likely than those with spouses and/or children to plan to bequeath funds to the church. Given the general propensity of persons to bequeath their assets to family members, these findings are not surprising.

WILLS AND PLANNED GIVING

We were also interested in knowing what plans Presbyterians are making for the ultimate disposition of their assets. Thus, we asked panelists if they have written wills, if they have updated their wills, and what types of persons or organizations they have included as beneficiaries in their wills. Responses to these questions suggest that Presbyterians, by and large, *have* made plans to give their accumulated wealth to certain persons and/or organizations when they die. For the most part, however, they have bequeathed their assets to family members rather than to charitable organizations.

Prevalence of Wills Among Presbyterians

In Q-10, panelists were asked if they have written wills. More than three-quarters of respondents in each of the four samples (77% of members, 78% of elders, 78% of pastors, and 79% of specialized clergy) said they have done so.¹⁰ It appears that most Presbyterians *have* taken steps to ensure that their assets are distributed according to their wishes when they die.

Not surprisingly, older Presbyterians are more likely than younger Presbyterians to have written their wills. Among members, 94% of Presbyterians who are over the age of 65 have written wills, but only 25% of Presbyterians under the age of 35 have done so. (Fully 89% of members between 50 and 64 years of age and 72% of those between 35 and 49 reported they have wills.)

Interestingly, male members are significantly more likely than female members to have wills. Within the member sample, 81% of male panelists, but only 75% of female members, indicated that they have written wills.¹¹

Finally, family income is *not* related to the likelihood that Presbyterian members have wills. Within the member sample, 72% of persons with annual family incomes under \$25,000, 75% of persons with annual family incomes between \$25,000 and \$49,999, 78% of persons with annual family incomes between \$50,000 and \$99,999, and 85% of persons with annual family incomes over \$100,000 reported that they have written wills. This difference, though, is not great enough to be considered statistically significant.

Sources of Assistance in Preparing Wills

In Q-12, panelists were asked to indicate whether or not they consulted a number of different individuals (such as family members, attorneys, and financial advisors) when they were in the process of writing their wills. Responses to this series of questions reveal that Presbyterians are far more likely to consult with attorneys than with any other type of advisor when writing their wills.

As Table 5 shows, more than 90% of respondents in each Panel sample indicated that they consulted an attorney for advice or assistance when writing their wills. In contrast, fewer than one in four respondents said they consulted financial advisors, estate planners, or other financial consultants. Interestingly, few members, elders,

⁹Once again, this difference, though slight, is statistically significant.

¹⁰Many of those who say they have written wills have also updated their wills at some point (Q-11). For example, half of members with wills reported that their wills have been updated since they were initially written.

¹¹These differences, while slight, are great enough to be considered statistically significant.

pastors, and specialized clergy consulted representatives of charitable groups, educational institutions, or the PC(USA) Foundation when they wrote their wills.

Table 5

Percentages of Panelists Who Consulted Each Type of Advisor When Writing Their Wills (Q-12)

	Members	Elders	Pastors	Specialized Clergy
An attorney (Q-12c)	90%	91%	93%	90%
Family members (Q-12b)	47%	52%	51%	58%
A financial advisor, estate planner, or other financial consultant (Q-12d)	22%	22%	18%	21%
Friends (Q-12a)	13%	10%	23%	22%
A representative of the PC(USA) Foundation (Q-12g)	1%	*	3%	4%
Your pastor/Another pastor (Q-12h)	1%	*	2%	4%
A representative of a college university or seminary (Q-12f)	1%	1%	2%	3%
A representative of a secular charity (such as the Red Cross) (Q-12e)	1%	-	1%	1%

* = less than 0.5%; rounds to zero;
 - = zero (0.0%); no cases in this category

Note. Figures show the percentages of respondents in each sample who said "yes" when asked if they consulted with each potential advisor. Percentages add to more than 100 because respondents could say "yes" to more than one item.

Who Are the Beneficiaries When Presbyterians Bequeath Assets?

In Q-13, panelists with wills were asked to indicate if they have included any of a number of different individuals and organizations in their wills as either "primary" beneficiaries or "contingency" beneficiaries.¹² Judging from responses to this series of questions, it appears that Presbyterians are far more likely to bequeath gifts from their estates to members of their families than to charitable organizations, educational institutions, or the church.

Table 6 presents members' responses to these items. As can be seen, the vast majority of Presbyterian members (85%) include their spouses as primary beneficiaries in their wills, and another 1% indicated that their spouses are included as contingency beneficiaries.¹³ In contrast, only 5% of panelists in our sample of members indicated that they have included their congregations or congregational mission projects as primary beneficiaries in their wills, and still fewer indicated that other organizational entities of the Presbyterian Church (U.S.A.) are included as primary beneficiaries in their wills. Secular organizations (such as charitable organizations, educational institutions, and other political interest groups) fare no better. Few Presbyterians bequeath funds to organizations or causes—including the church.

¹²The question asked respondents to "indicate whether each person or group is included in your will as a primary beneficiary (i.e., one who is 'first in line' to receive funds from your estate in the event of your death) or as a 'contingency beneficiary' (i.e., one who will receive funds from your estate if—and only if—one or more of your primary beneficiaries precedes you in death)."

¹³Excluding those respondents who said "not applicable" in response to Q-13a, the percentage of members whose spouses are included in their wills as primary beneficiaries rises to 93%. Clearly, married Presbyterians tend to bequeath assets to their surviving spouses.

Table 6

Individuals and Organizations Included As Beneficiaries in Members' Wills (Q-13)

	PRIMARY BENEFICIARY	CONTINGENCY BENEFICIARY	NOT A BENEFICIARY	NOT APPLICABLE
My spouse (Q-13a)	85%	1%	5%	8%
Dependent children (Q-13b)	23%	41%	12%	23%
Other dependents you might have (such as a dependent parent, sibling, or grandchild) (Q-13c)	6%	15%	58%	22%
Non-dependent family members (such as your adult children, parents, siblings, or grandchildren) (Q-13d)	23%	36%	37%	4%
Your congregation or one of its mission projects (Q-13e)	5%	6%	87%	1%
The Presbyterian Church (USA) (i.e., a presbytery or synod, the national church, or one of their mission projects) (Q-13f)	1%	3%	96%	1%
A Presbyterian college or seminary (Q-13g)	1%	2%	96%	1%
Other Presbyterian institutions (such as a retirement home, children's home, nursing home, or hospital) (Q-13h)	1%	3%	96%	1%
A non-Presbyterian educational institution (such as a college, university, or private high school) (Q-13i)	2%	5%	92%	*
A non-Presbyterian hospital (Q-13j)	1%	3%	96%	1%
A medical research institution or charity (such as the American Heart Association or the Cancer Society) (Q-13k)	1%	3%	96%	*
An arts organization (such as a museum, orchestra, or theater) (Q-13l)	1%	2%	96%	1%
A private charity (such as the Red Cross or Salvation Army) (Q-13m)	1%	3%	96%	1%
A political party (such as the Democratic party or Republican party) (Q-13n)	-	2%	98%	*
An environmental organization (such as the Sierra Club or GreenPeace) (Q-13o)	*	3%	97%	1%
An interest group (such as the NAACP, NRA, NOW, or ACLU) (Q-13p)	-	3%	97%	1%

* = less than 0.5%; rounds to zero

- = zero (0.0%); no cases in this category

To better understand the individuals and organizations to which Presbyterian members bequeath funds, we combined the responses given to individual items in Q-13 into two categories—family members including spouses, and organizational entities including the church. Looking at panelists' responses in this way revealed that 99% of members have included one or more of their family members in their wills, but only 19% have included even one organizational entity in their wills. Even fewer (15%) have included any organizational entity of the Presbyterian Church (U.S.A.) as a beneficiary in their wills. Presbyterians are far more likely to bequeath their assets to individual family members than to the church or to other organizations.

Interestingly, pastors are more likely than members to bequeath funds to entities of the Presbyterian Church (U.S.A.). Comparing the responses of pastors (Table 7) to comparable figures for members (Table 6) shows that pastors are much more likely than members to have included such entities as beneficiaries in their wills: 22% of pastors, but only 11% of members, have included "their congregation or one of its mission projects" as beneficiaries in their wills. Pastors are also more likely than members to have included Presbyterian colleges and seminaries in their wills. This is not entirely surprising given that pastors are more likely than members to have attended a PC(USA)-affiliated college for their undergraduate education and all have attended seminary.¹⁴

LIFE INSURANCE POLICIES

Most Presbyterians have life insurance policies, but very few use those policies as a means to make charitable contributions to organizations. Fully 81% of members, 86% of elders, 90% of pastors, and 88% of specialized clergy reported in response to Q-15 that they *do* have one or more life insurance policies.

Those who have life insurance policies were then asked in Q-16, "Have you designated any charitable organization (such as a church or other non-profit agency) as the beneficiary of any *life insurance policy* that you hold?" Panelists' responses revealed that very few Presbyterians (only 1% of members, 2% of elders, 4% of pastors, and 4% of specialized clergy who hold life insurance policies) have designated charitable organizations as beneficiaries of their life insurance policies.

LIFE INCOME ARRANGEMENTS

We also sought to determine panelists' awareness of and participation in life income arrangements. Panelists' responses to questions on these topics indicate that laypersons within the Presbyterian Church are generally less aware of the existence of life income arrangements than are members of the clergy, and that very few Presbyterians have entered into such arrangements.

In Q-17, panelists were asked if, before they received this survey, they were "aware of the existence of 'life income plans' as a way of giving a gift to the church or to other charitable groups." Only 39% of members and 48% of elders, but 75% of pastors and 72% of specialized clergy, said that they were aware of life income arrangements prior to having received the survey.

Panelists who said they were aware of life income arrangements were asked how they first heard about giving charitable gifts in this way (Q-18). Not surprisingly, pastors were most likely to have heard of life income gifts through the PC(USA) Foundation. Members and elders, on the other hand, were most likely to say that they heard about life income gifts from magazine and/or newspaper articles.

¹⁴Data from the February 1993 Presbyterian Panel indicate that members of the clergy are more likely than laypersons to have attended a PC(USA)-affiliated college or university for undergraduate education. Approximately one in ten Presbyterian laypersons, but one in three members of the clergy, have attended PC(USA)-affiliated colleges or universities (for undergraduate education)—see the *February 1993 Presbyterian Panel Report*.

Table 7

Individuals and Organizations Included As Beneficiaries in Pastors' Wills (Q-13)

	PRIMARY BENEFICIARY	CONTINGENCY BENEFICIARY	NOT A BENEFICIARY	NOT APPLICABLE
My spouse (Q-13a)	93%	*	2%	4%
Dependent children (Q-13b)	30%	48%	8%	15%
Other dependents you might have (such as a dependent parent, sibling, grandchild) (Q-13c)	3%	12%	66%	18%
Non-dependent family members (such as your adult children, parents, siblings, or grandchildren) (Q-13d)	16%	29%	52%	3%
Your congregation or one of its mission projects (Q-13e)	9%	13%	78%	*
The Presbyterian Church (USA) (i.e., a presbytery or synod, the national church, or one of their mission projects) (Q-13f)	5%	9%	85%	*
A Presbyterian college or seminary (Q-13g)	6%	10%	84%	1%
Other Presbyterian institutions (such as a retirement home, children's home, nursing home, or hospital) (Q-13h)	1%	2%	96%	1%
A non-Presbyterian educational institution (such as a college, university, or private high school) (Q-13i)	2%	4%	93%	1%
A non-Presbyterian hospital (Q-13j)	*	2%	97%	1%
A medical research institution or charity (such as the American Heart Association or the Cancer Society) (Q-13k)	*	2%	97%	1%
An arts organization (such as a museum, orchestra, or theater) (Q-13l)	*	2%	97%	1%
A private charity (such as the Red Cross or Salvation Army) (Q-13m)	1%	2%	96%	1%
A political party (such as the Democratic party or Republican party) (Q-13n)	-	1%	98%	1%
An environmental organization (such as the Sierra Club or GreenPeace) (Q-13o)	1%	2%	97%	1%
An interest group (such as the NAACP, NRA, NOW, or ACLU) (Q-13p)	-	2%	98%	1%

* = less than 0.5%; rounds to zero

- = zero (0.0%); no cases in this category

Finally, in Q-19, panelists who were aware of life income arrangements were asked if they have set up a such a plan with any charitable group. Only 1% of respondents in each of the four samples said that they have life income arrangements with charitable groups.¹⁵

¹⁵Panelists who indicated that they have established life income plans were asked two additional questions concerning their life income arrangements. Given the small number of respondents who have established such plans, responses to these other questions are not discussed here.

CONCLUSIONS

All in all, these findings reveal that members of the clergy are more familiar with the Presbyterian Church (U.S.A.) Foundation than laypersons and that pastors are more likely than members, elders, or specialized clergy to have seen promotional materials or brochures from the Foundation in the past two years. This suggests that pastors receive promotional materials from the Foundation, but do not to pass the information contained in such materials on to members or elders within their congregations. When promotional materials do reach members, however, they are viewed positively. Members, elders, pastors, and specialized clergy who have seen promotional materials from the Foundation tend to view them as helpful, informative, interesting, and accurate.

These findings suggest, as well, that relatively few Presbyterian congregations actively encourage charitable contributions through planned giving programs. Only one in three pastors (and one in four elders) indicated that their congregations actively seek gifts through planned giving programs. Despite this fact, slim *majorities* of responding pastors and elders indicated that their congregations currently hold endowed funds. (Many of these endowments, however, could have been established many years ago.)

With regard to individual Presbyterians, these data reveal that most Presbyterians expect to have accumulated assets remaining at the end of their lives and that most have written wills to ensure that their assets are distributed according to their wishes. Surprisingly few Presbyterians, however, have made plans to bequeath portions of their assets to the Presbyterian Church. Indeed, most laypersons and members of the clergy have chosen, instead, to bequeath their assets to members of their families.

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THE PRESBYTERIAN PANEL

The August 2000 Survey

PART I: MINISTRIES TO FAMILIES

Appendix

	Members	Elders	Ministers
Number of questionnaires mailed	1,192	1,110	1,486
Number of questionnaires returned	614	648	983 *
Percent returned	51%	58%	66%

*776 pastors; 207 specialized clergy

Q-1. In general, how good a job does your congregation do in ministering to the needs and concerns of families?
(✓ one □.)

	Members	Elders	Pastors	Specialized Clergy
excellent	18%	15%	6%	9%
very good	37%	38%	30%	28%
good	27%	29%	42%	36%
fair	11%	15%	18%	20%
poor	2%	3%	3%	4%
not sure	4%	1%	*	3%

Q-2. Does your congregation have . . .

a. a committee whose primary responsibilities are for family ministries?

yes	28%	34%	28%	16%
no	40%	59%	71%	68%
don't know	32%	7%	1%	16%

a-1. [If "yes,"] What is its official title or name? _____

[not tabulated]

b. a pastor or other staff member whose responsibilities explicitly include family ministries?

yes	39%	43%	40%	32%
no	40%	50%	59%	58%
don't know	21%	7%	*	10%

Q-3. Which statement below comes closest to your opinion of how your congregation ministers to families?
Select only *one*:

My congregation ministers to families mostly "unconsciously" as a byproduct of supporting individuals.	44%	50%	48%	59%
My congregation ministers to families because of a conscious effort to do so.	43%	42%	49%	35%
not sure	13%	8%	3%	6%

- * = 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 add to more than 100 because respondents could make more than one response

	Members	Elders	Pastors	Specialized Clergy
Q-4. How much stress have you or your family experienced in the last year?				
a very great deal	15%	11%	19%	—
quite a bit	21%	19%	29%	30%
a moderate amount	25%	30%	33%	34%
some	18%	18%	11%	10%
a little	9%	10%	6%	5%
hardly any	9%	10%	2%	4%
none at all	3%	1%	—	1%
Q-5. How much support did your congregation provide to help you cope with the stress?				
a very great deal	8%	8%	10%	5%
quite a bit	20%	19%	29%	22%
a moderate amount	14%	21%	25%	20%
some	18%	20%	20%	19%
a little	11%	11%	9%	12%
hardly any	12%	11%	6%	13%
none at all	17%	10%	2%	10%
Q-6. How much of the stress families experience today do you believe is caused by the following factors?				
a. too much to do and not enough time				
a lot	60%	65%	72%	67%
some	32%	28%	24%	27%
a little	6%	5%	3%	5%
none	2%	1%	1%	1%
b. work shifts that conflict with home life				
a lot	29%	27%	30%	32%
some	48%	52%	54%	49%
a little	18%	18%	14%	16%
none	5%	4%	2%	4%
c. long work hours				
a lot	35%	35%	44%	48%
some	44%	47%	48%	42%
a little	16%	15%	8%	6%
none	5%	3%	1%	2%
d. business travel				
a lot	14%	13%	16%	17%
some	46%	49%	51%	53%
a little	28%	30%	28%	25%
none	12%	9%	5%	6%

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

		Members	Elders	Pastors	Specialized Clergy
Q-6.	How much of the stress families experience today do you believe is caused by the following factors?				
(Cont.)					
e.	economic hardships				
	a lot	34%	31%	26%	34%
	some	39%	44%	41%	49%
	a little	21%	20%	28%	12%
	none	6%	5%	5%	5%
f.	child care needs				
	a lot	29%	30%	26%	40%
	some	49%	48%	55%	47%
	a little	12%	16%	15%	6%
	none	9%	7%	4%	7%
g.	sports and other extracurricular activities for children				
	a lot	19%	23%	42%	25%
	some	45%	43%	40%	49%
	a little	25%	26%	14%	19%
	none	10%	8%	4%	7%
h.	extramarital affairs				
	a lot	14%	14%	10%	10%
	some	32%	33%	36%	40%
	a little	36%	38%	43%	40%
	none	18%	15%	11%	10%
i.	family members suffering from long-term illness or disability				
	a lot	32%	32%	22%	27%
	some	42%	45%	47%	48%
	a little	19%	19%	26%	20%
	none	7%	4%	4%	4%
j.	adult children caring for their parents				
	a lot	23%	23%	21%	26%
	some	45%	49%	54%	55%
	a little	24%	21%	20%	16%
	none	9%	7%	4%	3%

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

Q-7. Indicate whether or not your congregation has each ministry, program, and facility listed below. Two "yes" columns are provided so you can indicate whether or not you have personally participated in the ministries offered by your congregation.

	Members	Elders	Pastors	Specialized Clergy
a. pre-marital counseling				
yes, and I've participated	11%	10%	72%	36%
yes, but I've <i>not</i> participated	62%	72%	23%	51%
no	11%	12%	5%	8%
don't know	16%	6%	*	6%
b. marital counseling or support groups for married couples				
yes, and I've participated	5%	5%	41%	16%
yes, but I've <i>not</i> participated	42%	42%	22%	33%
no	31%	43%	37%	44%
don't know	22%	9%	1%	7%
c. marriage enrichment events or retreats				
yes, and I've participated	8%	9%	23%	8%
yes, but I've <i>not</i> participated	34%	27%	16%	19%
no	42%	57%	61%	67%
don't know	16%	6%	1%	5%
d. retreats for families (intergenerational)				
yes, and I've participated	16%	22%	37%	25%
yes, but I've <i>not</i> participated	38%	28%	12%	23%
no	32%	46%	51%	49%
don't know	14%	3%	1%	3%
e. intergenerational Vacation Church (or Bible) School				
yes, and I've participated	21%	27%	42%	27%
yes, but I've <i>not</i> participated	34%	27%	7%	22%
no	38%	43%	50%	48%
don't know	8%	2%	*	3%
f. other intentionally-intergenerational events				
yes, and I've participated	34%	48%	75%	53%
yes, but I've <i>not</i> participated	28%	17%	8%	21%
no	21%	24%	16%	21%
don't know	18%	11%	1%	5%
g. daycare or after-school programs for children				
yes, and I've participated	7%	11%	21%	10%
yes, but I've <i>not</i> participated	38%	33%	21%	34%
no	49%	54%	57%	53%
don't know	6%	2%	*	3%

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

Q-7. Indicate whether or not your congregation has each ministry, program, and facility listed below. Two "yes" (Cont.) columns are provided so you can indicate whether or not you have personally participated in the ministries offered by your congregation.

h. adult daycare program				
yes, and I've participated	1%	1%	3%	2%
yes, but I've <i>not</i> participated	6%	6%	5%	6%
no	81%	89%	91%	88%
don't know	12%	4%	1%	4%
i. ministry for elderly/homebound/nursing home				
yes, and I've participated	16%	25%	63%	38%
yes, but I've <i>not</i> participated	53%	45%	15%	35%
no	22%	26%	21%	23%
don't know	9%	4%	*	5%
j. singles ministry (young or old)				
yes, and I've participated	5%	6%	15%	7%
yes, but I've <i>not</i> participated	38%	34%	19%	24%
no	43%	53%	65%	63%
don't know	14%	7%	1%	7%
k. ministry for victims of domestic violence				
yes, and I've participated	1%	1%	6%	4%
yes, but I've <i>not</i> participated	11%	12%	10%	13%
no	54%	72%	83%	72%
don't know	35%	15%	1%	11%
l. ministry for perpetrators of domestic violence				
yes, and I've participated	1%	1%	3%	3%
yes, but I've <i>not</i> participated	3%	4%	4%	5%
no	58%	80%	92%	80%
don't know	38%	16%	1%	12%
m. outreach to refugee or immigrant families				
yes, and I've participated	10%	13%	20%	14%
yes, but I've <i>not</i> participated	23%	19%	13%	20%
no	47%	61%	66%	58%
don't know	20%	7%	1%	9%
n. mission opportunities families can participate in together				
yes, and I've participated	22%	32%	54%	33%
yes, but I've <i>not</i> participated	43%	34%	20%	29%
no	22%	28%	26%	34%
don't know	13%	6%	1%	5%

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Q-7. Indicate whether or not your congregation has each ministry, program, and facility listed below. Two "yes" (Cont.) columns are provided so you can indicate whether or not you have personally participated in the ministries offered by your congregation.

o. adult classes that focus on parenting or other family issues				
yes, and I've participated	15%	23%	46%	23%
yes, but I've <i>not</i> participated	38%	35%	23%	28%
no	31%	36%	30%	43%
don't know	16%	6%	1%	7%
p. other small groups or support groups addressing other family issues				
yes, and I've participated	15%	21%	37%	15%
yes, but I've <i>not</i> participated	31%	31%	24%	31%
no	33%	37%	38%	46%
don't know	22%	11%	1%	9%
q. support for interfaith couples				
yes, and I've participated	1%	1%	9%	8%
yes, but I've <i>not</i> participated	8%	10%	6%	10%
no	54%	73%	85%	70%
don't know	37%	16%	1%	12%
r. support for inter-racial or inter-ethnic couples				
yes, and I've participated	2%	1%	9%	9%
yes, but I've <i>not</i> participated	6%	6%	6%	10%
no	56%	77%	84%	71%
don't know	37%	15%	1%	10%
s. help on spiritual formation				
yes, and I've participated	23%	34%	66%	39%
yes, but I've <i>not</i> participated	31%	27%	15%	29%
no	23%	28%	19%	25%
don't know	23%	12%	*	6%
t. help on balancing family and work				
yes, and I've participated	3%	6%	28%	12%
yes, but I've <i>not</i> participated	14%	12%	15%	16%
no	52%	65%	56%	59%
don't know	32%	18%	1%	13%
u. help on living within a budget				
yes, and I've participated	2%	4%	15%	7%
yes, but I've <i>not</i> participated	9%	12%	14%	8%
no	55%	69%	70%	72%
don't know	33%	16%	1%	13%

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Q-7. Indicate whether or not your congregation has each ministry, program, and facility listed below. Two "yes" (Cont.) columns are provided so you can indicate whether or not you have personally participated in the ministries offered by your congregation.

v. help on coping with conflict among family members				
yes, and I've participated	4%	4%	28%	16%
yes, but I've <i>not</i> participated	23%	21%	18%	21%
no	44%	58%	53%	52%
don't know	29%	16%	1%	11%
w. support for families facing divorce/divorce recovery group				
yes, and I've participated	2%	2%	21%	10%
yes, but I've <i>not</i> participated	27%	29%	19%	20%
no	44%	55%	59%	59%
don't know	28%	14%	1%	11%
x. support for single-father families				
yes, and I've participated	*	*	7%	3%
yes, but I've <i>not</i> participated	7%	8%	7%	7%
no	57%	74%	84%	77%
don't know	36%	18%	1%	13%
y. support for foster and adoptive parents				
yes, and I've participated	1%	2%	8%	5%
yes, but I've <i>not</i> participated	8%	9%	11%	7%
no	56%	74%	80%	74%
don't know	34%	16%	1%	15%
z. support for blended families				
yes, and I've participated	2%	2%	11%	6%
yes, but I've <i>not</i> participated	8%	8%	12%	11%
no	54%	72%	74%	71%
don't know	37%	18%	2%	13%
aa. classes/education on human sexuality				
yes, and I've participated	5%	6%	25%	14%
yes, but I've <i>not</i> participated	13%	17%	21%	14%
no	52%	65%	54%	57%
don't know	30%	12%	1%	15%
bb. family life center				
yes, and I've participated	4%	5%	7%	2%
yes, but I've <i>not</i> participated	6%	6%	3%	3%
no	70%	82%	90%	89%
don't know	20%	7%	*	6%

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Q-7. Indicate whether or not your congregation has each ministry, program, and facility listed below. Two "yes" (Cont.) columns are provided so you can indicate whether or not you have personally participated in the ministries offered by your congregation.

cc. gymnasium				
yes, and I've participated	6%	10%	15%	4%
yes, but I've <i>not</i> participated	12%	10%	5%	9%
no	75%	78%	81%	86%
don't know	6%	2%	—	1%
dd. sports programs for singles and families				
yes, and I've participated	6%	11%	18%	6%
yes, but I've <i>not</i> participated	27%	25%	14%	16%
no	55%	59%	68%	70%
don't know	11%	4%	*	7%
ee. support for single-mother families				
yes, and I've participated	1%	1%	10%	5%
yes, but I've <i>not</i> participated	14%	16%	14%	15%
no	53%	69%	74%	66%
don't know	31%	14%	1%	14%
ff. ministry to caregivers				
yes, and I've participated	6%	8%	23%	14%
yes, but I've <i>not</i> participated	22%	26%	16%	19%
no	44%	55%	60%	56%
don't know	28%	11%	*	10%
gg. support for adults caring for both their children and their parents ("sandwich generation")				
yes, and I've participated	2%	2%	14%	6%
yes, but I've <i>not</i> participated	8%	12%	12%	14%
no	54%	70%	74%	67%
don't know	35%	15%	1%	12%
hh. support for grandparents raising grandchildren				
yes, and I've participated	1%	1%	7%	6%
yes, but I've <i>not</i> participated	5%	6%	8%	7%
no	60%	78%	84%	73%
don't know	34%	14%	1%	13%
ii. other family ministries (specify): _____	7%	8%	7%	7%

[not tabulated]

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Q-8. Of the ministries listed in Q-7 that are *NOT* offered by your congregation, list up to three that you would especially like your congregation to begin to offer. Write the letter(s) of up to *three* ministries from the list in Q-7 on the lines: 1. _____ 2. _____ 3. _____

	% (n)	% (n)	% (n)	% (n)
a. pre-marital counseling	0% (64)	4% (73)	5% (37)	7% (15)
b. marital counseling or support groups for married couples	3% (182)	7% (270)	8% (285)	6% (85)
c. marriage enrichment events or retreats	10% (238)	12% (355)	20% (461)	9% (128)
d. retreats for families (intergenerational)	7% (186)	13% (290)	22% (386)	15% (95)
e. intergenerational Vacation Church (or Bible) School	4% (220)	3% (296)	8% (386)	5% (94)
f. other intentionally-intergenerational events	4% (119)	4% (145)	8% (119)	10% (41)
g. daycare or after-school programs for children	7% (288)	7% (342)	14% (438)	12% (104)
h. adult daycare program	3% (474)	3% (559)	6% (698)	5% (172)
i. ministry for elderly/homebound/nursing home	6% (129)	5% (160)	8% (163)	5% (44)
j. singles ministry (young or old)	7% (254)	11% (332)	17% (498)	8% (122)
k. ministry for victims of domestic violence	2% (312)	3% (451)	4% (637)	8% (141)
l. ministry for perpetrators of domestic violence	1% (340)	1% (498)	1% (708)	2% (156)
m. outreach to refugee or immigrant families	2% (272)	2% (383)	5% (506)	4% (113)
n. mission opportunities families can participate in together	10% (128)	12% (173)	24% (198)	15% (65)
o. adult classes that focus on parenting or other family issues	9% (182)	13% (227)	24% (233)	14% (84)
p. other small groups or support groups addressing other family issues	7% (190)	8% (234)	10% (288)	6% (87)
q. support for interfaith couples	1% (314)	2% (455)	1% (646)	4% (136)
r. support for inter-racial or inter-ethnic couples	2% (323)	1% (481)	1% (641)	2% (137)
s. help on spiritual formation	7% (132)	12% (174)	24% (146)	20% (49)
t. help on balancing family and work	10% (301)	10% (405)	11% (431)	6% (114)
u. help on living within a budget	2% (232)	6% (428)	6% (535)	3% (139)
v. help on coping with conflict among family members	8% (252)	6% (364)	7% (403)	15% (101)
w. support for families facing divorce/divorce recovery group	6% (253)	6% (345)	16% (450)	9% (114)
x. support for single-father families	2% (335)	3% (464)	3% (646)	3% (150)
y. support for foster and adoptive parents	7% (330)	6% (464)	8% (616)	8% (145)
z. support for blended families	9% (314)	8% (453)	16% (571)	18% (139)
aa. classes/education on human sexuality	7% (306)	8% (403)	13% (411)	11% (112)
bb. family life center	20% (404)	20% (507)	18% (684)	14% (175)
cc. gymnasium	7% (441)	8% (487)	8% (616)	2% (169)
dd. sports programs for singles and families	13% (326)	10% (372)	8% (524)	9% (138)
ee. support for single-mother families	20% (309)	16% (431)	16% (564)	17% (131)
ff. ministry to caregivers	28% (258)	28% (339)	21% (459)	26% (109)
gg. support for adults caring for both their children and their parents ("sandwich generation")	22% (318)	21% (440)	23% (561)	21% (130)
hh. support for grandparents raising grandchildren	7% (346)	7% (484)	7% (641)	6% (142)
ii. other family ministries (specify): _____	6% (143)	7% (202)	3% (256)	9% (65)

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Q-9. Please indicate whether you agree or disagree with each of the following statements.

My congregation does a good job:

	Members	Elders	Pastors	Specialized Clergy
a. ministering to singles				
strongly agree	8%	7%	3%	3%
agree	28%	27%	20%	26%
uncertain	40%	30%	21%	33%
disagree	18%	31%	50%	33%
strongly disagree	6%	6%	6%	4%
b. ministering to divorced persons				
strongly agree	6%	4%	4%	3%
agree	21%	27%	36%	31%
uncertain	50%	38%	24%	35%
disagree	18%	28%	31%	29%
strongly disagree	4%	3%	4%	2%
c. ministering to blended/step-families				
strongly agree	4%	3%	4%	4%
agree	16%	18%	34%	21%
uncertain	58%	49%	30%	42%
disagree	18%	26%	30%	31%
strongly disagree	4%	4%	3%	2%
d. supporting marriages				
strongly agree	24%	23%	20%	14%
agree	50%	51%	61%	59%
uncertain	19%	17%	12%	17%
disagree	5%	8%	7%	8%
strongly disagree	2%	1%	1%	1%
e. supporting parents				
strongly agree	22%	25%	23%	17%
agree	50%	49%	60%	55%
uncertain	21%	18%	10%	16%
disagree	5%	7%	6%	11%
strongly disagree	1%	1%	1%	1%
f. making worship family-inclusive				
strongly agree	37%	42%	36%	36%
agree	48%	46%	46%	48%
uncertain	9%	7%	9%	6%
disagree	6%	5%	8%	9%
strongly disagree	1%	1%	1%	1%
g. making other activities family-inclusive				
strongly agree	31%	34%	32%	29%
agree	50%	49%	52%	50%
uncertain	14%	13%	9%	13%
disagree	5%	4%	6%	7%
strongly disagree	1%	1%	1%	1%

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	Members	Elders	Pastors	Specialized Clergy
Q-10. Are you familiar with the organization Presbyterian Mariners?				
yes	26%	27%	77%	71%
no	74%	73%	23%	29%
Q-11. Have you ever been a member of a Presbyterian Mariners' group?				
yes	12%	12%	16%	11%
no	88%	88%	84%	89%
Q-11a. If "no," have you ever been interested in joining or invited to join a Mariners' group?				
	n=522	n=547	n=639	n=179
	+	+	+	+
yes	7%	8%	17%	12%
no	93%	92%	83%	88%
Q-11b. [If "yes,"] Why didn't you join? (✓ all that apply.)				
	n=25	n=35	n=90	n=18
	◆	◆	◆	◆
couldn't afford it	—	6%	3%	—
too busy	12%	19%	25%	28%
just never got around to it	12%	6%	23%	17%
joined another type of parenting-support group	12%	6%	6%	11%
no group in my congregation	40%	56%	64%	61%
other (specify): _____	48%	28%	19%	28%
Q-12. Does your congregation have a Presbyterian Mariners' group now or did it have one in the past? (Check only <i>one</i> <input type="checkbox"/> .)				
yes, now → Continue with Q-13	8%	8%	8%	9%
no, but we had one in the past → Skip to Q-15 and Q-15a	8%	12%	19%	8%
no, and we've never had one to my knowledge → Skip to Q-15 and Q-15a	54%	64%	67%	62%
don't know → Skip to Q-15 and Q-15a	30%	16%	7%	21%
Q-13. How would you rate the effectiveness of the Presbyterian Mariners' group in your congregation?				
	n=48	n=52	n=57	n=17
very effective	12%	8%	21%	—
effective	52%	47%	35%	59%
not very effective	17%	18%	37%	12%
not at all effective	—	6%	2%	6%
don't know	19%	22%	5%	24%

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Q-14. How would you describe the trend in the number of participants in the Mariners' group over the last five years?

	n=48	n=52	n=57	n=17
growing	8%	8%	14%	—
staying about the same	33%	43%	32%	35%
declining	29%	29%	49%	41%
don't know	29%	20%	5%	24%

Q-15. Has the session or another part of the congregation considered forming a Presbyterian Mariners' group in the last five years? (If your congregation currently has a Mariners' group, skip to Q-16.)

	n=566	n=596	n=719	n=190
yes	1%	3%	3%	2%
no	28%	60%	88%	54%
don't know	72%	37%	9%	44%

Q-15a. Why was a Mariners' group *not* formed? (please explain):

[not tabulated]

Q-16. Indicate whether or not you are familiar with the following resources for ministry to families and, for those familiar to you, how helpful you have found them to be.

Presbyterian Church (U.S.A.) Web sites:

a. family ministry Web site (under "Family Ministry" at www.pcusa.org)

not familiar	95%	94%	89%	91%
very helpful	1%	1%	2%	1%
helpful	2%	3%	5%	5%
a little helpful	1%	1%	2%	3%
not helpful	1%	1%	2%	1%

b. Presbyterian Mariners' Web site (www.unidial.com/~mariners)

not familiar	98%	98%	93%	96%
very helpful	*	—	*	—
helpful	1%	*	2%	2%
a little helpful	*	1%	2%	—
not helpful	1%	1%	2%	2%

Other Presbyterian Church (U.S.A.) resources

c. Presbyterian Mariners' workbooks on various family issues

not familiar	97%	97%	90%	91%
very helpful	1%	*	1%	2%
helpful	1%	1%	3%	5%
a little helpful	*	*	4%	1%
not helpful	1%	1%	2%	2%

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Q-16. Indicate whether or not you are familiar with the following resources for ministry to families and, for those familiar to you, how helpful you have found them to be.

Other Presbyterian Church (U.S.A.) resources (Cont.)

d. *Alert* magazine for leaders and planners of the church's education program

not familiar	90%	85%	18%	33%
very helpful	2%	3%	12%	16%
helpful	5%	8%	38%	32%
a little helpful	1%	3%	26%	18%
not helpful	1%	1%	7%	2%

e. Family Ministry Packet including the Family Week Poster

not familiar	96%	96%	64%	75%
very helpful	*	*	3%	2%
helpful	2%	3%	12%	12%
a little helpful	*	1%	14%	9%
not helpful	1%	1%	7%	2%

f. *Family Ministry Journal* published by Louisville Presbyterian Theological Seminary

not familiar	96%	95%	79%	86%
very helpful	—	1%	3%	2%
helpful	2%	3%	8%	7%
a little helpful	1%	*	7%	4%
not helpful	1%	1%	3%	1%

g. Parenting resources included as part of the PC(U.S.A.) church school curriculum

not familiar	91%	88%	59%	65%
very helpful	2%	2%	7%	7%
helpful	5%	8%	19%	21%
a little helpful	*	2%	10%	7%
not helpful	1%	1%	5%	1%

h. PC(U.S.A.) resources on human sexuality

not familiar	91%	88%	34%	41%
very helpful	2%	1%	14%	16%
helpful	4%	8%	23%	29%
a little helpful	1%	2%	13%	9%
not helpful	3%	2%	15%	6%

Other resources

i. family ministry resources produced by other denominations

	+			
not familiar	83%	85%	55%	69%
very helpful	5%	3%	9%	5%
helpful	9%	9%	23%	16%
a little helpful	2%	4%	11%	9%
not helpful	1%	1%	2%	1%

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Q-16. Indicate whether or not you are familiar with the following resources for ministry to families and, for those familiar to you, how helpful you have found them to be.

Other resources (Cont.)

j. Parenting for Peace and Justice Network resources	+			
not familiar	94%	92%	57%	60%
very helpful	2%	1%	7%	11%
helpful	2%	4%	16%	20%
a little helpful	1%	2%	11%	8%
not helpful	2%	1%	10%	1%
k. Religion, Culture, and Family Project book series	+			
not familiar	97%	96%	85%	91%
very helpful	1%	1%	2%	1%
helpful	1%	2%	4%	5%
a little helpful	*	1%	3%	3%
not helpful	1%	1%	5%	1%
l. Active Parenting publishers	+			
not familiar	93%	91%	64%	79%
very helpful	2%	2%	11%	7%
helpful	4%	5%	15%	11%
a little helpful	1%	2%	7%	2%
not helpful	1%	1%	3%	2%
m. intergenerational ministry resources	+			
not familiar	94%	94%	62%	68%
very helpful	1%	1%	6%	5%
helpful	3%	4%	19%	21%
a little helpful	1%	1%	9%	5%
not helpful	1%	1%	4%	1%

Q-17. Are there issues affecting families for which you have been unable to find resources?

	+	+	+	+
yes	7%	6%	9%	14%
no	93%	94%	91%	86%

Q-17a. [If "yes,"] Briefly describe:

[not tabulated]

Q-18. Please use this space to make other comments on family ministries.

[not tabulated]

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PART II: SAME-SEX ISSUES IN THE PC(U.S.A.)

Q-II-1. Please indicate the extent to which you agree or disagree with each statement below:

	Members	Elders	Pastors	Specialized Clergy
a. Homosexuality should be considered an acceptable alternative lifestyle				
strongly agree	10%	11%	25%	37%
agree	18%	17%	16%	24%
uncertain	15%	14%	9%	12%
disagree	18%	14%	12%	5%
strongly disagree	40%	44%	38%	22%
b. Gay partners who make a legal commitment to each other should be entitled to the same rights and benefits as couples in traditional marriages				
strongly agree	10%	12%	31%	41%
agree	18%	14%	20%	26%
uncertain	14%	16%	8%	8%
disagree	17%	18%	11%	9%
strongly disagree	41%	40%	30%	16%
c. Presbyterian ministers should be prohibited from performing a ceremony that blesses the union between two people of the same sex				
strongly agree	42%	46%	42%	23%
agree	15%	15%	8%	7%
uncertain	14%	12%	7%	6%
disagree	14%	12%	13%	21%
strongly disagree	16%	15%	31%	43%
d. It's OK for two people of the same sex to hold a union ceremony in a Presbyterian church				
strongly agree	9%	10%	26%	36%
agree	10%	11%	13%	18%
uncertain	14%	13%	9%	13%
disagree	19%	16%	11%	8%
strongly disagree	48%	50%	42%	25%

Q-II-2. Please use this space to make other comments on same-sex issues.

[not tabulated]

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