



## Charitable Giving and Financial Planning The May 2008 Survey

### Table of Contents

<b>OVERVIEW</b> .....	<b>i</b>
<b>HIGHLIGHTS</b> .....	<b>iii</b>
<b>FINANCIAL PLANNING AND PRACTICES</b> .....	<b>1</b>
Participation in Financial Planning Activities.....	1
Items Included in Long-term Financial Plans.....	2
Differences in Items Included in the Long-term Financial Plans of Pastors and Elders, by Age Group.....	3
Resources for Identifying Long-term Financial Goals .....	4
Charitable Giving in Long-term Financial Plans.....	4
<b>FINANCIAL DECISION MAKING</b> .....	<b>5</b>
Financial Decision Making .....	5
Choosing Financial Advisors, Counselors, or Planners .....	5
<b>CHARITABLE GIVING</b> .....	<b>7</b>
Giving to Different Types of Charities.....	7
Charitable Contributions Designated in Wills.....	7
Contributions and Plans to Contribute.....	8
Charitable Giving Decision Making.....	8
Familiarity with Charitable Organizations .....	8
Choosing and Evaluating Charitable Organizations .....	10
Presbyterian Ministries and Missions .....	11
<b>INVESTMENTS</b> .....	<b>12</b>
<b>DATA APPENDIX</b> .....	<b>A-1</b>



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### **What Is the Presbyterian Panel?**

The Presbyterian Panel consists of three nationally representative samples of constituencies of the Presbyterian Church (U.S.A.): members, elders (lay leaders) currently on session, and ordained ministers (the session is the governing body in Presbyterian congregations). For some analyses, ministers are split into two groups based on current call: *pastors*, serving congregations, and *specialized clergy*, serving elsewhere. New samples are drawn every three years. Panel surveys are conducted quarterly, primarily by mail, but with an online completion option.

For more information on methods used to draw the samples, see the technical appendix in the *Religious and Demographic Profile of Presbyterians 2005: Findings from the Initial Survey of the 2006-2008 Presbyterian Panel* (see the bottom of this page for web availability and ordering information).

The Panel is maintained and directed by the office of Research Services of the Presbyterian Church (U.S.A.). The first Panel was created in 1973 to provide a means for informing leaders of the opinions and activities of the rank and file across the church. Survey topics and questions are usually developed at the request of, and in consultation with, staff or elected members of national church agencies. Ultimate decisions on content of Panel surveys and the disposition of Panel data, however, are those of Research Services. Standards developed by the American Association of Public Opinion Research guide Panel surveys.

### **Current Survey**

The current survey is the tenth completed by the 2006-2008 Panel. Questionnaires were mailed on June 2, 2008, with returns accepted through August, 2008. Most panelists received a copy by U.S. mail, but a subset (n = 516, or 18%) who had signed up for the service was notified via email. Non-responders were sent a postcard reminder on June 25, 2008. All panelists could complete the survey on the web, and among respondents, 18% of members, 15% of elders, 27% of pastors, and 28% of specialized clergy did so. Response rates for this survey are: members, 43%; elders, 43%; ministers, 48%.

### **Sponsor and Topic**

The survey was requested by the Presbyterian Foundation, one of six agencies of the Presbyterian Church (U.S.A.). In developing the survey questions, Panel staff worked with Mark Klemm, Senior Vice President for Development, and Ryan Little, Senior Vice President and Director of Marketing (at the time of this report's publication, neither individual is employed by the Foundation). For information on the Foundation, go to [www.presbyterianfoundation.org](http://www.presbyterianfoundation.org).

### **This Report**

The first half of this report uses text and graphics to summarize and explicate findings. A data appendix follows with comparative tables that display the percentage distribution of responses to every question for each of the four Panel groups. Results are subject to sampling and other errors. In general, differences of less than 8% are not statistically meaningful.

Some analyses in this report, including those using age and gender, rely on responses of panelists to the initial questionnaire they completed in the fall of 2005.

### **Profile Report**

For more information on the initial survey of this Panel and responses of panelists to questions on age, gender, and other topics, see the *Religious and Demographic Profile of Presbyterians 2005: Findings from the Initial Survey of the 2006-2008 Presbyterian Panel*, which may be purchased for \$10 from the Presbyterian Church Store. Call 800-524-2612 and ask for item #65100-05290. The profile report is also available for free download in Adobe Acrobat format on the web at [www.pcusa.org/research/panel](http://www.pcusa.org/research/panel).

## OVERVIEW

### **Author Note**

Sheila Strobel Smith, Ph.D., an independent researcher, wrote this report and was assisted by staff members of the office of Research Services. Jack Marcum developed the questionnaire.

### **Staff of Research Services**

At the time of the survey's administration, staff included: Jack Marcum, Coordinator and Panel Administrator; Deborah Bruce; Perry Chang; Hilary Harris; Susan King; Joelle Kopacz; Rebecca Moody; Gail Quets; Christy Riggs; Ida Smith-Williams. At the time this report was written, Deborah Bruce, Perry Chang, Hilary Harris, Susan King, and Gail Quets were no longer with Research Services, while Deborah Coe had joined the staff.

### **Suggested Citation**

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### **Additional Copies**

Additional copies of this *Report* may be purchased for \$15 from the Presbyterian Church Store: Call 800-524-2612 and request item #02056-08299. This *Report* is also available on the web for free download in Adobe Acrobat format; go to [www.pcusa.org/research/panel](http://www.pcusa.org/research/panel) and click on the appropriate link. Copies of a four-page *Summary* of results are available for \$2 each directly from Research Services, or for free download from the same website. Call for information on quantity discounts on printed copies of either this *Report* or its *Summary* (800-728-7228 ext. 2040).

### **Panel on the Web**

A catalogue of all surveys since the first Panel was created in 1973 is available here: [www.pcusa.org/research/panel](http://www.pcusa.org/research/panel). *Summaries* and *Reports* of all Panel surveys since 1994 are available for free download at the same site.

### **Interested in Learning More About Your Congregation, Presbytery, or Community?**

- ✓ **10-Year Trend Report for Congregations**—available for free: [www.pcusa.org/tenyeartrends](http://www.pcusa.org/tenyeartrends).
- ✓ **10-Year Trend Report for Presbyteries**—available for free: [www.pcusa.org/tenyeartrends](http://www.pcusa.org/tenyeartrends).
- ✓ **Neighborhood Demographic Report**—provides a quick look at the people who live in the area around your church or another location; available for free: [www.pcusa.org/research/demographics](http://www.pcusa.org/research/demographics).
- ✓ Research Services can help congregations conduct a survey to learn more about its worshipers and identify the congregation's strengths. Call 1-800-728-7228, ext. 2040, and ask about the **U.S. Congregational Life Survey**. Or visit [www.USCongregations.org](http://www.USCongregations.org).
- ✓ **Religious Congregations & Membership Study**—provides information about the religious affiliations of people who live in any county in the country, available for free at [www.thearda.com](http://www.thearda.com).

## HIGHLIGHTS

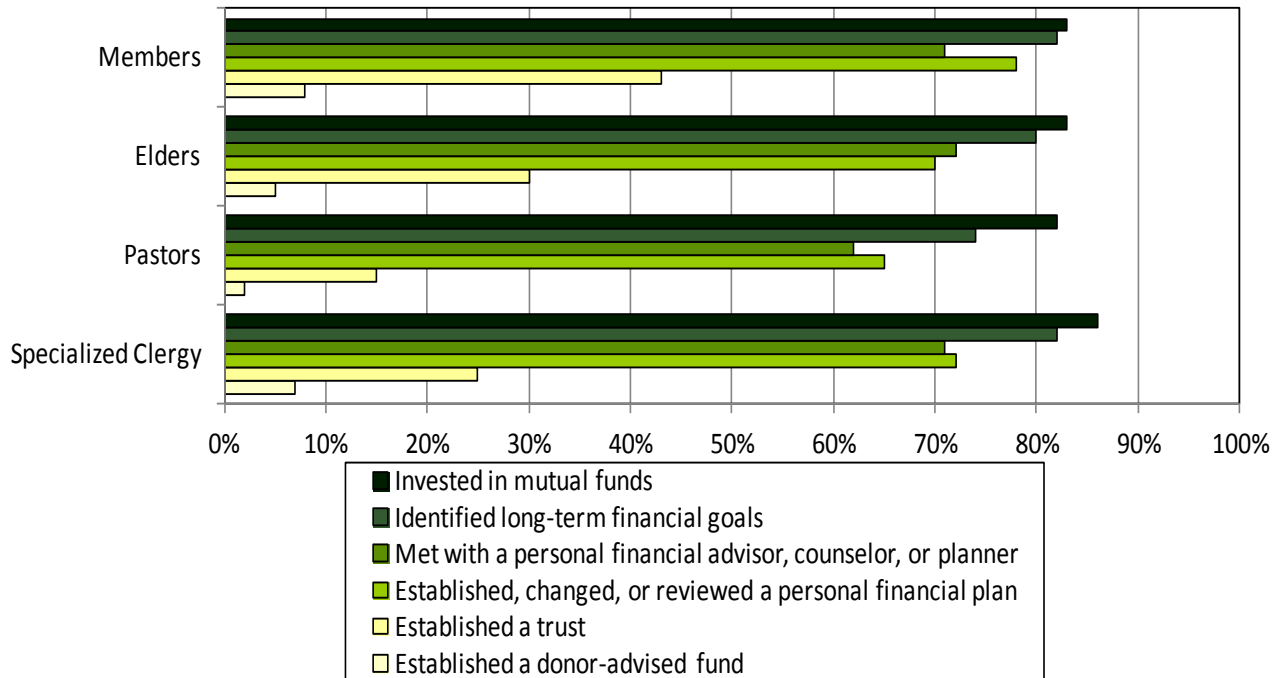
- ✓ Large majorities in all panel groups report that they have identified long-term financial goals; met with a personal financial advisor, counselor, or planner; and established, changed, or reviewed a personal financial plan. (p. 1)
- ✓ Compared to pastors, significantly more members, elders, and specialized clergy have included estate and retirement planning as part of their long-term financial preparations. (p. 2)
- ✓ More older than younger elders and pastors have included retirement and estate planning as part of their long-term financial planning, while more younger than older elders and pastors have included education as part of theirs. (p. 3)
- ✓ Among the panelists who have identified their long-term financial goals, or are planning to do so within three years, approximately four in ten indicate that they would depend “greatly” or “quite a bit” on a financial advisor, counselor, or planner if they were to identify their long-term goals today. (p. 4)
- ✓ Significantly more pastors and specialized clergy than members and elders agree “completely” or “quite a bit” that charitable giving is part of their long-term financial plan. (p. 4)
- ✓ Less than half of panelists agree “completely” or “quite a bit” that they consult a financial advisor, counselor, or planner before making investment decisions. (p. 5)
- ✓ Among the subset of panelists who have selected or intend to select within three years a financial advisor, counselor, or planner, more than four in ten in every Panel group would rely on family or friends as a source of information were they to make such a selection today. (pp. 5-6)
- ✓ Large majorities in all Panel groups have made a single gift of \$100 or more in money, securities, or property to a congregation at least once. Slightly fewer have ever done so for a Presbyterian mission cause or program. (p. 7)
- ✓ Less than a quarter of panelists in any group report that they have designated in their will a contribution of \$100 or more in money, securities, or property to any charitable organization. (p. 7)
- ✓ Of panelists who have ever made a single charitable gift of \$100 or more, intend to make one in the next three years, or have designated one in their estate, three in four agree “completely” or “quite a bit” that they expect their funds to be used in accordance with their intentions. (p. 8)
- ✓ The principal ways that panelists report first becoming familiar with charitable organizations to which they have ever made a single charitable gift of \$100 or more, or intend to make a gift in the next three years, or have designated one in their estate are: direct participation as a volunteer or an employee; direct contact with someone from the organization; direct mail from the organization; and family or friends. (pp. 8-9)
- ✓ Most panelists who have made or intend to make a single charitable gift of \$100 or more in the next three years or have designated one in their estate indicate that the “mission or purpose of the organization” is “quite a bit” or “greatly” important when considering a charitable contribution. Fewer than half as many indicate that it would be as important to them whether the organization or mission is supported by their congregation. (p. 10)
- ✓ Among panelists who have ever made or intend to make a single charitable gift of \$100 or more in the next three years or have designated one in their estate, more have supported or intend to support disaster assistance, hunger ministries, and mission worker support than any other type of Presbyterian mission. (p. 11)
- ✓ A small majority of specialized clergy but fewer than half of members, elders, and pastors are “completely” or “quite a bit” familiar with socially responsible investing. Even fewer in all groups are “completely” or “quite a bit” familiar with either “sustainable investing” or “faith-based investing.” (p. 12)

## FINANCIAL PLANNING AND PRACTICES

### Participation in Financial Planning Activities

- ✓ Large majorities in all Panel groups report that they have taken these financial planning steps (see Figure 1):
  - Identified long-term financial goals (members, 82%; elders, 80%; pastors, 74%; specialized clergy, 82%)
  - Met with a personal financial advisor, counselor, or planner (71%; 72%; 62%; 71%)
  - Established, changed, or reviewed a personal financial plan (78%; 70%; 65%; 72%)

**Figure 1. Participation in Financial Planning Activities by Panel Group**



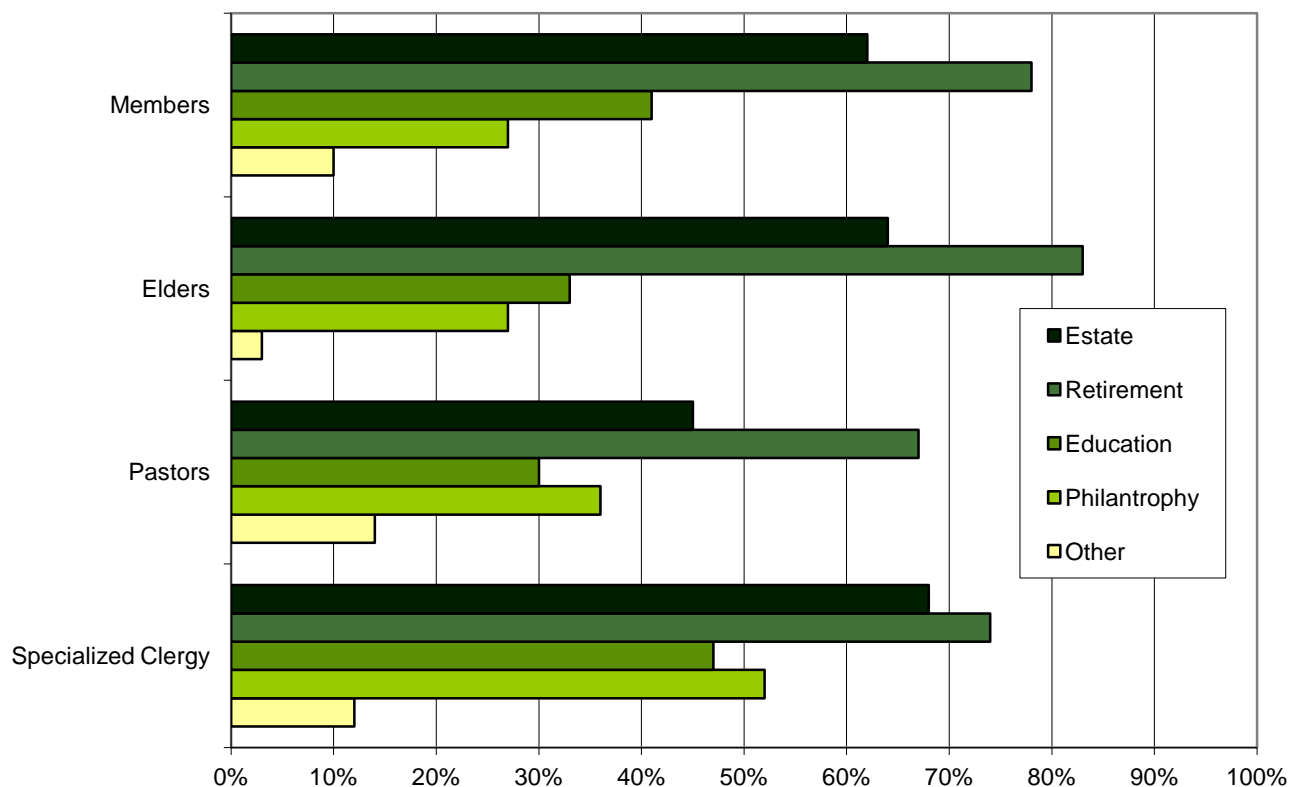
- ✓ Almost half of members (43%) report that they have established a trust, in contrast to many fewer panelists in the other groups (elders, 30%; pastors, 15%; specialized clergy, 25%). Around one in six or fewer panelists in each group plan to establish a trust within the next three years (9%; 10%; 14%; 15%).
- ✓ Very few panelists have established a donor-advised fund (members, 8%; elders, 5%; pastors, 2%; specialized clergy, 7%) or plan to do so within the next three years (2%; 4%; 6%; 4%).
- ✓ With the exception of investing in mutual funds, significantly more members, elders, and specialized clergy report engaging in each of the five financial planning activities shown in Figure 1 than do pastors.
- ✓ Of panelists who have not done each of these activities, some report planning to do them in the near future, though the percentage who plan to do so varies widely depending on the activity:
  - Establish a donor-advised fund (92% of members have not done so, of whom 2% plan to do so; elders: 95%/4%; pastors: 98%/6%; specialized clergy: 93%/4%)
  - Establish a trust (57%/11%; 70%/14%; 85%/17%; 75%/17%)
  - Establish, change, or review a personal financial plan (22%/27%; 30%/27%; 35%/45%; 28%/36%)
  - Meet with a personal financial advisor, counselor, or planner (29%/27%; 28%/24%; 38%/38%; 29%/24%)
  - Identify long-term financial goals (18%/43%; 20%/39%; 26%/65%; 18%/50%)
  - Invest in mutual funds (17%/4%; 17%/8%; 18%/23%; 14%/19%)

## FINANCIAL PLANNING AND PRACTICES

### Items Included in Long-term Financial Plans

- ✓ Figure 2 illustrates the percentage of panelists in each group who have included estate, retirement, education, philanthropy, and other items in their long-term financial plans.

**Figure 2. Items Included in Long-term Financial Plans**

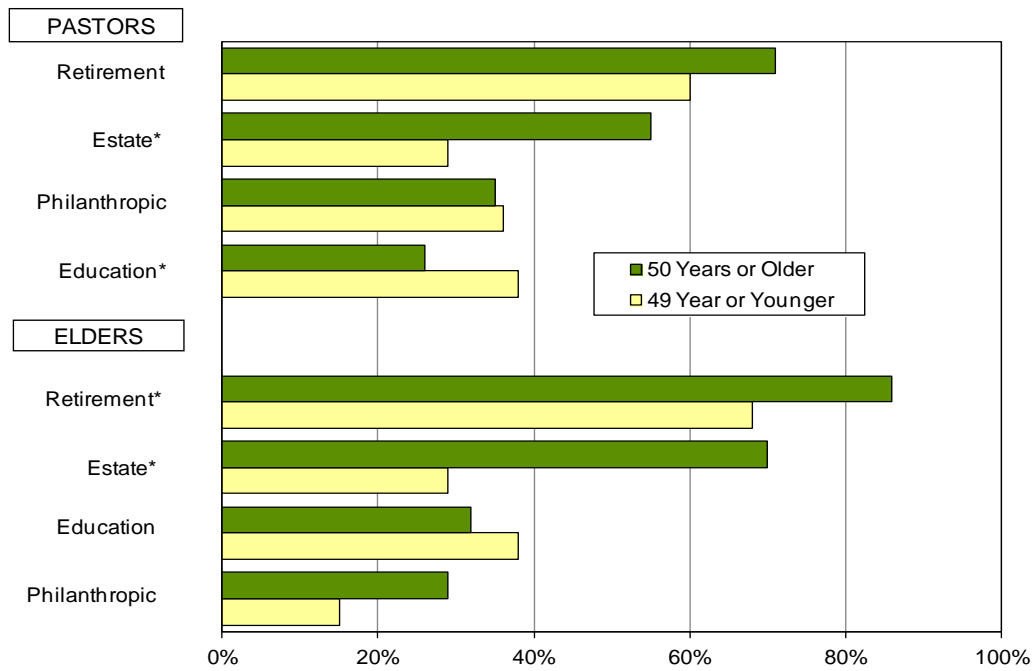


- ✓ Significantly more members, elders, and specialized clergy than pastors have included estate planning (62%, 64%, 68%, and 46%, respectively) and retirement planning (78%; 83%; 74%; 67%) in their long-term financial preparations.
- ✓ Majorities of those in each group who have not included estate preparations in their long-term financial planning intend to do so in the next three years (52% of the subset of members who have not already included them, or 19% of all members; elders, 68%/24%; pastors, 65%/35%; specialized clergy, 52%/17%). Similarly, majorities of those who have not already included retirement planning intend to do so (54%/12%; 71%/12%; 86%/29%; 89%/23%).
- ✓ More specialized clergy (47%) than members (41%), elders (33%), or pastors (30%) have included education in their long-term financial plans. A greater share of pastors (20%) than in any other group, however, intends to include education in their future financial plans (members, 12%; elders, 10%; specialized clergy, 14%).
- ✓ Only minorities of members (27%), elders (27%), and pastors (36%), but a small majority of specialized clergy (52%), have included philanthropy in their long-term financial plans. Similar shares of members (30%), elders (26%), and pastors (37%), as well as 29% of specialized clergy, intend to do so.
- ✓ Additional analyses by age group for these variables are presented in the box and in Figure 3, below.

**Differences in Items Included in the Long-term Financial Plans of Pastors and Elders, by Age Group**

Analyses by age group (49 or younger, 50 or older) of the subset of panelists who have included estate, retirement, education, and philanthropic plans in their long-term financial preparations reveal additional insight into the data presented on page 2. Figure 3 illustrates the percentage of elders and pastors by age group who have included each of these four items.

**Figure 3. Items Included in the Long-term Financial Plans of Pastors and Elders, by Age Group**



\* Statistically significant difference (p < .05)

Among pastors, there are significant differences (based on a chi-square test,  $p < .05$ ) between the two age groups for estate and education planning. Only 29% of the pastors 49 or younger have included estate planning in their long-term financial plan in comparison to 59% of pastors 50 or older. Not surprisingly, the reverse pattern is found for education, where significantly more pastors younger than 50 (39%) have included it in their long-term financial planning than those 50 or older (26%). This latter outcome likely results from people, as they reach older ages, having few formal educational goals for themselves and having few children who have yet to complete their formal education.

For elders, there are significant differences between age groups for estate planning and retirement. Only 29% of elders younger than 50 have included their estate in their long-term financial plan, in contrast to 70% of elders age 50 or older. Majorities of elders in both age groups have included retirement in their financial plan, but more of the older (86%, 50 or older) than the younger (68%, younger than 50) ones have done so.

There are no significant differences between age groups for philanthropic planning among either elders or pastors.

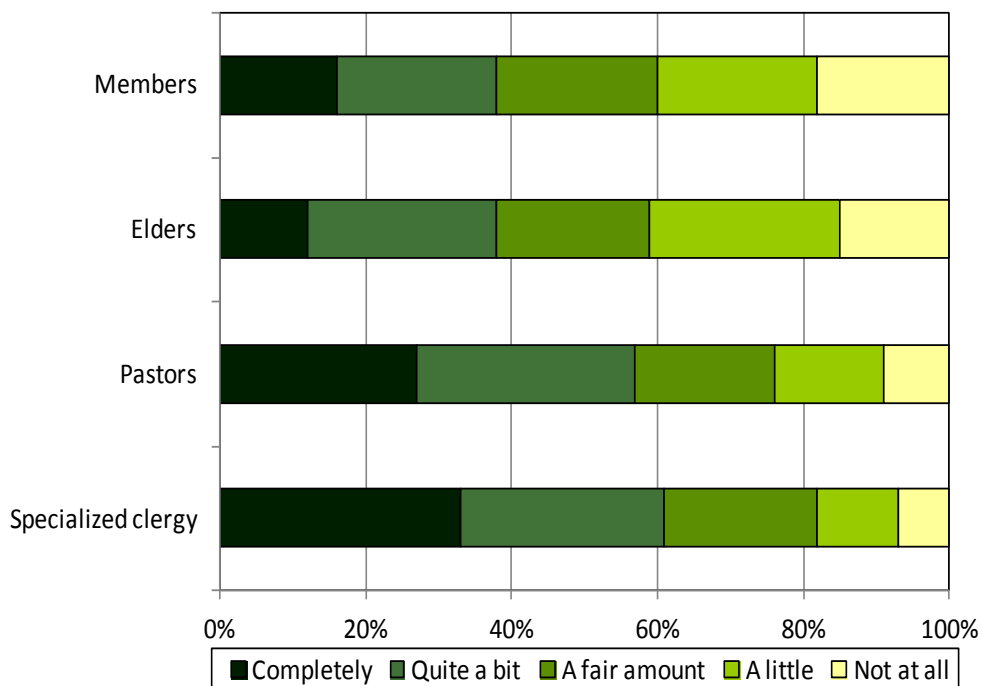
## Resources for Identifying Long-Term Financial Goals

- ✓ Among the subset of panelists who have identified their long-term financial goals or are planning to do so within three years (members, 77%; elders, 78%; pastors, 76%; specialized clergy, 81%):
  - Approximately four in ten indicate that they would depend “greatly” or “quite a bit” on a financial advisor, counselor, or planner if they were to identify their long-term goals today (members, 44%; elders, 45%; pastors, 44%; specialized clergy, 38%).
  - Half of female (50%) but only 36% of male elders indicate that they would depend “greatly” or “quite a bit” on a financial advisor, counselor, or planner if they were to identify their long-term goals today. (There are no gender differences on this item in the other three Panel groups.)
  - Slightly more than one-fourth of members (27%) and elders (27%) and slightly more than one-third of pastors (35%) and specialized clergy (35%) indicate that they would depend “greatly” or “quite a bit” on family or friends if they were to identify their long-term goals today.
  - Few panelists indicate that they would depend “greatly” or “quite a bit” on the following sources of information if they were to identify their long-term goals today:
    - ♦ Church/pastor (9%; 13%; 18%; 13%)
    - ♦ The Internet (7%; 3%; 5%; 7%)
    - ♦ Direct mail/information in the mail from a financial service company (3%; 5%; 4%; 5%)
    - ♦ Media (TV, newspaper, magazines) (3%; 5%; 2%; 6%)

## Charitable Giving in Long-term Financial Plans

- ✓ Significantly more pastors (57%) and specialized clergy (61%) than members (37%) and elders (38%) agree “completely” or “quite a bit” that charitable giving is part of their long-term financial plan (see Figure 4).

**Figure 4. Charitable Giving as Part of Long-term Financial Planning<sup>†</sup>**



<sup>†</sup>The following comparisons are statistically significant (based on a chi-square test,  $p < .05$ ): members with pastors; elders with pastors; members with specialized clergy; elders with specialized clergy.

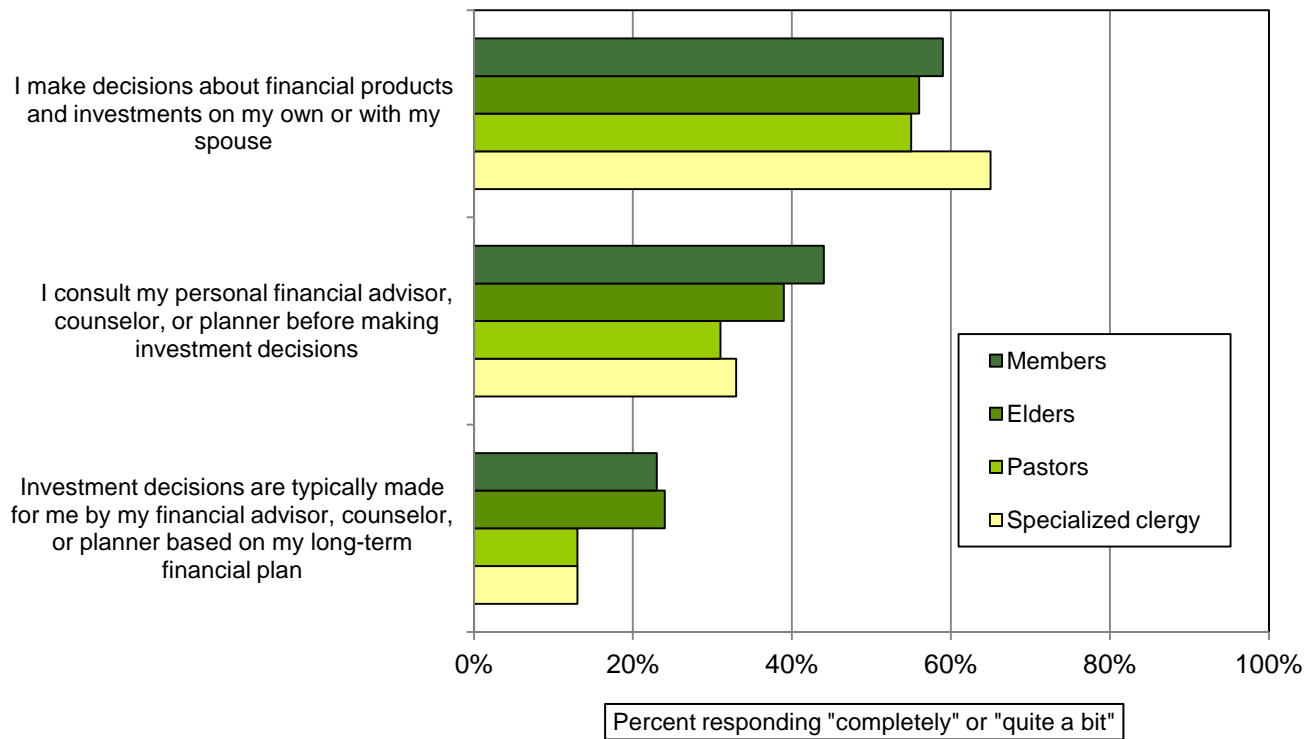


## FINANCIAL DECISION MAKING

### Financial Decision Making

- ✓ More than half of all panelists agree “completely” or “quite a bit” that they make decisions about financial products and investments (e.g., stocks, bonds, mutual funds) on their own or with their spouse (members, 59%; elders, 56%; pastors, 55%; specialized clergy, 65%). (See Figure 5.)

**Figure 5. How Individuals Make Financial Decisions**



- ✓ Around four in ten members (44%) and elders (39%) and a third of pastors (31%) and specialized clergy (33%) agree “completely or “quite a bit” that they consult their personal financial advisor, counselor, or planner before making investment decisions.
- ✓ Among members and elders, approximately one in four agree “completely or “quite a bit” that “investment decisions are typically made for me by my financial advisor, counselor, or planner based on my long-term financial plan” (members, 23%; elders, 24%). Fewer pastors (13%) and specialized clergy (13%) agree “completely or “quite a bit.”

### Choosing Financial Advisors, Counselors, or Planners

- ✓ Among the subset of panelists who have selected or intend to select within three years a financial advisor, counselor, or planner (members, 80%; elders, 80%; pastors, 78%; specialized clergy, 84%):
  - More than four in ten in each group would rely on “family/friends” (members, 45%; elders, 42%; pastors, 53%; specialized clergy, 49%) and (an overlapping) one in three on “direct contact with a representative from the organization” (33%; 33%; 35%; 34%) if they were going to choose a financial advisor, counselor, or planner today.
  - Fewer would rely on other listed options (see Table 1, next page).

## FINANCIAL DECISION MAKING

### Choosing Financial Advisors, Counselors, or Planners [cont.]

**Table 1. Sources of Information Panelists Would Rely on If Choosing a Financial Advisor Today<sup>†</sup>**

	<b>Members</b>	<b>Elders</b>	<b>Pastors</b>	<b>Specialized Clergy</b>
	<i>Percent responding “completely” or “quite a bit”</i>			
Family/friends .....	45%	42%	53%	49%
Direct contact with a representative from the organization .....	33%	33%	35%	34%
Lawyer .....	14%	17%	14%	19%
Church/pastor .....	8%	12%	17%	13%
Direct mail/information in the mail .....	3%	2%	1%	—
Media (TV, newspaper, magazines) .....	2%	1%	1%	—
Internet (search, blogs, bulletin boards, etc.) .....	1%	1%	3%	3%

<sup>†</sup>Columns total more than 100% because respondents could choose more than one response  
 — = zero (0.0) cases in this cell

- Slightly more pastors (17%) would rely on their church as a source of information than would other panelists (members, 8%; elders, 12%; specialized clergy, 13%).
- ✓ Large majorities of panelists indicate that they would want to be “completely or “quite a bit” familiar with the “overall health of the advisor company or organization” (members, 83%; elders, 81%; pastors, 80%; specialized clergy, 84%) and the “mission or purpose of the advisor company or organization” (68%; 68%; 70%; 75%) if they were going to choose a financial advisor, counselor, or planner today. Smaller majorities of members (58%), elders (60%), and specialized clergy (57%), and even fewer pastors (46%), would want to be “completely” or “quite a bit” familiar with the management team.
- ✓ Among the subset of panelists who have selected or intend within three years to select a financial advisor, counselor, or planner (members, 80%; elders, 80%; pastors, 78%; specialized clergy, 84%):
  - Large majorities in all groups indicate that a variety of listed factors would be “completely” or “quite a bit” important when evaluating or choosing a financial advisor, counselor, or planner today (see Table 2).
  - In the only exception, only around half in all panel groups indicate that the fee structure would be “completely” or “quite a bit” important if they were evaluating or choosing a financial advisor, counselor, or planner today (members, 51%; elders, 50%; pastors, 50%; specialized clergy, 51%).

**Table 2. Importance of Selected Factors When Choosing or Evaluating a Financial Advisor<sup>†</sup>**

	<b>Members</b>	<b>Elders</b>	<b>Pastors</b>	<b>Specialized Clergy</b>
	<i>Percent responding “completely” or “quite a bit”</i>			
Demonstrate a focus on identifying my needs and goals .....	78%	77%	80%	80%
Historical performance of investments under management .....	78%	77%	72%	80%
Variety of investment options to help achieve my goals .....	77%	72%	68%	73%
Helpful with integrating my personal values and long-term plan .....	76%	71%	75%	79%
Availability of advisor for face-to-face meetings .....	74%	77%	72%	66%
A trusted partner/advisor .....	74%	78%	77%	77%
Fee structure .....	51%	50%	50%	51%

<sup>†</sup>Columns total more than 100% because respondents could choose more than one response

## CHARITABLE GIVING

### ***Giving to Different Types of Charities***

- ✓ Large majorities in all Panel groups have ever given a single gift of \$100 or more in money, securities, or property to a congregation (members, 74%; elders, 76%; pastors, 77%; specialized clergy, 76%).<sup>1</sup>
- ✓ Two-thirds of pastors (66%) and specialized clergy (65%), but fewer members (53%) and elders (54%), have ever given a single gift of \$100 or more in money, securities, or property to a Presbyterian mission cause or program.
- ✓ Most pastors (62%) and specialized clergy (59%), but fewer than half of members (46%) and elders (46%), have ever given a single gift of \$100 or more in money, securities, or property to a non-PC(USA) church or religious cause.
- ✓ A larger majority of specialized clergy (72%) report ever giving a single gift of \$100 or more in money, securities, or property to a humanitarian organization (e.g. Red Cross, Habitat for Humanity) than in the other Panel groups (members, 63%; elders, 62%; pastors, 61%).
- ✓ Around half of members (52%) and elders (50%), but somewhat larger shares of pastors (57%) and specialized clergy (63%), have ever given a single gift of \$100 or more in money, securities, or property to “a college, university, seminary, or other educational organization.”
- ✓ Charitable contributions to educational organizations vary by gender within three of the Panel groups. Among members, 58% of men but only 42% of women report having ever made a single gift of \$100 or more to such an organization. The same is true for elders: 52% of men but only 41% of women report having made such a gift. This pattern is reversed among specialized clergy, however: men, 52%; women, 68%.
- ✓ Among panelists who have made a single charitable gift of \$100 or more in the past, intend to make a single charitable gift of \$100 or more in the next three years, or have designated a single charitable gift of \$100 or more in their estate, more than four in ten members (43%), elders (44%), and pastors (49%) report contributing to four or more charities in a typical year, in contrast to almost two in three specialized clergy (64%).

### ***Charitable Contributions Designated in Wills***

- ✓ Relatively few panelists have designated in their will a single donation of \$100 or more in money, securities, or property to any charitable organization (members, 10%; elders, 14%; pastors, 24%; specialized clergy, 23%), including a very few who have designated such gifts to three or more types of charities (2%; 3%; 5%; 4%).
- ✓ Types of organizations that have most frequently been designated as recipients of charitable gifts are (note that slightly more ministers than members or elders report such designations in their wills):
  - Congregations (members, 9%; elders, 10%; pastors, 16%; specialized clergy, 11%)
  - Presbyterian mission causes or programs (1%; 1%; 8%; 8%)
  - Colleges, universities, seminaries, or other educational organizations (3%; 4%; 9%; 12%)
- ✓ Very few panelists in any group have designated a single charitable contribution of \$100 or more in money, securities, or property in their wills to these other four types of organizations:
  - A humanitarian organization (e.g. Red Cross, Habitat for Humanity) (1%; 4%; 4%; 3%)
  - An arts or civic organization (2%; 2%; 1%; 1%)
  - An environmental organization (1%; 1%; 1%; 1%)
  - Other type of charity (1%; 2%; 3%; 3%)

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<sup>1</sup> These percentages seem low. In a 2005 survey among these same panelists, 97% of members, 99% of elders, 86% of pastors, and 81% of specialized clergy reported giving \$100 or more in regular contributions to their congregation in the previous year alone. It seems likely, in retrospect, that the complex nature of the question, which asked not only about past giving but also plans for giving in the near future and in one's estate, and made reference to giving “securities” and “property” as well as money, may have confused some respondents.

## CHARITABLE GIVING

### **Contributions and Plans to Contribute**

- ✓ The share of panelists who have either made a single charitable gift of \$100, have plans to make one in the next three years, or have designated such a gift in their will vary widely by category of charitable organization and, for some categories, by Panel group:
  - My congregation: members, 81%; elders, 83%; pastors, 84%; specialized clergy, 82%
  - A humanitarian organization: 67%; 66%; 66%; 76%
  - A Presbyterian mission cause or program: 58%; 57%; 74%; 76%
  - A college, university, seminary, or other educational organization: 54%; 55%; 65%; 76%
  - A non-PC(USA) church or religious cause: 48%; 49%; 66%; 64%
  - An arts or civic organization: 48%; 44%; 40%; 51%
  - An environmental organization: 27%; 25%; 28%; 49%

### **Charitable Giving Decision Making**

- ✓ Among the subset of panelists who have ever made at least one single charitable gift of \$100, plan to make one in the next three years, or have designated such a gift in their will:
  - Most panelists agree “completely” or “quite a bit” that when they make a gift for a particular program, they expect that the funds will be used in accordance with their intentions (members, 77%; elders, 78%; pastors, 75%; specialized clergy, 75%).
  - Approximately half in each group also agree “completely” or “quite a bit” that they make one-time gifts based upon their financial situation (55%; 53%; 49%; 51%).
  - Large majorities respond “not at all” when asked whether they *always* consult with their financial advisor, counselor, or planner before making a major gift (members, 75%; elders, 74%; pastors, 76%; specialized clergy, 64%).
  - Furthermore, most also respond “not at all” when asked whether they prefer to use a foundation or financial intermediary when making a charitable gift (members, 70%; elders, 67%; pastors, 72%; specialized clergy, 62%).
- ✓ Among this same subset of panelists:
  - When they think about a possible charitable contribution, half or more in each group choose as their primary consideration, from a list of six options, “making an immediate, direct gift to the organization I support” (members, 58%; elders, 55%; pastors, 56%; specialized clergy, 50%). Most of the rest choose “I want the flexibility to respond to the changing needs of the organization(s) I support” (19%; 25%; 18%; 21%) or “I want my gift to provide support to the organization today and for generations to come” (18%; 16%; 23%; 21%).
  - At least one in four would discuss their intentions for making a major gift to charity with family or friends “greatly” or “quite a bit” (members, 26%; elders, 25%; pastors, 29%; specialized clergy, 25%).
  - Fewer would discuss their intentions for making a major gift to charity “greatly” or “quite a bit” with the following persons: financial advisor, counselor, or planner (members, 20%; elders, 18%; pastors, 21%; specialized clergy, 12%); representative or fundraiser from a charitable organization (18%; 19%; 23%; 23%); church/pastor (10%; 12%; 18%; 9%); foundation or financial intermediary (10%; 8%; 10%, 13%); or lawyer (7%; 14%; 10%; 12%).

### **Familiarity with Charitable Organizations**

- ✓ Among panelists who have ever made or intend to make a single charitable gift of \$100 or more in the next three years or have designated one in their estate:
  - They first became familiar with the organization or organizations they support through a variety of sources. In general, most of these panelists report that they first became familiar through a personal encounter with the organization or as the recipient of direct mail from it (many report both). (See Table 3, p. 9).
  - Around four in ten of these panelists in each group first became familiar with the charitable organization through family or friends, while very few did so through their financial advisor, the Internet, or their accountant.

## CHARITABLE GIVING

### Familiarity with Charitable Organizations [cont.]

**Table 3. How Panelists First Became Familiar with the Charitable Organizations to Which They Have Made A Donation, Plan to Make a Donation, or Have Included in their Will<sup>†</sup>**

	<u>Members</u>	<u>Elders</u>	<u>Pastors</u>	<u>Specialized Clergy</u>
	<i>Percent who first became familiar in each way</i>			
Direct participation as a volunteer or an employee of the organization	54%	54%	62%	65%
Direct contact with a fundraiser or someone from the organization ...	52%	56%	48%	52%
Direct mail from the organization .....	46%	44%	45%	50%
Family/friends .....	43%	43%	40%	42%
A community foundation.....	28%	29%	17%	22%
Media (TV, newspaper, magazines) .....	18%	14%	17%	21%
Church publication .....	13%	17%	32%	29%
Church pastor.....	13%	15%	10%	18%
Financial advisor, counselor, or planner .....	6%	8%	3%	6%
Internet (search, blogs, bulletin boards, etc.).....	6%	3%	9%	9%
Accountant .....	4%	3%	1%	1%

<sup>†</sup>Columns total more than 100% because respondents could choose more than one response

- ✓ Almost all panelists in all four groups are very familiar with three particular charitable organizations: Habitat for Humanity, American Red Cross, and the Presbyterian Church (U.S.A.). (See Table 4.)

**Table 4. Familiarity with Specific Charitable Organizations<sup>†</sup>**

	<u>Members</u>	<u>Elders</u>	<u>Pastors</u>	<u>Specialized Clergy</u>
	<i>Percent responding "completely" or "quite a bit"</i>			
Habitat for Humanity .....	99%	99%	99%	99%
American Red Cross .....	98%	97%	98%	96%
Presbyterian Church (U.S.A.).....	95%	98%	100%	99%
Presbyterian Disaster Assistance .....	69%	79%	98%	92%
Presbyterian Foundation .....	51%	63%	96%	86%
New Covenant Mutual Funds <sup>1</sup> .....	9%	16%	50%	28%
One Compass Advisors <sup>2</sup> .....	7%	5%	4%	5%
New Covenant Trust Company <sup>3</sup> .....	6%	9%	22%	18%
Opportunity International <sup>4</sup> .....	6%	3%	5%	8%

<sup>†</sup>Columns total more than 100% because respondents could choose more than one response

<sup>1</sup> New Covenant Mutual Funds are a family of funds that are part of the Presbyterian Foundation Group. They follow the investing guidelines of the PC(USA)'s Mission Responsibility Through Investing committee. For more information, go to <http://www.newcovenantfunds.com/>.

<sup>2</sup> One Compass Advisors is a department of New Covenant Trust Company that provides investment advisory services. These services include the management of stocks, bonds, mutual funds, and other securities.

<sup>3</sup>The New Covenant Trust Company is a subsidiary of the Presbyterian Foundation that provides portfolio management services for individuals, families, trusts, trustees, endowments, charitable and not-for-profit organizations, and businesses. For more information, go to <http://www.newcovenanttrust.com/>.

<sup>4</sup>Opportunity International was founded in 1971 to provide small business loans, savings, insurance, and training to people working their way out of poverty in the developing world. For more information, go to <http://www.opportunity.org/>.

- ✓ Although majorities of panelists in each group report familiarity with Presbyterian Disaster Assistance (PDA) and with the Presbyterian Foundation, significantly more ministers than members and elders are familiar with both. Also, significantly more elders are familiar with PDA and the Presbyterian Foundation than are members.
- ✓ Significantly more pastors and specialized clergy are familiar with New Covenant Mutual Funds and the New Covenant Trust Company than are members and elders.

## CHARITABLE GIVING

### Choosing and Evaluating Charitable Organizations

- ✓ Among panelists who have ever made a single charitable gift of \$100 or more, intend to make one in the next three years, or have designated one in their estate:
  - Four in ten or more in this subset indicate that the source of information they have depended on or would depend on “completely” or “quite a bit” when considering major charitable contributions is “direct contact with a fundraiser or someone from the organization” (members, 42%; elders, 40%; pastors, 51%; specialized clergy, 53%) (see Table 5).
  - Similarly sized minorities in this subset report that they have or would depend on family or friends (members, 41%; elders, 38%; pastors, 43%; specialized clergy, 41%) or their church or pastor (33%; 35%; 46%; 31%) as a source of information.

**Table 5. Sources of Information Used for Choosing a Charitable Organization<sup>†</sup>**

	<u>Members</u>	<u>Elders</u>	<u>Pastors</u>	<u>Specialized Clergy</u>
	<i>Percent responding “completely” or “quite a bit”</i>			
Direct contact with a fundraiser or someone from the organization .....	42%	40%	51%	53%
Family/friends .....	41%	38%	43%	41%
Church/pastor .....	33%	35%	46%	31%
Financial advisor, counselor, or planner .....	19%	14%	16%	13%
Direct mail from the organization .....	12%	13%	12%	11%
Internet (search, blogs, bulletin boards, etc.) .....	5%	4%	6%	10%
Media (TV, newspaper, magazines) .....	3%	3%	3%	4%

<sup>†</sup>Columns total more than 100% because respondents could choose more than one response

- More than one in four of these past or future contributors indicate that the source of information they have depended on or would depend on the most (of those listed in Table 5) when considering major charitable contributions is “direct contact with a fundraiser or someone from the organization” (members, 27%; elders, 27%; pastors, 30%; specialized clergy, 36%). About as many members (27%) and elders (22%) also indicate “family/friends,” though many fewer pastors (15%) or specialized clergy (19%) do so.
- Large majorities in this subset report that the “mission or purpose of the organization” is “greatly” or “quite a bit” important when considering a charitable contribution; other listed factors rate much lower, including whether it is a “mission or ministry of the Presbyterian Church (U.S.A.).” (See Table 6.)

**Table 6. Important Considerations for Charitable Contributions<sup>†</sup>**

	<u>Members</u>	<u>Elders</u>	<u>Pastors</u>	<u>Specialized Clergy</u>
	<i>Percent indicating each feature is “greatly” or “quite a bit” important when considering making a donation to a charitable organization</i>			
Mission or purpose of the organization .....	85%	86%	89%	93%
Organization or mission is supported by their congregation .....	31%	34%	38%	23%
Recommendations from friends or family .....	32%	28%	27%	26%
Mission or ministry of the Presbyterian Church (U.S.A.) .....	16%	23%	38%	39%

<sup>†</sup>Columns total more than 100% because respondents could choose more than one response

- Significantly more pastors and specialized clergy than members and elders in this subset indicate that it is “greatly” or “quite a bit” important that the charity is a mission or ministry of the Presbyterian Church (U.S.A.) (members, 16%; elders, 23%; pastors, 38%; specialized clergy, 39%).

## CHARITABLE GIVING

### ***Choosing and Evaluating Charitable Organizations [cont.]***

- ✓ Among the panelists in each group who are familiar with Habitat for Humanity, more than nine in ten rate it as “excellent” or “good” (members, 93%; elders, 91%; pastors, 93%; specialized clergy, 94%). Eight in ten rate the Presbyterian Church (U.S.A.) similarly (80%; 81%; 79%; 80%).

### ***Presbyterian Ministries and Missions***

- ✓ Among panelists who have ever made or intend to make a single charitable gift of \$100 or more in the next three years or have designated one in their estate:
  - Disaster assistance, hunger, and mission workers are the top three areas of Presbyterian mission that panelists in this subset have supported or intend to support during the next three years (see Table 7).

**Table 7. Support for Presbyterian Missions<sup>†</sup>**

	<u>Members</u>	<u>Elders</u>	<u>Pastors</u>	<u>Specialized Clergy</u>
	<i>Percent who have financially supported each mission type in the past or intend to support it in next three years</i>			
Disaster assistance .....	66%	64%	78%	71%
Hunger.....	55%	52%	54%	52%
Mission worker support .....	42%	46%	46%	43%
Youth programs.....	41%	39%	27%	23%
Homelessness.....	33%	30%	32%	36%
Medical .....	30%	28%	30%	32%
Christian education .....	28%	32%	23%	23%
Music .....	21%	15%	7%	16%
New church development.....	17%	14%	20%	19%
Peace .....	16%	16%	25%	30%
Evangelism.....	12%	18%	26%	19%

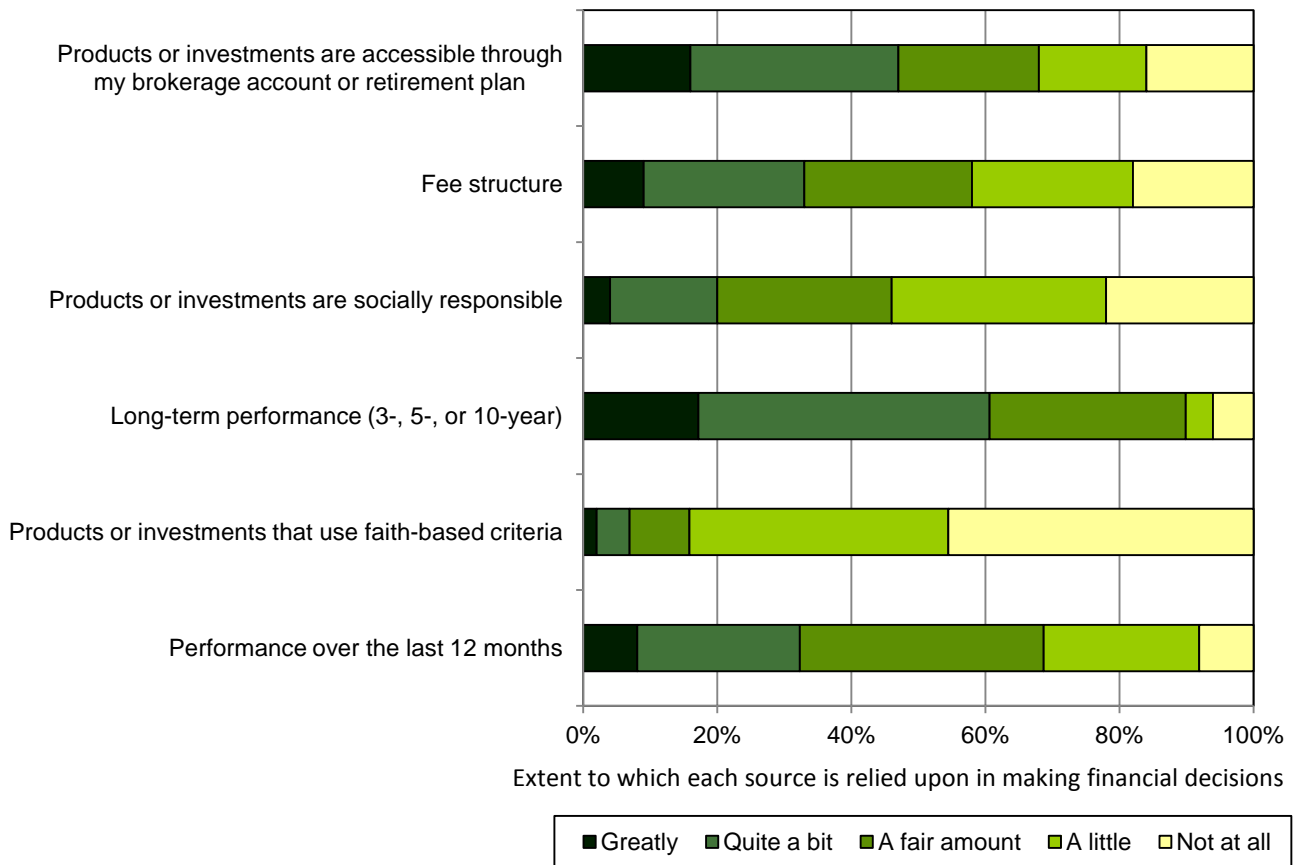
<sup>†</sup>Columns total more than 100% because respondents could choose more than one response

- In this subset, more than one-third of members (37%) and elders (34%) and half of pastors (49%) and specialized clergy (53%) agree “completely” or “quite a bit” that they prefer to provide broad, unrestricted support for the denomination when making or considering a charitable gift to the PC(USA).
  - Few panelists in this subset agree “completely” or “quite a bit” that it is fine for the PC(USA) to use restricted gifts (gifts designated for a specific use by the donor) for a purpose the PC(USA) deems a higher priority (members, 16%; elders, 14%; pastors, 19%; specialized clergy, 23%).
  - More than four in ten members (45%) and elders (48%) and majorities of pastors (66%) and specialized clergy (55%) in this subset agree “completely” or “quite a bit” that more and more of the mission work of the PC(USA) is taking place through local congregations. Most of the rest respond “a fair amount” (members, 20%; elders, 20%; pastors, 22%; specialized clergy, 25%) or “not sure” (28%; 23%; 6%; 14%).
- ✓ Few panelists agree “completely” or “quite a bit” that a significant portion (20% or more) of their estate will be directed to their congregation or to PC(USA) mission (members, 2%; elders, 3%; pastors, 8%; specialized clergy, 11%).
  - ✓ Almost all members (94%) and elders (90%) and many pastors (66%) and specialized clergy (75%) are “not familiar” with the Presbyterian Foundation’s development officer in their area.

## INVESTMENTS

- ✓ Many more pastors and specialized clergy than members and elders are “completely” or “quite a bit” familiar with the following types of investing:
  - Socially-responsible investing (members, 20%; elders, 20%; pastors, 45%; specialized clergy, 52%)
  - Sustainable investing (18%; 17%; 25%; 36%)
  - Faith-based investing (13%; 16%; 35%; 38%)
- ✓ Large majorities of all Panel groups have invested in mutual funds (members, 83%; elders, 83%; pastors, 82%; specialized clergy, 86%). (See also Figure 1.)
- ✓ Majorities of panelists in all groups depend “quite a bit” or “greatly” on long-term performance (3, 5, or 10 years) to evaluate financial products and investments (members, 59%; elders, 60%; pastors, 64%; specialized clergy, 63%). (See Figure 6 for a breakdown of elders’ responses.)

**Figure 6. The Extent to Which Various Sources of Information Are Used to Evaluate Financial Products and Investments: Elders’ Responses**



- ✓ More pastors (32%) and specialized clergy (40%) than members (17%) and elders (20%) depend “greatly” or “quite a bit” on whether products or investments are socially responsible in evaluating financial products or investments. Somewhat fewer in all groups use faith-based criteria (members, 3%; elders, 7%; pastors, 19%; specialized clergy, 18%).





**THE PRESBYTERIAN PANEL**  
**CHARITABLE GIVING AND FINANCIAL PLANNING**  
**MAY 2008 QUESTIONNAIRE**

**Data Appendix**

	Members	Elders	Ministers
Number of questionnaires mailed .....	718	905	1,252
Number of questionnaires completed .....	314	395	602‡
Percent completed.....	43%	43%	48%
‡ 408 pastors; 194 specialized clergy			

Q1. Have you ever given, do you plan to give in the next 3 years, or have you designated in your will/estate a single gift of \$100 or more in money, securities, or property to the following? (Check *at least one* box in each row.)

	Members	Elders	Pastors	Specialized Clergy
a. My congregation				
	◆	◆	◆	◆
Have given .....	74%	76%	77%	76%
Plan to give .....	20%	22%	33%	27%
Designated in my will .....	9%	10%	16%	11%
None of these .....	19%	17%	16%	18%
b. A Presbyterian mission cause or program				
	◆	◆	◆	◆
Have given .....	53%	54% +	66%	65%
Plan to give .....	13%	14%	24%	24%
Designated in my will .....	1%	1%	8%	8%
None of these .....	42%	43%	26%	24%
c. A non-PC(USA) church or religious cause				
	◆	◆	◆	◆
Have given .....	46% +	46% +	62%	59%
Plan to give .....	8%	10%	20%	21%
Designated in my will .....	1%	2%	6%	7%
None of these .....	52%	51%	34%	36%
d. A humanitarian organization (e.g., Red Cross, Habitat for Humanity)				
	◆	◆	◆	◆
Have given .....	63%	62%	61%	72%
Plan to give .....	17%	16%	21%	22%
Designated in my will .....	1%	4%	4%	3%
None of these .....	33%	34%	34%	24%

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

Q1. Have you ever given, do you plan to give in the next 3 years, or have you designated in your will/estate a single gift [Cont.] of \$100 or more in money, securities, or property to the following? (Check *at least one* box in each row.)

	Members	Elders	Pastors	Specialized Clergy
e. A college, university, seminary, or other educational organization	◆	◆	◆	◆
Have given.....	52%	50%	57%	63%
Plan to give.....	13%	14%	23%	28%
Designated in my will.....	3%	4%	9%	12%
None of these.....	46%	45%	35%	24%
f. An arts or civic organization	◆	◆	◆	◆
Have given.....	46%	43%	37%	47%
Plan to give.....	12%	9%	15%	16%
Designated in my will.....	2%	2%	1%	1%
None of these.....	52%	56%	60%	49%
g. An environmental organization	◆	◆	◆	◆
Have given.....	23%	22%	22%	42%
Plan to give.....	8%	6%	11%	20%
Designated in my will.....	1%	1%	1%	1%
None of these.....	73%	75%	72%	51%
h. Other type of charity (specify): _____	◆	◆	◆	◆
Have given.....	36%	34%	23%	42%
Plan to give.....	13%	6%	8%	16%
Designated in my will.....	1%	2%	3%	3%
None of these.....	58%	63%	75%	53%
[Something written in, but no box checked].....	1%	1%	—	—

Q2. Which of the following have you ever done, or do you plan to do in the next 3 years? (Please check as many boxes as apply.)

a. Invested in mutual funds	◆	◆	◆	◆
Have done.....	83%	83%	82%	86%
Plan to do.....	11%	13%	24%	21%
Neither of these.....	17%	16%	14%	12%
b. Identified my long-term financial goals (e.g., retirement, education, etc.)	◆	◆	◆	◆
Have done.....	82%	80%	74%	82%
Plan to do.....	12%	15%	27%	22%
Neither of these.....	10%	12%	9%	9%

Note: Percentages may not add to 100 due to rounding

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- = 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

Q2. Which of the following have you ever done, or do you plan to do in the next 3 years? (Please check as many boxes [Cont.] as apply.)

	Members	Elders	Pastors	Specialized Clergy
c. Met with a personal financial advisor, counselor, or planner				
	◆	◆	◆	◆
Have done .....	71%	72%	62%	71%
Plan to do .....	17%	14%	24%	18%
Neither of these.....	22%	22%	24%	22%
d. Established, changed, or reviewed a personal financial plan				
	◆	◆	◆	◆
Have done .....	78%	70%	65%	72%
Plan to do .....	14%	17%	26%	23%
Neither of these.....	17%	22%	20%	18%
e. Established a trust				
	◆	◆	◆	◆
Have done .....	43%	30%	15%	25%
Plan to do .....	9%	10%	14%	15%
Neither of these.....	51%	61%	70%	63%
f. Established a donor-advised fund				
	◆	◆	◆	◆
Have done .....	8%	5%	2%	7%
Plan to do .....	2%	4%	6%	4%
Neither of these.....	90%	92%	92%	89%

Please answer the following if you have made a charitable gift of \$100 or more in the past, intend to make a charitable gift of \$100 or more in the next 3 years, or have a charitable gift of \$100 or more in your estate. **If you have made no such charitable gifts, and do not intend to do so in the next 3 years, check here  and skip to Q12.**

Not checked.....	88%	88%	92%	95%
Box checked.....	12%	12%	8%	5%

Q3. How did you first become familiar with the organization(s), **excluding** your congregation, to which you have made or plan to make a charitable contribution of \$100 or more (including any gifts you have included in your will/estate)? (Check **all** that apply.)

	n=275	n=348	n=374	n=184
	◆	◆	◆	◆
A community foundation .....	28%	29%	17%	22%
Accountant .....	4%	3%	1%	1%
Church pastor .....	13%	15%	10%	18%
Church publication.....	13%	17%	32%	29%
Direct contact with fundraiser or someone from the charitable organization.....	52%	56%	48%	52%
Direct mail from the charitable organization .....	46%	44%	45%	50%
Direct participation as a volunteer or an employee of the organization.....	54%	54%	62%	65%

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

Q3. How did you first become familiar with the organization(s), *excluding* your congregation, to which you have made [Cont.] or plan to make a charitable contribution of \$100 or more (including any gifts you have included in your will/estate)? (Check *all* that apply.)

	Members	Elders	Pastors	Specialized Clergy
Family/friends .....	43%	43%	40%	42%
Financial advisor, counselor, or planner .....	6%	8%	3%	6%
Internet .....	6%	3%	9%	9%
Media (TV, newspaper, magazines).....	18%	14%	17%	21%
Other (specify): _____ .....	10%	6%	8%	12%

Q4. If you made a gift to a Presbyterian mission cause or intend to make one in the next 3 years, what area(s) of mission have you supported or do you intend to support? (Check *all* that apply.)

	n=197 ◆	n=243 ◆	n=373 ◆	n=184 ◆
Christian education.....	28%	32%	23%	23%
Disaster assistance.....	66%	64%	78%	71%
Evangelism.....	12%	18%	26%	19%
Homelessness .....	33%	30%	32%	36%
Hunger.....	55%	52%	54%	52%
Medical.....	30%	28%	30%	32%
Mission worker support.....	42%	46%	46%	43%
Music.....	21%	15%	7%	16%
New church development.....	17%	14%	20%	19%
Peace .....	16%	16%	25%	30%
Youth programs.....	41%	39%	27%	23%
Other (specify): _____ .....	6%	8%	15%	22%

Q5. To what extent do you agree with the following statements?

a. When making or considering a charitable gift to the PC(USA), I prefer to provide broad, unrestricted support for the mission of the denomination

	n=275	n=348	n=373	n=184
Not at all .....	19%	20%	19%	18%
A little .....	16%	20%	14%	9%
A fair amount.....	18%	18%	15%	17%
Quite a bit .....	23%	21%	32%	29%
Completely.....	14%	13%	17%	26%
Not sure.....	12%	8%	2%	1%

b. With restricted gifts (those I designate or would designate for a specific use), it's okay for the PC(USA) to use the funds for a purpose it deems a higher priority

	n=275	n=348	n=373	n=184
Not at all .....	45%	56%	52%	54%
A little .....	15%	12%	16%	9%
A fair amount.....	13%	11%	11%	10%
Quite a bit .....	8%	6%	11%	9%
Completely.....	8%	8%	8%	14%
Not sure.....	12%	6%	3%	3%

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

	Members	Elders	Pastors	Specialized Clergy
<b>Q5. To what extent do you agree with the following statements?</b>				
[Cont.]				
c. More and more of the mission work in the PC(USA) is taking place through local churches				
	n=275	n=348	n=373	n=184
Not at all .....	*	2%	1%	2%
A little .....	6%	7%	6%	5%
A fair amount.....	20%	20%	22%	25%
Quite a bit .....	36%	38%	49%	44%
Completely.....	9%	10%	17%	11%
Not sure.....	28%	23%	6%	14%
<b>Q6. Please indicate the extent to which you depend on or would depend on the following sources of information when considering major charitable contributions.</b>				
a. Financial advisor, counselor, or planner				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	38%	45%	41%	40%
A little .....	24%	25%	28%	32%
A fair amount.....	18%	16%	15%	16%
Quite a bit .....	16%	13%	16%	13%
Completely.....	3%	1%	—	—
b. Media (TV, newspaper, magazine)				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	46%	45%	42%	37%
A little .....	37%	39%	48%	47%
A fair amount.....	13%	12%	7%	12%
Quite a bit .....	3%	3%	3%	4%
Completely.....	—	—	—	—
c. Direct mail from charitable organization				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	25%	22%	23%	20%
A little .....	38%	41%	36%	43%
A fair amount.....	24%	24%	29%	27%
Quite a bit .....	12%	13%	12%	10%
Completely.....	*	*	*	1%
d. Internet				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	54%	60%	42%	38%
A little .....	26%	28%	37%	35%
A fair amount.....	16%	8%	15%	17%
Quite a bit .....	5%	4%	6%	10%
Completely.....	—	—	—	—

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

**Members      Elders      Pastors      Specialized  
Clergy**

Q6. Please indicate the extent to which you depend on or would depend on the following sources of information when [Cont.] considering major charitable contributions.

e. Church/pastor	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	13%	9%	6%	10%
A little .....	20%	23%	15%	26%
A fair amount .....	34%	33%	33%	32%
Quite a bit .....	28%	32%	42%	29%
Completely.....	5%	3%	4%	2%
f. Family/friends	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	8%	7%	6%	8%
A little .....	21%	22%	17%	21%
A fair amount .....	30%	33%	36%	30%
Quite a bit .....	37%	35%	39%	37%
Completely.....	4%	3%	4%	4%
g. Direct contact with a representative of the charitable organization	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	11%	11%	6%	7%
A little .....	17%	21%	15%	14%
A fair amount .....	31%	28%	28%	25%
Quite a bit .....	37%	36%	44%	43%
Completely.....	5%	4%	7%	10%
h. Other (specify):	n=275	n=348	n=373	n=184
	+	+		+
Not at all .....	56%	54%	43%	33%
A little .....	2%	5%	4%	2%
A fair amount .....	9%	4%	4%	2%
Quite a bit .....	17%	14%	29%	33%
Completely.....	14%	15%	13%	18%
[Something written in but no box checked].....	2%	8%	6%	12%

Note: Percentages may not add to 100 due to rounding

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

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**Members**      **Elders**      **Pastors**      **Specialized Clergy**

Q7. Which of the items in Q6 would you depend on or have you depended on *the most* as a source of such information? Circle the letter corresponding to your choice.

	a	b	c	d	e	f	g	h
					n=275	n=348	n=373	n=184
					+	+	+	+
Financial advisor, counselor, or planner .....					9%	9%	7%	4%
Media (TV, newspaper, magazine) .....					3%	3%	2%	4%
Direct mail from charitable organization .....					12%	11%	12%	9%
Internet .....					2%	3%	3%	4%
Church/pastor .....					14%	16%	25%	13%
Family/friends .....					27%	22%	15%	19%
Direct contact with a representative of the charitable organization .....					27%	27%	30%	36%
Other (specify): _____ .....					6%	8%	7%	11%

Q8. When considering a gift of \$100 or more to a charitable organization, how important are the following?

a. It is an organization or mission supported by my congregation

	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	19%	16%	10%	28%
A little .....	25%	23%	26%	25%
A fair amount .....	24%	26%	26%	23%
Quite a bit .....	21%	25%	27%	16%
Greatly .....	10%	9%	11%	7%

b. It is a mission or ministry of the Presbyterian Church (USA)

	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	26%	24%	15%	18%
A little .....	31%	29%	21%	22%
A fair amount .....	28%	25%	25%	20%
Quite a bit .....	10%	17%	26%	21%
Greatly .....	6%	6%	12%	18%

c. The mission or purpose of the organization

	n=275	n=348	n=373	n=184
Not at all .....	1%	1%	1%	1%
A little .....	2%	4%	2%	2%
A fair amount .....	12%	10%	8%	4%
Quite a bit .....	38%	43%	36%	31%
Greatly .....	47%	43%	53%	62%

Note: Percentages may not add to 100 due to rounding

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+ = nonresponses of 10% or more on this question (reported percentages for all questions omit nonresponses)

n = number of respondents eligible to answer this question

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	Members	Elders	Pastors	Specialized Clergy
Q8. When considering a gift of \$100 or more to a charitable organization, how important are the following? [Cont.]				
d. A recommendation from friends or family				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	9%	9%	6%	5%
A little .....	29%	28%	30%	31%
A fair amount .....	29%	34%	37%	38%
Quite a bit .....	28%	24%	23%	20%
Greatly .....	4%	4%	4%	6%
e. Other (specify): _____				
	n=275	n=348	n=373	n=184
	+	+	+	+
Not at all .....	46%	52%	33%	26%
A little .....	2%	6%	—	2%
A fair amount .....	12%	2%	5%	—
Quite a bit .....	12%	20%	22%	28%
Greatly .....	25%	20%	33%	40%
[Something written in but no box checked] .....	4%	—	7%	5%
Q9. On average, how many charities (church, mission, colleges/universities, etc.) do you usually support in the course of a year with gifts totaling at least \$100 (not including church pledge or tithe)?				
	n=275	n=348	n=374	n=184
One organization only .....	16%	13%	9%	13%
2 or 3 organizations .....	41%	43%	42%	23%
4 or more organizations .....	43%	44%	49%	64%
Q10. In considering a gift of \$100 or more to a charity, which one of the following best describes the primary consideration you would have in selecting the <i>type of gift</i> ? (Choose <i>only one</i> .)				
	n=275	n=348	n=374	n=184
I want my gift to provide support to the organization today and for generations to come .....	18%	16%	23%	21%
I want to include a gift in my charitable plan(s) while receiving income from the underlying assets during my lifetime .....	2%	2%	*	1%
I want the flexibility to respond to the changing needs of the organization(s) I support .....	19%	25%	18%	21%
I would prefer to make an immediate, direct gift to the organization I support .....	58%	55%	56%	50%
I would prefer to make a gift through my estate .....	2%	2%	2%	3%
Other (specify): _____ .....	1%	1%	1%	3%

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	Members	Elders	Pastors	Specialized Clergy
Q11. To what extent would you discuss with each of the following your intentions to make a major gift to charity?				
a. Financial advisor, counselor, or planner				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	42%	39%	31%	38%
A little .....	22%	25%	28%	29%
A fair amount .....	16%	18%	20%	21%
Quite a bit .....	13%	15%	18%	7%
Greatly .....	7%	3%	3%	5%
b. Church/pastor				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	43%	35%	21%	36%
A little .....	35%	34%	36%	34%
A fair amount .....	13%	20%	25%	21%
Quite a bit .....	7%	9%	16%	9%
Greatly .....	3%	3%	2%	—
c. Lawyer				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	53%	49%	48%	44%
A little .....	22%	23%	25%	28%
A fair amount .....	18%	14%	16%	16%
Quite a bit .....	6%	10%	10%	7%
Greatly .....	1%	4%	*	5%
d. Family/friends				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	17%	18%	12%	12%
A little .....	28%	29%	27%	33%
A fair amount .....	30%	28%	32%	30%
Quite a bit .....	18%	20%	22%	20%
Greatly .....	8%	5%	7%	5%
e. Foundation or financial intermediary				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	52%	49%	40%	43%
A little .....	23%	24%	32%	28%
A fair amount .....	15%	19%	17%	16%
Quite a bit .....	9%	7%	9%	10%
Greatly .....	1%	1%	1%	3%

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	Members	Elders	Pastors	Specialized Clergy
Q11. To what extent would you discuss with each of the following your intentions to make a major gift to charity?				
[Cont.]				
f. Representative or fundraiser from the charitable organization				
	n=275	n=348	n=373	n=184
	+	+		
Not at all .....	27%	29%	19%	24%
A little .....	35%	30%	33%	25%
A fair amount .....	20%	22%	26%	28%
Quite a bit .....	16%	16%	20%	18%
Greatly .....	2%	3%	3%	5%
Q12. To what extent do you agree with the following statements?				
a. I make one-time gifts based on my financial situation				
Not at all .....	6%	8%	6%	10%
A little .....	16%	16%	19%	18%
A fair amount .....	23%	22%	26%	22%
Quite a bit .....	33%	39%	42%	35%
Completely.....	22%	14%	7%	16%
b. I always consult my financial advisor, counselor, or planner before making a major gift				
Not at all .....	75%	74%	76%	64%
A little .....	13%	14%	17%	22%
A fair amount .....	6%	6%	4%	8%
Quite a bit .....	4%	2%	3%	5%
Completely.....	1%	4%	1%	1%
c. I prefer to use a foundation or financial intermediary when making a charitable gift				
Not at all .....	70%	67%	72%	62%
A little .....	18%	20%	18%	26%
A fair amount .....	7%	8%	6%	8%
Quite a bit .....	3%	3%	4%	5%
Completely.....	2%	2%	1%	—
d. Charitable giving is part of my long-term financial plan				
Not at all .....	18%	15%	9%	7%
A little .....	22%	26%	15%	11%
A fair amount .....	22%	21%	19%	21%
Quite a bit .....	22%	26%	30%	28%
Completely.....	15%	12%	27%	33%

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**Members**      **Elders**      **Pastors**      **Specialized Clergy**

Q12. To what extent do you agree with the following statements?

[Cont.]

e. I prefer to restrict my gift(s) to a specific program of the organization(s) I support

Not at all .....	12%	16%	25%	24%
A little .....	23%	25%	32%	33%
A fair amount .....	23%	23%	18%	20%
Quite a bit .....	27%	25%	18%	18%
Completely.....	15%	11%	7%	5%

f. When I make a gift for a particular program, I expect the funds to be used in accordance with my intentions

Not at all .....	3%	4%	3%	2%
A little .....	5%	5%	11%	8%
A fair amount .....	15%	13%	12%	15%
Quite a bit .....	27%	26%	26%	23%
Completely.....	50%	52%	49%	52%

g. A significant portion (20% or more) of my estate will be directed to my congregation or to PC(USA) mission

Not at all .....	72%	67%	53%	53%
A little .....	20%	23%	28%	23%
A fair amount .....	6%	7%	11%	12%
Quite a bit .....	1%	1%	4%	5%
Completely.....	1%	2%	4%	6%

*If you have identified your long-term financial goals (e.g., retirement, estate, education, philanthropic), or expect to identify them in the next 3 years, proceed to Q13. If you have **not** identified your long-term financial goals, and do not expect to do so in the next 3 years, check here  and skip to the next page.*

Not checked.....	77%	78%	76%	81%
Box checked.....	23%	22%	24%	19%

Q13. Please indicate the extent to which you would depend on the following *sources of information* if you were going to identify your long-term financial goals today.

a. Direct mail/information in the mail from a financial service company

	n=241	n=310	n=308	n=158
	+	+		+
Not at all .....	63%	58%	54%	52%
A little .....	25%	28%	31%	27%
A fair amount .....	7%	5%	9%	14%
Quite a bit .....	2%	4%	2%	4%
Greatly .....	1%	1%	2%	1%
Unsure.....	2%	4%	2%	2%

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A-11

Q13. Please indicate the extent to which you would depend on the following *sources of information* if you were going to [Cont.] identify your long-term financial goals today.

b. Financial advisor, counselor, or planner

	n=241	n=310	n=308	n=158
	+			+
Not at all .....	14%	17%	11%	17%
A little .....	19%	19%	17%	24%
A fair amount .....	23%	16%	26%	19%
Quite a bit .....	21%	24%	24%	19%
Greatly .....	23%	21%	20%	19%
Unsure .....	1%	3%	1%	1%

c. Internet

	n=241	n=310	n=308	n=158
	+	+		+
Not at all .....	61%	63%	44%	44%
A little .....	21%	22%	35%	32%
A fair amount .....	9%	9%	14%	14%
Quite a bit .....	6%	2%	4%	6%
Greatly .....	1%	1%	1%	1%
Unsure .....	2%	3%	2%	2%

d. Church/pastor

	n=241	n=310	n=308	n=158
	+			+
Not at all .....	43%	39%	23%	28%
A little .....	31%	31%	31%	38%
A fair amount .....	15%	15%	26%	19%
Quite a bit .....	8%	10%	13%	11%
Greatly .....	1%	3%	5%	2%
Unsure .....	3%	3%	2%	2%

e. Media (TV, newspaper, magazines)

	n=241	n=310	n=308	n=158
	+	+		+
Not at all .....	54%	55%	49%	38%
A little .....	32%	30%	38%	38%
A fair amount .....	10%	8%	9%	14%
Quite a bit .....	2%	4%	2%	6%
Greatly .....	1%	1%	*	—
Unsure .....	2%	2%	1%	3%

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Q13. Please indicate the extent to which you would depend on the following *sources of information* if you were going to [Cont.] identify your long-term financial goals today.

	Members	Elders	Pastors	Specialized Clergy
f. Family/friends	n=241	n=310	n=308	n=158
	+			+
Not at all .....	8%	14%	11%	9%
A little .....	33%	31%	23%	32%
A fair amount.....	30%	26%	30%	22%
Quite a bit .....	18%	22%	23%	24%
Greatly .....	9%	5%	12%	11%
Unsure.....	2%	2%	1%	1%
g. Other (specify): _____	n=241	n=310	n=308	n=158
	+	+	+	+
Not at all .....	40%	47%	39%	27%
A little .....	1%	4%	3%	2%
A fair amount.....	8%	—	1%	2%
Quite a bit .....	1%	7%	7%	4%
Greatly .....	14%	13%	16%	31%
Unsure.....	32%	23%	29%	22%
[Something written in but no box checked].....	3%	6%	5%	11%

Q14. How familiar are you with the following?

a. Socially-responsible investing				
	+			
Not at all .....	23%	26%	3%	4%
A little .....	33%	27%	15%	15%
A fair amount.....	25%	26%	37%	30%
Quite a bit .....	18%	16%	37%	38%
Completely.....	2%	4%	8%	14%
b. Sustainable investing				
	+			
Not at all .....	36%	39%	22%	13%
A little .....	24%	24%	30%	22%
A fair amount.....	22%	20%	22%	29%
Quite a bit .....	16%	14%	21%	25%
Completely.....	2%	3%	4%	11%
c. Faith-based investing				
	+			
Not at all .....	32%	35%	11%	12%
A little .....	37%	30%	22%	24%
A fair amount.....	18%	20%	32%	25%
Quite a bit .....	11%	13%	28%	28%
Completely.....	2%	3%	7%	10%

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n = number of respondents eligible to answer this question

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	Members	Elders	Pastors	Specialized Clergy
Q14. How familiar are you with the following?				
[Cont.]				
d. Alternative investments				
	+			
Not at all .....	51%	50%	38%	36%
A little .....	24%	26%	27%	20%
A fair amount .....	14%	13%	20%	22%
Quite a bit .....	9%	7%	13%	15%
Completely.....	2%	3%	2%	6%

Q15. Which of the following have you included or do you expect to include in your long-term financial planning?

a. Estate				
	+	+	+	+
Have included .....	62%	64%	46%	68%
Will include .....	19%	24%	35%	17%
Neither of these.....	6%	5%	8%	8%
Unsure.....	12%	7%	10%	7%
b. Retirement				
	+	+	+	+
Have included .....	78%	83%	67%	74%
Will include .....	12%	12%	29%	23%
Neither of these.....	4%	2%	1%	1%
Unsure.....	6%	3%	4%	2%
c. Education				
	+	+	+	+
Have included .....	41%	33%	30%	47%
Will include .....	12%	10%	20%	14%
Neither of these.....	31%	43%	32%	24%
Unsure.....	16%	13%	17%	14%
d. Philanthropic				
	+	+	+	+
Have included .....	27%	27%	36%	52%
Will include .....	30%	26%	37%	29%
Neither of these.....	25%	22%	12%	6%
Unsure.....	18%	24%	15%	13%
e. Other (specify): _____				
	+	+	+	+
Have included .....	10%	3%	14%	12%
Will include .....	3%	7%	8%	12%
Neither of these.....	32%	34%	22%	22%
Unsure.....	55%	56%	56%	47%
[Something written in but no box checked].....	—	—	—	6%

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	Members	Elders	Pastors	Specialized Clergy
Q16. Please indicate the extent to which you depend on the following sources of information to evaluate financial products and investments.				
a. Performance over the last 12 months				
	+	+	+	+
Not at all .....	8%	8%	5%	4%
A little .....	27%	23%	29%	27%
A fair amount .....	37%	36%	39%	33%
Quite a bit .....	25%	24%	22%	30%
Greatly .....	3%	8%	4%	6%
b. Products or investments that use faith-based criteria				
	+	+	+	+
Not at all .....	53%	46%	21%	28%
A little .....	31%	39%	32%	26%
A fair amount .....	13%	9%	28%	28%
Quite a bit .....	3%	5%	16%	12%
Greatly .....	—	2%	3%	6%
c. Long-term performance (3-, 5-, or 10-year)				
	+	+	+	+
Not at all .....	5%	6%	3%	3%
A little .....	11%	4%	7%	6%
A fair amount .....	25%	29%	26%	29%
Quite a bit .....	44%	43%	48%	35%
Greatly .....	15%	17%	16%	28%
d. Products or investments are socially responsible				
	+	+	+	+
Not at all .....	21%	22%	9%	8%
A little .....	37%	32%	26%	18%
A fair amount .....	25%	26%	33%	34%
Quite a bit .....	13%	16%	25%	29%
Greatly .....	4%	4%	7%	11%
e. Fee structure				
	+	+	+	+
Not at all .....	14%	18%	9%	6%
A little .....	23%	24%	20%	18%
A fair amount .....	34%	25%	33%	30%
Quite a bit .....	20%	24%	30%	26%
Greatly .....	8%	9%	8%	19%
f. Products or investments are accessible through my brokerage account or retirement plan				
	+	+	+	+
Not at all .....	16%	16%	14%	16%
A little .....	15%	16%	20%	15%
A fair amount .....	28%	21%	27%	25%
Quite a bit .....	26%	31%	28%	29%
Greatly .....	14%	16%	11%	15%

Note: Percentages may not add to 100 due to rounding

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— = 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
<b>Q17. To what extent do you agree with the following statements?</b>				
<b>a. I make decisions about financial products and investments (e.g., stocks, bonds, mutual funds) on my own or with my spouse</b>				
	+	+	+	+
Not at all .....	6%	8%	7%	7%
A little .....	14%	16%	16%	11%
A fair amount.....	20%	18%	22%	16%
Quite a bit .....	38%	32%	32%	39%
Completely.....	21%	24%	23%	26%
<b>b. I consult my personal financial advisor, counselor, or planner before making investment decisions.</b>				
	+	+	+	+
Not at all .....	18%	19%	22%	21%
A little .....	20%	22%	20%	24%
A fair amount.....	19%	20%	26%	23%
Quite a bit .....	32%	29%	24%	22%
Completely.....	12%	10%	7%	11%
<b>c. Investment decisions are typically made for me by my financial advisor, counselor, or planner based on my long-term financial plan</b>				
	+	+	+	+
Not at all .....	44%	45%	55%	62%
A little .....	21%	20%	20%	14%
A fair amount.....	12%	12%	12%	12%
Quite a bit .....	18%	17%	10%	10%
Completely.....	5%	7%	3%	3%

*If you have a financial advisor, counselor, or planner or intend to meet with a financial advisor, counselor, or planner in the next 3 years please proceed to Q18. Others check here  and skip to Q21.*

Not checked.....	80%	80%	78%	84%
Box checked.....	20%	20%	22%	16%

**Q18. If you were going to choose a financial advisor, planner, or counselor today, how much would you rely on the following *sources of information*?**

<b>a. Internet (search, blogs, bulletin boards, etc.)</b>				
	n=252	n=316	n=320	n=164
	+	+		
Not at all .....	68%	70%	57%	61%
A little .....	23%	20%	31%	29%
A fair amount.....	8%	8%	10%	7%
Quite a bit .....	1%	1%	3%	3%
Completely.....	—	*	*	—

Note: Percentages may not add to 100 due to rounding

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	Members	Elders	Pastors	Specialized Clergy
Q18. If you were going to choose a financial advisor, planner, or counselor today, how much would you rely on the [Cont.] following <i>sources of information</i> ?				
b. Media (TV, newspaper, magazines)				
	n=252	n=316	n=320	n=164
	+	+		+
Not at all .....	58%	67%	66%	70%
A little .....	33%	24%	29%	24%
A fair amount.....	8%	8%	5%	6%
Quite a bit .....	1%	1%	*	—
Completely.....	1%	—	*	—
c. Family/friends				
	n=252	n=316	n=320	n=164
	+			
Not at all .....	5%	7%	4%	5%
A little .....	20%	20%	13%	22%
A fair amount.....	30%	31%	30%	24%
Quite a bit .....	39%	35%	46%	39%
Completely.....	6%	7%	7%	10%
d. Church/pastor				
	n=252	n=316	n=320	n=164
	+		+	+
Not at all .....	46%	38%	25%	36%
A little .....	32%	30%	28%	34%
A fair amount.....	16%	20%	30%	17%
Quite a bit .....	7%	10%	16%	11%
Completely.....	1%	2%	1%	2%
e. Direct mail/information in the mail				
	n=252	n=316	n=320	n=164
	+	+	+	
Not at all .....	58%	63%	60%	62%
A little .....	29%	26%	30%	28%
A fair amount.....	10%	8%	9%	10%
Quite a bit .....	2%	2%	1%	—
Completely.....	1%	*	—	—
f. Direct contact with a representative from the organization				
	n=252	n=316	n=320	n=164
	+			+
Not at all .....	19%	17%	20%	22%
A little .....	24%	23%	21%	20%
A fair amount.....	23%	27%	23%	24%
Quite a bit .....	28%	29%	32%	29%
Completely.....	5%	4%	3%	5%

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n = number of respondents eligible to answer this question

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**Members**      **Elders**      **Pastors**      **Specialized  
Clergy**

Q18. If you were going to choose a financial advisor, planner, or counselor today, how much would you rely on the [Cont.] following *sources of information*?

g. Lawyer	n=252	n=316	n=320	n=164
	+	+		+
Not at all .....	40%	36%	34%	46%
A little .....	29%	25%	30%	23%
A fair amount.....	17%	22%	22%	12%
Quite a bit .....	11%	16%	12%	17%
Completely.....	3%	1%	2%	2%

Q19. If you were going to choose a financial advisor, planner, or counselor today, how *familiar* would you want to be with the following?

a. The management team (leadership)	n=252	n=316	n=320	n=164
	+			
Not at all .....	3%	4%	3%	4%
A little .....	11%	10%	14%	10%
A fair amount.....	29%	26%	37%	29%
Quite a bit .....	38%	44%	36%	39%
Completely.....	20%	16%	10%	18%

b. The mission or purpose of the advisor company or organization	n=252	n=316	n=320	n=164
Not at all .....	4%	2%	2%	3%
A little .....	5%	8%	4%	2%
A fair amount.....	23%	22%	24%	19%
Quite a bit .....	43%	47%	50%	42%
Completely.....	25%	21%	20%	33%

c. The overall financial health of the advisor company or organization	n=252	n=316	n=320	n=164
Not at all .....	2%	2%	1%	3%
A little .....	3%	2%	4%	3%
A fair amount.....	12%	15%	15%	10%
Quite a bit .....	48%	47%	53%	50%
Completely.....	35%	34%	27%	34%

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	Members	Elders	Pastors	Specialized Clergy
<b>Q20. When evaluating or choosing a financial advisor, counselor, or planner, how important are the following?</b>				
<b>a. Helpful with integrating my personal values and long-term financial plan</b>				
	n=252	n=316	n=320	n=164
	+			
Not at all .....	2%	3%	1%	2%
A little .....	4%	5%	2%	3%
A fair amount.....	19%	21%	22%	16%
Quite a bit .....	51%	50%	51%	45%
Completely.....	25%	21%	24%	34%
<b>b. Demonstrate focus on identifying my needs and goals</b>				
	n=252	n=316	n=320	n=164
	+			
Not at all .....	1%	2%	1%	1%
A little .....	2%	4%	2%	3%
A fair amount.....	20%	17%	16%	15%
Quite a bit .....	49%	56%	58%	49%
Completely.....	29%	21%	22%	31%
<b>c. Historical performance of investments under management</b>				
	n=252	n=316	n=320	n=164
	+			
Not at all .....	1%	2%	1%	2%
A little .....	4%	3%	5%	3%
A fair amount.....	18%	18%	22%	15%
Quite a bit .....	55%	56%	52%	53%
Completely.....	23%	21%	20%	27%
<b>d. Variety of investment options to help achieve my goals</b>				
	n=252	n=316	n=320	n=164
	+			
Not at all .....	1%	3%	1%	3%
A little .....	2%	4%	4%	5%
A fair amount.....	20%	20%	26%	18%
Quite a bit .....	53%	54%	50%	45%
Completely.....	24%	18%	18%	28%
<b>e. Availability of advisor for face-to-face meetings</b>				
	n=252	n=316	n=320	n=164
	+			
Not at all .....	1%	3%	2%	3%
A little .....	4%	7%	9%	9%
A fair amount.....	20%	13%	17%	21%
Quite a bit .....	46%	50%	47%	39%
Completely.....	28%	27%	25%	27%

Note: Percentages may not add to 100 due to rounding

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n = number of respondents eligible to answer this question

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	Members	Elders	Pastors	Specialized Clergy
Q20. When evaluating or choosing a financial advisor, counselor, or planner, how important are the following?				
[Cont.]				
f. A trusted partner/advisor				
	n=252	n=316	n=320	n=164
	+			
Not at all .....	2%	3%	2%	3%
A little .....	6%	4%	7%	9%
A fair amount.....	18%	15%	15%	11%
Quite a bit .....	45%	52%	51%	42%
Completely.....	29%	26%	26%	35%
g. Fee structure				
	n=252	n=316	n=320	n=164
	+		+	
Not at all .....	4%	5%	2%	6%
A little .....	15%	15%	16%	16%
A fair amount.....	30%	30%	32%	26%
Quite a bit .....	35%	39%	41%	36%
Completely.....	16%	11%	9%	15%
Q21. Please rate each of these organizations based on your personal overall perception. If you are <i>un</i> familiar with any of them, check the last column.				
a. Habitat for Humanity				
Poor..... *		1%	*	1%
Below average .....	1%	1%	1%	1%
Fair.....	6%	7%	6%	5%
Good .....	35%	37%	36%	31%
Excellent.....	56%	54%	57%	62%
Not familiar.....	1%	1%	1%	1%
b. Presbyterian Church (U.S.A.)				
Poor.....	1%	2%	4%	2%
Below average .....	2%	4%	6%	4%
Fair.....	16%	13%	10%	14%
Good .....	40%	47%	31%	28%
Excellent .....	36%	32%	48%	51%
Not familiar.....	5%	2%	—	1%
c. Presbyterian Foundation				
Poor.....	1%	1%	1%	1%
Below average .....	1%	4%	2%	3%
Fair.....	12%	10%	14%	11%
Good .....	22%	31%	32%	29%
Excellent .....	14%	17%	46%	43%
Not familiar.....	49%	37%	4%	14%

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+ = nonresponses of 10% or more on this question (reported percentages for all questions omit nonresponses)

n = number of respondents eligible to answer this question

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Q21. Please rate each of these organizations based on your personal overall perception. If you are *un*familiar with any of [Cont.] them, check the last column.

d. New Covenant Mutual Funds

Poor.....	3%	1%	1%	2%
Below average .....	1%	2%	3%	2%
Fair.....	2%	6%	10%	6%
Good .....	1%	4%	23%	10%
Excellent .....	2%	4%	13%	8%
Not familiar.....	91%	84%	50%	72%

e. One Compass Advisors

Poor.....	3%	1%	1%	2%
Below average .....	1%	1%	1%	1%
Fair.....	2%	1%	1%	2%
Good .....	1%	1%	1%	1%
Excellent .....	1%	1%	1%	1%
Not familiar.....	93%	95%	96%	95%

f. Presbyterian Disaster Assistance

Poor.....	2%	1%	1%	1%
Below average .....	1%	2%	3%	2%
Fair.....	9%	10%	8%	9%
Good .....	31%	37%	34%	31%
Excellent .....	26%	28%	53%	50%
Not familiar.....	31%	21%	2%	8%

g. New Covenant Trust Company

Poor.....	2%	1%	1%	2%
Below average .....	1%	1%	1%	—
Fair.....	2%	4%	5%	4%
Good .....	1%	3%	9%	6%
Excellent .....	1%	1%	6%	6%
Not familiar.....	94%	91%	78%	82%

h. The Presbyterian Development Officer in my area (Write the name here if you know it: \_\_\_\_\_)  
[See also Q21k.]

Poor.....	1%	1%	2%	2%
Below average .....	1%	1%	2%	3%
Fair.....	1%	4%	6%	4%
Good .....	3%	3%	12%	7%
Excellent .....	1%	1%	12%	9%
Not familiar.....	94%	90%	66%	75%
[Something written in but no box checked].....	—	—	1%	—

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**Members      Elders      Pastors      Specialized Clergy**

Q21. Please rate each of these organizations based on your personal overall perception. If you are *un*familiar with any of [Cont.] them, check the last column.

i. Opportunity International

Poor.....	2%	1%	2%	2%
Below average .....	1%	*	1%	1%
Fair.....	1%	1%	1%	2%
Good .....	2%	1%	2%	2%
Excellent .....	*	1%	1%	1%
Not familiar.....	94%	97%	95%	92%

j. American Red Cross

Poor.....	6%	4%	4%	5%
Below average .....	5%	7%	11%	6%
Fair.....	19%	21%	34%	21%
Good .....	40%	43%	34%	35%
Excellent .....	29%	22%	15%	28%
Not familiar.....	2%	3%	2%	4%

k. Provided name for Q21h

No .....	100%	98%	86%	91%
Yes, of a current development officer .....	—	1%	10%	4%
Yes, but not of a current development officer .....	*	1%	5%	5%

Q22. Please use this space for any additional comments.

	Members	Elders	Specialized Pastors	Clergy
Paper survey .....	82%	85%	72%	72%
Web survey.....	18%	15%	28%	28%

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