PRESBYTERIAN PANEL REPORT



– Listening to Presbyterians –

CURRENT ISSUES IN THE PRESBYTERIAN CHURCH (U.S.A.) THE FEBRUARY 1996 PRESBYTERIAN PANEL SURVEY

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RESEARCH SERVICES

Congregational Ministries Division Presbyterian Church (U.S.A.) 100 Witherspoon Street Louisville, Kentucky 40202

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THE PRESBYTERIAN PANEL: AN OVERVIEW
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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	MEMBERS	ELDERS	PASTORS	SPECIALIZED CLERGY
PERCENTAGE		95% Confid	ENCE 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

Sources of Disagreement in the Church

- Most panelists rated each of 21listed issues as a source of "current conflict or disagreement among Presbyterians." For members, the most important conflicts were over the church's mission, faith expression, and membership loss. Pastors also rated those issues at the top, but also saw as important sources of conflict issues of belief about Scripture, homosexuality and ordination, and theology in general. [pp. 2-3]
- Most panelists saw little change in the level of agreement among Presbyterians over most of those same 21 issues during the previous five years. [pp. 2-4]
- On no listed issue did a majority of panelists perceive more agreement now than five years ago. [p. 4]
- There was less agreement now than five years ago over the issue of homosexuality and ordination, an issue that continues to divide Presbyterians. A majority of respondents indicated disapproval of ordaining "practicing" homosexual persons. [pp. 4-5]
- Many Presbyterians are alienated from the General Assembly and its various agencies and view unfavorably staff and leaders at the national level, who, according to a majority of pastors, are out of touch with local congregations and lack accountability for spending decisions. [p. 5]
- Asked how much attention each of 11 issues warranted, panelists saw a need to focus the most attention on membership growth and decline. Christian education also ranked highly in all samples. Among members and elders, drug abuse was another issue reported by many as demanding attention. [p. 7]
- Majorities in most samples indicated that each of a dozen activities fit their own "understanding of the church's mission in the world today." More ministers than members or elders ranked each activity as appropriate for the church, with the greatest differences found for politically-linked activities. [pp. 8-9]
- In general, the distribution of opinions on current denominational issues had changed little from when it had been studied via the Panel in 1989. [p. 9]
- Compared to theological liberals, more theological conservatives have negative opinions of national church leadership and see personal salvation as necessary for societal betterment. Compared to theological conservatives, more theological liberals favor the ordination of homosexual persons and affirmative action for African Americans. [p. 11]

Investment and Loan Program

- Majorities of pastors and specialized clergy support the concept of the PCUSA's new investment and loan program (PILP). Among members and elders, opinion was divided. [p. 14]
- Support for PILP varies in relationship to attitudes regarding the PCUSA and its national leadership.

 Panelists who expressed a positive view of the national church were more likely to support PILP; those with a less favorable view of the national church were less likely to support PILP. [p. 14]
- Most members were unsure whether their congregation would be willing to invest in PILP, and few panelists in any sample were willing to estimate a dollar amount that their congregation might invest. [pp. 14-15]
- Even among those panelists who indicated they would be likely to invest in PILP personally, a majority did not specify an amount. [pp. 16]

CURRENT ISSUES IN THE PRESBYTERIAN CHURCH (U.S.A.) THE FEBRUARY 1996 PRESBYTERIAN PANEL SURVEY

INTRODUCTION

The February 1996 survey had two goals, both linked to actions taken by the 1995 (207th) General Assembly of the Presbyterian Church (U.S.A.). The first, and by far broader, purpose was to gather recent opinion from Presbyterians on issues of disagreement within the denomination in response to the following action of the General Assembly: "Direct the General Assembly Council to make it a matter of urgent priority to discuss fully issues about which Presbyterians are in disagreement, and to do everything possible to commend and encourage this discussion in the larger church." The second, narrower end was to collect information to assist planning by the new Presbyterian Investment and Loan Program (PILP). PILP was created to raise capital for loans to PCUSA congregations and presbyteries for such projects as new church development and the remodeling of existing facilities.

The specific questions were developed by staff members of the Presbyterian Panel after consultation with individuals representing the appropriate entities.¹ The survey was mailed to panelists on February 20-21, 1996, and a reminder postcard was sent to all who had not yet responded by mid-March. Completed questionnaires were accepted until mid-April. Despite this somewhat early cutoff date (due to the need to present results to the GAC Executive Committee at the end of April) and the greater length of the questionnaire (six pages instead of the usual four), response rates are in line with recent Panel surveys. By sample, the rates are: members, 63%; elders, 64%; pastors, 74%; and specialized clergy, 75%.

The percentage distribution of responses to all survey questions, for every sample, is presented as an appendix (pp. A1 to A19). The narrative that follows summarizes many of these results, plus findings from further analyses which compare individual responses to two or more questions on the survey. In addition, one section examines how responses to questions on this survey vary by categories of certain other characteristics of these same panelists gathered from an earlier Panel survey (e.g., age). Finally, some of the questions on this survey were asked in a previous Panel series (March 1989), and we compare the pattern of results in this survey with that from the earlier one to provide some tentative trend analysis.

To facilitate comparisons, and because the data are derived from samples, this *Report* consists almost entirely of percentages rather than absolute numbers. The reader should keep in mind, however, the very different sizes of the populations from which the samples were drawn: approximately 2.5 million members (excluding active elders), 115,000 elders, 10,000 pastors, and 5,000 specialized clergy.

PART 1 SOURCES OF DISAGREEMENT AND CONFLICT IN THE CHURCH

CONFLICT AND CHANGE

Given the mandate of the General Assembly to the GAC that the latter "discuss fully issues about which Presbyterians are in disagreement," the February 1996 survey had, as its core, questions that delve into opinions on current conflict in the church (Q4 and Q5). We approached the matter by asking panelists not only to tell us

¹The GAC was represented by its chair, the Reverend William McIvor, and its Executive Director, the Reverend James Brown. The Presbyterian Investment and Loan Program, in the process of organization, had no staff at the time and was represented primarily by a research and consulting firm, Nike Whitcomb & Associates, of Chicago. Keith Wulff and Jack Marcum represented Panel staff.

the extent to which, if any, certain issues were causing conflict, but also to tell us about change in the importance of each of these issues as a conflict-source over the last five years.

SOURCES

We relied informally on various sources (prior surveys, the content in denominational periodicals, issues spotlighted at recent General Assemblies) to develop a list of 21 issues that we believed, if not exhaustive, at least covered the vast majority of topics that had led to discord in the Presbyterian Church (U.S.A.) in recent years. On the survey, we asked panelists straightforwardly how important they thought each of the 21 issues is as a source of "current conflict or disagreement among Presbyterians" (Q4). In general, panelists concurred with our selections; almost all of the issues were rated by majorities in every sample as either "very important" or "important" sources of current conflict (see Table 1). For members, the highest proportion of combined important responses was found for these items: "what to emphasize as the mission of the church" (81%; Q4n); "how to live out our faith in the world" (79%; Q4f); and "what to do about membership loss over the last 30 years" (Q4q; 79%). Large majorities of pastors also rated these same three issues as important (respectively, 88%, 93%, and 75% responded "important" or "very important"). However, other issues were also rated as important by as many (or more) pastors, among them "what we believe about Scripture" (93% "important" or "very important" responses; Q4c); "the issue of homosexuality and ordination" (91%; Q4i); and "what we believe (that is, our theology), in general" (85%; Q4a).

There are also broad similarities between lay and clerical panelists in which issues were given the *lowest* ratings as conflict generators in the denomination (again, based on the percentage who responded "very important" or "important" when asked the extent to which each factor contributed to current conflict in the PCUSA). While the rank order varies slightly, among the four lowest-rated issues for both members and pastors are "the need to establish new Presbyterian Church (U.S.A.) congregations" (37% of members and 53% of pastors chose either "important" or "very important" as their response; Q4k) and "the issue of joining together with other denominations in the Church of Christ Uniting" (44% and 48%, respectively; Q4j). Among members, a similarly low rating by this measure was found for "the influence of special-interest groups, in general" (44%; Q4l); however, for pastors, this issue was rated much higher—71% designated it as a "very important" or "important" source of conflict. The third lowest rating for pastors was, instead, "the need to become more inclusive of racial-ethnic minority persons" (53%; Q4s), an issue that also received relatively low ratings (fourth from the lowest) among members (56%).

It is also apparent from Table 1 that relatively more pastors than members rated most of these issues as either "important" or "very important" sources of conflict within the PCUSA. This difference is particularly great for Q4l, "the influence of special-interest groups, in general," and Q4k, "the need to establish new Presbyterian Church (U.S.A.) congregations."

RECENT CHANGE

We also asked panelists whether there had been any change in agreement among Presbyterians on each of these same 21 issues over the previous five years (Q5). In response, panelists tended to report stability and continuity rather than transformation. For example, among members, "no significant change" was the majority response on eight of the issues, and on another seven it was the most common response, chosen by at least 40%. The pattern among elders was similar ("no significant change" was the majority response on eleven of the issues, and the most common response, at 40% or above, for six others), and also among both samples of clergy. In short, for many issues, at least one-half of the respondents in *every* Panel sample gave their opinion

²The more similar pattern of responses to Q4m suggests that it is not primarily the Presbyterian Lay Committee which is viewed differently by members and pastors.

Table 1
Perceived Importance of Various Issues in Creating Conflict within the PCUSA:
The Rank-Order of, and Proportional Differences between, Responses of Members and Pastors (Q4)

			Proportional Difference
	Rank	Corder Corder	(Pastor % - Member %)/
	Pastors	Members	(Member %)
how to live out our faith in the world (f)	1	3	18%
what we believe about Scripture (c)	2	7	31%
issue of homosexuality and ordination (i)	3	3	18%
what to emphasize as mission of church (n)	4	1	9%
what we believe about Jesus Christ (d)	5	9	23%
our theology in general (a)	6	12	29%
tolerance v. strictness in behavior (u)	7	14	30%
what we believe about God (b)	8	10	17%
tolerance v. strictness in belief (t)	9	14	22%
what to do about membership loss (q)	10	2	-5%
how to allocate resources (h)	11	5	0
influence of special-interest groups (l)	12	18	61%
how to communicate among ourselves (o)	13	5	-4%
differences between Lay Committee, national church (m)	13	16	23%
how best to communicate the Gospel (p)	15	7	-3%
how we govern ourselves (g)	16	10	-9%
what we believe about the Confessions (e)	17	16	3%
role of women in the church (r)	18	12	17%
need to be more inclusive of racial-ethnic persons (s)	19	17	5%
need to establish new congregations (k)	19	20	43%
the Church of Christ Uniting proposals (j)	18	20	-9%

as "no significant change," including these: "what we believe (that is, our theology), in general" (Q5a); "what we believe about God" (Q5b); "what we believe about Jesus Christ" (Q5d); "what we believe about the Confessions of the Church" (Q5e); "how we govern ourselves" (Q5g); and "how best to communicate the Gospel to those outside the church" (Q5p).

Where "no significant change" failed to obtain the most responses, the most frequently selected other option was "in less agreement now." Both samples of clergy, in particular, noted this outcome (but keep in mind that the proportion of "don't know" responses was higher for members and elders on all parts of Q5). "In less agreement now" was in fact chosen by a majority of pastors and specialized clergy (but not members and elders) for these issues: "how we allocate resources among congregations, presbyteries, synods, and the national church" (Q5h); "the issue of homosexuality and ordination" (Q5i); "differing perspectives between the Presbyterian Lay Committee and the national church, in particular" (Q5m); "tolerance versus strictness in what one can believe and be a Presbyterian" (Q5t); and "tolerance versus strictness in the behavior permitted for Presbyterians" (Q5u).

On one issue, "in less agreement now" was the most common response in all samples: "homosexuality and ordination," so rated by 48% of members, 61% of elders, and 66% of both clergy samples (Q5i).

On no listed issues were Presbyterians viewed to be "in more agreement now" by a majority, or even a nearmajority, in any of the Panel samples. The issue perceived by the most panelists in every sample to be one of greater agreement across the denomination was that of "the role of women in the church"; 25% of members, 28% of elders, and 20% of both clergy samples so responded (Q5r). The only other issues which resulted in "more agreement" responses of 10% or greater in every sample were that of "the need to become more inclusive of racial-ethnic minority persons" (Q5s—chosen by 16% of members, 20% of elders, 11% of pastors, and 13% of specialized clergy) and "the need to establish new Presbyterian Church (U.S.A.) congregations" (Q5k—chosen by 11% of members, 15% of elders, 30% of pastors, and 25% of specialized clergy).

PERSONAL OPINIONS ON SELECTED ISSUES

Besides asking panelists their assessments of conflict and disagreement in the broader denominational context, we also ascertained their personal opinions on various aspects of these and other related issues. In this section, we first examine some of these opinions—interesting in their own right—then explore relationships between personal opinions and the conflict perceptions found in response to Q4 and Q5.

HOMOSEXUALITY AND ORDINATION

The matter of whether or not to permit ordination to the ministry of homosexual persons who fail to remain chaste continues to divide the Presbyterian Church (U.S.A.). At the time of this survey, many presbyteries had approved and sent to the 1996 General Assembly a variety of overtures on this issue. Most such overtures took one of two approaches to the matter, and the February survey gathered opinion on both of these.

The Direct Approach

In all samples a majority indicated disapproval of ordaining "practicing" homosexual persons (ranging from 74% of elders to 53% of specialized clergy) by disagreeing to some degree with this statement, "the Presbyterian Church (U.S.A.) should permit ordination to the ministry of the Word and Sacrament to persons of homosexual orientation even if they indicate no intention to abstain from homosexual activities after their ordinations" (Q1j).

Interestingly, the most frequent "disagree" response in all samples was "strongly disagree"; indeed, it was the majority response among elders (51%). Such clustering of opinion on an extreme choice is unusual in the experience of the Panel and indicates the intensity with which many panelists hold their views on this issue. Such clustering is also found at the other extreme, at least among pastors and specialized clergy; while only a minority of clergy panelists agreed with ordaining sexually active homosexual persons, pastors and other clergy holding this view are concentrated in the "strongly agree" category.

There may be some shift in recent years toward acceptance of the ordination of sexually active homosexual persons by larger proportions of Presbyterians. When this issue was last addressed by the Panel (April 1990), in every sample opposition to such ordination was somewhat greater (the differences are approximately 10% to 15%). The questions were worded differently, however, so extreme caution should be used in coming to any conclusion about change over time.

³This topic is difficult to address simply in a survey because of the nuances of language and the absence of agreed-upon terms, e.g., do the words "practicing" or "self-affirming" clearly communicate the same meaning to everyone, and do so in a neutral way? Such qualifiers about behavior must be included in these questions because sexual orientation per se is not the issue.

The Indirect Approach

Some supporters of ordaining sexually active homosexual persons have sought to change current policy indirectly, by re-emphasizing the authority of each presbytery to make its own ordination decisions. We inquired about this possibility. Opinion was evenly split among members (45% disagreed and 45% agreed), elders (45% and 48%, respectively), and specialized clergy (50% and 49%) in response to the statement, "decisions on ordination to the ministry of the Word and Sacrament should be left for each presbytery to make on a case-by-case basis" (Q1c). At the same time, pastors were much more likely to disagree (63%) with this statement than to agree with it (36%).

These unusual results—members, elders, and specialized clergy showing similar patterns, with pastors variant—deserve further comment. It is likely that most members, and even elders, are unaware that, in the current context, the issue of presbytery autonomy in ordination decisions is intertwined with that of the ordination of homosexual persons (and on the February questionnaire, the item on presbytery autonomy appeared before the one that asked about homosexuality and ordination). This argument makes less sense for specialized clergy; on average, they are more likely aware of the proxy nature of the presbytery-autonomy issue and are simply more supportive (again, on average) of an open policy toward the ordination of gay and lesbian persons than are pastors (an explanation consistent with the response patterns to Q1j).

VIEWS OF THE NATIONAL CHURCH

One area of perceived tension across the Presbyterian Church (U.S.A.) is the relationship between its local and national expressions (congregations, on the one hand, and the General Assembly and its various agencies on the other). Several questions explored opinion on this matter.

Perceptions of Leaders

Among members in particular, the large proportions of "don't know" responses to questions concerning national-level staff and leadership seem to indicate that many Presbyterians are out of touch with what is going on at that remove from their congregations. In the other samples, however—especially among pastors, where the proportions of "don't know" responses are low—more panelists viewed national PCUSA leaders and staff unfavorably than viewed them favorably. For pastors, majorities indicated that national staff and/or leaders (questions differ in their wordings) are out of touch with congregational life (64%; Q1b, Q1k), 4 need to be more accountable on how they spend money (74%; Q1c), and deserve a reprimand when they contradict official church policy in public (77%; Q1f).

Giving Money: To Designate or Not?

On other matters, however, pastors are more supportive of the national church. While more than two-thirds of members and six in ten elders believe that more of the money their congregations forward to the national church should be designated for specific programs, equally large majorities of both pastors (70%) and specialized clergy (72%) believe just the opposite (Q1g). Similarly, majorities of both clergy samples agree that "congregations should take steps to generate more money for programs of the national church," while most members and elders disagree (Q1h).

⁴Due to a proof-reading error, Q1b and Q1k are identical in their wording.

The Purpose of the National Church

Majorities of members and elders (both 64%) view the principal purpose of any "denomination-wide organization" to be meeting "the needs of local congregations," but so does a slim majority of pastors (53%, although an even slimmer majority of specialized clergy—51%—does *not*; Q1i).

Influence of Church Policy

Responses to two questions on national church policy provide curious results. Among elders, pastors, and specialized clergy, at least 50% agreed that they "feel good about the directions national leaders of the Presbyterian Church (U.S.A.) are taking regarding social and political issues (Q1d)." (A majority of members agreed, too, if we ignore the 23% who responded "don't know.") Yet when, a few questions later, we asked for opinions on another matter—"positions taken by the General Assembly on social and political issues strongly influence my personal positions on these issues"—large majorities in every sample disagreed (73% of members, 71% of elders, 58% of pastors, and 52% of specialized clergy; Q1m).

OTHER ISSUES

Remaining items in Q1 concern a mix of topics, from affirmative action to faith and friendship. Space limitations preclude a detailed examination of all but a couple of these items; the reader is referred to the appendix for results for the others.

Faith vs. Works

Sizable majorities in all samples agreed that "converting people to Christ must be the first step in creating a better society" (e.g., 71% of members and 75% of pastors so responded; Q1n), suggesting that for most panelists the social gospel ought to be subservient to personal salvation. Nevertheless, large minorities of members (46%) and elders (44%) agreed with another survey statement, "to receive salvation, a person must do good for others," indicating that, for some of the laity, "faith" and "works" are both necessary parts of God's plan for personal redemption. In contrast, most pastors (82%) and specialized clergy (78%) disagreed that "works" are necessary for salvation.

Church Unity

Lay Presbyterians overwhelmingly support ecumenism, at least in general terms. To the statement, "denominations should set aside their differences and work together for the visible, structural reunion of the Church," large majorities responded in agreement (members, 80%; elders, 81%; Q1v). Pastors and specialized clergy, however, are more divided; while 46% of the former and 54% of the latter agreed with the statement, 55% of pastors and 45% of specialized clergy disagreed.

IMPORTANCE OF PERSONAL ISSUES

We asked panelists, "How important are each of the [eight] following issues to you, personally, in your role as a member, elder, or minister within the Presbyterian Church (U.S.A.)?" (Q3). The list included items on The Church of Christ Uniting (COCU), ordination of sexually active homosexual persons (both to the ministry and as elders), and affirmative action. Our intent was to obtain information on the intensity with which panelists viewed these eight issues, independent of the content of the opinions themselves. Put differently, we wanted a way to gain more insight into the depth of emotion or conviction that lay behind the opinions expressed in Q1.

However, feedback from panelists indicated that the wording of Q3 failed to make our intent clear. While we tried to clarify this matter on the reminder postcard, that card was sent only to panelists who had not yet returned a questionnaire two to three weeks after it was originally mailed. Furthermore, we are unable to sort between questionnaires completed before and after the postcard would have arrived. Hence, *none* of the responses to Q3 are discussed here, and readers are advised to avoid any conclusions based on these results.⁵

RECOMMENDATIONS FOR CHANGE

We asked panelists whether or not each of 11 issues of concern to the church should receive more attention, less attention, or no change in attention over the near-term (Q2). The pattern of response varied considerably from issue to issue and, on many issues, from sample to sample (mainly between the two lay samples, on the one hand, and the two clerical samples on the other).

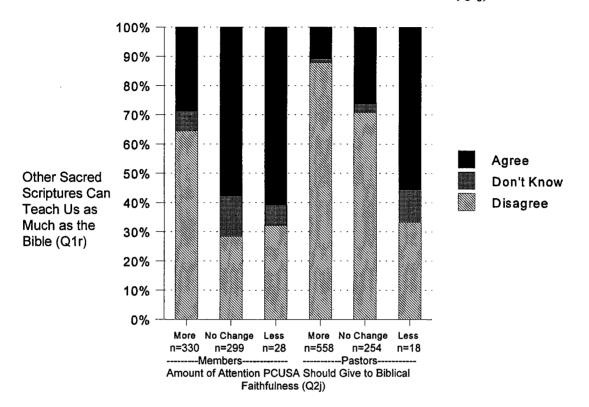
Of the 11 issues, in all samples the largest proportions chose "more attention" or "much more attention" in response to Q2a, "membership growth and decline" (ranging from 76% of specialized clergy to 86% of elders). The matter deserving more attention according to the second-highest proportions of both members (68%) and elders (80%) is "Christian education" (Q2f). At 71%, this item was third in the pastors' ranking. Curiously, however, the third-ranked response among members and elders was "drug abuse" (Q2d): 67% of both samples indicated that the church should give this issue "more attention" or "much more attention." This issue was a relatively lower priority among pastors (it ranked sixth, with 48% responding "much more attention" or "more attention"). The second-highest proportion of "more-attention" responses among pastors (76%) was found for "starting new congregations," (it was sixth in the ranking for members at 39%) (Q2g).

To none of the 11 matters did a majority of panelists in any sample want the church to give less attention. However, at least 40% in every sample responded "no change in attention" to these items: "fair representation of minority racial-ethnic persons in church governing bodies and committees" (ranging from 42% of members to 54% of pastors; Q2h); "fair representation of women in church governing bodies and committees" (ranging from 44% of members to 58% of pastors; Q2k); and "ecumenical concerns" (members, 45%; pastors, 50%; Q2i).

In many instances, opinions on the various issues raised in Q1 were associated with opinions on how much attention that issue ought to receive in the near term (Q2). One very clear relationship was that between views of the Bible and the perceived need for the PCUSA to give more attention to biblical faithfulness. Specifically, panelists who reported a more relativistic perspective on the Bible (that is, in response to Q1r, they agreed or strongly agreed that "the sacred scriptures of other world religions have as much to teach us concerning faith and morals" as the Bible) were less likely than other panelists to indicate, in response to Q2j, that more attention or much more attention should be given by the church to the matter of biblical faithfulness (see Figure 1). Similarly, panelists who indicated support for racial hiring preferences (Q1u) were also more likely to respond to Q2c by indicating that the topic of racial justice deserved more attention or much more attention from the church.

⁵Q3h, which has wording more in keeping with the original intent of the question, is a possible exception.

Figure 1
Views on the Uniqueness of the Bible (Q1r) by Whether or Not the Church
Should Give More Attention to Biblical Faithfulness (Q2j)



THE CHURCH'S MISSION

We asked panelists to indicate how each of a dozen activities fits with their "own understanding of the church's mission in the world today" (Q6). In general, large majorities in every sample responded that every one of the 12 activities was either "of high importance" or "of some importance" to the church's mission. One exception was found among pastors and specialized clergy: only 41% of pastors and 39% of specialized clergy indicated that "maintaining an appropriate distance between religious and political concerns" is "of some" or "of high importance" to the church's mission. Instead, 36% and 38%, respectively, believed it to be "contradictory to" the church's mission, and another 23% and 24%, respectively, believed it to be "of no importance." Relatively more members (68%) and elders (62%) put value on the church keeping religion and politics separate.

Comparing rank orders, we found that the highest combined "of some importance" and "of high importance" responses among members was for "listening carefully to what the world is saying to understand what the church's ministry should be about" (87% so responded; Q6h). While 90% of pastors selected one of these responses as well for this item, two other activities received an even higher total of "some" or "high importance" responses among pastors: "encouraging and inspiring church members, as individuals, to become involved in social and political issues" (96%; Q6j), and "encouraging church members to make explicit declarations of their personal faith to friends, neighbors, and co-workers" (94%; Q6i). (For members, equivalent response totals were 80% and 74%, respectively.)

⁶At least one panelist felt that there were two contradictory ways to interpret this item. In one, we "listen to the world" to adapt ourselves and the church to contemporary society. In the other, we "listen to the world" to better understand needs, but we remain a church "over against" society. Given this possible ambiguity, panelists with similar views may actually have answered the item differently.

The proportions of pastors and specialized clergy who indicated that each activity was either of some or high importance for the church's mission were generally greater than the proportions found among members or elders. Beyond the ones already described, other activities with a total of "some/high importance" responses that are 10% or more greater for pastors than for members are: "encouraging pastors of local congregations to speak out in public on social and economic issues that confront American society today" (90% and 78%, respectively; Q6b); "encouraging pastors of local congregations to speak out in public on political issues that confront American society today" (78% and 57%; Q6c); and "identifying with political movements of the poor and oppressed, even when this challenges the interests of current members" (85%; 66%; Q6f).

COMPARISON WITH 1989 FINDINGS

Several of the items in Q1 and Q6 were asked as part of the March 1989 Panel survey. This section summarizes a comparison of responses to the two surveys.

FAITH AND DENOMINATIONAL ISSUES

For opinion items in particular, the pattern of results changed minimally over the seven-year period. The greatest change was found in comparison with the current Q1n, "converting people to Christ must be the first step in creating a better society." More members and pastors in 1996 than in 1989 expressed the view that personal salvation was the necessary foundation for societal improvement (see Table 2). Why, however, is not at all clear. Several hypotheses seem reasonable, in particular, a general shift in the church over this period from a "top-down" (i.e., national) to a "bottom-up" (i.e., local and regional) strategy for solving societal ills. (This possibility would be consistent with an apparent broader disillusionment in American society over the size and power of the federal government.) Another hypothesis, somewhat complementary, is that membership loss over this period has disproportionately involved individuals who view the church as a means to foster larger institutional change (although this hypothesis makes more sense for members and elders than for clergy).

Table 2 also shows the findings for another item repeated from 1989, one that did *not* exhibit significant change: "positions taken by the General Assembly on social and political issues strongly influence my personal positions on these issues (Q1m)." We present it to make the point that any explanations for the changing response pattern to Q1n also need to account for the *lack* of change in the response pattern to other items that asked about related issues.⁷

PERCEPTION OF THE CHURCH'S MISSION

The continuity in the climate of opinion observed for items in Q1 of the February 1996 survey is in mild contrast to what we found when we compared items in Q6 to their 1989 counterparts. On almost every item, opinion has changed noticeably. On closer inspection we found that the shifts were almost always of one type:

⁷We cannot rule out some sort of methodological explanation for the response pattern change in Q1n, in particular, the issue of question context. It is possible that the specific location of Q1n on the survey in relation to the items which preceded it (such as Q1m), may have resulted in the observed change through its effects on what panelists were thinking about as they read Q1n. It is interesting to note that, in 1989, the immediately-prior question was, "as a nation, the United States generally treats people in the Third World unfairly."

⁸All items in Q6 have counterparts in 1989, but because of a slight but significant change in wording—to correct an ambiguity that was found in the analysis of the 1989 data—we have ignored Q6a. Also, because opinions on pastors speaking out on social, economic, and political issues were assessed via a single question in 1989 versus two (Q6b and Q6c) in the current survey, we have ignored Q6b and Q6c.

from the *two* "high importance" options in 1989 to the "some importance" option in 1996. The pattern is so regular—we found it for Q6f, g, h, i, j, k, and l—that the explanation is likely to be methodological. In 1989, the Panel listed *five* response categories to these items; in 1996, there were *four*. The additional category in 1989 was "very high importance," found at one extreme. It may be simply that by deleting this category in the current survey, panelists who might have chosen "high importance" if there had been five options selected "some importance" because they did not want to choose the most extreme category.

Table 2 A Comparison of Opinions, 1989 and 1996

.	or opinions, 1707 unu	Sample and Year			
	Mem	Members		ors	
	1989	1996	1989	1996	
"Converting people to Christ must be the first	step in creating a better so	ociety" (Q1r	n)		
strongly disagree	6%	2%	6%	2%	
disagree	15%	8%	15%	9%	
tend to disagree	25%	13%	30%	21%	
tend to agree	18%	20%	20%	23%	
agree	21%	29%	15%	17%	
strongly agree	11%	24%	14%	25%	
don't know	4%	3%	1%	1%	
total*	100%	99%	101%	98%	
"Positions taken by the General Assembly on spositions on these issues" (Q1m)	social and political issues	strongly inf	luence my pe	rsonal	
strongly disagree	17%	15%	14%	10%	
disagree	29%	32%	24%	23%	
tend to disagree	27%	25%	22%	25%	
tend to agree	17%	14%	23%	24%	
agree	6%	7%	13%	13%	
strongly agree	1%	1%	4%	2%	
don't know	4%	6%	1%	2%	
total*	101%	100%	101%	99%	

^{*}May not total 100% because of rounding

OPINIONS IN LIGHT OF BACKGROUND CHARACTERISTICS

To gain more perspective on the February 1996 results, we examined differences and similarities in response to several of the questions across categories of certain demographic and religious background characteristics (the latter information was obtained from an earlier survey of the same panelists, conducted in the fall of 1993).

⁹The use of the plural is warranted here, as the text goes on to explain, because the 1989 survey included both "high importance" and "very high importance" as response choices.

THEOLOGICAL ORIENTATION

By far the sharpest differences were found when we examined responses to various issues raised on the current survey by categories of theological orientation (i.e., whether one labels oneself as a religious liberal, moderate, or conservative). Space limits an extensive description of these patterns, but to provide some idea of the patterns, consider these examples from items in Q1:

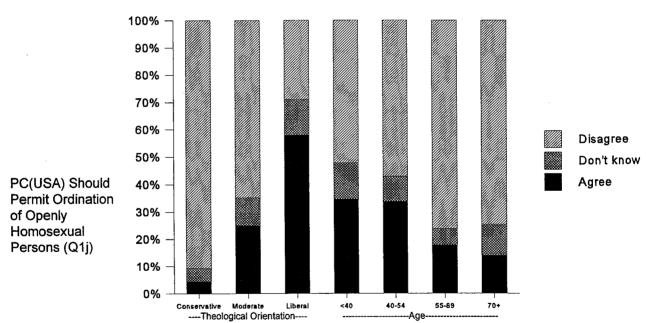
More conservatives than liberals:

- have negative opinions on the national staff and leadership of the PCUSA;
- see the role of the national church as primarily that of serving congregations;
- see personal salvation as prerequisite for societal betterment;
- see it as important that their close friends have the same faith;

More liberals than conservatives:

- favor ordination of homosexual persons to the ministry (see Figure 2);
- feel that other issues in their lives are as important as their faith;
- favor affirmative action for African Americans.

Figure 2
Opinion on Homosexuality and Ordination (Q1j) by
Theological Orientation and Age: Members' Responses



Besides the relationship between theological orientation and opinions on ordination and homosexuality, Figure 2 also displays the relationship between age of the respondent and opinions on homosexuality and ordination. Indeed, while a *majority* in every age group oppose ordination of openly-homosexual persons, the majority is smallest among the youngest age group (under 40 years) and largest among the oldest age group (70+). Interestingly, however, this positive relationship between age and opinions against the ordination of openly-homosexual persons is not so much gradual as abrupt. The younger of the two intermediate age categories (40-54) reveals a pattern of opinion very similar to that of the 40-and-under group, while the older intermediate category (55-69) reveals a pattern very similar to that of the 70-and-older group.

DISCUSSION

The Presbyterian Church (U.S.A.) did not need another Panel survey to tell it that dissension—or at least apathy—is widespread among its congregations and governing bodies. Yet despite a constant net membership loss of 1% to 2% per year and a two-decade-old controversy over the role of homosexual persons in the church, there have been no major schisms since the early 1970s. In addition, few congregations from the former Presbyterian Church in the U.S. (PCUS) took advantage of the seven-year window of opportunity following reunion in 1983 to affiliate with another Presbyterian denomination. Despite the occasional letter to the editor to the contrary—especially over homosexuality and ordination—there seems to be an emerging consensus that we're all in the same lifeboat together, and that we should continue to work together, however different our individual perspectives. The action of the General Assembly directing the GAC to "make it a matter of urgent priority to discuss fully issues about which Presbyterians are in disagreement" can be viewed as another call for continuing dialogue.

In this context, the goal of the February 1996 Panel survey was to provide some "flesh" to these "dry bones" of disagreement. What issues, specifically, divide us? How great are the chasms? Where do they occur—between lay and clergy; between liberal and conservative; between old and young? And, have they been growing, shrinking, or remaining unchanged over time?

ISSUES

Many issues divide us, according to panelists. In fact, of the specific possibilities presented in Q4, almost all were labeled by majorities in every sample as either "important" or "very important" sources of current conflict or disagreement. We should probably take the *magnitude* of these results with a large grain of salt; by presenting an item on the questionnaire as a possible source of conflict, we may well have subtly influenced panelists' perceptions. Put differently, some respondents may have overstated the conflict-causing status of some issues simply because those issues were asked about on a questionnaire concerned with issues of conflict and disagreement. (In retrospect, we probably should have included a few additional items that we believed almost no one would view as a current source of conflict, as a check on this tendency.) That noted, the *relative* importance panelists put on these issues as sources of intra-denominational conflict is still very useful information. In that sense, the main finding seems to be that our disagreements are primarily over two related core issues: (1) what are our basic beliefs and theology? and (2) how do we express our faith to the world? In that context, the ongoing disagreement over the role of homosexual persons in the church can be seen as one that intersects these two core issues, since it engages theological matters (e.g., biblical authority and interpretation), as well as moral ones (e.g., how do we live out our individual lives as followers of Jesus Christ?).

We should also note, briefly, that while lay and clerical panelists reveal significantly different patterns of opinion on some issues, those disparities are, by and large, consistent with the very different roles the two groups have in the church. The relative rankings that lay and clerical panelists reveal for diverse issues are of two broad types: those for which clergy generally have more "insider" information (e.g., the place of special interest groups in the PCUSA), and those related to the very different nature with which most ministers are connected to the church (i.e., through a long period involving a perception of call, seminary training, and employment at a congregation or other church-approved ministry that results in their heightened sensitivity to matters such as theology, scriptural authority—even the need to start new congregations—as sources of conflict within the denomination). Many of the differences between laity and clergy in their recommendations on which issues should receive more attention by the PCUSA, and which should not (Q2), can also be viewed as consistent with what we might expect given their different roles.

It is tempting to put too much positive "spin" on the finding that a majority of panelists believe that Presbyterians have *not* shifted toward less agreement in recent years on many issues raised by this survey (Q4). Nevertheless, one is hard-pressed to rejoice over the news that there has been "no significant change" in the

level of agreement or disagreement for issues that, earlier in the survey (Q3), were evaluated as "important" or "very important" sources of conflict by a large majority of panelists in every sample. Furthermore, among the minority of panelists who noted change on many of these same issues, more saw it moving toward less, rather than greater, agreement.

OPINIONS

In a sense, every matter raised in the February 1996 survey showed some division among Presbyterians. That is, in every Panel sample there are those who selected one response, and those who selected another, from the options listed. The questions assessing personal opinions on various issues (Q1) are not exceptions. On few of these issues, however, do we find evidence of polarization, with large proportions holding strongly to extreme views at either end of the spectrum. On some matters, there is a near consensus of opinion (e.g., the need to make national PCUSA leaders more accountable and the need to convert people to Christ as a first step toward changing society). On several others, opinion is clearly lopsided, in some cases among pastors especially (e.g., the national church should principally meet the needs of the local church; faith is more important than other things in life; the Bible has a unique message of faith and morals; salvation does not require good works), and in one case, among members especially (blacks should not be given preferences to make up for past inequities). Thus, it seems unlikely that any of these issues will be the focus for major contention or conflict in the near term.

We make that conclusion with extreme caution, however, in part because one of the more contentious issues in the past two decades—ordination and homosexuality—also shows a lopsided pattern of opinion (albeit the noticeable minority in every sample *favoring* the possibility of such ordination makes it clear that the term "consensus" is inappropriate here). An obvious hypothesis is that a relatively small but committed subset within the church can create divisions—or keep them alive—when opinion per se on the issue is tilted heavily in one direction.

A clue to situations of this sort may lie in the extent to which opinions gravitate to one of the extreme position (e.g., for Q1, "strongly agree" or "strongly disagree"). As already noted, the questions designed to assess opinions on homosexuality and ordination show just such polarity, a pattern not found for any other item on the survey. In fact, the pattern for many other items reveals what might be labeled a "a lukewarm position," with responses clustered on the least intense option (e.g., for Q1, "tend to agree" or "tend to disagree"). For instance, if we combine the responses to the three "agree" options and the responses to the three "disagree" options, we find that 45% of pastors agree to some degree, and 46% disagree to some degree, that the PCUSA "has a clearer understanding of the church's mission in the world than most other denominations" (Q1a). However, on both sides of the divide the majority response is of the "tend to" variety, suggesting that this matter is *not* one that carries much passion among pastors.

Other matters to watch are those for which laity and clergy hold very different views, on average. One of these is designated giving. Among members and elders, many more agree than disagree that individuals and congregations should designate for specific programs "most of the money they send to the national church." Pastors and specialized clergy, however, reveal just the reverse pattern: many more disagree, than agree, with the necessity for designating such funds. Another is the role of the church in the political arena (Q6c). While large majorities of clergy believe it is entirely appropriate for pastors to speak out on political issues, sizable minorities of laity believe it is either "contradictory to" the church's mission, or of no importance for it (Q6k, on "maintaining a distance between religious and political concerns," shows a similar pattern). Nevertheless, laity and clergy seem to hold similar (and positive) views on the appropriateness of the church speaking out on "political movements of the poor and oppressed." This latter result is somewhat surprising in light of the response pattern to other questions on the church and politics. Among other things, it suggests that "politics" may be too general a term, one that, absent details, carries a negative connotation. However, when "politics" is linked to an issue with strong biblical underpinnings—justice for the poor and oppressed—then the generic negative reaction may be overridden. While this possibility is highly speculative, at the very least the finding

suggests that the church should be very cautious before embarking on a program or ministry that could be construed as overtly political in nature, and should be equally cautious in using the words "politics" or "political" (or the like) for an issue that might well receive a warmer welcome under a different banner.

PART 2 INVESTMENT AND LOAN PROGRAM

The PCUSA's new investment and loan program (PILP) was created in July 1995 by the 207th General Assembly. A portion of the February survey addressed this new program.

CONCEPT SUPPORT

A majority of pastors (62%) and specialized clergy (61%) reported that the investment and loan program is either an "excellent idea" or a "good idea," as did a third of members (33%) and four in ten elders (41%) (Q7). However, another third of members (34%) and elders (31%) responded either "mediocre idea" or "not a good idea," and about the same proportion selected "no opinion" as their choice (33% and 28%, respectively). Even among pastors (23%) and specialized clergy (22%), the no-opinion responses add up to almost one-fourth of the total.

While the purpose of Q7 was to assess opinion on the *concept* of an investment and loan program, it should be no surprise that such large proportions in every sample had no opinion. Without familiarity with a concrete case, many panelists may have approached Part 2 of the survey armed only with the brief, generic description in the survey's cover letter: "... [an investment and loan program provides] an investment opportunity for individuals and congregations, and a source of loan funds for such capital-intensive projects as starting new congregations and improving the facilities of existing ones." (While a few synods have had their own investment and loan programs for some time, as the February 1996 Panel Survey was being mailed, PILP was barely off the drawing table. Its board of directors had yet to accept an investment, approve a loan, or hire any staff members.)

The pattern of support for the investment and loan concept varies systematically by opinions toward the Presbyterian Church (U.S.A.) and its national leadership. In brief, support is proportionately greater among panelists who view the denomination and its national leadership positively and proportionately lower among panelists who view PCUSA leadership as out of touch with the grass roots. For example, among members who agreed that "the Presbyterian Church (U.S.A.) has a clearer understanding of the church's mission in the world than most other denominations" (Q1a), 38% rated the investment and loan program idea as either "excellent" or "good."

LIKELIHOOD OF INVESTING IN SUCH A PROGRAM

Two questions assessed panelists' interest in investing in the new program. In general, panelists are cautious to commit themselves or their congregations to possible investments in PILP.

Congregations

A majority of members (52%) responded "don't know" when asked the likelihood of their congregations investing funds in the new program, and more than one-third of elders (35%) gave the same response (Q10). In addition, despite the option of a "don't know" response, relatively large proportions in all samples left this question blank. When we exclude the blank responses, among pastors one-fourth (24%) responded "don't

know," and only 33% indicated that their congregations were either "likely" or "very likely" to invest. Interestingly, the proportion of "don't know" responses was higher for congregations with the largest memberships: one-third (32%) of the pastors in congregations with 900 or more members responded "don't know" when asked for a probable investment amount, compared to 27% in congregations with 450-899 members, 24% in congregations with 200-449 members, and 23% in congregations with fewer than 200 members.

Individuals

More clergy than laity reported a likelihood of investing as individuals in the program (Q8: 41% of pastors and 45% of specialized clergy responded "likely" or "very likely," compared to 20% of members and 22% of elders).

TERMS AND AMOUNTS

Amounts: Congregations

Few panelists in any sample were willing to estimate dollar amounts that their congregations might consider investing through PILP (Q10a). Restricting the analysis to panelists who indicated a fair probability of their congregations investing (Q10) helps, but many in this subset also left Q10a blank. In fact, only 11% of members who indicated that their congregations were either "very likely" or "likely" to invest in PILP actually reported a dollar amount on the follow-up question. The situation was somewhat better among pastors, but even among this group only 40% who indicated their congregations were either "very likely" or "likely" to invest reported a dollar amount. Given this limited response, it seems unwise to analyze these figures. For the curious, however, we note that the median investment amount among pastors who provided a dollar figure for their congregations was \$10,000. A few listed amounts of \$100,000 and more, however, resulting in a much higher mean value of \$40,214.

Amounts: Individuals

How much of their own money are panelists willing to invest? That's also difficult to tell from overall responses to this survey. As the appendix shows, more than 60% in every sample responded "not sure" to a question on "the total dollar amount" they "would be willing to invest" (Q8a), and another 7% (pastors and other clergy) to 13% (members) responded "none." (Note that panelists who responded "not likely at all" to Q8 were instructed to skip Q8a, so these percentages already exclude many panelists who indicated a very low or nonexistent probability of investing.)

In an attempt to get a better fix on the amounts individuals might be willing to invest, we split each sample and reanalyzed the responses to Q8a for the subset of panelists who responded "very likely" or "likely" to the possibility of future personal investments in PILP. In brief, the results show that even among *likely* investors a majority did *not* provide a specific amount (see Table 3).

Table 3
Approximate Dollar Amount of Individual Investment (Q8a): Panelists Who Indicated A Likelihood of Personal Investment*

dollar amount or other response (Q8a)	Members	Elders	Pastors	Specialized Clergy
none	1%	1%	<0.5%	
\$1 to \$1,999	11%	7%	11%	11%
\$2,000 to \$9,999	16%	11%	18%	13%
\$10,000 or more	10%	16%	15%	20%
not sure/no answer	62%	65%	56%	57%
total**	100%	100%	100%	101%

^{*}Likelihood defined as response of "very likely" or "likely" to Q8

Maturities

More panelists were forthcoming about the time periods they would prefer for invested funds (Q9). (As with the discussion of Q8a, above, we focus here only on panelists who responded "very likely" or "likely" to Q8.) In general, the combined "very interested" and "interested" responses were the greatest for one-year time deposits (in all samples, around eight in ten so responded; see Table 4). For the "four years or more" option, the combined proportions of the two "interested" response categories were especially low, reaching a majority only among specialized clergy.

Table 4
Interest in Time Deposits of Various Maturities (Q9):
Panelists Who Indicated a Likelihood of Personal Investment*

Percent responding "very interested" or "interested" in each maturity

	Members	Elders	Pastors	Specialized Clergy
Time to maturity (Q9)				
six months	61%	61%	65%	64%
one year	78%	80%	81%	78%
two or three years	60%	57%	70%	72%
four years or more	45%	28%	46%	53%
n .	134	143	339	198

^{*}Likelihood defined as response of "very likely" or "likely" to Q8

Rates and Security

Overall, majorities of 85% or more in every sample reported that it is "important" or "very important" that "interest rates are competitive with those of [a] local financial institution" (Q11a) and that "the time deposits are insured up to a certain value by the federal government as would be the case with most banks" (Q11b). In fact, in every sample the "very important" responses alone comprise a majority.

^{**}May not total 100% due to rounding

SUPPORT FOR POSSIBLE FUNDS USE

Besides competitive rates and federal insurance protection, we asked the importance of five other possible program features in the decision to invest (Q11). (As with the questions on maturities and probable investment amounts, above, we focus here only on the responses of panelists who expressed a reasonable likelihood of personal investing.¹⁰ The reader is referred to the appendix for the percentage distribution of responses to these questions for the entire Panel.)

The results show that sizable majorities of likely investors in every sample find *all* of the possible program features to be attractive (see Table 5). At least eight in ten found aid to existing congregations (either through "bricks and mortar" or through programmatic change) to be a positive feature, as well as the opportunity to be of financial assistance by investing money rather than donating it. The most interesting cross-sample difference is the greater importance that panelists in both clergy samples put on the potential of PILP to assist in new church development. Not only did more than nine in ten choose "very important" or "important" as their responses, more chose "very important" than "important."

Table 5: Importance of Five Program Features (Q11): Panelists Who Indicated a Likelihood of Personal Investment

Percent responding "very important" or "important" to each feature

	Members	Elders	Pastors	Specialized Clergy
Program feature				
helps new congregations (c)	69%	73%	92%*	90%*
helps upgrade facilities of existing congregations (d)	81%	85%	81%	80%
helps redevelopment of existing congregations (e)	86%	86%	91%	92%
financial way to help the church through investments, not gifts (f)	80%	81%	80%	85%
can invest now, decide on funds becoming a gift later (g)	77%	71%	72%	76%

^{*}Number of "very important" responses exceeds number of "important" responses

¹⁰Since the items on program features (Q11c to Q11g) were situated *after* both the question on likelihood of personal investing in PILP (Q8) and likelihood of congregational investing in PILP (Q10), it is not entirely clear whether panelists were referencing possible personal or congregational investments or both in their responses. We chose to focus on personal investments because relatively fewer panelists expressed an opinion about the likelihood of congregational investments.

DISCUSSION OF THE PILP FINDINGS

A thread linking many findings on PILP is uncertainty. Panelists seem particularly noncommittal on core aspects of this venture (Is it a good idea? Would they or their congregations invest in it?). Such a pattern is not surprising. As already noted, PILP existed largely on paper at the time of the Panel survey, and it is likely (although we didn't ask) that large majorities of members and elders had not heard of PILP prior to receiving the questionnaire.¹¹

As a result, it is difficult to know how useful these findings may be for PILP, other than to reinforce what its leaders must have already suspected: they have a major educational effort ahead. It is probably a good sign that a majority of pastors label the idea of a church-sponsored investment program as "excellent" or "good," since pastoral support and cooperation will be critical in publicizing the program to congregations and the members and elders who belong to them. In other words, there are indications of the potential for success.

Still, caution is clearly in order. The finding that opinions toward the national church in general are related to opinions toward PILP suggests one important area for concern. For some—perhaps many—Presbyterians, views of the investment and loan program are filtered through the lens of their pre-existing perceptions of the national church. Where those preconceptions are positive, this is a bonus. Unfortunately, many Presbyterians hold unfavorable views toward one or more aspects of the national church, its staff, and its leadership. Whether these negative views will carry over to affect this new program is unknowable, but it would be healthful for PILP's leaders to assume that the *national* connections of their organization are not an asset for a significant minority of potential investors.

It seems advisable—based on the responses of the minority who expressed some likelihood of investing through PILP—that its time deposits have relatively short maturities (fewer than four years), be federally insured, and pay competitive interest rates. Meeting all three criteria simultaneously would seem to be a prerequisite for widespread investment in PILP. That is not to say that some individuals are unwilling to invest in a church program that pays less-than-competitive rates, but most panelists who expressed an opinion are apparently not willing to give up return for a chance to assist the church. In short, the *financial* soundness and attractiveness of the program is probably much more critical for its success than any opportunity for altruism it may provide.

To the extent that program focus lures investors, Panel results suggest that PILP's greatest potential rests in emphasizing what it can do for *existing* congregations. An appeal for investments to provide loan funds for new congregations may also be productive, especially among pastors and other clergy, but care should be taken with this approach. For one thing, clergy are relatively fewer than laity, and clergy financial assets are likely to be an even smaller fraction of all assets controlled by Presbyterians. For another, clergy—especially pastors—may well be the principal means by which most "rank and file" Presbyterians become aware of PILP, and they need to understand that their own preferences (e.g., for new congregations) may not be those of some (or many) members and elders in the congregations they serve. On average, then, an appeal for investments to provide loans for facility upgrades or programmatic redevelopment is likely to result in greater positive response than an appeal for investments that would support loans for new church development.

John P. Marcum, Administrator of the Presbyterian Panel, wrote this report and was assisted in this study by the following staff of the office of Research Services: Keith Wulff, Deborah Bruce, Ida Smith-Williams, Dorothy Dietrich, and Vittoria Conn. Suggested citation: Research Services, Presbyterian Church (U.S.A.), Current Issues in the Presbyterian Church (U.S.A.), Report of the February 1996 Presbyterian Panel. Louisville, Kentucky, 1997.

¹¹We base this assertion on the findings from various other Panel surveys which show that even well-established national programs of the church may only be familiar to a minority of members.

¹²The hiring of a national staff member as director of PILP is interesting in this light.

FEBRUARY 1996 PRESBYTERIAN PANEL CURRENT ISSUES IN THE PRESBYTERIAN CHURCH (U.S.A.) APPENDIX

:					SPECIALIZED
		MEMBERS	ELDERS	PASTORS	CLERGY
	Questionnaires sent:	. 1,053	1,058	1,124	597
	Questionnaires returned:	666	674	835	449
	Percent returned:	63%	64%	74%	75%

PLEASE ANSWER EACH QUESTION BY SELECTING THE MOST APPROPRIATE RESPONSE CHOICE AND THEN CIRCLING THE NUMBER CORRESPONDING TO THAT CHOICE.

Please indicate your degree of disagreement or agreement with each of the following statements by circling the number that Q-1. corresponds to your opinion.

٠,				PECIALIZEI
	MEMBERS	ELDERS	PASTORS	CLERGY
a.	the Presbyterian Church (U.S.A.) has a clearer understanding of			
1.1	the church's mission in the world than most other denominations			
	strongly disagree	3%	5%	4%
	disagree	9%	17%	15%
	tend to disagree	17%	23%	22%
	tend to agree	24%	24%	23%
	agree	13%	16%	17%
	strongly agree	3%	6%	5%
	don't know	30%	10%	13%
b.	most of the national-level staff in the Presbyterian Church (U.S.A.)			
	seem out of touch with what is happening in local congregations			
	strongly disagree9%	1%	4%	7%
	disagree	5%	12%	16%
*	tend to disagree	17%	16%	17%
	tend to agree	27%	23%	24%
	agree9%	19%	1 7 %	13%
	strongly agree	12%	24 %	14%
	don't know	19%	4%	8%
c.	decisions on ordination to the ministry of the Word and Sacrament			
	should be left for each presbytery to make on a case-by-case basis			
	strongly disagree	17%	35%	23%
	disagree	14%	17%	16%
	tend to disagree	14%	11%	11%
	tend to agree	20%	9%	15%
	agree	20%	10%	14%
	strongly agree	8%	17%	20%
	don't know	6%	1%	1%
d.	I feel good about the directions national leaders of the Presbyterian			
	Church (U.S.A.) are taking regarding social and political issues			
	strongly disagree	9%	15%	9%
	disagree9%	8%	14%	11%
	tend to disagree	19%	17%	16%
	tend to agree	32%	23%	28%
	agree	15%	20%	25%
	strongly agree	3 %	9%	8%
	don't know	14%	2%	4%

less than 0.5%; rounds to zero

zero (0.0); no cases in this category

nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question

working problems with questions; see text discussions, p. 7

Q-1. Please indicate your degree of disagreement or agreement with each of the following statements by circling the number (cont.) that corresponds to your opinion.

	[[제대] 불리 마셨다면 그렇는 말하다 육의 왜 이렇는 회사 보다.]		S	PECIALIZED
ing section of the se	Members .	ELDERS	PASTORS	
e. n	ational staff leaders of the Presbyterian Church (U.S.A.) need	and the second second		~~~~
	be made more accountable to persons in the pew for how			
	ney spend the church's money			
	strongly disagree	1%	3%	4%
	disagree	2%	7%	6%
	tend to disagree	6%	15%	20%
	tend to agree	29%	28%	28%
	agree	30%	18%	20%
	strongly agree	26%	28%	20%
	don't know	5%	2%	2%
f. n	ational staff leaders of the Presbyterian Church (U.S.A.) need	3,70	270	2.70
	be called into account when they make public statements that			
	ontradict the official position of the General Assembly	•		
	strongly disagree	1%	4%	2%
	disagree	2%	4 <i>%</i> 6%	8%
	tend to disagree	2 % 5 %	11%	14%
	tend to agree	21%	20%	23%
	agree	36%	20%	23 % 22 %
	strongly agree	30%	20 % 37 %	22 <i>%</i> 28%
	don't know	5%		28 <i>%</i> 2%
g. iı	general, it is best that individuals and congregations designate for	376	2%	2%
	pecific programs most of the money they send to the national church			
٦	strongly disagree	3%	20%	19%
	disagree	3 % 10 %	20 <i>%</i> 26%	19% 25%
	tend to disagree	24%	20 <i>%</i> 24 <i>%</i>	23% 28%
	tend to agree	24 % 24 %	24 % 14 %	20% 15%
	agree	24 % 24 %		
	strongly agree	12%	9% 6%	8%
	don't know	3%		4%
h. c	ongregations should take steps to generate more money for	3 %	2%	1%
	rograms of the national church			
P	strongly disagree	5%	A 07	201
	disagree	16%	4% 8%	2%
	tend to disagree			7%
	tend to agree	35%	24%	20%
14.4.		22 % 10 %	29%	29%
	agree		23%	26%
	don't know	2%	9%	12%
i. tl	te main purpose of a denomination-wide organization should be	9%	4%	4%
	meet the needs of local congregations			
		1.07	0.00	4.07
	그 그리는 병교를 취고 보는 것 같아.	1%	2%	4%
:	disagree	10%	14%	17%
	tend to disagree	19%	28%	31%
	tend to agree	28%	25%	24%
	agree	26%	13%	11%
	strongly agree	12%	15%	11%
	don't know	4%	2%	1%

less than 0.5%; rounds to zero

zero (0.0); no cases in this category

nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question working problems with questions; see text discussions, p. 7

Q-1. Please indicate your degree of disagreement or agreement with each of the following statements by circling the number that corresponds to your opinion. (cont.)

			S	PECIALIZED
	MEMBERS	ELDERS	PASTORS	CLERGY
j.	the Presbyterian Church (U.S.A.) should permit ordination to	same to the same		
	the ministry of the Word and Sacrament to persons of homosexual			1
	orientation even if they indicate no intention to abstain from	12.5 %		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	homosexual activities after their ordination			
	strongly disagree	51%	46%	32%
	disagree	15%	11%	12%
	tend to disagree	8%	8%	9%
	tend to agree	8%	9%	10%
	agree 8%	5%	8%	12%
	strongly agree	8%	15%	20%
	don't know	5%	4%	4%
k.	most of the national-level staff in Louisville seem out of touch			
	with what is happening in local congregations			
	strongly disagree	1%	4%	6%
	disagree	4%	13%	15%
	tend to disagree	15%	16%	20%
	tend to agree	27%	28%	23%
	agree	15%	15%	13%
	strongly agree	11%	19%	11%
	don't know	26%	6%	12%
1.	affiliation with the Presbyterian Church (U.S.A.) is an important	20,0	0,70	/-
1.	part of my identity as a Christian			
	strongly disagree	3%	2%	2%
	disagree	13%	5%	5%
	tend to disagree	13%	6%	6%
. :	tend to agree	18%	16%	16%
	agree 30%	32%	36%	32%
	strongly agree	18%	34%	38%
	don't know	2%	J+70 *	3070
	positions taken by the General Assembly on social and political	2 70	* ()	· -
m.	issues strongly influence my personal positions on these issues	-		
	strongly disagree	12%	10%	7%
	· · · · · · · · · · · · · · · · · · ·	31%	23%	18%
		the second second second		
	tend to disagree	28%	25%	27 <i>%</i> 25 <i>%</i>
	tend to agree	16%	24%	
	agree	8%	13%	17%
	strongly agree	2%	2%	4%
	don't know	3%	2%	1%
n.	converting people to Christ must be the first step in creating a			
	better society			
	strongly disagree	2%	2%	4%
	disagree	7%	9%	11%
	tend to disagree	11%	21%	22%
	tend to agree	19%	23%	25%
	agree 29%	24%	17%	18%
	strongly agree	35%	25%	18%
	don't know	2%	1%	2%

less than 0.5%; rounds to zero

zero (0.0); no cases in this category

nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question working problems with questions; see text discussions, p. 7

Q-1. Please indicate your degree of agreement or disagreement with each of the following statements by circling the number that (cont.) corresponds to your opinion.

	<i> </i>		S	PECIALIZED
	MEMBERS .	ELDERS	PASTORS	CLERGY
о.				
	beliefs			
	strongly disagree	7%	4%	7%
	disagree	26%	17%	21%
	tend to disagree	20%	26%	27%
	tend to agree	22%	28%	26%
	agree 13%	20%	19%	14%
	strongly agree	6%	6%	4%
	don't know	1%	1%	*
p.	several of my closest friends disagree with my most basic religious			
	convictions			
	strongly disagree	6%	4%	3%
	disagree	34%	26%	17%
1.	tend to disagree	22%	22%	22%
	tend to agree 12%	13%	18%	21%
	agree 17%	16%	24%	29%
100	strongly agree	3%	4%	7%
	don't know	6%	2%	2%
q.	although I believe in my faith, there are other things in my life that			
	are just as important			
٠.	strongly disagree	17%	33%	22%
	disagree	26%	35%	30%
	tend to disagree	22%	18%	25%
	tend to agree	19%	8%	13%
	agree	14%	5%	7%
	strongly agree	2%	1%	2%
	don't know 2%	1%	1%	1%
r	the Bible has a special place in Christian tradition, but the sacred	1 /0	1 70	1 /0
	scriptures of other world religions have as much to teach us			
	concerning faith and morals			
	strongly disagree	16%	2407	00.07
			34%	22%
		18%	29%	24%
	tend to disagree	18%	21%	24%
	tend to agree	23%	10%	16%
	agree	14%	5%	7%
	strongly agree	4%	2%	5%
	don't know	7%	2%	2%
s.	the church should include people from all types of backgrounds even if			
	this means changing traditional doctrines and practices			
	strongly disagree	13%	20%	13%
	disagree 15%	16%	22%	17%
	tend to disagree	22%	19%	24%
	tend to agree 23%	20%	18%	19%
	agree 16%	18%	9%	16%
-	strongly agree	6%	8%	8%
1.	don't know	4%	4%	3%

Pakanj

less than 0.5%; rounds to zero

zero (0.0); no cases in this category nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses)

number of respondents eligible to answer this question

working problems with questions; see text discussions, p. 7

Q-1. Please indicate your degree of agreement or disagreement with each of the following statements by circling the number (cont.) that corresponds to your opinion.

t. to receive salvation, a person must do good for others strongly disagree 18% 19% 41% 31% disagree 19% 21% 29% 31% tend to disagree 13% 14% 13% 16% tend to agree 21% 19% 8% 12% agree 20% 18% 4% 6% strongly agree 5% 7% 3% 2% don't know 5% 3% 2% 2%	ED
strongly disagree 18% 19% 41% 31% disagree 19% 21% 29% 31% tend to disagree 13% 14% 13% 16% tend to agree 21% 19% 8% 12% agree 20% 18% 4% 6% strongly agree 5% 7% 3% 2%	7
strongly disagree 18% 19% 41% 31% disagree 19% 21% 29% 31% tend to disagree 13% 14% 13% 16% tend to agree 21% 19% 8% 12% agree 20% 18% 4% 6% strongly agree 5% 7% 3% 2%	
disagree 19% 21% 29% 31% tend to disagree 13% 14% 13% 16% tend to agree 21% 19% 8% 12% agree 20% 18% 4% 6% strongly agree 5% 7% 3% 2%	
tend to disagree 13% 14% 13% 16% tend to agree 21% 19% 8% 12% agree 20% 18% 4% 6% strongly agree 5% 7% 3% 2%	tijini
tend to agree	٠
agree 20% 18% 4% 6% strongly agree 5% 7% 3% 2%	
strongly agree	
	1.5
GOD I KNOW	
u. to correct past inequities, blacks should be given preferential treatment	
when applying for jobs where they are numerically under-represented	
strongly disagree	
disagree	2.5
tend to disagree	
tend to agree	
agree	
strongly agree	
don't know	
v. denominations should set aside their differences and work together for the	
visible, structural reunion of the Church	
strongly disagree	
disagree	
tend to disagree	40
tend to disagree	
agree	
strongly agree	
don't know	

Q-2. Compared to the attention the denomination (through the General Assembly and its national offices) has given to each of the following concerns in recent years, how much attention do you think it should give to each of them at present?

		SPECIALIZED		
	MEMBERS	ELDERS	PASTORS	CLERGY
a. membership growth and decline				
much more attention	22%	31%	37%	30%
more attention		55%	43%	46%
no change in attention		8%	14%	15%
less attention	3%	2%	4%	5%
much less attention		*	1%	1%
don't know		4%	1%	2%
b. sending missionaries overseas to spread the Gospel				
much more attention		7%	20%	14%
more attention		30%	34%	30%
no change in attention		46%	37%	36%
less attention		9%	6%	13%
much less attention		2%	1%	3%
don't know		7%	1%	4%

^{* =} less than 0.5%; rounds to zero

⁼ zero (0.0); no cases in this category

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

n = number of respondents eligible to answer this question

^{♦ =} working problems with questions; see text discussions, p. 7

Compared to the attention the denomination (through the General Assembly and its national offices) has given to each of (cont.) the following concerns in recent years, how much attention do you think it should give to each of them at present?

						SPECIALIZED
٠			MEMBERS	ELDERS	PASTORS	CLERGY
					at .	
c.	racial justice			0.01		150
	much more attention			9%	8%	15%
				33 %	30%	34%
	no change in attention			37%	46%	40%
				12%	12%	9%
	much less attention			4%	2%	2%
	don't know	a a raina a sa	10%	6%	1%	1%
d.	drug abuse	The state of the state of the state of			A THE LOSS OF	
	much more attention	and the second s		20%	8%	13%
	more attention			47%	40%	43%
	no change in attention		20%	23%	42%	35%
. 2 . 1 1	less attention		4%	4%	7%	5%
	much less attention		1%	1%	1%	1%
	don't know		8%	5%	2%	3%
е.	social issues in general	, and the second				
	much more attention		7%	8%	4%	11%
100	more attention		38%	38%	22%	29%
	no change in attention			34%	47 <i>%</i>	42%
				11%	20%	13%
	much less attention		and the second s	3%	6%	3%
ď.,				5 <i>%</i>	1%	2%
f.	Christian education		670	3 /0	1 /0	2.70
٠.	much more attention		100	25%	25%	25%
			A CONTRACTOR OF THE CONTRACTOR	25 % 55 %	46%	46%
	no change in attention		49/0	35 % 16 %	一点 化二酰硫酸钾 人名	
				117.	27%	27%
	less attention			1%	1%	*
	much less attention				1%	*
		••••••	5%	3%	*	1%
g.	starting new congregations				4.4	
	much more attention	the state of the s		9%	33%	29%
	more attention			37%	43%	42%
	no change in attention			38%	20%	23%
				6%	3%	4%
	much less attention		1%	1%	*	1%
	don't know		14%	9%	1%	2%
h.	fair representation of minority racial-	ethnic persons in church				
	governing bodies and committees				e e pa	
	much more attention		4%	4%	4%	8%
	more attention		23%	29%	14%	20%
·	no change in attention	• • • • • • • • • • • • • • • • • • • •	42%	46%	54%	49%
	less attention		13%	11%	19%	14%
	much less attention		5%	4%	8%	7%
	don't know			7%	1%	2%
i.	ecumenical concerns					
	much more attention		5%	5%	2%	7%
	more attention			31%	14%	22%
	no change in attention			46%	50%	46%
1	less attention			6%	23%	40 <i>%</i> 18%
	much less attention			2%	11%	5%
	don't know			2% 9%	11%	
	uon i know		1170	9%	y Alexander	2%

less than 0.5%; rounds to zero

zero (0.0); no cases in this category

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

number of respondents eligible to answer this question working problems with questions; see text discussions, p. 7

Q-2. Compared to the attention the denomination (through the General Assembly and its national offices) has given to each of (cont.) the following concerns in recent years, how much attention do you think it should give to each of them at present?

				SPECIALIZED
	MEMBERS	ELDERS	PASTORS	CLERGY
j. biblical faithfulness				
much more attention	15%	22%	35%	27%
more attention	35%	40%	32%	33%
no change in attention	35%	30%	30%	33%
less attention	and the second of the second o	2%	2%	3%
much less attention	· ·	*	1%	2%
don't know	10%	5%	1%	2%
k. fair representation of women in church governing bodies and				
committees			Land of the second	
much more attention	6%	8%	4%	10%
more attention	30%	28%	18%	25%
no change in attention	44%	47%	58%	48%
less attention		9%	13%	10%
much less attention		4%	6%	5%
don't know		4%	*	2%

Q-3. How important are each of the following issues to you, personally, in your role as a member, elder, or minister within the Presbyterian Church (U.S.A.)?

	MEMBERS	ELDERS	PASTORS	SPECIALIZED CLERGY
a.	ordination of sexually-active ("practicing") homosexual persons			
	to the ministry			
	very important	37%	34%	31%
3 A	important	19%	27%	30%
2 1 21 12 441	not very important	17%	21%	21%
	not at all important	21%	17%	15%
	not sure	5%	2%	3%
b.				
	of blacks and other racial-ethnic minority persons as denominational			
	staff and as denominational committee members		- 17 - 44	
	very important	12%	7%	13%
	important	33%	37%	41%
	not very important	34%	42%	34%
	not at all important	17%	13%	10%
	not sure	4%	1%	2%
c.	relations between the national church and individual congregations			
4. 7	very important	18%	25%	29%
	important	59%	57%	54%
	not very important	17%	17%	15%
	not at all important	3%	2%	1%
	not sure	2%	*	1%
d.				
٠.	very important	21%	20%	26%
	important	60%	63%	59%
	not very important	16%	15%	14%
	not at all important	2%	2%	1%
	not sure	1%	1%	*
			그림 생활하다	

^{* =} less than 0.5%; rounds to zero

⁼ zero (0.0); no cases in this category

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

n = number of respondents eligible to answer this question

[♦] working problems with questions; see text discussions, p. 7

Q-3. How important are each of the following issues to you, personally, in your role as a member, elder, or minister within the (cont.) Presbyterian Church (U.S.A.)?◊

	: 경기 : 보이 기계를 통해 보고 있다. 이 기계를 받는 것이 되었다. 그런 그리는 것이 되었다. 그런 그런 그리는 것이 되었다. 그런		SPECIALIZ	
	Members	ELDERS	PASTORS	CLERGY
e.	denominational participation in ecumenical bodies like the National			
	and World Councils of Churches			
1	very important	11%	10%	16%
	important	44%	39%	48%
á.,	not very important	29%	33%	27%
	not at all important	12%	18%	9%
. :	not sure	5%	*	1%
f.	movements toward greater church unity through such process as the			
	Lutheran-Reformed dialogue and the Church of Christ Uniting (COCU)			
	very important	7%	8%	12%
	important	32%	30%	39%
	not very important	30%	38%	34%
	not at all important	11%	24%	14%
333	not sure	20%	1%	1%
g.	ordination of sexually-active ("practicing") homosexual persons to	t Maria ba	lagara (
	serve as elders	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		
	very important	34%	32%	33%
1	important	20%	28%	29%
	not very Important	18%	20%	18%
£γ	not at all important	23 %	18%	16%
	not sure	6%	2%	4%
h.	opportunities/lack of opportunities for women ordained as ministers			
	to serve in the church			
: 1	very important	18%	21%	28%
	important	54%	53%	53%
	not very important	20%	22%	14%
77	not at all important	5%	4%	3%
	not sure	2%	1%	1%

How important do you think each of the following issues are as sources of current conflict or disagreement among Presbyterians?

14 14 14 14 14 14 14 14 14 14 14 14 14 1		MEMBERS	ELDERS		PECIALIZED CLERGY
a.	what we believe (that is, our theology), in general				
	very important	27%	29%	43%	35%
	important		41%	42%	47%
	not very important	21%	21%	13%	17%
	not at all important	6%	7%	1%	*
	not sure	8%	3%	*	1%
b.	what we believe about God		**		
	very important	36%	42%	41%	33%
	important	4 m 5	29%	40%	45%
	not very important	20%	20%	17%	21%
	not at all important	6%	7%	1%	1%
	not sure	6%	2%	1%	*
c.	what we believe about Scripture				
	very important	35%	40%	61%	50%
	important	36%	32%	32%	40%
	not very important	18%	20%	6%	9%
	not at all important	5%	5%	1%	
	not sure	6%	2%	*	<u>—</u>
· * *			and the second second	1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	

less than 0.5%; rounds to zero

zero (0.0); no cases in this category

nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question working problems with questions; see text discussions, p. 7

How important do you think each of the following issues are as sources of current conflict or disagreement among (cont.) Presbyterians?

7					ECIALIZED
		MEMBERS	ELDERS	PASTORS	CLERGY
d. v	what we believe about Jesus Christ				
	very important		42%	49%	41%
	important		29%	37%	41%
	not very important		20%	12%	18%
	not at all important		6%	1%	*
	not sure	6%	2%	1%	_
e. v	what we believe about the Confessions of the church	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
	very important		27%	23%	20%
٠	important		39%	38%	40%
	not very important		24%	32%	36%
	not at all important	· ·	6%	6%	4%
7.	not sure	9%	4%	1%	*
f. 1	how to live out our faith in the world			and the second	
	very important	37%	40%	49%	47%
	important	42%	41%	44%	44%
	not very important	12%	13%	6%	9%
	not at all important	3%	4%	1%	*
	not sure	6%	2%	*	
g. 1	how we govern ourselves (that is, our polity)				
<i>.</i>	very important		22%	14%	15%
	important	51%	53%	49%	46%
	not very important		18%	34%	34%
	not at all important		3%	3%	5%
	not sure		4%	*	- √ <u></u>
h. 1	how we allocate resources among congregations, presbyteries, sy			4. 5 F	
	and the national church		1. 1. 1. 1.		
	very important	16%	20%	16%	20%
	important		60%	57%	53%
•	not very important		14%	24%	24%
	not at all important		2%	2%	3%
	not sure		4%	1%	*
i. 1	the issue of homosexuality and ordination				
	very important	50%	58%	69%	65%
	important		28%	22%	26%
	not very important		8%	5%	5%
	not at all important		4%	4%	3%
	not sure		3%	*	1%
j. 1	the issue of joining together with other denominations in the Chu				
-	of Christ Uniting (COCU)				•
	very important	13%	13%	13%	12%
	important		38%	35%	34%
:	not very important		26%	39%	43%
	not at all important		20 % 7 %	12%	10%
	not sure		16%	12%	10%
k . 1	the need to establish new Presbyterian Church (U.S.A.) congrega		10 /0	1 /0	1 /0
v .			10%	20%	19%
	very important		40%	20 <i>%</i> 33 <i>%</i>	33%
	not very important		40 <i>%</i> 33 <i>%</i>	35 % 36 %	33 <i>%</i> 38%
			33% 6%	30% 10%	38% 9%
	not at all important			The state of the s	
	not sure	14%	10%	1%	1%

less than 0.5%; rounds to zero

ress than 0.5 %, founds to Zero (0.0); no cases in this category nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question working problems with questions; see text discussions, p. 7

How important do you think each of the following issues are as sources of current conflict or disagreement among Q-4. (cont.) Presbyterians?

125				S	PECIALIZEI	D
		MEMBERS	ELDERS	PASTORS	CLERGY	_
1.	the influence of special-interest groups, in general					
	very important	13%	15%	28%	26%	
	important	31%	37%	43%	42%	
	not very important	31%	30%	22%	24%	
	not at all important	8%	8%	6%	5%	
	not sure	16%	9%	1%	2%	
m.	differing perspectives between the Presbyterian Lay committee and			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
	the national church, in particular					
	very important	16%	20%	35%	38%	
-	important		45%	35%	35%	
	not very important		18%	22%	18%	
	not at all important	3%	3%	7%	7%	
	not sure	20%	14%	*	2%	-
n.	what to emphasize as the mission of the church					Ć
	very important		23%	33%	30%	٠.
	important		61%	55%	58%	
	not very important		11%	11%	11%	
	not at all important		1%	1%	1%	٠
-	not sure	7%	4%	*	-	
۰Ô٠	how best to communicate among ourselves		*		,	,-
	very important		24%	18%	22%	
	important		54%	52%	51%	
	not very important		17%	26%	23%	٠.
	not at all important		3%	4%	3%	
	not sure	6%	3%	*	1%	
p.	how best to communicate the Gospel to those outside the church					
	very important		29%	31%	26%	
	important		44%	38%	44%	
	not very important		20%	28%	26%	
	not at all important	•	2%	3%	3%	
	not sure	7%	4%	*	*	
q.	what to do about membership loss over the last 30 years		4.41.64		مد سخة	
	very important		41%	29%	27%	
	important		44%	46%	43%	
	not very important		10%	22%	26%	
	not at all important	•	2%	3%	3%	
	not sure	1%	4%	*	1%	
г.	the fole of women in the charch	20.00	20.00	10.00	400	
	very important		20%	10%	18%	
	important		52%	45%	41%	
	not very important		22%	39%	36%	
	not at all important		4%	5%	5%	
	not sure		2%	*	_	
S.	the need to become more inclusive of racial-ethnic minority persons		1.4.07	10.00	1 <i>5 M</i>	
-	very important		14%	10%	15%	
	important		48%	43%	42%	
	not very important		28%	41%	37 %	
	not at all important		6%	6%	5%	
	not sure	9%	4%	*	1%	

less than 0.5%; rounds to zero zero (0.0); no cases in this category nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question working problems with questions; see text discussions, p. 7

Q-4. How important do you think each of the following issues are as sources of current conflict or disagreement among (cont.) Presbyterians?

			Si	PECIALIZED
, .*	$oldsymbol{M}$	EMBERS ELDER	S PASTORS	CLERGY
t.	tolerance versus strictness in what one can believe and be a Presbyteria	in		
	very important	18% 20%	30%	26%
	important	46% 44%	48%	51%
	not very important	22% 25%	18%	19%
	not at all important	. 5% 5%	4%	3%
	not sure	. 9% 6%	1%	1%
u.	tolerance versus strictness in the behavior permitted for Presbyterians			$(s_{i}) + (s_{i})_{i=1}^{n} s_{i}^{n} = s_{i}$
	very important	18% 22%	35%	29%
	important	46% 48%	48%	49%
	not very important	23% 20%	13%	19%
	not at all important	. 4% 4%	3%	2%
	not sure	. 9% 6%	1%	1%

In your opinion, in what way have Presbyterians changed over the last five years as regards our agreement on each of the Q-5. following issues?

ionowing issues:		4		S	PECIALIZED
		MEMBERS	ELDERS	PASTORS	CLERGY
a. what we believ	e (that is, our theology), in general			$(A_{i,j},A_{i,j},A_{i,j})$	
in more ag	greement now	6%	6%	4%	5%
no signific	ant change	58%	66%	50%	52%
in less agr	eement now	13%	17%	42%	38%
don't knov	W	23%	10%	3%	5%
b. what we believ					
in more ag	greement now	6%	10%	3%	5%
no signific	ant change	66%	72%	62%	64%
in less agr	eement now	8%	10%	32%	28%
don't knov	v	19%	8%	4%	4%
c. what we believ	e about Scripture				Angelong and a second
in more ag	greement now	6%	9%	3%	5%
no signific	ant change	64%	69%	45%	49%
in less agr	eement now	11%	15%	50%	42%
don't knov	×	19%	7%	3%	3%
d. what we believ	e about Jesus Christ				
in more ag	greement now	7%	11%	3%	5%
no signific	ant change	66%	71%	58%	62%
in less agr	eement now	8%	11%	35%	29%
don't knov	w	19%	8%	4%	3%
e. what we believ	re about the Confessions of the Church		•	**	
in more ag	greement now	3%	8%	2%	4%
no signific	cant change	60%	68%	63%	63%
in less agr	eement now	12%	12%	30%	25%
don't knov	w _.	25%	12%	6%	7%
f. how to live out	t our faith in the world				
in more ag	greement now	8%	10%	4%	5%
no signific	cant change	52%	59%	45%	50%
in less agr	reement now	20%	23%	48%	41%
don't knov	W	19%	8%	3%	4%
g. how we govern	n ourselves (that is, our polity)				
in more ag	greement now	6%	8%	2%	3%
no signific	cant change	52%	58%	57%	61%
in less agr	reement now	20%	24%	38%	31%
	ŵ		10%	3%	5%
and the second second				2.00	

less than 0.5%; rounds to zero

zero (0.0); no cases in this category

nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question

working problems with questions; see text discussions, p. 7

Q-5. In your opinion, in what way have Presbyterians changed over the last five years as regards our agreement on each of the (cont.) following issues?

			S	PECIALIZED
734	MEMBERS	ELDERS		CLERGY
h.	how we allocate resources among congregations, presbyteries,			
$x \notin \tilde{X}$	synods, and the national church	- William 1		
	in more agreement now	7%	3%	3%
	no significant change	42%	31%	35%
	in less agreement now	33%	62%	54%
14.	don't know	19%	4%	9%
i.	the issue of homosexuality and ordination			
4,24	in more agreement now	6%	6%	6%
2 12	no significant change	21%	26%	23%
	in less agreement now	61%	66%	66%
	don't know	12%	3%	5%
j.	the issue of joining together with other denominations in the Church of		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	Christ Uniting (COCU)			egal de la
· · ·	in more agreement now	9%	4%	4%
	no significant change	29%	45%	43%
$E_{i}(\vec{y})$	in less agreement now	26%	44%	43%
# :	don't know	35%	7%	11%
k.	the need to establish new Presbyterian Church (U.S.A.) congregations			
1.7	in more agreement now	15%	30%	25%
	no significant change	52%	56%	55%
	in less agreement now	8%	9%	9%
	don't know	24%	6%	10%
1.	the influence of special-interest groups, in general		j. e e	
	in more agreement now	5%	5%	5%
ia m Sena	no significant change	38%	37%	36%
20	in less agreement now	32%	52%	48%
	don't know	25%	6%	10%
m.	differing perspectives between the Presbyterian Lay Committee and		t r	*
	the national church, in particular			•
	in more agreement now	6%	6%	6%
	no significant change	30%	33%	30%
	in less agreement now	39%	58%	56%
	don't know	26%	4%	8%
n.	what to emphasize as the mission of the church			
	in more agreement now	10%	6%	6%
	no significant change	50%	46%	46%
	in less agreement now	25%	44%	43%
4. ž	don't know	15%	4%	5%
0.	how best to communicate among ourselves	21.75		-
	in more agreement now	11%	7%	7%
: '	no significant change	57%	56%	54%
	in less agreement now	18%	33%	32%
	don't know	14%	4%	7%
p.	how best to communicate the Gospel to those outside the church	100		
	in more agreement now	9%	3%	4%
	no significant change	60%	61%	59%
	in less agreement now	17%	31%	30%
£ .	don't know	14%	5%	7%

less than 0.5%; rounds to zero
zero (0.0); no cases in this category
nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses)
number of respondents eligible to answer this question

working problems with questions; see text discussions, p. 7

In your opinion, in what way have Presbyterians changed over the last five years as regards to our agreement on each of the following issues? (cont.)

			S	PECIALIZED
	MEMBERS	ELDERS	PASTORS	CLERGY
q.	what to do about membership loss over the last 30 years			
•	in more agreement now	12%	8%	7%
	no significant change	43%	52%	50%
	in less agreement now	26%	35%	34%
	don't know	18%	4%	8%
r.	the role of women in the church			
	in more agreement now	28%	20%	20%
	no significant change	48%	66%	57%
	in less agreement now	14%	13%	19%
:	don't know	10%	2%	5%
s.	the need to become more inclusive of racial-ethnic minority persons	i jaga e		
	in more agreement now	20%	11%	13%
- 5 	no significant change	48%	68%	57%
	in less agreement now	20%	19%	24%
	don't know	12%	3%	6%
t.	tolerance versus strictness in what one can believe and be a Presbyterian			
1.	in more agreement now	11%	4%	5%
	no significant change	45%	37%	39%
ant The second	in less agreement now	29%	57%	51%
	don't know	15%	3%	5%
u.	tolerance versus strictness in the behavior permitted for Presbyterians	t atemas		
	in more agreement now	10%	4%	5%
	no significant change	45 <i>%</i>	32%	37%
	in less agreement now	30%	62%	53%
. 2. 1	don't know	16%	3%	5%

The following statements reflect various activities of the church. For each activity, please indicate how it fits in with your own understanding of the church's mission in the world today.

7			S	PECIALIZED
	MEMBERS	ELDERS	PASTORS	CLERGY
a.	actively reaching out to members of other (i.e., non-Christian)			
	religious groups with an invitation to find true salvation			
	contradictory to	8%	12%	14%
	of no importance	8%	10%	11%
	of some importance	49%	42%	47%
	of high importance	35%	36%	27%
b.	encouraging pastors of local congregations to speak out in public on			
:	social and economic issues that confront American society today			
	contradictory to	7%	2%	3%
	of no importance	11%	8%	4%
	of some importance	55%	68%	58%
	of high importance	27%	22%	34%
ċ.	and the first of the contract			
	political issues that confront American society today			
	contradictory to	16%	7%	6%
	of no importance	22%	15%	10%
	of some importance	46%	62%	59%
	of high importance	16%	16%	24%

less than 0.5%; rounds to zero

zero (0.0); no cases in this category nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question

working problems with questions; see text discussions, p. 7

The following statements reflect various activities of the church. For each activity, please indicate how it fits in with your (cont.) own understanding of the church's mission in the world today.

			s	PECIALIZED
	Members	ELDERS	PASTORS	CLERGY
d.	encouraging church members to reach their own decisions on faith			
	and morals even if this diminishes the church's ability to speak with			artina in an i
	a single voice on these issues		unity y unit is	
	contradictory to	24%	14%	13%
	of no importance	7%	8%	5%
	of some importance	42%	46%	46%
er er	of high importance	28%	32%	36%
e.	providing members a comforting refuge from all the pain and suffering			
	in this world			
	contradictory to	10%	17%	19%
	of no importance	7%	7%	10%
	of some importance	48%	49%	49%
	of high importance	35%	27%	22%
f.	identifying with political movements of the poor and oppressed, even			
	when this challenges the interests of current members			
:	contradictory to	16%	6%	6%
	of no importance	11%	8%	7%
	of some importance	55%	59%	51%
20. s	of high importance	19%	26%	35%
g.	protecting church members from the false teachings of other (that is,	75.7		, JO , J
	non-Christian) religious groups			
	contradictory to	8%	9%	13%
	of no importance	15%	17%	20%
	of some importance	40%	51%	50%
- 4	of high importance	36%	23%	16%
h.	listening carefully to what the world is saying to understand what the			
	church's ministry should be about	e de la capación de la companya de La companya de la co		
	contradictory to	8%	6%	4%
	of no importance	8%	4%	5%
	of some importance	46%	46%	46%
	of high importance	38%	44%	46%
i.	encouraging church members to make explicit declarations of their	20,0	1170	1070
	personal faith to friends, neighbors, and co-workers			
	contradictory to	6%	1%	4%
	of no importance	11%	5%	9%
 	of some importance	51%	51%	57%
	of high importance	32%	43%	32%
j.	encouraging and inspiring church members, as individuals, to become	32,70	4370	3270
,	involved in social and political issues		The second second	
	contradictory to	5%	*	*
• .*	of no importance	9%	3%	2%
ja i	of some importance	58%	60%	53%
	of high importance	28%	36%	45%
k.	maintaining an appropriate distance between religious and political	20 /0	JU /0	4J /0
	concerns	* 4 * 4 4		•
	contradictory to	20%	36%	200
	of no importance	20 <i>%</i> 18 <i>%</i>		38% 24%
	of some importance	18% 46%	23 % 36 %	
	of high importance	46 <i>%</i> 16 <i>%</i>		33%
	от мі <u>є</u> п шіротинос	10 /0	5%	6%

less than 0.5%; rounds to zero

zero (0.0); no cases in this category

nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question working problems with questions; see text discussions, p. 7

Q-6. The following statements reflect various activities of the church. For each activity, please indicate how it fits in with your (cont.) own understanding of the church's mission in the world today.

					S	PECIALIZED	
			MEMBERS	ELDERS	PASTORS	CLERGY	::
1.	respecting a variety of views even if it's not	t clear that they fit					Ċ.
	in with the traditional teachings of the church	ch					
	contradictory to		14%	15%	11%	10%	
	of no importance		11%	10%	11%	8%	
	of some importance		53%	56%	55%	53%	
	of high importance		22%	19%	23%	28%	
	A CONTRACTOR OF THE PROPERTY O						

Q-7-11 to Q-11 concern the new Investment and Loan Program established by the 207th General Assembly.

Q-7. In general, what is your opinion of the idea of a church-sponsored investment and loan program?

	•			S	PECIALIZED
		MEMBERS	ELDERS	PASTORS	CLERGY
				. issi sa	
excellent idea		the second control of			
good idea		26%	30%	38%	35%
mediocre idea		16%	15%	10%	12%
not a good idea	• • • • •	18%	16%	5%	5%
no opinion		33%	28%	23%	22%

Q-8. Assuming such a program has features to make it competitive with certificate of deposit (CDs) available through banks and other financial institutions, how likely is it that you, personally, would invest money in such certificates?

			SPECIALIZED		
	MEMBERS	ELDERS	PASTORS	CLERGY	
very likely	3%	5%	11%	14%	
likely	17%	17%	30%	31%	
not very likely	20%	24%	24%	25%	
not likely at all → Skip to Q-9	43%	41%	22%	18%	
don't know		13%	12%	12%	

Q-8a. If you personally were to invest a time deposit (similar to a CD) in this program, approximately what is the total dollar amount you would be willing to invest? (Please write the amount on the line below; if "none," write 0.)

			SPECIALIZED)
Members	ELDERS	PASTORS	CLERGY	
+	, +	+	+	
n = 384	n = 403	n = 649	n = 367	
none	11%	7%	7%	
under \$2,000 8%	5%	8%	8%	
\$2,000 — \$9,999	6%	12%	10%	
\$10,000 — more	8%	9%	13%	
not sure	70%	63 %	61%	

^{* =} less than 0.5%; rounds to zero

⁼ zero (0.0); no cases in this category

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

n = number of respondents eligible to answer this question

^{♦ =} working problems with questions; see text discussions, p. 7

Q-9. Time deposits usually require that you invest your money for a specific period, or *term*. How interested would you be in a time deposit with each of the following terms?

MEMBERS ELDERS PASTORS CLERGY a. six months + * 33% 31%				SPECIALIZED			
very interested 10% 10% 16% 18% interested 21% 22% 31% 31% not very interested 22% 21% 25% 26% not at all interested 47% 46% 27% 26% b. one year very interested 9% 10% 16% 16% interested 28% 30% 40% 43% not very interested 20% 20% 22% 20% not at all interested 43% 40% 22% 21% c. two or three years very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 14% 13% 23% 26%			and the second of the second o	MEMBERS	ELDERS	PASTORS	CLERGY
very interested 10% 10% 16% 18% interested 21% 22% 31% 31% not very interested 22% 21% 25% 26% not at all interested 47% 46% 27% 26% b. one year very interested 9% 10% 16% 16% interested 28% 30% 40% 43% not very interested 20% 20% 22% 20% not at all interested 43% 40% 22% 21% c. two or three years very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 14% 13% 23% 26%					+	+ -	+
interested 21% 22% 31% 31% not very interested 22% 21% 25% 26% not at all interested 47% 46% 27% 26% b. one year very interested 9% 10% 16% 16% interested 28% 30% 40% 43% not very interested 20% 20% 22% 20% not at all interested 43% 40% 22% 21% c. two or three years very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 3% 5% 9% 11% interested 3% 5% 9% 11% interested	a. six months						
Interested	very intere	ested		10%	10%	16%	18%
not at all interested 47% 46% 27% 26% b. one year very interested 9% 10% 16% 16% interested 28% 30% 40% 43% not very interested 20% 20% 22% 20% not at all interested 43% 40% 22% 21% c. two or three years very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 3% 5% 9% 11% interested 14% 13% 23% 26%	interested	ပို့ ကိုးကျော်ကောင်းရေး ကောင်းရေး ကောင်းရေး ကောင်းရေး ကောင်းရေး ကောင်းရေး ကောင်းရေး ကောင်းရေး ကောင်းရေး ကောင်းရေး က		21%	22%	31%	31%
b. one year very interested 9% 10% 16% 16% interested 28% 30% 40% 43% not very interested 20% 20% 22% 20% not at all interested 43% 40% 22% 21% c. two or three years very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 3% 5% 9% 11% interested 14% 13% 23% 26%	not very in	nterested		22%	21%	25%	26%
b. one year very interested interested	not at all i	nterested		47%	46%	27%	26%
interested 28% 30% 40% 43% not very interested 20% 20% 22% 20% not at all interested 43% 40% 22% 21% c. two or three years very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more 3% 5% 9% 11% interested 14% 13% 23% 26%	b. one year			A Section 1			
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not very interested 20% 22% 20% not at all interested 43% 40% 22% 21% c. two or three years very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 14% 13% 23% 26%	interested			28%	30%		
not at all interested 43% 40% 22% 21% c. two or three years very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 14% 13% 23% 26%	not very in	iterested		20%	20%	22%	20%
c. two or three years very interested						22%	21%
very interested 3% 5% 8% 11% interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 14% 13% 23% 26%							
interested 21% 22% 37% 40% not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more very interested 3% 5% 9% 11% interested 14% 13% 23% 26%				3%	5%	8%	11%
not very interested 28% 27% 29% 27% not at all interested 48% 46% 26% 22% d. four years or more 3% 5% 9% 11% very interested 3% 5% 9% 11% interested 14% 13% 23% 26%					22%		40%
not at all interested 48% 46% 26% 22% d. four years or more 3% 5% 9% 11% interested 14% 13% 23% 26%	not very in	nterested		28%	27%	7,752	
d. four years or more 3% 5% 9% 11% interested 14% 13% 23% 26%					46%	26%	
very interested 3% 5% 9% 11% interested 14% 13% 23% 26%							#7.67
interested				3%	5%	9%	11%
			•	The second of th		그리는 사람들이 한테 사람들이	- 1 (4) 表 [(4))
					25%	34%	32%
not at all interested					* 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	- 1,5 JPG 74 T.	

Q-10. How likely is it that your congregation would invest some of its savings or endowment in such time deposits?

		S	PECIALIZED
MEMBERS	ELDERS	PASTORS	CLERGY
	+	+	+
very likely5%	7%	6%	4%
likely	20%	27%	24%
not very likely	18%	24%	15 <i>%</i>
not likely at all → Skip to Q-11	20%	18%	17%
don't know	35%	24%	40%

Q-10a. What approximate dollar amount do you think your congregation would be most interested in investing? Please write the dollar amount below; if "none," write 0.)

Membe	RS ELDERS	Расторс	SPECIALIZED CLERGY
+	+	1 ASTORS	CLERG1 +
n=5	89 n=552	n=692	n=380
none	7%	5%	4%
under \$2,000	* ,*	2%	<u> </u>
\$2,000 - \$9,999		5%	4%
\$10,000 - \$24,000	% 4%	7%	3%
\$25,000 – \$49,999	% 1%	2%	1%
\$50,000 – more	2% 3%	6%	5%
not sure	% 84%	73%	82%

^{* =} less than 0.5%; rounds to zero

⁼ zero (0.0); no cases in this category

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

n = number of respondents eligible to answer this question

⁼ working problems with questions; see text discussions, p. 7

How important is it to you that the program have each of the following features?

				원들의 기계 보다	SPECIALIZED
	Mem	BERS	ELDERS	Pastors	CLERGY
a	interest rates are competitive with those of my local financial				
	institution	+	+	+	+
		56%	58%	59%	53%
	important	1	32%	33%	36%
	not very important	. 4%	2%	3%	5%
	not at all important	. 9%	8%	5%	6%
b.	the time deposits are insured up to a certain value by the federal govern	nment			
٥.	as would be the case with most banks				
5.5	very important	59%	56%	53%	52%
	important	28%	32%	36%	36%
	not very important	5%	4%	5%	5%
	not at all important		8%	6%	6%
	your investment will be used (through loans) to help establish new Pres			0 /0	
c.	congregations	,0,10110			
٠	very important	18%	17%	42%	41%
	important	43%	46%	42%	39%
	not very important	24%	24%	10%	12%
: '	not at all important	14%	12%	6%	8%
a	your investment will be used (through loans) to help existing Presbyter	ian	1270	576	
d.		ıaıı			
	congregations upgrade their facilities	10%	16%	23%	23%
1	very important		60%	50%	49%
	important		14%	20%	21%
	not very important	1070	10%	20 <i>%</i> 7%	7%
	not at all important	12/0	10 %	1.70	
e.	your investment will be used (through loans) to help existing Presbyter	lan			그는 화기를
	congregations with redevelopment efforts	170/	14%	28%	29%
	very important	1/70	61%	26 % 54 %	51%
	important		15%	13%	13%
	not very important	1770	10%	6%	13 % 7 %
	not at all important	12%	10%	0%	1 70
f.	I can help the church financially through an investment, instead of thro	ougn			
	an outright gift	100	10.07	20.00	1007
	very important		13%	20%	18%
	important	45%	46%	50%	52%
•	not very important	24%	25%	22%	20%
	not at all important		16%	8%	9%
g.	I can invest the money now and decide later on turning the investment				
	into a gift	٠.	مداد ا	بمدد	
	very important	13%	13%	16%	14%
	important		43%	47%	52%
	not very important		27%	27%	25 %
	not at all important	18%	18%	10%	10%
		100			

Please use the space below to make additional comments on the issues raised by this questionnaire. Q-12.

[not tabulated]

g:\..currissu.app

less than 0.5%; rounds to zero

zero (0.0); no cases in this category

nonresponses of 10% or more for this sample on this question (reported percentages for all questions omit nonresponses) number of respondents eligible to answer this question working problems with questions; see text discussions, p. 7

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