

Where Does the Money Go?

*Budgets, Debt &
Salaries in
Today's Churches*



CHRISTIANITY TODAY

INTERNATIONAL

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EXECUTIVE SUMMARY

Most churches have a developed budget, probably not exceeding \$500,000. The size of the budget generally determines the magnitude of each budget rubric. Among budget rubrics, the largest one is *staff compensation*. Next is *facilities*, of which the most sizable amount goes towards *utilities*. *Missions* comes third, with the larger allotment consecrated towards *international missions*. *Church programs, administration and supplies, denominational contributions and fees*, as well as *other expenses*, make the rest of the church budgets.

Most churches base their budget on estimated expenses. The budget is typically approved by a *board or committee*; the *treasurer* is normally responsible with overseeing church expenditures within the budget. Generally, the budget becomes effective in January, after a period of two to six months of preparation.

The majority of churches rely on *tithes and offerings* for their income. Most of them use debt only when it is needed, and close to half of them end up with no indebtedness at all. In fact, churches act in consistency with their debt policies: those which have declared themselves against any form of debt, or are reluctant against it, do not owe anything. Those who do assume debt, are most likely to acquire a *mortgage*.

Most pastors report that they receive a *base salary*; a variety of benefits and reimbursed expenses typically accompany this type of compensation. *Health insurance* and a *pension or retirement* package is most common.

Senior pastors earn a median base salary of \$31,006, and also receive a median housing allowance of \$15,250. The salary generally increases with the church budget and the pastor's age. *Solo pastors* earn a median base salary of \$24,192, together with a median housing allowance of \$9,120. The salary increases, too, with the church budget, but it is less likely to increase with the pastor's age.

Aside from the top pastoral position, the most common full-time ministers are the *associate* and *youth pastors*. The most typical part-timers employed by churches are *custodians or janitors*. Volunteer positions most often include *other musicians, audio/visual technicians, business managers or treasurers, children's ministry staff, and educational/discipleship ministry* personnel.

Most pastors believe that they are *fairly paid*. However, there is no consensus about *how much* a pastor should be paid. The majority of respondents believe that it is appropriate for a pastor to ask for a raise. Nevertheless, almost half of pastors never ask for a raise. Yet when they do so, pastors typically approach a board or committee with this sensitive question. Most often, the requested raise is reviewed by the business manager or church administrator, recommended by a board or committee, and approved by the congregation.

Churches are generally covered by *property insurance*, including the *buildings and their content*. Also, they typically purchase *liability insurance*, of which most common is the *general insurance per incident*. Most likely, the liability insurance will be on the pastor. On average, churches have filed 2.3 claims during the past five years. In most cases,

churches have not experienced problems with embezzlement of funds, and have never been sued. The majority of churches *own* their facilities.

In general, churches have kept the same *attendance* over the past year, but have experienced *attendance growth* during the last decade. Most churches have kept about the *same membership* figures during the past year, but almost half of them have *grown in membership* during the last ten years.

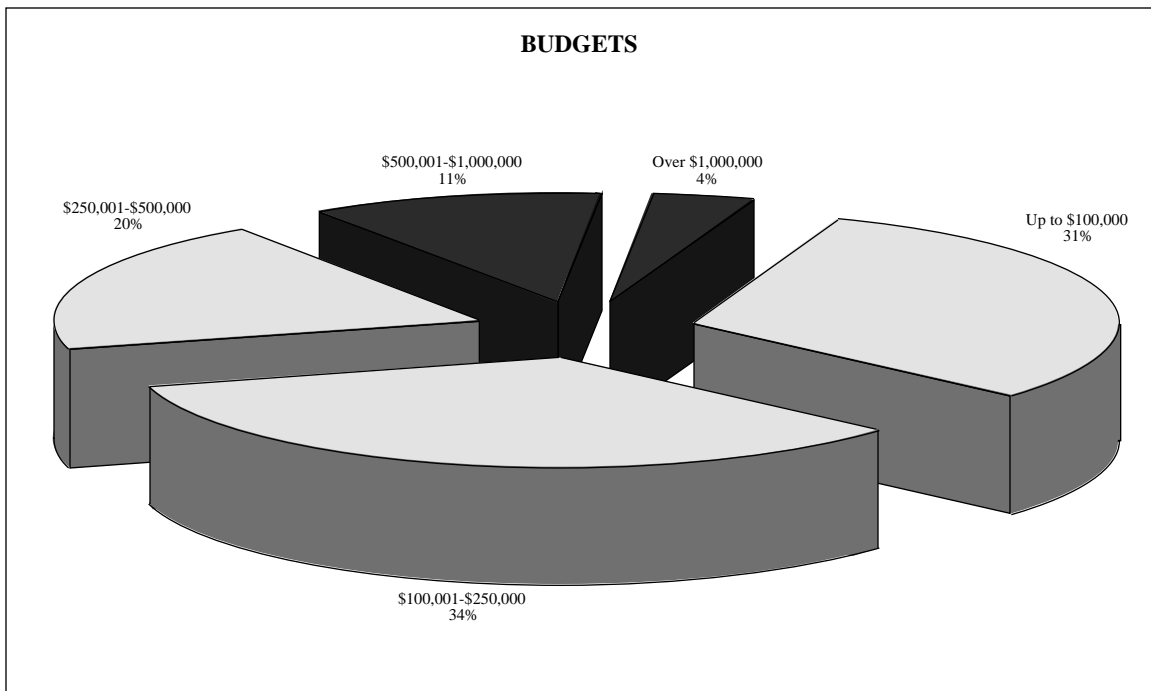
Most churches are registered corporations, have a constitution, charter, or bylaws, but they don't typically have an employee manual or handbook, or a procedure manual for handling business operations.

BUDGET CATEGORIES

BUDGET SIZE

More than nine in ten churches (91%) have a developed budget. The average budget size is \$292,790, while the median figure amounts to \$203,590.

Most church budgets (85%) do not exceed \$500,000. The largest group (34%) consists of churches whose budget is between \$100,001–\$250,000, followed closely by churches with a budget of up to \$100,000 (31%).



BUDGET RUBRICS

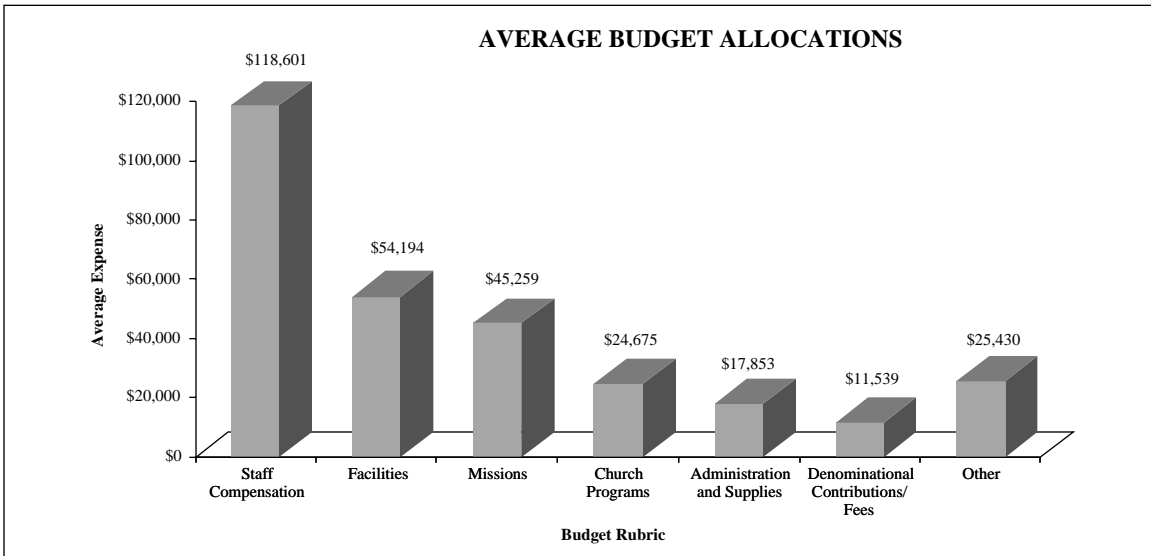
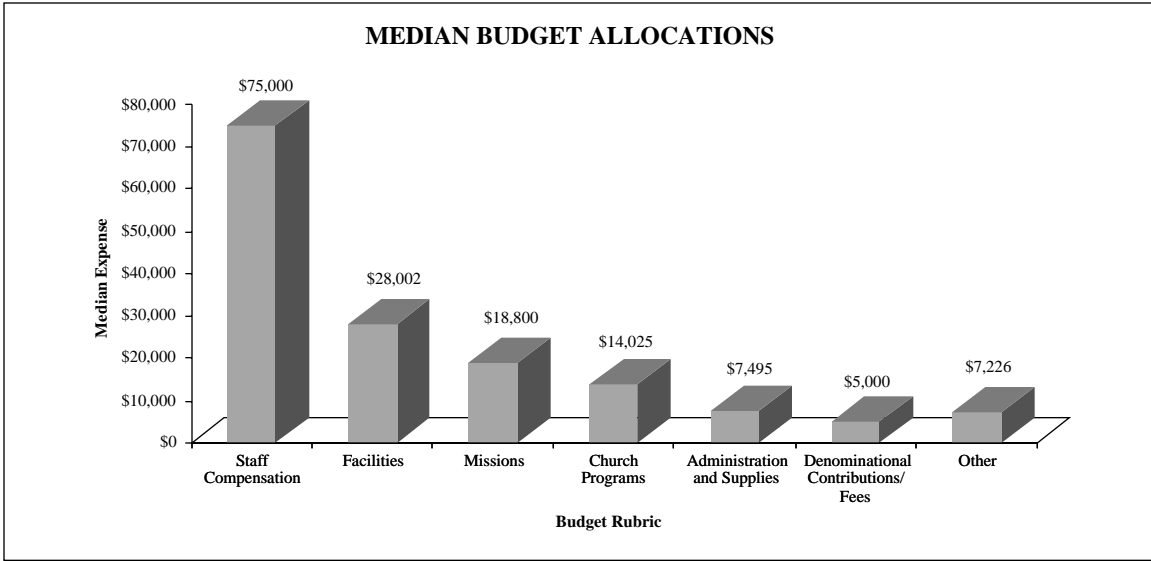
GENERAL CONSIDERATIONS

The following table exhibits the budget breakdown into several categories. Further in this report each category will be analyzed separately.

BUDGET RUBRIC	AVERAGE AMOUNT (\$)	MEDIAN AMOUNT (\$)
STAFF COMPENSATION	118,601	75,000
FACILITIES	54,194	28,002
Debt Retirement	27,491	1,350
Utilities	13,900	10,000
Maintenance/Cleaning	12,215	6,600
Property/Liability Insurance	4,675	3,101
Other	19,336	5,250
MISSIONS	45,259	18,800
International Missions	28,353	10,000
Domestic Missions	22,383	8,000
CHURCH PROGRAMS	24,675	14,025
ADMINISTRATION AND SUPPLIES	17,853	7,495
DENOMINATIONAL CONTRIBUTIONS/FEES	11,539	5,000
OTHER	25,430	7,226

As the above table conveys, the most prominent expense in church budgets is staff compensation, over twice as much as the next largest one—facilities.

The average and median budget allocations are best seen in the charts below.



STAFF COMPENSATION

The largest portion of church budgets goes towards staff compensation:

- Average: \$118,601
- Median: \$75,000

Staff compensation increases almost proportionally with the budget size. For instance, when the budget increases by 400% (from \$100,000 to \$500,000), the average staff compensation increases by 371%, while the median amount increases by 360%.

BUDGET SIZE	AVERAGE STAFF COMPENSATION	MEDIAN STAFF COMPENSATION
Up to \$100,000	\$32,375	\$32,170
\$100,001-250,000	\$75,104	\$72,000
\$250,001-500,000	\$152,542	\$148,000
Over \$500,000	\$338,847	\$324,000

Churches with senior pastors have staff compensation budgets that are more than twice as large as those with solo pastors.

POSITION IN CHURCH	AVERAGE STAFF COMPENSATION	MEDIAN STAFF COMPENSATION
Senior Pastor	\$143,157	\$105,000
Solo Pastor	\$51,816	\$45,120

Attitude towards debt too, influences the funding of staff compensation. Average staff compensation increases by more than a quarter (28%), and median staff compensation by almost three quarters (72%), when churches use debt as needed instead of being reluctant to assume it.

ATTITUDE TOWARDS DEBT	AVERAGE STAFF COMPENSATION	MEDIAN STAFF COMPENSATION
Reluctant to assume it	\$101,083	\$52,281
Used as needed	\$129,548	\$89,877

FACILITIES

Facilities expenses are the next largest part of the budgets:

- Average: \$54,194
- Median: \$28,002

The amount budgeted for facilities increases with budget size, but at a slower rate. At a 400% budget increase, the average and median facilities expense increases by approximately 300%.

BUDGET SIZE	AVERAGE FACILITIES COST	MEDIAN FACILITIES COST
Up to \$100,000	\$15,223	\$11,825
\$100,001-250,000	\$29,649	\$25,325
\$250,001-500,000	\$59,197	\$47,465
Over \$500,000	\$176,852	\$161,000

In churches where senior pastors head the staff the average facilities expense is over three times bigger than in churches where a solo pastor shepherds the congregation. The median expense also increases more than twice.

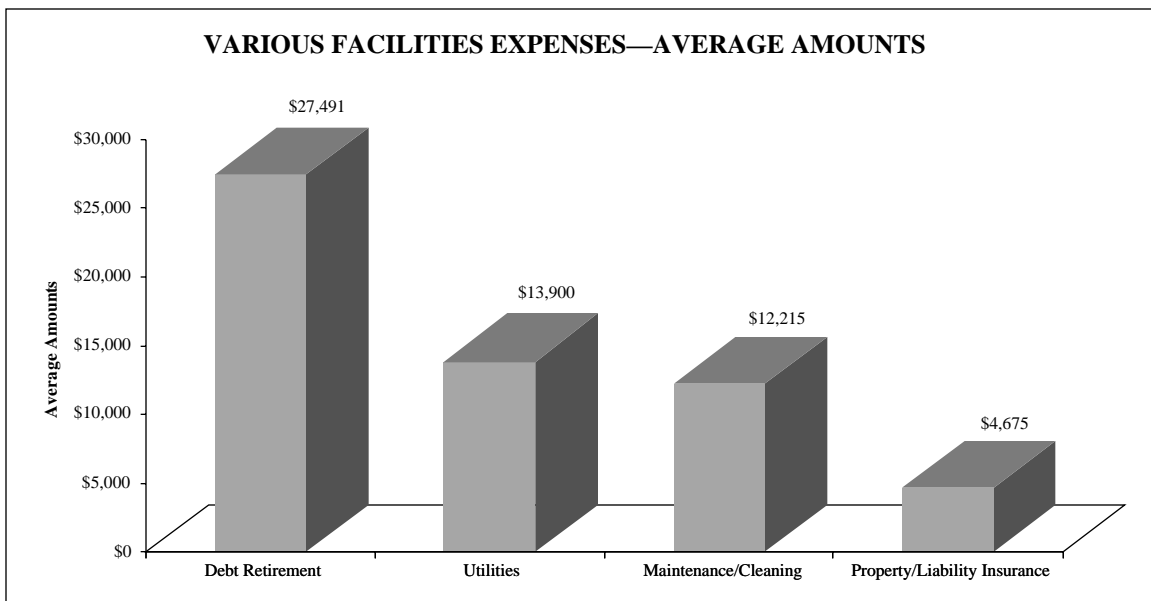
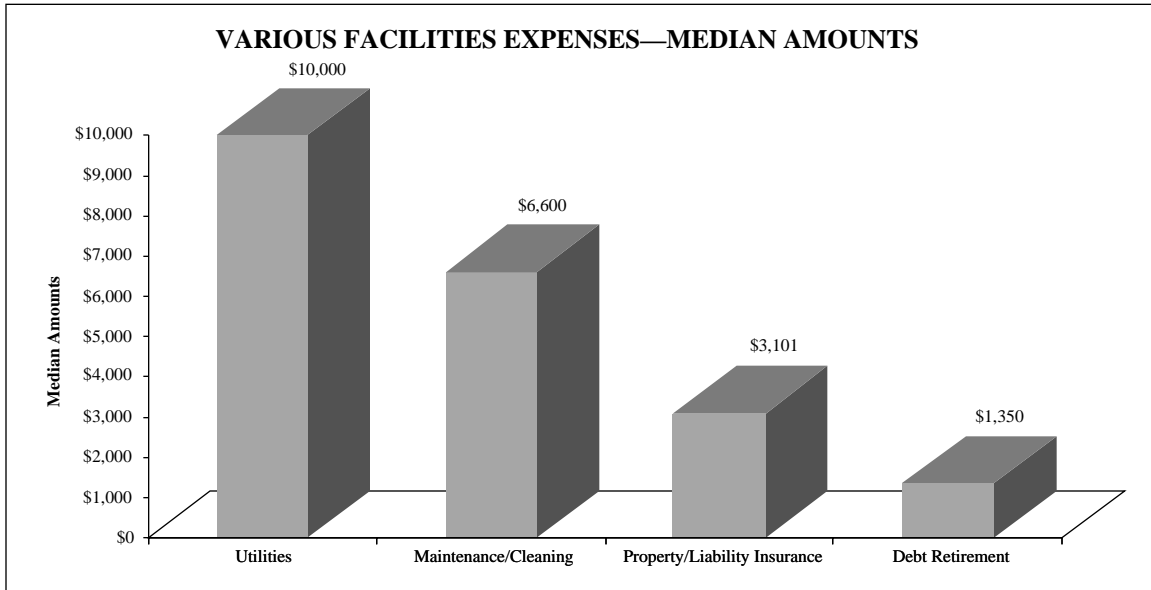
POSITION IN CHURCH	AVERAGE FACILITIES COST	MEDIAN FACILITIES COST
Senior Pastor	\$65,912	\$39,700
Solo Pastor	\$19,680	\$16,870

The attitude towards debt is another factor that shapes the size of the facilities expense. When debt is used as needed, the facilities cost is twice as much as when debt is assumed with reluctance.

ATTITUDE TOWARDS DEBT	AVERAGE FACILITIES COST	MEDIAN FACILITIES COST
Reluctant to assume it	\$35,478	\$17,000
Used as needed	\$66,506	\$34,296

Within the rubric of facilities, the budget includes debt retirement, utilities, maintenance/cleaning, property/liability insurance, as well as other unspecified expenses.

The charts below exhibit the average and the median figures for all these categories, calculated based on respondents who reported each of these respective items.



MISSIONS

The third largest expense is dedicated to missions, as follows:

- Average: \$45,259
- Median: \$18,800

Missions receive a larger financial attention where the budget is more sizable: with a 400% budget increase, average missions amount increases by 331%, while median missions allocation grows by no less than 500%.

BUDGET SIZE	AVERAGE MISSIONS EXPENSE	MEDIAN MISSIONS EXPENSE
Up to \$100,000	\$11,825	\$5,000
\$101,000-250,000	\$20,731	\$18,002
\$250,001-500,000	\$51,000	\$30,002
Over \$500,000	\$152,960	\$96,000

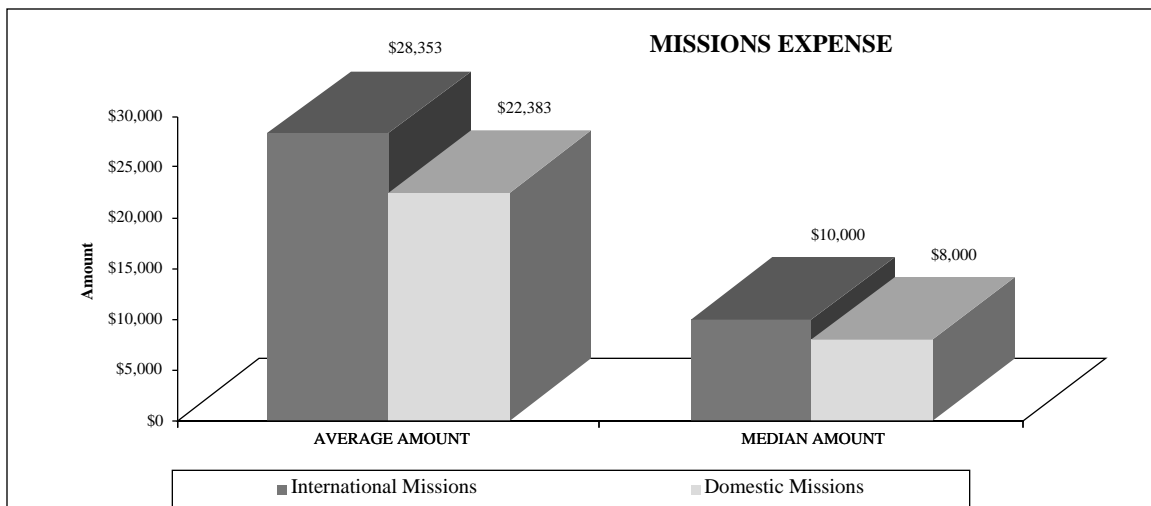
On average, churches staffed by a senior pastor have five times more money in their budgets for missions than those where a solo pastor serves. Also, the median amount is almost four times larger in the case of senior pastors.

POSITION IN CHURCH	AVERAGE MISSIONS EXPENSE	MEDIAN MISSIONS EXPENSE
Senior Pastor	\$61,317	\$26,135
Solo Pastor	\$11,529	\$7,002

Missions expense increases both as an average and a median amount by more than 50% when debt is used whenever needed rather than with reluctance.

ATTITUDE TOWARDS DEBT	AVERAGE MISSIONS EXPENSE	MEDIAN MISSIONS EXPENSE
Reluctant to assume it	\$34,283	\$14,002
Used as needed	\$51,815	\$21,560

Surprisingly, international missions are allotted at least 25% more funding than domestic ones, both in terms of average and median figures, as the graph below shows.



CHURCH PROGRAMS

Church programs come fourth in the order of funding amount:

- Average: \$24,675
- Median: \$14,025

Church programs expense rises in larger proportion than the church budget; at a 400% budget growth, church programs obtain an average of 600% and a median of 495% more funding.

BUDGET SIZE	AVERAGE CHURCH PROGRAMS EXPENSE	MEDIAN CHURCH PROGRAMS EXPENSE
Up to \$100,000	\$5,187	\$4,200
\$101,000-250,000	\$13,035	\$12,000
\$250,001-500,000	\$36,378	\$25,000
Over \$500,000	\$71,182	\$58,870

Churches pastored by senior pastors have about four times more money dedicated to church programs than churches with a solo pastor.

POSITION IN CHURCH	AVERAGE CHURCH PROGRAMS EXPENSE	MEDIAN CHURCH PROGRAMS EXPENSE
Senior Pastor	\$32,005	\$20,000
Solo Pastor	\$8,445	\$5,150

Church programs expense is over 50% higher in churches where debt is used as needed compared to churches which are reluctant to accept debt.

ATTITUDE TOWARDS DEBT	AVERAGE CHURCH PROGRAMS EXPENSE	MEDIAN CHURCH PROGRAMS EXPENSE
Reluctant to assume it	\$18,530	\$10,000
Used as needed	\$28,196	\$15,300

ADMINISTRATION AND SUPPLIES

Fifth in the order of money allotment is the administration and supplies expense, amounting to:

- Average: \$17,853
- Median: \$7,495

This expense increases at about the same rate as the budget size; a 400% increase in the budget generates an average growth of 359% and a median growth of 431% in the administration and supplies rubric.

BUDGET SIZE	AVERAGE ADMINISTRATION & SUPPLIES COST	MEDIAN ADMINISTRATION & SUPPLIES COST
Up to \$100,000	\$4,276	\$2,730
\$101,000-250,000	\$8,182	\$6,600
\$250,001-500,000	\$19,607	\$14,500
Over \$500,000	\$62,456	\$41,816

Churches where solo pastors serve are inclined to spend about three times less on administration and supplies than churches where senior pastors lead.

POSITION IN CHURCH	AVERAGE ADMINISTRATION & SUPPLIES COST	MEDIAN ADMINISTRATION & SUPPLIES COST
Senior Pastor	\$19,511	\$11,540
Solo Pastor	\$6,121	\$3,966

The more liberal attitude towards debt also enlarges the spending on administration and supplies: the average amount increases by 44%, and the median sum by 86%.

ATTITUDE TOWARDS DEBT	AVERAGE ADMINISTRATION & SUPPLIES COST	MEDIAN ADMINISTRATION & SUPPLIES COST
Reluctant to assume it	\$14,306	\$4,663
Used as needed	\$20,535	\$8,650

DENOMINATIONAL CONTRIBUTIONS AND FEES

The smallest expense in the budget goes towards denominational contributions and fees:

- Average: \$11,539
- Median: \$5,000

An interesting pattern is visible when comparing the denominational contributions and fees with the budget size. These fees decrease when the budget is either very small or very large, and reach a peak in the case of middle-size budgets.

BUDGET SIZE	AVERAGE DENOMINATIONAL CONTRIBUTIONS & FEES	MEDIAN DENOMINATIONAL CONTRIBUTIONS & FEES
Up to \$100,000	\$3,659	\$1,680
\$101,000-250,000	\$11,969	\$10,250
\$250,001-500,000	\$19,569	\$6,300
Over \$500,000	\$15,042	\$2,700

Denominational contributions and fees do not vary much with the type of pastoral staff; churches with senior pastors contribute to their denomination only a little more than those with solo pastors.

POSITION IN CHURCH	AVERAGE DENOMINATIONAL CONTRIBUTIONS & FEES	MEDIAN DENOMINATIONAL CONTRIBUTIONS & FEES
Senior Pastor	\$12,964	\$5,500
Solo Pastor	\$11,023	\$5,150

The average denominational contributions and fees do not differ too much with the various attitudes towards debt. However, the median amounts increase with the openness towards assuming debt.

ATTITUDE TOWARDS DEBT	AVERAGE DENOMINATIONAL CONTRIBUTIONS & FEES	MEDIAN DENOMINATIONAL CONTRIBUTIONS & FEES
Reluctant to assume it	\$9,589	\$2,400
Used as needed	\$12,490	\$6,500

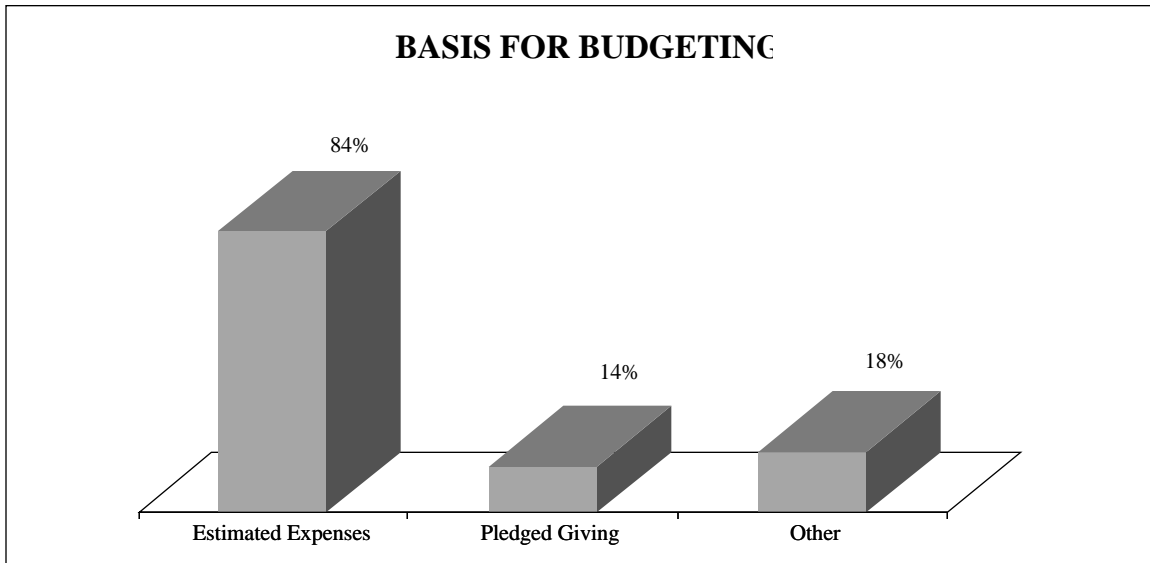
OTHER EXPENSES

Finally, there are other expenses that were mentioned by respondents:

- Average: \$25,430
- Median: \$7,226

BASIS FOR BUDGETING

More than eight in ten churches (84%) base their budget on estimated expenses. Only 14% of interviewed churches rely on pledged giving for their budget. Additionally, 18% of churches resort to other means to establish their budget.

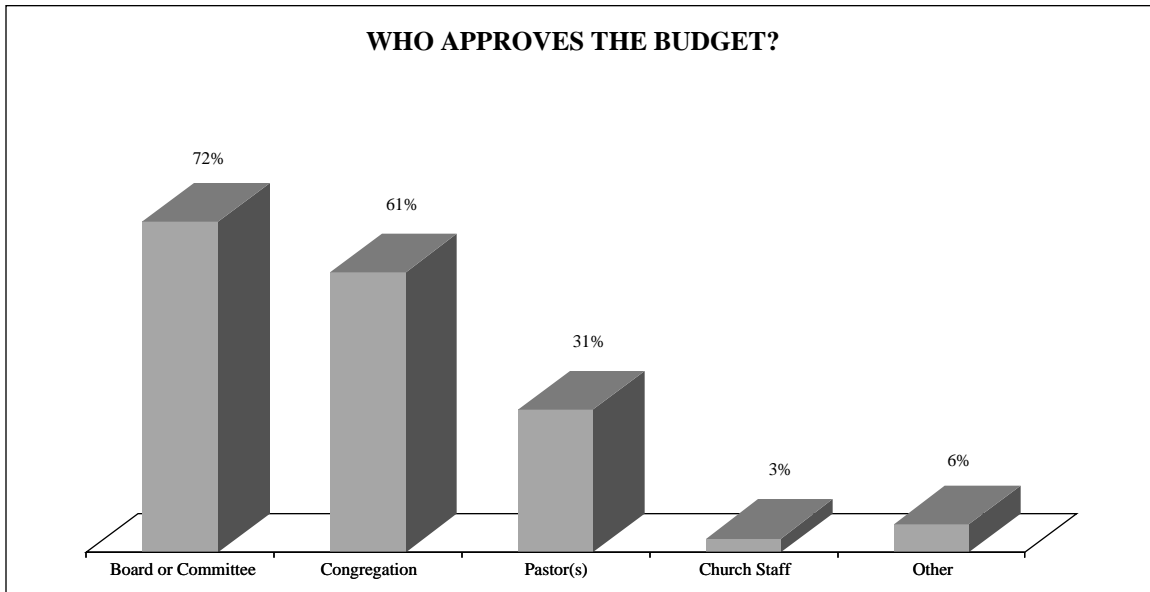


As a minor trend, not to contradict the main probability seen in the graph above, churches whose budgets do not exceed \$100,000 are more likely to consider estimated expenses as a budget basis.

Conversely, those whose budgets are between \$250,001-500,000 are more inclined than all other churches in various budget ranges to rely on pledged giving.

BUDGET APPROVAL

In almost three quarters of churches (72%) a board or committee approves the budget. Also, in more than six churches out of ten (61%) the congregation is active in the approval process. Less involved are the pastors (31%), the staff (3%), or others (6%).

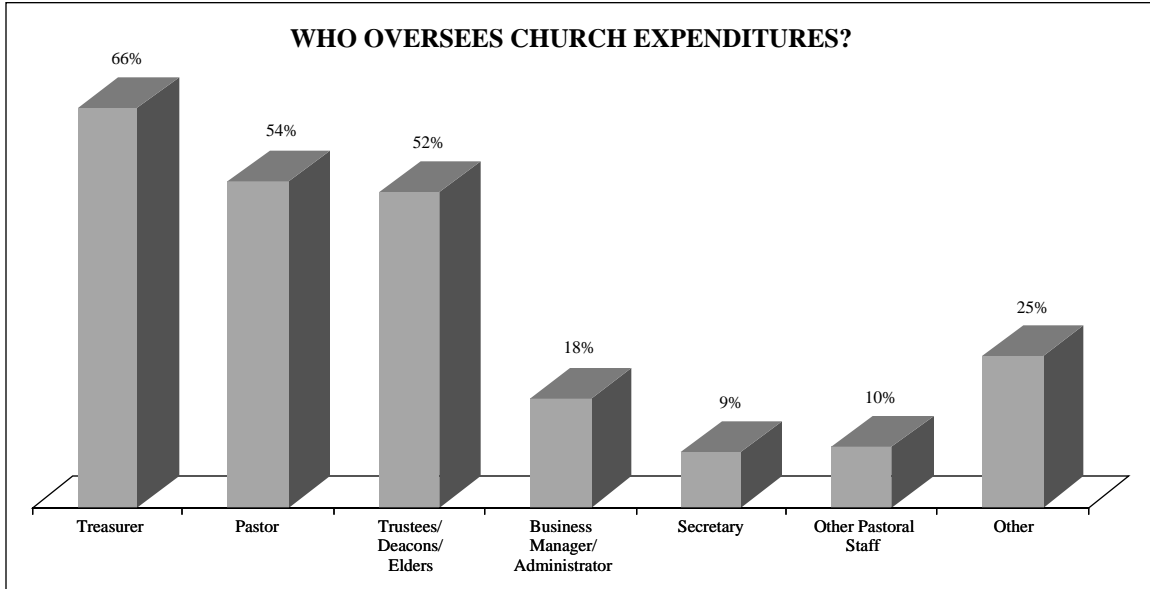


As a minor trend, in churches where a senior pastor serves it is more likely that the budget is approved by the congregation (63% vs. 55% in churches with solo pastors.)

In churches where solo pastors lead it is more probable that a board or committee approves the budget (79% vs. 69% in churches with senior pastors.)

OVERSIGHT OF CHURCH EXPENDITURES

Two thirds of respondents affirmed that the church treasurer is responsible with the oversight of church expenditures within the budget. Slightly over half churches entrust their pastor (54%) or their trustees, deacons, or elders (52%) with this task.



Additional minor trends show that when budgets are between \$100,001-250,000, it is more likely that a treasurer or secretary will be the overseer of expenses. Churches with budgets between \$250,001-500,000 will more probably have other people as expense overseers. When budgets rise over \$500,000, it is more likely that a business manager or administrator, or other pastoral staff, will oversee budget expenditures.

When the church employs a senior pastor, it is more likely that other pastoral staff or a secretary will oversee the expense side of the budget. When only a solo pastor is present, it is more probable that a treasurer will perform this function.

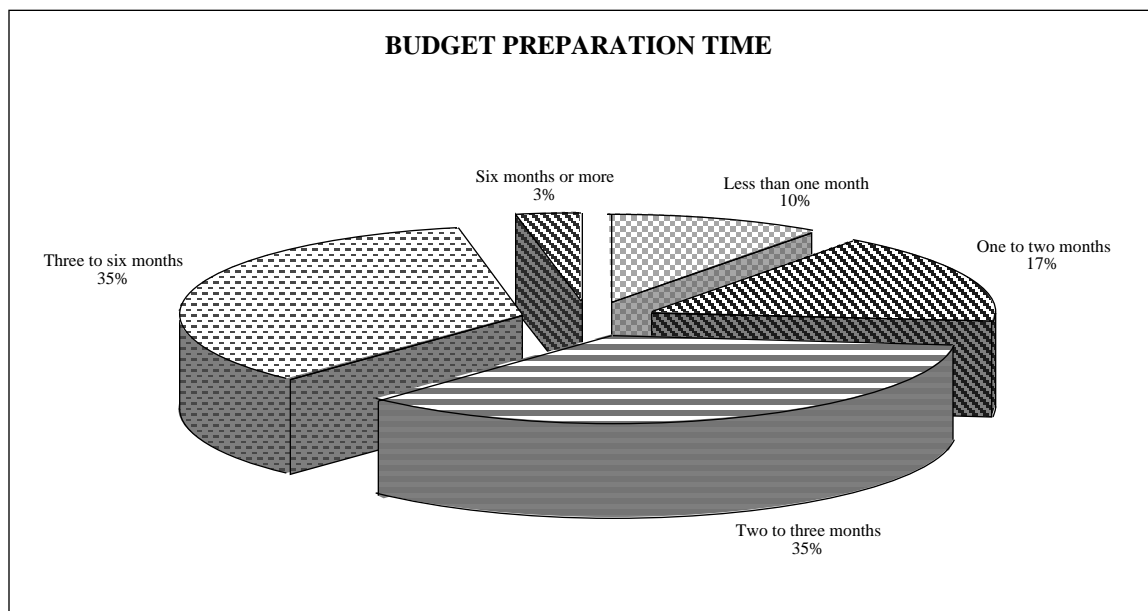
ABOUT THE MONTH WHEN THE BUDGET BECOMES EFFECTIVE

In almost three quarters of churches (73%), the budget goes into effect in January. No church indicated November or December as a fiscal year start. Few churches start their budget year in the rest of the months of the year.

FISCAL YEAR START	CHURCHES (%)
January	73
February	1
March	1
April	4
May	1
June	3
July	8
August	1
September	3
October	5

ABOUT THE LENGTH OF TIME NEEDED FOR BUDGET PREPARATION

Over two thirds of churches (70%) indicated that work on the budget starts two to three months or three to six months (35% each option) before the budget becomes effective.

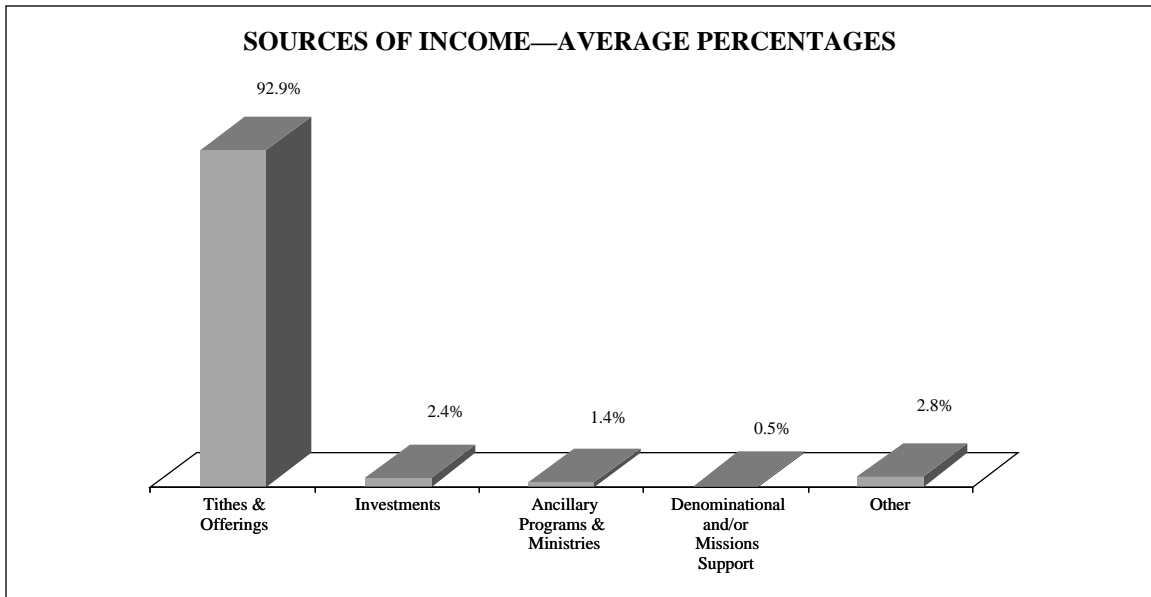


Budgets up to \$100,000 are more likely to require up to two months to be prepared, while those between \$250,001-500,000 will more probably need three to six months of work. Not surprisingly, no budget over \$500,000 is being prepared in less than a month.

SOURCES OF INCOME

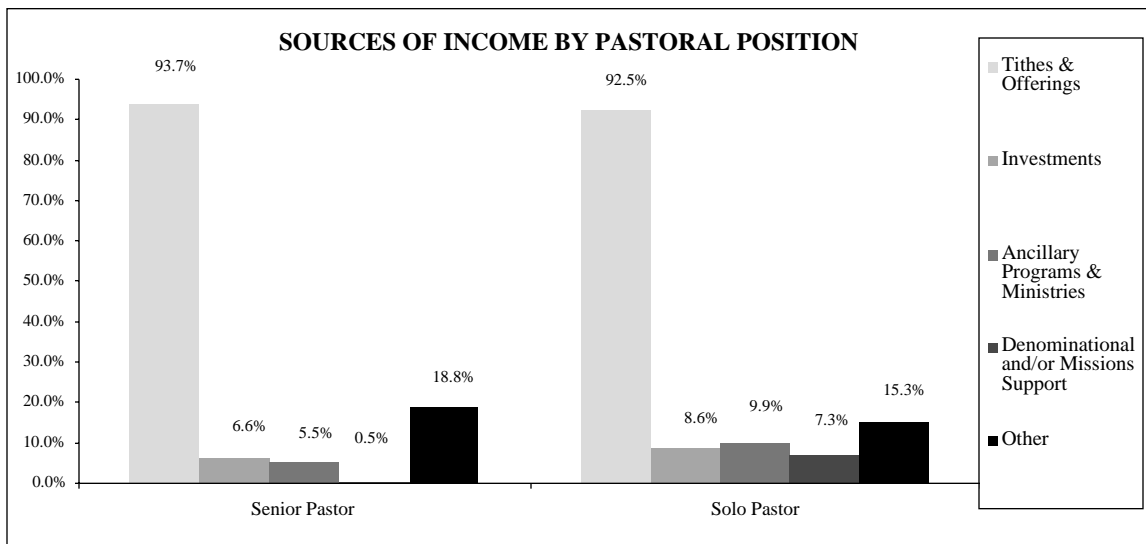
GENERAL CONSIDERATIONS

Almost 93% of churches rely on tithes and offerings for their income. In addition, churches derive their income from investments, ancillary programs and ministries (such as bookstores, cafeterias, daycare centers, libraries, radio stations, schools, thrift shops, etc.), denominational and missions support, as well as other sources.

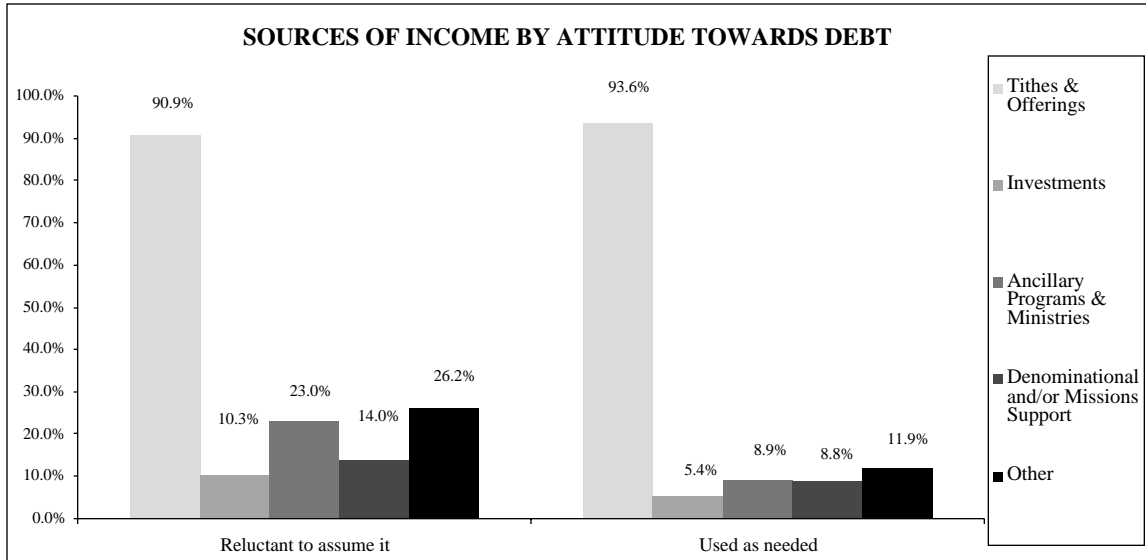


In addition to these general trends, churches with larger budgets tend to rely less on tithes and offerings, investments, and denominational and/or missions support than churches with smaller budgets. Conversely, the more financial power a church has, the more it sources its income from other sources. Ancillary programs and ministries are the appanage of churches situated at both extremes of the financial spectrum.

Also, churches where a solo pastor serves are more likely to draw their income, on average, from investments, ancillary programs and ministries, and denominational and/or missions support, than churches pastored by senior ministers.

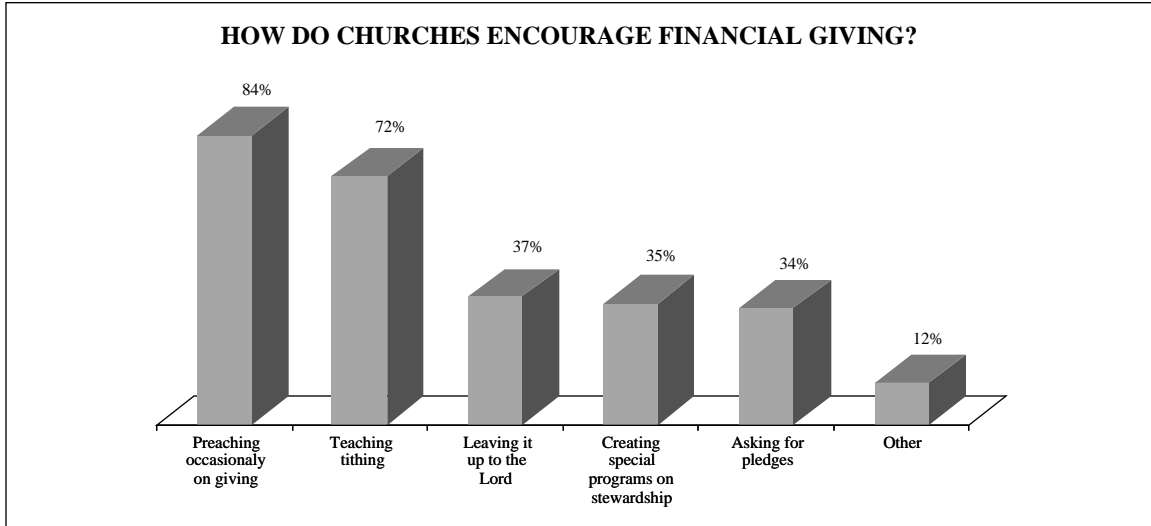


The attitude towards debt seems to have a serious influence on sources of income. The more openness towards debt, the less reliance on investments, ancillary programs and ministries, and denominational and/or missions support.



WAYS TO ENCOURAGE FINANCIAL GIVING

Churches have a variety of ways of encouraging the financial giving among the parishioners. The main venue is the occasional preaching on giving (in 84% of cases), followed by the teaching of tithing (72%).



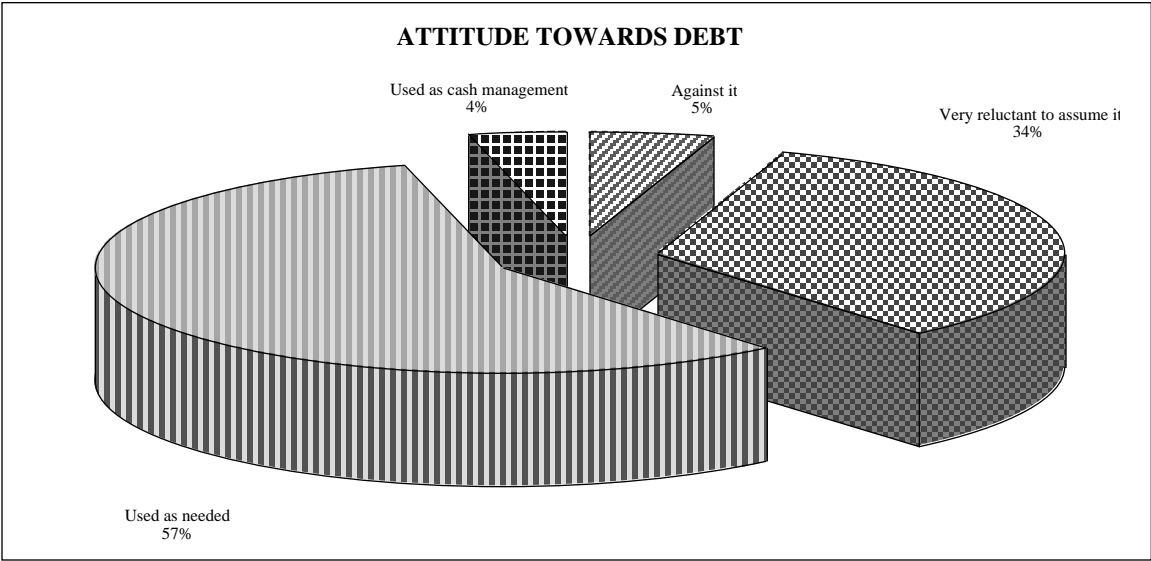
Churches with senior pastors are more likely to teach tithing than churches with solo or other kinds of pastors (81% vs. 64% and 51% respectively).

Also, churches which use debt as needed are more likely to ask for pledges than those which are reluctant to assume debt (44% vs.20%.) They are too, more likely to create special programs on stewardship (43% vs.25%.)

INDEBTEDNESS

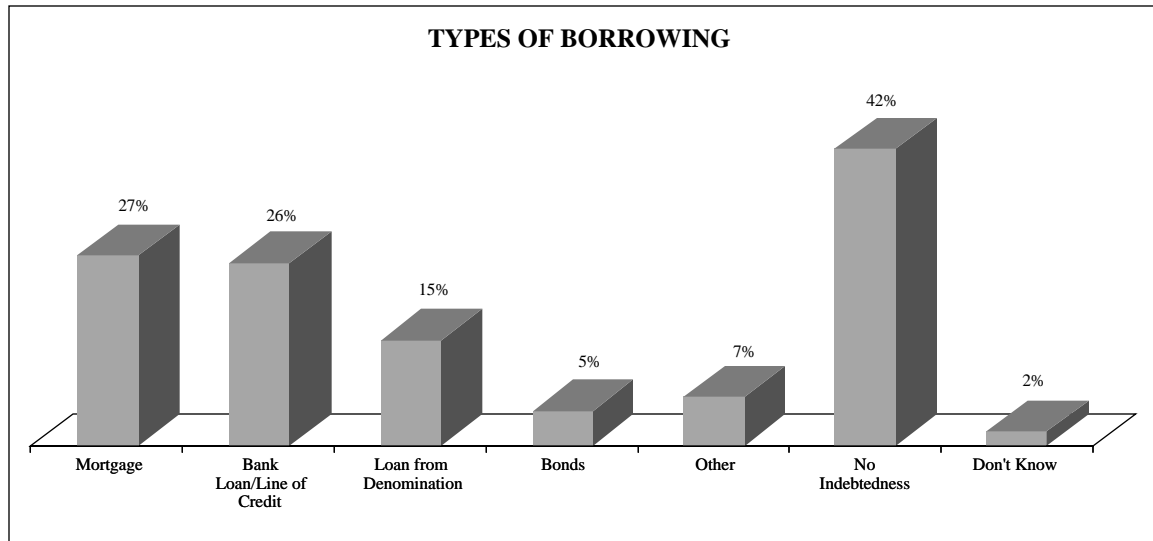
ATTITUDE TOWARDS DEBT

More than half churches (57%) use debt only as needed for capital improvements. Over one third of them (34%) are very reluctant to assume any debt. Only one in twenty churches (5%) have a policy against borrowing, while 4% use debt or lines of credit as a cash management tool. It seems that any extreme is not favored by too many churches, while more moderate degrees of debt acceptance are more common.



DIFFERENT TYPES OF BORROWING USED BY CHURCHES

Thankfully, almost half churches (42%) are debt free. However, over a quarter (27%) use a mortgage, while another quarter (26%) have a bank loan or a line of credit. The least popular form of borrowing are bonds—only 5% of churches rely on such means.

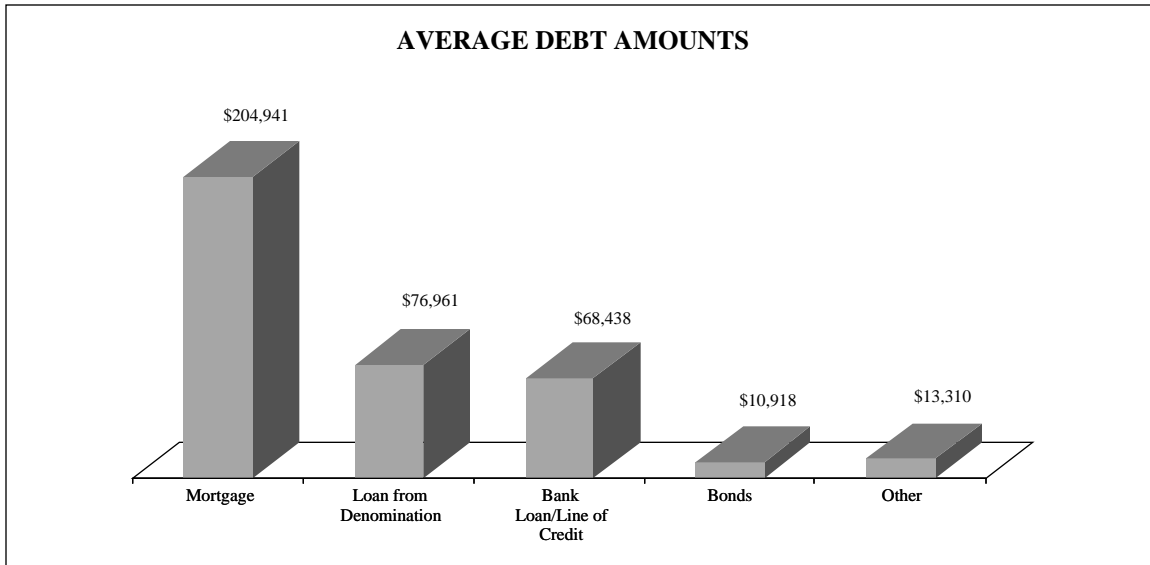


Churches with a budget up to \$100,000 are less likely to have any bank loan or line of credit, and are more likely to have no indebtedness at all. Churches with budgets between \$100,001-250,000 are more likely to have a loan from their denomination. Churches with budgets between \$250,001-500,000 are more likely to rely on bonds and less likely to be debt free. Churches with budgets above \$500,000 are least likely to be debt free and are more likely to have a mortgage or a bank loan/line of credit.

Churches act in consistency with their debt policies. Those which have declared themselves against any form of debt do not have one. Those who are reluctant against it tend to be debt free as well, while those who use it as needed are likely to have a bank loan or line of credit, or a loan from the denomination, or a mortgage.

DEBT AMOUNTS

The average amounts owed by churches in each of the surveyed categories are seen in the chart below. The information is based on those who reported this form of borrowing. Mortgage is the largest type of debt, followed by loans from denomination, bank loans or lines of credit, and bonds.



As most churches do not owe any money, the median amounts for all the above categories are zero.

The mortgage amount grows with the size of the budget and the liberality of the attitude towards debt. Churches with senior pastors also rely more on mortgages than those with solo pastors (on average, \$196,131 vs. \$76,487.)

Loans from denominations become bigger when the budget size is larger and when the church is pastored by a senior minister. When churches use debt as needed, their loan from denominations is larger than when they are reluctant to receive it. Churches which accept debt as a cash management tool have the smallest loans from their denominational authority.

Same as the loans from denominations, the bank loans or lines of credit are larger when the budget size is larger and when a senior pastor leads the flock. As far as the attitude towards debt is concerned, the largest loans characterize churches which use debt as needed.

Relatively few churches purchase bonds. Those most likely to do so have a budget exceeding \$500,000, employ a senior pastor, or intend to use debt on an as-needed basis.

With the growth of the budget size, other forms of indebtedness are used on a larger scale. Also, churches with solo pastors use larger amounts of other forms of debt. The attitude towards debt influences the other borrowing too; the largest amounts are borrowed by churches where debt is utilized as needed.

SALARIES

TOP PASTORAL POSITION

The various components of a pastor's remuneration are received by the following percentages of ministers:

SALARY CATEGORY	% OF PASTORS RECEIVING IT
COMPENSATION	
Base Salary	97
BENEFITS	
Health insurance	75
Pension/retirement	67
Housing allowance	59
Auto allowance	39
Parsonage equivalent	37
Employer-paid Social Security benefits	30
Life insurance	29
Disability insurance	25
REIMBURSED EXPENSES	
Continuing education	62
Professional expenses	48
Auto expenses	45
Entertainment/hospitality	23
Other	9

SENIOR PASTOR

57% of respondents indicated that the top pastoral position in their church belongs to a senior pastor. All churches with budgets over \$500,000 surveyed employ a senior pastor, as well as the majority (85%) of those whose budget is between \$250,001-500,000.

The following table presents the salary structure of a senior pastor.

SALARY CATEGORY <i>(number of reporting respondents in parenthesis)</i>	AVERAGE AMOUNT (\$)	MEDIAN AMOUNT (\$)
COMPENSATION		
Base Salary (136)	34,394	31,006
BENEFITS		
Parsonage equivalent (36)	12,727	8,200
Housing allowance (86)	16,447	15,250
Auto allowance (36)	3,305	3,005
Pension/retirement (88)	4,716	3,745
Employer-paid Social Security benefits (34)	4,354	4,000
Health insurance (94)	5,290	5,000
Life insurance (37)	2,538	501
Disability insurance (30)	827	570
REIMBURSED EXPENSES		
Auto expenses (60)	2,158	1,950
Continuing education (76)	1,445	996
Professional expenses (70)	1,207	596
Entertainment/hospitality (36)	796	700
Other (9)	2,724	1,013

The next table shows senior pastors' salaries according to different budget sizes.

SALARY CATEGORY	BUDGET SIZE							
	Up to \$100,000		\$100,001- \$250,000		\$250,001- \$500,000		Over \$500,000	
	Average Amount (\$)	Median Amount (\$)	Average Amount (\$)	Median Amount (\$)	Average Amount (\$)	Median Amount (\$)	Average Amount (\$)	Median Amount (\$)
COMPENSATION								
Base Salary	18,033	19,000	29,030	29,001	36,674	35,100	49,155	47,000
BENEFITS								
Parsonage equivalent	7,138	6,100	17,320	6,500	9,285	10,500	16,063	15,000
Housing allowance	10,360	13,000	17,421	14,020	14,770	15,312	20,638	19,400
Auto allowance	2,750	3,000	2,830	2,550	3,408	3,007	3,837	3,795
Pension/ retirement	3,600	3,840	3,828	3,100	5,534	4,545	5,531	4,451
Employer-paid SS benefits	4,300	4,000	3,488	3,363	4,729	4,400	5,079	4,300
Health insurance	4,600	4,600	5,509	5,300	4,375	4,140	6,680	6,482
Life insurance	513	501	1,464	370	1,287	516	5,256	613
Disability insurance	420	400	688	509	783	500	1,274	1,198
REIMBURSED EXPENSES								
Auto expenses	1,743	1,500	2,159	2,200	2,316	2,000	1,625	1,200
Continuing education	670	550	1,087	900	1,735	998	2,090	1,500
Professional expenses	209	200	1,386	550	789	700	1,991	609
Entertainment/ hospitality	681	650	789	517	758	863	829	700
Other	400	400	1,383	1,000	3,993	1,365	0	0

The following table presents senior pastors' salaries according to the ministers' age.

SALARY CATEGORY	AGE			
	Under 40 Years Old		40 Years Old and Over	
	Average Amount (\$)	Median Amount (\$)	Average Amount (\$)	Median Amount (\$)
COMPENSATION				
Base Salary	31,616	26,000	34,974	31,999
BENEFITS				
Parsonage equivalent	5,600	6,000	13,018	8,200
Housing allowance	18,517	14,394	15,897	15,812
Auto allowance	4,782	3,900	3,010	2,997
Pension/retirement	4,088	3,550	4,931	3,840
Employer-paid SS benefits	4,293	3,000	4,364	4,001
Health insurance	5,140	4,850	5,309	5,001
Life insurance	2,139	1,200	2,681	501
Disability insurance	843	470	824	620
REIMBURSED EXPENSES				
Auto expenses	1,367	1,193	2,356	2,012
Continuing education	1,360	750	1,470	997
Professional expenses	1,569	600	1,111	597
Entertainment/hospitality	700	600	815	750
Other	883	988	1,373	1,365

SOLO PASTOR

43% of respondents indicated that the top pastoral position in their church belongs to a solo pastor. Over three quarters (76%) of churches whose budgets do not exceed \$100,000 employ a solo pastor.

The following table presents the salary structure of a solo pastor.

SALARY CATEGORY <i>(number of reporting respondents in parenthesis)</i>	AVERAGE AMOUNT (\$)	MEDIAN AMOUNT (\$)
COMPENSATION		
Base Salary (96)	23,788	24,192
BENEFITS		
Parsonage equivalent (47)	11,478	7,200
Housing allowance (50)	9,579	9,120
Auto allowance (42)	2,708	2,550
Pension/retirement (62)	4,019	3,809
Employer-paid Social Security benefits (30)	2,677	2,421
Health insurance (66)	5,219	5,222
Life insurance (20)	1,081	500
Disability insurance (10)	484	307
REIMBURSED EXPENSES		
Auto expenses (33)	2,374	2,008
Continuing education (61)	777	514
Professional expenses (30)	1,122	650
Entertainment/hospitality (8)	713	425
Other (8)	4,524	3,470

The table below presents the solo pastors' salaries according to the church budget size. The number of solo pastors in churches with budgets over \$250,000 is not statistically significant.

SALARY CATEGORY	BUDGET SIZE			
	Up to \$100,000		\$100,001-\$250,000	
	Average Amount (\$)	Median Amount (\$)	Average Amount (\$)	Median Amount (\$)
COMPENSATION				
Base Salary	20,256	20,840	27,610	28,300
BENEFITS				
Parsonage equivalent	10,804	8,400	8,103	7,150
Housing allowance	7,579	7,000	11,909	10,918
Auto allowance	2,629	2,600	2,875	2,800
Pension/retirement	3,372	3,200	4,686	4,331
Employer-paid SS benefits	2,631	2,399	3,006	2,940
Health insurance	4,701	4,890	5,667	5,450
Life insurance	838	400	1,370	800
Disability insurance	338	300	463	375
REIMBURSED EXPENSES				
Auto expenses	2,080	1,450	2,544	2,250
Continuing education	586	498	1,156	775
Professional expenses	919	710	1,542	750
Entertainment/hospitality	838	750	717	350

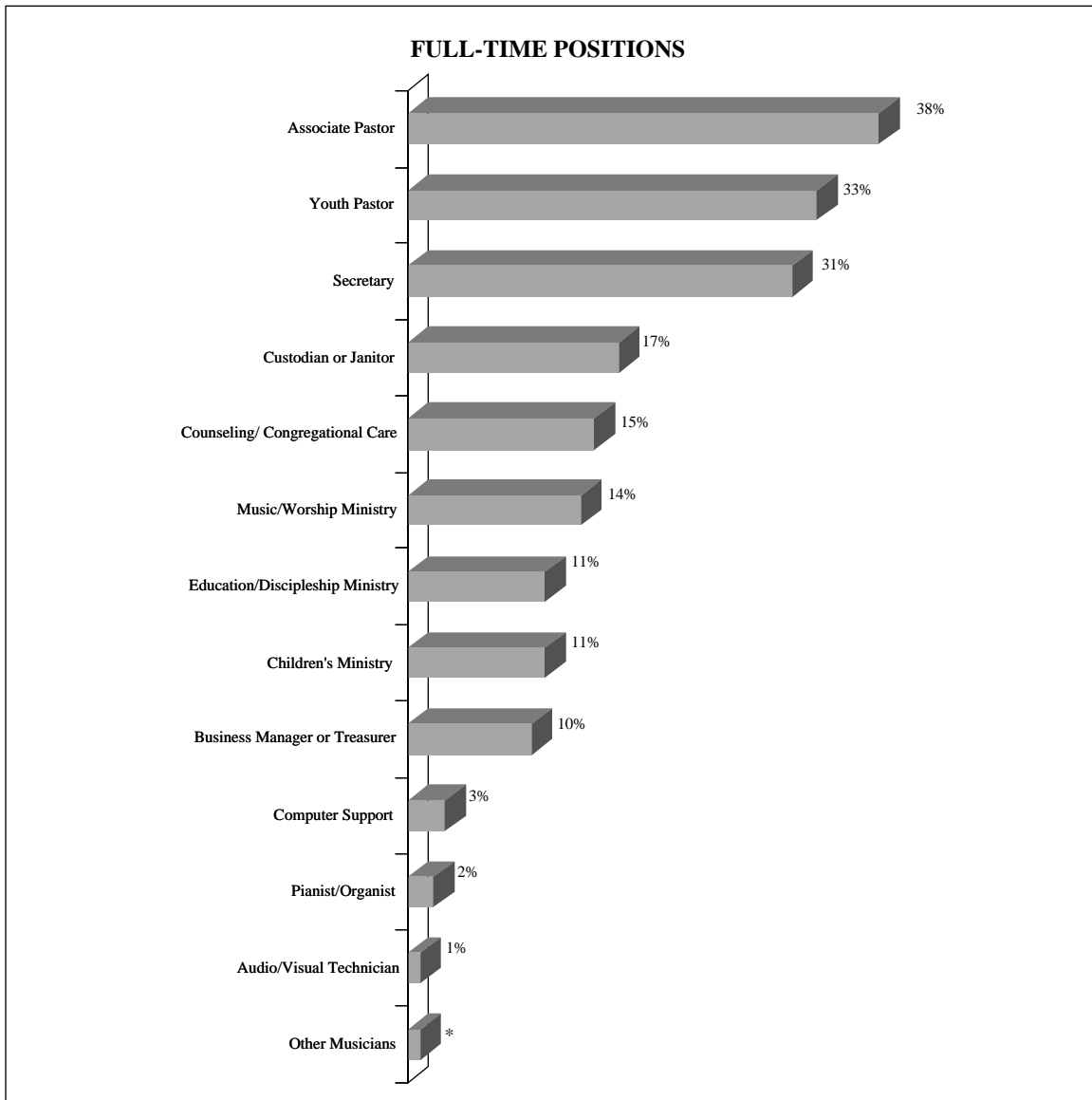
The following table refers to solo pastors' salaries according to their age.

SALARY CATEGORY	AGE			
	Under 40 Years Old		40 Years Old and Over	
	Average Amount (\$)	Median Amount (\$)	Average Amount (\$)	Median Amount (\$)
COMPENSATION				
Base Salary	23,739	25,003	23,803	22,820
BENEFITS				
Parsonage equivalent	8,775	9,800	12,873	7,000
Housing allowance	8,945	8,580	9,757	9,240
Auto allowance	3,145	3,225	2,572	2,100
Pension/retirement	2,831	2,744	4,365	4,100
Employer-paid SS benefits	2,811	2,506	2,575	2,401
Health insurance	6,047	5,700	4,884	5,001
Life insurance	530	300	1,178	503
Disability insurance	375	375	512	300
REIMBURSED EXPENSES				
Auto expenses	1,772	1,350	2,636	2,500
Continuing education	635	508	832	516
Professional expenses	1,633	700	827	600
Entertainment/hospitality	983	1,000	550	300

AN OVERVIEW OF POSITIONS BASED ON THEIR STATUS

FULL-TIME POSITIONS

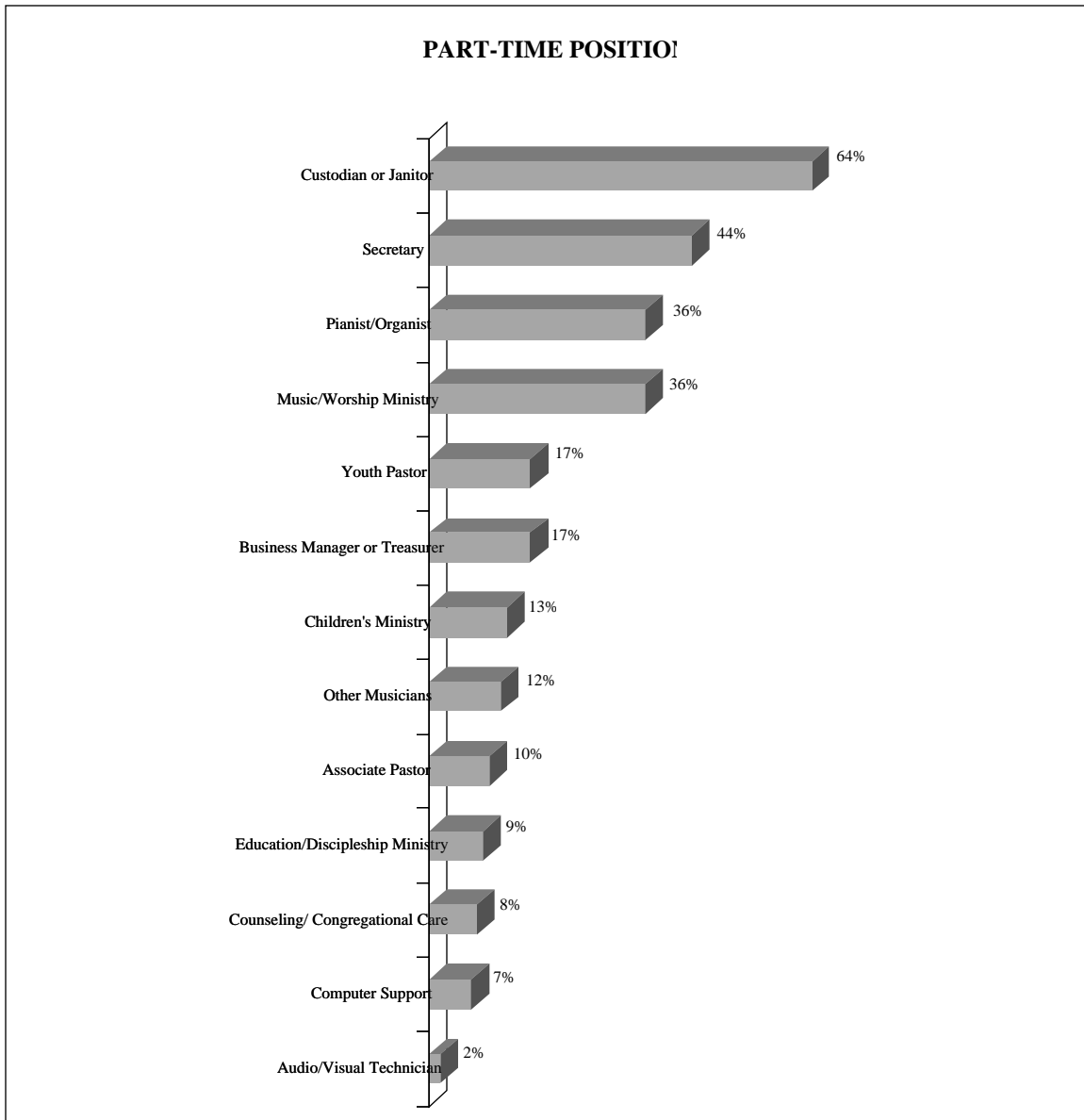
Aside from the pastoral position, most frequently churches employ full-time associate pastors (38%), youth pastors (33%), and secretaries (30%).



*less than 1/2 of 1%

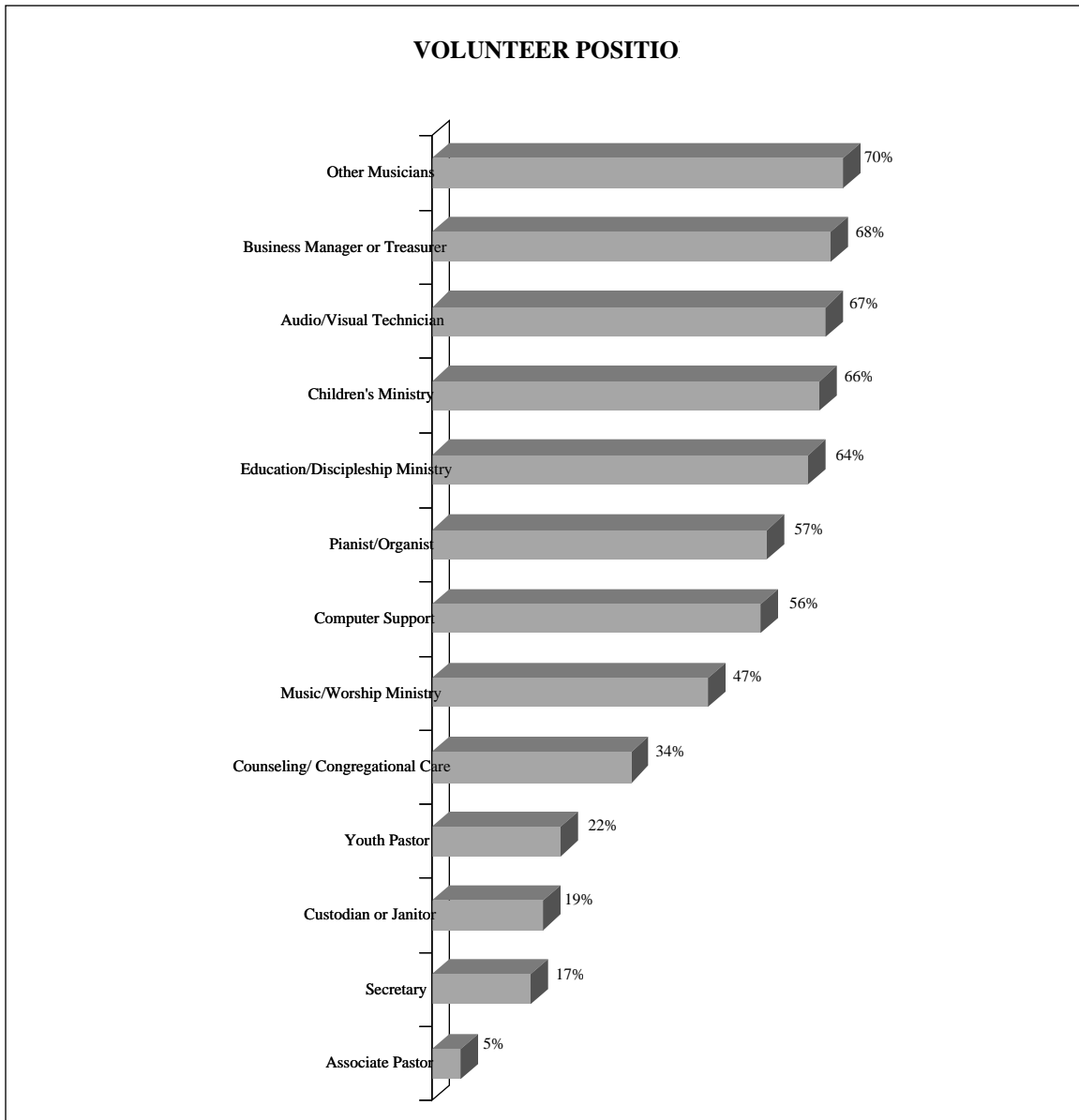
PART-TIME POSITIONS

Almost two thirds of churches employ a part-time custodian or janitor. Also, close to half of the surveyed churches (42%) have a part-time secretary.



VOLUNTEER POSITIONS

As the chart below shows, volunteer positions are very common. The least frequent volunteer position is for associate pastors (only 5%).



POSITIONS REPORTED BOTH FULL- AND PART-TIME

ASSOCIATE PASTOR

Churches with budgets up to \$250,000 are more likely to have no associate pastors or to use volunteers for this position. Churches whose budget is above this amount are more likely to have a full-time associate pastor. Senior pastors are also more likely to have an associate minister, while solo pastors are more likely to work alone.

Full-time Associate Pastor

- Average salary: \$35,647
- Median salary: \$33,604

The following table presents associate pastors' salaries according to the church budget.

CHURCH BUDGET <i>(number or reporting respondents in parenthesis)</i>	AVERAGE SALARY	MEDIAN SALARY
Up to \$100,000 (3)	\$30,000	\$30,000
\$100,001-250,000 (19)	\$29,307	\$28,000
\$250,001-500,000 (28)	\$35,105	\$34,300
Over \$500,000 (31)	\$41,685	\$41,100

Part-time Associate Pastor

- Average hourly wages: \$9.71
- Median hourly wages: \$9.59
- Average number of hours worked per week: 22.6
- Median number of hours worked per week: 20.0

BUSINESS MANAGER OR TREASURER

Churches with budgets up to \$100,000 are more likely to have no business manager or treasurer. Congregations where the budget is between \$100,001-250,000 are more likely to have a volunteer do this job. Churches with budgets between \$250,001-500,000 are more likely to have a part-time employee who fulfills this role. When the budget exceeds \$500,000 it is more probable that a full-time treasurer or business manager is employed. In churches with solo pastors the business managers or treasurers are most likely volunteers.

Full-time Business Manager/Treasurer

- Average salary: \$29,552
- Median salary: \$25,945

The following table shows business manager or treasurer's salary by the church budget.

CHURCH BUDGET (<i>number or reporting respondents in parenthesis</i>)	AVERAGE SALARY	MEDIAN SALARY
Up to \$100,000 (0)	\$0	\$0
\$100,001-250,000 (1)	\$8,000	\$8,000
\$250,001-500,000 (6)	\$22,702	\$23,140
Over \$500,000 (15)	\$34,166	\$29,945

Part-time Business Manager/Treasurer

- Average hourly wages: \$11.00
- Median hourly wages: \$8.81
- Average number of hours worked per week: 15.1
- Median number of hours worked per week: 12.0

CUSTODIAN OR JANITOR

It is more likely to see volunteers or even nobody in the custodial/janitorial role in churches with a maximum of \$100,000 in their budgets. On the other hand, it is more likely to encounter part-time workers of this kind when the budget is between \$100,001-250,000. Above this amount, it is more probable that full-time staff is employed. Solo pastors are more likely to have volunteers in their teams who respond to this need.

Full-time Custodian or Janitor

- Average salary: \$19,271
- Median salary: \$17,000

The following table shows the custodian or janitor's salary by the church budget.

CHURCH BUDGET <i>(number or reporting respondents in parenthesis)</i>	AVERAGE SALARY	MEDIAN SALARY
Up to \$100,000 (2)	\$2,110	\$2,110
\$100,001-250,000 (13)	\$9,580	\$9,970
\$250,001-500,000 (15)	\$24,995	\$17,970
Over \$500,000 (19)	\$23,941	\$21,300

Part-time Custodian or Janitor

- Average hourly wages: \$9.21
- Median hourly wages: \$8.00
- Average number of hours worked per week: 13.5
- Median number of hours worked per week: 12.0

PIANIST/ORGANIST

When the budget is \$250,001-\$500,000 it is more likely that a part-time pianist or organist is employed by the church. Yet it is more probable to have a full-time organist serving when the budget is above \$500,000. It is more probable too, to encounter full-time pianists/organists in churches with other top pastoral position. No church with a solo pastor indicated that it employs a full-time such musician.

Full-time Pianist/Organist

- Average salary: \$11,151
- Median salary: \$7,000

Part-time Pianist/Organist

- Average hourly wages: \$14.29
- Median hourly wages: \$12.82
- Average number of hours worked per week: 8.7
- Median number of hours worked per week: 5.5

SECRETARY

A full-time secretary is more likely to be hired by churches with budgets above \$250,000, while a part-time one is more probably employed by churches with \$100,001-250,000 budgets. When the budget is up to \$100,000, it is likely that there is no secretary or there are volunteers who offer their energy for this purpose. Also, full-time secretaries are more likely hired by churches where the prime pastoral position is either held by a senior pastor or by other pastor. Solo pastors are more likely to rely on volunteers or on no one.

Full-time Secretary

- Average salary: \$19,516
- Median salary: \$18,700

The following table shows how the secretary's salary varies with the church budget.

CHURCH BUDGET <i>(number or reporting respondents in parenthesis)</i>	AVERAGE SALARY	MEDIAN SALARY
Up to \$100,000 (3)	\$8,300	\$7,500
\$100,001-250,000 (20)	\$15,635	\$14,500
\$250,001-500,000 (23)	\$21,705	\$18,500
Over \$500,000 (28)	\$22,193	\$21,000

Part-time Secretary

- Average hourly wages: \$8.52
- Median hourly wages: \$8.53
- Average number of hours worked per week: 21.9
- Median number of hours worked per week: 20.4

YOUTH PASTOR

Churches with budgets of \$100,000 or less are more likely to have no youth pastors or to use volunteers. Churches with budgets of \$100,001-250,000 are more likely to employ part-time pastors. When the budget is between \$250,001-500,000, either a part-time or a full-time youth pastor is more likely to be hired. The greatest likelihood to encounter a full-time youth pastor is when the church budget exceeds \$500,000. Senior pastors are more likely to work with full- or part-time youth pastors, while other top pastors are more likely to prefer full-time youth ministers. Solo pastors are more inclined not to hire youth pastors.

Full-time Youth Pastor

- Average salary: \$29,758
- Median salary: \$29,000

The following table shows youth pastors' salaries by the church budget.

CHURCH BUDGET <i>(number or reporting respondents in parenthesis)</i>	AVERAGE SALARY	MEDIAN SALARY
Up to \$100,000 (2)	\$50,000	\$50,000
\$100,001-250,000 (16)	\$22,893	\$23,743
\$250,001-500,000 (20)	\$31,244	\$29,984
Over \$500,000 (28)	\$32,737	\$31,000

Part-time Youth Pastor

- Average hourly wages: \$11.52
- Median hourly wages: \$10.05
- Average number of hours worked per week: 18.7
- Median number of hours worked per week: 19.1

OTHER STAFF POSITIONS

AUDIO/VISUAL TECHNICIAN

Churches whose budgets are \$100,000 or less and those served by solo pastors least likely to have an audio-visual technician.

CHILDREN'S MINISTRY

In churches where the budget maximum is \$100,000, either a volunteer or no one is responsible for the children's ministry. Volunteers are also more likely to be involved in this ministry in the churches with budgets between \$100,001-250,000. Churches with \$250,001-500,000 at their disposal are more probable to employ part-time children's ministers. The highest probability for a full-time children's minister in churches with a budget of over \$500,000. Senior pastors are more likely to work with a part-time children minister, while solo pastors are probably using volunteers.

COMPUTER SUPPORT

It is more likely to encounter computer support staff (either full- or part-time) in churches with budgets above \$500,000. When the budget is only up to \$100,000, it is more probable that there is no such personnel. Moreover, solo pastors are least probable to have any computer support staff in their team.

COUNSELING/CONGREGATIONAL CARE

In churches where the budget is confined to \$100,000 or less, it is more likely that there is no counseling or congregational care staff. At the more affluent end of the spectrum, churches with budgets above \$500,000 are more likely to employ a full-time person for this ministry. Senior pastors are more likely to use volunteers for this purpose, while solo pastors are more likely to use nobody in such a ministry. When other pastoral positioning is in place, full-time counselors are more likely present.

EDUCATION/DISCIPLESHP MINISTRY

It is more likely to find full-time educators in churches with over \$500,000 in their budgets. Part-time such ministers are more probable in churches with budgets of \$250,001-500,000. When the budget is between \$100,001-250,000, it is likely that volunteers will serve as educators. In churches with up to \$100,000 in their budgets, it is most likely that nobody will be available for this role. Solo pastors are least likely to have such personnel full-time, while other pastors are more likely to do so.

MUSIC/WORSHIP MINISTRY

The larger the budget, the more money is available for this ministry. Full-time positions are more likely in churches where the budget exceeds \$500,000. Part-time ones are more probable when the budget is between \$100,001-\$500,000. Volunteers, if any, are the ones more likely to perform this ministry in churches with budgets of \$100,000 and below. Also, in churches with solo pastors volunteers are more likely to minister in this area. In the cases of other pastors leading the congregation, full-time employees in the music/worship ministry are more common.

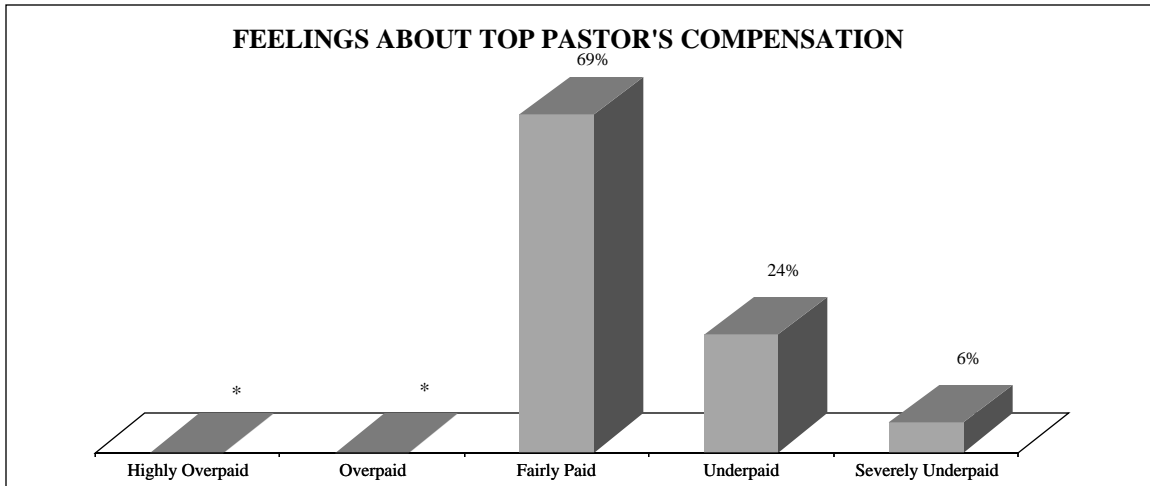
OTHER MUSICIANS

Very few churches employ other musicians full-time. Part-timers are more likely in churches with budgets of \$250,001-500,000, while volunteers are more probable in churches with budgets of \$100,001-250,000. When the budget is constrained to no more than \$100,000, it is more likely that there are no other musicians at all. Likewise, it is more likely that there are no other musicians in churches pastored by solo ministers. Other musicians are more probably to be hired full-time by churches with other top pastoral positions.

PONDERING THE PASTORAL SALARY SYSTEM

FEELINGS ABOUT TOP PASTOR'S CURRENT COMPENSATION

Most pastors are not complaining about their compensation. Only 1% of the respondents indicated that top pastors are either overpaid or highly overpaid. Yet more than two thirds (69%) indicated that the remuneration is fair. Less than a quarter (24%) claimed that pastors are underpaid. Over one in twenty (6%) cried out that they are severely underpaid.

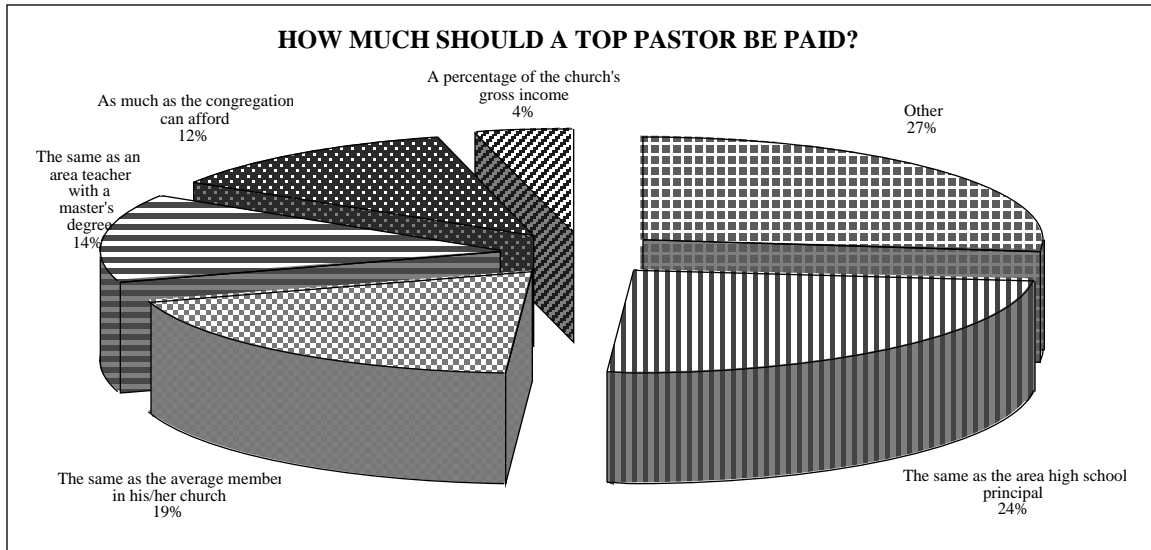


*less than 1/2 of 1%

Pastors of churches with a budget totaling up to \$100,000 are more likely to say that they are underpaid or even severely underpaid. Those whose churches have larger budgets are more likely to affirm that they are fairly paid. Also, solo pastors are more likely to admit severe underpayment.

HOW MUCH SHOULD A TOP PASTOR BE PAID?

It seems that the largest percentage of respondents have their own opinion about this matter: more than a quarter (27%) simply checked other. Almost a quarter of respondents (24%) affirmed that the top pastor should be paid as much as the area high school principal, almost one in five (19%) said that the top pastor should earn as much as the average member in his/her church, more than one in ten (14%) admitted that the same as an area teacher with a master's degree would be enough, and 12% indicated that just as much as the congregation can afford would be the best choice. Only 4% felt that a percentage of the church's gross income is a fair pay for the top pastor.



Pastors in churches with budgets up to \$100,000 are more likely to prefer the same salary as an area teacher with a master's degree.

Those in churches with budgets between \$250,001-500,000 are more likely to choose the salary of the area high school principal.

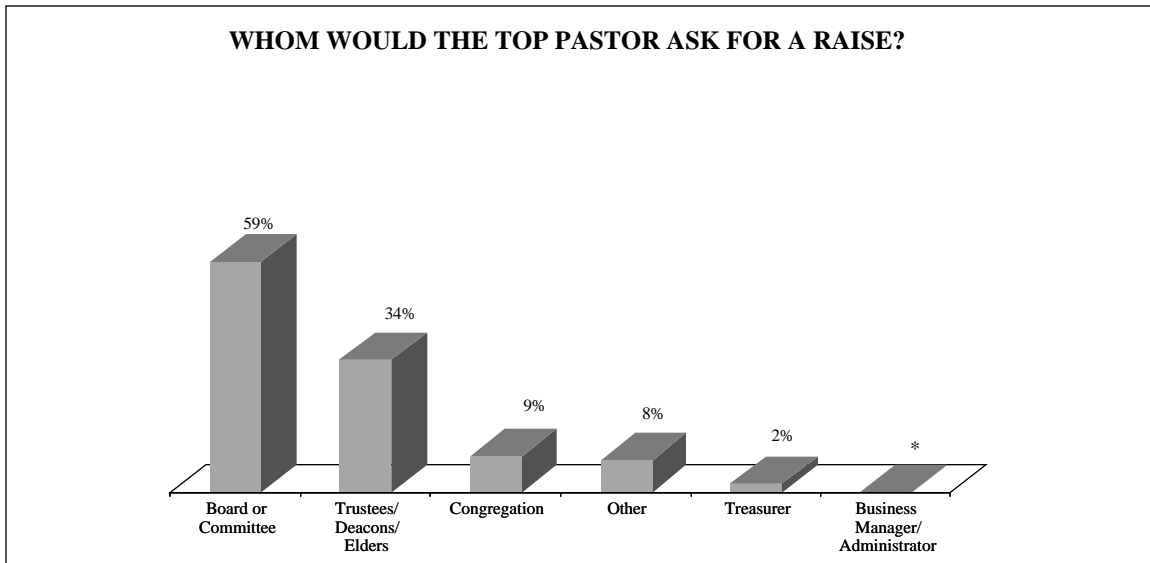
Top pastors from churches with budgets exceeding \$500,000 are more likely to favor other criteria for salary design.

Senior pastors are more likely to be happy with as much as the congregation can afford, while solo pastors are more inclined towards the same salary as an area teacher with a master's degree.

ABOUT ASKING FOR A RAISE

Almost nine in ten respondents (89%) said that it is appropriate for a pastor to ask for a raise.

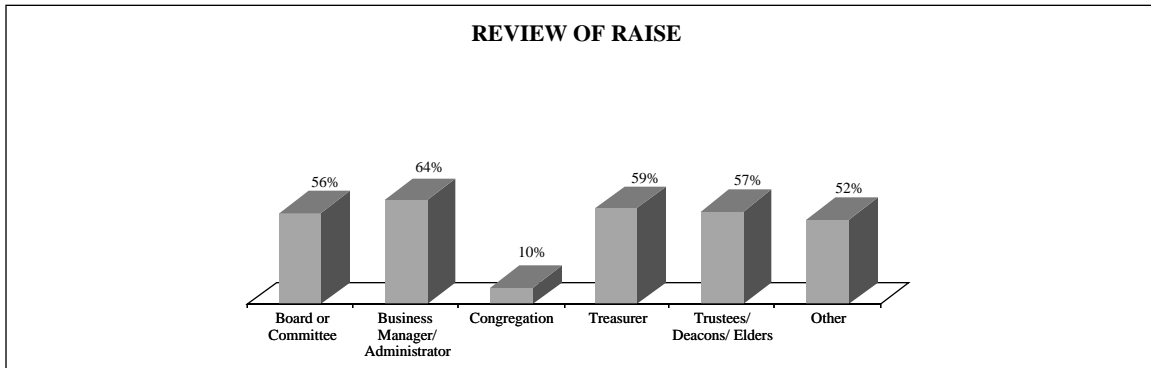
When asking for a raise, pastors primarily approach a board or committee (59%), and the church trustees, elders, or deacons (34%).



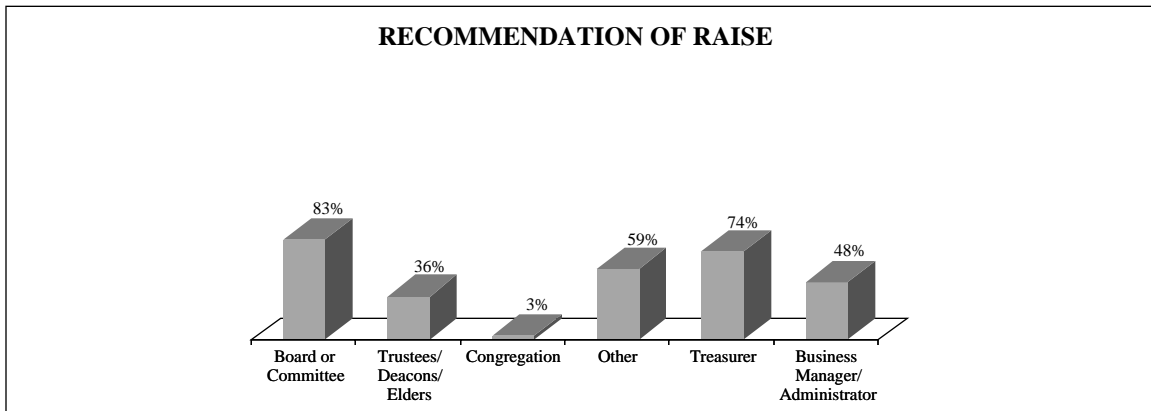
*less than 1/2 of 1%

REVIEW, RECOMMENDATION, AND APPROVAL

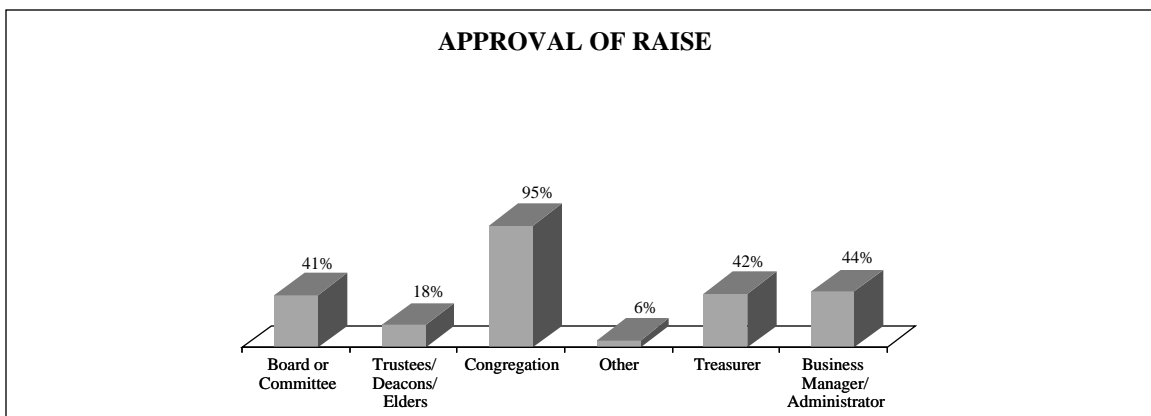
In the process of giving the pastor a raise, numerous factors play a reviewing role. The most involved is the business manager/administrator (64%), and least involved in this is the congregation (only in one out of ten cases.)



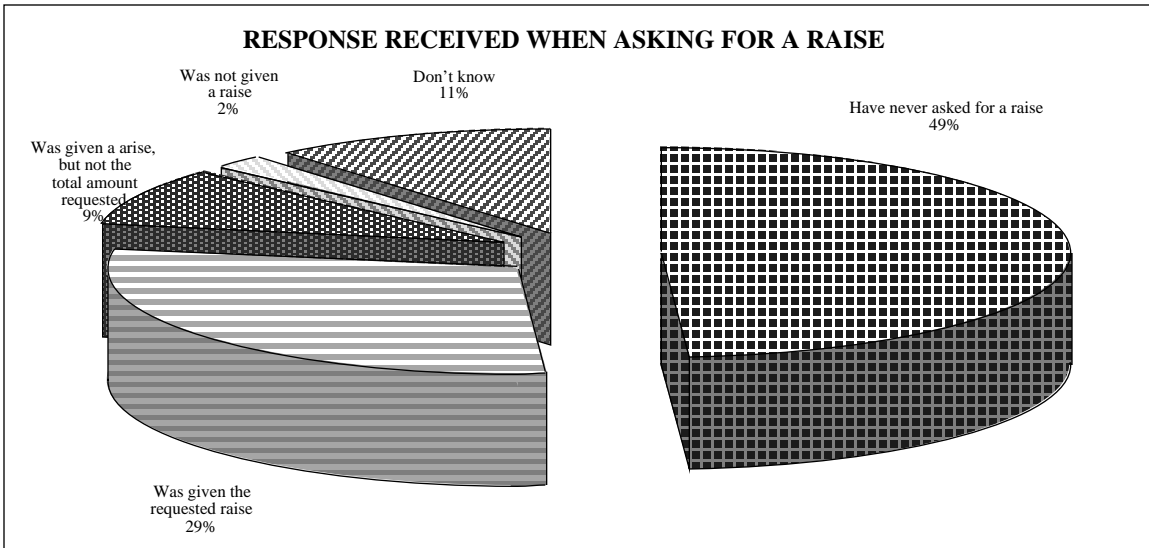
The pastor's raise is also recommended by a large variety of church entities, but most of the times by a board or committee (83%) and least frequently by the congregation (3%).



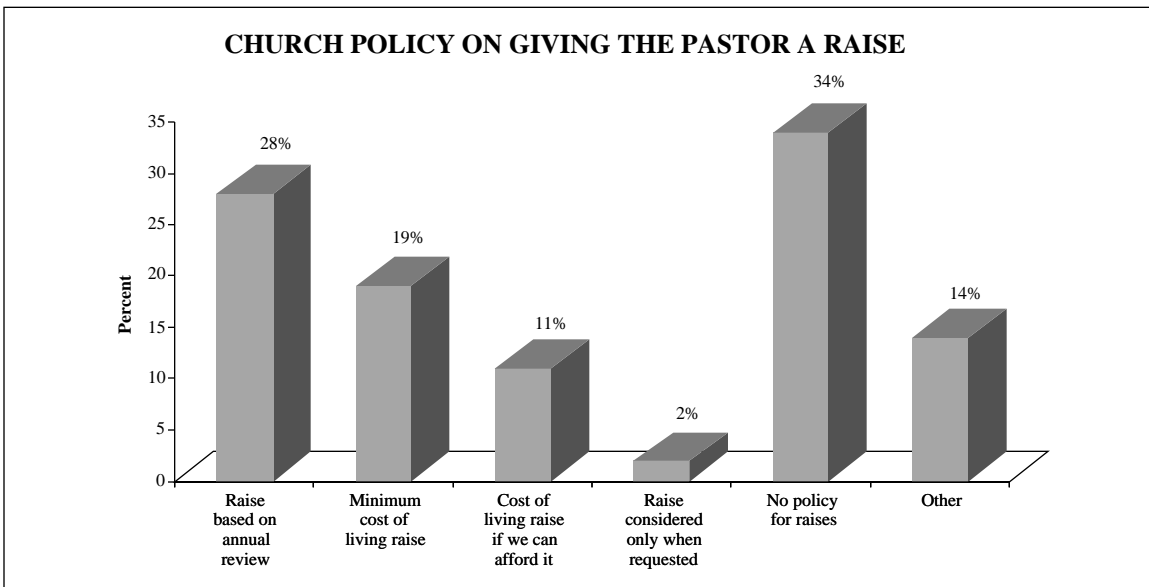
If the congregation has been rather silent so far, its voice is mostly heard (in 95% cases) when it comes to the approval of the pastor's raise.



Almost half of the pastors (49%) have never asked for a raise. Yet more than a quarter were given the requested raise when asked for it.



More than one third of churches (34%) do not have a policy for raises. However, more than a quarter (28%) establish the raise according to the pastor's annual review.



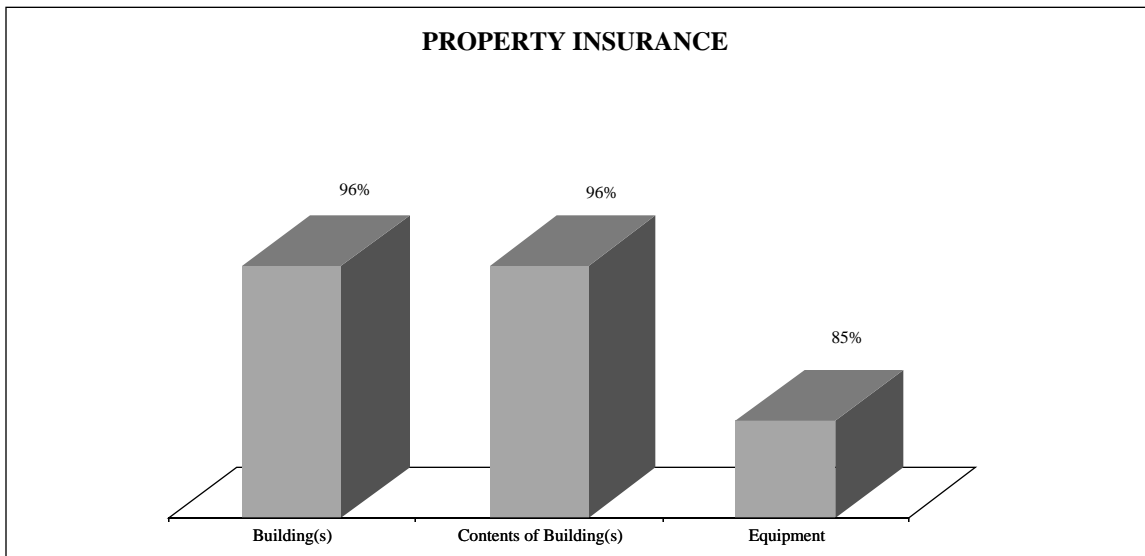
ABOUT OPTING OUT OF THE SOCIAL SECURITY SYSTEM

Less than a quarter respondents (23%) have opted out of the Social Security system.

LIABILITY AND INSURANCE

GENERAL CONSIDERATIONS

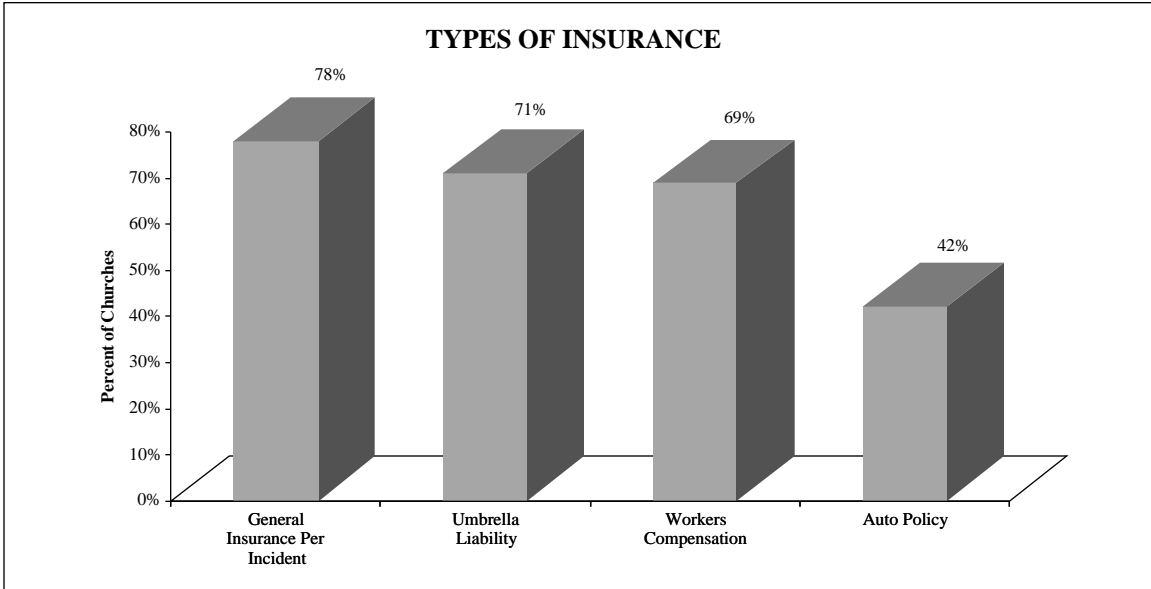
Most churches have property insurance covering their buildings (96%), the contents of buildings (96%), and also the equipment (85%).



Churches have filed an average of 1.1 property insurance claims during the past five years. The average for those who filed a claim is 2.2. The larger the budget, the more property insurance claims are likely to occur. Thus, churches whose budget is over \$500,000 have filed an average of 2.5 claims. The usage of debt is also correlated with a higher incidence of property insurance claims.

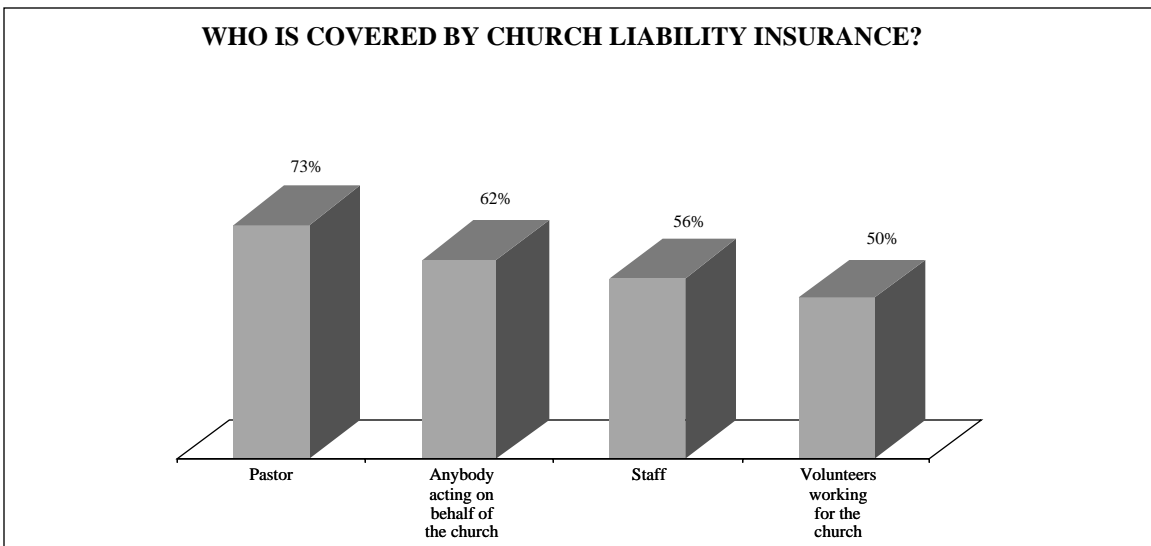
TYPES OF INSURANCE

The most popular type of insurance is the general one, per incident, as more than three quarters of churches purchase it, followed by umbrella liability, acquired by almost three quarters of churches.



Churches with senior and other pastors are more likely to have an auto policy than those with solo pastors. Also, churches pastored by solo ministers are less likely to have a workers compensation policy.

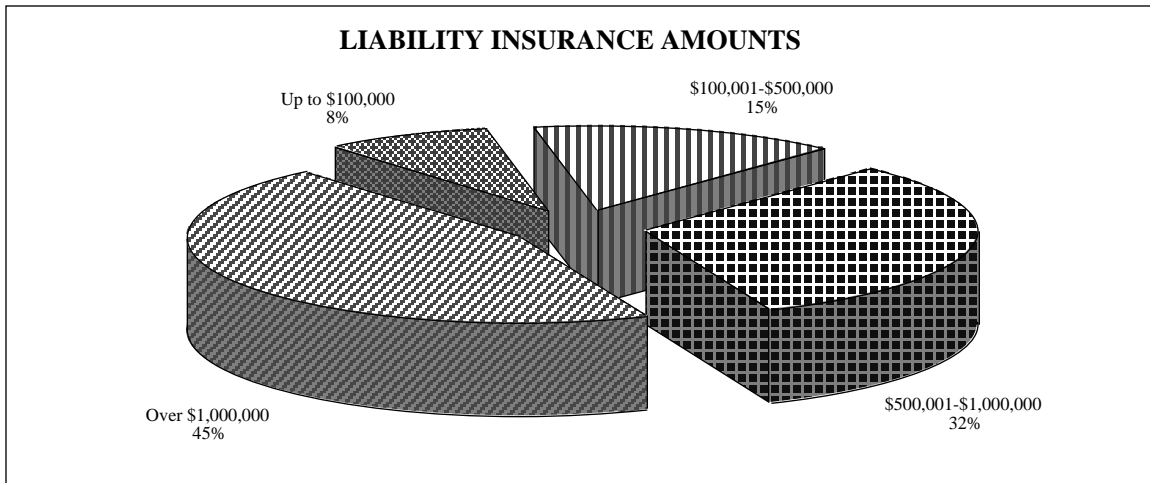
Churches place the insurance policy on various people connected with the church, but primarily on the pastor (73% of instances), on those who act on behalf of the church (62%), on church staff (56%), or even on volunteers who work for the church (50%).



It is less likely for churches with lower budgets (up to \$100,000) to have the staff included in the insurance policy, but it is probable that churches with budgets exceeding \$500,000 will cover their personnel with liability insurance.

Also, churches pastored by senior pastors are more likely to place the liability insurance on the staff than churches with solo pastors.

The liability insurance amount varies according to the budget size, but its average across all surveyed churches is \$955,500. The median amount is \$1,021,450. Churches with larger budgets and senior pastors have a greater coverage than those with more modest budgets and solo pastors.

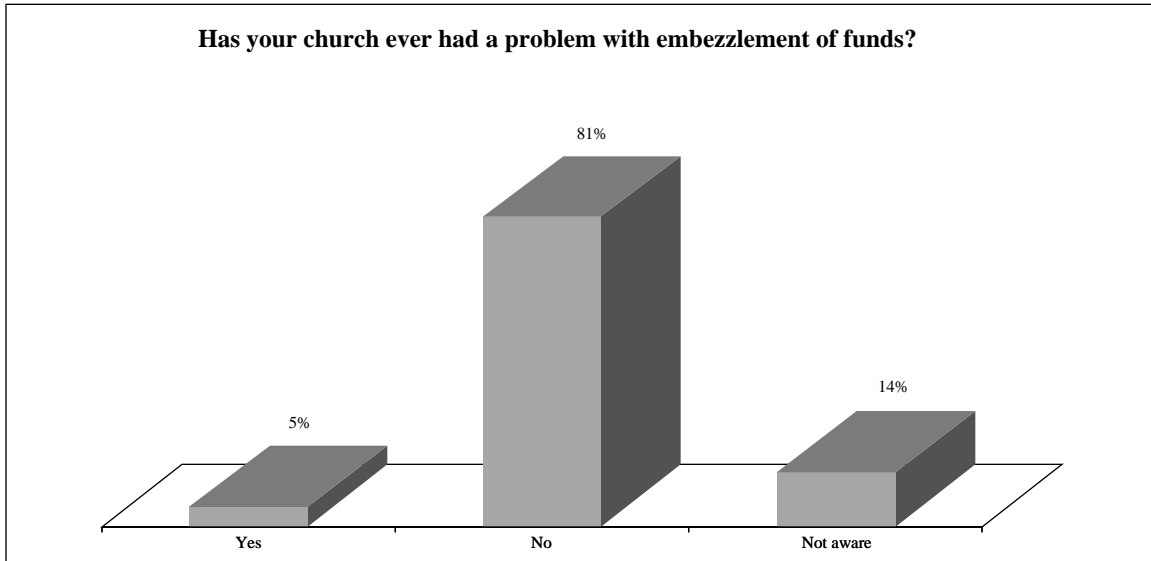


Our survey indicates that churches are wise to have liability coverage, as the need to file a claim is not uncommon. On average, churches which reported a claim incidence have filed an average of 2.3 claims during the past five years.

Please refer to *Appendix II* to see the reasons why churches filed property or liability claims.

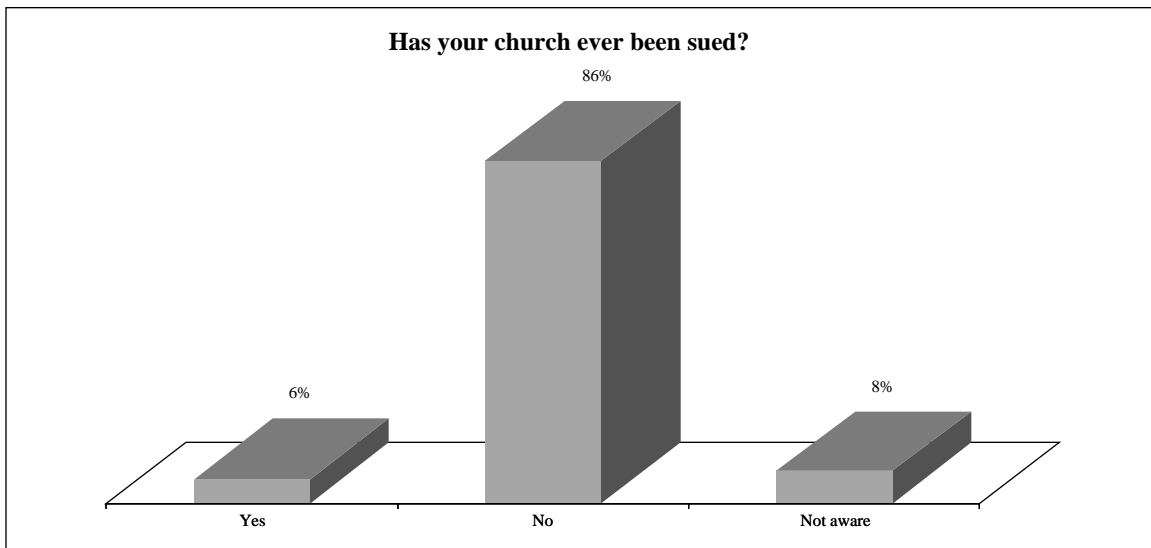
EMBEZZLEMENT OF FUNDS

There is good news about the honesty of those who handle money in church. More than eight in ten churches (81%) reported that they have never had problems with embezzlement of funds. However, one in twenty churches (5%) admitted to such a sad reality.



SUING EXPERIENCES

The litigious nature of the American society has not avoided churches. However, only 6% of surveyed churches have been sued, while 86% have never had this experience.

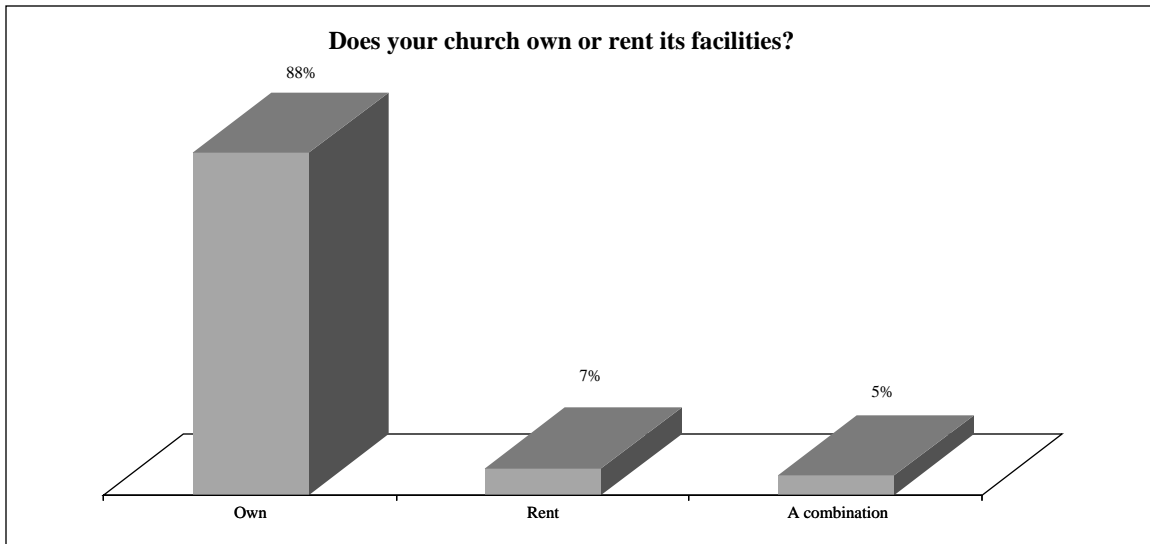


Please refer to *Appendix II* to see the reasons why churches have been sued.

PROPERTY

GENERAL CONSIDERATIONS

Almost nine churches in ten (88%) own their facilities, while 7% rent them, and 5% combine ownership with renting. Churches who use debt only as needed for capital improvements are more likely to own their facilities.



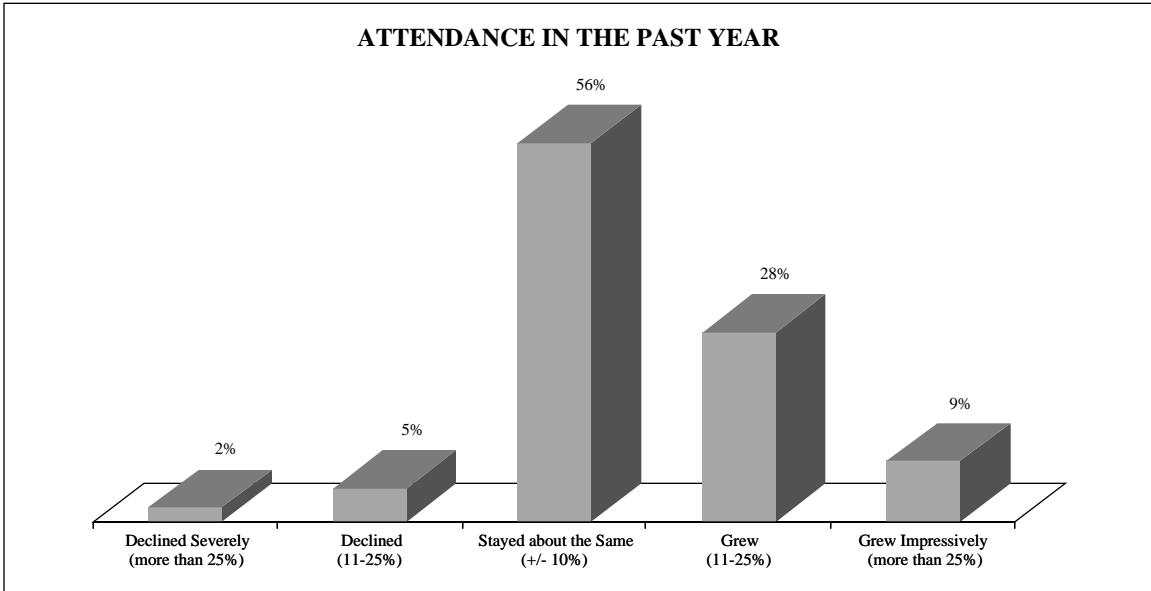
MARKET VALUE

For those churches which own their facilities, the average market value of church property, including land and buildings is \$1,286,300. The median value is \$999,130. The market value tends to be higher when the budget is larger, when the top pastoral position is held by a senior pastor, and when the attitude towards debt is more tolerant.

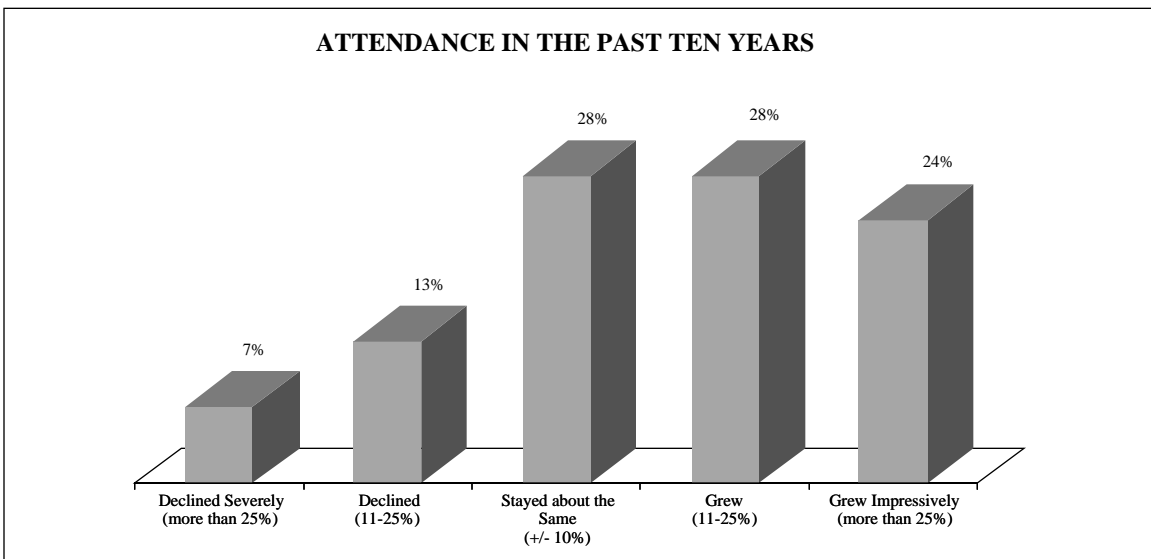
GROWTH

ATTENDANCE

In the past year, more than half churches (56%) have had about the same number of attendees (i.e. did not grow or declined more than 10%.) More than one third experienced growth (28% grew 11-25%, while 9% grew impressively, i.e. more than 25%.)

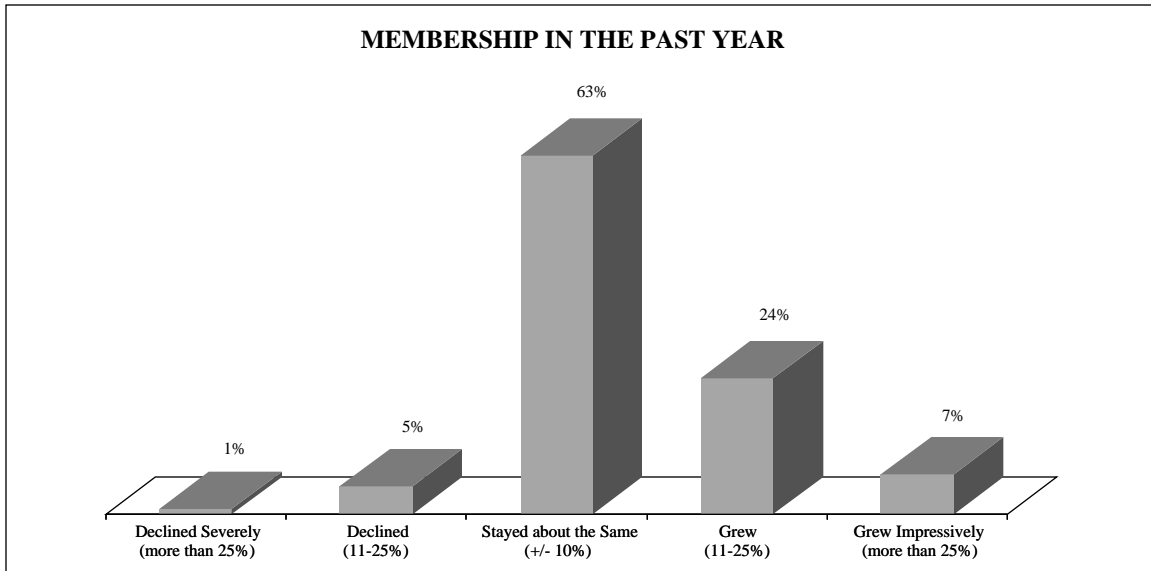


In the past ten years, more than half churches experienced growth (28% grew 11-25% and 24% grew more than 25%), while over a quarter kept about the same attendance.

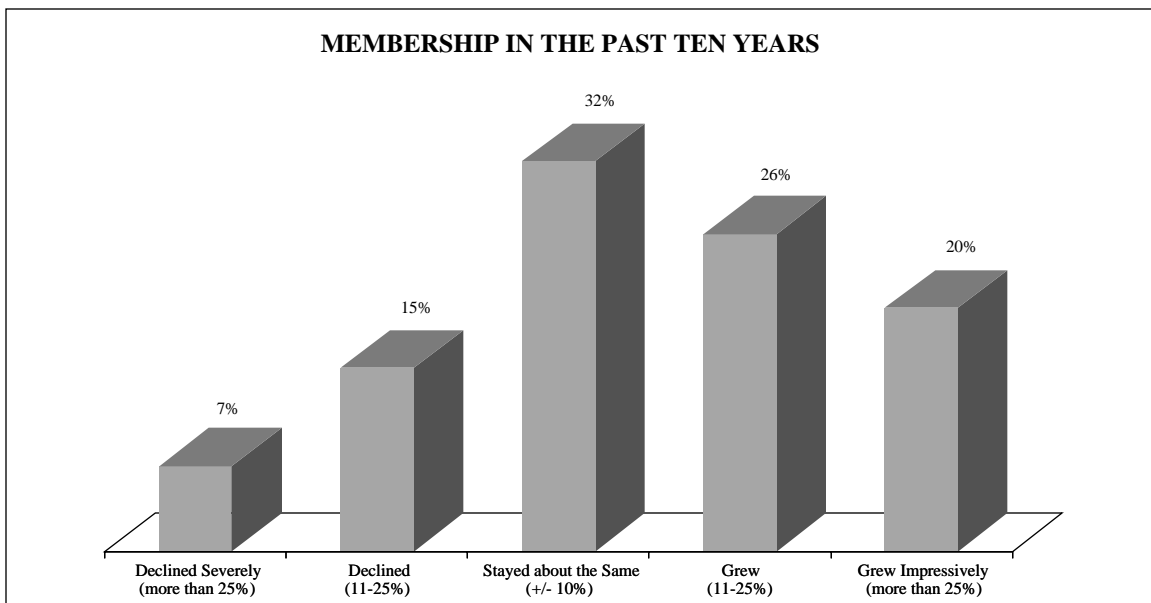


MEMBERSHIP

Similar to attendance, membership has remained about the same in the past year for almost two thirds of the surveyed churches (63%.)



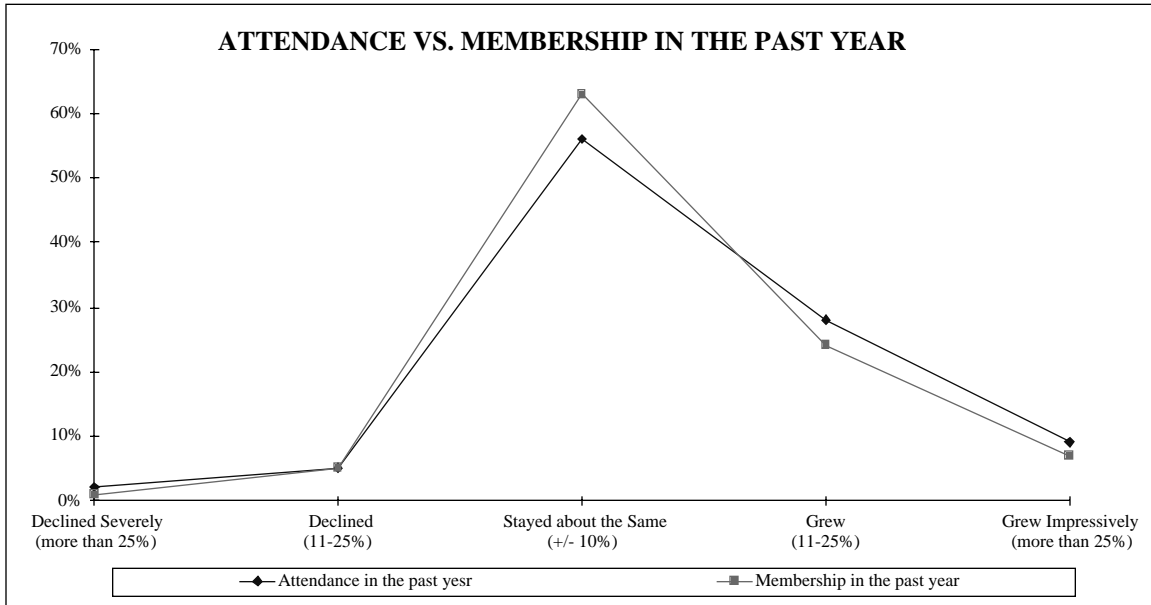
In the past ten years, membership has stayed the same in almost one third of churches (32%), grew in a quarter of them up to 25% (26%), and grew over 25% in one in five cases (20%).



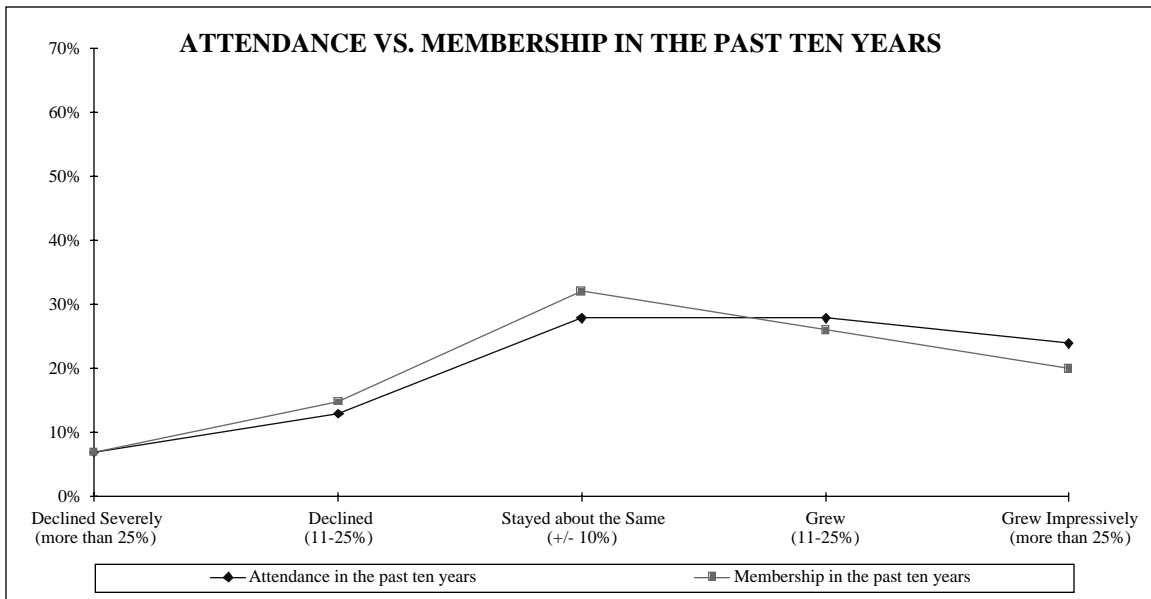
Like in the attendance measurement, membership has grown more in the long-term than in the past year.

ATTENDANCE VERSUS MEMBERSHIP

Church attendance and membership have followed similar trends during the past year, as the chart below shows.

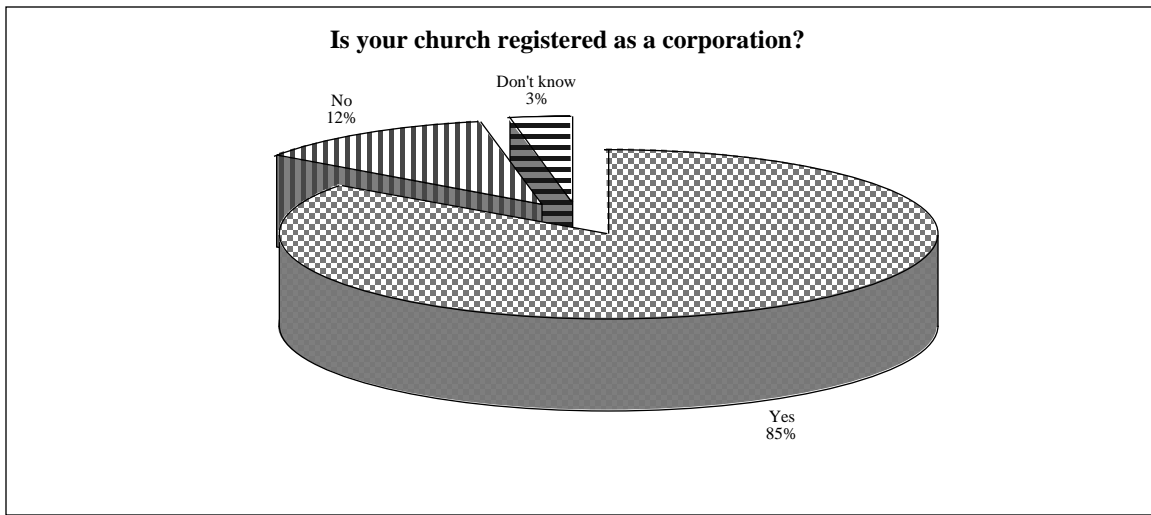


Likewise, church attendance and membership have been in similar motion during the past ten years.

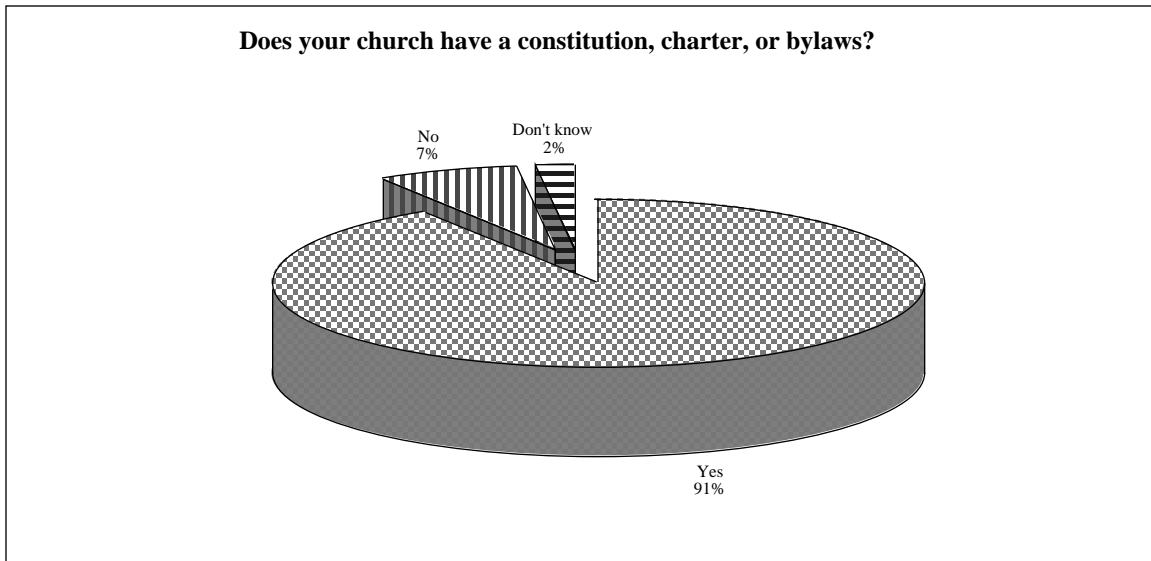


ADMINISTRATIVE MATTERS

Most churches are registered as corporations (85%).

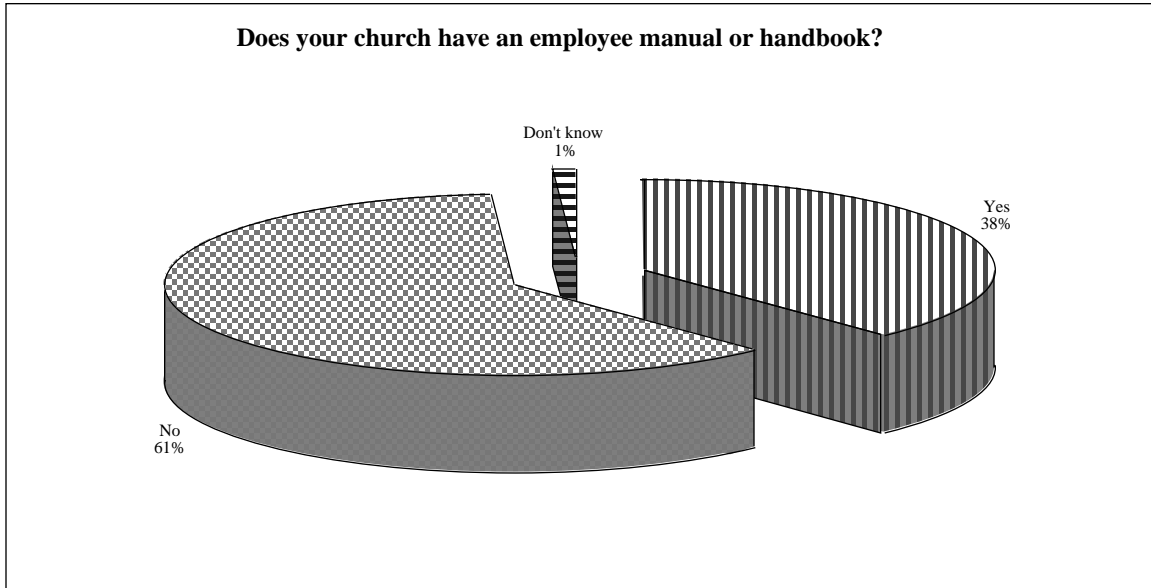


The majority of churches have a constitution, charter, or bylaws (91%).

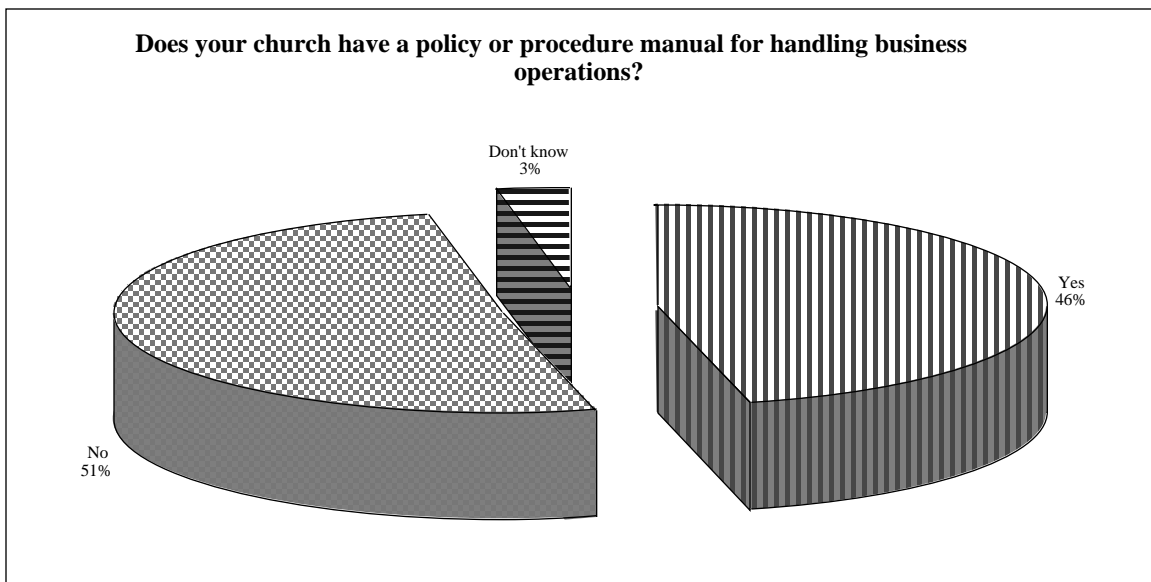


Most churches don't have an employee manual or handbook (61%); however, over a third of churches (38%) do have one.

Churches with budgets of \$100,000 and below are more likely not to have an employee manual or handbook, while churches with budgets over \$500,000 are more likely to have one.



Over half of churches do not have a policy or procedure manual for handling business operations (51%); yet almost half (46%) own such a manual.

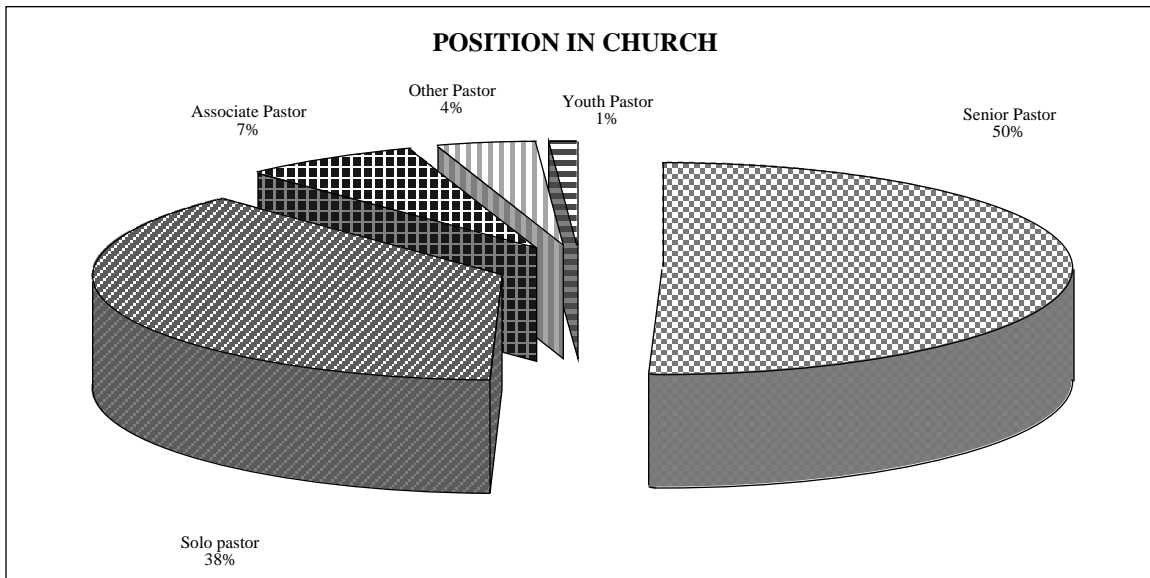


RESPONDENT PROFILE

POSITION IN CHURCH

More than nine in ten respondents (93%) are ordained ministers.

Respondents have the following positions in their respective churches:



Over a third of pastors (37%) work with part-time ministerial staff, while almost two thirds of them (63%) have full-time such staff.

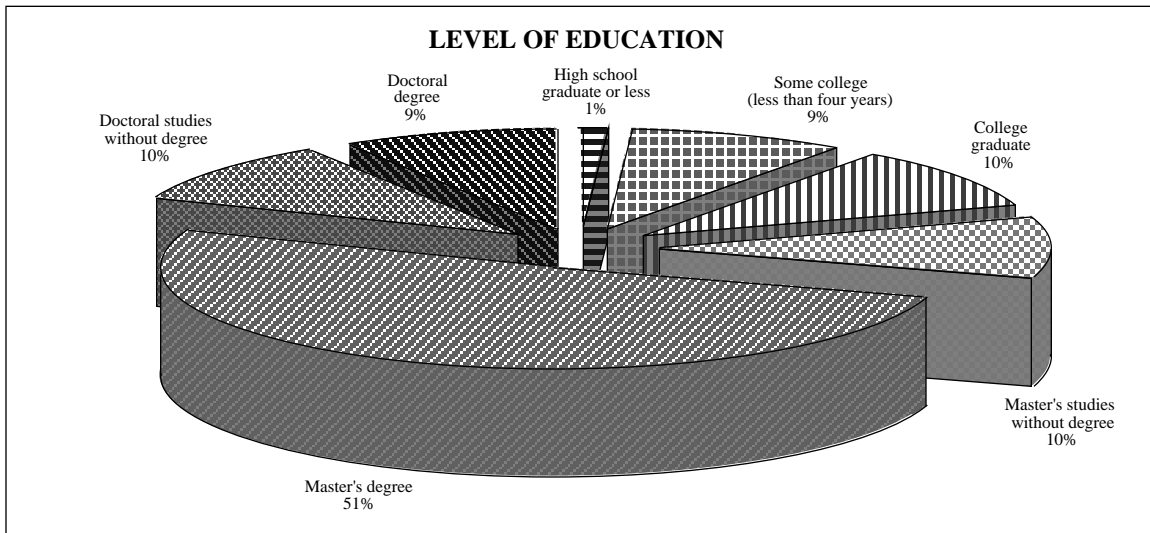
TIME SPENT IN MINISTRY

The surveyed pastors have been in ministry for an average of 16.4 years, while the median length of time is 18.4 years.

They have served at their current church for an average of 6.8 years, and a median of 5.4 years.

EDUCATION LEVEL

Respondents are highly educated: eight in ten (80%) have studied at the graduate level; more than a half (51%) have a master's degree, and 9% have a doctoral degree.



AGE

The median age of the respondents is 47.0 years old.

GENDER

Most of them are men (95%), while the remaining 5% are women.

BACKGROUND INFORMATION

METHODOLOGY

Your Church magazine engaged the Market Research department of Christianity Today, Inc. to conduct an opinion study on the subject of church budgets.

A random sample of 395 subscribers to CHRISTIANITY TODAY magazine, 394 subscribers to LEADERSHIP journal, and 350 subscribers to YOUR CHURCH magazine was selected on an *nth* name basis from the list of all subscribers to participate in the survey. An advance postcard alerting the respondents to the upcoming survey was sent one week before the survey was mailed. Also, the survey was announced to all subscribers to Leadership.Net newsletter, and those who are pastors were invited to participate; 49 responded via e-mail that they were willing to do so and therefore joined the list of survey recipients.

On May 13, 1999 a four-page questionnaire accompanied by a postage-paid return envelope and a cover letter was mailed to these recipients. As an incentive, they were promised a summary of results to be received before any articles based on the findings would be published. Two weeks later a follow-up postcard was sent to the entire sample explaining the importance of the study and thanking those who had already returned the questionnaire.

All returned questionnaires were mailed to the Research Department of CTi, and all surveys were tabulated by an outside service.

The cut-off date for returning surveys was June 24, 1999. By this date a total of 277 usable questionnaires were returned and were subsequently tabulated resulting in a net effective response rate of 23%.

The statistics related to this study follow.

	<u><i>Total</i></u>	<u><i>CT</i></u>	<u><i>LE</i></u>	<u><i>YC</i></u>	<u><i>Net</i></u>
Sample size	1,188	395	394	350	49
Post Office returns—undeliverable surveys	<u>4</u>	<u>0</u>	<u>1</u>	<u>3</u>	<u>0</u>
Net effective mailing	1,184	395	393	347	49
Number of returned questionnaires	277	61	127	58	31
Response rate	23%	15%	32%	17%	63%

SCHEDULE

Following is a summary of the schedule used for this study.

Advance postcard mail date	May 6, 1999
Survey mail date	May 13, 1999
Follow-up postcard mail date	May 27, 1999
Cut-off date for completed questionnaires	June 24, 1999

LIMITATIONS

With a sample of completed questionnaires of this size, the maximum margin of error is +/- 5.9 percentage points 95% of the time.

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