UNIVERSITY OF NOTRE DAME
INSTITUTE FOR CHURCH LIFE

UNLEASHING CATHOLIC GENEROSITY:

Explaining the Catholic Giving Gap in the United States

Brian Starks and Christian Smith

UNIVERSITY OF NOTRE DAME

Research team (left to right): Adriana Garcia (ND '12), Katy Urbanelli (ND '12), Brian Starks, Linda Kawentel (Ph.D. candidate), and Ashley Lawrence (ND '14).

FROM THE DIRECTOR'S DESK

This is the first of what we expect to be many reports produced by Notre Dame's Catholic Social and Pastoral Research Initiative (CSPRI). CSPRI emerged from the collective efforts of John Cavadini (theologian and director of the Institute for Church Life at Notre Dame) and Christian Smith (sociologist and director of the Center for the Study of Religion and Society at Notre Dame). Together, they envisioned using social science as a tool to challenge and strengthen the Catholic Church. Out of their joint effort, CSPRI was established in 2011 to conduct social science research that is theologically informed and relevant to the Church.

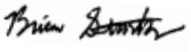
In this report, we compare American Catholics' self-reported religious giving and philanthropy with those of other religious groups, using a nationally representative survey of about 2,000 Americans conducted in 2010. In *Passing the Plate*, Christian Smith and his colleagues argued that American Christians are failing to live up to their own standards of generosity. Despite the biblical teaching on tithing and the characterization of almsgiving as a quintessential Christian act (Anderson, 2011), they found that the vast majority of Christians fail to follow their own traditions' theological directives when it comes to charitable giving. In this inaugural CSPRI report, we show that, on average, Catholics are less generous in voluntary financial giving than other Christian groups in the United States, and we examine reasons why this is the case.

In writing this report, I am struck by the irony of working on a Catholic initiative funded through generous donations by Catholics and producing a report which concludes that Catholic giving, on average, in the United States is relatively meager.

We are certainly not saying that all Catholics are ungenerous. Some are very generous. Instead, we are trying to understand sociologically why some religious groups in the United States tend to be more generous than Catholics, and why some American Catholics are more generous than other Catholics. By better understanding these phenomena, we hope to promote greater Catholic generosity in financial giving. Catholic generosity has the potential to reshape our world, as it has reshaped many lives, but it will do so only if we learn how to cultivate compassionate Catholics and generous parishes and to nurture cultures conducive to giving.

I would like to thank Rob Robinson and Gary Adler for their comments on earlier drafts and Daniel Escher for his copy-editing of this report. I also want to thank Adriana Garcia, Ashley Lawrence, Katy Urbanelli, and especially Linda Kawentel for their contributions. Alongside me, they formed CSPRI's very first research team and helped to lay the foundation for this report. Finally, I want to thank Chris Smith for his generous assistance in bringing this report to fruition, and I want to thank both him and John Cavadini for their faith in me.

Sincerely,



Brian Starks
Founding Director, Catholic Social and Pastoral Research Initiative (CSPRI)

EXECUTIVE SUMMARY

In this research report we provide evidence for a Catholic gap in voluntary financial giving and suggest how parish cultures can be altered to promote greater generosity among American Catholics. Using data from a nationally representative survey of 1,997 U.S. adults in 2010, we find American Catholics are less likely than the rest of the population to report giving 10 percent or more of their income as voluntary contributions. Catholics are also less likely to report giving money to the Church, with only about one in five reporting that they donate to religious causes.

In our analyses, we find that the single most important factor explaining the giving gap is a lack of "spiritual engagement with money" on the part of most American Catholics. Rather than seeing their use of money and possessions as a part of their spiritual life—as a part of Christian formation and faithfulness—American Catholics tend to compartmentalize: they tend to separate money from matters of faith and to think that money and material possessions have little to do with spiritual or religious issues. Catholics who do engage with money as a spiritual matter and who see their money as ultimately God's, however, are much more financially generous, reducing the Catholic-giving gap almost entirely.

Since the largest absolute gaps in the likelihood of giving exist among regular church-attenders, we explore how cultures of money are (or are not) formed in parishes. Our analyses of church attenders suggest that some ways of discussing money in parishes tend to be unhelpful. A "pay the bills" culture that focuses on the parish's need and scarcity (as opposed to opportunities for spiritual growth and world transformation) is associated with less spiritual engagement with money among parishioners and consequently, with less financial giving. This suggests that discussions of money in Catholic parishes should not center on meeting basic organizational needs, but rather on spiritual growth and personal and world transformation. Parish culture should help Catholics reflect on the dangers of compartmentalizing their financial dealings from their life of faith.

To encourage generosity, our report also suggests that discussions of money should be brought up within the larger context of a parish's mission and vision. Such discussions will be especially beneficial if parishioners gain a clear understanding that an active and growing spiritual life requires Catholics to recognize money and possessions as gifts of grace, which they are called to manage and share as good stewards. Unfortunately, Catholic parishioners, compared with members of other American faiths, currently report a lack of communication regarding the mission and vision of their parish.

In comparison to other faith communities, Catholics also report lower levels of involvement in and "ownership" of their parishes. These all currently serve to reduce Catholic generosity. When, instead, parishioners understand themselves to be a part of the planning and vision for their parish, and when they become excited about all of the good things that donated money can accomplish, this empowers them and engenders a sense of ownership, all of which leads to more generous giving. Our research suggests parish leaders will benefit from the development of collaborative parish cultures in which service and mission inspire a vision of opportunities for charitable giving that can dramatically improve the Church, change people's lives, and transform our world.

Photo credit (left): Our Lady of Mercy (Geddes Hall Chapel) by Cecilia Cunningham

INTRODUCTION

Many Catholics in the United States rarely engage in voluntary financial giving. When they do so, they provide relatively meager monetary donations to their Church or to non-religious causes. In our study, American Catholics are less likely than the rest of the population to report giving 10 percent or more of their income as voluntary contributions, with only about one in six Catholics reporting meeting this standard. Only about one in five Catholics reported donating money specifically to the Church, and roughly two-fifths did not donate to any charitable cause, religious or otherwise, in the previous year.

This raises the question, what is holding American Catholics back from greater financial generosity? There are several possible explanations. *Is it a consequence of the recent economic turbulence?* The economic recession that began in 2008 has certainly had a widespread impact on income, wealth, and employment and has thereby affected voluntary giving in the United States. Americans' philanthropic giving as a whole declined markedly with the economic downturn (GivingUSA 2012). This may seem to explain the low (absolute) percentages of those donating money. But unless the recession has negatively affected Catholics more than members of other religious groups, the downturn cannot explain why Catholics are exceptionally low in their giving. Moreover, social scientists have found Catholics to be less generous in religious and philanthropic financial giving than adherents of other faiths for decades—long before the current recession (Greeley and McManus, 1987; Zech, 2000; Smith, Emerson, and Snell, 2008). Thus, recent economic woes cannot explain longstanding differences in giving between Catholics and other religious groups.

Do Catholics simply have less money to give? Many Catholics, both currently and historically, upon immigrating to the United States, have had access to fewer economic resources than other religious groups. However, while new Catholic immigrant communities still tend to have fewer financial resources at their disposal, U.S. Catholics as a whole are doing relatively well economically. Research on religion and wealth has found white, non-Hispanic Catholics outstripping most other religious groups in wealth accumulation over recent decades (Keister, 2007, 2011). On overall measures, Catholics hover near the national average in terms of socioeconomic status (Pyle, 2006), and in our survey, Catholic incomes are slightly above the national average. Thus, income or wealth differences cannot explain a lack of Catholic financial generosity.

Instead of economics, our report suggests that *culture* is especially important in understanding variations in generosity, and, therefore, in explaining limited Catholic giving. By culture we mean the assumptions, beliefs, and meanings that people develop in and absorb from their social surroundings that motivate and guide behavior. We investigate two complementary frameworks for explaining cultural variations in generosity. First, exploring the full sample of Americans (N = 1,997), we investigate how culturally shaped orientations toward money, property, and other people impact giving in the United States. Viewing material possessions and monetary wealth as not actually belonging to the individual but to God is associated with more generous giving. So, too, is increased empathy and compassion for others. These findings suggest that a sense of attachment to God and other people (and a corresponding detachment from money and possessions) is critical for promoting financial generosity. Thus, society-wide efforts challenging materialism and promoting empathy and compassion are positive avenues for cultivating greater generosity broadly.

When comparing Catholics to other religious groups, our analysis suggests that American Catholics' particular tendency to separate money from spiritual matters is a key factor in explaining their relatively

miserly giving. Instead of seeing money as ultimately God's, and therefore viewing themselves as stewards called to use money faithfully to fulfill Christian purposes, Catholics tend to view money and material possessions as having little or nothing to do with religious or spiritual issues. Our research suggests that the U.S. Catholic community, in seeking to unleash its full potential for generosity, would benefit from greater spiritual engagement with money, learning more about the spiritual significance and power of money.

Second, since local parishes are important contexts for spiritual engagement, we compare Catholics and non-Catholics, limiting our sample to active members of church congregations (N = 967). For this analysis, we explore two different kinds of congregational cultures concerning the discussion of money. These two alternative approaches, first identified by Smith, Emerson, and Snell (2008), are (1) "paying the bills" versus (2) "living the vision." Because a "paying the bills" approach is associated with viewing discussions of money as mundane and separates such discussions from the (more important) spiritual mission of the Church, it can lead clergy to avoid the subject of money entirely or to seek financial legitimacy through secular business models. In contrast, "living the vision" requires that church leaders communicate and collaborate with parishioners in discussions of money by focusing on developing a sense of vision and mission involved with the proper Christian use of money and wealth. Importantly, this approach stimulates "buy-in" by parishioners and a shared sense of ownership, responsibility, and enthusiasm in the parish.

Our study finds that Catholic parishes are too often tilted toward "paying the bills" rather than "living the vision." Catholic parishioners, compared with members of other American faiths, report a relative lack of communication regarding the mission and vision of the parish. In comparison to other faith communities, Catholics also report lower levels of involvement in and "ownership" of their parishes. Rather than simply replacing spiritual vision with a secular business model of financial legitimacy, our research suggests that parish leaders will benefit from the development of collaborative parish cultures in which service and mission inspire a vision of opportunities for charitable giving that can dramatically improve the Church and change people's lives and the world.

DATA

The data used in our report come from a survey of 1,997 U.S. adults—422 of whom are Catholics—conducted in May 2010. This nationally representative survey was undertaken as part of the Science of Generosity project directed by Christian Smith at the University of Notre Dame, and was conducted online using a probability sample provided by Knowledge Networks, a Chicago-based survey research firm. Knowledge Networks is the only national firm conducting Internet-based surveys of the American population that are truly nationally representative (compared with opt-in convenience samples, for example). Knowledge Networks uses address-based sampling and random-digit dialing to select households for recruitment into their online panel sample. To deal with sources of possible error that are inherent in any survey process, we use a demographic weight adjustment. Additional details regarding the statistical models used in this report can be found on our website at cspri.nd.edu.

VOCABULARIES OF GIVING

Studies of pastors and parishioners have found the vocabularies of "stewardship" and "tithing and offerings" to be prevalent in religious settings, with some speaking only of stewardship, others only tithing and offerings, and some both (Smith, Emerson, and Snell, 2008). In general, Catholics tend to use the language of stewardship rather than tithing, as exemplified in the United States Catholic Conference of Bishops' (USCCB) pastoral letter, "Stewardship: A Disciple's Response." Stewardship is rooted in discipleship and responding to the gifts that God has given. While stewardship encapsulates monetary giving, it has a broader conceptual focus than simply giving money. Thus, the U.S. bishops highlight time and talent, as well as treasure, and even understand evangelization as stewardship, insofar as Catholics are called to "share the good news" that was gifted to them. Stewardship, as emphasized in the bishops' pastoral letter, is fundamentally the work of the Spirit in Catholic lives, and good stewardship will always emerge and be present when individuals understand and live out their various roles in discipleship.

One form of engaging in stewardship and living out discipleship is through tithing and almsgiving. Traditionally, tithing entails giving 10 percent of one's income to the Church and other charitable causes. The origins of tithing can be found in Jewish religious law:

> *At the end of every third year you shall bring out all the tithes of your produce for that year and deposit them within your own communities, that the Levite who has no hereditary portion with you, and also the resident alien, the orphan and the widow within your gates, may come and eat and be satisfied; so that the LORD, your God, may bless you in all that you undertake.*
> (Deuteronomy 14:28–29)

According to Church law, Catholics are not required to measure out a tenth of everything they earn to give to the Church or other charitable organizations. Instead, Catholics are called to recognize everything they are and have as gifts from God and are challenged to give cheerfully and generously. Still, in today's world, tithing 10 percent can be thought of as a useful benchmark for generous giving.

MEASURING STEWARDSHIP

All respondents in our survey were asked to respond to the following statement: *I regularly donate at least 10 percent of my income to religious, charitable, or other good causes.* When we speak of tithing or giving 10 percent in this report, our conclusions are drawn from analyses of affirmative responses to this statement. (Note: We know from previous studies that reports of tithing overestimate respondents' actual giving of 10 percent of income. However, this item validly measures respondents' general tendency to give money generously.)

Our study also asked whether individuals donated to any of 30 specific causes in the past year. If they responded "yes," then they were asked how much they donated. The specific causes or organizations examined included disaster relief efforts, human rights, immigration, umbrella charities such as United Way, and more (see table 1 for the full list). Voluntary donations for specific causes could be made either through secular or religious organizations. Respondents were not asked to differentiate between the two, so we are unable to disentangle religious and secular giving for most causes. However, at the end of the list, respondents were asked if they gave money to any other solely religious causes. This final item, which includes ordinary congregational giving, is our measure of religious giving in the past year. Because it excludes religious giving focused on other listed causes (e.g., poverty, pro-life concerns, homelessness), it can be considered a lower bound estimate of religious giving. Still, because this final item includes

TABLE 1: Respondents Giving to Specific Causes, Among All U.S. Adults

Which, if any, of the following have you supported in the last 12 months through giving money?

	Respondents who gave in past year (%)	Median yearly amount donated ($)
Umbrella charities	32.6 %	$ 100
Disaster relief	28.0 %	$ 50
Solely religious	22.8 %	$ 500
Food issues	18.4 %	$ 50
Family and neighbors	18.0 %	$ 200
Homelessness	17.7 %	$ 50
Animals	16.4 %	$ 50
Supporting military troops	16.1 %	$ 50
Environment	15.8 %	$ 50
Abused women or children	12.0 %	$ 50
Children and youth	11.7 %	$ 50
Poverty	9.9 %	$ 55
Arts, culture, and humanities	9.3 %	$ 90
Health	8.8 %	$ 50
Political campaigns	8.0 %	$ 100
Elderly	7.8 %	$ 50
Human rights	4.2 %	$ 50
Pro-life	4.0 %	$ 50
Community development	3.9 %	$ 43
Alcohol and drug abuse	3.0 %	$ 25
Immigrant, migrant, and refugee populations	2.4 %	$ 100
Civil rights	2.2 %	$ 50
Supporting gay and lesbian rights	2.2 %	$ 50
Prisoners	2.1 %	$ 50
Separation of church and state	2.0 %	$ 35
Labor issues	1.8 %	$ 100
Pro-choice	1.8 %	$ 28
Supporting heterosexual marriage	1.6 %	$ 40
Adult education	1.0 %	$ 50
Anti-war	1.0 %	$ 25

ordinary congregational giving, it is the single largest component of total giving in our study and is a useful measure for this report. In this report, when we discuss religious giving or write about respondents donating money to religious organizations, our conclusions are based on analyses of responses to this item regarding religious donations.

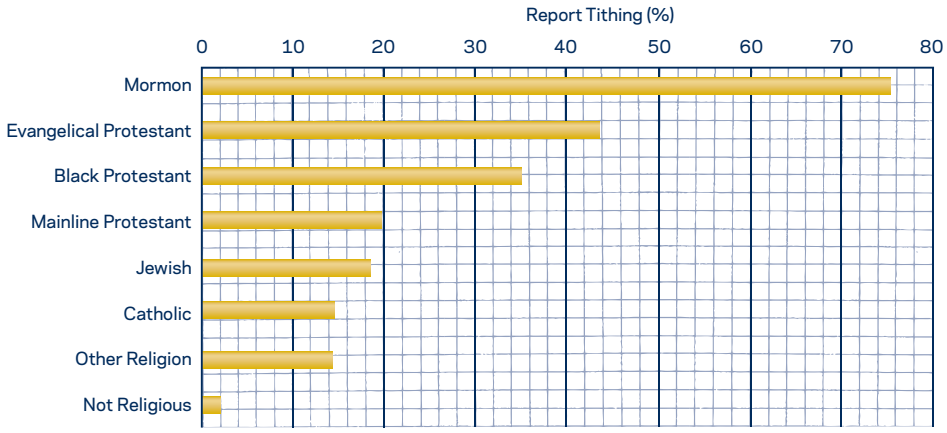
Examining table 1, we see that umbrella charities (e.g., United Way) received donations from the largest proportion of respondents in the past year, followed by disaster relief efforts and giving to specifically religious causes. Of these three, however, religious giving received by far the most dollars. Religious giving averaged $500 annually among respondents who gave in the past year, whereas the average reported donation to umbrella charities was $100 and to disaster relief efforts was $50.

VOLUNTARY FINANCIAL GIVING BY RELIGIOUS TRADITION

Figure 1 shows the reported tithing by religious groups in the United States. Overall, Catholics, when compared to Protestants, Jews, and especially Mormons, are relatively unlikely to report giving 10 percent of their income regularly to religious or charitable causes. Illustrating the general pattern of Catholic giving, only 15 percent of Catholics report giving away 10 percent or more of their income compared to 27 percent of the rest of the population.

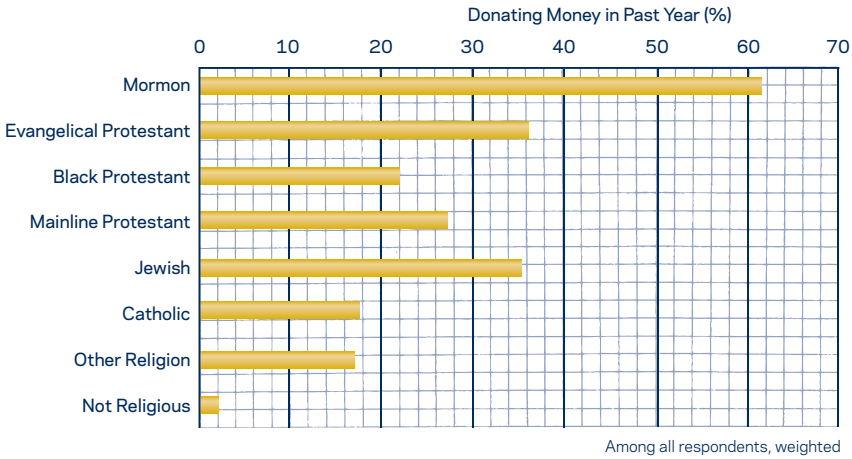
When we look specifically at religious giving in the past year (figure 2), we find that 18 percent of Catholics donated money to religious causes compared with 26 percent of the rest of the population. This difference between Catholics and all others, though smaller for religious giving than for tithing, is still statistically significant. In addition, the relative ordering of groups is consistent, with

FIGURE 1: PERCENTAGE REPORTING TITHING BY RELIGIOUS TRADITION



Among all respondents, weighted

FIGURE 2: PERCENTAGE DONATING TO RELIGIOUS ORGANIZATIONS BY RELIGIOUS TRADITION



Catholics engaging in religious giving less often than all Protestant groups, Jews, and Mormons. The disparity in how many people give to religious causes is exacerbated by how much (or, rather, how little) Catholics donate: the average amount donated by Catholics is $175, compared to $588 for non-Catholic givers.

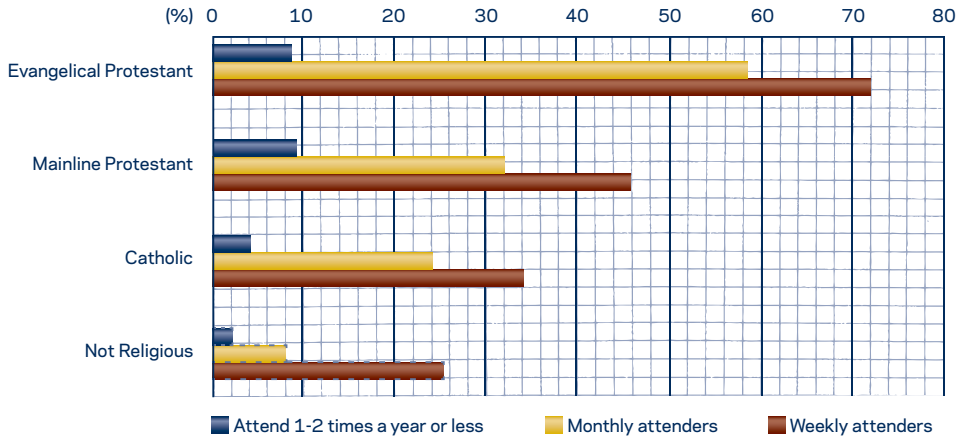
DOES RELIGIOUS-SERVICE ATTENDANCE AFFECT GIVING?

To explore the giving gap between American Catholics and others, we focus on the four largest religious groups in our study—Evangelical Protestants, Mainline Protestants, Catholics, and people who identified as not religious.[1] Figures 3 and 4 show the percentages of each group who reported regular tithing or who donated to religious organizations in the past year, cross-classified by levels of religious-service attendance. (Because very few regular and weekly religious-service attenders are found among self-identified non-religious Americans, the percentages for these respondents should be interpreted with caution, which we indicate visually with a dashed line around these bars.)

Figure 3 highlights two key points. First, religious-service attendance is highly correlated with tithing and religious giving. Frequent religious-service attendance increases the probability of tithing, and this occurs among all religious groups under consideration (recall, however, that there are very few religious attenders among the non-religious). Whereas 15 percent of Catholics report tithing among the full population, only 3 percent of Catholics who attend twice a year or less often report tithing in figure 3. The percentage of Catholics tithing increases to 25 percent for those who attend Mass more than twice a year and to 35 percent among weekly attenders.

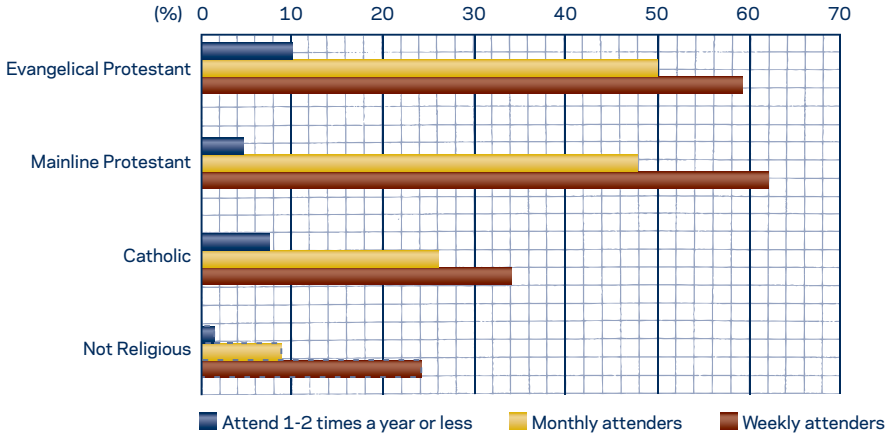
[1] We do this because smaller groups make statistically valid comparisons difficult, especially once we begin cross-classifying with additional variables as we do here with religious tradition and religious-service attendance. While we have more than 500 Evangelicals and almost 400 Mainline Protestants in our study, we have fewer than 50 Jewish or Mormon respondents. Since we have 251 respondents who identified as "non-religious," we do include them for comparison purposes.

FIGURE 3: REPORTED TITHING BY TRADITION AND RELIGIOUS-SERVICE ATTENDANCE



Among all respondents, weighted

FIGURE 4: RELIGIOUS GIVING BY TRADITION AND RELIGIOUS-SERVICE ATTENDANCE



Among all respondents, weighted

However, controlling for church attendance does not remove the gap between Catholics and Protestants in their levels of tithing. The absolute gap between Catholics and Evangelicals (and Catholics and Mainliners) actually increases with more frequent attendance. Whereas a 5 percentage-point gap exists between Catholics and Mainline Protestants in the full population, this gap increases to 10 percentage points among weekly church attenders; similarly, the 28 percentage-point gap between all Evangelicals and all Catholics increases to 36 points among weekly attenders.

When we explore who donated to religious organizations in the past year (figure 4), we again find that religious-service attendance promotes giving and that controlling for it fails to reduce the absolute Catholic–Protestant gap. For instance, among weekly church attenders, 58 percent of Evangelicals and 63 percent of Mainliners donated to religious organizations in the past year compared with only 34 percent of Catholics. These gaps of 24 and 29 percentage points, respectively, are again greater in absolute terms than among the full population, where the Catholic–Evangelical gap is 19 percentage points and the Catholic–Mainline gap is only 8 percentage points. What factors, other than religious-service attendance, can help to explain these variations in religious giving? And do any of these factors help to better explain the Catholic giving gap? In the next section, we explore several factors that influence giving behaviors and highlight those that most help to explain the Catholic gap in financial giving.

SOCIAL-PSYCHOLOGICAL ORIENTATIONS AND GIVING BEHAVIOR

In addition to attendance, we examined the effects orientations toward other people, God, and material possessions have on giving behavior. In particular, we examined respondents' compassion and empathy, their materialistic values, and their spiritual engagement with money, which we discuss next.

Compassion and Empathy

In examining beneficial psychological orientations, many social scientists have argued that compassion, or empathy, is a primary mechanism for explaining generous and altruistic acts such as voluntary financial giving and have suggested a role for religion in promoting compassion (Ellison, 1992; Wuthnow, 1991, 2004; Blouin, Robinson, and Starks, forthcoming). Others, in pointing out negative or inhibiting factors, have suggested that acceptance of American society's rampant materialistic values and consumer culture undermines generosity, even among religious Americans (Smith, Emerson, and Snell, 2008). In this section, we explore the impact of compassion, empathy, and materialistic values on tithing and religious giving.

To investigate the impact of compassion and empathy, we create a summative scale (α reliability = .76) measuring overall agreement or disagreement with the following four statements:

I often have tender, concerned feelings for people less fortunate than me.

When I see someone being taken advantage of, I feel somewhat protective toward them.

Other people's misfortunes do not usually disturb me a great deal. (reverse-coded)

Sometimes I don't feel very sorry for other people when they are having problems. (reverse-coded)

Respondents who agree with the first two items and disagree with the last two score higher on the scale, and we consider such respondents as more compassionate or empathetic than those who score lower.

Materialistic Values

To investigate materialistic values, we create a summative scale (α = .68) measuring overall agreement or disagreement with the following six statements:

I would be happier if I could afford to buy more things.

I admire people who own expensive homes, cars, and clothes.

Shopping and buying things gives me a lot of pleasure.

I buy as many things as my income allows.

I intentionally buy less than I am able to afford, in order to resist consumerism or to use my money for other things. (reverse-coded)

I try to keep my life simple as far as possessions are concerned. (reverse-coded)

Respondents who indicate agreement with the first four items and disagreement with the last two score higher on this scale and we consider as more materialistic.

Spiritual Engagement with Money

Lastly, to investigate spiritual engagement with money, we create a summative scale (α = .64) from the following three statements:

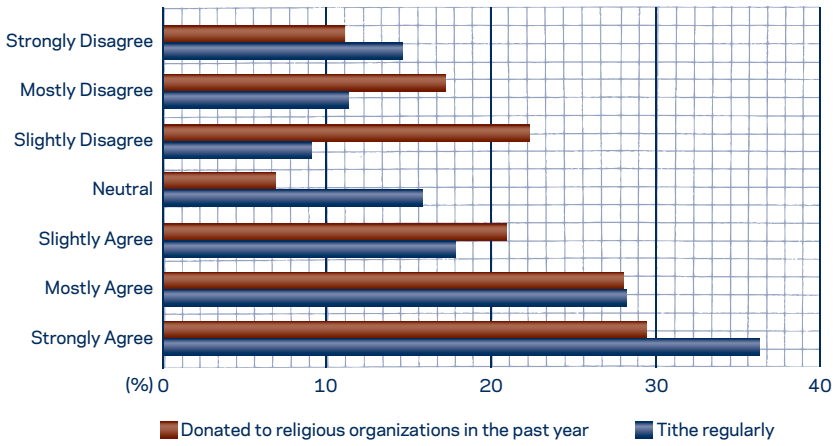
Part of my spiritual life involves using my money and possessions faithfully and generously in ways that please God.

I believe that all of my money ultimately belongs to God, not to me.

Money and material possessions don't have much to do with spiritual or religious issues. (reverse-coded)

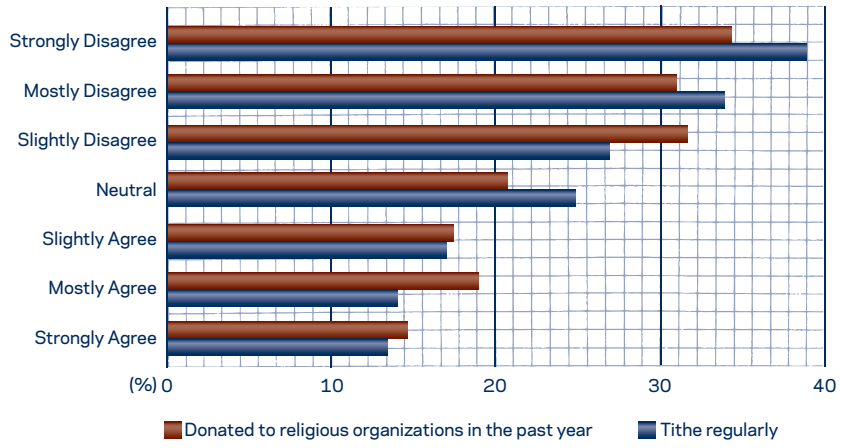
Agreeing with the first two items and disagreeing with the final one indicates greater spiritual engagement with money. Conversely, respondents who score lower on this scale think more dualistically about money and religion. We find that spiritually engaging with money (that is, recognizing that how one uses money and possessions is an important part of one's spiritual journey) is associated with much more generous giving. Unfortunately, U.S. Catholics, relative to other groups, tend to separate money from religion, and this helps to explain why

FIGURE 5: "I OFTEN HAVE TENDER, CONCERNED FEELINGS FOR PEOPLE LESS FORTUNATE THAN ME."



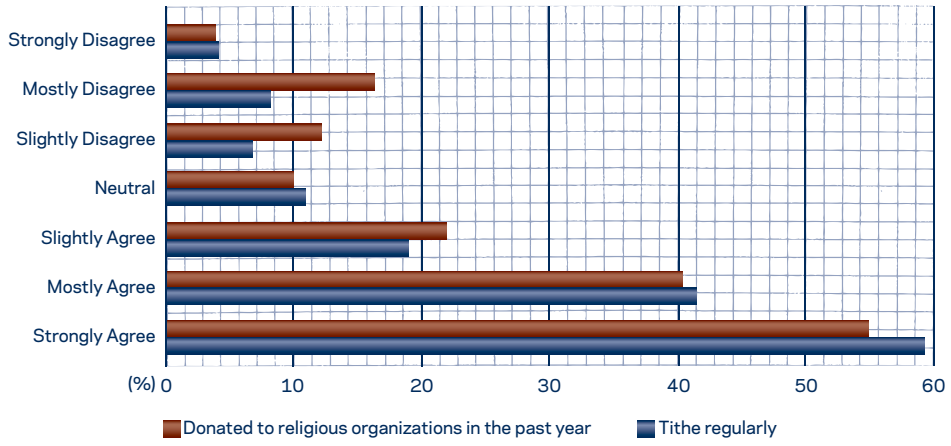
Among all respondents, weighted

FIGURE 6: "I WOULD BE HAPPIER IF I COULD BUY MORE THINGS."



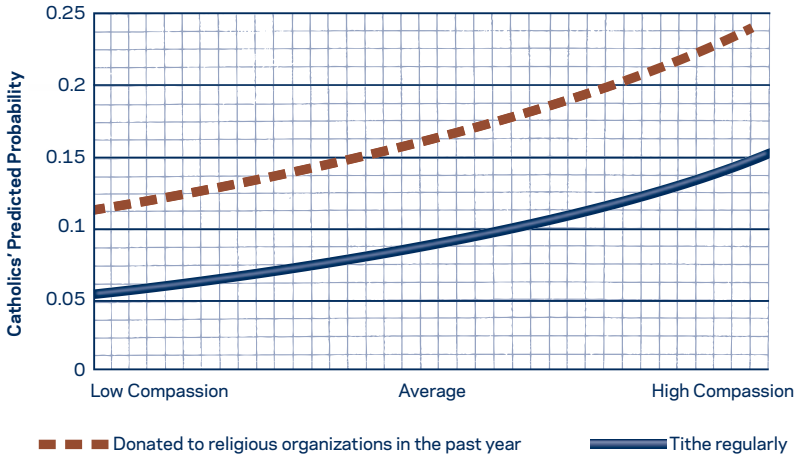
Among all respondents, weighted

FIGURE 7: "PART OF MY SPIRITUAL LIFE INVOLVES USING MY MONEY FAITHFULLY TO PLEASE GOD."



Among all respondents, weighted

FIGURE 8: INDEPENDENT EFFECT OF COMPASSION ON TITHING AND RELIGIOUS GIVING



Calculated from logistic regression of all respondents

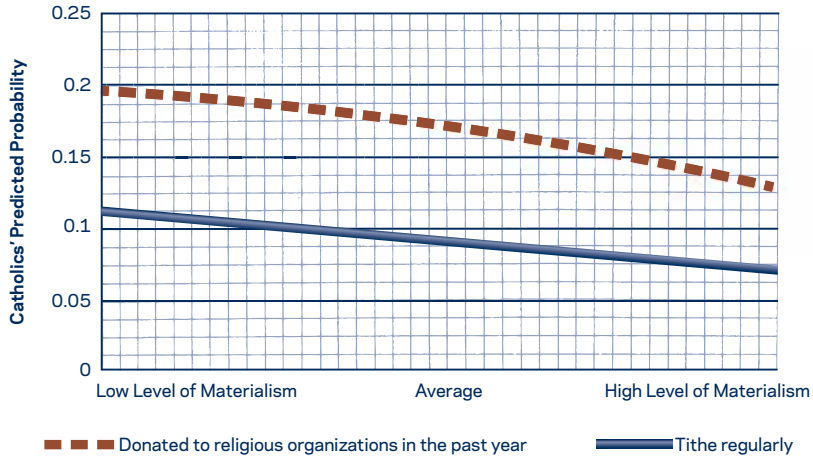
they are less likely than other Americans of faith to tithe or engage in religious giving. Indeed, we find that differences in spiritual engagement with money are the single most important basis for the American Catholic giving gap in our study.

On pages 12 and 13 are three descriptive, bivariate graphs (figures 5, 6, and 7) that illustrate how various individual items relate to religious giving and tithing in the general population. Figure 5 illustrates one measure of compassion. While the trend line across categories is somewhat noisy, we see that, in general, those who agree with the statement "I often have tender, concerned feelings for people less fortunate than me" are more likely to have donated to a religious organization in the past year and to report tithing regularly. This is consistent with the argument that increased compassion toward, or a sense of "suffering with," others is associated with greater generosity. In figure 6, we see descriptive results for one of the measures of holding materialistic values: "I would be happier if I could buy more things." Consistent with the argument that American society's materialistic values inhibit generosity, those who agree with the statement are less likely to have engaged in religious giving in the past year or to report that they regularly tithe.

Next, in figure 7, we see the descriptive results for an item measuring spiritual engagement and generosity: "Part of my spiritual life involves using my money and possessions faithfully and generously in ways that please God." Agreement with this statement is strongly associated with religious giving and tithing, much more strongly than either of the previous items.

How do compassion, materialism, and spiritual engagement with money impact tithing and religious giving, net of each other and of other factors? One way to answer this question is to estimate the independent impacts of these influences through multivariate logistic regression models, controlling for age, gender, marital status, number of children in the household, level of education, household income, employment status, and religious tradition, as well as all of the other independent variables discussed here. Figures 8–11 show the independent impact of each factor on tithing

FIGURE 9: INDEPENDENT EFFECT OF MATERIALISTIC VALUES ON TITHING AND RELIGIOUS GIVING



Calculated from logistic regression of all respondents

and giving to religious causes.[2] Unless otherwise noted, all graphs illustrate statistically significant effects. The logistic regressions analyze the entire sample, but the predictions illustrated in these graphs are for Catholics (see footnote 2).

In figure 5, we saw that compassion was positively related to tithing and religious giving. Figure 8 shows that its independent impact is modest. A shift from average to high compassion (a two-standard-deviation increase) increases the probability of tithing among Catholics from .09 to .14 and giving in the past 12 months from .16 to .22. Put differently, if compassion among Catholics increased dramatically (by two-standard-deviations), but nothing else changed, we would expect the percentage of Catholics tithing to increase by five points and the percentage engaging in religious giving each year to increase by six points, according to our models.

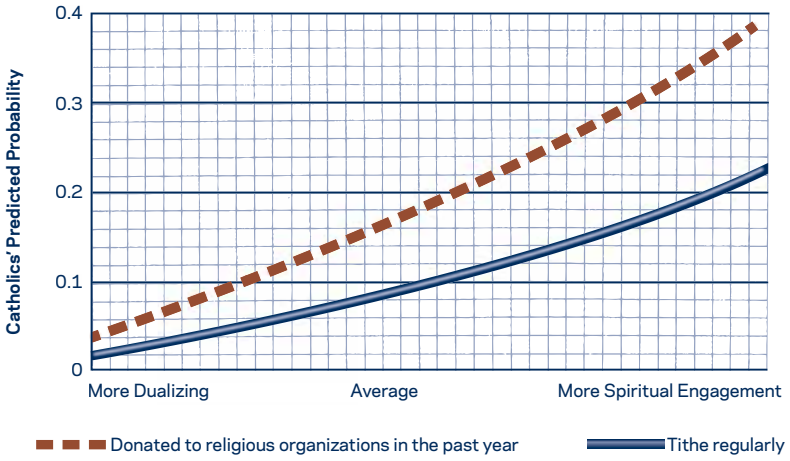
Figure 9 shows the estimated impact of materialistic values, with religious giving predicted to decrease slightly with increased materialism. Tithing, too, is predicted to decline, but the impact is not statistically significant, meaning that we cannot rule out the possibility that the small change we see above regarding tithing is due entirely to chance.[3] For donating to religion in the past 12 months, a two-standard-deviation increase in materialistic values is associated with a shift in probability of about .03, which is small—smaller, in fact, than the already modest, individual effect of compassion highlighted above.

The modest independent impacts of compassion and materialism serve to accentuate the relative importance of spiritual engagement with money as a key factor in determining tithing and, especially, religious giving in the past year (see figure 10). A two-standard-deviation

[2] The predicted probabilities are calculated using coefficients produced in our regression models of the full sample, with the focal independent variable allowed to vary (along the x-axis) and all other variables held at their mean (except for religious tradition, which is set to Catholic).

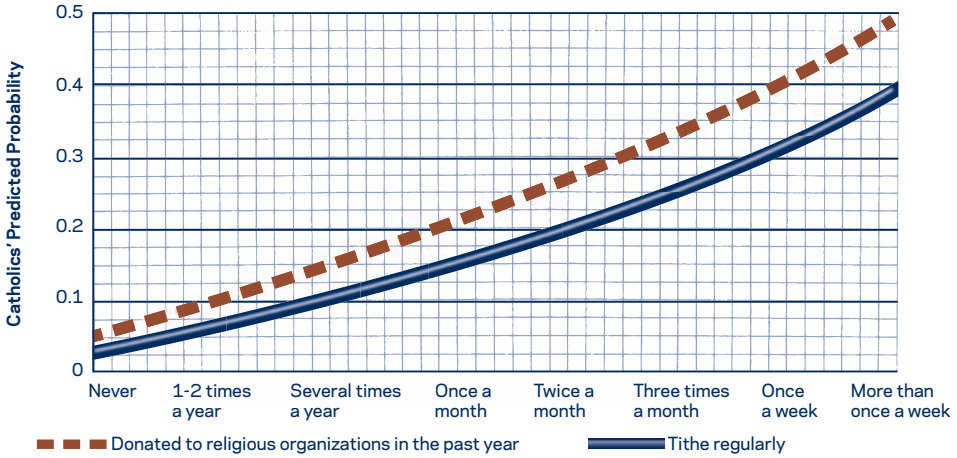
[3] In supplementary analyses that included additional covariates, the materialistic values scale sometimes emerged as significant for tithing, which is why we show the estimated (non-significant) results here. In all cases, the independent impact remained small.

FIGURE 10: INDEPENDENT EFFECT OF SPIRITUAL ENGAGEMENT WITH MONEY ON TITHING AND RELIGIOUS GIVING



Calculated from logistic regression of all respondents

FIGURE 11: INDEPENDENT IMPACT OF RELIGIOUS SERVICES ATTENDANCE ON TITHING AND RELIGIOUS GIVING



Calculated from logistic regression of all respondents

increase in spiritual engagement (identical to the shifts described above for compassion and materialism) increases the predicted probability of tithing among Catholics from .09 to .22 and the probability of donating to religion in the past year from .16 to .40. Viewing money as having a spiritual purpose dramatically increases giving, while separating money from religion has the opposite effect.

Finally, we examine the independent impact of religious-service attendance (figure 11), which we already noted as a key factor in tithing and religious giving (figures 3 and 4). Again, the regression analyses include the full sample, but our graphs calculate results with religious tradition set to Catholic. Over the full range of religious-service attendance from "never attends" to "attends more than once a week," we find that the predicted probability of tithing for Catholics increases from .03 to .40 and the probability of having donated to religion in the past year increases from .07 to .46. Such shifts are comparable to, or larger than, those calculated for spiritual engagement.

Another way of considering the impact of these different factors is to ask whether (or how much) the Catholic giving gap is reduced when we control for a particular variable. The results show how the Catholic–Evangelical and Catholic–Mainline gaps in giving (and the Catholic advantage over the non-religious) are affected by the inclusion of each factor, or scale, in our model.

Figure 12 shows the predicted gap (or, in the case of the non-religious comparison, advantage) in tithing across different model specifications. Here, the darker blue bar depicts predictions from a model that only includes demographic controls for age, gender, marital status, number of children in the household, level of education, household income, employment status, and religious tradition.[4] This bar signifies the "initial gap" because all of the subsequent models include this demographic adjustment (and it is close to the actual gap in the population).

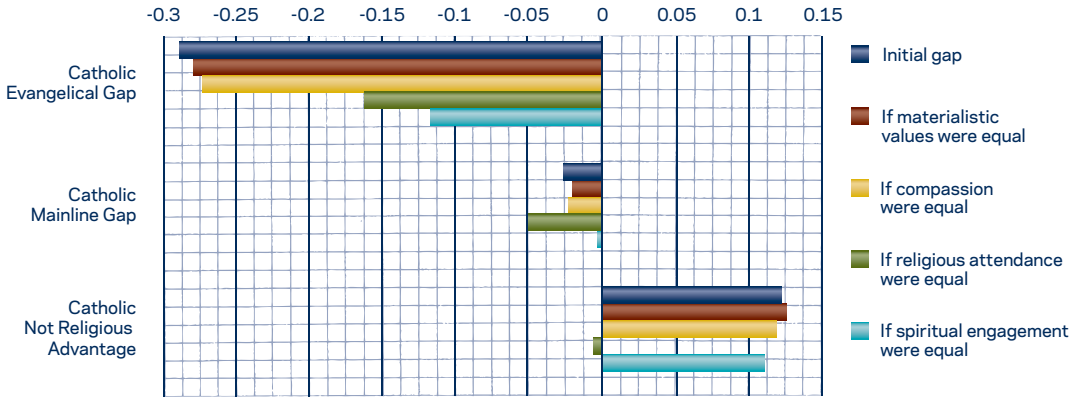
Each of the additional bars is calculated from a model that includes, alternately, each of the four independent factors (compassion, materialism, spiritual engagement with money, and religious-service attendance) discussed previously, in addition to the demographic variables.[5] Thus, this graph shows what the gap would look like if there were no differences between groups on each of these particular variables. To put it another way, what would happen if we suddenly flipped a switch and made everyone identical on certain features? How would that change the giving gap? The darker blue bar shows what the giving gap looks like if all of the religious groups were identical with regards to *demographics*—income, family size, education, and so on. We can see that even if the groups all looked the same demographically, different religious groups would still be giving at very different rates.

What about for non-demographic factors? With the red bar, our religious groups are made equal with regard to only materialistic values. With the green bar, our religious groups are made equal in regards to only compassion (materialistic values and the other orientations are left out of the equation). Similarly, the purple bar illustrates the gap if we only equalized

[4] To calculate the blue bar, we subtract the predicted values for the referenced religious groups from each other. These predicted values are computed by setting all demographic variables to the population mean and allowing religious tradition to vary.

[5] Predicted values are, once again, calculated assuming that all of the variables in the equation (except for religious tradition) are set to the overall population mean (as opposed to the religious tradition's actual mean).

FIGURE 12: EXPLORING THE GAP IN TITHING



people on religious-service attendance, and finally the turquoise bar illustrates what would happen if we only equalized spiritual engagement with money. (All of these models control for demographic variables.)

These graphs consistently illustrate the relative importance of spiritual engagement for reducing the American Catholic giving gap. Clearly, differential materialistic values and compassion are not sources of the Catholic giving gap because equalizing them fails to change any of the gaps by much. Religious-service attendance, on the other hand, reduces the Catholic–Evangelical gap in both graphs but actually increased the Catholic–Mainline gap and reduces the advantage Catholics have over the non-religious. In short, if we could equalize only one factor, the one that would be the most beneficial in terms of closing the Catholic giving gap would be spiritual engagement with money. Equalizing that factor would close the giving gap more than any other single factor that we studied. Our model estimates that equalizing spiritual engagement would reduce in half the Catholic–Evangelical gap in tithing and could eliminate completely the Catholic–Mainline gap in tithing. It would also almost entirely remove both of the existing gaps for religious giving in the past 12 months (see figure 13).

The reason for the importance of spiritual engagement is twofold. First, as noted earlier, spiritual engagement with money has a strong independent impact on giving. Second, as shown in figure 14, the level of spiritual engagement varies widely across religious groups, and this variation is consistent with differences in giving. Evangelicals are the most likely to agree with the statement "My spiritual life involves using my money faithfully, to please God," followed by Mainline Protestants, Catholics, and those who are not religious. Note how this parallels the ordering of these religious groups across both giving measures. The multivariate regression models affirm that this association is not spurious, and illustrate how spiritual engagement measures mediate the relationship between religious tradition and giving. Our research suggests that the Catholic community, in seeking to unleash its full potential for generosity, would benefit from greater spiritual engagement with money, meaning, strengthening the belief that how believers use their money is a spiritual, not just secular or profane, matter that God cares about.

FIGURE 13: EXPLORING THE GAP IN RELIGIOUS GIVING IN THE PAST 12 MONTHS

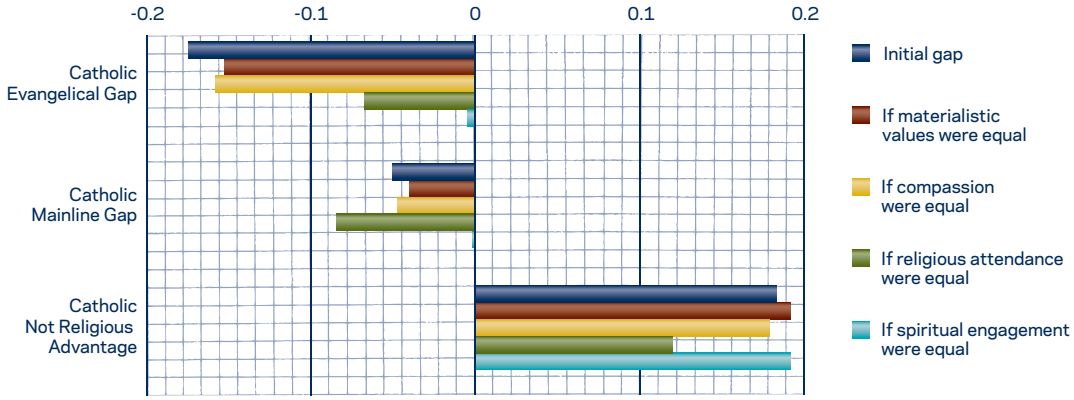
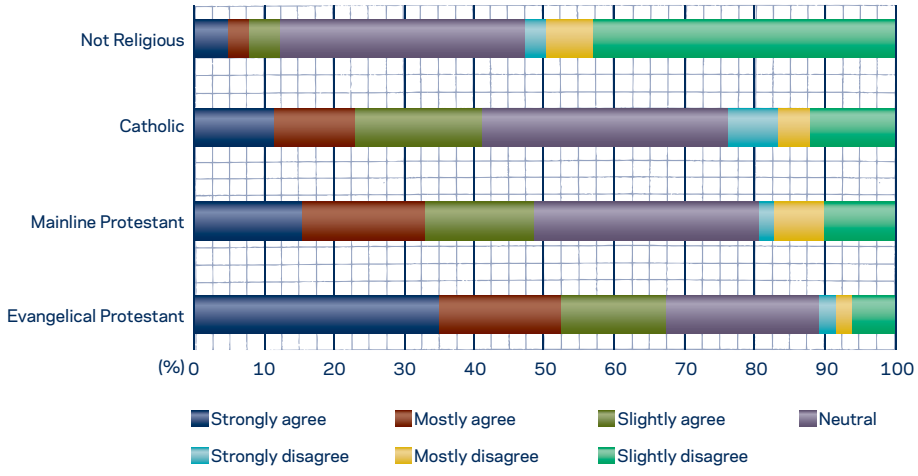


FIGURE 14: "MY SPIRITUAL LIFE INVOLVES USING MY MONEY FAITHFULLY, TO PLEASE GOD."



THE IMPACT OF PARISH CULTURE

Parishes serve as important contexts for the formation of Catholic laity. If Catholics are currently avoiding spiritual engagement with money, we might want to know what is (or is not) being said and done at the parish level that might explain this apparent lack of connection between money and spiritual life. Following Smith, Emerson, and Snell (2008), we explore two different kinds of congregational cultures surrounding the discussion of money: (1) "paying the bills" and (2) "living the vision." In detailing these alternative cultural models, Smith, Emerson, and Snell (2008) suggest that the culture of "paying the bills" separates discussions of money from the spiritual mission of the Church. In such a culture, clergy may avoid the subject of money entirely or seek financial legitimacy through business language and models. In contrast, "living the vision" requires that pastoral leadership communicate and collaborate with parishioners in discussions of money by focusing on developing a broad investment in Christian mission.

As a result, discussions of money are viewed within the domain of a pastor's spiritual leadership, which is central, rather than business leadership, which is secondary. This approach also helps to generate a more participatory parish culture, which generates a sense of ownership and buy-in among parishioners. All of these aspects combine to lead parishioners to respond more generously when it comes to financial donations. According to Smith and colleagues (2008), the "pay the bills" approach might work for longtime Christians who are well-formed in the faith, but they argue that "living the vision" will still generally be associated with higher giving.

In this report, we measure these two cultural models using six items in our survey. These items, since they refer to a respondent's congregation, were only asked of those who attended religious services more than once or twice a year. Thus, all analyses in this section are limited to religious attenders in the survey sample (N = 967). Our first two items explore how congregations talk about money and finances.

When your religious congregation talks about giving money, does it tend to talk about:

1. People's responsibility to help pay the congregation's bills

2. Opportunities for spiritual growth and vision for the religious congregation's mission

When your religious congregation communicates to its people about money and finances, does the message tend to be:

1. More about need and scarcity

2. My religious congregation says nothing about money

3. More about vision and opportunity

An emphasis on parishioners' responsibility for paying the congregation's bills or a focus on need and scarcity exemplifies a "pay the bills" culture. An emphasis on opportunities for spiritual growth and a focus on mission characterize "living the vision." These questions are further linked to the following four statements, and together serve as the basis for a six-item summative scale (α = .79).

TABLE 2: Congregational Culture, Tithing, and Religious Giving, Among All U.S. Congregants

When your religious congregation talks about giving money, does it tend to talk about:

	People's responsibility to help pay the congregation's bills	Opportunities for spiritual growth and vision for congregation's mission	Sample size
Report Tithing	33.4%	43.9%	934
Religious Giving	33.7%	42.1%	939

When your religious congregation communicates to its people about money and finances, does the message tend to be:

	More about need and scarcity	Does not talk about money	More about vision and opportunity	Sample size
Report Tithing	32.7%	45.0%	47.6%	947
Religious Giving	37.9%	27.4%	46.3%	952

My religious congregation does an excellent job at communicating about its financial goals, priorities, and budget to the congregation.

	Strongly agree	Mostly agree	Slightly agree	Neutral	Slightly disagree	Mostly disagree	Strongly disagree	Sample size
Report Tithing	56.8%	44.2%	33.4%	24.1%	45.0%	32.4%	0.0%	951
Religious Giving	53.2%	39.5%	41.7%	21.0%	46.6%	60.3%	0.0%	956

My religious congregation does an excellent job at communicating its overall mission and priorities to the congregation.

	Strongly agree	Mostly agree	Slightly agree	Neutral	Slightly disagree	Mostly disagree	Strongly disagree	Sample size
Report Tithing	59.6%	39.5%	30.8%	19.0%	18.9%	8.9%	11.4%	953
Religious Giving	53.5%	44.9%	23.1%	14.6%	36.1%	48.7%	11.4%	958

I personally feel part of the planning of the vision and mission of my religious congregation.

	Strongly agree	Mostly agree	Slightly agree	Neutral	Slightly disagree	Mostly disagree	Strongly disagree	Sample size
Report Tithing	69.6%	58.1%	34.0%	29.0%	33.7%	16.2%	19.3%	953
Religious Giving	61.2%	46.7%	44.3%	25.1%	34.5%	28.8%	29.3%	958

I feel a lot of personal "ownership" of the process of developing the priorities, vision, and mission of my religious congregation.

	Strongly agree	Mostly agree	Slightly agree	Neutral	Slightly disagree	Mostly disagree	Strongly disagree	Sample size
Report Tithing	67.2%	56.9%	46.4%	31.2%	32.8%	29.7%	21.5%	950
Religious Giving	59.1%	54.2%	40.0%	30.8%	33.9%	41.7%	26.4%	955

Note: The percents indicate the percentages of people in that response category who reported tithing or reported giving to religious causes in the past 12 months, and do not total 100 percent either across or down.

My religious congregation does an excellent job at communicating its overall mission and priorities to the congregation.

My religious congregation does an excellent job at communicating about its financial goals, priorities, and budget to the congregation.

I personally feel part of the planning of the vision and mission of my religious congregation.

I feel a lot of personal "ownership" of the process of developing the priorities, vision, and mission of my religious congregation.

Agreement with these items measures participatory parish culture and is associated with "living the vision." Disagreement is associated with a focus on "paying the bills" or simply not discussing money in church at all. In our analyses, respondents who score higher on this scale emphasize how discussions of money and finances in their parish focus on vision and opportunities for spiritual growth.

How do American Catholics compare to other religious groups in terms of how congregations discuss money? Sixty-three (63) percent of Evangelicals and 62 percent of Mainline Protestants report more of an emphasis on vision and opportunities for spiritual growth in their congregations, compared to 41 percent of Catholics. Conversely, 21 percent of Evangelicals and 28 percent of Mainline Protestants say that their congregations focus more on need and scarcity, compared to 46 percent of Catholics. This indicates that Catholic parishes, more than other religious congregations, lean toward a "pay the bills" culture.

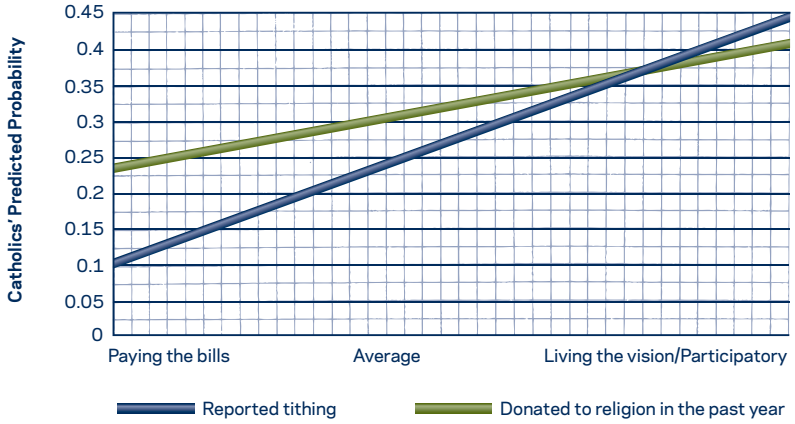
The differences in how congregations discuss money are paralleled by differences in how they communicate about their mission. While only 18 percent of Catholics strongly agree that their parish does an excellent job of communicating its mission, 32 percent of Mainline Protestants and 49 percent of Evangelical Protestants strongly agree with the same statement. Finally, only 6 percent of Catholics strongly agree that they feel part of the planning of the vision and mission of the parish, whereas 16 percent of Mainline and 25 percent of Evangelicals feel similarly. Clearly, other Christian groups are doing a better job of creating participatory parish cultures focused on "living the vision" than Catholics.

Are these congregational items associated with religious giving? Table 2 on page 21 indicates the percent of all church-going respondents (Catholics and non-Catholics) reporting that they regularly tithe or that they engaged in religious giving in the past 12 months, cross-classified by the congregational culture measures. We see that an emphasis on paying the bills, a lack of communication about mission and finances, and, especially, a lesser sense of participation in and ownership of the parish are all generally associated with lesser giving.

Since these measures are correlated with each other and other causal factors, we also conducted multivariate logistic regressions using the summative scale to assess the independent impact of congregational culture. Figure 15 shows its impact controlling for demographics, size of congregations, and respondents' religious-service attendance. We see there that a two-standard-deviation shift in congregational culture towards a more participatory parish focused on vision and mission shifts the probability of reporting tithing from .24 to .44 and of donating to religion in the past year from .32 to .42. These are both statistically (and substantively) significant improvements.

In figure 16, we additionally control for the three social-psychological orientations discussed in the last section—spiritual engagement with money, compassion, and materialistic values. This reduces the direct impact of congregational culture on tithing slightly (probability shifts from .28 to .46, rather

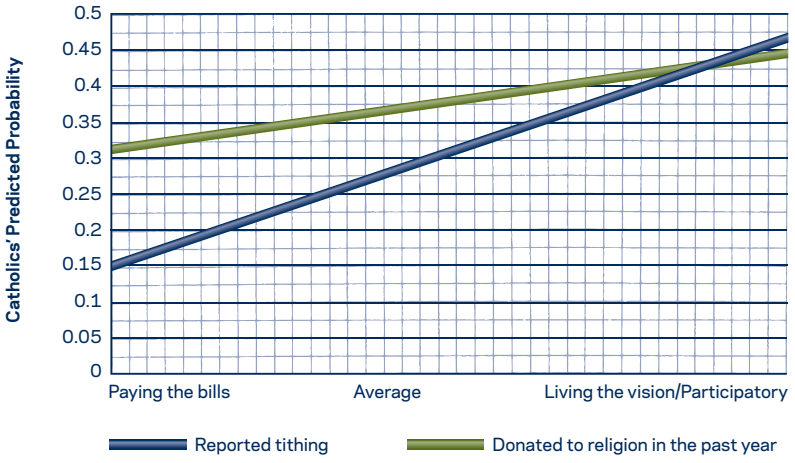
FIGURE 15: INDEPENDENT EFFECT OF CONGREGATIONAL CULTURE



Note: Net of controls for demographics and religious-service attendance.

Calculated from logistic regression of U.S. congregants

FIGURE 16: INDEPENDENT EFFECT OF CONGREGATIONAL CULTURE



Note: Net of controls for demographics and religious-service attendance, and social-psychological orientations.

Calculated from logistic regression of U.S. congregants

than from .24 to .44). Meanwhile, the impact of congregational culture on donating to religious causes in the past 12 months becomes statistically insignificant, meaning that this shift could be entirely due to chance. Of course, figure 16 only illustrates the direct impact of congregational culture, but our theoretical argument is that congregational culture also shapes spiritual engagement with money.[6]

Congregational culture clearly matters, but do differences in congregational cultures explain lower Catholic giving? The short answer is yes, in part through its impact on spiritual engagement with money. That is, more visionary and participatory parish cultures encourage members to view their use of money as a spiritual matter, which in turn increases financial giving. As to whether congregational culture adds additional explanatory power beyond religious-service attendance and the social-psychological measures (in particular, spiritual engagement with money), then the answer is "yes" for tithing and "not much" for giving to religion in the past 12 months.

Figures 17 and 18 show the Catholic gaps in reporting tithing and donating money to religion for religious attenders and how these gaps are altered by including and equalizing particular factors in our model. (Recall that these models only include people who attend church more than once or twice a year.) The blue bar is adjusted for demographics and is identified as the initial gap. The estimated initial gap is a bit larger in figures 17 and 18 than they were in figures 12 and 13, which is in accord with the descriptive results of the data. The red and yellow bars add additional variables into the model: The red bar adds the social-psychological measures and religious-service attendance; the yellow line adds congregational culture and size of congregation on top of demographics and the social-psychological variables.

In figure 17 we see a large gap between the predicted probability of tithing among Evangelicals and Catholics. This gap shrinks when equalizing social-psychological measures and shrinks still further when controlling for congregational size and culture. However, the sizable Catholic–Evangelical gap that remains (yellow bar) suggests that additional sources of difference between the two groups need to be uncovered. Meanwhile, the Catholic–Mainline gap disappears when controlling for social-psychological and congregational measures. Figure 18 shows that the Catholic–Evangelical and Catholic–Mainline gaps in religious giving in the past 12 months are smaller to begin with, and congregational culture has a much smaller impact on this measure.

Our results suggest that the American Catholic giving gap is, in part, a direct result of congregational culture: Catholic parishes are less likely to nurture participatory cultures compared to other Christian congregations. Parishioners are also more likely to focus on giving as "paying the bills" rather than "living the vision" when thinking of money. Because many Catholics are more concerned with "paying the bills," they lack spiritual engagement with money—the belief that proper stewardship of money is a deeply spiritual matter—which further reduces Catholic financial giving.

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[6] *Estimating path models for categorical variables is difficult, and we do not attempt to compute them here, but figure 16 should be considered a lower bound estimate of the full impact of congregational culture. In our study, the congregational culture scale and the spiritual engagement scale are correlated at approximately .30, which is consistent with our argument that congregational culture shapes spiritual engagement with money.*

FIGURE 17: THE CATHOLIC GAP IN TITHING

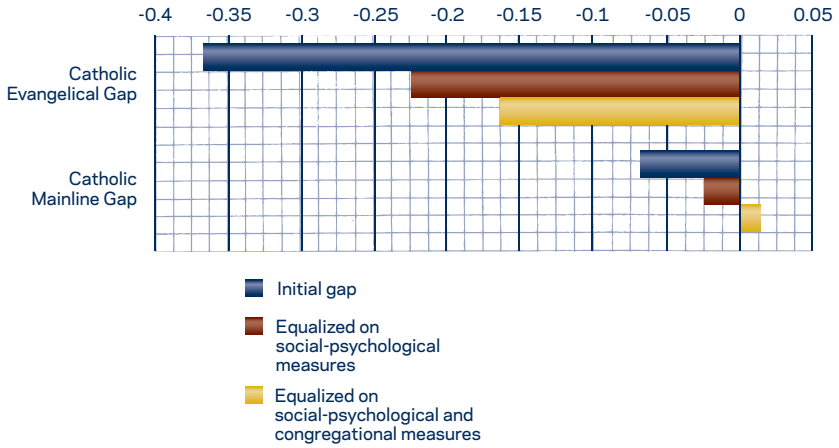
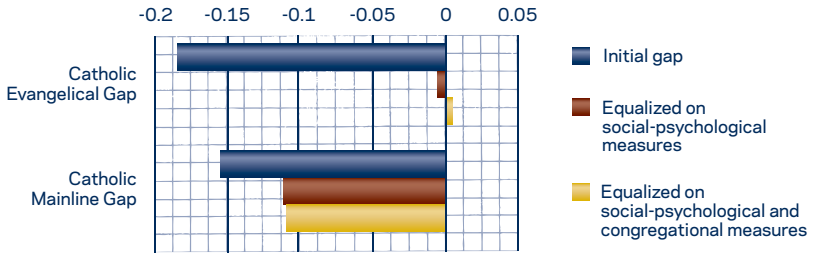


FIGURE 18: THE CATHOLIC GAP IN RELIGIOUS GIVING IN THE PAST YEAR



CONCLUSION

Using data from a nationally representative survey of 1,997 U.S. adults, we find that many American Catholics rarely engage in voluntary financial giving. In fact, a big Catholic giving gap exists: American Catholics are less likely than the rest of the population to report giving 10 percent or more of their income as voluntary contributions, and are less likely to report donating money specifically to religious causes in the past 12 months.

Our analyses of the data show that the single most important factor explaining this giving gap is a lack of spiritual engagement with money on the part of most American Catholics. Rather than seeing their use of money and possessions as a part of their spiritual life, as a part of Christian formation and faithfulness, American Catholics tend to compartmentalize, to separate money from matters of faith, to think that money and material possession do not have much to do with spiritual or religious issues. Catholics who do engage with money as a spiritual matter and who see their money as ultimately God's, however, are much more financially generous, reducing the Catholic giving gap almost entirely.

Because spiritual engagement with money is such an important factor, we examined the parish context within which regular attending Catholics are formed. Especially since the largest absolute gaps in giving occur among regular and weekly attenders, we explored how cultures of money are (or are not) formed in parishes. Our analyses of church attenders (N = 967) suggest that some ways of discussing money tend to be quite unhelpful. A "pay the bills" culture that focuses on the parish's need and scarcity (as opposed to opportunities for spiritual growth and world transformation) and is separated from a sense of mission is associated with less spiritual engagement with money among parishioners. Consequently, it is associated with lower financial giving. This suggests that discussions of money in Catholic parishes should not center on meeting basic organizational needs, but rather on spiritual growth and personal and world transformation.

We are not suggesting that parishes neglect good financial record-keeping and transparency. We are arguing that those things alone will not engender a parish culture of generosity. In fact, if talk about money is not couched in spiritual terms that underscore their personal spiritual significance, but are only brought up in the context of the pressing need to pay the bills, then such discussions may serve to exacerbate the dualistic separation of money and spirituality that fails to inspire Catholic generosity. Our report argues that discussions of money should

be brought up within the larger context of parish mission and vision. Such discussions will be especially beneficial if they provide parishioners with a clear understanding that an active and growing spiritual life requires Catholics to always recognize money and possessions as gifts of grace which they are called to manage as responsible stewards. Catholics need to know that they cannot compartmentalize their financial dealings from their life of faith and still hope to flourish as Christians. Such an approach is perfectly consistent with the theology of stewardship outlined by the USCCB. In addition, our study finds that a culture that emphasizes "living the vision" helps parishioners to successfully develop this awareness of stewardship. When parishioners feel a part of the planning and vision for their parish, and when they get excited about all of the great things that donated money can accomplish, this empowers them and engenders a sense of ownership, all of which leads to more generous giving.

Our study cannot tell Catholic leaders exactly how to incorporate discussions of money into their parish, nor does it suggest that there is only one way to develop a mission- and vision-based culture focused on opportunities for spiritual growth. However, our results suggest important areas on which to focus. For instance, homilies that discuss money and also focus on developing compassion or empathy, while challenging materialistic values may do double (or triple) duty, as they encourage people to develop generous self-dispositions and recognize that their spiritual life is implicated in how they use their money and material possessions. Most important of all, however, seems to be fostering parish cultures in which the use of money is not seen as a mere secular or profane matter, but, as the Bible teaches, a spiritual concern that God cares about, that shapes one's personal spiritual life profoundly, and that can genuinely help transform the world along Christian values and purposes. That is the kind of belief, vision, and culture that fosters generous Christian financial giving.

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