DETERMINANTS OF RELIGIOUS GIVING IN AMERICAN DENOMINATIONS: DATA FROM TWO NATIONWIDE SURVEYS

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Using the 1987-1989 General Social Survey and a 1988 Gallup survey we looked at patterns of giving to churches. Conservative Protestants have the highest levels of giving, Catholics the lowest, and mainline Protestants in between. Individual giving is highly skewed, with one-fifth in each group giving about 75 percent of the total. The main predictors of individual giving are strong faith, conservative theology, and intense church involvement. Persons who plan their giving ahead of time give at higher levels. Volunteering time to churches is highest among the conservative Protestants and lowest among the Catholics. It is positively associated with church attendance and financial giving.

In past years the most fruitful research on religious giving has been based on interview data. In 1992 we sought the most useful nationwide polls available and concluded that the best two are the General Social Survey and the 1988 Gallup survey commissioned by Independent Sector and the Catholic Committee on Evangelization. We acquired and analyzed both.

The General Social Survey (GSS) is widely known. It is a high-quality nationwide survey done each year. Each survey includes approximately 1500 personal interviews representative of all Americans 18 and over. In 1987, 1988, and 1989 it asked respondents about their religious giving. In one, two, or three of those surveys, over 40 other questions pertinent to religious life were also asked.

The 1988 Gallup survey is less well known. In March, 1988, the Gallup Organization had two clients who wanted similar nationwide polls, so it combined the two into a single interview. One client was Independent Sector and the other was the Catholic Bishops' Committee on Evangelization (see Hodgkinson and Weitzman, 1988; Princeton Religious Research Center 1988). The survey has 2,556 personal interviews with a random sample of Americans 18 or older, weighted to be representative of the nation.

The two surveys are very similar in sampling; yet we were surprised to find that they produced different estimates of religious giving. The amounts reported by members of all religious groups in the Gallup survey were somewhat lower. The reason is unclear, but probably the specific wording of the questions is responsible. Based on all available information we judged the GSS more credible, and we emphasize it here. The 1988 Gallup survey included several useful additional questions, which we discuss at the end.

Levels of Religious Giving

A question in the GSS in 1987, 1988, and 1989 asked: "About how much do you contribute to your religion every year (not including school tuition)?" This question is ambiguous in that it asks about "your" giving and not that of your household; yet by comparing the responses with other surveys it is clear that most interviewees reported household giving. Table 1 shows the overall levels of religious giving in the main religious groups. Let us note for clarity that the definition of "Catholic," "Protestant," and "Jew" comes from the question, "What is your religious preference?" It is not a matter of church *membership*. Family income was asked in terms of twenty categories such as "25,000 to 29,999," and we recoded response to the midpoint of each. The highest category, "$60,000 and over," was recoded to $90,000.

Table 1
RELIGIOUS GIVING IN MAIN RELIGIOUS GROUPS

	Total Sample (4484)	Catholics (1124)	Protestants (2827)	Jews (73)
No. of cases=				
Mean Family Income	$30,958 (4087)*	$32,213 (1028)	$29,851 (2585)	$49,720 (67)
Contributions				
Religious Contributions	$440 (3633)	$289 (948)	$555 (2262)	$510 (60)
Percent of Persons Contributing to Religion	56	64	59	60
Percent of Income Contributed to Religion (from respondents)	2.0 (3486)	1.2 (881)	2.4 (2167)	0.8 (57)
Percent of Income Contributed to Religion (from line 2 divided by line 1)	1.4	0.9	1.9	1.0

* Figures in parentheses are numbers of cases.

Not everyone answered the questions. On the question about religious giving, 18% refused to answer or gave no specific figure. On the question about family income, 9% provided no information. This problem causes erratic conclusions when one variable having considerable missing data was divided by another also having missing data. To minimize confusion we added a fifth line in Table 1 calculated from data in the table itself. For example, 1.4% in line 5 column 1 is $440 divided by $30,958.

In agreement with past research, Catholic family income is slightly higher than Protestant, and Jewish family income is about 50% higher than either. (Among white Protestants, mean family income is $31,941; among black Protestants it is $19,212.) Protestant giving is much higher than Catholic. Jewish giving is reported to have a mean of $510, but this figure is misleading due to definitional problems. The Jewish community has major fund-raising sponsored by Jewish federations in addition to fund-raising and fees for synagogues. Total Jewish contributions to federations and other Jewish causes were estimated at $1600 per family in 1990 (Kosmin, 1991, p. 28). By all accounts Jewish contributions are higher than Catholic or Protestant. But some causes are more ethnic in character than "religious," and so the GSS interview question about religious giving was ambiguous for Jews and not useful here.

The bottom two lines of Table 1 show the percentage of family income contributed to religion. The second last line is the more reliable estimate, since it is based on those respondents reporting both contributions and family income, and the numbers of cases are large. The Catholic and Protestant figures resemble those in past research. For Protestants, Greeley and McManus estimated 2.2% in 1984. We have 2.4%. For Catholics they estimated 1.1%, and D'Antonio, et al. estimated between 1.5% and 1.7% in 1987. We have 1.2%. (For references see the Introduction.)

Table 2 presents giving data for specific Protestant denominations. The Mormons and Assemblies of God are clearly the highest givers. The Methodists and Episcopalians are the lowest. The bottom two lines show the percent of family income contributed to religion. In the second last line the percentages are erratic due to low Ns and missing data (especially for the Episcopalians), so the last line, calculated from data in the table itself, is a corrective. Table 2, line 3, shows the percentage of persons with each denominational preference who contribute at all. The percentages tend to be a bit higher in high-giving denominations, though the pattern is uneven.

Denominational variations are plotted in Figures 1 thru 4. Each figure shows ten denominations and the best-fit regression line. (In the figures EPI = Episcopal Church, PRE = Presbyterian, ME = Methodist, LU = Evangelical Lutheran Church in America, LMS = Lutheran Church-Missouri Synod, SBA = Southern Baptists, OBA = other Baptists, RC = Catholics, LDS = Latter Day Saints, and AOG = Assemblies of God.) In Figures 1 and 4, the dependent variable, percent of income contributed (vertical scale), is the same as the fourth lines in Tables 1 and 2; as mentioned earlier, the Episcopalian figure is erratically high due to missing data and should be a little lower than the Presbyterian.

Figure 1 shows the tendency of high-income groups to give a lower percentage of their income to the church; this is consistent with all past research. Figure 2 shows the strong predictive power of personal religious devotion. Figures 3 and 4 indicate how strongly giving is associated with church attendance. In all four figures the Mormons are far above the regression line, indicating that their high level of giving is not directly explained by the independent variables plotted. Probably the factors elevating the Mormon figures are social and cultural more than personal beliefs; such factors were not studied by the GSS.

Table 2
RELIGIOUS GIVING IN PROTESTANT DENOMINATIONS

No. of cases =	Southern Baptists (435)	Other Baptists (255)	United Methodists (336)	Lutheran E.L.C.A. (130)	Lutheran Miss Synod (74)	Presby-terians (167)	Episco-palians (104)	Assembly of God (43)	Mormons (95)
Mean Family Income	$27,699 (399)*	$21,341 (230)	$32,660 (307)	$34,504 (123)	$37,591 (66)	$38,467 (152)	$40,887 (93)	$27,833 (39)	$30,209 (91)
Contributions									
Religious Contributions	$729 (346)	$500 (212)	$372 (269)	$467 (101)	$591 (53)	$522 (133)	$311 (79)	$927 (37)	$1655 (83)
Percent of Persons Contributing to Religion	63	66	59	65	61	58	56	77	70
Percent of Income Contributed to Religion	2.7 (333)	3.4 (110)	1.8 (259)	1.6 (97)	1.4 (49)	1.6 (128)	3.0 (73)	5.0 (33)	6.0 (81)
Percent of Income Contributed to Religion (from line 2 divided by line 1)	2.6	2.3	1.1	1.4	1.6	1.4	0.8	3.3	5.5

* Figures in parentheses are numbers of cases.
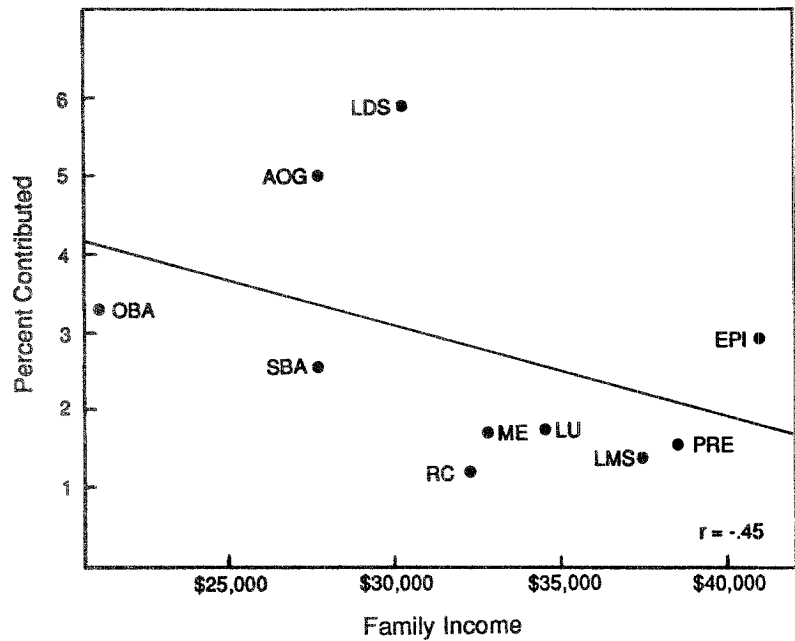
Figure 1
RELATION OF INCOME TO PERCENT CONTRIBUTED

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Figure 2
RELATION OF PRAYER TO CONTRIBUTIONS

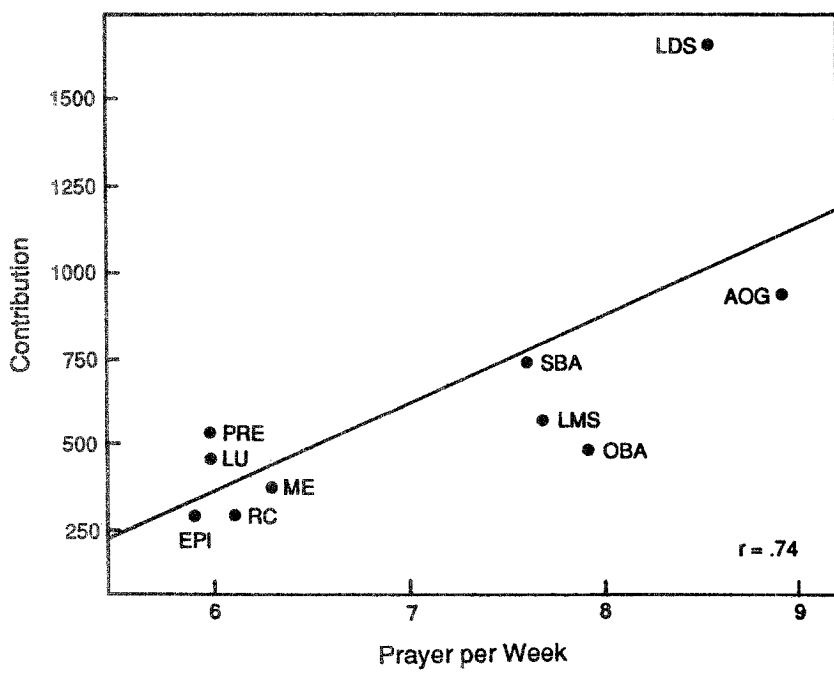Figure 2
RELATION OF PRAYER TO CONTRIBUTIONS
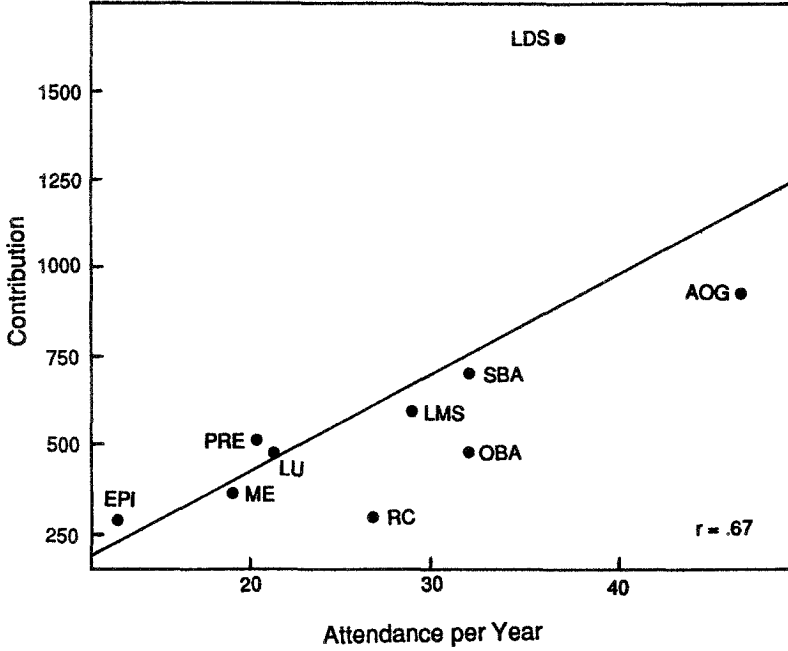
Figure 3
RELATION OF CHURCH ATTENDANCE TO CONTRIBUTIONS

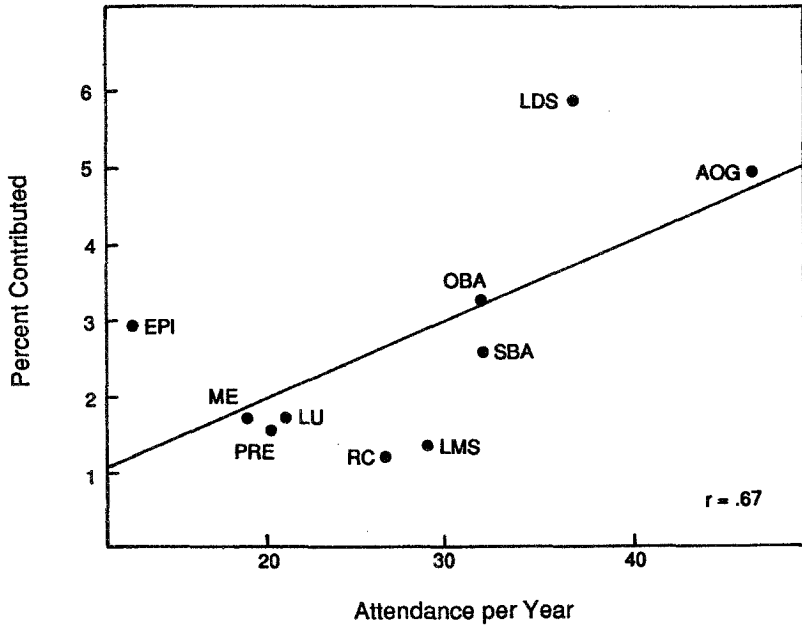**Figure 4**
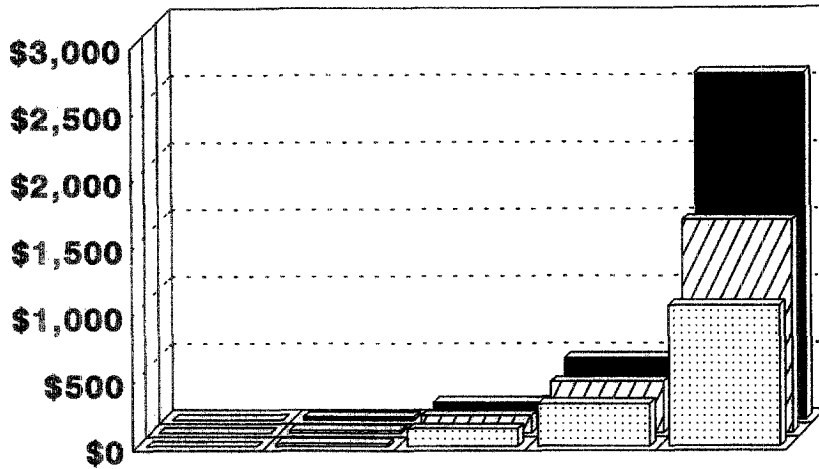**RELATION OF CHURCH ATTENDANCE TO PERCENT CONTRIBUTED**

Figure 5
FAMILY CONTRIBUTIONS BY QUINTILES

	First	Second	Third	Fourth	Fifth
Other Protestants	$0	$22	$132	$459	$2,581
Mainline Protestants	$0	$23	$129	$380	$1,585
Catholics	$0	$26	$131	$319	$1,047

Catholics   Mainline Protestants   Other Protestants

The four figures demonstrate the great diversity among Protestant denomina-
tions and the similarity, by contrast, between the Catholics and some mainline
Protestants, notably the Lutherans and Methodists. Making contrasts between
Catholics and all Protestants is not very instructive and can be misleading.
Analysts should distinguish types of Protestant denominations before theorizing
about Protestant-Catholic differences.

In further analysis we divided the Protestants into two parts — mainline and
others. The mainline Protestants include the Episcopalians, the Presbyterian
Church (U.S.A.) and its parent groups, the United Church of Christ and its par-
ent groups, the United Methodist Church, the Evangelical Lutheran Church and
its parent groups, the Christian Church-Disciples of Christ, and the American
Baptist Churches in the U.S.A. The remainder of the Protestants are mostly in
conservative denominations, including Pentecostal, Adventists, and Mormons.
We will use the term "other Protestants" due to the diversity, even though the
majority are conservatives. The basic pattern is clear; the mainline Protestants
fall between the Catholics and the other Protestants in their giving patterns.

Figure 5 depicts the amount of skewness in giving. It divides contributions in
each of the three groups — Catholics, mainline Protestants, and other

Protestants — into quintiles, then shows the mean of each quintile in each group. The amount of skew is greatest among the other Protestants and least among the Catholics, with the mainline Protestants in between.

We calculated breakdowns depicting levels of giving within three subgroups: Catholics, mainline Protestants, and other Protestants. The data for mainline Protestants and for other Protestants are not shown here, partly to save space and partly because the patterns for the two were similar—with two exceptions. The exceptions are that education and family income are stronger predictors of giving among other Protestants than among mainline Protestants; highly educated, high-income conservative Protestants give at very high levels. In Table 3 all Protestants are combined.

Table 3
BREAKDOWNS IN LEVEL OF RELIGIOUS GIVING

	Catholics			Protestants		
	Highest N	Religious Contribution	% of Income	Highest N	Religious Contribution	% of Income
Marital Status						
Never Married	213	$160*	0.8*	368	$191*	1.3*
Married	487	368	1.1	1277	778	2.7
Widowed	82	277	2.7	275	359	3.3
Divorced & Separated	145	216	1.3	342	271	1.8
Age						
18-29	242	94*	0.5*	483	243*	1.7*
30-39	230	295	0.8	477	501	1.7
40-49	163	411	1.4	394	787	2.0
50-59	84	464	1.5	284	614	2.3
60-69	92	377	1.8	325	771	3.9
70 and above	116	312	2.5	295	541	3.7
Education						
Less than H.S.	203	172*	1.5	578	275*	2.8
H.S. diploma	501	283	1.1	1209	523	2.1
Some college	51	438	1.1	103	565	1.9
Bachelor's degree	128	360	0.9	257	1096	2.9
Graduate	42	532	1.8	109	1117	2.7
Income						
Under 10,000	121	112*	2.4*	447	169*	4.0*
10,000-20,000	189	202	1.4	456	343	2.5
20,000-30,000	175	238	1.0	388	526	2.1
30,000-40,000	143	325	1.0	296	609	1.8
40,000-60,000	143	419	0.9	329	979	2.2
60,000 and over	86	584	0.7	192	1253	1.4

Church Attendance

Several times a week	34	1114*	6.3*	214	1584*	6.6
Every week or about every week	343	476	1.8	563	1173	4.8
2-3 times a month	80	269	1.3	245	380	1.7
Once a month	86	185	0.7	175	262	1.4
Once or several times a year	240	100	0.3	615	130	0.9
Never, or less than once a year	144	35	0.2	444	60	0.4

How Often Pray?

Several times a day	161	477*	2.5*	628	984*	4.1*
Once a day	353	329	1.3	693	612	3.0
Once or several times a week	237	259	0.8	503	292	1.0
Less than once a week or less	169	68	0.3	417	132	0.4

Believe in Life After Death?

Yes	652	341*	1.3	1751	651*	2.8*
No	209	165	0.9	354	233	1.0
Undecided	66	168	1.0	154	203	1.0

Do You Believe Bible is

Literal word	182	290	1.6*	822	664*	3.5*
Inspired word not literal	490	295	1.1	886	575	0.9
Ancient book by men	131	212	0.6	197	134	0.5

* Differences within the breakdown are significant at .05.

The relationship between age and giving is curvilinear, with the highest levels between ages 40 and 70; yet the percentage of income contributed is linear, with the oldest persons giving the highest percentage. The percent of income contributed decreases as family income rises, so that the most affluent give the largest gifts but the lowest percentage of income. This is in agreement with all past research. Frequency of church attendance is a very strong predictor of contributions. Frequency of prayer, belief in life after death, and belief in the divine inspiration of the Bible are also predictors.

Table 4 shows mean religious contributions by Catholics from different ethnic groups. The incomes of the ethnic groups are remarkably similar except for persons from Mexico, whose income is lower. The largest contributors are German, Irish, and Polish. Italian Catholics, though enjoying high income, contribute much less.

Table 4
RELIGIOUS GIVING BY CATHOLIC ETHNIC GROUPS

	Highest N	Percent Born in U.S.	Mean Family Income	Religious Contribution
Main Country of Ancestors				
Germany	158	99	$34,286	$403
Ireland	155	96	33.462	357
Britain*	75	97	36,382	304
Poland	83	94	32,310	352
Italy	138	87	33,122	190
Eastern Europe*	39	92	35,071	332
Mexico	88	75	20,366	120

*Britain includes England, Wales, and Scotland. Eastern Europe includes Yugoslavia, Romania, Hungary, Czechoslovakia, and Lithuania.

Analysis of Factors Influencing Religious Contributions

To this point we have looked at GSS data from 1987, 1988, and 1989. The 1988 survey was unique in that it asked an unusually large number of questions about religious beliefs. The remainder of our analysis is restricted to it. The number of cases (N) is 1481.

Correlations. Table 5 shows zero-order correlations of 31 variables with size of religious contributions and percent of family income contributed. In preliminary analysis we compared correlations with raw contributions and with the square roots of contributions, and the latter were consistently stronger, indicating that the relationship with raw contributions is not linear. Similarly, correlations with the square root of percentage of income contributed were stronger than with the raw percentage. Thus we used square roots of contributions and percentage of income contributed to capture the true strength of the relationships.

In preliminary analysis we divided the Protestants into mainline and others and calculated correlations within each (N = 255 for the mainline, 573 for the others). A few differences appeared, but they were difficult to interpret. Therefore we collapsed the two into a single Protestant category in Table 5.

We expected that the correlations for Catholics in Table 5 might resemble those for mainline Protestants more than for others; this would follow from the intermediate position of the mainline between Catholics and other Protestants. But this did not occur. The patterns were unclear, and the Catholic correlational patterns did not clearly resemble either one or the other. (The data are not shown here.)

In Part I of Table 5 we created two age variables, 39 or under versus others, and 60 or older versus others, since age did not relate linearly with giving. We called the two "Young Age" and "Old Age." As the correlations in Table 5

Table 5
CORRELATION COEFFICIENTS

	Contribution (Sq. Rt.)		Percent of Income (Sq. Rt.)	
	Catholics	Protestants	Catholics	Protestants
Highest N	(365)	(828)	(346)	(794)
I. Background				
Young Age (18 to 39 =1, 40 and above=0)	-.26**	-.10**	-.30**	-.09*
Old Age (60 and above=1, 59 and younger=0)	.22**	.07	.37**	.15**
Education	.10*	.21**	-.06	.01
Race (white=1, other=0)	.09	.07	.06	-.01
Family Income	.16**	.23**	-.17**	-.13**
Years Attended Religious School	.19**	.04	.11*	.11**
Attended Sunday School When Young				
(no=1, ...regularly=4)	.19**	.03	.15**	.00
Confirmed When Young (yes=1, no=0)	.08	.10**	.09	.04
II. Family Characteristics				
Marital Status (married=1, other=0)	.19**	.30**	.06	.16**
Number of Household Members	-.06	.09*	-.15**	-.02
III. Personal Faith				
How Strong is Your Religion?				
(strong=3, somewhat=2, not very strong=1)	.44**	.43**	.38**	.40**
Believe Life After Death				
(yes=3, unsure=2, no=1)	.20**	.20**	.17**	.17**
How Often Pray	.32**	.33**	.33**	.36**
How Close Feel to God				
(extremely=5, ...don't believe in=1)	.15**	.24**	.18**	.27**

| | Contribution (Sq. Rt.) | | Percent of Income (Sq. Rt.) | |
Highest N	Catholics (365)	Protestants (828)	Catholics (346)	Protestants (794)
Bible is (literal word of God=1, other=0)	.01	.15**	.10	.21**
God (believe in God with no doubts=1, other=0)	.15**	.21**	.18**	.20**
Born Again (yes=1, no=0)	.00	.30**	.10	.32**
Tried to Convert Someone to Christ (yes=1, no=0)	.13*	.30**	.12*	.30**
Importance of Bible in Life Decisions (very important=5, not very important=1)	.18**	.28**	.25**	.33**
To Believe in God with No Doubt (very important=5, not very important=1)	.13*	.12**	.18**	.19**
My Faith (free of doubts=7, mixed with doubts=1)	.19**	.27**	.21**	.25**
How Often Read Bible at Home	.19**	.36***	.20**	.39**
IV. Moral Attitudes				
Premarital Sex (always wrong=4, not wrong at all=1)	.31**	.33**	.32**	.31**
V. Importance of Church				
Importance of Church Teaching in Life Decisions (very important=5, not very important=1)	.27**	.30**	.32**	.34**
Important to Attend Church Regularly (very important=5, not very important=1)	.33**	.36**	.36**	.39**

	Contribution (Sq. Rt.)		Percent of Income (Sq. Rt.)	
Highest N	Catholics (365)	Protestants (828)	Catholics (346)	Protestants (794)
Important to Follow Church Teachings				
(very important=5, not very important=1)	.25**	.22**	.31**	.28**
Confidence in Organized Religion				
(great deal=3, only some=2, hardly any=1)	.17*	.16**	.11	.18**
VI. Church Involvement				
Church Member Now (yes=1, no=0)	.38**	.39**	.33**	.32**
Participating in Other Church Activities				
(yes=1, no=0)	.40**	.51**	.36**	.41**
How Often Attend Church Services	.59**	.57**	.60**	.53**
Number of Close Friends in Same Church	.03	.27**	.14*	.28**

* Significant at .05.
** Significant at .01.

show, persons 39 or younger contributed less and contributed a lower percentage of income than others, while persons 60 or older contributed a higher percentage of their income. Age was more important in Catholic giving than in Protestant. Years of Catholic school was a weak predictor of giving for Catholics ($r = .19$); attendance at religious instruction when young slightly predicted giving for Catholics but not Protestants ($r = .19$ and .03).

Being married predicted higher contributions for both Catholics and Protestants. Having more people in the household was only slightly related (inversely) to giving. In preliminary analysis we looked at number of children in three different age groups, but the number in each group had no associations with contributions for either Catholics or Protestants, so the variables were deleted from Table 5. We lacked information on whether the Catholic children were attending Catholic school or not.

All the personal faith measures in Table 5 predict religious giving, and the correlations are usually stronger for Protestants than for Catholics. Two of the measures had no influence on Catholics—belief about the inerrancy of the Bible, and whether the person has experienced being born again. Possibly these beliefs are not central to the Catholic faith. Also among Catholics there was little association between having tried to convert another person to Christ and level of giving.

Table 5 includes one measure of moral attitudes for descriptive purposes. It is a question about premarital sex: "If a man and woman have sex relations before marriage, do you think it is always wrong, almost always wrong, wrong only sometimes, or not wrong at all?" Belief that it is wrong is strongly associated with higher religious giving. Persons with traditional moral attitudes, whether Catholic or Protestant, contribute more.

The strongest correlations in the table are between religious giving and church involvement (bottom of the table). For Catholics, church attendance correlates .59 with amount of money given, and for Protestant it correlates .57. Frequency of church attendance is clearly the strongest predictor of religious giving we have. Another strong predictor for both Catholics and Protestants is whether the person participates in other church activities. The number of close friends in the congregation is a weaker predictor.

Regressions. The best method of assessing the independent influences of numerous factors is multiple regression. Regression depicts the impact of each predictor apart from the impact of all the others. From the variables in Table 5 we selected 11 for regressions — the most important in each category of the table. To measure *background characteristics* we used the two age variables, education, family income, years of religious school, and past attendance in Sunday school. To measure *family characteristics* we used marital status. (Number of household members was unimportant in preliminary analysis, so we deleted it.)

To measure *personal faith* we constructed two scales, a Creedal Assent Scale and a Personal Religious Behavior Scale. The Creedal Assent Scale is composed of four items, scored from 5 to 1. One asked about belief in God and was scored 5 if the person has no doubts, 1 for other responses. A second asked about the Bible. Belief that the Bible is the literal word of God was scored 5 and other responses were scored 1. A third asked how important the Bible is for helping

the person make decisions about life; five responses were scored from 5 to 1. A fourth asked how important it is to believe in God without question or doubt; five responses were scored from 5 to 1. The scale score was the mean of the items if at least 3 were answered (mean = 3.33, SD = 1.28, and Cronbach's alpha = .75).

The Personal Religious Behavior Scale is composed of three items, scored from 5 to 1. The first asked about frequency of prayer and offered six responses ranging from several times a day to never; they were scored from 5 to 1. The second asked, "How close do you feel to God most of the time?" and offered five responses ranging from extremely close to "no belief in God," scored from 5 to 1. The third asked, "Have you read any part of the Bible at home within the last year?" and then asked how often. Responses ranged from several times a day to never, scored from 5 to 1. The scale score was the mean of the items if at least 2 were answered (mean = 3.01, SD = 1.03, and Cronbach's alpha = .73).

Importance of the church was measured by a 3-item Importance of the Church Scale, scored from 5 to 1. One item asked how important "the teachings of your church or synagogue" are in helping you make decisions about your life. Five responses, ranging from "very important" to "not very important," were scored from 5 to 1. A second asked how important attending religious services regularly at church or synagogue is for being a good Christian or Jew, and five responses ranging from "very important to "not very important" were scored from 5 to 1. A third asked how important it is to follow faithfully the teachings of one's church or synagogue for being a good Christian or Jew. The same responses followed, scored from 5 to 1. A mean of the items, if at least 2 were answered, formed the scale score (mean = 3.35, SD = 1.21, and Cronbach's alpha = .81).

Church involvement was measured by two measures: frequency of church attendance and whether or not the person is involved in church activities or organizations other than attending services. The dependent variables were the square root of contributions and square root of percent of income contributed, the same as in Table 5.

Regression coefficients are shown in Table 6. The variables were entered in three steps. In the first step, the seven background and family characteristic variables were entered. The strongest predictors of the amount contributed were older age, marital status (married persons versus others), and (for other Protestants) education. For Catholics, the percentage of income contributed is strongly a function of age (beta= .28); for Protestants this is much less true. Level of income *negatively* predicts the percentage of income contributed (betas= -.14 for Catholics, -.27 for mainline Protestants, and -.18 for other Protestants). For some reason being married predicts percentage of income contributed among Protestants but not among Catholics.

The second step of the regressions added measures of personal faith and beliefs about the church. In preliminary analysis the Creedal Assent Scale was unimportant when studied in competition with the Personal Religious Behavior Scale and Importance of the Church Scale, so we deleted it. It seems that creedal beliefs in general are much less important in encouraging contributions than personal religiosity and specific beliefs about the church.

The measures of personal faith and beliefs added immensely to the predictive

Table 6
STANDARDIZED REGRESSION COEFFICIENTS

	Contributions			Percent of Income		
	Catholics	Protestants		Catholics	Protestants	
		Mainline	Other		Mainline	Other
Step 1						
Young Age	-.15*	-.04	-.04	-.13*	.05	-.07
Old Age	.21*	.20*	.14*	.28*	.15	.16*
Education	.11	.11	.23*	.05	.05	.16*
Family Income	.13*	.03	.16*	-.14*	-.27*	-.18*
Years of Religious School	.15*	-.02	.05	.09	.03	.15*
Attended Sunday School	.13*	.07	.00	.14*	.09	-.02
Marital Status	.14*	.36*	.22*	.08	.30*	.20*
Adjusted R^2	.18	.18	.17	.18	.12	.10
Step 2						
Young Age	-.10	-.07	.03	-.08	.02	.01
Old Age	.19*	.12	.06	.27*	.08	.08
Education	.19*	.15*	.22*	.11*	.08	.15*
Family Income	.19*	.16*	.26*	-.08	-.16*	-.09*
Years of Religious School	.15*	.01	.01	.09	.06	.11*
Attended Sunday School	.08	-.01	-.06	.10	.02	-.08*
Marital Status	.13*	.28*	.17*	.06	.23*	.15*
Personal Behavior Scale	.20*	.23*	.35*	.16*	.16*	.35*
Import. of Church Scale	.26*	.28*	.25*	.27*	.27*	.23*
Adjusted R^2	.30	.33	.40	.29	.23	.31
Step 3						
Young Age	-.08	-.06	.02	-.06	.03	.00
Old Age	.13*	.11	.06	.20*	.07	.08
Education	.11*	.09	.16*	.04	.05	.09*
Family Income	.13*	.15*	.23*	-.14*	-.15*	-.11*
Years of Religious School	.11*	-.02	.00	.05	.04	.10*
Attended Sunday School	.03	-.04	-.05	.05	.00	-.07*
Marital Status	.12*	.16*	.14*	.06	.16*	.13*
Personal Behavior Scale	.06	.17*	.18*	.01	.14*	.18*
Import. of Church Scale	.07	.00	.12*	.08	.10	.10*
Church Attendance	.38*	.45*	.25*	.41*	.33*	.29*
Active in Church Org.	.15*	.14*	.17*	.11*	.00	.11*
Adjusted R^2	.43	.51	.48	.42	.30	.38

* Significant at .05 by t-test.

power for all three groups. They added the most for the other Protestants, least for the Catholics. The Personal Religious Behavior Scale highly predicted giving by other Protestants but less for Catholics and mainline Protestants. For Catholics and mainline Protestants the Importance of the Church Scale was more related to giving than was the Personal Religious Behavior Scale; the opposite was true for other Protestants. Apparently ecclesiology is less important in conservative groups.

The third step included two measures of church involvement: frequency of church attendance and involvement in other church activities. These measures were entered separately since they could be interpreted as parallel forms of religious behavior (parallel with giving), not as *determinants* of giving. We included the third step here merely for sake of illustration. For theoretical purposes, measures of church involvement should probably be seen as alternative outcomes of faith, not separate determinants of giving, and the third step in the regression should be ignored.

A point of clarification is needed about the measures available. The General Social Survey included measures of *personal* beliefs and practices but not *institutional* factors which might influence giving (for example, rules about membership requirements, satisfaction with leadership, agreement with institutional goals, and so on). For a more complete analysis, we would need to include institutional factors. Here the only test of the importance of institutional factors available to us was to compare the relative explanatory power of the variables in the first two steps of Table 6 with the power of denominational differences alone, when all the cases were combined; denominational differences were measured in two dichotomies, Catholics versus all others and other Protestants (not mainline) versus all others. The results (not shown here) indicated that the variables in Table 6 far outweighed the denominational categories. That is, most of the predictors of religious giving are represented in our analysis, and the explanation of denominational differences are to be found mostly *in terms of them*, not apart from them. That is, the main factors distinguishing Catholics from Protestants and mainline Protestants from other Protestants are somewhere in the measures in Table 6.

THE 1988 GALLUP SURVEY

Levels of Philanthropic Giving and Religious Giving

The 1988 Gallup survey asked about philanthropic giving in several categories. The interviewer used this question:

> *Listed on this card are examples of the many different fields in which people contribute money or other property for charitable purposes. I mean making a voluntary contribution and not with the intention of making a profit or obtaining goods and/or services for yourself. In which, if any, of the fields listed on this card have you contributed some money or other property in the past twelve months?*

The card listed ten categories, one of which was "Religion." The interviewer clarified that it included giving to churches, synagogues, convents, seminaries,

and so on, but not to religious charities or Jewish Federations. The respondents were first asked to which categories of organizations they had contributed, and then how much they gave in each category. By adding up all ten we can get the total philanthropic contributions. This method of asking the questions produced lower estimates of religious giving than found in other surveys. Yet it had minimal effect on the relationships between determinants of giving and the amounts given, judging from the similarity to other surveys.

By dividing contributions by total family income we can calculate the percent given to all charitable causes and to religion. Family income categories were recoded to their midpoints; the top category ("$100,000 or more") was scored as $125,000. A total of 6.1% did not report their family income.

The survey also asked about hours per month the respondent volunteered to various non-profit organizations. First it asked about the different areas (e.g., health, education, religious organizations) in which the respondent had volunteered in the past twelve months. Then it asked for the respondent's best estimate of the number of hours volunteered in each area in the past month. We looked only at hours volunteered for religious organizations.

Overall levels of philanthropic giving, religious giving, and volunteering are shown in the bottom of Table 7. Average philanthropic giving per household was $443, and average religious giving was $290. Forty-three percent of all families contributed *something* to religion and reported the amount. Also, 55% of all philanthropic contributions went to religion. The individual religious groups in Table 7 are identified by self-described religious preference, not by *membership* in churches or synagogues. In the case of Jews, the definition of "religion" with respect to contributions is ambiguous, so the average of religious giving by Jews in Table 7, $213, is not comparable to figures for other religious groups. Compared with other surveys, the amounts of contributions reported in Table 7 are low.

The amount of time volunteered for religious organizations, shown in the bottom line of Table 7, varies much like the levels of financial giving. The Protestants are highest and the Catholics lowest.

As with the GSS analysis, we divided the Protestants into two categories: mainline and others. The overall levels of religious contributions and other philanthropic contributions, by level of respondent's income, are depicted in Figure 6. Note that non-religious contributions vary little in the three groups (Catholic, mainline Protestant, or other Protestant) within income levels, but religious contributions vary greatly, with Catholics lowest and other Protestants highest. That is, the three religious groups are similar in non-religious giving, but different in religious giving. The greatest differences *among* the three religious groups occur in the high income category. Another pattern is visible in Figure 6—the higher the person's income, the greater proportion of his or her total giving goes to non-religious causes.

Table 7
OVERALL LEVELS OF PHILANTHROPIC GIVING AND VOLUNTEERING

	Total Sample	Catholics	Protestants			Jews
			All	Black	White	
N =	(2556)	(732)	(1497)	(339)	(1138)	(55)
Mean family income	$31,245	31,015	30,370	23,953	31,734	50,387
Contributions						
Total family philanthropic contributions	443	303	543	220	613	678
Total family religious contributions	290	172	394	174	442	213
Percent of families contributing to philanthropy at all	62	63	64	48	67	61
Percent of families contributing to religion	43	49	47	38	49	36
Percent of Income						
Percent of income contributed total	1.5	1.0	1.9	1.0	2.1	1.2
Percent of income contributed to religion	1.1	0.6	1.5	0.9	1.6	0.3
Volunteering for Religion						
Percent who volunteered in the last month	16	9	20	17	22	14
Hours per month (average including non-volunteers)	1.6	0.8	2.2	2.4	2.2	1.0

Figure 6
CONTRIBUTIONS BY FAMILY INCOME
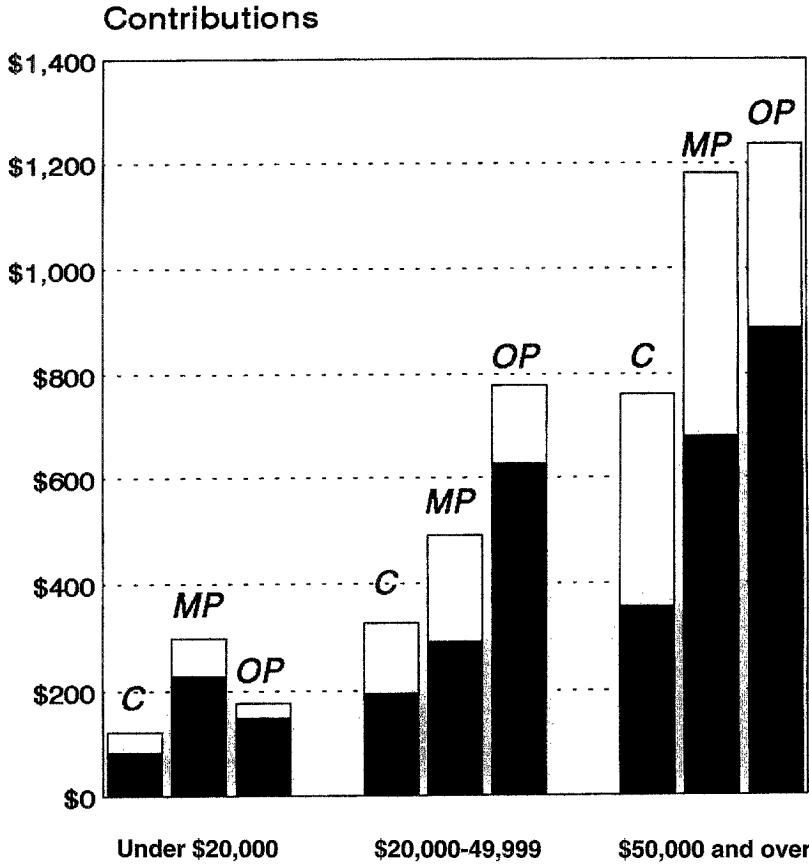
Contributions

	Under $20,000				$20,000-49,999				$50,000 and over		
Other Contributions	$39	$ 71	$ 28		$132	$199	$152		$404	$499	$349
Religious Contribution	$84	$228	$148		$195	$292	$627		$357	$680	$887

Family Income

■ **Religious Contribution** □ **Other Contributions**

C: Catholics; MP: Mainline Protestants; OP: Other Protestants

Determinants of Religious Giving

The 1988 Gallup survey included numerous questions useful for studying influences on religious giving. Their predictive power was similar to that in the GSS data, so the data are not displayed here. But we had three additional findings.

First, we had information on number and age of children. Does having children of school age influence giving? How about Catholic families with children in Catholic school? The survey had information of indirect value.

A recent study found that in 1980 approximately 24 percent of Catholic children in grades 1 to 12 were attending Catholic school (N.C.E.A. 1986, p. 2). In general, do Catholics families with school-age children, many of whom pay school tuition, give less to the church? The answer is *no*. For a more precise test of the effect of school-age children, we looked at married Catholics who were under 50 years of age and whose spouses are also Catholic. We compared the religious giving of those with and without children under 18. People with children gave much more—an average of $216, compared with only $83 for married Catholics of the same age without children. We still do not know if the children were attending *Catholic* schools, so we cannot test if Catholic school attendance versus other school attendance is a factor in giving. But we can say that in general for Catholics, having children is associated with higher giving.

Second, we had information on how active the respondent is in his or her community. We found that the more active the person is in the community, the more he or she gives to religion. This pattern provides no support for the hypothesis that evangelical Protestants give more because they are relatively *less* involved in community organizations. (The three denominational categories differed little in their reported level of active in the community; the percentage saying they were "very" or "fairly" active was 25 for the Catholics, 32 for the mainline Protestants, and 30 for the other Protestants.)

Third, the survey included two questions about whether people plan their giving ahead of time (see Table 8). The survey asked everyone who said they had contributed to religion whether they tried to give predetermined or fixed amounts. As the table shows, people who gave the most said that they tried to give a certain percentage of their income each year and that they tried to give a fixed dollar amount each week. Those who decided amounts on the spot gave much less. Of the three groups, the "other Protestants" are most likely to plan to give a certain percentage of their income each year.

Analysis of Time Volunteered

The Gallup survey asked several questions about hours volunteered to non-profit organizations of all kinds, and the bottom two lines of Table 7 summarize the hours volunteered to religious organizations. Table 9 provides more detail. Persons who are members of churches and who attend regularly are much more likely to volunteer than others. Also, persons active in other community activities are likely to volunteer more for their churches.

Table 9 suggests that volunteering in churches should be seen as one facet of being active in the community generally; it should not be seen as an *alternative*

Table 8
MEAN AMOUNTS CONTRIBUTED BY PERSONS GIVING OR NOT
GIVING A FIXED PERCENTAGE OR AMOUNT TO A CHURCH

	Catholic	Mainline Prot.	Other Prot.
N=	(732)	(569)	(928)
Questions to persons who contributed to religion in the last year:			
In making your contributions to a church, synagogue, or mosque, do you try to give a certain percentage of your income each year?			
Percent "Yes"	8	17	25
Yes: Mean Amount	$625*	$945*	$1270*
No or Don't Know: Mean Amount	$134	$213	$133
In making these contributions, do you try to give a fixed dollar amount each week—as in making a pledge—or do you decide what to give each time you attend religious services?			
Percent "Fixed Amount"	24	30	19
Fixed Amount: Mean	$423*	$854*	$1192*
No, Mixed, or Don't Know: Mean	$91	$139	$251

*Difference is significant at .05.

to community involvement in some fixed-sum sense, so that more church involvement would be associated with less involvement elsewhere. Churches and community organizations draw on the same pool of volunteers.

Iannaccone (1990) has suggested that high-income persons would be less likely to volunteer their time, all else being equal, because their time is worth a large amount of money, and rationally they would tend to give more money and less time. The opposite would be true of low-income persons; they would tend to volunteer more time and give less money. To test these ideas in our data, we calculated correlations (see Table 10). The hypothesis is not supported. Time volunteered is positively associated with amount of money given ($r = .32$) and with frequency of church attendance ($r = .27$). Time volunteered is only weakly associated with family income ($r = .06$).

As a further check we calculated partial correlations while partialling out family income. The partial correlation between hours volunteered and amount of money given was the same as the zero-order correlation ($r = .32$). Similarly the partial correlation between hours volunteered and frequency of church atten-

Table 9
BREAKDOWNS IN HOURS PER MONTH
VOLUNTEERED TO RELIGION

	Catholic		Mainline Prot.		Other Prot.	
	N	Hours Per Month	N	Hours Per Month	N	Hours Per Month
Age						
18-29	183	.7	85	1.5	172	2.0
30-39	197	.7	91	1.7	184	2.4
40-49	104	.4	92	1.6	154	3.1
50-69	147	1.5	162	1.9	263	3.5
70 +	59	.5	98	.7	114	1.1
Education						
Less than high school	192	.1	95	.5	239	1.7*
High school graduate	255	.9	150	1.7	322	1.7
Some college	144	.8	138	1.5	210	3.9
College graduate	106	1.5	147	2.2	121	4.3
Family Income						
Under $20,000	304	.3	210	.9*	437	1.5*
$20,000-29,999	127	1.3	99	1.2	152	3.9
$30,000-39,999	115	1.6	73	2.3	147	3.3
$40,000-49,999	55	.3	47	3.5	62	1.8
$50,000 and over	98	.6	101	1.8	98	4.7
Sex						
Male	339	.8	254	1.7	441	2.8
Female	360	.7	276	1.4	455	2.4
How Active in Community						
Very active	45	3.4*	56	4.1*	103	5.2*
Fairly active	119	2.2	99	3.4	154	4.9
Only somewhat active	173	.6	167	1.1	211	2.6
Not at all	342	.1	188	.3	394	.9
Church Attendance						
Once a week	239	1.9*	163	3.9*	336	6.1*
2-3 times per month	127	.3	92	1.7	130	.7
Once a month or less	154	.3	122	.3	175	.8
None	177	.1	153	.1	253	.1

*Breakdown is significant at .05.

Table 10
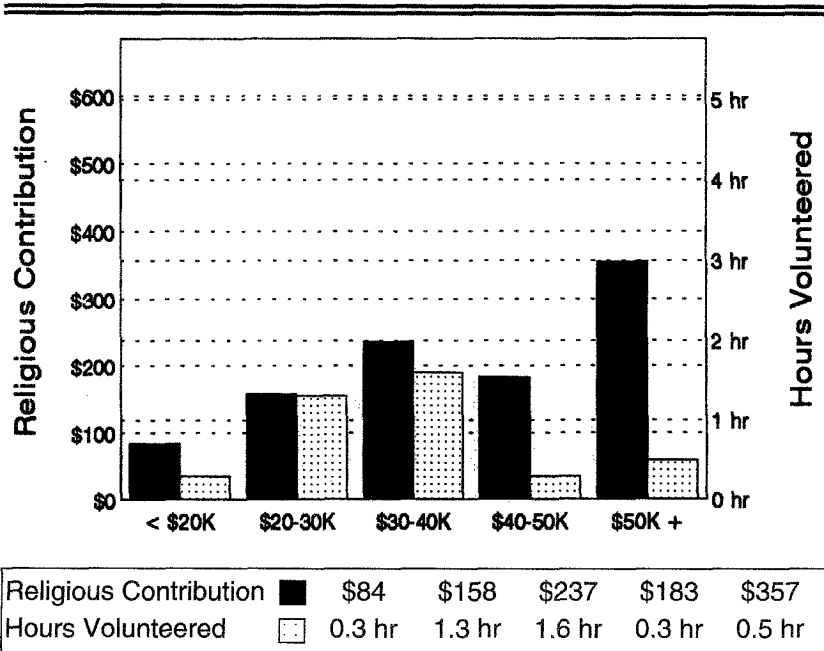**CORRELATIONS BETWEEN**
VOLUNTEERING AND OTHER MEASURES

	Hours Volunteered	Church Attendance	Giving to Religion
Church Attendance	.27*		
Giving to Religion	.32*	.30*	
Family Income	.06*	-.01	.17*

*Significant at .05 or beyond. Minimum N = 2289.

dance was the same as the zero-order correlation (r = .27). This tells us that we should see hours volunteered as closely associated with other measures of church commitment, not related to them negatively in a fixed-sum framework. When one of these measures is high, the others tend to be high also. There is no support for the notion that high-income people tend to volunteer less than others.

The relationship between family income, money contributed, and hours volunteered is shown in Figures 7 and 8. The two figures are drawn with the same vertical metric. Note that Catholic giving and volunteering levels are much lower

Figure 7
RELIGIOUS CONTRIBUTIONS AND VOLUNTEERING HOURS
BY FAMILY INCOME
CATHOLICS

		< $20K	$20-30K	$30-40K	$40-50K	$50K +
Religious Contribution	■	$84	$158	$237	$183	$357
Hours Volunteered	▫	0.3 hr	1.3 hr	1.6 hr	0.3 hr	0.5 hr

Figure 8
RELIGIOUS CONTRIBUTIONS AND VOLUNTEERING HOURS
BY FAMILY INCOME
PROTESTANTS
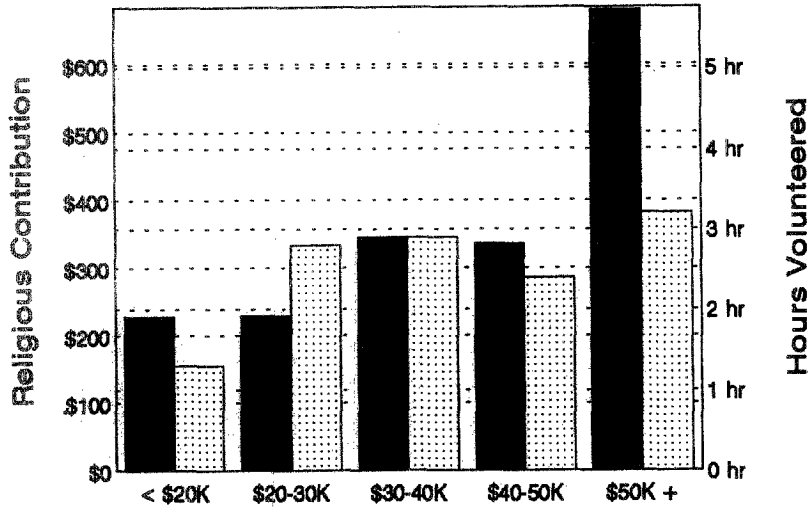
| Religious Contribution ■ | $228 | $230 | $345 | $336 | $680 |
| Hours Volunteered □ | 1.3 hr | 2.8 hr | 2.9 hr | 2.4 hr | 3.2 hr |

than Protestant. Whereas Protestant volunteering is quite constant in all the income groups, Catholic volunteering is highest among people with family incomes under $40,000; then it drops off. (We did not show mainline Protestants and other Protestants separately because of erratic patterns in the data.)

CONCLUSIONS

In this study we have uncovered new data on several topics. We found, as in past research, that denominations vary widely in levels of giving. Conservative Protestants are highest, and Catholics are lower than all major Protestant denominations. Mainline Protestants are in the middle. The main denomination-al differences in giving occur mostly among highly educated and high-income members; in this subgroup the differences in levels of giving are the greatest, with high-income conservative Protestants giving very large sums.

Due to the variations in denominations, we concluded that Protestant-Catholic comparisons in giving may be misleading and should be replaced by more detailed comparisons that distinguish among different types of Protestant denominations. Accordingly, we divided the Protestants in our sample into two categories, mainline and others (mostly conservatives). This proved useful for

descriptive and explanatory purposes. Distinctions such as this should be made in all studies. We expected that determinants of giving might be different for Catholics, mainline Protestants, and other Protestants, but this did not occur in any systematic way.

Giving by individual members is highly skewed in every denomination, with the top one-fifth of givers giving about 75% of the total. This skew prompted us to experiment with transforming the data on amount given, and we found that the correlations with the square root were in fact stronger than with the raw amount contributed. Using the square root seemed to straighten out the associations and show their true strength. We used the square root in correlation and regression analysis.

The main predictors of giving are strength of faith and amount of involvement in the church. Church attendance is the single strongest predictor in our data. Conservative theology and conservative views on moral issues such as premarital sex were also associated with higher religious giving. We lacked good measures of institutional factors such as church size, rules about membership, level of satisfaction with leadership, and so on.

The 1988 Gallup survey showed that levels of non-religious philanthropic giving among Catholics, mainline Protestants, and other Protestants were roughly the same even though the levels of religious giving were different. We found too that persons active in community organizations tend to give more, not less, to their churches. Also, church members who plan the amount of their religious giving ahead of time give much more than those who decide each week.

Finally, our new information on religious volunteering showed that the best predictors of amount of time volunteered for the church are rate of church attendance and level of overall activity in the community. Family income is not a predictor. Catholic volunteering, like Catholic giving, is lower than Protestant volunteering.

The biggest weakness of the data we analyzed was the lack of measures on institutional factors, such as local church leadership, stewardship methods, or decision-making processes.

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