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**CONGREGATIONS AND ECONOMY:
MARKETS, PRODUCTION AND LEADERSHIP**

Examining Worshiper Generosity: Giving Money and Giving Time

Etude sur la générosité des adorateurs: donnant leurs argents et leurs temps

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Are worshipers who are financially generous also generous with their time and talents? Using results from the U.S. Congregational Life Survey (a national survey of congregations and their worshipers), the relationship between giving time and giving money among worshipers in the United States is examined. This paper investigates the factors related to generosity of time and money and the interplay between the two in Catholic, mainline Protestant, and conservative Protestant congregations.

Les adorateurs qui sont financièrement généreuse est-ce qu'ils sont aussi généreux avec leur temps et leurs talents? En utilisant les données provenant de l'Enquête de la Vie des Congrégations américaines (une enquête nationale auprès des congrégations et de leurs adorateurs), le rapport entre donner du temps et donner de l'argent chez les adorateurs aux États-Unis est examiné. Le document examine les facteurs liés à la générosité de temps et d'argent et l'interaction entre les deux dans les congrégations catholiques, protestantes, et protestantes conservatrices.

Table 1
Percent of Worshipers Giving At Least 5% of Net Income to their Congregation
by Types of Congregational Participation

	Percent of Worshipers Giving 5% or More		
	Catholic n=30,556	Mainline Protestant n=18,700	Conservative Protestant n=10,212
Overall—giving at least 5%	35%	52%	65%
Worship Attendance:	***	***	***
Attend worship services weekly or more often	42%	61%	75%
Attend less often	15%	27%	28%
Membership:	***	***	***
Member of the church or in process of joining	42%	57%	74%
Not a member	12%	22%	40%
Small Group Participation:	***	***	***
Participate in church school	44%	62%	78%
Participate in Bible study or prayer group	58%	71%	82%
Participate in fellowship group	52%	63%	78%
No small group participation	28%	36%	48%
Leadership in the Congregation:	***	***	***
On church board, committee, or task force	56%	69%	88%
Leader or officer of small group	54%	69%	88%
Lead or assist in worship, sing in choir	54%	63%	79%
Church school teacher, other educator	45%	62%	80%
No leadership role	28%	38%	52%
Congregational Decision Making:	***	***	***
Often participate in congregational decision making	56%	73%	85%
Participate less often or never	34%	48%	63%
Participation in Congregational Meetings:	***	***	***
Spoke at congregational meeting in past year	54%	68%	84%
Did not speak	34%	49%	64%
Participation in Congregation's Outreach:	***	***	***
Participates in church's community service work	58%	65%	81%
Participates in church's evangelism work	53%	72%	85%
No service or evangelism work	30%	40%	56%
Personal Evangelism:	***	***	***
Invited someone to the church in the past year	40%	59%	73%
No personal evangelism	32%	47%	53%

* = p<.05

** = p<.01

*** = p<.001

Table 2
Factor Analysis of Types of Congregational Participation

	Factor Loadings		
	Factor 1: Involvement in Church Leadership	Factor 2: Basic Church Involvement	Factor 3: Involvement in Religious Education
Attend worship services weekly or more often		.581	
Member of the church or in process of joining		.448	
Participate in church school			.689
Participate in Bible study or prayer group			
Participate in fellowship group		.421	
On church board, committee, or task force	.668		
Leader or officer of small group			
Lead or assist in worship, sing in choir			
Church school teacher, other educator			.604
Often participate in congregational decision making	.558		
Spoke at congregational meeting in past year	.580		
Participates in church's community service work			
Participates in church's evangelism work			
Invited someone to the church in the past year			
% of variance	20.1%	9.8%	7.2%
Coefficient Alpha of index with items loading	.668	.542	.622

Only factor loadings above .400 are shown
Principal axis factoring and Varimax rotation used.

Table 3
Percent of Worshipers Giving At Least 5% of Net Income to their Congregation
by Other Factors (Used in Exploratory Analyses)

	Percent of Worshipers Giving 5% or More		
	Catholic n=30,556	Mainline Protestant n=18,700	Conservative Protestant n=10,212
Overall—giving at least 5%	35%	52%	65%
Demographics			
Gender	***	***	*
Female	37%	53%	66%
Male	32%	50%	64%
Age	***	***	***
Age 53 or younger	25%	38%	59%
Age 54 or older	47%	62%	76%
Employment status	***	***	*
Employed full-time, part-time, self-employed	31%	46%	66%
Not employed	40%	59%	64%
Annual household income		**	***
Below \$50,000	35%	53%	62%
At or above \$50,000	35%	51%	68%
Children living at home	***	***	***
Yes	28%	40%	60%
No	41%	59%	70%
Beliefs	***	***	***
Agree that only followers of Jesus can be saved	39%	61%	70%
Disagree/not sure	32%	45%	52%
Congregational leadership	***	**	***
Describe pastor as one who inspires others to act	39%	53%	68%
Describes pastor otherwise	32%	51%	61%
Congregational Factors			
Size of church (average worship attendance)		***	
100 or fewer	—	59%	62%
More than 100	35%	51%	65%
Conduct annual stewardship campaign?		***	***
Yes	35%	51%	55%
No	35%	59%	68%
Culture of generosity ¹	***	***	**
More than 11.35% in congregation give 10% or more	44%	43%	65%
Fewer give at that level	32%	57%	54%

¹ Median split—across all congregations, 11.35% is the median percentage of worshipers who give 10% or more.

* = p<.05

** = p<.01

*** = p<.001

Table 4
Regressions: Predicting Individual Giving Levels¹ Among Catholic Worshipers

	Standardized Betas				
	Step 1	Step 2	Step 3	Step 4	Step 5
Demographic Factors:					
Gender (male)	-.046 ***	-.032 ***	-.033 ***	-.032 ***	-.032 ***
Age	.426 ***	.342 ***	.336 ***	.336 ***	.331 ***
Employed (full-time, part-time, self-employed)	.046 ***	.046 ***	.045 ***	.044 ***	.044 ***
Total household annual income	.114 ***	.091 ***	.100 ***	.100 ***	.114 ***
Have children living at home	.032 ***	.004	-.002	-.001	-.002
Participation Scores:					
Leadership involvement		.039 ***	.038 ***	.039 ***	.037 ***
Basic church involvement		.327 ***	.329 ***	.323 ***	.323 ***
Religious education involvement		.043 ***	.043 ***	.043 ***	.045 ***
Beliefs:					
Agree that only followers of Jesus can be saved			.065 ***	.064 ***	.060 ***
Leadership in the Congregation:					
Describe pastor as one who inspires others to act				.042 ***	.041 ***
Congregational Factors:					
Size (log of average worship attendance)					.007
Church conducts annual stewardship campaign					-.023 ***
Culture of generosity (% who give 10% or more)					.063 ***
Adjusted R²	.172 ***	.287 ***	.292 ***	.293 ***	.297 ***
R² Change		.115 ***	.004 ***	.002 ***	.004 ***

¹ Dependent variable is individual giving on a 5-point scale: 1=I do not contribute financially here; 2=I give a small amount whenever I am here; 3=I give less than 5% of net income regularly; 4=I give 5% to 9% of net income regularly; 5=I give 10% or more of net income regularly.

* = p<.05

** = p<.01

*** = p<.001

Table 5
Regressions: Predicting Individual Giving Levels¹ Among Mainline Protestant Worshipers

	Standardized Betas				
	Step 1	Step 2	Step 3	Step 4	Step 5
Demographic Factors:					
Gender (male)	-.034 ***	-.004	-.007	-.006	-.014
Age	.407 ***	.331 ***	.321 ***	.322 ***	.333 ***
Employed (full-time, part-time, self-employed)	.057 ***	.057 ***	.054 ***	.054 ***	.052 ***
Total household annual income	.111 ***	.089 ***	.102 ***	.102 ***	.116 ***
Have children living at home	.003	-.023 *	-.031 **	-.031 *	-.028 **
Participation Scores:					
Leadership involvement		.075 ***	.084 ***	.085 ***	.092 ***
Basic church involvement		.305 ***	.300 ***	.299 ***	.292 ***
Religious education involvement		.102 ***	.092 ***	.093 ***	.077 ***
Beliefs:					
Agree that only followers of Jesus can be saved			.144 ***	.144 ***	.107 ***
Leadership in the Congregation:					
Describe pastor as one who inspires others to act				.019 *	.014
Congregational Factors:					
Size (log of average worship attendance)					.037 ***
Church conducts annual stewardship campaign					.030 ***
Culture of generosity (% who give 10% or more)					.146 ***
Adjusted R²	.147 ***	.281 ***	.302 ***	.302 ***	.324 ***
R² Change		.135 ***	.020 ***	.000 *	.023 ***

¹ Dependent variable is individual giving on a 5-point scale: 1=I do not contribute financially here; 2=I give a small amount whenever I am here; 3=I give less than 5% of net income regularly; 4=I give 5% to 9% of net income regularly; 5=I give 10% or more of net income regularly.

* = p<.05

** = p<.01

*** = p<.001

Table 6
Regressions: Predicting Individual Giving Levels¹ Among Conservative Protestant Worshipers

	Standardized Betas				
	Step 1	Step 2	Step 3	Step 4	Step 5
Demographic Factors:					
Gender (male)	-.040 **	-.014	-.020	-.017	-.005
Age	.285 ***	.208 ***	.197 ***	.198 ***	.235 ***
Employed (full-time, part-time, self-employed)	.071 ***	.069 ***	.066 ***	.065 ***	.041 ***
Total household annual income	.086 ***	.076 ***	.077 ***	.076 ***	.097 ***
Have children living at home	-.013	-.019	-.018	-.019	-.015
Participation Scores:					
Leadership involvement		.009	.011	.014	.060 ***
Basic church involvement		.395 ***	.383 ***	.379 ***	.324 ***
Religious education involvement		.063 ***	.057 ***	.058 ***	.074 ***
Beliefs:					
Agree that only followers of Jesus can be saved			.120 ***	.119 ***	.092 ***
Leadership in the Congregation:					
Describe pastor as one who inspires others to act				.045 ***	.026 **
Congregational Factors:					
Size (log of average worship attendance)					.094 ***
Church conducts annual stewardship campaign					.010
Culture of generosity (% who give 10% or more)					.232 ***
Adjusted R²	.089 ***	.259 ***	.273 ***	.275 ***	.346 ***
R² Change		.170 ***	.014 ***	.002 ***	.071 ***

¹ Dependent variable is individual giving on a 5-point scale: 1=I do not contribute financially here; 2=I give a small amount whenever I am here; 3=I give less than 5% of net income regularly; 4=I give 5% to 9% of net income regularly; 5=I give 10% or more of net income regularly.

* = p<.05

** = p<.01

*** = p<.001

Table 7
Top Five Predictors of Individual Giving by Faith Group*

	Catholic	Mainline Protestant	Conservative Protestant
Demographic Factors:			
Gender (male)			
Age	1	1	2
Employed (full-time, part-time, self-employed)			
Total household annual income	3	4	4
Have children living at home			
Participation Scores:			
Leadership involvement			
Basic church involvement	2	2	1
Religious education involvement			
Beliefs:			
Agree that only followers of Jesus can be saved	5	5	5
Leadership in the Congregation:			
Describe pastor as one who inspires others to act			
Congregational Factors:			
Size (log of average worship attendance)			
Church conducts annual stewardship campaign			
Culture of generosity (% who give 10% or more)	4	3	3

* Based on standardized betas; all betas are positive.