

**STS 20/a**  
**JOINT SESSION ISSR-RRA (RELIGIOUS RESEARCH ASSOCIATION)**

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

**Getting to the Bottom of a Full Collection Plate: How Values Enhance Giving**  
*En examinant le dessous d'un plat plein d'offrande:*  
*Comment les valeurs accroissent les donations*

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The paper examines the relationship between per-worshiper financial giving to congregations and worshipers' values, while controlling for the demographic profile of worshipers and the local community, and congregational characteristics (such as size). The study also explores the reasons why worshipers give to their local congregation. Using trend data from the U.S. Congregational Life Survey (a national survey of congregations and their worshipers), we also track how congregations move toward greater per-worshiper giving and identify the factors related to that enhanced giving.

Le document examine le rapport entre les dons financiers aux congrégations par adorateur et les valeurs des adorateurs, tout en contrôlant le profil démographique des adorateurs et la communauté locale, les caractéristiques de la congrégation (comme la taille), et les traits du leader. L'étude examine également les raisons pour lesquelles les adorateurs donnent à leur congrégation locale. En utilisant les tendances provenant de l'Enquête de la Vie des Congrégations américaine (une enquête nationale auprès des congrégations et de leurs adorateurs), nous suivons également comment les congrégations encourage les fideles a donner plus et comment ils identifient les facteurs liés l'accroissement des offrandes?

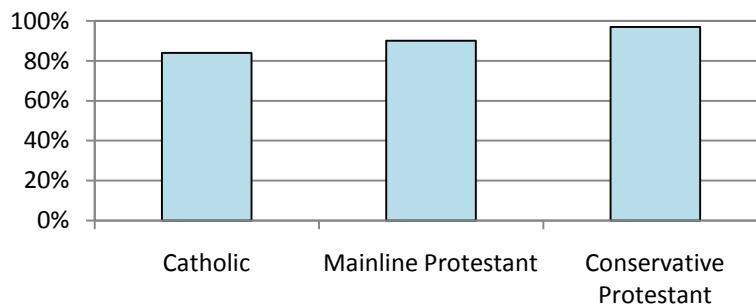
**Table 1**  
**Three Largest Sources of Congregational Income by Faith Tradition**

	<b>Catholic</b>	<b>Mainline Protestant</b>	<b>Conservative Protestant</b>
Offering, pledges, donations, dues	100%	100%	100%
Charges for use of facilities	41%	28%	14%
Trust funds, investments, bequests	32%	48%	20%
Other	5%	12%	21%

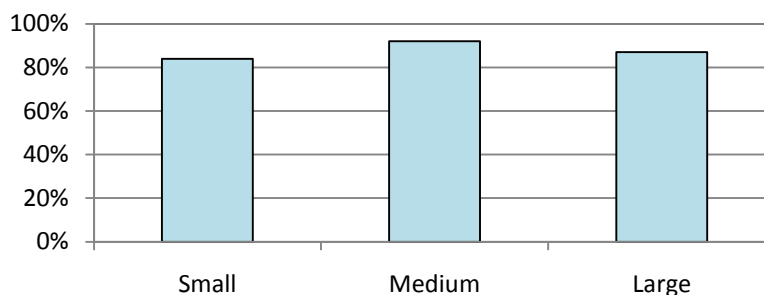
**Table 2**  
**Three Largest Sources of Congregational Income by Church Size**

	<b>Small (1-100)</b>	<b>Medium (101-350)</b>	<b>Large (351+)</b>
Offering, pledges, donations, dues	100%	100%	100%
Charges for use of facilities	16%	36%	31%
Trust funds, investments, bequests	41%	34%	33%
Other	23%	4%	5%

**Figure 1**  
**Percentage of Total Congregational Income that Comes from Individual Donations by Faith Tradition**



**Figure 2**  
**Percentage of Total Congregational Income that Comes from Individual Donations by Church Size**



**Table 3**  
**Average (Median) Donation Per Worshiper**  
**by Faith Tradition and Church Size**

	<u>Median Contribution*</u>	<b>F</b>	<b>Sig.</b>
<b>Faith Tradition:</b>			
Worshippers in Catholic parishes.....	\$727	.892	n.s.
Worshippers in Mainline Protestant churches.....	\$1,627		
Worshippers in conservative Protestant churches.....	\$1,448		
<b>Congregational Size (Worship Attendance):</b>			
Worshippers in small churches (100 or less).....	\$1,530	9.435	***
Worshippers in mid-size churches (101-350).....	\$1,656		
Worshippers in large churches (more than 350).....	\$758		
<b>All worshippers:</b> .....	\$1,497		

\* Donation per worshiper estimated by total congregational income from individuals' donations divided by congregational size (based on average worship attendance).

**Table 4**  
**Categories of Giving Levels Across Congregations**

	<u>Median Scores for Congregations</u>			
	<b>Catholic Parishes</b>	<b>Mainline Protestant</b>	<b>Conservative Protestant</b>	
<b>Percentage of worshippers:</b>				
Who give 10% of more of net income regularly.....	11%	18%	43%	***
Who give between 5 and 9% of net income.....	29%	36%	23%	***
Who give less than 5% of net income.....	31%	22%	11%	***
Who give a small amount when attend services.....	21%	13%	11%	***
Who do not contribute financially.....	6%	3%	6%	***

\* = p<.05  
 \*\* = p<.01  
 \*\*\* = p<.001

**Table 5**  
**Catholic Parishes, Mainline Protestant and Conservative Protestant Churches**

	<u>Median Scores for Congregations</u>			
	Catholic Parishes	Mainline Protestant	Conservative Protestant	
<b>Congregational Demography:</b>				
Percentage of worshipers:				
Who are female .....	62%	64%	60%	***
Who are white .....	88%	95%	90%	***
Who are age 44 or younger .....	23%	20%	28%	***
Whose spouse also attends the congregation .....	46%	47%	60%	***
Who have a college degree or more education.....	38%	47%	28%	***
Whose household income is less than \$50K .....	45%	47%	61%	***
<b>Congregational Participation and Beliefs:</b>				
Percentage of worshipers who:				
Attend worship services weekly or more often .....	80%	79%	85%	***
Have attended less than one year .....	5%	6%	9%	***
Hold any leadership position.....	30%	64%	60%	***
Involved in one or more small groups.....	40%	67%	78%	***
Describe themselves as religious switchers.....	5%	25%	28%	***
Are very conservative/conservative on theological issues ...	49%	50%	67%	***
<b>Local Institutional Factor:</b>				
Size of congregation (average worship attendance).....	657	88	85	***
Log of size of congregation.....	6.5	4.5	4.4	***
<b>Congregational Values (percent who value each):</b>				
Wider community care/social justice emphasis .....	14%	18%	11%	***
Reaching those who do not attend church.....	11%	12%	32%	***
Traditional style of worship or music.....	33%	42%	34%	***
Contemporary style of worship or music .....	11%	7%	11%	**
Sharing in Holy Communion, Eucharist .....	64%	42%	22%	***
Social activities or meeting new people .....	12%	13%	9%	***
Sermons, preaching, or homilies .....	36%	37%	43%	**
Bible study or prayer groups, other groups .....	8%	13%	22%	***
Ministry for children or youth.....	14%	17%	20%	**
Prayer ministry for one another.....	5%	10%	19%	***
Practical care for one another in times of need .....	12%	20%	19%	***
The congregation's school or pre-school .....	3%	2%	0%	n.s.
Openness to social diversity .....	8%	7%	3%	***
Adult church-school or Sabbath-school classes .....	4%	4%	5%	**

Significance of differences between faith groups:

- \* = p<.05
- \*\* = p<.01
- \*\*\* = p<.001

**Table 6**  
**Correlations of 10% Giving Levels in Congregations with Independent Variables**

	ALL		Catholic		Mainline		Conservative	
		Sig.		Sig.		Sig.		Sig.
<b>Congregational Demography:</b>								
Percent of worshipers who are female	-.11		.41	*	-.03		-.25	*
Percent of worshipers who are white	-.23	***	-.38	*	-.17	*	-.24	*
Percent of worshipers whose spouse attends	.27	***	-.42	*	.27	***	-.05	
<b>Congregational Participation and Beliefs:</b>								
Percent of worshipers who attend weekly or more often	.59	***	.54	***	.68	***	.56	***
Percent of worshipers who have attended less than one year	.15	*	.22		-.26	**	.33	**
Percent of worshipers who are conservative on theological issues	.68	***	.23		.55	***	.62	***
<b>Local Institutional Factor:</b>								
Log of size of the congregation	-.27	***	-.44	*	-.17	*	.14	
<b>Congregational Values (% Who Value):</b>								
Prayer ministry for one another	.65	***	.16		.61	***	.37	***
Reaching those who do not attend church	.61	***	.21		.41	***	.41	***
Adult church-school classes	.44	***	-.10		.41	***	.46	***
Bible study or prayer groups, other groups	.41	***	.35	*	.41	***	.18	
Ministry for children or youth	.22	***	-.33		-.04		.31	**
Sermons, preaching, or homilies	.16	*	-.13		.07		.07	
Traditional style of worship or music	.01		-.33		.16		.21	
Practical care for one another in need	-.03		.39	*	.03		-.55	***
Contemporary style of worship or music	-.06		-.09		-.15		-.27	*
Congregation's school or pre-school	-.15	*	-.10		-.27	***	.01	
Sharing in Holy Communion, Eucharist	-.29	***	.04		.27	***	-.17	
Social activities or meeting new people	-.41	***	.35	*	-.46	**	-.18	
Openness to social diversity	-.41	***	-.10		-.43	***	-.38	***
Wider community care/justice emphasis	-.45	***	-.23		-.36	***	-.59	***

Significance levels:

\* = p<.05

\*\* = p<.01

\*\*\* = p<.001

**Table 7**  
**Predicting Congregational Giving at 10% or More: Catholic Parishes**

	<b>Model 1</b>		<b>Model 2</b>		<b>Model 3</b>		<b>Model 4</b>	
	<b>Beta (SE)</b>	<b>Sig.</b>	<b>Beta (SE)</b>	<b>Sig.</b>	<b>Beta (SE)</b>	<b>Sig.</b>	<b>Beta (SE)</b>	<b>Sig.</b>
<b>Congregational Demography:</b>								
Percent of worshippers who are female	.187 (.188)		.050 (.177)		.069 (.179)		.241 (.187)	
Percent of worshippers who are white	-.164 (.026)		.267 (.029)		-.087 (.024)		.004 (.024)	
Percent of worshippers whose spouse attends	-.111 (.092)		-.231 (.088)		-.014 (.093)		-.055 (.090)	
<b>Congregational Participation and Beliefs:</b>								
Percent of worshippers who attend weekly or more often	.493 (.064)	**	.423 (.063)	*	.513 (.062)	**	.567 (.063)	**
Percent of worshippers who have attended less than one year	.202 (.144)		.345 (.139)		.208 (.140)		.282 (.138)	
Percent of worshippers who are conservative on theological issues	.613 (.076)	*	.011 (.053)		.260 (.048)		.364 (.051)	*
<b>Local Institutional Factor:</b>								
Log of size of the congregation	-.465 (.770)	**	-.147 (.801)		-.378 (.716)	*	-.442 (.729)	**
<b>Congregational Values:</b>								
<b>M1:</b> Percent of worshippers who value wider community care/social justice emphasis	.543 (.066)	*	-		-		-	
<b>M2:</b> Percent of worshippers who value reaching those who do not attend church			.544 (.121)	*	-		-	
<b>M3:</b> Percent of worshippers who value ministry for children or youth					-.389 (.070)	*	-	
<b>M4:</b> Percent of worshippers who value sharing in Holy Communion, Eucharist							-.436 (.061)	*
Adjusted R <sup>2</sup>	.367	*	.409	*	.394	*	.403	*

Significance levels:

\* = p<.05

\*\* = p<.01

\*\*\* = p<.001

**Table 8**  
**Predicting Congregational Giving at 10% or More: Mainline Protestant Churches**

	Model 1		Model 2		Model 3		Model 4	
	Beta (SE)	Sig.	Beta (SE)	Sig.	Beta (SE)	Sig.	Beta (SE)	Sig.
<b>Congregational Demography:</b>								
Percent of worshippers who are female	-.140 (.096)	*	-.189 (.094)	**	-.199 (.094)	**	-.170 (.095)	**
Percent of worshippers who are white	-.235 (.051)	***	-.224 (.052)	***	-.216 (.053)	***	-.225 (.053)	***
Percent of worshippers whose spouse attends	.170 (.056)	**	.150 (.056)	**	.110 (.058)		.150 (.056)	**
<b>Congregational Participation and Beliefs:</b>								
Percent of worshippers who attend weekly or more often	.490 (.074)	***	.459 (.076)	***	.443 (.077)	***	.473 (.075)	***
Percent of worshippers who have attended less than one year	-.059 (.146)		-.035 (.151)		-.067 (.147)		-.072 (.149)	
Percent of worshippers who are conservative on theological issues	.501 (.057)	***	.292 (.039)	***	.242 (.042)	***	.305 (.039)	***
<b>Local Institutional Factor:</b>								
Log of size of the congregation	-.240 (1.04)	***	-.220 (1.04)	***	-.179 (1.08)	**	-.201 (1.06)	***
<b>Congregational Values:</b>								
<b>M1:</b> Percent of worshippers who value wider community care/social justice emphasis	.250 (.074)	**	-		-		-	
<b>M2:</b> Percent of worshippers who value Bible study or prayer groups, other groups			.134 (.085)	*	-		-	
<b>M3:</b> Percent of worshippers who value prayer ministry for one another					.175 (.105)	**	-	
<b>M4:</b> Percent of worshippers who value the congregation's school or pre-school							-.107 (.142)	*
Adjusted R <sup>2</sup>	.647	***	.641	***	.643	***	.637	***

Significance levels:

\* = p<.05

\*\* = p<.01

\*\*\* = p<.001

**Table 9**  
**Predicting Congregational Giving at 10% or More: Conservative Protestant Churches**

	Model 1		Model 2		Model 3		Model 4		Model 5	
	Beta (SE)	Sig.	Beta (SE)	Sig.	Beta (SE)	Sig.	Beta (SE)	Sig.	Beta (SE)	Sig.
<b>Congregational Demography:</b>										
Percent of worshipers who are female	-.332 (.170)	**	-.244 (.164)	*	-.152 (.144)		-.210 (.167)		-.228 (.164)	*
Percent of worshipers who are white	-.494 (.051)	***	-.567 (.052)	***	-.658 (.046)	***	-.519 (.051)	***	-.473 (.052)	***
Percent of worshipers whose spouse attends	.142 (.126)		.217 (.134)		.196 (.109)		.073 (.128)		.082 (.126)	
<b>Congregational Participation and Beliefs:</b>										
Percent of worshipers who attend weekly or more often	.206 (.177)	*	.179 (.177)		.460 (.175)	***	.218 (.179)	*	.186 (.176)	
Percent of worshipers who have attended less than one year	.185 (.187)	*	.082 (.208)		.111 (.163)		.183 (.188)	*	.116 (.195)	
Percent of worshipers who are conservative on theological issues	.265 (.105)	*	.503 (.081)	***	.535 (.070)	***	.405 (.084)	***	.432 (.081)	***
<b>Local Institutional Factor:</b>										
Log of size of the congregation	.101 (1.64)		.055 (1.56)		.189 (1.43)	*	-.028 (1.61)		.094 (1.62)	
<b>Congregational Values:</b>										
<b>M1:</b> Percent of worshipers who value reaching those who do not attend church	.283 (.152)	*	-		-		-		-	
<b>M2:</b> Percent of worshipers who value sharing in Holy Communion, Eucharist			-.188 (.074)	*	-		-		-	
<b>M3:</b> Percent of worshipers who value Bible study or prayer groups, other groups					-.498 (.097)	***	-		-	
<b>M4:</b> Percent of worshipers who value ministry for children or youth							.188 (.115)	*	-	
<b>M5:</b> Percent of worshipers who value prayer ministry for one another									.210 (.145)	*
Adjusted R <sup>2</sup>	.630	***	.627	***	.725	***	.625	***	.629	***

Significance levels:

\* = p<.05

\*\* = p<.01

\*\*\* = p<.001