EXECUTIVE SUMMARY

Generosity is not a zero-sum game. Rather, financial generosity in one area of life tends to spill over into greater generosity elsewhere. In this report, we find that Catholics who are more spiritually engaged with money are not only more likely to give to the Church, but are also more likely to make voluntary financial contributions to “secular” causes, including combatting homelessness, reducing poverty, aiding the elderly, supporting pro-life causes, and more. Moreover, most U.S. households, especially Catholic ones, have significant potential for greater financial generosity. Importantly, Catholics who made a conscious decision at some point in their lives to give away more of their money (as opposed to those whose financial giving “just happens”) not only donated an additional $149 to the Church in the previous year on average, but also an additional $547 to other philanthropic causes. Similarly, Catholics who follow a system or routine in their giving contributed more than situational or spontaneous givers to all causes: on average, the former group gave an additional $216 to the Church in the previous year and an additional $287 to other philanthropic causes. In the end, therefore, unleashing U.S. Catholic generosity will not only be good news for the Church, but also good news for the broader world.

Generosity Inside and Outside the Church: Linked Fate?

Financial generosity by households tends to rise and fall as a whole, not with respect to one particular cause or another. This fact helps us to make sense of giving patterns in the U.S. Catholic context. American Catholics, on the whole, are less financially generous to religious causes than members of other faiths, and less generous to non-religious causes. If we understand the general tendency for financial generosity within households to rise or fall in tandem across many different areas of giving, we see how promoting financial generosity to the Church encourages Catholics to increase their financial generosity in many other areas of life as well.

The data we analyze in this report come from a survey of 1,997 U.S. adults—422 of whom were Catholic—conducted in May 2010. This nationally representative survey was undertaken as part of the Science of Generosity initiative directed by Christian Smith at the University of Notre Dame, and conducted online using a probability sample provided by the survey firm, Knowledge Networks. These are the same data used in our two previous reports on generosity.

We measure financial generosity in the survey with a series of questions asking respondents if they had donated money or possessions in 31 different areas in the previous 12 months (see Table 1). A detailed discussion of the survey data and methods can be found on our website at cspri.nd.edu.
**Family & neighbors**—helping a family member or neighbor, working on issues to strengthen families or neighborhoods, crime prevention

**Health**—physical, mental, and emotional

**Adult education**—tutoring, education, ESL, computer training

**Children & youth**—tutoring, mentoring, education, after-school programs, ESL, recreational sports, camps, 4-H Club

**Homelessness**

**Poverty**—low-income housing, welfare programs, job location, microcredit

**Alcohol & drug abuse**—counseling or education about substance abuse

**Prisoners**—visiting prisoners, writing letters to inmates, prison ministry

**Abused women or children**—domestic violence or child neglect

**Elderly**

**Immigrant, migrant, and refugee populations**

**Arts, culture, and humanities**—performing arts, cultural or ethnic groups, museums, art exhibits, public television/radio

**Animals**—promoting animal welfare, ending animal cruelty, protecting endangered species

**Environment**—recycling, reducing pollution, promoting “green” living

**Food issues**—supporting local farmers, community-supported agriculture, sustainable agriculture, Co-ops

**Community development**—community revitalization, park cleaning, community gardens

**Civil rights**—helping to promote racial, ethnic, or gender equality

**Separation of church and state**

**Supporting military troops**

**Anti-war**

**Supporting gay and lesbian rights**

**Supporting heterosexual marriage**

**Pro-life**

**Pro-choice**

**Political campaigns**—supporting political candidates, nonpartisan political groups, community groups

**Disaster relief**—humanitarian aid (e.g., for the Haitian or Chilean earthquakes)

**Human rights**—domestic and international violations, including torture, political imprisonment, religious freedom, death penalty

**Labor issues**

**Umbrella charities**—United Way, community foundations, thrift stores

**Religious**—activities that are solely religious and not included in the above

**Some other kind of cause or issue?**

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**TABLE 1: Areas of Generosity from Science of Generosity Survey**
Voluntary Financial Giving

Figure 1 shows the average amount of dollars donated in the previous 12 months, arranged by major American religious tradition, from highest to lowest amount donated. Catholics in our survey donated, on average, $501 in the previous 12 months, as compared to $985 for the average non-Catholic respondent in our sample. These totals incorporate all 31 giving-areas identified in Table 1. Using this comprehensive measure, we find Catholics near the bottom of the pack in terms of financial giving. Overall, Catholics donate significantly less than most non-Catholics. However, Catholics do not significantly differ from non-religious Americans, black Protestants, and members of other minority religions (a combined category) in their financial giving.

Since we examined exclusively religious giving in our first report, in Figure 2, we explore aggregate giving but exclude donations that were identified as “solely religious.” We term this “philanthropic giving” because these are donations to areas of human need or interest beyond religion directly. (It is important to note, however, that while these areas are, by definition, not exclusively religious, our respondents’ giving to these particular causes could still be motivated by religious concern.) What happens when we remove exclusively religious giving from the amounts given? American Catholics donated, on average, $425 to various philanthropic causes in the previous 12 months, as compared to $490 for the average non-Catholic respondent in our sample. The dollar gap between Catholics and other groups for this measure, as seen in

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**Figure 1: Total Voluntary Financial Giving in the Previous 12 Months**

<table>
<thead>
<tr>
<th>Religion</th>
<th>Mean Giving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mormon</td>
<td>$3,000</td>
</tr>
<tr>
<td>Evangelical Protestant</td>
<td>$2,500</td>
</tr>
<tr>
<td>Jewish</td>
<td>$2,000</td>
</tr>
<tr>
<td>Mainline Protestant</td>
<td>$1,500</td>
</tr>
<tr>
<td>Not Religious</td>
<td>$1,000</td>
</tr>
<tr>
<td>Catholic</td>
<td>$500</td>
</tr>
<tr>
<td>Black Protestant</td>
<td>$500</td>
</tr>
<tr>
<td>Other Religion</td>
<td>$500</td>
</tr>
</tbody>
</table>

**Figure 2: Philanthropic Giving in the Previous 12 months**

<table>
<thead>
<tr>
<th>Religion</th>
<th>Mean Giving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jewish</td>
<td>$700</td>
</tr>
<tr>
<td>Mainline Protestant</td>
<td>$600</td>
</tr>
<tr>
<td>Mormon</td>
<td>$600</td>
</tr>
<tr>
<td>Not Religious</td>
<td>$500</td>
</tr>
<tr>
<td>Evangelical Protestant</td>
<td>$400</td>
</tr>
<tr>
<td>Catholic</td>
<td>$400</td>
</tr>
<tr>
<td>Other Religion</td>
<td>$300</td>
</tr>
<tr>
<td>Black Protestant</td>
<td>$300</td>
</tr>
</tbody>
</table>
Figure 2, is smaller than the total financial giving gap displayed in Figure 1, but Catholics remain in the identical ordinal position, near the bottom of the list of religious groups.

With this measure, we also see some differences in ordering at the top, with Jewish and Mainline Protestant respondents being foremost in terms of non-religious giving, rather than Mormons and Evangelicals, whose giving appears to be more congregationally focused. Another point worth mentioning is that once we exclude religious giving, those respondents identified as “not religious” (those in our sample who did not select a religious preference) climb positions and actually donate slightly more than the overall average.

In summary, the American Catholic “giving gap” is largest when we focus on exclusively religious giving, but it also exists elsewhere. When we look at donations to non-religious causes, we find Catholics still near the bottom, below members of other religious traditions. And when we aggregate across all measures, U.S. Catholics give significantly less on average than members of most other religious groups. No matter how one looks at the data, the typical American Catholic voluntarily gives away less money than the average American.

Generosity Inside and Outside of the Church

In our previous report, “Unleashing Catholic Generosity,” we argued that Catholics who understand their use of money and material possessions as part of their spiritual life and view their money as ultimately God’s money are much more generous. In highlighting this spiritual orientation toward stewardship, we used the term “spiritual engagement with money.” We found that, when it comes to financial giving to the Church, U.S. Catholics’ lack of spiritual engagement with money—their tendency to separate money from matters of faith—is the single most important basis for the Catholic giving gap. Here, we ask further, what effect does this lack spiritual engagement with money have on Catholics’ financial generosity to areas of need beyond exclusively religious causes?

To investigate spiritual engagement with money, we create a summative scale 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 what we call greater spiritual engagement with money. This is the same scale that we used in our previous reports. In our analyses, we find the impact of spiritual engagement with money is greatest for exclusively religious causes, but is not limited to this area. Greater spiritual engagement with money is also linked to an increased likelihood of contributing to a variety

![Figure 3: Likelihood of Catholic Respondents' Voluntarily Contributing by Level of Spiritual Engagement with Money](image)
of other causes. In Figure 3, we show all those areas of need where spiritual engagement with money had a statistically significant impact in multivariate logistic regression models, and we compare Catholics whose spiritual engagement with money is low to Catholics whose engagement is high.

The blue bars show the predicted probability of giving any money in the previous 12 months for Catholics who have high spiritual engagement with money (that is, are one standard deviation above the mean on spiritual engagement), and the red bars indicate the predicted probability of giving by Catholics who have low spiritual engagement with money (that is, are one standard deviation below the mean). These probabilities are estimated from logistic regression models that control for potentially confounding factors, such as age, gender, number of children, income, education, marital status, employment status, and political conservatism.

Here is how to interpret the results shown in Figure 3. Imagine we had two groups of 100 Catholics who are identical in terms of attributes that might affect their giving, such as their education, age, gender, and income. The only difference between the two groups is that one is entirely composed of Catholics with low spiritual engagement with money and the other is entirely composed of Catholics with high spiritual engagement with money. In the first group (composed of Catholics with low spiritual engagement with money), we would expect only nine of them to have given to exclusively religious causes in the previous 12 months (probability of .09 x 100). But in the second group of 100, composed entirely of Catholics with high spiritual engagement with money, we would expect 32 members to have given to exclusively religious causes (probability of .32 x 100). This illustrates a difference of 23 Catholics, due entirely to the differing spiritual engagement of the two groups. Going from nine contributors to 32 contributors in a group of 100 is obviously a substantial increase. The same method of interpretation applies to the other types of giving shown in this figure. Examining the issue of homelessness, for instance, we expect to find 29 Catholics from among the “high spiritual engagement with money” group to have given money to combat homelessness in the previous 12 months, whereas only 15 Catholics from the low group would have given to the same.

Similarly, among the high group, we expect to find 10 more Catholics supporting disaster relief efforts, an extra 10 giving money to reduce poverty, an added nine giving to needs related to family and neighbors, an additional eight giving to political campaigns, and another additional eight donating to pro-life causes. The greater generosity of the high spiritual engagement group does not end there as the high engagement group is also expected to contain three-to-six more additional donors responding to the needs of the elderly and of immigrants and in support of labor issues, human rights, and even the separation of Church and State. In fact, we did not find a single area of need out of 31 measured areas where our analyses tell us that we should expect with any degree of confidence the group of Catholics with lower levels of engagement to be more likely to have donated in the previous 12 months—the impact of spiritual engagement with money is always either significantly positive or statistically insignificant.

In short, spiritual engagement with money unleashes Catholic generosity not only within the Church but also outside of the Church, as Catholics begin putting their money to work meeting additional community and human needs.

Our second report, “Steps in the Journey to Becoming a More Generous Person,” explored how much money Catholics gave and highlighted the importance of intentionality and consciously choosing to be more financially generous. We measure this in our survey using the following question with three possible answers:

Have you ever in your life made a conscious decision to give away more of your money to charitable, religious, or other good causes? Or has your financial giving mostly happened without a lot of planning and intention?

1. Have made a conscious decision to give more money away.
2. Financial giving has just happened.
3. I do not give money for charitable, religious, or other causes.

As we reported earlier, American Catholics who had at some point in their lives made a prior conscious decision to give more money away donated three times as much money to religious and non-religious causes in the previous 12 months as Catholics who said that their financial giving “just happened.”
Who received this extra money? Did it go solely to the Church? In Figure 4, we separate donations to exclusively religious causes from donations to all other causes. This figure shows that Catholics who made a conscious decision at some point to give away more money (as opposed to those whose financial giving “just happened”) donated an additional average of $149 to the Church in the previous year, but also donated on average an additional $547 to other philanthropic causes. Thus, Catholics who make conscious decisions to give more of their money away give more to both the Church and to other good causes.

Like making a conscious decision to give away more money, having regular and structured routines for accomplishing that goal fosters greater generosity. We measure this by asking respondents if they follow systems and routines in financial giving, are more spontaneous or situational, or do not give money away. As seen in our earlier report, U.S. Catholics who relied on systems or routines in their financial giving donated twice as much money as those who relied instead on spontaneous or situational giving. Not only does this affect giving to religious causes, but it also affects how much people donate to other causes. In Figure 5, we see that a Catholic who follows systems or routines when giving donates an average of $721 in a year to non-religious causes—almost $300 more than someone whose giving strategy is more spontaneous or situational. Making giving a regular, structured practice boosts donations to both religious and philanthropic (non-religious) causes.
Conclusion

Voluntary financial generosity should not be considered a zero-sum game in which the Catholic Church and other good causes are competing with each other for limited dollars. Greater financial household giving to religious causes tends to be positively associated with greater financial giving to non-religious causes. Financial generosity in one area of life is expressed in greater generosity to other good causes as well. Generosity to the Church cultivates generosity in other areas.

While a zero-sum situation might pertain if all households were at the limit of their capability to give, most U.S. households have significant potential for greater financial generosity. And if this is true of U.S. households generally, it is especially true of American Catholic households. Using data from the Science of Generosity survey, we find that American Catholics, while not earning lower incomes that the average American, voluntarily contribute less money than most Americans. Catholics give far less than other Christians to exclusively religious causes, and give less to non-religious causes as well. There is plenty of room for Catholics to grow in their financial generosity.

Our findings in this report are consistent with other recent academic research. Recent scholarly studies have shown that giving to non-religious charitable organizations generally correlates positively with religious giving—those who give more to religious causes tend to give more to non-religious causes, and vice-versa. For example, an article published by two recent University of Notre Dame doctoral graduates analyzes data on American adults over time. Their research shows that greater religious giving in an earlier time period is associated with greater religious and non-religious giving at a later time period, even controlling for non-religious giving in the earlier period. They argue strongly that the “spillover effects” of religious giving are especially large, theorizing that this is because regularly enacted religious-giving practices develop generous dispositions that expand into other areas.

We should not fear, then that promoting financial generosity within the Catholic Church will diminish generosity to other good causes. Instead, helping people to develop generous dispositions in religious giving, also fosters greater generosity in other areas. Moreover, if in routinely reflecting with our parishioners on what God is asking of us, parishioners start to make conscious decisions to give away more of their money, especially for spiritual reasons and in routinized ways, then not only will the local parish benefit but also the local homeless shelter, neighborhoods, and more. In this way, unleashing U.S. Catholic generosity will not only be good news for the Church, but good news for the larger world.

Endnotes:

1 Throughout this analysis, we report means when speaking of averages. We use the same methodological strategy of dropping outliers as we did for “Steps in the Journey to Becoming a More Generous Person.” Thus, all respondents analyzed here gave $18,050 or less in the previous 12 months. In that previous report’s Appendix, which is available at icl.nd.edu/assets/104352/ stepsinthejourney_single_pages.pdf, we discussed alternative choices for measuring averages and elaborated on the methodological and statistical complexities involved in reporting means.

2 There are seven response categories for each of these items, ranging from strongly agree to strongly disagree. Reliability of the full three-item scale is adequate, with a Cronbach’s alpha of .64, and in factor analyses, all three items load strongly on a single factor.

3 For these analyses, because there are many areas of need where only a small number of Catholics donate, we follow Paul Allison’s recommendation and use “firthlogit,” a penalized maximum-likelihood logistic regression, to reduce small-sample bias. (See Gary King and Langche Zeng, 2011. “Logistic Regression in Rare Events Data.” Political Analysis 9: 137-163 for a detailed discussion of this issue.)

4 With regard to insignificant results, even using penalized maximum-likelihood logistic regression, final model convergence was difficult to achieve in two instances—for anti-war and pro-choice donations. These are the two areas with the fewest Catholics reporting donations. Only three of our 422 Catholic respondents (less than 1 percent of all Catholics in our sample) reported providing financial contributions to pro-choice causes in the previous 12 months and only four reported anti-war donations. These represent too few cases for statistically meaningful comparisons.

5 Figures 4 and 5 show weighted mean amounts donated in the previous 12 months. Results are substantively identical when estimating from regression models after controlling for demographics, materialistic values, empathy, religious attendance, and spiritual engagement with money.
