

Church Member Giving in Perspective

An Exploration of Roman Catholic Giving Patterns

(The following article was taken from *The State of Church Giving through 1993* by John and Sylvia Ronsvalle, ©copyright empty tomb, inc., Champaign, IL, 1995.)

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Why do Roman Catholics give less than Protestants?

Those concerned with church member giving patterns have noted a marked difference in giving patterns between Catholic and Protestant congregation members. This trend, highlighted in a 1987 book by Andrew Greeley and William McManus titled *Catholic Contributions: Sociology and Policy*,¹ has been observed by a variety of researchers. Data indicates that Catholics give one-third to one-half the portion of income that Protestants do. For example, available data allows a comparison between the per member giving level for all activities through their congregations in the composite of 29 Protestant denominations with Catholic giving levels to Sunday collections only, probably the largest single category in church giving. The results of this comparison indicate that while the composite per member giving level for full or confirmed members in the 29 denominations was \$423 for all activities through their congregations, including Sunday collections, in 1991 current dollars, an estimate of the per full or confirmed member giving level for Catholics specifically to Sunday collections was \$122.⁵⁸²

Although the difference between Catholic and Protestant giving has been generally observed, the explanation seems illusive. There has been serious ongoing discussion on the topic, leading to a variety of hypotheses. For example, two studies pointed to the larger size of Catholic parishes as a likely influence. One study considered various factors and concluded, "*reducing Catholic parish size would be the action having the greatest impact on giving*" [emphasis in the original].³ Another study found a statistical relationship between size of congregation and amount of donation: "The data pointed to the conclusion that the average household contribution declined as the size of the parish increased."⁴ However, the authors of a third study found a lack of consistent pattern in the data from their survey: "We can say that the lower level of Catholic giving is not explained by the large size of Catholic parishes compared with Protestant congregations. If Catholic parishes were smaller, the level of giving would not change very much."⁵ So although the thesis about the size of the congregation affecting levels of giving sounds plausible, researchers' conclusions about it have been mixed.

Other explanations for the difference in giving levels have also been considered such as: possible differences in income levels of Catholics and Protestants; the fact that more Catholic parents pay tuition at parochial school than do Protestant parents; the question of whether Catholics are as generous as Protestants; or whether Protestant church members bring more commitment to their religion than do Catholics. Yet research found that Catholics tend to have incomes at least as high as their Protestant counterparts.⁶ Another study found that parents who have children in Catholic schools contributed as much as those church members who do not pay tuition.⁷ Counter to another hypothesis, data analysis in a study indicated that Catholics give to nonreligious charities on a par with Protestants.⁸ Finally, yet another study found that Catholic commitment measures as high as that of Protestants, and yet similar levels of commitment do not produce similar levels of giving.⁹

Thus, although the lower pattern in Catholic giving to their congregations is clear, the reasons behind it do not seem to be.

Some research undertaken has tried to make a more intentional comparison between Catholic and Protestant giving patterns in order to find the reasons for the difference between the two. A 1994 analysis by Peter A. Zaleski and Charles E. Zech of survey data published in 1988 approached this issue by comparing particular variables in the participating Catholic parishes with congregations in three Protestant denominations.

The Zaleski and Zech analysis attempted to measure, along with attitudinal factors, whether high costs produced high contributions, or vice versa. Analyzing congregational survey data from the three Protestant denominations and the Roman Catholic Church, the authors found significantly different responses between Catholics and Protestants on the questions measuring attitude on such topics as the influence of the judicatory, members' morale, and whether preaching was effective. The only topic among 13 which did not produce a significant difference between Catholics and Protestants was "Parish Financial Health: the percent of lay leaders who indicated that the financial health of the parish or congregation is excellent."¹⁰ Additional analysis of the data by the authors of this study suggested that both Catholic and Protestant giving was positively affected by high costs in the congregation as one among several other variables.¹¹

Zaleski and Zech then substituted Protestant giving values for three categories within the survey topics: average parish size; economic variables (mean family income, income-squared, and the congregation cost index, defined as a clergy compensation package); and nine attitude variables about congregational life.¹² The element of parish size was seen as positive to the degree expenses are shared among more members and added social possibilities, but negative to the degree it does not provide "smaller, more personal congregations," but instead "lead[s] to congestion, which decreases the quality of goods and services offered by the congregation," and encourages "free riding, i.e., members not contributing their fair share because they feel others will take up the slack."¹³ Not addressed in this analysis was how the factors related to the size of a congregation correspond to the phenomenon of megachurch developments. The difference in size between Catholics and Protestants was seen as having the greatest effect on giving patterns, accounting for 46% of the identified difference. The next strongest element was the attitudinal factors, accounting for 42% of the difference. The least impact, this analysis found, was associated with the economic factors, including family income and clergy compensation costs, accounting for 13% of the difference.¹⁴

Yet what impact attitudinal factors play in giving may need additional exploration in light of findings from the study by D'Antonio, Davidson, Hoge and Wallace which observed, "That is, Protestants who considered religion important in their lives and attended church regularly gave much more than Catholics with similar views . . . For some reason strong commitment inspired higher levels of giving among Protestants than similarly strong commitment inspired among Catholics--while weak commitment was associated with low giving in all the churches."¹⁵

Thus, although attitudinal factors about congregational organization appeared to have an impact on giving in the analysis by Zaleski and Zech, the apparent disconnect between some attitudes and giving patterns among Catholics found in the D'Antonio, et al. study make it difficult to assess how the attitudes included in the Zaleski and Zech model might have interacted with the economic and size factors.

Perhaps, as the search for an explanation of Catholic giving patterns continues, it might be helpful to apply "Ockham's razor," which is a:

Principle propounded by William of Ockham, that 'entities are not to be multiplied beyond necessity' (not his own words), i.e. it is arbitrary to postulate the existence of things, or kinds of things, unless one has to. More generally, one should choose the simplest hypothesis that will fit the facts. A stronger form claims that only what cannot be dispensed with is real and that to postulate other things is not only arbitrary but mistaken.¹⁶

From this perspective, a rather straightforward theory was suggested by the results of a study conducted by empty tomb, inc. in conjunction with its three-year "Congregation-Level Field Observations and Denominational Giving Reports Stewardship Analysis Project," or the Stewardship Project. This approach suggests that while Catholic church members may be giving less to their churches than Protestants when measured as a percentage of income, Catholics may, in fact, be giving on a par with Protestant church members from the perspective of stewardship expectations. This hypothesis takes into account one definition of successful stewardship that became apparent during congregational encounters in the context of the Stewardship Project. That definition of stewardship might be summarized as "paying the bills." In this case, Catholic congregation members may be succeeding at the same level as their Protestant counterparts in pursuing stewardship as it is presently defined among most church members, that is, to maintain the basic operations of the congregation. The lower giving level of Catholics would then be attributable to the fact that Catholics can achieve the same level of success in paying the bills as Protestants even though they are donating a lower contribution to their churches. The reason this may be possible is that there are efficiencies in the way Catholic congregations are organized. This hypothesis would be consistent with the fact that neither Protestant nor Catholic church members are increasing, but in fact are decreasing, the percentage of income given to the church, even though personal disposable income has been increasing over past decades. The reason giving as percentage of income is not increasing would be attributed to the fact that present levels are considered adequate for Catholics and Protestants, since present levels of giving account for the basic operation of the congregations--albeit in a fashion that is slowly marginalizing the role of churches in society.

The observation about stewardship being defined as "paying the bills" developed from contacts with 506 Protestant congregations in 19 denominations. An elite sample survey was distributed nationally to gain additional feedback on the observations developed from these congregational contacts. The Survey was distributed to 140 pastors in 14 Protestant communions that span the theological spectrum of the historically Christian church. These pastors were based throughout ten geographical regions of the United States. A total of 97 pastors returned the Survey.¹⁷

In responding to the observation that "In most congregations, the goal of stewardship is defined as meeting the budget," 84% of the pastors surveyed either agreed or agreed strongly. This response level affirmed the sense that many congregations have developed a survival/maintenance mentality in regard to the role of stewardship in their congregations. Further, 81% of the pastors responding to the Survey agreed or agreed strongly that "Congregations do not have a clear overarching vision with which to challenge their members to improve their stewardship." In addition, 77% of the pastors agreed with the idea that "In congregations where 50-80% of the people give only token amounts, those who give only token amounts do not have a clear idea why they should give more." Given that 96% of the responding pastors agreed that "In most congregations, 20% of the people give 50-80% of the budget," it is clear that a large percentage of church members may not understand what is accomplished by stewardship other than paying the bills of the congregation. A related conclusion would be, if those bills are paid, nothing else is expected of a church member in order to be a good steward.

From these responses, a picture emerges of church members who are not practicing stewardship as a spiritual discipline, responding to the grace experienced in one's life through Jesus Christ by gratefully returning a portion of one's income to God through the church. Or who are disciplining themselves to accomplish great things in Jesus' name. Rather, stewardship may be generally practiced as a means to support an institution that is perceived to have some value for the family and the society. Maintaining that institution, rather than contributing a portion of one's own income in response to some religious impulse, may be the defining perspective for the way stewardship is practiced in many Protestant congregations. And if it costs less to maintain that institution, then it is permissible to donate a smaller amount of one's income, and yet still be a responsible steward of the institution.

Data in a previous chapter of this report indicated mainline Protestant church members were increasing the portion of their income to Congregational Finances; this development would be consistent with the "paying-the-bills" observation, since the increase in giving was directed to Congregational Finances rather than Benevolences. The increased dollars would be needed to continue the same level of operations with fewer members. This hypothesis would also fit with evangelical church members decreasing their level of giving as a percentage of income in an environment where membership was increasing--rather than continuing to give at their previous levels or even increasing the percentage of income given so that these congregations had an even greater amount of money to further the mission of the church. If a clear, larger mission is not available to challenge people to donate more--as 81% of the pastors responding to the Stewardship Project Survey agreed there was not--then basic institutional operation costs may be perceived as the defining goal of successful stewardship.

If this mind-set--that is, stewardship as paying the bills is a definition of successful stewardship--is prevalent in a variety of Protestant communions, could this same attitude be present in Catholic parishes, and therefore influence levels of giving? For this to be the case, Catholic parishes would need to be achieving a comparable level of success in their operations as Protestant congregations, in spite of the present lower levels of giving among Catholics.

Interestingly, as noted above, the study by Zaleski and Zech found that, although Catholics exhibited significant differences in several areas related to the church from Protestants, the attitudes of Protestants and Catholics toward the financial health of their congregations was the only topic which did not exhibit any significant difference. This finding would suggest the area of congregational costs might merit further research.

To explore this topic, a model was developed to analyze whether congregational costs might influence giving patterns. The results support the hypothesis that Catholics may be giving less than Protestants because they are able to achieve roughly the same institutional results--specifically, support of ministerial staff and regular worship services--with a lower level of contribution through the church. If it were the case that Catholics are fulfilling stewardship expectations of paying the bills, then there would be no distinguishing behavior among Catholics that sets them apart as particularly bad stewards compared to Protestants. Rather, it would be the efficiency of the current parish organization that allows Catholics to achieve results similar to those of Protestants, but with a lower level of contribution per Catholic.

To explore this issue, the model using High, Medium and Low levels of data was developed to consider whether Catholic giving levels are on a par with Protestant giving levels when various factors are taken into account. These factors include current clergy compensation amounts, costs related to the parishioner-to-clergy ratio, and capital costs.

The High level used an estimate of 34,288 current priests. The basis for this estimate is discussed under the section titled "Data on Parishioner-to-Clergy Ratio" below. The High level uses the lowest estimate of the number of current priests in its calculations, thus theoretically requiring the highest number of additional priests to change the Parishioner-to-Clergy ratio to Protestant levels. The Medium level uses an estimate of 40,000 current priests and the Low level uses 45,000 current priests, therefore hypothetically requiring the addition of relatively fewer priests, than required by the High or Medium levels, to lower the Parishioner-to-Clergy ratio to Protestant levels.

The current number of Catholic clergy is used not only in the Parishioner-to-Clergy aspect of the model, but also in the Clergy Compensation aspect of the model. In the Clergy Compensation aspect of the model, only the High, Medium and Low estimates of the number of current clergy are used. This produces the paradoxical situation that the High level uses the lowest number of current clergy in its calculations. The components of each level of the model are described in more detail below.

It should be noted that the following model is not recommending specific changes in the way Catholic parishes are organized. Rather, the model attempts to determine how much more Catholics would have to donate hypothetically to keep the basic operations of their parishes functioning if they were incurring costs on a par with Protestants. If the factors are controlled by recalculating Catholic parish expenses based on expense scales used among Protestants, to what degree would the results of these congregational cost factors account for the difference between Catholic and Protestant giving levels?

Data on Current Clergy Compensation. Normatively, both Catholic and Protestant parishes include at least one individual, serving in a ministerial function, who is responsible for congregational oversight as well as implementation of the sacraments or ordinances, however they are defined in that tradition. This person may be a priest, a minister, or in some of the "free" traditions, an elder. Of course, there are variations among the faith traditions regarding the requirements and practices related to the role of clergy. However, in most traditions affiliated with a denomination, a congregation will have an ordained priest or minister who will receive some level of compensation. Thus, one key element of "paying the bills" is the support of the clergy.

Catholic parishes have a priest assigned to them by a bishop. These priests may be from religious orders, although usually they are connected to a diocese. There may be a common perception that Catholic priests are committed to a simple lifestyle, perhaps in part generalized from the vows of poverty taken by some religious orders. There also is a major difference between Catholic priests and their Protestant counterparts in that Catholic priests do not marry. Therefore, Catholic priests are traditionally perceived as having fewer financial commitments than do their Protestant counterparts. One would therefore expect priest salaries to be lower than those of Protestant ministers, requiring a lower per household level of support from member households. If this is the case, how much more would Catholics have to pay to keep the basic operations of their congregations going if they were paying their clergy on a scale similar to that used by Protestants?

Data for 1991 congregational costs is available from the *1992 Church Compensation Report: Nationwide Comparison of Pay and Benefits from Full- and Part-Time Church Employees*.¹⁸ The information-base for this study was a survey of 3,558 clergy, including a total of 48 Catholic Senior, Solo and Associate Pastors.

The clergy compensation data is presented as average Total Compensation for each of the three categories of Senior, Associate and Solo Pastors.¹⁹ The number of churches responding at each category level was also presented.

Further, a Catholic average Total Compensation was provided for each category of Senior, Associate and Solo Pastors, along with the number of parishes responding for each category.

To obtain a non-Catholic, and presumably Protestant, average Total Compensation for each of the three categories, the following procedure was used in the present analysis. First, the average Total Compensation for Senior Pastor was multiplied by the total number of responding congregations, to obtain a general aggregated figure for Senior Pastor Total Compensation.

Then the Catholic average Total Compensation was multiplied by the number of responding congregations to obtain an aggregated figure for Catholic Senior Pastor Total Compensation. This aggregated Catholic Senior Pastor Total Compensation figure was subtracted from the general aggregated figure for Senior Pastor Total Compensation. The result was the aggregated Protestant Senior Pastor Total Compensation. The number of responding Catholic congregations was subtracted from the total number of responding congregations, to obtain the number of responding Protestant congregations. The aggregated Protestant Senior Pastor Total Compensation figure was then divided by the number of responding Protestant congregations in order to obtain an average Protestant Senior Pastor Total Compensation figure.

A similar procedure was also used both to obtain an average Protestant Associate Pastor Total Compensation figure, and an average Protestant Solo Pastor Total Compensation figure.

As indicated in Table 25, Protestant clergy received higher compensation at three levels of ministry than their Catholic counterparts. The three categories of clergy identified were: Senior Pastor; Solo Pastor; and Associate Pastor. In each category, the Protestant clergy received a higher amount of compensation than the Catholic priests.

Table 25: Total, Catholic, and Protestant Calculated Total Compensation Data for Pastors, Weighted by Number of Churches in Study

 Table 25

Details in the above table may not compute to the numbers shown due to rounding

From this table, it can be seen that while a Catholic Senior Pastor received an average compensation of \$20,892 (cell B2), the average Protestant Senior Pastor received \$45,969 (cell D4). Solo Pastor salary average for Catholic priests was \$16,527 (cell B7), and for Protestant Solo Pastors, \$32,263 (cell D9). For Associate Pastors, the average for Catholics clergy was \$20,392 (cell B12) while for Protestants it was \$34,428 (cell D14).

The High level of the model could have used the Senior Pastor amount of compensation of \$45,969 for Protestants and \$20,892 for Catholics to compare Catholic and Protestant congregational costs. However, a more conservative estimate, a weighted average of the three categories of clergy compensation, was employed in the High level. In this case, the average amount of compensation for Protestant ministers for all three categories was \$37,011 (cell D16). The Catholic average amount of compensation was \$19,645 (cell D17), which is actually lower than the Catholic Associate Pastor average compensation amount of \$20,392 used in the Medium level. However, once it was determined to use the Protestant average compensation amount in the High level, the comparable figure of average compensation for Catholic clergy was also used. It may be noted that the disparity between the Protestant and Catholic average Total Compensation amounts produced the largest Difference factor in the High level compared to the Medium and Low levels. The difference between the Protestant and Catholic average was \$17,366.

The Medium level of the model used the Associate Pastor amount of compensation, which was higher than the Solo Pastor amount. The Associate Pastor amount of compensation for Protestants was \$34,428, compared to the Catholic average of \$20,392, with a difference of \$14,036.

The Low level of the model used the Solo Pastor compensation amount. Here, the Protestant average was \$32,263, compared to the Catholic average of \$16,527, for a difference of \$15,736. Because of the disparity between the Protestant Solo Pastor average compensation and the Catholic Solo Pastor average compensation amount, the Difference amount used was actually larger than in the Medium level.

The first factor in the model, then, is the difference between currently active Protestant and Catholic Clergy Total Compensation. In the High level figure, the cost to bring this number of priests up to Protestant compensation levels was calculated by multiplying the difference between Catholic and Protestant average clergy compensation, or \$17,366, by the estimate that there are 34,288 active priests. The result was \$595 million more that Catholics would be expected to donate if their clergy were being paid on a scale similar to that used by Protestants.

The Medium difference between Catholic and Protestant Associate Pastor compensation amounts was \$14,036. When multiplied by the estimate of 40,000 active priests, the result is an additional need of \$561 million which Catholics would be expected to donate to support Catholic clergy at the same amount as Protestant ministers.

The Low level figure used 45,000 active priests, and the difference between Solo Pastor compensation amounts was \$15,736, resulting in an additional need of \$708 million which Catholics would be expected to donate were Catholic priests being paid on a par with Protestant compensation amounts. This data is presented in Table 26.

Table 26: Additional Costs Incurred if Current Catholic Clergy Were Paid on a Scale Similar to Protestants: High, Medium and Low Levels

Col. A	Col. B	Col. C	Col. D	Col. E	Col. F
Level	Average Protestant Compensation	Average Catholic Compensation	Difference (Col. B minus Col. C)	Number of Current Catholic Clergy	Total Additional Costs (Col. E x Col. D)
High: Average of Senior, Associate and Solo	\$37,011	\$19,645	\$17,366	34,288	\$595,450,868
Medium: Associate Pastor Avg.	\$34,428	\$20,392	\$14,036	40,000	\$561,426,190
Low: Solo Pastor Average	\$32,263	\$16,527	\$15,736	45,000	\$708,142,464

Details in the above table may not compute to the numbers shown due to rounding.

It is interesting to note in this regard that Carroll, Hoge and Scheets found a lower per household contribution for Catholic clergy compensation than for Protestant clergy compensation. The household contribution to clergy compensation was calculated for a set of Roman Catholic parishes compared to sets of congregations in three Protestant denominations. While the average Catholic household contribution to clergy compensation was \$28, that for Episcopalians was \$201, for Lutheran Church in America households was \$342, and for United Methodists was \$268.²⁰

Thus, one difference between the operation of Catholic and Protestant congregations is the larger average Total Compensation costs for Protestant clergy compared to Catholic clergy.

Data on Parishioner-to-Clergy Ratio. A second factor in Catholic and Protestant congregations is the Parishioner-to-Clergy ratio. How many parishioners is a Catholic priest responsible for, compared to a Protestant minister? The answer to that question would provide information about how many additional clergy would need to be supported by Catholics, were their priest-to-parishioner ratio the same as the Protestant minister-to-parishioner ratio.

Data for a number of Protestant denominations can be combined to produce one Parishioner-to-Clergy ratio for a large number of Protestant congregations. As Table 27 indicates, a group of 27 Protestant communions had an inclusive membership of 78 million. Since the data published in the *Yearbook of American and Canadian Churches* indicated there were 225,988 Pastors serving these members, the Parishioner-to-Clergy ratio would be 347 members to 1 minister in the average Protestant congregation in this set.

Table 27: Calculated Number of Protestant Inclusive Members per Pastor

Denominations with Inclusive Membership greater than 400,000 and listing numbers of churches and pastors serving parishes plus a set of Constituent Bodies of the National Council of the Churches of Christ in the U.S.A. ²¹	Inclusive Membership	Pastors Serving Parishes	Number of Members per Pastor
National Council of Churches constituent bodies (17 of 32 for 1991)	48,912,815	117,405	417
Assemblies of God 1991	2,234,708	17,047	131
Christian Churches and Churches of Christ 1988	1,070,616	5,525	194
Church of God (Cleveland, Tenn.) 1992	672,008	2,301	292
The Church of God In Christ 1991	5,499,875	28,988	190
Church of the Nazarene 1991	573,834	4,416	130
The Lutheran Church—Missouri Synod 1991	2,607,309	5,417	481
The Salvation Army 1991	446,403	2,710	165
Seventh-Day Adventist Church 1991	733,026	2,312	317
Southern Baptist Convention 1991	15,232,347	38,700	394
Wisconsin Evangelical Lutheran Synod 1990	420,039	1,167	360
Total	78,402,980	÷ 225,988	= 347

Details in the above table may not compute to the numbers shown due to rounding.

Therefore, each category of the present model assumes there would have been a total of 167,949 priests in 1991 needed to serve the 58,267,424 Catholic members, to achieve the Protestant Parishioner-to-Clergy ratio of 347-to-1.²²

The Low estimate assumed that, with a total number of 52,277 diocesan and religious priests in 1991, 45,000 were active and available for parish-level priestly duties. It may be noted in Table 28 below that the High level has a lower estimated number of active priests, but a higher number of additional priests needed, were the Catholic Parishioner-to-Clergy ratio at the same level as Protestants.

The Official Catholic Directory (OCD) "General Summary" figure for "Diocesan Priests" indicated there were 34,288 priests serving parishes in 1991.²³ A comparison of OCD diocesan "General Summary" data with the more detailed diocesan "Statistical Overview" shows that the summary entry "Diocesan Priests" refers to the total number of diocesan priests including the four categories of those: active in the diocese; outside the diocese; in foreign missions; retired, sick or absent. With most of the priests active, the category of "retired, sick or absent" is the second largest category in the Statistical Overview listing, not uncommonly around the 20% to 25% level, but ranging from about 10% to 30% of the total number of diocesan priests provided.

Although, for the purposes of the present model, the estimate of the number of "Diocesan Priests" was used as an estimate for clergy "serving parishes," there are three factors which mitigate against lowering the estimate of "Diocesan Priests" to account for a rather substantial number in the category of "Diocesan Priests" who are "retired, sick or absent." First as noted by Richard A. Schoenherr and Lawrence A. Young, retired priests remain active to some extent. They point out that, "Only an ordained priest may preside at the Eucharistic sacrifice of the Mass, the church's central liturgical action. This privilege is not affected by retirement, though the responsibility for leading community worship is." Some priests continued to offer Mass, but their study found that in general, most retired priests are actively performing their duties a few hours a week at most. Therefore, in their study they regarded the category of retired priests as generally not active clergy.²⁴ However, for purposes of the present model, retired priests will be included in the "active" category.

In addition to the fact that retired priests remain active to some extent, was the presence in 1991 of 9,497 permanent deacons and 18,599 religious priests. The role of permanent deacons, who work as "part-time volunteers" is described by Schoenherr and Young:

Strictly speaking the diocesan clergy now includes not just priests but growing numbers of permanent deacons. Deacons, however, work as part-time volunteers, and their ministry is limited by canon law and custom. They may not preside at the celebration of Mass or the Sacrament of Reconciliation (formerly the Sacrament of Penance or Confession). Nevertheless, deacons perform some ministerial tasks once reserved to priests and so augment clerical manpower.²⁵

Schoenherr and Young also explain the role of priests who, in contrast to diocesan priests, are members of religious orders:

Although some religious priests work exclusively in parish ministry, many others commonly have specialized jobs unique to the traditions of their order or congregation. So, in comparison to active diocesan priests, whose primary duties are parish based, the average religious order priest is at most a part-time parish minister.²⁶

Thus, there may be a variety of types of leadership in local Catholic parishes. For the purposes of the present model, three levels of Catholic clergy "serving parishes" data were used. In all three levels of the model, to reach the Protestant ratio of 347 parishioners to one clergyperson, there would need to be a total of 167,949 active priests. A High level figure of 34,288 indicated the lowest possible estimate of Catholic priests now serving in parishes, hypothetically requiring the highest number of additional priests, 133,661. A Medium level figure of 40,000 active priests would require an additional 127,949 priests to reach the Protestant ratio. Finally, a Low level figure of 45,000 was used, with a corresponding additional number of active Catholic priests of 122,949 needed to reach the Protestant Parishioner-to-Clergy ratio of 347-to-1.

If the additional number of priests needed at each model level, to bring the Parishioner-to-Priest ratio among Catholics into conformity with the Protestant Parishioner-to-Clergy ratio, is multiplied by the salary scale used in the clergy compensation factor of the model, then the additional costs related to these additional clergy being paid on the Protestant scale can be determined. Thus, the 133,661 additional priests needed in the High level would have salaries of \$37,011, for a total additional of cost of \$5.0 billion.

In the Medium level, the 127,949 additional priests would be compensated at \$34,428 a year, for a total additional cost of \$4.4 billion. And finally, in the Low level, the 122,949 additional priests would be compensated at an amount of \$32,263, for a total additional cost of \$4.0 billion. Table 28 presents this data.

Table 28: Additional Costs to Support the Number of Additional Catholic Priests Needed to Achieve a Protestant Ratio of 347 Parishioners to One Clergy

Col. A	Col. B	Col. C	Col. D	Col. E	Col. F
Level	Number of Current Catholic Priests	Total No. of Priests Needed to Achieve 347-to-1 Ratio	Additional No. of Priests Needed to Achieve Ratio (Col. C minus Col. B)	Protestant Compensation Scale	Total Additional Costs to Achieve Ratio (Col. E x Col. D)
High	34,288	167,949	133,661	\$37,011	\$4,946,898,967
Medium	40,000	167,949	127,949	\$34,428	\$4,405,000,039
Low	45,000	167,949	122,949	\$32,263	\$3,966,779,994

Details in the above table may not compute to the numbers shown due to rounding.

Number of Worship Services Per Building and Differential Costs. A third factor in the model has to do with building costs. It is assumed that capital costs are less for Roman Catholic parishes, in comparison to Protestant parishes, insofar as there are a greater number of worship services per building among Catholics than for Protestants. Two variables exist: 1) the number of services per building; and 2) the percentage of total parish expenses allocated for capital expenditures. Once again, data was used to develop High, Medium and Low estimates for this factor.²⁷

Addressing the second variable first, a review of the proportion of congregational budgets used for capital in six Protestant denominations provided a basis for estimating a percentage of expenses which might be allocated for capital expenditures in Catholic parishes. The estimates for six denominations are presented in Table 29.

Table 29: The Proportion of Expenditures Used for Capital Purposes for Six Protestant Denominations

Denominations	Average Capital as % of Total Expense for Time Period	Time Period	Range				Most Recent
			High		Low		
			Year (Most Recent)	Cap. as % of Total	Year (Most Recent)	Cap. as % of Total	
American Baptist	15%	1977-87	1977	21%	1984	13%	15%
Christian Church (Disciples of Christ)	15%	1980-84, 1986-87	1986	16%	1983	14%	15%
Evangelical Lutheran Church in America*	21%	1968-87	1968	32%	1983	17%	18%
United Methodist Church	21%	1969-84, 1986-88	1969	25%	1985	18%	19%
Presbyterian Church (U.S.A.)*	14%	1980-88	1980	18%	1983	12%	15%
United Church of Christ	9%	1981-90	1981	11%	1990	9%	9%
Unweighted Avg. across Denominations	16%			21%		14%	15%

*The listing Evangelical Lutheran Church in America is for 1987 and represents the American Lutheran Church for 1968-1986.

**The listing Presbyterian Church (U.S.A.) is for 1983-1988 and represents The United Presbyterian Church in the U.S.A. for 1980-1982.

Sources: Denominational offices and yearbooks.

The period of 1969 to 1983 saw a general decline in the percentage of total expenditures budgeted for capital purposes for the denominations reviewed.²⁸ For the purposes of the present analysis, the High, Medium and Low estimates used for capital expenditures as a percent of total expenditures were 15%, 12% and 9%.

With regard to the first capital variable mentioned above, the High, Medium and Low estimates of the number of weekend worship services per building employed in this analysis were five, four and three Masses, respectively. The assumption was also made that the average Protestant congregation had one worship service a week. The estimates of five, four and three weekend Masses per parish are very general and were deemed adequate for the purposes of this preliminary model. More precision could be gained by gathering data on the number of Masses per parish, the frequency

with which Protestant congregations have multiple services, and worship service occupancy as a percent of building seating capacity for Catholics as compared to Protestants.

Finally, an estimate of total Roman Catholic parish budgets was required to calculate the differential capital costs for Catholics and Protestants. The figure used was the \$5.479 billion total Sunday collection (recorded plus cash gifts) provided by the work of Joseph Claude Harris.²⁹

The above \$5.479 billion Catholic Sunday collection figure, in combination with the High estimate that 15% of total Catholic expenses were used for capital purposes, yielded an estimated \$822 million in current capital expenses. This latter figure was multiplied by the High additional capital factor of five. The five worship services held at one building by Catholics in this level of the model would have to be held at five buildings if the worship services-to-building ratio were the same as that estimated for Protestants. The result suggests that, based on the High estimate factors, Catholic capital costs would then be \$4.1 billion, increased by \$3.3 billion if the number of Catholic worship services per building were the same as for Protestants, as seen in Table 30. The same approach, also shown in Table 30, would yield a Medium and Low estimate of revised Catholic costs of \$2.6 billion and \$1.5 billion, respectively, if Catholics were to support the same number of worship services per building as do Protestants, and also spend a similar portion of total expenses on capital costs as do Protestants. The Medium level would result in \$2.0 billion additional capital costs, and the Low level in \$1.0 billion increased capital costs.

Table 30: Additional Capital Costs if Catholic Worship Services Were Conducted on the Estimated Protestant Average of One Per Building

Col. A	Col. B	Col. C	Col. D	Col. E	Col. F	Col. G
Level	Estimate of Total Catholic Sunday Collections (billions)	Percent Spent on Capital	Estimated Dollars Currently Spent on Capital (Col. C x Col. B)	Estimated No. of Worship Services Currently per Bldg.	Total Cost for One Service per Bldg. (Col. E x Col. D)	Additional Capital Costs for One Service per Bldg. (Col. F minus Col. D)
High	\$5.479	15%	\$821,850,000	5	\$4,109,250,000	\$3,287,400,000
Medium	\$5.479	12%	\$657,480,000	4	\$2,629,920,000	\$1,972,440,000
Low	\$5.479	9%	\$493,110,000	3	\$1,479,330,000	\$986,220,000

Details in the above table may not compute to the numbers shown due to rounding.

Total Additional Costs in High, Medium and Low Levels. Using the estimates thus obtained, Table 31 presents data that indicates what the additional costs would be if Catholics did not have the benefit of their currently cost-efficient system of serving parishioners: if Catholic clergy received compensation on a par with Protestants; if the Parishioner-to-Clergy ratio were on a par with Protestants; and if a building-to-worship services ratio were on a par with Protestants.

The High level suggests that additional costs at Protestant compensation amounts, to finance the cost of additional priests in order to lower the Parishioner-to-Clergy ratio, and to decrease the number of worship services per building to Protestant levels would require an additional \$8.8 billion, or a 161% increase in the estimated \$5.479 received in 1991 in Catholic Sunday collections.

The Medium level found that \$6.9 billion additional would be needed to cover increased costs were Catholics to conduct their activities as outlined in this level of the model, increasing Total Sunday collections by 127%.

Finally, the Low level found additional costs would be \$5.7 billion. This level of the model suggests that Sunday collections would have to increase by 103% over the actual estimate for 1991.

Table 31: Model Calculations: Aggregate Additional Costs Due to Increased Clergy Compensation, a 347-to-1 Parishioner-to-Clergy Ratio, and One Worship Service Per Building, High, Medium and Low Levels, 1991

Theoretical Additional Cost Category	High Level	Medium Level	Low Level
Current Clergy Up to Higher Compensation Scale	\$595,450,868	\$561,426,190	\$708,142,464
Additional Clergy Compensation for 347-to-1 Ratio	\$4,946,898,967	\$4,405,000,039	\$3,966,779,994
Additional Capital Costs for 1 Worship Service Per Building	\$3,287,400,000	\$1,972,440,000	\$986,220,000
Theoretical Total Additional Aggregate Costs	\$8,829,749,835	\$6,938,866,229	\$5,661,142,458

Table 32 below indicates that the High level of the model suggests the per full or confirmed contribution to Sunday collections would have been \$318.89, rather than the \$122.11 it was estimated was actually given. The Medium level suggests a per full or confirmed amount of giving of \$276.75, and the Low level suggests \$248.28.

Table 32: Model Calculations: Theoretical Catholic Giving Amounts, with Additional Costs Included, High, Medium and Low Levels, 1991

Category	High Level	Medium Level	Low Level
1991 Estimate Actual Catholic Sunday Collections	\$5,479,000,000	\$5,479,000,000	\$5,479,000,000
Theoretical Total Additional Aggregate Costs	\$8,829,749,835	\$6,938,866,229	\$5,661,142,458
Theoretical Total Aggregate Catholic Contributions (Actual plus Additional)	\$14,308,749,835	\$12,417,866,229	\$11,140,142,458
Estimated Number of 1991 Catholic Full or Confirmed Members (see footnote 2)	44,870,088	44,870,088	44,870,088
Theoretical 1991 Per Member Contribution (Total Aggregate Divided by Number of Members)	\$318.89	\$276.75	\$248.28

Details in the above table may not compute to the numbers shown due to rounding.

How do the results of this model compare with per member giving in other communions? The per member giving amount among the composite 29 denominations analyzed in the State of Church Giving series was \$422.95 in 1991, using current dollars. Therefore, the High level produced a per full or confirmed figure that was 75% of this composite Protestant figure.

Of course, individual denominations display varying amounts of per member giving. For example, 1991 per member giving data is available for the two largest Protestant communions. The United Methodist Church per member giving amount in 1991 was \$352.66 and per member giving in the Southern Baptist Convention in 1991 was \$329.24, both higher than the present model's calculated High level Catholic per full or confirmed figure of \$318.89. Yet, using the High level, one might conclude that in 1991 Catholic per full or confirmed giving was roughly similar to that of two major Protestant denominations, when organizational factors were controlled. Thus, the High level of the model may account for a large portion of the difference between Catholic and Protestant giving amounts.

In addition, the three-tiered model used in this analysis is built on a figure for Sunday collections only. Joseph Claude Harris, whose research is the source for the \$5.479 billion Sunday collection figure, has estimated that as much as an additional \$1.545 billion may have been collected by parishes through fund raising and program revenue.³⁰ Researcher Mary Beth Celio notes that "the total amount given to arch/dioceses through annual appeals was, at minimum (some dioceses did not respond), \$245 million in 1991."³¹ Further, some would point to the support of Catholic schools by Catholic parishes. There is debate as to whether parents should consider tuition to Catholic schools as a donation, since a service is being received in exchange for the tuition. Apart from that issue, the support of parishes for elementary and secondary school fund-raisers, which might be as high as another half billion dollars, would also increase the figure for donations to Catholic parishes.³²

Another aspect of Catholic membership is the growth in the Roman Catholic Church in the U.S. through immigration. For example, between 1971 and 1990, 3.6 million immigrants arrived in the U.S. from Mexico, Central America and South America.³³ One researcher suggests that 70-75% of Hispanics indicate they are Catholic.³⁴ Based on this estimate, the Roman Catholic Church in the U.S. would have grown by at least 2.5 million in 20 years due to immigration from these countries. If voluntary giving patterns were not emphasized in their home countries, these new members would not be contributing on a par with other Catholics already in the U.S. Thus, the giving levels of non-immigrant church members might be slightly higher were one to adjust the model for this factor of new membership due to immigration.

It also may be noted that using the dollar equivalent of 15% of the current total Catholic contributions as base capital expenses in the High level of the model actually results in a higher-than-15% portion of total costs earmarked for capital expenses in the resulting actual-plus-additional revised total figure. The \$3.3 billion additional capital costs plus the original \$822 million capital costs yields \$4.1 billion capital expenses out of \$14.3 billion total income, or a rate of 29% going to capital in the High level. The rate for capital expenses as a portion of the revised total in the Medium level is 21%, and for the Low level, 13%.

There are factors not included in the present model that would likely affect the portion of the total that capital expenses would represent were they included. For example, there would be additional costs which are not accounted for in this model, were there more Catholic church buildings. The number of secretaries, bookkeepers, music staff, housekeepers and janitors would have to be increased to service the congregations centered in the additional locations. This multiplication of non-clergy staff salaries would increase the total expenses, thus shrinking the portion of the total which capital expenses represented.

The present model is intended to provide a preliminary comparison of Catholic and Protestant giving levels when certain efficiency factors are taken into account.

In light of these various considerations, it might be concluded that the High level of the model in this analysis provides some basis for a view that Catholics are supporting their churches on a par with some of the larger Protestant communions. This statement can be made if the difference in the efficiencies built into the Catholic congregational system are taken into account. Were Catholics expected to compensate their clergy on a scale common among Protestants, have a smaller Parishioner-to-Clergy ratio, and normatively conduct one worship service per building, it is quite possible there would be a higher level of giving demonstrated among Catholics to cover the higher basic operating costs for running their institution.

Discussion. The goal of this exercise in developing a three-tiered model to compare Catholic and Protestant expenditures was not to address the question of whether Protestants or Catholics should change the way their congregational life is presently organized.

Rather, the model in this analysis is designed to provide a financial basis of comparison between Catholic and Protestant approaches to church activities. The Catholic priesthood has provided clergy who receive lower compensation than their Protestant counterparts. One priest generally serves a much larger number of parishioners in a geographical area who attend the same congregation, in contrast to Protestant traditions which have opted to develop smaller fellowships in more scattered geographical sites. Catholics also have a cost-effective approach to multiple services in the same building, in contrast to Protestants who may maintain a physical plant for a relatively smaller number of worshippers at fewer services.

When these differences are controlled, this hypothesis suggests that both the Catholic and Protestant approaches to stewardship are succeeding at the basic goal of paying the bills and maintaining the operations of the congregation. If the goal is to pay the bills, and the bills are being paid with a relatively smaller contribution from Catholics who benefit from a cost-effective organization, at some level many Catholics may wonder, why increase giving?

This conclusion is consistent with one finding in the study by Hoge et al. In that study, attitudes were compared in five communions, including the Assemblies of God, the Evangelical Lutheran Church in America, the Presbyterian Church (U.S.A.), the Roman Catholic Church and the Southern Baptist Convention. The study found that at the low end of the giving scale, Protestant and Catholic giving patterns were similar. However, a significant relationship developed between giving and income for Protestants: as income increased, so did donations to the church. However, for Catholics a point in income was reached at which committed Catholics with higher incomes did not continue to increase the level of donations. This was true even when the Catholic and Protestant respondents demonstrated a similar level of commitment to their belief systems: "In general, the more orthodox the member's belief and faith, the higher the giving--except among Catholics."³⁵ In light of the present model, this difference could be due to the fact that committed Catholics with higher incomes do not see parish costs as demanding a high financial response from them.

Further, as noted below, an analysis of non-clergy expenses in Catholic and Protestant parishes suggests that Catholics are willing to cover expenses on a par with their Protestant counterparts in some areas of congregational activity not affected by what might be termed organizational efficiency.

That Catholic costs are not uniformly lower than those for Protestants, which might be expected if Catholic costs are necessarily lower due to lower giving, can be seen in Table 33, with data for "Full-time Associate Pastor Reimbursed Auto Expenses," "Part-time Bookkeeper Compensation," and "Full-time Custodian Compensation." Again, the following comparison is only a preliminary consideration which suggests a direction for further exploration.

From the data, it is apparent that Catholics in the reporting parishes reimbursed their full-time Associate Pastors more for automobile expenses, paid their part-time bookkeepers more, and also paid their full-time custodians more than did reporting Protestant churches. These costs were being covered by Catholics, even with their lower level of donations.

Table 33: Comparative Expenses between Catholics and Protestants for Selected Categories, 1991³⁶

Expense Category	Average Expense		Number of Churches	
	Catholic	Protestant*	Catholic	Protestant
Full-time Associate Pastor Reimbursed Auto Data	\$2,975	\$2,281	8	316
Part-time Bookkeeper Compensation Data	\$5,147**	\$4,793	8	333
Full-time Custodian Compensation Data	\$18,364	\$15,678	25	415

* The Protestant figure was calculated using the same procedure noted in Table 25.

** Catholic average data of \$6,617 for 18 hours, adjusted to 14 hours, the same number of hours as for "Total Protestants including Catholic."

Thus, while the available data indicated that Catholic costs are lower than Protestant costs for such major expense areas as clergy compensation, number of clergy and number of buildings, the above figures, which report mean data, although small in Catholic sample size, provide an initial indication that Catholics are willing to cover expenses on a par with Protestants, or even exceed that level of expense, for certain categories.

Other research cited above has indicated that Catholics are as committed to their beliefs as their Protestant counterparts, and yet that commitment does not translate into the same level of financial commitment among Catholics that it does among Protestants. Another study found, that while Catholics and Protestants might express different attitudes on some points, they were similar in their perception of their respective congregations' financial health. Also, Catholics are found to be about as generous as Protestants to nonreligious charities. Further, there is no evidence that Catholic parishes are functioning at a lower parish lifestyle than are Protestant congregations: Catholic parishes probably heat and air condition buildings to the same degree Protestants do, and operate their congregations with a level of amenities that Protestants also enjoy. The explanation for Catholic giving trends, then, is not likely to be found either in some deficiency on the part of Catholic levels of commitment, nor in some sacrificial ascetic approach to the worship experience.

Rather, it might be suggested that Catholics give amounts sufficient to pay the bills, just as Protestant congregation members do. However, Catholics benefit from a more economical system, thus allowing a smaller per member contribution to achieve a similar end result.

The idea that giving follows costs, while presented as an explanation for the major differences between Catholic and Protestant giving levels, is not presented as an absolute principle, inviolable under all circumstances. It is only offered in an attempt to establish that certain attributes may affect Catholic and Protestant stewardship, in this case behavior associated with institutional maintenance.

Further, it is suggested that an undue emphasis on the differences between Catholic and Protestant giving amounts can serve to obscure the major drop in giving as a percent of income that is common across the Protestant theological spectrum and, insofar as can be determined, among Catholics as well. While this analysis suggests that Catholics are underchallenged, rather than poor stewards, because their basic operational costs are lower than Protestants, the recommendation is not being made to increase congregational expenses in order to challenge Catholics to improve giving.

The hypothesis that Catholics and Protestants are both succeeding in stewardship within the context of stewardship being defined as paying the bills also suggests that an inadequate definition of stewardship is operating in both Protestant and Catholic congregations.

If a "paying-the-bills" mentality is indeed present among both Catholics and Protestants, it may be that the focus of discussion should change from considering what techniques used by Protestants can be applied by Catholics to improve stewardship--meaning, a higher level of paying bills--to the more basic question of, why are Christians supposed to give in the first place? Further, as noted above there is some evidence that giving levels among Catholics are slowly declining as a percentage of income, even as other data in this report suggests is happening among Protestants. Attempting to increase giving without placing current giving levels in the broader context of overall declining giving patterns is to ignore an important trend that may result in the marginalization of the church in the U.S.

Both Catholic and Protestant Christians are faced with an important issue of the faith: what is stewardship beyond paying the bills and maintaining an institution? What role does stewardship play in deepening discipleship? How does one who follows Jesus Christ integrate his or her financial patterns into the spiritual realm that lays before one on the faith journey? What worthy goals can be accomplished by the church as a direct result of increased financial faithfulness on the part of her members? Both Protestants and Catholics need to find an alternative view of stewardship rather than paying the bills. Such an alternative is suggested by, for example, the National Conference of Catholic Bishops in their Pastoral, *Stewardship: A Disciple's Response*. They present stewardship for all Christians as an authentic response to the grace experienced through Jesus Christ.

The solution to Catholic giving levels may have more to do with basic questions facing all the members of the historically Christian church in the U.S., rather than with a particular challenge for the Roman Catholic Church. The question before church members is how to be faithful in the midst of affluence. Were this issue resolved in a way consistent with the calling of the faith, it is likely that giving levels for both Catholics and Protestants would be improved.

Summary. A three-tiered model was developed to compare Catholic giving levels with those of Protestants, based on the inquiry as to what would happen if Catholics operated their congregational activities in a manner similar to Protestants.

The model developed High, Medium and Low estimates that take into account differences between Catholics and Protestants in: clergy compensation; parishioner-to-clergy ratio; and building-to-worship service ratio.

The resulting estimates suggest that Catholics would have to increase Sunday collections 161%, 127% or 103%, were they to operate in a fashion similar to Protestants. Catholic per member contributions in the High level of the model would have been roughly similar to giving levels demonstrated by members of The United Methodist Church and the Southern Baptist Convention in 1991. This hypothesis proposes that Catholics would, in fact, give more if their congregational operations cost more. According to this hypothesis, the current lower level of giving observed among Catholics may be due to an efficiency in the way that Catholic parishes are organized, and the lower support level needed from Catholic members to maintain that organization.

¹ Andrew Greeley and William McManus, *Catholic Contributions: Sociology and Policy* (Chicago, IL: The Thomas More Press, 1987).

² An estimate of the Catholic Sunday collection in 1991 of \$5.479 billion was obtained from Joseph Claude Harris, *An Estimate of Catholic Household Contributions to the Sunday Offertory Collection during 1991* (Washington, DC: Life Cycle Center of the Catholic University of America, December 1992), 99. While the Sunday collection does not incorporate all parish income, this figure is sufficient for the present first approximation estimate purposes. In order to calculate a Catholic per full or confirmed member giving figure to compare with Protestant per full or confirmed member contributions, the following procedure was used. A full or confirmed member figure for Catholics was calculated by first determining the non-Catholic Christian adherent-to-full or confirmed member ratio for denominations listed in the

Churches and Church Membership in the United States 1990, Martin B. Bradley, Norman M. Green, Jr., Dale E. Jones, Mac Lynn, Lou McNeil (Atlanta, GA: Glenmary Research Center, 1992), xviii-3. The number of total adherents of historically Christian churches was obtained from the Glenmary Research Center volume by subtracting the membership statistics for non-historically Christian bodies, as well as for those historically Christian communions which did not provide membership figures for both "Communicant, confirmed or full members" and "Total adherents." The total for Catholics was also subtracted, producing a total of non-Catholic historically Christian adherents. The number of non-Catholic full or confirmed members was then obtained in a similar fashion. Dividing the resulting number of non-Catholic historically Christian full or confirmed members by the previously calculated figure for non-Catholic historically Christian adherents resulted in a full or confirmed member-to-adherent ratio of .77. Catholic membership in 1991, according to The Official Catholic Directory (New Providence, NJ: P. J. Kenedy & Sons, 1992), "Summary," 1, was 58,267,424. Multiplying this figure by the full or confirmed member-to-adherent ratio of .77 resulted in a figure of 44,870,088 Catholic full or confirmed members in 1991. The Sunday collection income figure of \$5.479 billion was then divided by the calculated number of Catholic full or confirmed members, 44,870,088, which yielded an estimated per full or confirmed member contribution of \$122.11 in 1991.

3 Peter A. Zaleski and Charles E. Zech, "Economic and Attitudinal Factors in Catholic and Protestant Religious Giving," *Review of Religious Research*, December 1994, 36:2, 165.

4 Harris, An Estimate of Catholic Household Contributions to the Sunday Offertory Collection During 1991, 61.

5 Dean R. Hoge, Charles Zech, Patrick McNamara, and Michael J. Donahue, "Religious Giving in Five Denominations: Descriptions, Patterns, and Causes" (Life Cycle Institute, The Catholic University of America, Washington, DC, March 1995, photocopy), 17. See also Hoge, et al., "American Congregational Giving Study Preliminary Report #3: Tests of Institutional Factors Influencing Congregational Giving in Five Denominations" (delivered to the annual meeting of the Religious Research Association, Albuquerque, NM, November 4, 1994), 1-2.

6 William V. D'Antonio, James D. Davidson, Dean R. Hoge and Ruth A. Wallace, *American Catholic Laity in a Changing Church* (Kansas City, MO: Sheed and Ward, 1989), 148.

7 Dean R. Hoge, Charles Zech, Patrick McNamara, and Michael J. Donahue, "American Congregational Giving Study Preliminary Report 2," (delivered to the annual meeting of the Religious Research Association, Albuquerque, NM, November 4, 1994), 6.

8 Greeley and McManus, *Catholic Contributions: Sociology and Policy*, 19.

9 D'Antonio, et al., *American Catholic Laity in a Changing Church*, 149.

10 Zaleski and Zech, 162.

11 Zaleski and Zech, 164.

12 Zaleski and Zech, 167. The nine attitudinal variables included: Members' Morale; Openly Discuss Decisions; Parish Financial Health; Majority of Members Active; Majority of Members Have Influence; Judicatory Has Influence; Importance and Effectiveness of Preaching; Importance and Effectiveness of Parish Visiting; Importance and Effectiveness of Community Leadership.

13 Zaleski and Zech, 158-159.

14 Zaleski and Zech, 165.

15 D'Antonio, et al., *American Catholic Laity in a Changing Church*, 159-160.

16 A. R. Lacey, *A Dictionary of Philosophy*, 2nd ed. (Routledge & Kegan Paul Ltd, 1986; reprint, New York: Routledge, 1991), 164.

17 For a detailed description of the methodology employed in the Stewardship Project elite sample survey, see Appendix B in John Ronsvalle and Sylvia Ronsvalle, *Behind the Stained Glass Windows: Money Dynamics in the Church* (Grand Rapids, MI: Baker Book House, forthcoming).

18 Todd Van Campen, ed., *1992 Church Compensation Report: Nationwide Comparison of Pay and Benefits for Full- and Part-Time Church Employees* (Carol Stream, IL: Christianity Today, Inc., 1991), 41, 83 and 126.

19 Total Compensation is defined as "base salary plus benefits including housing, compensation, pension/retirement, taxes and insurance" in *1992 Church Compensation Report*, 1992, 5.

20 Jackson W. Carroll, Dean R. Hoge and Francis K. Scheets, O.S.C., "Costs of Professional Parish Leadership: A Cross-Denominational Study," *1988 Yearbook of American and Canadian Churches*, Constant H. Jacquet, Jr., ed. (Nashville, TN: Abingdon Press, 1988), 284.

21 Thirty-two of the 33 NCC denominations were used in the present Table inasmuch as there was no "Pastor Serving Parishes" data for the Philadelphia Yearly Meeting, Society of Friends. The NCC set of 32 denominations includes 16 denominations under 400,000. Seventeen of the 32 denominations provided data for 1991. The data was taken from the *1993 Yearbook of American and Canadian Churches* (Nashville: Abingdon, 1993), 248-255 and 260, with the exception of 1992 data for the Church of God (Cleveland, Tenn.) which was taken from the *1994 Yearbook of American and Canadian Churches*, 254.

22 The ratio component of 347 extended to the fifth decimal place is 346.93426.

23 The Official Catholic Directory (New Providence, NJ: P. J. Kenedy & Sons, 1992), "Summary," 1.

24 Richard A. Schoenherr and Lawrence A. Young, *Full Pews and Empty Altars: Demographics of the Priest Shortage in United States Catholic Dioceses* (Madison, WI: The University of Wisconsin Press, 1993), 237.

25 Schoenherr and Young, 16.

26 Schoenherr and Young, 133.

27 At the High, Medium and Low levels of the Number of Weekend Services per Building factor in the model, there would be 584, 730 and 974 Catholic members per building, respectively, in comparison to the Protestant estimate of 340 members per building. For purposes of the present discussion, the marginal differences of fewer larger buildings at greater cost per building compared to more smaller buildings at less cost per building is not addressed in this model.

28 As can be seen in Table 29, the number of denominations for which capital data was reviewed varied by year.

- [29](#) Harris, An Estimate of Catholic Household Contributions to the Sunday Offertory Collection during 1991, 99. While the Sunday collection does not incorporate all parish income, this figure is considered adequate for the present first approximation estimate purposes. Other estimates of Catholic giving to the church are summarized in a report prepared for the Ad Hoc Committee on Stewardship, National Conference of Catholic Bishops by Mary Beth Celio, Director of Research, Catholic Archdiocese of Seattle. The report, Catholic Contributions to the Church: An Examination of Recent Research (October 30, 1995), cites estimates of "parish/total amounts of giving in 1991" in addition to the Harris estimate, as follows: George Elford, \$4.5 - \$6.4 billion; Dean R. Hoge, \$5.1 - \$8.7 billion; Mary Beth Celio, \$6.2 billion (page 12).
- [30](#) Joseph Claude Harris, The Cost of Catholic Parishes and Schools (Kansas City, MO: Sheed and Ward, draft 11/22/94, forthcoming), 9.
- [31](#) Celio, Catholic Contributions to the Church: An Examination of Recent Research (October 30, 1995), 3.
- [32](#) Harris, The Cost of Catholic Parishes and Schools, 9.
- [33](#) U.S. Bureau of the Census, Statistical Abstract of the United States: 1994 (14th edition), Washington, DC, 1994, 11.
- [34](#) Allan Figueroa Deck, S.J., "Trends in Latino Religion," Yearbook of American and Canadian Churches 1994, Kenneth B. Bedell, editor (Nashville, TN: Abingdon Press, 1994), 1.
- [35](#) Hoge, et al., "American Congregational Giving Study Preliminary Report 2," 16.
- [36](#) Van Campen, ed., 1992 Church Compensation Report, 130, 232, 257.
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