

An analysis of donations to religious organizations in Canada, 1997

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... he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully... for God loves a cheerful giver. 2 Corinthians, 9:6-7

There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want. Proverbs 11:24

Abstract

This study examines the nature of charitable giving to religious organizations, (religious giving) by Canadians aged 20 plus, in 1997. Giving to religious organizations is a significant percentage of total charitable giving, 52% overall, and ranges from 33% in Quebec to 68% in Saskatchewan.

Religious giving varies substantially by denomination, from \$79 a year among French Catholics to \$773 among Baptists. On a per \$1000 of household income basis, the giving ranges from \$1.68 among French Catholics to \$16.90 among Baptists (ten times higher).

Not surprisingly, most religious giving comes from weekly attendees, 74% in Canada, but the conservative Christian denominations are far more dependent on their weekly attendees (87%) than either the liberal Protestants (65%) or English Catholics (68%), who in turn are more dependent on their weekly attendees for giving than French Catholics (58%). Non-Christian faith communities receive 72% of their giving from weekly attendees. Giving is also strongly related to three other indicators of religious commitment examined in this study.

Analytical results for all faith communities suggest that religious giving changes by a smaller percentage than income, and is insignificant in four of the ten faith communities studied. Also, in all faiths giving does not change significantly when price of giving, the marginal tax rate, changes. Giving is highly responsive to religious commitment as measured by either the frequency of attendance at religious services, the perception of being "very religious" or membership in religious groups. The study concludes with some general policy suggestions for church leaders.

There have been many studies of charitable giving to religious organizations, (religious giving), in Canada and the United States, but none have explored the relationship of giving to religious commitment within specific faith communities. Yet it is religious commitment and faith community that are expected to have the greatest impacts on such giving. This omission is excusable, though, because until very recently there was no data for such a study. This data gap was closed in 1997 with Canada's first national survey specifically on the subject of giving and related subjects².

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² National Survey of Giving, Volunteering and Participating, 1997. Besides the inclusion of religious commitment and faith affiliation variables, this survey is also thought to be an excellent source of information on giving because of the large sample size, over 18,000, and because it has detailed information on volunteering and other forms of community involvement related to religious giving. The data from this survey relate to donations to places of worship and other religious organizations between November 1, 1996 and October 31, 1997. Only a few relationships are explored in this study. One weakness of the survey is that some donors may have been missed owing to the nature of the questions: as a result, many weekly and monthly attendees at religious services did not report any giving to religious organizations. The problem is examined in Appendix 1, where it is argued that the results of this study should not be adversely affected, except when it talks about the total numbers of religious donors, and the total amounts – our estimates are

In the following the results of some earlier studies are first summarized, then an overview of religious giving is provided. Next, the religious commitment factor is examined in detail. Then two other important factors are studied, age, and income. Finally, the results of analyses are described; these analyses seek to account for individual variation in religious giving, and in generosity (giving per dollar of household income). Appendix 1 draws attention to a data problem, while the appendix tables present detailed analytical results.

Findings of some earlier studies of religious giving

Using the Family Expenditure Survey source, Kitchen and Dalton found the religious giving participation rate for 1982 families was 44% in Canada, and the average contribution for families was \$336³. The percentage of income contributed to giving decreased with income. They find that the marginal tax rate is an insignificant determinant of religious giving in most of their equations. On the subject of the price effect they conclude "Perhaps this is not surprising given that contributions to religious organizations are more likely to be made on the basis of faith rather than tax considerations"⁴. Family income was seldom found to be a significant determinant of giving in their income group equations, but was significant in four of five regions. Wealth was found to be a significant determinant in most of the regions and income classes⁵. Kitchen has followed up this study with one using data for 1986⁶. He finds the price of giving variable to be statistically significant only in British Columbia, and the family income variable to be significant in all regions and Canada except in Ontario and the Prairie region⁷. Family wealth and age of the household head were found to have positive associations with religious donations in all regions. The religious commitment factor is notably absent from these studies, though Kitchen and Dalton allude to its importance.

Reece studies religious and several other types of giving in the United States⁸. Religious giving increases with age (support for the hypothesis that such contributions increase as death approaches⁹). The price elasticity is almost 1.6, much higher than another American study which found religious giving insensitive to price¹⁰. Religious giving increases with income: a 1% increase in income is accompanied by a 0.4% increase in giving.

underestimates. Appendix 1 also contains a table showing the percentage of the population declaring donations broken down by faith community and frequency of attendance at religious services.

³ Harry Kitchen and Richard Dalton, "Determinants of charitable donations by families in Canada: a regional analysis", *Applied Economics*, vol. 23, no.3, March 1990, p. 288.

⁴ *Ibid.*, p. 295.

⁵ Kitchen and Dalton, *op. cit.*, p. 297.

⁶ Harry Kitchen, "Determinants of charitable giving in Canada: a comparison over time", *Applied Economics*, vol. 24, 1992, pp. 709-713.

⁷ *Ibid.*, p. 710.

⁸ William S. Reece, "Charitable contributions: New evidence on household behaviour", *American Economic Review*, vol. 69, no. 1, March 1979, pp. 142-151.

⁹ *Ibid.*, p. 149.

¹⁰ Martin Feldstein, "The income tax and charitable contributions: Part II – the impact on religious, educational and other organizations", *National Tax Journal*, vol. XXVIII, no. 2, March, 1975, pp. 209-226. "Eliminating the charitable deduction would reduce total individual giving by an estimated 20 percent but religious gifts would fall by only some 14 percent while gifts to educational institutions and hospitals would be cut approximately in half." p. 224.

Arlette et al. present data on giving in Canada to religious and non-religious charities¹¹. Their tables show the median of religious giving is higher with higher levels of household income, personal income, age group, level of education and frequency of attendance at religious services. Donations are highest in the Prairie and Atlantic provinces and lowest in Quebec. No relationships are estimated.

Hall et al. study religious giving for the population 15 and over, so their estimates are slightly different from the ones reported in the present study, though the source is the same¹². Some 35% contributed to religious organizations (places of worship and other religious organizations), averaging \$270 per donor, compared with \$125 per donor given to non-religious organizations. They then study the effect of religious affiliation, weekly attendance and being “very religious” on total donations, finding the effect to be positive and substantial. The variation by faith community was not examined in this study, and no analysis is conducted.

Religious giving in context

To give some context, total donations to charitable organizations average \$239 per donor in Canada. Total giving is relatively high in the Prairie provinces -- Alberta (\$338) followed by Manitoba and Saskatchewan (\$308 each) (Chart 1.). Giving is lowest in Quebec (\$127) followed by Newfoundland (\$167) and Nova Scotia (\$208). The share of total giving going to religious organizations is 52% of the total in Canada¹³. This share ranges from a high of 68% in Saskatchewan and 67% in New Brunswick to a low of 33% in Quebec followed by 48% in British Columbia.

The variation in religious giving by province may seem wide, but the variation is even wider by faith community (Chart 2.). Whether measured in terms of dollars per donor, or dollars per thousand dollars of household income, there are three types of donor communities: conservative Christian, which donates the most, liberal Protestant, which donates much less, and Catholic, non-Christian and donors with no religious affiliation. Of the conservative Christian group, giving per donor is highest among Baptists (\$773 per year), followed by Pentecostals (\$724) and other smaller Christian denominations (\$702). Liberal Protestant denominations are noticeably less generous – Lutheran (\$408) followed by United Church (\$345), Presbyterian (\$329) and Anglican (\$309). In the least generous group non-Christian faith communities contribute the most to religious organizations (\$232) followed by English Catholic¹⁴ (\$178), no religious affiliation (\$113)¹⁵ and French Catholic (\$78).

¹¹ Allan Arlette, Phelps Bell and Robert W. Thompson, *Canada gives: Trends and attitudes towards giving and voluntarism*, Canadian Centre for Philanthropy: Toronto, 1988.

¹² Michael Hall, Tamara Knighton, Paul Reed, Patrick Bussière, Don McRae, and Paddy Bowen, *Caring Canadians, involved Canadians: Highlights from the 1997 National Survey of Giving, Volunteering and Participating*, Statistics Canada: Ottawa, 1998, pp. 17-18.

¹³ Religious giving is about half of total charitable giving in the United States: Lawrence R. Iannacone, Introduction to the economics of religion”, *Journal of Economic Literature*, vol. 36, September 1998, p. 1469. Using family expenditure data for Canada, donations to religious organizations were 77% of the total donations in 1969, 74% in 1982, 63% in 1992 and 65% in 1996.

¹⁴ For Catholics, the language indicated by the language of the survey interview, French or English.

The most striking patterns to note in the above are the higher generosity of those with no religious affiliation compared with French Catholics, and the unusually high giving by the conservative faiths. It is puzzling that those with no religious affiliation, whether they were active in a religious organization when young (who gave \$125) or inactive (\$109) contributed more to religious organizations, per donor, than the French Catholics. Another major pattern is the large difference between liberal Protestant and conservative denominations observable in Canada. This pattern is also apparent in the United States: "... the members of liberal Protestant denominations contribute a relatively small proportion of their income to their churches (around 1.5%), whereas the members of conservative Protestant denominations ... contribute significantly more ...".¹⁶ The differences between faith communities are so large that they are treated separately in the analysis portion of this study.

The religious commitment factor

As one might expect, most donations come from weekly attendees, who make up 31% of Canada's religious donors but contribute 74% of the giving. The conservative faiths seem to be most dependent on their weekly attendees – they comprise 61% of conservative faith attendees and give 87% of all donations by conservative Christians (Chart 3). Not all such giving would go to their own church, though probably the greater part would. Non-Christian faiths are next most dependent on weekly givers -- they comprise 40% of all donors but contribute 72% of total donations by non-Christians. Among liberal Protestants, weekly attendees comprise 33% of donors and they contribute 65% of all donations. Weekly attending Catholics comprise 42% of donors and contribute 65% of all donations.

Though all indicators of commitment are important determinants of religious giving, the frequency of attendance is probably the single most important one. Details on such giving are displayed in Table 1, which is divided into six sections, a to f. Section a presents the total giving for the year in millions of dollars, totaling \$2.22 billion. The smaller Christian faiths (Christian, other) contributed much more than their nearest rival, English Catholic, \$595 million versus \$375 million. Considering that the "other" Christian group had far fewer donors than English Catholic (section b of the table), means that the giving per donor were much higher, \$702 versus \$178, shown in section c. The other Christian giving was 27% of all donations to religious giving, section d. Given that these donations were made by only 11% of all donors (section e), means that the other Christian group were more generous (over-contributed), when compared to the average Canadian donor, by a factor of 2.51 or 251%, obtained by dividing the 27% of donations by the 11% of donors (section f). Baptists and Pentecostals over-contributed by an even larger amount, while English and French Catholics, non-Christians, and donors giving no religious affiliation under-contributed.

¹⁵ Few with no religious affiliation report donations to religious organizations, only 7% of those who were active in a religious organization when young, and 11% of the others with no religious affiliation – the table in Appendix 1 shows the percentage of donors by faith community.

¹⁶ *Ibid.*, p. 1472. Catholics contribute less than mainline (liberal) Protestants in the United States (same reference, p. 1474).

Religious giving by Canada's 3.35 million weekly attendees at religious services totaled \$1.634 billion, an average of \$487 per donor (Table 1). This giving represents 74% of the total, and came from just 42% of religious donors. This means that weekly donors were more generous by a factor of 1.75, or 175%. Weekly Pentecostal donors contributed the most per donor, \$1,017, over twice as much as the average weekly donor. Compared with all religious donors, weekly Pentecostals over-contributed by a factor of 3.64. Weekly attending Baptists and other Christians were not much less generous than Pentecostals.

Our second indicator of religious commitment has to do with volunteering in religious organizations. Such volunteers donate much more money to religious organizations than their numbers would suggest. In Canada 16% of religious organization donors volunteer and they contribute 43% of Canada's religious giving (Chart 4). Volunteers are most common among Baptists followed by the other Christian group, and Pentecostals and United Church donors. Volunteers in these groups donate the following percentages of their faith's total religious giving: 57%, 56%, 50% and 53%, respectively. Volunteers are relatively uncommon among English Catholics and French Catholics; they donate, respectively, 23% and 5% of their faith's religious giving. The gap between the actual religious giving and expected, expected on the basis of average giving in the faith community, is widest for Anglicans, followed by United Church donors, Pentecostals and Presbyterians. This gap is most narrow among the French Catholics, followed by English Catholics, and Baptists. The gap is an indicator of the difference in religious commitment between volunteers and non-volunteers in faith communities.

Membership in groups associated with a faith community is our third indicator of commitment. Examples would be prayer groups, seniors groups, sports groups or a choir. Some 28% of donors in Canada are members of groups, and they contribute 60% of the total religious giving. Membership in groups is especially strong in the conservative Christian faiths, Pentecostal, other Christian faiths, Baptist, and among Lutherans (Chart 5). These group members contribute the following percentages of all religious giving: 88%, 70%, 70%, and 64%, respectively. Membership in groups is relatively weak among French Catholics (8%) and English Catholics (25%), but these members still contribute much more than their share of giving, 18% and 36%, respectively. Among non-Christians, 35% of group members contribute 80% of the total religious giving. The gap between the actual religious giving and expected, expected on the basis of average giving in the faith community, is widest for the non-Christian faiths, followed by Pentecostals and United Church donors. This gap is most narrow among the French Catholics, followed by English Catholics, Lutherans and other Christian faiths.

Our last indicator of religious commitment has to do with the perception of being "very religious": the percentage of religious donors who consider themselves to be very religious. Some 23% of Canada's donors are very religious and they contribute 46% of the religious giving (Chart 6). The very religious are most common in the conservative faiths, Baptist (53%), other Christian faiths (52%), and Pentecostal (42%). They contribute, respectively, 70%, 66%, and 61% of their faith's religious giving. The very religious donors are least common among French Catholics (12%), United Church donors (16%), Presbyterians (18%), and Lutherans (19%). All these faiths contribute more to religious giving than their numbers would suggest: respectively, 26%, 29%, 41%, and 34%. The gap between the actual religious giving and expected, on the basis of average giving in the faith community, is widest for Presbyterians, followed by Anglicans, non-Christian faiths, and Pentecostals. This gap is most narrow among English Catholics, followed by United Church donors, and French Catholics.

These different aspects of religious commitment are likely to have combined effects on giving, and some relationships among the four indicators with respect to religious giving are portrayed in Table 2¹⁷. The most committed group would be the weekly attendees who volunteer in a religious organization, who belong to a religiously affiliated group, and who consider themselves to be very religious. These number 426,000, average \$1,058 of giving a year, and while only 5% of religious donors, they contribute 20% of the total giving. At the other extreme are donors without any of the above religious commitments: they number 32% of donors, and give \$84 a year, only 30% of the expected amount. In between these two extremes fall a number of different combinations of commitment and associated giving. Weekly attendees who volunteer and are group members, but not “very religious”, for example, number 324 thousand, contribute \$251 million a year or \$774 per person, which is 2.8 times more the average for all religious donors.

The age factor

In order to explore the relationship between age and religious giving, the donor population is divided into three age groups, young, aged 20 to 39, middle age, 40 to 59, and older, age 60 plus. These groups comprise 36%, 37% and 27% of the donors, respectively. Table 3 displays a number of statistics for these three groups. Giving per year per donor for these three groups are \$200, \$323, and \$326. Most of the giving is contributed by the middle age group, \$942 million, followed by the older age group, \$703 million, and the young group, \$576 million. Section c of the table gives the donations per donor for the year. Donations average \$200 for the youngest age group, \$323 for the middle-aged group, and \$326 for the older group. There are major variations by denomination.

Section d of Table 3 shows the age group source of the giving. The middle-age group contributes the most, 42% of the total; section e of the table shows that they are 37% of the donors. The giving by age group is not too unbalanced in any of the religions. Some faiths seem heavily dependent on giving by the older age group, for example, among United Church donors 54% of donations are given by older donors. In the Anglican Church it is 47%. For the non-Christian religions 72% of giving is made by the middle-age group; in the conservative faiths it is 48%. Section e of this table shows the distribution of donors. In the conservative faiths and the Presbyterian over 40% are young donors. In the United Church 41% of the donors are in the older age group. Anglicans and Presbyterians follow with 38% and 36%, respectively.

The last section of Table 3 shows the generosity factor -- the over- and under-contribution compared with the national average. English and French Catholic donations are under-represented in all age groups when compared with the national average. In the case of French Catholics contributions per donor are only 27% of the national average in the two younger age groups, and not much higher, 29% in the older age group. United Church, Anglican, Presbyterian, and non-Christian donations are under-represented in the youngest age group only. Lutheran and conservative Christian giving is over-represented in all age groups – the extreme is middle-aged Pentecostals who donate 383% more than the national average.

¹⁷ The number of donors represented by this table is slightly higher than the number in Table 1 because a small number of donors are included who could not be assigned one of the faith groups listed in Table 1.

Household income and religious giving

Religious giving per donor is expected to increase with household income. Some of the data to explore this hypothesis are presented in Table 4. On average there is support for this hypothesis, the giving per donor is \$187 per year for those earning under \$25,000 a year, \$235 for those earning \$25,000 to \$49,999, and \$368 for those earning \$50,000 or more. Yet there are two exceptions: the donations per Lutheran and Presbyterian donors in the lowest income class exceed those for their counterparts in the middle-income group. Also, the donations by Catholics and Pentecostals in the lowest two income groups are almost identical.

Looking at the distribution of giving (Table 4, section d) we note that those in the highest income class are contributing 56% of the total religious giving. The share of the total coming from this income class exceeds 50% in all faith communities except French Catholic, where it is 38%. This relatively low percentage is partly because of the relatively low percentage of donors in the high-income group, though it may be noted that the conservative faiths also have low percentages of donors in the high-income group. The other reason for the relatively low percentage of giving for French Catholics is because their average donation is not much higher than that for lower income French Catholics.

Religious giving averages 0.56% of household income in Canada. This percentage tends to fall with income for weekly, monthly and less frequent attendees at religious services (Chart 7). But the fall is at a decreasing rate, and there is little difference between the percentages for the two highest income classes. The fall in the percentage of income going to donations is evident too in the largest faith communities (Chart 8). Low income Anglicans are most generous, but as income increases the fall in giving is faster than that for United Church donors. English Catholics with low income are much more generous than their French Catholic counterparts, but as income increases, the generosity gap also decreases. For all faith communities (Table 5) the fall in the percentage of income donated is at a decreasing rate, and the highest income class, \$100,000 plus, actually donates a higher percentage of its income than the \$60,000 to \$99,999 class in the Anglican, Catholic, and other Christian faiths, and about the same among United Church donors, and for all donors.

Analytical results

The aims of the analysis are to discover what factors explain the level of donations to religious organizations by individuals, and generosity, the level of giving per dollar of household income. These two aims are carried out for donors in each of the faith communities, and for donors in all faith communities together. The measure used for donations to religious organizations is the natural log of giving; this is the dependent variable and is estimated in order to yield a rough estimate of the percentage change in donations resulting from a one percentage rise in two of the factors, household income, and age (elasticities). Such estimates are given by the b coefficients of the respective

variables, also measured in log form¹⁸. Specific results are given in Appendix table 1, and a summary of these results is given in Appendix table 2. Our main interest is to discover if the religious commitment variables affect religious donations, after controlling for the influence of several other factors that may affect donations. Another interest is to discover if the income effect remains statistically important after the influence of other factors is taken into account. The measurement of inter-faith differences in the level of donations, and in generosity, after controlling for religious commitment and other factors, is yet another reason for this analysis.

Only two types of commitment are included in the model, attendance frequency, and membership in religious groups, including volunteering for a religious organization¹⁹. After controlling for the effect of the other variables in the model, the donations of weekly attendees is found to be significantly larger than those of the infrequent or non-attendees in all faith communities. This is the only variable found to be significant for all faith communities. Monthly attendance is found to be significant in all equations except that for the “other Christian” group. The effect of weekly attendance on giving is larger than the effect of monthly attendance in every faith community except Pentecostal. The other commitment variable, religious group membership, is also significantly related to larger donations in most of the faith communities. The exceptions are more numerous than in the case of monthly attendance, however: Anglican and Presbyterian, and in the generosity equations only, Lutheran and other Christian. The fact that both commitment variables are highly significant in most faith communities suggests that commitment of various types may be strongly related to donation behaviour, and the strength of these relationships may vary by religious denomination.

The log of age is positively related to religious donations in every faith community except Pentecostal and Lutheran (though age is important in the generosity equation for Lutherans). The coefficient is 0.87 in the equation for all donors, suggesting that a 1% rise in age, other variables constant, is accompanied by a 0.87% rise in donations. In the generosity equation the coefficient is 1.22. Coefficients in individual faith communities are often greater than 1. The sex of the donor is insignificant for all faith communities except non-Christian, where women are more generous than men.

¹⁸ Because a significant number of religious adherents reported no donations, though they are known to have made donations, being weekly or monthly attendees, there is a selection bias in our estimates – refer to Appendix 1. It is not a simple selection problem to model, however, because some affiliates of faith communities did not report donations because they made no donations in the year in question. Without further information on the nature of the selection problem this study proceeds with only the modest objective of finding significant associations rather than attempting to fulfil all of the requirements of a formal model designed to produce unbiased estimates of coefficients and determine causal relationships. Though limited, at least our model includes measures of what turns out to be the most important factors, and ones omitted in all other studies we have reviewed, religious commitment within faith communities. Another limitation of our estimates is that they do not take into account the stratified, multi-stage sample design of the survey; the only weight used in the regression is the record weight of each donor divided by the sum of the survey weights. The implication of this limitation is that the estimated standard error of the coefficients is lower than in reality. To reduce the chance of discussing seemingly statistically significant results, which are not really significant, this study uses a strict level of estimated significance, 0.01, as a guide to statistically significant results. Actual levels of significance are given in the appendix tables for those interested in applying other significance thresholds.

¹⁹ In other models, not discussed in this study, each of the four dimensions of religious commitment discussed above were found to be strongly and positively related to the level of donations. Because the measures are inter-correlated, however, only two dimensions are included in the model discussed here.

Four indicators of the financial environment are included in the model: whether or not one receives social assistance or welfare, whether or not one worries over money, the log of household income, and the price of giving (1 minus the marginal tax rate of the province of residence²⁰). Surprisingly, the United Church and Anglican welfare recipients are more generous than other donors when it comes to religious donations, though French Catholics are less generous. Without confirmation of these results in other studies, these results must be regarded as tentative at best, though it is somewhat of a surprise that more negative effects were not found. English Catholics and Baptists are found to reduce their donations if they are welfare recipients. Somewhat more consistent results are seen for donors who worry over money; in most faith communities such worry negatively affects their level of giving. Exceptions are Presbyterians, Pentecostals and non-Christians. The household income variable was only included in the level of donations equations. It is positively related to donations in the Catholic (coefficient = 0.21 for French Catholic donors and 0.23 for English Catholic donors), United Church (0.28), Baptist (0.35) and other Christian faith communities (0.47). In the equation for all donors the income coefficient is 0.25, suggesting that a one percentage rise in income would result in a 0.25% rise in donations. The relatively low and insignificant coefficients for Anglicans, Presbyterians, Lutherans and Pentecostals are one reason for modeling faiths separately. The price of giving is insignificant in all faith communities, a result consistent with Feldstein and Dalton and Kitchen's findings, and contrary to the findings of Reece noted above.

It was thought that those who gamble would be less likely to donate to religious charities, but there is only weak support for this – United Church and non-Christians tend to be less generous in their religious giving if they are gamblers. In the analysis combining all faiths, the gamblers donate less to religious organizations and less per dollar of household income than other donors.

Being a university graduate means more religious giving in all faith communities except French Catholic, Baptist, Pentecostal and non-Christian. Religious generosity is significantly higher for university graduates who are French Catholic, Lutheran, and other Christian. For all donors, being a university graduate is important in explaining the level of donations, but not generosity.

Regional influences on religious giving tend to be weak in all faith communities. Exceptions are Lutherans in Ontario and the Prairie region, who are more generous than their counterparts in British Columbia. Also, all Prairie region donors are more generous than their counterparts in British Columbia. The level of giving by all donors in Quebec, and by "other Christian donors" in Quebec, was also lower than the level in British Columbia.

The model specified for all donors includes extra variables identifying each faith community. The results shown, last page of Appendix Table 1, apply when French Catholic is the reference group for all other faiths. These results indicate that, given the other variables in the model, French Catholics donate significantly less to religious organizations than all of the other faith communities except English Catholics and non

²⁰ The federal tax credit for donations affects the income taxed at the provincial level, and it is the inter-provincial variation in income tax rates which impacts on the tax price of giving.

Christians²¹. The ordering of faiths by both level of giving and by generosity suggested by these results is as follows: “other Christian”, Pentecostal, Baptist, Presbyterian, Lutheran, Anglican, United Church, non-Christian, English Catholic, and French Catholic. These results, however, do not indicate whether or not the difference between, say, United Church and Anglican giving, is statistically significant. In order to test the significance of such differences the models were re-estimated using each of the other religions as the reference category. The estimates are not shown in the table, though the note at the end of the table explains these findings. For example, United Church giving was found to be significantly higher than Catholic giving, but lower than Anglican, Presbyterian, Baptist, Pentecostal, and other Christian giving. The significance of these particular results is that even after allowing for the much higher religious commitment and other characteristics, conservative Christians still contribute more to religious organizations than other faith communities.

Conclusion

Giving to religious organizations is a significant percentage of total charitable giving, 52% overall, and ranges from 33% in Quebec to 68% in Saskatchewan.

Religious giving per donor, and per dollar of household income, vary substantially by denomination, with relatively high contributions by conservative Christian faiths, much lower contributions by liberal Protestant faiths, and very low contributions by non-Christians and French and English Catholics.

Religious giving within faith communities is strongly related to religious commitment, as measured by frequency of attendance, volunteering in religious organizations, belonging to religious groups, and having the perception of being “very religious”. The religious commitment variables are more strongly and consistently related to the level of religious giving than economic variables, income and price (the marginal tax rate), education, or age, all of which are significant except the price of giving.

Analytical results for all faith communities suggest that religious giving changes by a smaller percentage than income, and the relationship is statistically insignificant in four of ten faiths. Also, in all faiths giving does not change much when price of giving, the marginal tax rate, changes, suggesting that inter-provincial differences in tax rates have little effect on donations, a result consistent with other studies. There is evidence that giving behaviour varies significantly by faith community.

The confirmed importance of several dimensions of religious commitment suggests that such variables should be included in future studies, and taken note of by religious leaders. The policy implication for faith communities is that priority should be given to developing various dimensions of religious commitment, and such development should pay dividends in terms of financial giving to religious organizations. Increased religious commitment may be directly encouraged by programs such as Alpha and Beta, increased services (worship services and counseling, for example), and also indirectly by financial or other incentives developed for religious and group leaders. Such approaches to increasing financial contributions may have greater long-term benefits than direct fund raising, perhaps even eternal benefits. Simply changing policies or emphasis is not enough; as one reviewer

²¹ Iannacone, *op. cit.*, p. 1484, report similar findings in the United States where Catholics are found to contribute half to two-thirds as much as Protestants, after controlling for income. One study found that the larger Catholic congregations accounted for 35% of the giving gap.

wrote, *hearts must be changed*. He continued: *The objective of any program must be to build up the flock and glorify God. The flock must be good news before it shares the good news. The focus is always on God and recognition that we are saved by his grace and not by anything we have done or will do. Thus the saved, recognizing the precious gift they have been given, have the desire to give back to God from that which they have been richly blessed. Only when people have this change in heart will donations increase.*

APPENDIX 1. Declaration of donations to religious organizations

One would expect all attendees at religious services to make donations, though only one in a family may have the responsibility of making out the check, or contributing the money. Some of those not responsible for making donations may have declared no donation to the survey interviewer, thus the lower than expected percentages for the weekly and monthly attendees in the table below. Virtually all weekly and monthly attendees make and should report donations. This study is therefore based on the givings of "declared" donees, those reporting donations. This study is considered to be useful despite this data limitation owing to the absence of any other survey data with religious affiliation and commitment variables. It is expected that the main implication of missing some religious donors would be to lower both the number of donees and the amount of the donations, probably proportionately as there is no reason to expect that those not responsible for making charitable donations would report higher, or lower, estimates of donations, only less accurate estimates. One way to rectify this problem in future surveys would be to ask for the total household donations to charity, whenever attendance at religious services is reported.

The Survey of Household Spending (SHS) reports 38.2% of households contributing to religious organizations in 1997, close to the 37.5% of individuals listed below. Donations averaged \$269, and \$700 per reporting household. Dividing by the number of adults aged 15 plus per household (2.09) yields \$335 per individual, more than the \$270 noted in Caring Canadians.

Percentage of the population aged 20 plus declaring donations to religious organizations, 1997

	Frequency of attendance at religious services			Total
	weekly	monthly	less often or never	
French Catholic	73	61	30	42
English Catholic	79	63	26	50
United Church	80	78	26	44
Anglican	79	58	23	38
Presbyterian	78	66	30	45
Lutheran	92	73	33	53
Baptist	87	83	20	60
Pentecostal	85	64	58	74
Christian, other	77	75	34	62
Non-Christian	63	58	36	49
No religion now			11	11
No religion ever			7	7
Total	77	65	21	38

Source: NSGVP – National Survey of Giving, Volunteering and Participating, 1997

Chart 1. Total donations per donor, and share of total givings to religious and non-religious charitable organizations, 1997

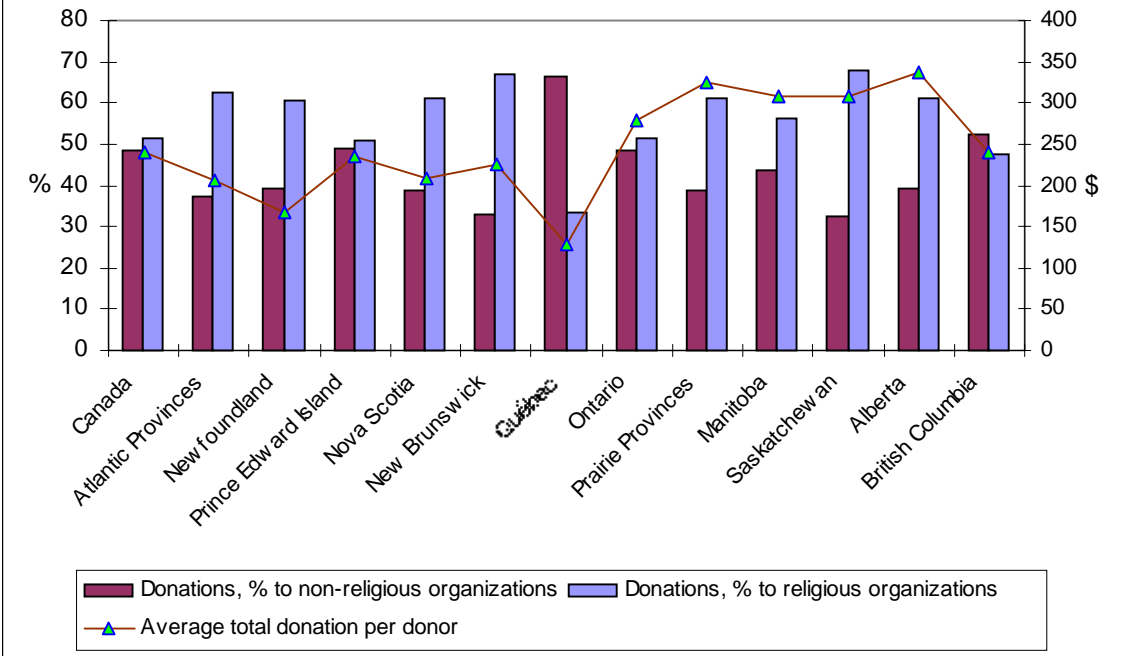
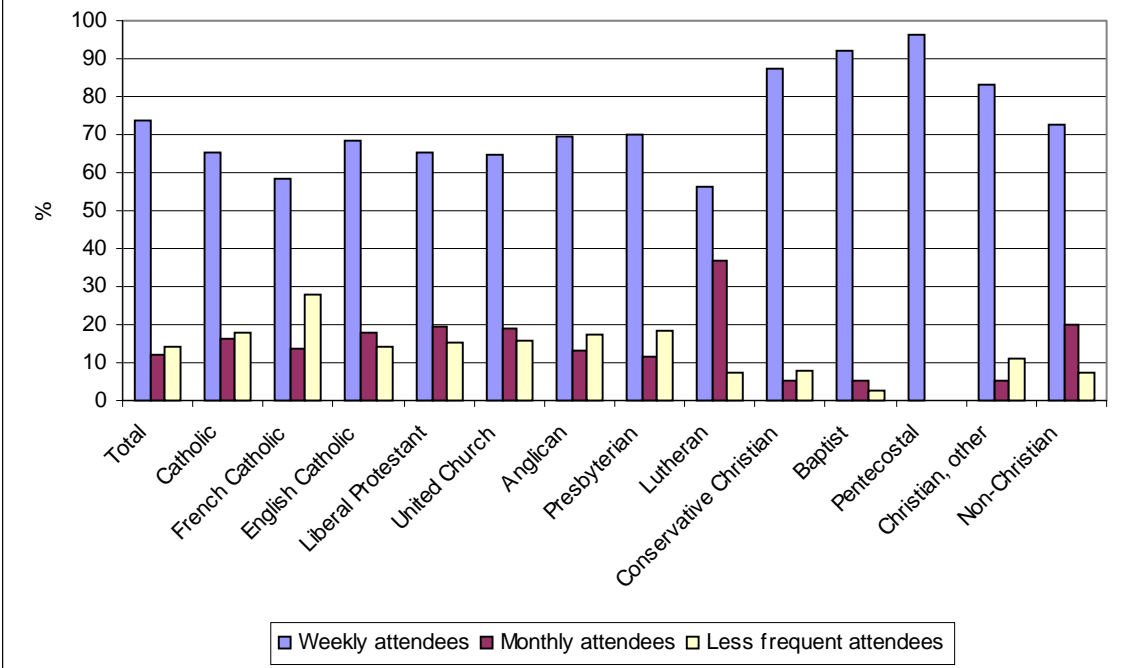
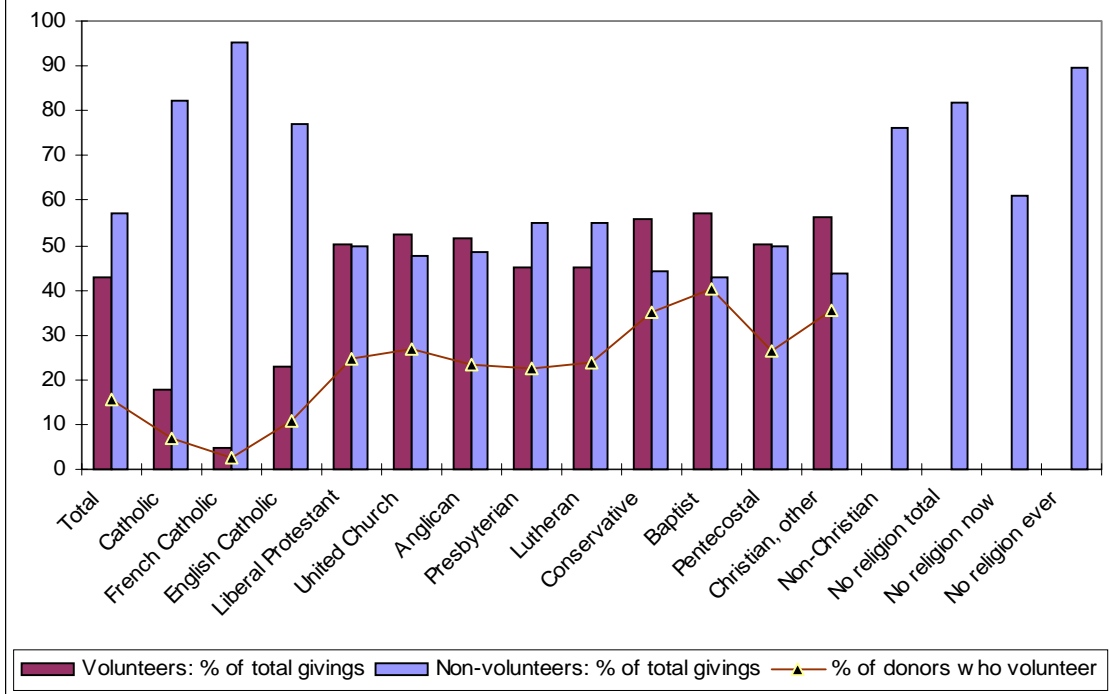


Chart 3. Source of donations to religious organizations, 1997



Source: National Survey of Giving, Volunteering and Participating, 1997

Chart 4. Source of donations to faith communities, by volunteer commitment to faith communities, 1997



Missing bars or data points mean data are unavailable or unreliable.

Source: National Survey of Giving, Volunteering and Participating, 1997

Chart 5. Source of donations to religious organizations, by membership in religious groups, 1994

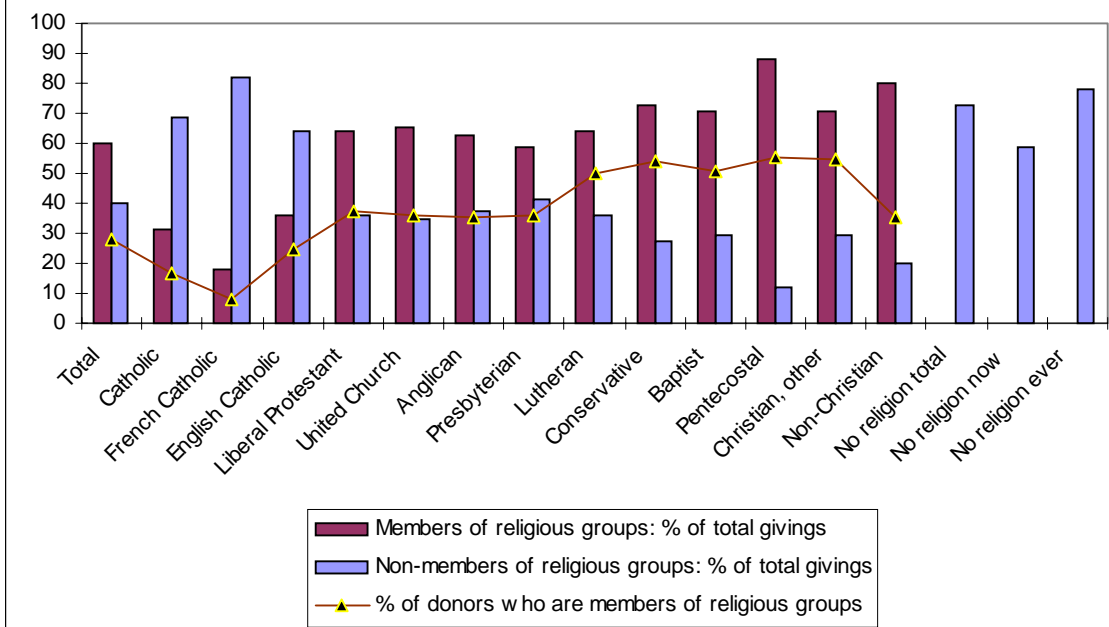
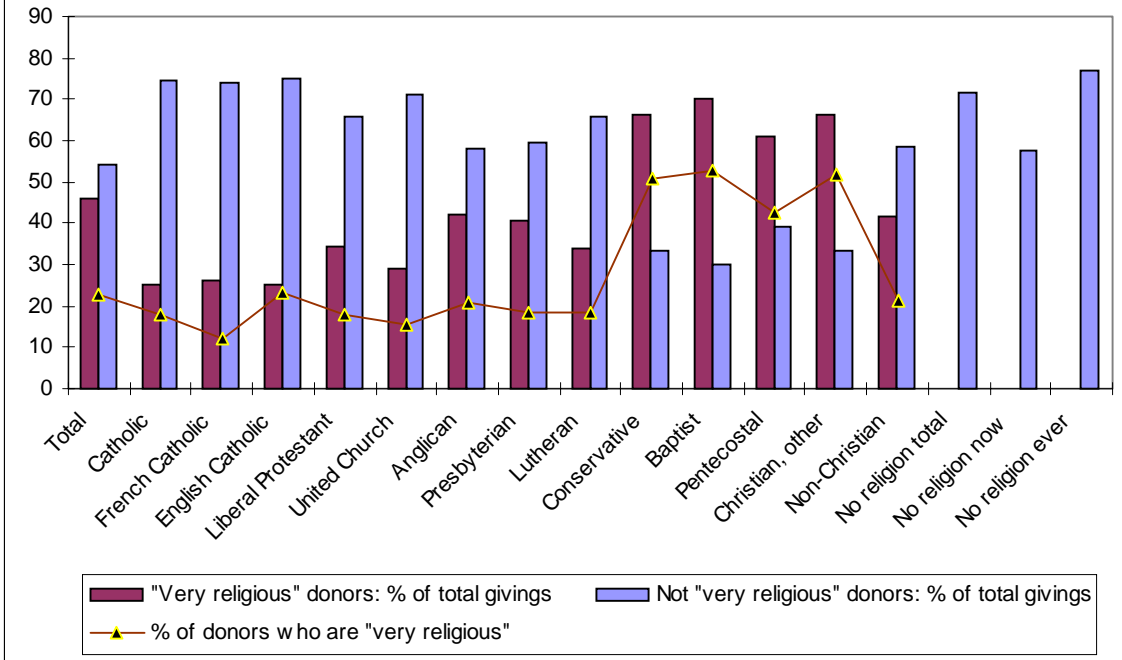


Chart 6. Source of donations to religious organizations by "very religious" and other donors, 1997



Missing bars or data points mean data are unavailable or unreliable.

Source: National Survey of Giving, Volunteering and Participating, 1997

Chart 7. Percentage of household income donated to religious organizations, by income class and frequency of attendance at religious services, 1997

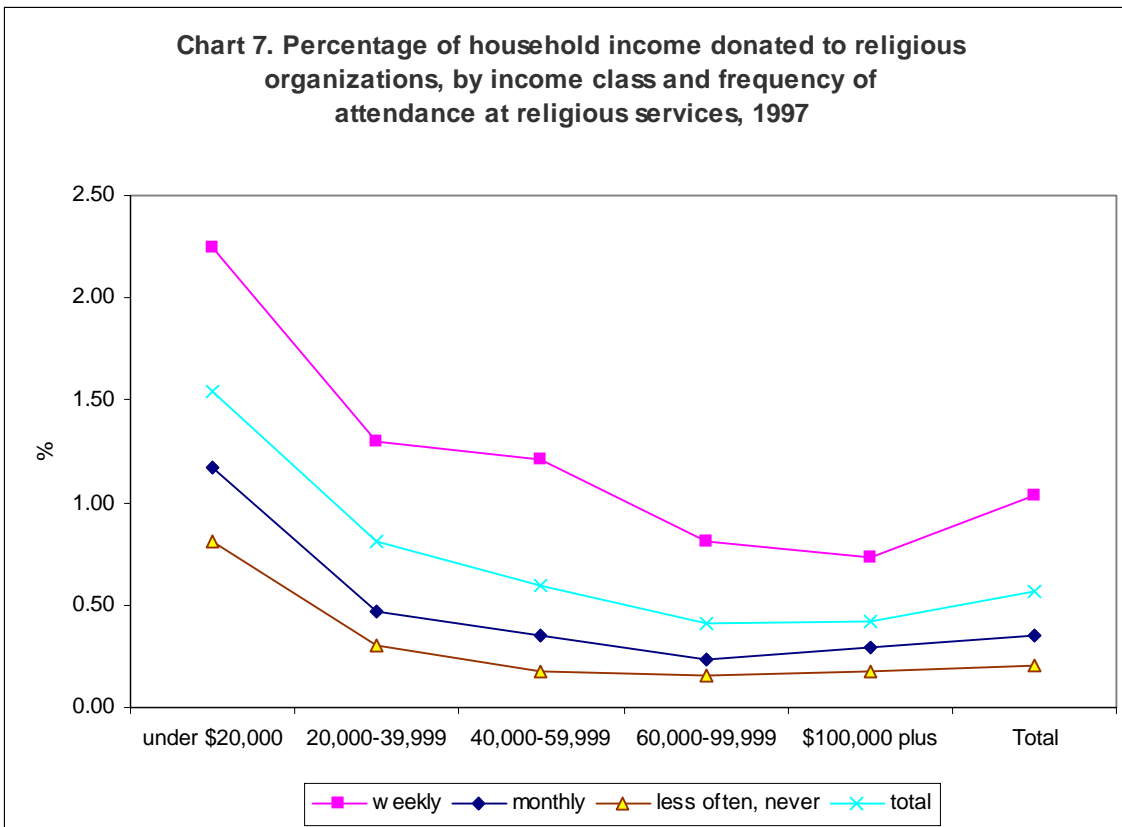
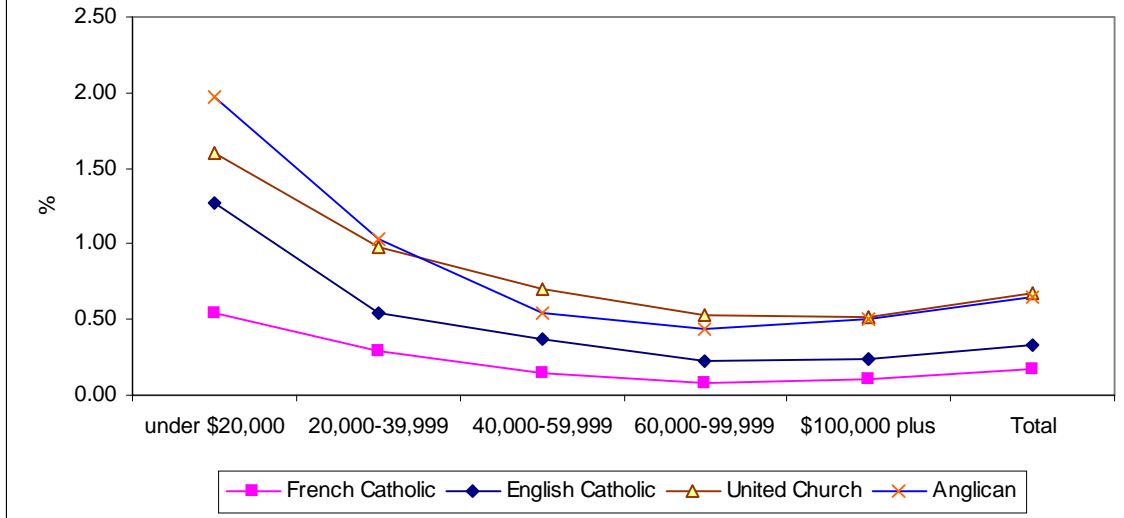


Chart 8. Percentage of household income donated to religious organizations, by income class and the largest faith communities, 1997



Source: National Survey of Giving, Volunteering and Participating, 1997

Table 1. Donations to religious organizations, by faith community, donors aged 20 plus, 1997

	a. Total givings (\$ millions)				b. Number of donors			
	Attendance at religious services:				Attendance at religious services:			
	weekly	monthly	less often	Total	weekly	monthly	less often	Total
French Catholic	89.3	20.8	42.8	152.9	655,152	336,762	960,392	1,952,306
English Catholic	255.7	66.5	53.0	375.1	1,050,046	524,541	528,034	2,102,621
United Church	189.2	55.6	46.3	291.1	278,814	235,385	329,070	843,269
Anglican	107.9	20.7	27.0	155.7	179,385	109,159	214,845	503,389
Presbyterian	49.0	8.2	12.8	70.0	65,924	51,855	94,941	212,720
Lutheran	54.2	35.4	6.9	96.5	71,416	80,459	84,335	236,210
Baptist	198.5	11.4	5.1	215.0	199,943	41,238	36,833	278,014
Pentecostal	125.6	--	--	130.7	123,482	--	--	180,634
Christian, other	496.0	32.1	66.7	594.9	566,048	123,986	157,484	847,518
Non-Christian	68.7	18.9	7.2	94.9	163,030	96,539	150,162	409,731
No religion now	---	---	11.8	11.8	---	---	94,393	94,393
No religion ever	---	---	31.6	31.6	---	---	290,533	290,533
Total	1,634.0	273.6	312.6	2,220.2	3,353,240	1,607,674	2,990,424	7,951,338
	c. Total \$ givings per year, per donor				d. Givings, % of total			
French Catholic	136	62	45	78	4.0	0.9	1.9	6.9
English Catholic	243	127	100	178	11.5	3.0	2.4	16.9
United Church	678	236	141	345	8.5	2.5	2.1	13.1
Anglican	601	190	126	309	4.9	0.9	1.2	7.0
Presbyterian	744	158	135	329	2.2	0.4	0.6	3.2
Lutheran	759	439	82	408	2.4	1.6	0.3	4.3
Baptist	993	276	139	773	8.9	0.5	0.2	9.7
Pentecostal	1017	--	--	724	5.7	--	--	5.9
Christian, other	876	259	424	702	22.3	1.4	3.0	26.8
Non-Christian	422	196	48	232	3.1	0.9	0.3	4.3
No religion now	---	---	125	125	---	---	0.5	0.5
No religion ever	---	---	109	109	---	---	1.4	1.4
Total	487	170	105	279	73.6	12.3	14.1	100.0
	e. Donors, % of total				f. Over- or under-contribution by donors*			
French Catholic	8.2	4.2	12.1	24.6	0.49	0.22	0.16	0.28
English Catholic	13.2	6.6	6.6	26.4	0.87	0.45	0.36	0.64
United Church	3.5	3.0	4.1	10.6	2.43	0.85	0.50	1.24
Anglican	2.3	1.4	2.7	6.3	2.15	0.68	0.45	1.11
Presbyterian	0.8	0.7	1.2	2.7	2.66	0.57	0.48	1.18
Lutheran	0.9	1.0	1.1	3.0	2.72	1.57	0.29	1.46
Baptist	2.5	0.5	0.5	3.5	3.56	0.99	0.50	2.77
Pentecostal	1.6	--	--	2.3	3.64	--	--	2.59
Christian, other	7.1	1.6	2.0	10.7	3.14	0.93	1.52	2.51
Non-Christian	2.1	1.2	1.9	5.2	1.51	0.70	0.17	0.83
No religion now	---	---	1.2	1.2	---	---	0.45	0.45
No religion ever	---	---	3.7	3.7	---	---	0.39	0.39
Total	42.2	20.2	37.6	100.0	1.75	0.61	0.37	1.00

"--" = the sample is too small (fewer than 30 respondents) to produce a reliable estimate. "---" = no information.

*Contribution compared to the national average; overcontribution means higher than average generosity.

Source: National Survey of Giving, Volunteering and Participating, 1997

Table 2. Donations to religious organizations, by religious commitment of donors aged 20 plus, 1997

		Volunteer, religious organizations			Non-volunteer, religious organizations			Total
a. Total givings (\$ millions)		weekly attendee*	monthly*	less often*	weekly	monthly	less often	
Group member	Very religious	450.8	18.5	--	273.7	13.2	6.6	773.6
	-- no	251.1	28.1	14.2	190.7	39.5	43.1	566.6
Not a group member	Very religious	94.0	--	--	115.2	17.8	30.0	261.5
	-- no	64.2	23.8	9.8	211.8	130.0	221.3	661.0
	Total	860.1	74.5	35.2	791.4	200.6	301.0	2262.7
b. Number of donors								
Group member	Very religious	426,128	24,321	--	400,016	48,889	39,567	945,950
	-- no	324,427	86,013	23,643	433,820	202,478	220,531	1,290,912
Not a group member	Very religious	122,663	--	--	457,568	142,142	164,785	896,366
	-- no	130,225	58,932	47,878	1,089,464	1,046,180	2,622,922	4,995,601
	Total	1,003,443	176,727	80,297	2,380,868	1,439,689	3,047,805	8,128,829
c. Total \$ givings per year, per donor								
Group member	Very religious	1,058	761	--	684	270	166	818
	-- no	774	326	599	439	195	196	439
Not a group member	Very religious	766	--	--	252	125	182	292
	-- no	493	404	205	194	124	84	132
	Total	857	421	438	332	139	99	278
d. Givings, per cent of total								
Group member	Very religious	19.9	0.8	--	12.1	0.6	0.3	34.2
	-- no	11.1	1.2	0.6	8.4	1.7	1.9	25.0
Not a group member	Very religious	4.2	--	--	5.1	0.8	1.3	11.6
	-- no	2.8	1.1	0.4	9.4	5.7	9.8	29.2
	Total	38.0	3.3	1.6	35.0	8.9	13.3	100.0
e. Donors, per cent of total								
Group member	Very religious	5.2	0.3	--	4.9	0.6	0.5	11.6
	-- no	4.0	1.1	0.3	5.3	2.5	2.7	15.9
Not a group member	Very religious	1.5	--	--	5.6	1.7	2.0	11.0
	-- no	1.6	0.7	0.6	13.4	12.9	32.3	61.5
	Total	12.3	2.2	1.0	29.3	17.7	37.5	100.0
f. Over- or under-contribution by donors**								
Group member	Very religious	3.80	2.73	--	2.46	0.97	0.60	2.94
	-- no	2.78	1.17	2.15	1.58	0.70	0.70	1.58
Not a group member	Very religious	2.75	--	--	0.90	0.45	0.66	1.05
	-- no	1.77	1.45	0.74	0.70	0.45	0.30	0.48
	Total	3.08	1.51	1.57	1.19	0.50	0.35	1.00

"--" means the sample is too small (fewer than 30 respondents) to produce a reliable estimate.

* Weekly, monthly and less often (or no) attendance at religious services.

** For example, "very religious" donors who belonged to a religious affiliated group, and who were volunteers for a religious organization contributed 3.8 times more than their numbers would suggest.

Source: National Survey of Giving, Volunteering and Participating, 1997

Table 3. Donations to religious organizations, by faith community, and age group, 1997

	a. Total givings (\$ millions)				b. Number of donors			
	age 20 - 39	age 40 - 59	age 60 +	Total	age 20 - 39	age 40 - 59	age 60 +	Total
French Catholic	39.9	54.6	58.4	152.9	638,737	756,805	556,764	1,952,306
English Catholic	96.3	145.5	133.3	375.1	831,609	737,184	533,828	2,102,621
United Church	53.5	81.6	156.0	291.1	213,306	282,811	347,153	843,270
Anglican	24.3	58.1	73.2	155.7	137,114	174,018	192,258	503,390
Presbyterian	12.1	26.2	31.8	70.0	88,506	48,065	76,149	212,720
Lutheran	19.4	37.7	39.3	96.5	63,126	102,764	70,320	236,210
Baptist	46.8	103.4	64.8	215.0	101,411	105,734	70,869	278,014
Pentecostal	45.6	61.5	23.6	130.7	84,937	57,607	38,090	180,634
Christian, other	205.0	285.8	104.1	594.9	363,229	320,888	163,401	847,518
Non-Christian	17.1	68.1	--	94.9	182,785	169,058	--	409,731
No religion now	2.9	4.3	--	11.8	50,273	31,590	--	94,393
No religion ever	12.5	15.2	3.9	31.6	119,094	134,111	37,328	290,533
Total	575.6	941.9	702.7	2,220.2	2,874,127	2,920,635	2,156,578	7,951,340

	c. Total \$ givings per year, per donor				d. Distribution of givings, % of total			
	age 20 - 39	age 40 - 59	age 60 +	Total	age 20 - 39	age 40 - 59	age 60 +	Total
French Catholic	62	72	105	78	26.1	35.7	38.2	100.0
English Catholic	116	197	250	178	25.7	38.8	35.5	100.0
United Church	251	289	449	345	18.4	28.0	53.6	100.0
Anglican	177	334	381	309	15.6	37.3	47.0	100.0
Presbyterian	137	544	417	329	17.3	37.3	45.4	100.0
Lutheran	308	367	559	408	20.1	39.1	40.8	100.0
Baptist	462	978	915	773	21.8	48.1	30.1	100.0
Pentecostal	537	1068	619	724	34.9	47.1	18.0	100.0
Christian, other	564	891	637	702	34.5	48.0	17.5	100.0
Non-Christian	94	403	--	232	18.1	71.8	--	100.0
No religion now	58	135	--	125	24.6	36.1	--	100.0
No religion ever	105	113	106	109	39.6	47.9	12.5	100.0
Total	200	323	326	279	25.9	42.4	31.6	100.0

	e. Distribution of donors, % of total				f. Over- or under-contribution by donors			
	age 20 - 39	age 40 - 59	age 60 +	Total	age 20 - 39	age 40 - 59	age 60 +	Total
French Catholic	32.7	38.8	28.5	100.0	0.22	0.26	0.38	0.28
English Catholic	39.6	35.1	25.4	100.0	0.41	0.71	0.89	0.64
United Church	25.3	33.5	41.2	100.0	0.90	1.03	1.61	1.24
Anglican	27.2	34.6	38.2	100.0	0.64	1.20	1.36	1.11
Presbyterian	41.6	22.6	35.8	100.0	0.49	1.95	1.49	1.18
Lutheran	26.7	43.5	29.8	100.0	1.10	1.31	2.00	1.46
Baptist	36.5	38.0	25.5	100.0	1.65	3.50	3.28	2.77
Pentecostal	47.0	31.9	21.1	100.0	1.92	3.83	2.22	2.59
Christian, other	42.9	37.9	19.3	100.0	2.02	3.19	2.28	2.51
Non-Christian	44.6	41.3	--	100.0	0.34	1.44	--	0.83
No religion now	53.3	33.5	--	100.0	0.21	0.48	--	0.45
No religion ever	41.0	46.2	12.8	100.0	0.38	0.40	0.38	0.39
Total	36.1	36.7	27.1	100.0	0.72	1.16	1.17	1.00

"--" = the sample is too small (fewer than 30 respondents) to produce a reliable estimate.

Source: National Survey of Giving, Volunteering and Participating, 1997

Table 4. Donations to religious organizations, by faith community, and income group, 1997

	a. Total givings (\$ millions)				b. Number of donors			
	Household income group				Household income group			
	under \$25K	\$25K-49,999	\$50K plus	Total	under \$25K	\$25K-49,999	\$50K plus	Total
French Catholic	48.6	45.5	58.8	152.9	641,032	593,149	718,125	1,952,306
English Catholic	61.5	98.2	215.5	375.1	406,214	645,813	1,050,594	2,102,621
United Church	46.4	88.7	155.9	291.1	204,021	293,284	345,965	843,270
Anglican	29.7	44.1	81.8	155.7	129,006	155,835	218,548	503,389
Presbyterian	14.9	14.7	40.5	70.0	51,483	64,690	96,547	212,720
Lutheran	29.1	15.2	52.2	96.5	51,351	73,436	111,422	236,209
Baptist	27.7	59.1	128.2	215.0	68,920	104,879	104,214	278,013
Pentecostal	22.9	34.1	73.7	130.7	45,923	68,248	66,462	180,633
Christian, other	73.4	172.7	348.8	594.9	203,552	316,986	326,980	847,518
Non-Christian	15.0	22.4	57.5	94.9	111,051	148,575	150,105	409,731
No religion now	--	--	6.1	11.8	--	--	43,165	94,394
No religion ever	4.0	6.1	21.5	31.6	67,798	80,048	142,688	290,534
Total	373.9	605.7	1240.5	2220.2	2,002,005	2,574,518	3,374,815	7,951,338

	c. Total \$ givings per year, per donor				d. Distribution of givings, % of total			
French Catholic	76	77	82	78	31.8	29.8	38.4	100.0
English Catholic	151	152	205	178	16.4	26.2	57.5	100.0
United Church	227	303	451	345	15.9	30.5	53.6	100.0
Anglican	230	283	375	309	19.1	28.3	52.6	100.0
Presbyterian	289	227	419	329	21.3	21.0	57.8	100.0
Lutheran	567	207	468	408	30.2	15.7	54.1	100.0
Baptist	402	563	1230	773	12.9	27.5	59.6	100.0
Pentecostal	498	500	1109	724	17.5	26.1	56.4	100.0
Christian, other	361	545	1067	702	12.3	29.0	58.6	100.0
Non-Christian	135	151	383	232	15.8	23.6	60.6	100.0
No religion now	--	--	140	125	--	--	51.3	100.0
No religion ever	59	76	151	109	12.6	19.3	68.1	100.0
Total	187	235	368	279	16.8	27.3	55.9	100.0

	e. Distribution of donors, % of total				f. Over- or under-contribution by donors			
French Catholic	32.8	30.4	36.8	100.0	0.27	0.27	0.29	0.28
English Catholic	19.3	30.7	50.0	100.0	0.54	0.54	0.73	0.64
United Church	24.2	34.8	41.0	100.0	0.81	1.08	1.61	1.24
Anglican	25.6	31.0	43.4	100.0	0.82	1.01	1.34	1.11
Presbyterian	24.2	30.4	45.4	100.0	1.04	0.81	1.50	1.18
Lutheran	21.7	31.1	47.2	100.0	2.03	0.74	1.68	1.46
Baptist	24.8	37.7	37.5	100.0	1.44	2.02	4.41	2.77
Pentecostal	25.4	37.8	36.8	100.0	1.78	1.79	3.97	2.59
Christian, other	24.0	37.4	38.6	100.0	1.29	1.95	3.82	2.51
Non-Christian	27.1	36.3	36.6	100.0	0.48	0.54	1.37	0.83
No religion now	--	--	45.7	100.0	--	--	0.50	0.45
No religion ever	23.3	27.6	49.1	100.0	0.21	0.27	0.54	0.39
Total	25.2	32.4	42.4	100.0	0.67	0.84	1.32	1.00

"--" = the sample is too small (fewer than 30 respondents) to produce a reliable estimate.

Source: National Survey of Giving, Volunteering and Participating, 1997

Table 5. Percentage of household income donated to religious organizations, by donors aged 20 and over, 1997

	under \$20,000	\$20,000-39,999	\$40K-59,999	\$60K-99,999	\$100,000 plus	Total
French Catholic	0.54	0.29	0.15	0.08	0.11	0.17
English Catholic	1.27	0.55	0.37	0.23	0.24	0.32
United Church	1.61	0.98	0.70	0.53	0.52	0.68
Anglican	1.97	1.03	0.55	0.44	0.50	0.65
Presbyterian	1.69	0.88	0.64	0.53	--	0.64
Lutheran	5.73	0.92	0.70	0.53	--	0.77
Baptist	3.04	1.97	1.97	--	--	1.62
Pentecostal	4.73	2.11	0.98	--	--	1.56
Christian, other	2.93	1.96	1.35	1.18	1.40	1.48
Non-Christian	1.26	0.38	--	--	--	0.52
Total*	1.46	0.81	0.59	0.41	0.42	0.56

"--" = the sample is too small (fewer than 30 respondents) to produce a reliable estimate.

*Total includes donors with no religious affiliation.

Source: *National Survey of Giving, Volunteering and Participating, 1997*

Appendix table 1. Regression estimates of donations to religious organizations, donors aged 20 and over, 1997 (Refer to notes at end of table)

	French Catholic			generosity:		
	log of givings to religious organizations			log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	1.670	0.2	0.88	-2.150	-0.2	0.86
Weekly attendee	0.802	9.4	0.00	0.939	10.1	0.00
Monthly attendee	0.487	5.2	0.00	0.598	5.9	0.00
Member, religious group	0.342	2.8	0.00	0.347	2.6	0.01
Log of age	0.787	7.1	0.00	1.284	11.1	0.00
Female	0.031	0.5	0.64	0.127	1.8	0.08
Welfare recipient	-0.226	-1.2	0.21	0.504	2.6	0.01
Worries over money	-0.354	-5.0	0.00	-0.158	-2.1	0.04
Log of household income	0.207	4.1	0.00			
1 - marginal tax rate	-7.131	-0.3	0.75	-20.052	-0.8	0.40
Gambles	-0.125	-1.9	0.06	-0.312	-4.4	0.00
University degree	0.093	0.9	0.36	-0.281	-2.6	0.01
Atlantic region	-0.186	-0.1	0.94	-1.621	-0.6	0.55
Québec (reference region)						
Ontario	0.644	1.4	0.17	0.830	1.6	0.10
Prairie region	1.108	2.1	0.03	0.747	1.3	0.19
	R squared adjusted = 0.231			R squared adjusted = 0.315		
	Observations = 1282			Observations = 1282		

	English Catholic			generosity:		
	log of givings to religious organizations			log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	-2.099	-2.3	0.02	-11.370	-13.1	0.00
Weekly attendee	1.156	15.7	0.00	1.287	16.1	0.00
Monthly attendee	0.642	8.1	0.00	0.680	7.9	0.00
Member, religious group	0.380	5.7	0.00	0.347	4.8	0.00
Log of age	0.975	11.0	0.00	1.363	14.5	0.00
Female	-0.077	-1.4	0.17	0.063	1.0	0.31
Welfare recipient	-0.459	-2.5	0.01	-0.022	-0.1	0.91
Worries over money	-0.402	-6.9	0.00	-0.232	-3.7	0.00
Log of household income	0.226	5.6	0.00			
1 - marginal tax rate	-1.065	-0.7	0.46	-2.128	-1.4	0.17
Gambles	0.118	1.9	0.05	-0.016	-0.2	0.81
University degree	0.347	4.5	0.00	0.040	0.5	0.63
Atlantic region	0.164	0.8	0.44	0.168	0.7	0.46
Québec	-0.255	-1.3	0.18	-0.153	-0.7	0.46
Ontario	0.144	1.2	0.24	0.109	0.8	0.41
Prairie region	0.131	1.0	0.32	0.145	1.0	0.31
	R squared adjusted = 0.303			R squared adjusted = 0.307		
	Observations = 1892			Observations = 1892		

Appendix table 1. Regression estimates of donations to religious organizations, donors aged 20 and over, 1997, continued

	United Church			generosity:		
	log of givings to religious organizations			log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	-4.334	-3.6	0.00	-12.853	-12.4	0.00
Weekly attendee	1.217	11.1	0.00	1.246	10.7	0.00
Monthly attendee	0.816	8.1	0.00	0.784	7.4	0.00
Member, religious group	0.782	8.4	0.00	0.751	7.6	0.00
Log of age	1.333	10.9	0.00	1.760	14.2	0.00
Female	-0.178	-2.2	0.03	-0.147	-1.7	0.08
Welfare recipient	-0.518	-1.5	0.14	0.066	0.2	0.86
Worries over money	-0.143	-1.7	0.10	0.119	1.4	0.18
Log of household income	0.281	4.6	0.00			
1 - marginal tax rate	-0.232	-0.1	0.89	-1.849	-1.0	0.30
Gambles	-0.141	-1.7	0.09	-0.264	-3.0	0.00
University degree	0.342	3.4	0.00	0.084	0.8	0.42
Atlantic region	-0.145	-0.5	0.58	-0.040	-0.1	0.89
Québec	0.017	0.1	0.96	0.205	0.6	0.54
Ontario	0.229	1.4	0.15	0.247	1.5	0.14
Prairie region	0.164	1.0	0.32	0.276	1.6	0.12
	R squared adjusted = 0.396			R squared adjusted = 0.395		
	Observations = 1123			Observations = 1123		
	Anglican			generosity:		
	log of givings to religious organizations			log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	0.295	0.2	0.86	-10.832	-7.5	0.00
Weekly attendee	1.441	9.5	0.00	1.541	9.3	0.00
Monthly attendee	0.535	3.5	0.00	0.595	3.6	0.00
Member, religious group	0.134	1.0	0.33	0.007	0.0	0.96
Log of age	0.785	4.3	0.00	1.331	7.0	0.00
Female	-0.185	-1.6	0.12	0.012	0.1	0.92
Welfare recipient	0.316	0.8	0.41	1.195	3.0	0.00
Worries over money	-0.485	-4.0	0.00	-0.351	-2.6	0.01
Log of household income	0.079	0.9	0.38			
1 - marginal tax rate	-0.770	-0.3	0.73	-2.515	-1.0	0.30
Gambles	-0.116	-0.9	0.36	-0.207	-1.5	0.13
University degree	0.450	2.6	0.01	0.121	0.7	0.51
Atlantic region	0.271	0.7	0.48	0.377	0.9	0.37
Québec	-0.099	-0.4	0.72	-0.030	-0.1	0.92
Ontario	0.392	1.9	0.06	0.386	1.7	0.08
Prairie region	0.788	3.4	0.00	0.993	3.9	0.00
	R squared adjusted = 0.308			R squared adjusted = 0.312		
	Observations = 575			Observations = 575		

Appendix table 1. Regression estimates of donations to religious organizations, donors aged 20 and over, 1997, continued

	Presbyterian log of givings to religious organizations			Generosity: log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	1.062	0.2	0.83	-5.091	-0.9	0.35
Weekly attendee	1.217	4.5	0.00	1.045	3.6	0.00
Monthly attendee	0.596	2.5	0.01	0.616	2.4	0.02
Member, religious group	0.330	1.4	0.17	0.400	1.5	0.12
Log of age	0.921	3.7	0.00	1.532	6.2	0.00
Female	0.035	0.2	0.86	0.213	1.0	0.31
Welfare recipient	-1.029	-1.2	0.22	-0.888	-1.0	0.33
Worries over money	-0.102	-0.5	0.63	0.031	0.1	0.89
Log of household income	0.157	1.2	0.25			
1 - marginal tax rate	-3.678	-0.4	0.72	-13.372	-1.2	0.23
Gambles	-0.043	-0.2	0.82	-0.088	-0.4	0.66
University degree	0.926	3.4	0.00	0.479	1.7	0.10
Atlantic region	-0.999	-1.1	0.28	-2.127	-2.2	0.03
Québec	-0.018	0.0	0.99	-1.055	-0.9	0.39
Ontario	-0.376	-0.9	0.38	-0.490	-1.1	0.29
Prairie region	-0.218	-0.4	0.67	-0.347	-0.6	0.53
	R squared adjusted = 0.356			R squared adjusted = 0.341		
	Observations = 218			Observations = 218		

	Lutheran log of givings to religious organizations			Generosity: log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	3.212	1.1	0.27	-8.313	-3.2	0.00
Weekly attendee	1.774	7.1	0.00	2.117	7.9	0.00
Monthly attendee	1.390	6.3	0.00	1.385	5.7	0.00
Member, religious group	0.678	3.2	0.00	0.388	1.7	0.09
Log of age	0.396	1.6	0.12	1.028	4.0	0.00
Female	-0.262	-1.6	0.11	-0.260	-1.4	0.15
Welfare recipient	1.039	1.0	0.32	2.198	1.9	0.05
Worries over money	-0.470	-2.7	0.01	-0.221	-1.2	0.24
Log of household income	0.168	1.4	0.16			
1 - marginal tax rate	-6.569	-1.5	0.14	-5.836	-1.2	0.23
Gambles	-0.268	-1.4	0.17	-0.475	-2.2	0.03
University degree	0.793	4.1	0.00	0.643	3.1	0.00
Atlantic region	-0.730	-1.2	0.23	-0.576	-0.9	0.39
Québec	0.870	2.1	0.03	0.399	0.9	0.37
Ontario	0.885	3.1	0.00	0.785	2.5	0.01
Prairie region	0.697	2.6	0.01	0.874	3.0	0.00
	R squared adjusted = 0.465			R squared adjusted = 0.436		
	Observations = 245			Observations = 245		

Appendix table 1. Regression estimates of donations to religious organizations, donors aged 20 and over, 1997, continued

	Baptist			Generosity:		
	log of givings to religious organizations			log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	-3.600	-1.1	0.27	-12.151	-4.0	0.00
Weekly attendee	2.081	8.0	0.00	2.094	7.7	0.00
Monthly attendee	0.880	2.9	0.00	0.863	2.7	0.01
Member, religious group	0.585	3.1	0.00	0.568	2.9	0.00
Log of age	0.802	3.5	0.00	1.020	4.3	0.00
Female	-0.255	-1.5	0.13	-0.225	-1.3	0.20
Welfare recipient	-1.314	-3.6	0.00	-0.914	-2.4	0.02
Worries over money	-0.606	-3.4	0.00	-0.525	-2.8	0.01
Log of household income	0.345	2.9	0.00			
1 - marginal tax rate	1.336	0.2	0.81	2.633	0.5	0.65
Gambles	-0.045	-0.3	0.78	-0.204	-1.2	0.23
University degree	0.066	0.3	0.77	-0.088	-0.4	0.71
Atlantic region	-0.118	-0.2	0.82	0.369	0.7	0.50
Québec	-0.126	-0.3	0.79	0.350	0.7	0.47
Ontario	0.242	0.9	0.36	0.369	1.3	0.18
Prairie region	0.309	1.0	0.33	0.544	1.6	0.10
	R squared adjusted = 0.461			R squared adjusted = 0.416		
	Observations = 303			Observations = 303		
	Pentecostal			generosity:		
	log of givings to religious organizations			log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	2.923	0.7	0.51	-3.546	-0.8	0.43
Weekly attendee	2.488	5.9	0.00	2.409	5.3	0.00
Monthly attendee	2.566	3.5	0.00	2.834	3.5	0.00
Member, religious group	1.061	3.1	0.00	0.990	2.7	0.01
Log of age	0.014	0.0	0.97	0.169	0.4	0.65
Female	0.073	0.3	0.78	-0.094	-0.3	0.74
Welfare recipient	0.288	0.7	0.52	0.920	2.0	0.05
Worries over money	-0.676	-2.0	0.04	-0.677	-1.9	0.06
Log of household income	0.112	0.6	0.57			
1 - marginal tax rate	-2.681	-0.3	0.74	-8.837	-1.0	0.31
Gambles	0.233	0.9	0.37	0.241	0.9	0.39
University degree	0.340	0.9	0.35	-0.023	-0.1	0.95
Atlantic region	-0.796	-0.5	0.59	-1.786	-1.1	0.26
Québec	0.642	0.7	0.50	1.213	1.2	0.23
Ontario	0.136	0.3	0.77	-0.034	-0.1	0.95
Prairie region	0.122	0.2	0.82	-0.093	-0.2	0.87
	R squared adjusted = 0.642			R squared adjusted = 0.57		
	Observations = 128			Observations = 128		

Appendix table 1. Regression estimates of donations to religious organizations, donors aged 20 and over, 1997, continued

	Other Christian denominations			generosity:		
	log of givings to religious organizations			log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	-4.063	-2.7	0.01	-10.374	-7.9	0.00
Weekly attendee	1.030	6.7	0.00	1.177	7.4	0.00
Monthly attendee	-0.036	-0.2	0.84	0.180	1.0	0.31
Member, religious group	0.364	3.0	0.00	0.175	1.4	0.16
Log of age	0.651	5.0	0.00	0.780	5.9	0.00
Female	-0.206	-2.2	0.03	-0.144	-1.5	0.14
Welfare recipient	-0.582	-2.4	0.02	-0.076	-0.3	0.76
Worries over money	-0.264	-2.5	0.01	-0.153	-1.4	0.15
Log of household income	0.465	6.9	0.00			
1 - marginal tax rate	3.162	1.3	0.18	3.435	1.4	0.16
Gambles	0.059	0.6	0.57	-0.028	-0.3	0.79
University degree	0.577	4.5	0.00	0.489	3.7	0.00
Atlantic region	-0.597	-1.4	0.16	-0.486	-1.1	0.26
Québec	-0.803	-3.6	0.00	-0.508	-2.3	0.02
Ontario	-0.318	-1.9	0.06	-0.382	-2.2	0.03
Prairie region	0.048	0.3	0.78	0.106	0.6	0.55
	R squared adjusted = 0.342			R squared adjusted = 0.247		
	Observations = 848			Observations = 848		
	Non-Christian faiths			generosity:		
	log of givings to religious organizations			log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	-6.441	-1.0	0.33	-15.072	-2.1	0.04
Weekly attendee	1.204	4.3	0.00	1.543	5.0	0.00
Monthly attendee	0.837	2.7	0.01	1.224	3.6	0.00
Member, religious group	1.053	4.2	0.00	0.999	3.5	0.00
Log of age	1.221	3.5	0.00	1.287	3.3	0.00
Female	0.666	3.0	0.00	0.853	3.5	0.00
Welfare recipient	0.085	0.2	0.87	0.560	1.0	0.31
Worries over money	-0.471	-1.9	0.06	-0.392	-1.4	0.16
Log of household income	0.281	2.1	0.04			
1 - marginal tax rate	3.994	0.3	0.76	5.669	0.4	0.69
Gambles	-0.449	-1.7	0.09	-0.895	-3.2	0.00
University degree	0.128	0.5	0.63	-0.241	-0.8	0.40
Atlantic region	1.105	0.6	0.56	1.120	0.5	0.60
Québec	-0.283	-0.7	0.50	-0.025	-0.1	0.96
Ontario	-0.134	-0.3	0.78	-0.284	-0.5	0.60
Prairie region	0.746	1.0	0.32	0.370	0.4	0.65
	R squared adjusted = 0.515			R squared adjusted = 0.462		
	Observations = 121			Observations = 121		

Appendix table 1. Regression estimates of donations to religious organizations, donors aged 20 and over, 1997, concluded

	All donors log of givings to religious organizations			generosity: log of givings, per dollar of household income		
	B	t	Sig.	B	t	Sig.
Constant	-2.546	-4.7	0.00	-11.482	-22.4	0.00
French Catholic (reference group)						
English Catholic	0.063	0.8	0.42	0.076	0.9	0.36
United Church	0.397	4.6	0.00	0.476	5.1	0.00
Anglican	0.401	4.3	0.00	0.482	4.9	0.00
Presbyterian	0.654	5.6	0.00	0.799	6.3	0.00
Lutheran	0.650	5.8	0.00	0.756	6.3	0.00
Baptist	0.889	7.9	0.00	0.933	7.7	0.00
Pentecostal	0.952	7.6	0.00	1.029	7.6	0.00
Other Christian	1.001	11.9	0.00	1.146	12.7	0.00
Non-Christian	0.142	1.5	0.12	0.388	3.9	0.00
Weekly attendee	1.264	32.0	0.00	1.393	32.8	0.00
Monthly attendee	0.640	14.7	0.00	0.734	15.7	0.00
Member, religious group	0.302	8.8	0.00	0.205	5.5	0.00
Log of age	0.873	18.4	0.00	1.221	24.5	0.00
Female	-0.036	-1.2	0.25	0.064	1.9	0.06
Welfare recipient	-0.453	-4.9	0.00	0.131	1.4	0.18
Worries over money	-0.370	-11.2	0.00	-0.202	-5.8	0.00
Log of household income	0.248	10.9	0.00			
1 - marginal tax rate	0.102	0.1	0.91	-0.910	-1.0	0.34
Gambles	-0.086	-2.6	0.01	-0.227	-6.5	0.00
University degree	0.362	8.4	0.00	0.086	1.9	0.06
Atlantic region	-0.038	-0.3	0.77	0.052	0.4	0.72
Québec	-0.398	-4.4	0.00	-0.212	-2.2	0.03
Ontario	0.076	1.1	0.26	0.079	1.1	0.28
Prairie region	0.215	2.9	0.00	0.317	4.0	0.00
	R squared adjusted = 0.407			R squared adjusted = 0.385		
	Observations = 6744			Observations = 6744		

Notes: All independent variables except those in the log form are dummy variables.

The reference category is obvious in most cases.

British Columbia is the reference region in all regressions except those for French Catholics.

In order to identify significant faith differences, the last regression was also run with each of the other religions as the reference group. With English Catholic as the reference group, the log of givings was significantly higher (0.01 level) for all religions except French Catholic and non-Christian. United Church givings were higher than Catholic givings, but less than Anglican, Presbyterian, Baptist, Pentecostal, and other Christian.

Anglican (and Lutheran) givings were higher than Catholic givings, but lower than the conservative church givings.

Presbyterian givings were higher than Catholic and United Church givings, but lower than other

Christian. Baptist (and Pentecostal) givings were higher than Catholic, United Church, Anglican and Lutheran givings.

Other Christian givings were higher than Catholic, Liberal Protestant and non-Christian givings.

Non-Christian givings exceeded Catholic givings but were lower than other Christian givings.

The marginal tax rate variable was calculated from 1997 provincial tax rates taken from

www.ccr-aadre.gc.ca/tax/individuals/faq/98_, and calculated by Amornrat Apinumahakul, University of Ottawa.

Other education levels besides university degree were insignificant in most regressions, so were removed;

Appendix table 2. Summary of regression estimates of donations to religious organizations, donors aged 20 and over, 1997

	French Catholic		English Catholic		United Church		Anglican		Presbyterian	
	GRO*	GROHH**	GRO	GROHH	GRO	GROHH	GRO	GROHH	GRO	GROHH
Weekly attendee	+++	+	+	+	+	+	+	+	+	+
Monthly attendee	+	+	+	+	+	+	+	+	+	+
Member, religious group	+	+	+	+	+	+				
Log of age	+	+	+	+	+	+	+	+	+	+
Female										
Welfare recipient		-	-				+		+	
Worries over money	-		-	-	-	-	-	-	-	-
Log of household income	+	--	+	--	+	--			--	--
1 - marginal tax rate										
Gambles							-			
University degree		+	+		+		+		+	
Atlantic region										
Québec	--	--								
Ontario										
Prairie region							+	+		
R squared adjusted	0.231	0.315	0.303	0.307	0.396	0.395	0.308	0.395	0.356	0.341
Number of observations	1282	1282	1892	1892	1123	1123	575	575	218	218

	Lutheran		Baptist		Pentecostal		Other Christian		Non-Christian	
	GRO	GROHH	GRO	GROHH	GRO	GROHH	GRO	GROHH	GRO	GROHH
Weekly attendee	+	+	+	+	+	+	+	+	+	+
Monthly attendee	+	+	+	+	+	+			+	+
Member, religious group	+		+	+	+	+	+		+	+
Log of age		+	+	+			+	+	+	+
Female									+	+
Welfare recipient			-							
Worries over money	-		-	-			-	-		
Log of household income		--	+	--		--	+	--		--
1 - marginal tax rate										
Gambles										-
University degree	+	+					+	+		
Atlantic region										
Québec							-			
Ontario	+	+								
Prairie region	+	+								
R squared adjusted	0.465	0.436	0.309	0.416	0.642	0.570	0.342	0.247	0.515	0.462
Number of observations	245	245	303	303	128	128	848	848	121	121

* GRO: dependent variable is the log of givings to religious organizations.

** GROHH: dependent variable is the log of givings to religious organizations per dollar of household income.

*** + = coefficient is positive and significantly (0.01 level) different from zero. "-" denotes a significant negative coefficient.

"--" means that the coefficient was not estimated.

non-university donor is the reference group.