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Main Perspectives of Church Financing Systems in the 21st Century

Financial Contribution, Active Involvement, and Spiritual Participation

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This article explores the intricate relationship between financial resources and spiritual vitality within the Church, drawing insight from biblical narratives – specifically, Peter's miraculous catch of fish and the story of Ananias and Sapphira. From these paradigms, three guiding principles for contemporary church financing emerge: financial contribution to the community, active engagement, and spiritual participation. Building upon these criteria, the author offers a discerning evaluation of principal funding sources, including voluntary donations (whether general or earmarked), the stewardship of ecclesiastical assets (such as real estate and church-run enterprises), and structured systems like the tithe, church tax, and obligations rooted in legal or moral duty.

1. Money and Spirit in the Church

There are many ways for the church to ensure the financial foundations of its work. One way would be ideal, but unfortunately, it is not universally available. Which one? The path that Jesus chose, according to Mt 17:24-27 to pay the tax debt of the double drachma. Jesus asks Peter:

> What do you think, Simon, from whom do the kings of this world levy duties and taxes? From their own sons or from other people? When Peter answered, »From the others,« Jesus said to him, »So the sons are free. But so that we do not offend them, go to the sea, cast your line and take the first fish you bring up, open its mouth and you will find a four-drachma piece. Give it to them as a tax for me and for you.«

It would be a dream come true: a priest unearths a pot of gold in the parish garden and can restore the church roof; a struggling church hospital is unexpectedly named the sole heir by a generous benefactor; a collection plate, usually filled with little more than buttons, suddenly overflows with unprecedented donations. Yet to rely on such miracles as one would on a regular salary is not an act of hope, but of bold presumption.

What is the alternative? The escalation with Hananias and Sapphira in Acts 5:1–11 seems equally impracticable. After all, this couple of newly won faithful were willing to make the largest donation of all: giving up their entire fortune. But by secretly withholding some of it, they were signing their own death warrant! "Hananias, why has Satan filled your heart to lie to the Holy Spirit and keep some of the proceeds of the property for yourself?" If that's the case, it's probably better not to donate anything to the church at all, am I right?

While these two stories of church financing may seem extraordinary, their relevance is undeniable. Both episodes are enshrined in the Holy Scriptures, ensuring they cannot simply be dismissed. Each offers profound and decisive insights into the principles of church financing.

1.1 St. Peter's Fish

Although Jesus and the apostles are children of God – belonging wholly to the divine and thus free from worldly constraints – those who dwell in the world inevitably face practical necessities, including financial ones. Yet, the essential lesson is this: the pursuit of material resources must never compromise the church's inner freedom. "So the sons and daughters are free." To ensure financial security, the Church must remain unwavering in its devotion to the Lord and His will. In times of crisis, this may require surrendering even the last material safeguards and placing complete trust in divine providence, embracing the spirit of evangelical poverty. A poignant illustration comes from St. Vitus Cathedral in Prague, where the lavish baroque vestments of an early twentieth-century archbishop are exhibited beside the modest wooden chalice of his successor, who, during the communist era, worked as a window cleaner and shared spiritual reflections through open windows, leather rag in hand.

1.2 Hananias and Sapphira

And Hananias and Sapphira? According to Luke, their sin was not that they gave a little less than everything. No, "you did not lie to people, but to God". Giving is a spiritual act – and that is the lesson of this harsh episode from the Acts of the Apostles. Money is more than something material; it is an expression of inner attitudes, indeed, it influences the heart. In his collection for Jerusalem, Paul speaks of an εὐλογία, a gift of blessing (2 Corinthians 9:5), which in turn leads to prayer, i. e. to giving thanks to God (2 Corinthians 9:12). The call to gather for Jerusalem (2 Corinthians 8:1–24) and the following thoughts in 2 Corinthians 9 are part of the Magna Charta of church financing:[1]

- Every contribution to the church's financial support should serve to nurture and elevate the Christian spirit, never to diminish it. In this light, an inheritance or legacy may become the crowning act of a life devoted to serving the poor, while a pious foundation

[1] An echo of this can be found in the communion of spiritual and material goods according to LG 13 and 23, CD 6 and 28, PO 21 and 17 (for the individual priest), AA 10 (cf. *Helmuth Pree,* Grundfragen kirchlichen Vermögensrechts, in: HbkathKR^3, 1471–1504, here 1476).

can transform a worthy cause into a deeply personal mission. A thoughtfully embraced system of church contributions, in turn, strengthens the collective identity of the church as the people of God, uniting all believers in shared purpose and community.

- This is why, in both Judaism and Christianity, almsgiving has long been esteemed as one of the three principal good works, alongside fasting and prayer. To support the poor is to offer a gift pleasing to God.

- Hananias and Saphira, on the other hand, did not want to become part of the church as a community of believers. The logic of the private – literally that which is ‘saved’ from the common – triumphs over that of *communio*. Paul indeed describes the collection as a κοινωνία, i. e., as an expression and realization of spiritual communion (2 Cor 8:4; Rom 15:26) and as a διακονία or ministry (2 Cor 8:4; 9:12; Rom 15:25) – the same word that Paul also likes to use for the ministry of preaching!

What, then, is the true lesson for church financing? However diverse the approaches may be, they should not be confined to the simple question of whether financial needs are ultimately met. The more profound inquiry is this: Does the chosen model inspire believers to give freely and joyfully from the heart, as if their offering were made to God rather than to a mere human institution? Or, to put it even better, and with Paul: “God loves a cheerful giver” (2 Corinthians 9:7).[2]

1.3 Financial Contribution to the Communion, Active Participation, and Spiritual Involvement – Three Criteria for Contemporary Church Financing

The two biblical passages present an ideal – one that, while perhaps unattainable in its fullness, should nevertheless serve as our guiding star. To approach this ideal, it is essential to continually examine whether current financial practices still embody the church’s true identity and remain attuned to the spirit of the times. The central thesis may thus be stated: While church law and tradition have long presumed a universal material duty among believers, the significance of personal motivation is now equally vital. Accordingly, every source of funding ought to be conceived foremost from the perspective of the faithful. In essence: Believers give freely, and thus, it is imperative to win their hearts. This is easily said – but how is it achieved across the various forms of church funding? The stories of St. Peter’s fish and of Hananias and Sapphira have already established the spiritual framework: freedom for mission and the spiritual dimension of every material gift. Let us now distill

[2] Cf. *Rüdiger Althaus,* »Einen fröhlichen Geber liebt Gott.« – Die Kirchenfinanzierung im Spannungsfeld von Pflicht und Freiwilligkeit. Deutsches Kirchensteuersystem und gesamtkirchliche Vorgaben, in: Markus Graulich, Thomas Meckel, Matthias Pulte (eds.), Ius canonicum in communione christifidelium. Festschrift zum 65. Geburtstag von Heribert Hallermann, Paderborn 2016, 615–629. For an introduction, see also *Ludger Müller, Wilhelm Rees, Martin Krutzler* (eds.), Vermögen der Kirche – vermögende Kirche? Beiträge zur Kirchenfinanzierung und kirchlichen Vermögensverwaltung, Paderborn 2015.

this framework into three criteria for reform: (i) financial contribution to the communion, (ii) active involvement, (iii) and spiritual participation.[3]

i. Financial contribution to the 'communio:' Church funding will always be an expression of the awareness that the Church is not a bureaucratic apparatus or even the extended arm of the state, but the cause of all believers: *Tua res agitur*! They should be able to say to the church: "This is my church!" If this mentality is given, the church does not have to apologize for asking and begging again and again for its concerns. Even St. Paul was not squeamish about fundraising: "I have plundered other churches and taken money from them to serve you" (2 Corinthians 11:8).[4]

ii. Active involvement: This follows directly from the first point. The ideal of the Jerusalem church is not that everyone gave everything away, but that "they had everything in common." This should also include shared responsibility. Church financing can therefore only succeed in the long term …

- … where the faithful can understand how their money is used (transparency),
- … where they can trust that it will be used well and for the right purpose (reliability, focus on the common good, stewardship) and
- … where they do not also lose their voice (and to a certain extent also control) with the amount paid (accountability).[5]

iii. Spiritual participation:
The ultimate aim of every church funding model is the spiritual flourishing of all – individuals, congregations, the local church, and the universal church. In practical terms, this is why the exchange of gifts between wealthier and less affluent local churches proves so spiritually enriching, as exemplified by organizations such as *missio Munich*. As St. Paul says again: "Let your abundance make up for their lack, so that their abundance may also make up for your lack. In this way there will be a balance" (2 Corinthians 8:14).

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[3] Cf. *Klaus Vellguth*, Fundraising als gemeinschaftsorientierter Marketingansatz, Berlin – Münster 2008 (dissertation); id., Kirche und Fundraising, Freiburg i. B. u. a. 2007 (Vellguth's habilitation thesis with a broad overview of many relevant questions and possible strategies).

[4] *Katharina Gartler,* Spendenmaximierung unter Berücksichtigung des Anchoring-Effekt, Graz 2017, examines criteria and ways to increase the volume of donations. An experimental study. According to Tversky and Kahneman's prospect theory, "anchoring" means that people normally base their behavior on a reference value, in this case, a donation amount. If you give people certain amounts to choose from, they generally orient their behavior towards the lowest amount first. The lower this is, the higher the probability of donating. The steeper the increase, the higher the average donation (ibid. 38). Various aspects of fundraising are addressed in *Anja Dumler,* Fundraising. Beiträge zur Markenkommunikation und zum Spendenverhalten (= Schriftenreihe Schwerpunkt Marketing 83), Munich 2015; see also *Barbara Crole,* Profi-Handbuch Fundraising, Regensburg u. a. ^{2}2010; *Raphaela Keller*, Wann wirken Spendenaufrufe?, Munich 2008; *Wolfgang Mayerhofer,* Corporate Social Responsibility, Vienna 2008.

[5] Cf. *Dumler,* Fundraising (see fn. 4), 71–113; ibid. 101–109 also directly on "involvement."

2. Sources of Financing – Critically Examined

Having outlined the ideal and its three guiding criteria, we must now turn to the challenges that arise along this journey. What impediments stand in the way of their fulfillment? In the following section, we will explore the diverse avenues through which the Church secures its financial means. Amidst all the nuanced variations, three principal models of church financing emerge as distinct and enduring pillars:[6]

a) *voluntary donations or gifts from the faithful,*
b) *management of church assets, real estate, or church businesses such as a monastery-owned brewery,*
c) *support from the state and local authorities.*

Church legislators are wise to refrain from imposing a rigid, universal model of financing upon the church. The historically evolved systems have demonstrated their enduring value – after all, "never change a winning team." Yet, it is equally important to recognize and honor the pronounced differences in patterns of giving and support across continents. These variations present both opportunities and challenges that the church must thoughtfully embrace rather than overlook. Notably, a 2017 study by Christopher J. Einolf, drawing on data from the Gallup World Poll and encompassing 114 countries (including 93 non-Western nations), revealed distinct and meaningful divergences in charitable donor behavior worldwide.[7] Religious and cultural influences undeniably shape patterns of charitable giving, particularly among populations with moderate average incomes. In contrast, non-Western countries with lower average incomes are, quite understandably, more profoundly affected by prevailing economic circumstances. This observation opens a compelling avenue for further research: How might financial participation in the life and mission of the church be fostered, even where economic resources are scarce?

The venerable *Collegium Germanicum* in Rome was established as a foundation by Pope Gregory XIII, endowed with extensive estates. Although the 1970s saw Italian agriculture in decline, a pragmatic decision was made to reallocate part of the church's property into a stake in the UPIM supermarket in Rome's EUR district. While this move may have seemed *anathema* to traditionalists, for realists, it was simply unavoidable. This example illustrates how, following the Second Vatican Council, the traditional benefice system was gradually supplanted by a monetary approach. The church must now raise its resources mainly

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[6] *Stephan Haering*, Modelle der Kirchenfinanzierung im Überblick, in: *Arnd Uhle* (ed.), Kirchenfinanzen in der Diskussion. Aktuelle Fragen der Kirchenfinanzierung und der kirchlichen Vermögensverwaltung (= Wissenschaftliche Abhandlungen und Reden zur Philosophie, Politik und Geistesgeschichte 82), Berlin 2015, 14–35; id., Die kanonische Beitragspflicht der Gläubigen und die deutsche Kirchensteuer: Ein Vorschlag zur Weiterentwicklung von Recht und Praxis der Kirchensteuer in der katholischen Kirche, in: Josef Rist; Christof Breitsameter (eds.), Kirche und Staat. Geschichte und Gegenwart eines spannungsreichen Verhältnisses (= Theologie im Kontakt 2), Münster 2015, 167–179.

[7] *Christopher J. Einolf,* Cross-National Differences in Charitable Giving in the West and the World, in: Voluntas. International Journal of Voluntary and Nonprofit Organizations 28/2 (2017) 472–291. See also *Dorothee Leonie Storch,* Diagnostik von Leistungsmotivation im interkulturellen Vergleich und der Zusammenhang mit Prosozialität, München 2012.

through donations from the faithful ("subventiones rogatae", c. 1262). In this sense, the CIC of 1983 gave clear preference to this form as the ordinary way (c. 1262).[8] Is the church, then, to become nothing more than a collection of associations and NGOs, sustained solely by contributions and donations – leaving all resources entirely in the hands and at the discretion of the faithful? The ecclesiastical legislator, however, adopts a more nuanced and less liberal stance, turning instead to the legal concept of a duty of support incumbent upon the faithful. The Codex uses the strong term "nativum ius exigendi"[9] (c. 1260), i. e., a kind of voluntary duty or obligatory voluntariness or, more precisely, with Helmuth Pree, "a middle position between imposed tax and voluntary gift."[10] Even under the revised law, the acquisition of church property remains anchored in a distinctly authoritarian and hierarchical framework. This, precisely, is where a comprehensive reform – aligned with the principles outlined in our thesis – must begin.

2.1 Voluntary Donations in General or Earmarked Collections and Donations

There exists a profound distinction between general and earmarked donations. Whether one chooses to support the church as a whole, a local parish, an initiative involving one's own family, or a special collection for those affected by disasters, each act of giving carries unique significance. While the church undoubtedly relies on general donations, the willingness to contribute in this manner is closely tied to the donor's sense of identification and connection with the church itself.[11]

However, this is far from self-evident; in fact, it is precisely in times of scandal that the willingness to offer support declines dramatically on a global scale. Does this mean that voluntary, earmarked donations represent the ultimate form of church funding? Many individuals are inspired by specific projects and choose to support them – whether through generous contributions from major sponsors or by participating in crowdfunding initiatives that unite countless small donations into a meaningful whole (cc. 1265-1266). There is indeed much to be said in favor of earmarked donations:

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[8] See *Helmuth Pree,* Der Erwerb von Kirchenvermögen, in: HbkathKR³ 1505–1531.

[9] This strong expression was deliberately chosen and not the weaker "ius exquirendi" (see *Pree,* Erwerb [see fn. 8]1506, note 8, with reference to Com 5 (1973) 95; 12 (1980) 400). It is therefore an actual legal obligation of the faithful (cf. c. 222 § 1: "obligatione tenentur", cf. 1261 § 2). The right of the faithful to provide the Church with material goods (c. 1261 § 1) corresponds to this right to demand on the part of the Church, obviously formulated against state restrictions. Here, however, there is no reference to the recipient's obligation to transparency, competence, and participation.

[10] *Pree,* Erwerb (see fn. 8), 1509. Similarly, *Winfried Schulz* in: MKCIC 25. Erg.-Lfg., c. 1260,1: "The original tension between binding obligation and voluntary performance, which found its typical expression in the *subventiones rogatae* (c. 1262), still clings to the codicological law of levies today." [Transl., A.W.] This tension is also clearly visible in the following principle; cf. ibid. 1260.3: "The fundamental right of the Church to levy taxes on its members corresponds to the strict duty of the Christian faithful to comply with this fundamental requirement. 1260 and 222 § 1 are therefore to be understood correlatively (s 1261 § 2)" [Transl. A.W.].

[11] Here it is also important to note the major difference to associations and NGOs, which pursue much more specific purposes, so that the association fee, for example, is basically already very close to an earmarked donation.

- Although many remain skeptical of institutions, people are increasingly drawn to meaningful causes and aspire to contribute positively – to be counted among those who do good (just think of the so-called *wokeness wave*). The advent of social media has greatly enhanced the ability to swiftly mobilize large numbers of supporters, and church initiatives can, and indeed should, harness this potential to further their mission.

- Each individual believer is respected in their decision-making authority, their convictions, and their biographical or mental ties. In this way, donations become an expression of their person – for example, when donations are collected for an African project on the occasion of a milestone birthday that the person celebrating has known for years through a priest friend.

- This also increases the incentive for church institutions and projects to make themselves known, to interest people in them, and to act transparently and attractively – all virtues for which the church is not always and everywhere known. To put it bluntly: marketing is always also missionary.[12]

- Our criterion of "active involvement" is probably best implemented here, as sponsors are always *the spiritus rector* of a project.

- Particularly in the case of media scandals such as the UNICEF scandal in 2007, the willingness to provide support usually dwindles drastically. But an organization like the church is not powerless in the face of this. Vanessa Vetter has worked out the urgency of dealing with scandals in a goal- and rehabilitation-oriented way and highlighted elements of crisis management that can almost completely restore credibility and donations to pre-scandal levels.[13]

- Individuals, companies, humanitarian institutions, or major sponsors who are not members of the Catholic Church or do not feel connected to its ethos can also identify much more easily with individual projects or people[14] – an opportunity for dialogue

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[12] On attractiveness for donors as a challenge for an organization's marketing, see *Willy Schneider,* Die Akquisition von Spenden als eine Herausforderung für das Marketing, Berlin 1996; on fundraising with 'marginalized' church members, see *Frank Weyen*, Kirche in der finanziellen Transformation. Fundraising für evangelische Kirchengemeinden (= Arbeiten zur praktischen Theologie 50), Leipzig 2012, 182–184.

[13] Cf. *Vanessa Vetter,* Unternehmensfehlverhalten im Non-Profit-Bereich. Ursachen, Konsequenzen und Implikationen, Wiesbaden 2012. Using the example of the so-called *Limburg-case*, see *Alexander Foitzik,* Verlierer: Wirkt sich die »Causa Limburg« auch auf das Spendenverhalten aus?, in: Herder-Korrespondenz 68/4 (2014) 167–168.

[14] On the effect of prominent and popular people on the willingness to donate, see *Dumler,* Fundraising (see fn. 4), 213–308.

and evangelization. A particular opportunity lies in the "event as an instrument for attracting interested parties."[15] Finally, project commitment also appears to be the most consistent implementation of the earmarking of financial support demanded by church legislators. On the other hand, it should not be argued that basic security is also needed to maintain the facilities and staff. This could be ensured, for example, through ordinary (or, in emergencies, extraordinary) taxation of legal entities, e. g., the parishes of a diocese. Similarly, donations could include a mandatory share for administrative costs ("overhead").

But after so much praise of earmarked donations, we must pour water into the wine here, too:

- Naturally, those causes that are the *most attractive* will receive the most support. In *social media times*, this means that they know how to present themselves best and are not afraid to use topics that are "en vogue." The pursuit of donors, through courting and flattery, may inadvertently cause the underlying mission to recede into the background.

- Project-based donations are inherently *shaped by prevailing economic conditions and shifting trends*. Consequently, it is impractical to rely on consistent funding over time, as sustained donor engagement demands ongoing effort and inspiration. Moreover, the causes that capture public attention are increasingly influenced by secular cultural currents – especially those amplified by social media. Topics such as climate change, reducing plastic waste, and rainforest preservation enjoy *widespread appeal*, while other important issues often find themselves overshadowed in comparison.

- This *transformation* is evident not only in outward presentation, but also in the allocation of resources. For example, the advertising and public image of major missionary organizations increasingly mirror those of secular solidarity agencies. When the carol singers parade through the streets of Germany on January 6, the focus has shifted: rather than proclaiming the light of faith to the heathen, their message now centers on charitable causes. "We ask for a donation for children in need" is their slogan. Pope Benedict XVI recounted in his homily during the service at the location of *Messe München* on September 10, 2006: "Every now and then, however, an African bishop says to me: 'When I present social projects in Germany, I immediately find open doors. But when I come with an evangelization project, I tend to meet with reluctance. Apparently, some people think that social projects must be promoted with the utmost urgency; things to do with God or even with the Catholic faith are more particular and not so urgent.'"[16]

[15] *Vellguth,* Kirche (see fn. 3), 294–296.
[16] https://www.vatican.va/content/benedict-xvi/de/homilies/2006/documents/hf_ben-xvi_hom_20060910_neue-messe-munich.html [accessed: April 22, 2024].

- Ultimately, the psychology of giving is intricate. Social conditioning, habitual patterns, and environmental influences often outweigh individual personality traits, rendering donation behavior highly sensitive to situational changes – such as scandals, shifting interests, or new incentives– and thus unpredictable from the recipient's perspective. Typically, both the likelihood and the amount of a donation are shaped by personal notions of responsibility, feelings of guilt, and motives for self-help. In most cases, giving is not purely altruistic; rather, it serves the donor's own interests or reinforces their sense of belonging within a group, in accordance with the principles of "rational choice."[17] Other influencing factors are, as is so often the case, gender[18], age[19] and social and economic status. Donations, by their nature, possess a pronounced external dimension, which lends them a certain ambivalence. It is essential, therefore, to recognize and respect donors and supporters as individuals with distinct wishes and expectations, for altruism and personal intangible benefits are often intricately intertwined.[20]

All things considered, this form of church funding is poised to grow in significance in the years ahead. Nevertheless, it cannot serve as the primary source of income, as it risks leaving substantial aspects of church life underfunded. Moreover, initiatives that challenge prevailing cultural trends –will inevitably struggle to attract the necessary financial support.

2.2 Management of Church Assets, Real Estate, or Church Operations

As highlighted by Klaus Unterburger,[21] the management of church assets etc. as a mode of church financing has served as a cornerstone of ecclesiastical income for centuries. In the present day, its scope extends well beyond the confines of the traditional benefice system, promising continued relevance and vitality. Particularly for monasteries, the stewardship of church enterprises has evolved into a vital revenue stream. These ventures range from renowned monastery breweries and liqueur production to welcoming guesthouses, vibrant

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[17] A convincing integrative explanatory model for donor behavior has been developed by *Jochen Mayerl,* Kognitive Grundlagen sozialen Verhaltens. Framing, Einstellungen und Rationalität, Wiesbaden 2008, with the help of the "rational choice" theory (material and immaterial cost-benefit maximization) and the "framing" theory (individuals choose their behavior from behavioral patterns predetermined in their social environment), and validated it in a survey. From the perspective of social exchange theory, see *Dumler,* Fundraising (see fn. 4), 13–113.

[18] On the gender difference in donation behavior, see *Raihani, N. J.; Smith, S.,* Competitive helping in online giving, in: Current Biology 25/9 (2015) 1183–1186; *Rita Kottasz,* Differences in the Donor Behavior Characteristics of Young Affluent Males and Females – Empirical Evidence from Britain, in: Voluntas: International Journal of Voluntary and Nonprofit Organizations 15/2 (2004) 181–203 (wealthy young men preferred to support the arts, combined with the expectation of receiving invitations and places of honor at gala events – just like in the Gospel! - Women loved recognized charities such as Amnesty International or the Red Cross and hoped for personal appreciation from these organizations).

[19] "Many rich people build up their wealth in the first half of their lives and then spend it on good causes in the second half of their lives (examples are Andrew Carnegie and Bill Gates)," reports *Frédéric Krumbein,* Spendenverhalten zwischen Altruismus und Nutzenmaximierung, in: Integration 33/2 (2010) 185–190, here 190, from a lecture by Richard Steinberg on inheritances and donation behaviour in the USA.

[20] Cf. *Frédéric Krumbein,* Spendenverhalten zwischen Altruismus und Nutzenmaximierung, in: Integration 33/2 (2010) 185–190 (highly instructive conference report on and research insight into donation behaviour).

[21] Cf. *Klaus Unterburger*, Church Financing. A Very Brief History, in: MThZ 77 (2026) 56–68.

church cafés, guided tours, sacred music performances, and the cultivation and marketing of organic agricultural products. Even the sale of artful postcards, candles, and communion wafers contributes to this diverse tapestry of church-supported initiatives. Each of these undertakings offers its own unique allure and potential for fostering both community and sustainability:

Employees find it easier to identify with their monastery and its mission – especially where the focus extends to young people, migrants, those facing employment challenges, or the long-term unemployed, as exemplified by initiatives like the "Kaufhaus rentabel" department store operated by Caritas in Freising. Guiding principles such as a steadfast commitment to organic agriculture not only appeal to those distant from Christianity but also transform these institutions into spaces of subtle evangelization. The monastery's products and points of sale become living advertisements for both the monastery and the wider church, while the design of workplaces, the nature of the products, marketing strategies, and the overall presentation all serve to embody and communicate Christian values. In this context, the church becomes an active participant in the economy, making tangible contributions to social justice. Simultaneously, it gains firsthand understanding of economic realities, moving beyond abstract judgments. The monastery, by integrating itself into communal and regional networks, significantly enhances the acceptance and presence of church representatives within society.

However, the increasing focus on customer orientation in church enterprises risks eroding foundational Christian values: art postcards, once adorned with biblical imagery and saints, now often display only vague "spiritual" motifs or superficial aesthetics. Guest experiences, too, have become scarcely distinguishable from those offered by wellness resorts, while pricing structures frequently exclude the less affluent, etc.

Moreover, the role of being an employer inevitably brings the church into the realm of labor disputes, sometimes resulting in disappointment and disillusionment among staff. To truly imbue such institutions with a Christian spirit, a committed core of believers is essential – yet, especially in secularized regions, this is increasingly difficult to realize. Consequently, the church risks functioning merely as an entrepreneur rather than as a transformative force, with its institutions inadvertently accelerating the process of secularization.

Nevertheless, it appears that non-European churches, too, can be encouraged to embrace inventive approaches in this domain. Naturally, participation in the economic system brings with it uncertainties and certain constraints. Yet, within a healthy market economy, such experiences serve to foster greater competence and efficiency. In this regard, many church organizations stand to benefit from continued learning and adaptation.

2.3 'Tithe', Church Tax, Church Contribution, and Support Obligation

Who truly delights in paying taxes? The prospect often evokes "weeping and gnashing of teeth." Yet, taxes in their various forms remain the standard means of financing public projects; indeed, a modern state would be inconceivable without the vast array of taxes and levies. But what about within the church? ? In principle, the law recognizes the possibility of ecclesiastical taxes ("moderatum [!] tributum", c. 1262) for natural and legal persons; it is based on the already mentioned "ius exigendi". In countries such as Germany, there is even a separate church tax administered by the state tax offices, but with the great depotentiation of power through the possibility of leaving the church.[22] All systems that systematically require fixed contributions from the faithful – or from all citizens, as in Italy, where individuals may choose their beneficiary – differ in their approach yet share certain operational parallels. Irrespective of personal willingness, benefits can be mandated across the board, thereby securing substantial sums over time. To illustrate, let us examine the budgets of the archdioceses of Munich and Freising, Vienna, and Paris – major European dioceses with comparably sized Catholic populations of 1.5, 1.1, and 1.3 million, respectively:

	Munich and Freising		Vienna		Paris	
Taxes and contributions	630.000.000	75,6%	109.817.998	78,1%	75.700.000	82,3%
State subsidies	124.126.277	14,9%	13.803.340	9,8%	0	10,4%
Real estate	38.930.850	4,7%	9.448.439	6,7%	9.600.000	7,0%
Other income	40.331.616	4,8%	2.312.483	5,4%	6.700.000	0,3%
Total	*833.388.743*	*100,0%*	*135.382.260*	*100,0%*	*92.000.000*	*100,0%*
Number of Catholics	1.500.000		1.100.000		1.346.300	

Two things stand out: Firstly, the German church tax system (with 9%, and in Bavaria, 8% of wage tax) generates 7 to 9 times as much as the dioceses in the Austrian and French capitals. Secondly, and this is significant in our context, despite all the differences in the system (church tax, church contribution, "denier du culte," and collections), this kind of general contribution of the faithful is by far the most important factor.

While general contributions from the faithful remain entirely legitimate, they tend to foster a distinctly institutional image of the church. This model, though once fitting, increasingly appears outdated. In countries such as Germany, for example, the institutional church is often experienced by most believers only through public opinion, media portrayals, and prevailing clichés. Yet, when one inquires about individuals' personal encounters with their parishes, a paradox emerges: many feel quite distant from parish life, yet simultaneously recount a surprising wealth of personal impressions – ranging from parish newsletters and participation in liturgies to the symbolic importance of their local church tower or, where

[22] For an introduction, see *Stefan Mückl,* Kirchensteuer und Kirchenbeitrag, in: HbkKR^3 1532–1548.

applicable, the church cemetery. Notably, this observation also supports the case for maintaining smaller, more manageable congregations, encapsulated in the adage: “Smaller congregations have higher per-member giving.”[23]

Does this mean that any form of church tax has become obsolete? No, but it does face enormous challenges. Frank Weyen’s view of the Protestant Church can certainly also be applied to the Catholic Church, insofar as he believes that in the future, church tax will only represent basic funding and no longer the main source of income: “We believe that the age of monostructured financing of churches from church taxes is over.”[24] The more people realize that the church is not simply part of their political system of governance, the more the church tax will seem like a membership fee. The question will be: “What do I get out of it?” This is by no means illegitimate. But the purposes of associations are usually very specific, and people join for these purposes. In contrast, in the perception of the faithful, the church tax seems to flow primarily to a large institution whose goals many at best vaguely support. This is where reform proposals come in, which essentially go in two directions:

(i) Similar to municipal taxes and levies, the tax flows directly to the parish and not to the diocese. In Germany, the former president of the ZdK, Thomas Sternberg, has put forward this proposal.[25] If contributions are directed first to the local parish – or to another parish or public-law entity within the church – the detrimental institutional distance is at least diminished. This approach would incentivize congregations to actively foster contact, engagement, and communication, particularly with those who feel disconnected. Furthermore, a portion of these funds could be specifically earmarked, for example, for the maintenance and renovation of parish churches, thereby significantly reducing the typically large diocesan apparatus. Such a model embodies the principle of subsidiarity and, from an ecclesiological perspective, helps balance the well-intentioned but often one-sided focus on the local church and bishop. Europe offers the example of Switzerland, which, though not without challenges, stands as a proven and promising model for the future.

ii. An interesting proposal for improving the existing German church tax system was put forward by the late canon lawyer Stephan Haering of the University of Munich (LMU): Within the church tax system, it is proposed that contributions may be specifically dedicated to a *persona iuridica publica* as defined by canon law. This would allow believers, for instance, to allocate their support directly to the Apostolic See, a particular church, a parish, a religious order, or a Catholic university. Such an approach offers several distinct advantages:

- It does not change anything externally, so it does not require any radical changes but fits into the existing system.
- It would have a positive external effect, as it would give the church tax a certain element of voluntariness.

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[23] *Dean R. Hoge*, Money Matters. Personal Giving in American Churches, Louisville 1996, 80, quoted in *Weyen,* Kirche (see fn. 12), 337.

[24] *Weyen,* Kirche (see fn. 12), 352, and, ibid. 351, on basic financing through church tax.

[25] https://www.katholisch.de/artikel/44583-frueherer-zdk-chef-sternberg-anders-mit-kirchensteuer-umgehen [accessed: April 24, 2024].

- This voluntary nature would perhaps prevent more people from leaving the church.
- To a certain extent, this would lead to healthy competition, which could result in those who are active and do something convincing receiving additional funding. "Investing instead of saving"[26] would boost the dynamism of the Christian communities.

All things considered, there are substantial reasons in favor of this proposal. Nevertheless, it remains uncertain whether the existing system will change in the foreseeable future—though there are certainly compelling arguments for reform!

Eduard Mörike, the romantic poet and Protestant pastor, once self-deprecatingly recounted in his poem "Ländliche Kurzweil" the episode of burying a Kreuzer – a coin – in a poppy field, hoping it would multiply as abundantly as the poppies themselves. Such are the dreams of pastors! In this article, however, we have refrained from indulging in wishful thinking, instead acknowledging the diversity of possible approaches to church financing and presenting proposals for its contemporary development.

Der Beitrag reflektiert das Verhältnis von Geld und Geist in der Kirche und erschließt es anhand biblischer Beispiele: Petrus' Fischfang sowie Hananias und Sapphira. Aus dieser Perspektive werden drei Kriterien zeitgemäßer Kirchenfinanzierung entwickelt: finanzieller Beitrag zur Communio, aktive Beteiligung und geistliche Teilhabe. Darauf aufbauend prüft der Autor zentrale Finanzierungsquellen kritisch, nämlich freiwillige Spenden (allgemein oder zweckgebunden), die Verwaltung kirchlichen Vermögens (Immobilien/Betriebe) sowie Zehnt, Kirchensteuer, Kirchenbeitrag und Unterstützungspflichten.

[26] *Weyen,* Kirche (see fn. 12), 352–354.