SCIENCE *of* GENEROSITY

RELIGIOUS GIVING: A LITERATURE REVIEW

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Introduction

Religious monetary giving—that is, financial donations given to religiously affiliated congregations, denominations, and parachurch organizations—is addressed in research across many academic fields. From sociology to marketing, and myriad disciplines in between—such as psychology, economics, political science, and philanthropic studies—the body of scholarly literature on religious financial generosity spans the social sciences. In addition to its cross-disciplinary appeal, the topic of religious giving has drawn global interest, engaging scholars not only in the United States but also Australia (*Giving Australia: Research on Philanthropy in Australia* 2005), Canada (Reed and Selbee 2001; Berger 2006), the Netherlands (Bekkers 2003), Taiwan (Chang 2006), and Western Europe (Reitsma, Scheepers, and Grotenhuis 2006).

Beginning in the 1990s, research on individual religious giving burgeoned (Finke, Bahr, and Scheitle 2006), resulting in myriad empirical studies (e.g., Hoge 1994; Donahue 1994; Hoge, Zech, McNamara, and Donahue 1996; Wuthnow 1997; Chaves and Miller 1999) and an entire issue of *Review of Religious Research* (1994 vol. 36) devoted to the topic.[1] In 1990, John and Sylvia Ronsvalle released a report on denominational giving entitled "The State of Church Giving," which is now in its seventeenth installment. Research on religious giving continued into the Twenty-First century—exemplified by the aforementioned international studies—as well as McNamara (2003), Independent Sector (2002), Durall (2003), and most recently, Smith and Emerson (2008).[2]

There is good reason for the importance of understanding religious giving by scholars. Voluntary donations to religious organizations consistently represent the largest piece of America's philanthropic pie. In 2006, for example, *Giving USA* reported that congregations and religious charities received 32.8 percent of the record $295 billion donated to charity, which amounts to $96.8 billion. This beneficence represents a 1.2 percent increase since 1997; however it is substantially less than the 45.7 percent market share religion garnered in 1966, which is indicative of how religious giving is growing slower than secular giving (Hall and Schwinn 2007). In an important caveat, John and Sylvia Ronsvalle (2007: 89) note that the *Giving USA* figures are perhaps inflated because they do not adjust for population or income, resulting in

[1] Much of this research was funded by the Lilly Endowment Inc.
[2] See Smith and Emerson (2008) for a more complete list of recent publications on religious giving.

record-breaking giving totals each year. As an alternative estimate of religious giving, they cite the 2005 U.S. Bureau of Labor Statistics Consumer Expenditure Survey, which found that Americans gave $82.95 billion to religious charities and organizations, which amounts to roughly 72 percent of all charitable donations (Ronsvalle and Ronsvalle 2007: 91). Both measures represent huge sums of money and demonstrate the strong connection between religiosity and charity.

The robust nature of this relationship should not be too surprising, given that compassion, altruism, and charity are core tenants of the main world religions (Wuthnow 1991)—especially those coming out of the monotheistic tradition (Queen 1996). Wuthnow (1991: 122) gets at the heart of the matter by stating:

> The Hebrew Scriptures teach that men and women are created in the image of God and are for this reason deserving of all the caring and kindness that can be given them. The Scriptures also teach that loving others is a duty we owe to God. The Koran teaches that those who give [to] charity guard themselves from evil. Buddhist thought, particularly in the Mayahana tradition, elevates compassion above all other virtues. And Christianity has emphasized love of neighbor, deeds of mercy, and charity for the needy.

Charitable giving is institutionalized in many religions, such as the Christian tithe—that is, giving ten percent of one's income—and Islam's *zakat*, one of the faith's five pillars which is an "alms-tax" on roughly 2.5 percent of an individual's wealth (Eckel and Grossman 2004: 272; Queen 1996). On a theoretical level, the argument can therefore be made that religion and the giving of time, talent, and treasure are inextricably linked. Be that as it may, the vast majority of the research on religious giving deals with only one of the major world religions: Christianity—although Chang's (2006) discussion of Eastern religions in Taiwan is a notable exception. So, while the research on religious giving is diverse in terms of scholars, disciplines, and countries, it lacks appropriate coverage of non-Western religious traditions. Given this reality, although our present focus is on the extant literature, which is biased towards the Western tradition and Christianity, we call for future studies to provide a more balanced treatment. This is not to say that previous research is problematic; we are indebted to the strong foundation laid by previous scholars of religious giving. We simply need more diverse future studies.

In this spirit, we seek to summarize, critique, and assesses the existing literature on religious giving by exploring individual and group level explanations, as well as the socio-political context in which faith-based generosity occurs. Of course, these levels of analysis are

interconnected and mutually dependent on each other. After all, congregations and religiously affiliated parachurch organizations must find ways to solicit dollars from individuals, and government policy affects individual and group donations through policies pertaining to charitable choice and social welfare. While most studies addressing these topics treat religious giving as a dependent variable, it is also possible to conceptualize it as an independent variable, which is a newly emerging and understudied perspective in the field. Similarly, although rational choice theory is the dominant paradigm used to frame religious charity, new perspectives based on altruism and group solidarity are emerging (e.g., Peifer 2007). Here we explore these themes, unpacking insights from the dynamic and impressive body of existing research on religious giving, and propose new directions for future study.

Individual Level Explanations

Individuals are the most often studied unit of analysis in the literature on religious giving (Finke et al. 2006) because they provide the vast majority of religious income (Chaves 2004). Citing data from the 1998 National Congregations Study (NCS), Chaves (2004: 36) observes that 75 percent of American congregations receive 90 percent or more of their revenue from parishioner contributions, and 80 percent of all congregational dollars are given by individuals. Nevertheless, when viewed in terms of amounts, individual giving to congregations is less impressive. In 2005, for example, John and Sylvia Ronsvalle (2007: 19) found that the average (mean) member donated a mere 2.58 percent of their income to their congregation, which is $697.28 in inflation-adjusted 2000 dollars. This represents a 17 percent decrease since 1968. In spite of this trend, total giving to congregations by individuals is actually on the rise. Chaves (2004: 37) notes that inflation-adjusted financial records from 29 denominations revealed that individual giving increased by 63 percent between 1968 and 1998. Similarly, Ronsvalle and Ronsvalle (2007: 13) concluded that after adjusting for inflation, congregational giving increased by 79 percent from 1968 to 2005; however, per capita income increased by 116 percent. So, while American churchgoers have more money than ever to give to their congregations, there is a lack of convergence between their capacity to give and the size of their donations as a proportion of their income.

Indeed, believers are increasingly "passing the plate" (Davidson and Pyle 1994), a finding verified by Smith and Emerson's (2008: 43) conclusion that "at least one out of five American Christians—20 percent of all U.S. Christians—gives literally *nothing* to church, para-church, or non-religious charities," and that most of those who choose to give something give relatively little. In 1998, for example, only 9.4 percent of religious GSS respondents tithed, and 71.7 percent donated less than two percent of their income (Smith and Emerson 2008). In light of such data, John and Sylvia Ronsvalle (2007: 10, 12) conclude that "the church is losing market share in the spending patterns of its members," which is significant because "if the same portion of income had been donated in 2005 as in 1968, aggregate Total Contributions would have been $27.0 billion rather than $22.6 billion, a difference of $4.4 billion or an increase of 19%." Even more striking is their contention that if Christians had given 10 percent of their income to religious organizations in 2005 rather than the average 2.58 percent they actually gave, this would have netted an extra $168-billon (Ronsvalle and Ronsvalle 2007: 57). Given this reality, a

systematic assessment of the mechanisms that lead to individual religious donations is more important than ever.

We already know that religiously affiliated individuals are more likely to give to religious causes than secularists (e.g., Smith and Emerson 2008; Hoge et al. 1996). In fact, Brooks (2006) claims that religious persons are generally more likely to give to all types of charity than their secular counterparts. So, while there is considerable debate as to whether the generosity of congregations and their parishioners extends much beyond church walls and into the secular realm, there is little doubt that religious people provide the majority of the support for religious congregations and charities. Less clear is how much secularists give to religious causes, which is an area for future research. We need to better understand the motives and mechanisms that engender giving to religious causes by both believers and secularists.

Religiosity in and of itself appears to engender giving behavior. The *Giving Australia* (2005: 32) report observes that

> Those with a religion gave at a rate of 88.9% at an average value of $460 per year compared with 83.5% who don't have a religion, at an average value of $223 per year. When giving by those with a religion to their own religion is not included, the overall rate and amounts given are about the same as for those who do not have a religion.

Thus, religiosity seems to explain much of the variance in giving behavior in Australia. Experimental research, however, suggests that espousing religious *beliefs* may not even be necessary because, as Shariff and Norenzayan (2007: 804) discovered, simply invoking "God concepts"—such as "spirit, divine, God, sacred, and prophet"—increased the amount of money atheists and theists donated to strangers. Nevertheless other scholars have demonstrated that nebulous conceptions of the divine are not sufficient in predicting when religion encourages giving behavior. Reitsma et al. (2007: 357), for example, found that when predicting the propensity to donate among Western Europeans, frequency of prayer was insignificant throughout their entire sample, and "spirituality" was only significant in the Netherlands, Belgium, and Italy. Measuring an individuals' level of religious experience/maturity is equally problematic, evidenced by Donahue's (1994: 155) finding that "the Faith Maturity scale is a weak predictor" of religious giving. So, while religious beliefs, invoking "God concepts," and faith maturity are partial determinants of religious giving, other factors need to be considered. Myriad causal explanations have been offered to explain religious giving on an individual level, but no single explanation suffices. With this in mind, the most salient mechanisms undergirding

individual religious giving are outlined hereafter in terms of behaviors, beliefs, and demographic considerations.

Behaviors: Attendance. Perhaps the most important behavioral determinant of religious giving is participation—most commonly operationalized in terms of religious service attendance. Researchers identify participation as a strong predictor of religious giving in America (Chaves and Miller 1999), Western Europe (Reitsma et al. 2006; Bekkers 2003), and Taiwan (Chang 2006).[3] In Australia, researchers discovered that "for those who have a religion, the less often they attend a religious service, the more often they give to non-religious nonprofit organizations" (*Giving Australia: Research on Philanthropy in Australia* 2005: 32). In other words, religious attendance predicts religious giving, and mere religiosity predicts non-religious giving.

Explaining the relationship between participation and giving, Hoge (1995; 1994) observes that high attendance levels are representative of strong religious commitment, which typically leads to increased religious giving. In the Presbyterian Church (USA), for example, Lunn, Klay, and Douglas (2001: 771) find that among their sample of elders and members, "the frequency with which the respondent attends church is positively related to all types of giving except giving to nonreligious charities." Chaves and Miller (1999: 171) are even more direct, noting that "the relationship between religious giving and involvement in religious organizations is unambiguously positive." Iannaccone (1997: 153) helps unpack why this relationship is so robust, averring that "attendance is a very strong predictor of contributions and tends to 'knock out' the other religion variables. Attendance does more than merely take the place of the observable beliefs and background; it substantially improves over them because it also captures unobservable components of underlying religiosity." In light of such evidence, Chaves and Miller (1999: 172) contend that the so-called "financial crisis" among American denominations is perhaps more accurately couched as an "involvement crisis."

This is not to say that attendance is necessarily a "cause" of giving. Rather, as Hart (1990: 7) points out, "attendance and giving go together as part of a package of congregational involvement." Using 1998 GSS data, Smith and Emerson (2008: 44) underscore the importance of congregational involvement, noting that the mean Christian contributor gave 2.9 percent of their income, but those who attended services regularly—that is, at least 2-3 times a month—

[3] See Bekkers and Wiepking (2007: 5) for additional citations on the link between religious participation and religious giving.

reported giving 6.2 percent of their income. This difference is even more pronounced when considering the "percent of mean dollars" donated by the median Christian giver—13.6 percent—compared with 27.7 percent given by the median regularly attending Christian. It is therefore clear that regular attendees give more than infrequent attendees.

This relationship also transcends the American context. Chang (2006) found a robust link in East Asia between attendance and religious giving among Taiwanese Christians, as well as adherents to Eastern religions such as, Confucianism, Taoism, and Buddhism. In Europe, Reitsma et al. (2006: 357, 359) discovered a similarly strong relationship between church attendance and "willingness to donate to the poorest countries" in all seven of the nations in their sample, including Belgium, Great Britain, Hungary, Italy, the Netherlands, Poland and Portugal.

While the positive relationship between participation and religious giving is clear, the mechanisms that facilitate this relationship are less well established. Bekkers and Wiepking (2007) suggest that attendance can lead to increased exposure to charitable solicitation, which means that high donations among churchgoers are merely a function of being asked to give more often. Also, on a cognitive level, Bekkers (2006: 360) found that "effects of empathetic concern and social value orientations," both requisite for religious generosity, are "mediated by church attendance." Stated differently, because congregations function as schools for learning formative skills and values that are conducive to philanthropic behavior, regular attendance increases religious giving. Attendance in and of itself may therefore be less important than the byproducts of attendance, namely habitual exposure to empathetic and helping value orientations, as well as weekly requests for donations. More work is needed to understand the interplay of these dynamics, especially regarding which charitable teachings elicit the most giving behavior. Additional theories are also necessary to tease out issues of causal direction, especially the possibility that giving and attendance are "likely to be simultaneously determined" in nonrecursive models (Lunn et al. 2001: 771; Sullivan 1985). The implications of this possibility are more fully explored later in this paper in the section on "Teasing Out Causal Direction."

Behaviors: Pledging. Besides attendance, another behavioral predictor of religious giving is planning one's donations in advance. Pledging and weekly tithing precipitate greater religious financial generosity than spur-of-the-moment giving and one-time donations. Hoge (1994) finds that intentional financial planning, especially pledging, significantly increases religious donations among both Protestants and Catholics. Similarly, Chaves and Miller (1999:

9) conclude that "planned giving" results in "more generosity than does spontaneous giving." Using data from the 1992 Survey on Giving and Volunteering in the United States, Schervish and Havens observed that "the 19 percent of households that budget a fixed percentage of their income to religion, give an average of 2.9 percent more of their income in total philanthropic contributions (including religion) than do households that do not give a fixed percentage" (1997: 253-254). In other words, individuals who decided how much to give on a week-by-week basis donated less money than members who made such decisions several weeks, if not months, in advance.

Along these lines, in his study of Evangelical Lutheran churches (ELCA), Inskeep (1994) found that per capita donations increased when members were asked to fill out pledge cards. Inskeep also found that organizing an explicit stewardship or tithing emphasis was positively associated with increased giving, as well as using denominational stewardship materials and participating in denomination-sponsored stewardship events. However, the correlation coefficients for these variables were smaller than the practice of using a pledging system. Stated differently, although the aforementioned variables were all statistically significant, pledging explained most of the variance in giving among ELCA congregations.

Preliminary findings from non-academic research demonstrate that online giving may be a boon for religious giving, allowing individuals to systematize or automate their pledges. In lieu of paper offering envelopes and putting loose cash in offering plates, online tithing services—like Parish Pay and Vanco Services—allow congregants to automate their giving so that donations are electronically deposited at regular intervals to the congregation of their choice (Hodges 2007). Automated giving systems therefore allow individuals to give to congregations with the same degree of discipline and routine they have when they pay their bills online. Moreover, setting up a giving schedule with automatic deposits helps reduce the amount of religious revenue lost when congregants miss a Sunday, especially during the so-called "summer slump" months. Initial reports also suggest that electronic giving tends to increase the size of average contributions. Throop (2007: 26) found in one of the organizations with which he consulted that average donations by check were $26.50, and those given by credit card or electronic withdrawal were about $45.00—although it is unclear whether these findings control for income. Throop's results are unsurprising given the proclivity of Americans to spend more with credit cards than with cash.

Automated giving is ostensibly here to stay, evidenced by the fact that each month Vanco Services administers some $27 million in religious donations to 8,500 congregations from over 30 denominations (Hodges 2007). Moreover, the advent of online tithing systems and "giving kiosks"— that is, "ATM-like" machines (Hodges 2007) located in church lobbies that accept credit and debit cards—have made it easier than ever to give to religion. As these findings demonstrate, electronic giving appears to be a fruitful topic for scholarly research. More systematic scholarly studies are needed to fully unpack the impact of "e-giving" on religious giving.

We also need more scholarly studies addressing another form of pledging: bequests to religious organizations. Using data from the Center on Philanthropy's Panel Study (COPS), Krauser (2007: 7) found that:

> The three most likely motivations for charitable giving, selected by people with a charity named in their will, were "helping others;" "religious beliefs;" and "giving back to society." Individuals who would *consider* naming a charity in their will were significantly more likely to be motivated by "helping others" and less likely to be motivated by "religious beliefs" than those who already have a charity in their will.

Religious beliefs therefore appear to somewhat motivate estate giving; however, it remains unclear what percentage of bequest money goes to religious organizations. This could be a potentially significant finding because as Routley, Sargeant, and Scaife (2007: 194) note, "there is no doubt that the next 50 years will witness an unprecedented wealth transfer, and consequently an enormous opportunity for the generation of bequests." Indeed, trends point towards greater percentages of estates being bequeathed to charities than heirs (Schervish 2007). Future research is needed to assess how much of this money will go to religious charities and congregations.

Beliefs: Theological Conservatism. Attendance and pledging behaviors are often engendered by an individual's beliefs about theology and reciprocity. Indeed, scholars have determined that certain mindsets can either encourage or discourage religious giving. For example, there is considerable evidence linking theological conservatism with philanthropy generally (Brooks 2006) and religious giving specifically (Iannaccone 1994; Chaves 2004). Hoge (1994) cites numerous studies correlating religious orthodoxy with increased religious giving (e.g., Greeley, McCourt, and McCready 1976; Hoge and Polk, 1980; Sullivan, 1985) and generally finds that holding conservative perspectives on social issues intensifies philanthropic

behavior. Wilmer (1995: 107-109) enumerates specific conservative beliefs germane to evangelical generosity, including "earnest concern for the lost souls of the world," "desire to preserve the nation" from irretrievably falling into sin, literal "response to biblical stewardship teaching," and "taking the Bible's instructions about possessions seriously." To be fair, not all conservative beliefs are conducive to charity—such as the evangelical tendency to subordinate structural concerns to more personal problems and relationships. However, as Noll (2007: 23) points out, "whatever weakness comes from such a strong concentration on personal faith is balanced by energy, action, and at least the potential of wise generosity arising from the same source." As such, it is not surprising that Regnerus, Smith, and Sikkink (1998: 486) found that among respondents of the 1996 Religious Identity and Influence Survey, theological conservatives donated more than liberals to organizations that helped "the poor and needy." Using this same survey, Smith (1998: 39) also concluded that "evangelicals were the most likely to give money to help spread the Gospel," and "along with fundamentalists, the most likely to give a lot of money to Christian political organizations or candidates." Wilmer (1995: 105) comes to a similar conclusion, noting that "Evangelicals give, as a percentage of their income, about two times more than mainline Protestants, almost three times more than Roman Catholics, and at least four times more than the general population." Lunn et al. (2001: 765) qualify this assertion somewhat, observing that in their study, "conservative Presbyterians gave more in total, and give more to the local church and to non-Presbyterian religious organizations than did more liberal Presbyterians," but they gave less to secular charities than their liberal counterparts. Alternately, Brooks (2006: 47) provides evidence that "religious conservatives are more likely to give to secular charities than the overall population." Although this finding merits further consideration, our primary focus is on explicitly religious giving, and in this regard, conservatives seem to have an edge. Nevertheless, the majority of the evidence seems to support linking conservatism and secular giving as well, although there is less consensus for this conclusion.

The link between conservatism and religious giving transcends the American context, encompassing Canada and Western Europe. In fact, Reitsma et al. (2006: 357) found that "dogmatic conviction"—operationalized in terms of high Christology—was salient in explaining giving to impoverished counties by believers throughout Western Europe, except in Portugal. Moreover, using data from Canada's 2000 National Survey of Giving, Volunteering and

Participating, Ida Berger (2006: 122) concluded that nearly 60 percent of conservative Protestants gave to their congregations, compared with only 40 percent from other religions, and that 75 percent of conservative Protestant philanthropic dollars went to religious organizations, whereas only 46 percent of donations made by individuals from other religions went to religious causes.

Although the positive effect of religious conservatism on charitable behavior is strong, it may not be as strong as behaviors—like attendance and pledging—in predicting religious giving. In his analysis of General Social Survey (GSS) data from 1984 through 1989, Stephen Hart (1990: 7) found that "personal traditionalism variables, frequency of prayer and biblical literalism, have no relationship with giving after we take into account other variables." This is perhaps explained by Luidens and Nemeth's (1994) study of the American Reformed Church in which religious conservatism was positively related with increased giving, but theological orientation was found to be less influential than ecclesial participation and individual piety. Similarly, using GSS data from 1987 to 1989, Iannaccone (1997: 153) found that "the religious background and belief variables have virtually no effect. They influence overall levels of religious activity, but not the extent to which such activity is money-intensive or time-intensive." More significant in predicting religious giving, in Iannaccone's estimate, are attendance and income.

Beliefs may therefore be subordinated to behaviors when assessing religious giving, although beliefs likely inform behaviors. Olson and Perl (2005: 123) capture this reality, arguing that in addition to higher levels of mean giving, "some combination of strict rules and/or conservative theology appears to systematically limit the proportion of free- and cheap-riding members giving far less than the mean and thus increase the proportion giving at or above the mean." In other words, conservative beliefs result in a more egalitarian distribution of a congregation's financial burden, which in turn leads to substantially higher levels of giving than at theologically liberal congregations.

Beliefs: Reciprocity. Stark and Finke (2000) move beyond specifically theological beliefs, explaining conservative giving from the perspective of a cost benefit analysis. Specifically, they argue that "members of strict churches give more because they receive more" than their liberal counterparts, suggesting that reciprocity may in fact be more salient than theology when it comes to religious giving (2000: 52). Proponents of this religious economies

approach prefer to frame religious giving as "rational behavior" in which there is a reciprocal relationship between the donor and the recipient. In Hoge's (1995: 56) opinion, "this model remains the most promising theoretical starting point for understanding religious giving." The basic premise of this approach is that purely altruistic motivations are subsumed by the possibility of reciprocal benefits in the minds of rational religious actors. Iannaccone (1997: 149) thus writes: "The general matter rests on the assumption that individuals allocate their time and money resources so as to maximize their utility from the production of abstract 'household commodities.' Religious satisfaction constitutes one such commodity."

In this context, we might assume that the quality of congregational programming—that is, the return on one's investment—will predict the extent of one's religious giving. As such, individual giving increases or decreases in proportion to the value of goods and services rendered by the congregation; to say otherwise, the theory suggests, is to deny that religious consumers are rational actors. Greeley and McManus (1987: 70) maintain that "Catholic contributions will continue [to decline] in the next decade to something like 0.6% or 0.7% of income" because the laity are "alienated." Sources of alienation include "terrible sermons; inept counseling; [and] arbitrary rules and regulations" (Greeley and McManus 1987: 71). Using data from the 1989 GSS, Stark and Finke (2000: 52) found that among Catholics, liberal Protestants, conservative Protestants, and Mormons, "the correlation between level of giving" and the grade congregants assigned their congregation (0-4.0 GPA scale) was "very high." Specifically, they report that the 48 percent of Mormons who gave at least $2,000 to their church within the last year assigned their congregation a GPA of 3.8, and 14 percent of conservative Protestants reported giving this amount and awarded their congregation a GPA of 3.1. On the liberal side of the spectrum, only 3 percent of mainline Protestants broke the $2,000 threshold, while giving their congregation a GPA of 2.3, and a mere 2 percent of Catholics did so with the same GPA as the mainliners. In this vein, theological conservatism, congregational satisfaction, and religious giving go hand in hand.

In spite of these findings, other studies report evidence questioning the rational-choice approach. In his assessment of the literature on this topic—including Cieslak (1984), Hilke (1980), Welch (1993), and Zaleski and Zech (1992)—Dean Hoge (1994: 108) found that "no strong relationships appeared" between quality of religious services rendered and religious contributions. Moreover, Ed Mayer (1988) found that financial scandals perpetrated by religious

leaders did not necessarily dampen religious giving. In fact, Mayer reports that in the wake of criminal charges filed against prominent televangelists like Jim and Tammy Bakker and Jimmy Swaggart, donors were more discriminating, but their total donations actually increased. This is consistent with Inskeep's (1994) finding that, among ELCA parishioners and pastors, dissatisfaction with denominational policy did not negatively affect congregational giving to ELCA synods or to the denomination. Such evidence does not entirely count against the religious economies perspective. In fact, scholars suggest that other forms of reciprocal relationships may be occurring under the surface, including perceived exchanges with God (Hoge 1995). Hoge et al. (1996: 169) "conclude that church people who believe that God will reciprocate for monetary gifts tend to give more to their churches." Congregants espousing some kind of a prosperity gospel mentality may therefore be inclined to give in spite of the foibles of their pastor.

Economists suggest that additional reciprocal exchanges may be occurring in which individuals "buy" prestige from family, friends, social organizations, or the annals of history in exchange for their religious donations (Hoge 1995). Along these lines, some economists, most notably James Andreoni (1990), use models of "impure altruism" to explain charitable giving in terms of the "warm glow" emanating from the recognition and self-satisfaction accompanying charitable action. Hungerman (2007a: 1) notes that this model allows for the possibility that "individuals may contribute to a public good not because they care about the level of the public good but because they care about contributions *per se*;" that is, they care about the increased status resulting from their donations. Although "warm glow" is generally well established among economists as a means to fill in gaps unexplained by "crowd out" theory (Andreoni 1990), very few scholars have looked at religious giving in particular through this lens. Future research is needed to determine the relevance of a "warm glow" perspective for religious giving.

More work is also needed to explore alternative explanations for giving beyond an univocally rational choice perspective. As Davidson and Pyle (1994: 181) point out, "appeals and activities which combine the inherent value of faith with the benefits members derive from religious commitment are more likely to inspire giving than ones which stress faith and ignore benefits or ones which appeal to self-interests and ignore faith." Rational choice models are therefore useful in explaining some religious giving, but they do not capture the totality of motivations for generosity. Causal mechanisms are likely at work in the minds of religious givers beyond mere reciprocity and exchange.

Demographic Factors: Income. A salient demographic factor influencing charitable giving is income (Finke et al. 2006; Iannaccone 1997). In aggregate terms, individuals and families with high income generally give more to religious organizations, and those with low income typically make smaller donations (Hoge 1994; Chaves and Miller 1999). Separating the effects of income from attendance, Luidens and Nemeth (1994: 207) found that "level of family income was only weakly associated with church participation, indicating that it operates separately as an influence on giving." This is significant because studies of both large and small congregations consistently show that approximately 80 percent of the funds are given by 20 percent of the participants, indicating the presence of so-called "free" and/or "cheap" riders (Chaves and Miller 1999; Hoge 1994). As this "80:20 rule" demonstrates, aggregate giving to religious organizations is highly skewed (Iannaccone 1997). However, among conservative congregations, this degree of imbalance is reduced (Olson and Perl 2005). Nonetheless, regardless of theology, imbalance remains. Smith and Emerson (2008: 55) note that:

> By reporting means instead of medians…most prior studies have portrayed a more optimistic picture of religious giving in the U.S. than is warranted. The reality is that if a relatively small group of the most generous religious givers were removed from contributing, the mean average of percent of income given would plummet.

This finding is evidenced by the fact that in the 1998 GSS, 5 percent of Protestant donors accounted for 56 percent of religious donations, and 5 percent of Catholic givers contributed 59 percent of donations. In short, more than half of all religious donations in America were given by a mere 5 percent of donors in 1998. However—as demonstrated below—the top 5 percent is not necessarily the wealthiest believers (Smith and Emerson 2008: 56).

When considering giving as a percentage of income, most studies find that as income increases, the percent of income given to religious organizations decreases, but this finding is not universal (Hoge 1994). Chaves and Miller (1999: 171), for example, note that "the conventional wisdom is that people with higher incomes give away proportionally less of it than people with lower incomes, but…this is true only if nongivers are excluded from the comparison." To the contrary, however, using data from the 2000 Bureau of Labor Statistics Consumer Expenditure Survey, Smith and Emerson (2008: 58) found that

> The more (mostly Christian) Americans earn, the lower percentages of their income they give to religious organizations. Americans who earn less than $10,000 gave 2.3 percent of their income to religious organizations, for example,

> whereas those who earn $70,000 or more gave only 1.2 percent, nearly half the proportion of income contributed by the poorer group. Despite higher earners enjoying more income from which to give, in other words, earning higher salaries actually *decreases* Americans' share of giving to religion.

Chang (2006: 375) also casts doubt on the positive relationship between income and religious giving in Eastern cultures, finding only a "slight" effect in among Taiwanese Christians and followers of Eastern religions. Moreover, James and Jones (2007) conclude that although religious donations increase with rising income, the probability of tithing significantly decreases as income increases. To summarize, recent research reveals that as income increases, giving as a percentage of income decreases, which means that the wealthiest believers are some of the least generous contributors as a function of capacity. Future research—heeding Smith and Emerson's call to calculate giving as a percentage of income using medians instead of means—is necessary to further explore this issue.

Demographic Factors: Age. Age is another demographic factor typically presented in most studies as being positively related with religious giving. As a general rule, the older people are, the more they tend to give to religious causes, although this trend often levels off or decreases sometime after age 50 or 60 (Hoge 1994). Moreover, Bekkers and Wiepking (2007) cite studies on non-religious giving suggesting that the cut-off age may be closer to 65 (Schlegelmilch, Diamantopoulos, and Love 1997; Belfield & Beney 2000), or perhaps even 75 (Andreoni 2001; Hodgkinson and Weitzman 1996).[4] On the other end of the age spectrum, John and Sylvia Ronsvalle (2007: 75-76) note that although Americans under 25 gave the least to charity of any age group in 2005, 87 percent of the 0.7 percent of their income that they gave went to "churches" and "religious organizations." Such evidence, in their opinion, "provides support for the view that religion serves as the seedbed of philanthropic giving in America" (Ronsvalle and Ronsvalle 2007: 94). Smith (2005: 230) lends some credence to this hypothesis, noting that religiously "Devoted" teens in the 2003 National Study of Youth and Religion (NSYR) were "more than three times as likely as the [religiously] Disengaged to have given more than $20 of their own money" to a charity. So, religious devotion among teens ostensibly matters in building a philanthropic foundation for giving later in life. Nevertheless, teens don't

[4] These studies are a sampling from a more comprehensive list provided by Bekkers and Wiepking (2007:10). See this paper for a more detailed explanation of how age is related to giving in general.

give much to religious charities, and neither do the elderly. Middle age individuals who are in their prime income-earning years tend to give the most to religious charities.

Demographic Factors: Marriage. Marriage is an additional variable often found to be positively related with religious giving, especially when one's spouse is religious and attends services. In Europe, for example, Reitsma et al. (2006) observe that individuals with partners who attend church are more likely to make donations than those whose partner is irreligious. Similarly, in his study of six Protestant denominations—Disciples of Christ, Lutheran, Presbyterian (USA), Southern Baptist, United Church of Christ, and Methodist—Donahue concluded that "religiousness of spouse," along with family income, were the "strongest predictors of giving to one's congregation" (1994: 155).

Demographic Factors: Education. Education is a final possibly salient demographic variable. In Western Europe, for example, Reitsma et al. (2006: 359) found that education did not have a "significant main effect," but it did have some "country-specific effects" that were both negative and positive. Regnerus et al. (1998) observed that among churchgoing Americans education did not significantly affect donations to the poor. Donahue (1994: 156) reports that although education's "relationship to dollar amounts of church giving declines, apparently due to other variables, its relation to the percent of income given… strengthens once [other] variables are taken into account." Hoge (1994: 107), however, concludes that the relationship between education and giving as a percentage of income is ambiguous, leading him to downplay the significance of education as a predictor of religious donations. Any perceived relationship, he maintains, is probably "traceable to other factors" (1994: 107). More research is needed to pinpoint these factors and to better understand the role education plays in religious generosity.

Summary. The variables most widely regarded as being positively correlated with increased individual giving are religious participation and income (Finke et al. 2006), and conservative theology is generally considered a strong predictor in this regard. But even in cases where all three of these variables are present, religious giving as a percentage of income generally falls far short of what many believe to be the biblically mandated tithe. Individuals are more capable than ever in terms of their income capacity to give. Aggregate total dollars given to religion set new records each year (Ronsvalle and Ronsvalle 2007: 89), but most believers generally give at low levels. Understanding this dynamic requires that we assess group level explanations for religious giving. Religious organizations, for better or worse, employ myriad

techniques to elicit donations from individuals. Moreover, when aggregated at the group level, individuals can be operationalized into constituencies with either high or low levels of giving. We therefore now turn our focus to group level explanations for religious giving.

Group Level Explanations

Scholarship on religious giving overwhelmingly focuses on the individual giver as the unit of analysis and treatment of group level giving is not given thorough attention. There is, however, a small body of work that has examined religious giving at the congregational and denominational level, shifting the unit of analysis from the individual to the group. The following section discusses the work on congregational and denominational giving and introduces the small amount of research that exists on race and giving and the role of foundations in religious giving.

Congregational vs. Denominational Giving and Protestant vs. Catholic. In general, two findings are prevalent in the literature on group level giving. First, most money is given at the congregational level. Nemeth and Luidens (1994), for example, find in a comparison between congregations from the Presbyterian Church (USA) and the Reformed Church in America that while there has been a long term trend in increased giving in both denominations, giving for congregational needs always exceeds giving to the denomination and that congregational giving grows at a faster rate than external or denominational giving. Hoge reports similar findings with broader scope. He writes,

> Two distinct trends are found in mainline Protestant denominations. The first is that the percentage of total funds spent to support local programs is gradually rising. This trend has proceeded steadily from the 1950s to the present. The second is that a rising percentage of total mission dollars is allocated locally rather than being sent directly to denominational mission offices to allocate. This trend, often called 'designated giving,' has been visible since the 1970s (Hoge 1994: 105).

The Ronsvalles' report gives further evidence of this trend. They show that income directed to "benevolences"—that is, expenditures outside the bounds of the congregation—declined 41 percent from 1968 to 2005 (2007: 11). Chaves, too, notes this decline, writing that the percentage of congregation income spent on maintaining the local congregation rose from 79 percent in 1968 to 84 percent in 1998 (2004: 37). These findings corroborate Wuthnow's (1988) description of the decline of denominationalism in the changing American religious landscape. Despite consistent reports that congregational giving is outpacing and exceeding denominational giving, little work focuses on why congregations "win out" over denominations. While some research

investigates this relationship, see the "mission vs. maintenance" discussion below, it does not yet fully examine the specific factors involved.

The second consistent finding is that Protestants tend to give more money than Catholics, and conservative Protestants tend to give more than liberal Protestants (Cieslak 1994; Hoge 1994; Hoge, McNamara, and Zech 1998; Hoge and Yang 1994; Ronsvalle and Ronsvalle 2007; Zaleski and Zech 1994). As Hoge and Yang state: "The basic pattern is clear; mainline Protestants fall between Catholics and the other Protestants in their giving patterns" (1994: 129). The difference between Catholic and Protestant giving is observed time and again, and will be further elaborated below.

Congregational Size. With regard to religious giving, perhaps the most commonly studied group level variable is congregational size, and there is broad consensus in the literature that congregation size is a prime determinant of giving (Finke et al. 2006). Small congregations of less than 100 members and large congregations of over 1,000 members tend to give more than medium sized congregations that fall between these numerical thresholds (Hoge 1994; Wuthnow 1997). More precisely, Wuthnow found within Protestant denominations that churches of less than 100 members gave 2.3 percent of their income, while churches of between 200 to 300 members gave 1.4 percent. Those between 500 to 1,000 members gave at 2.2 percent, and churches of 1,000 or more members gave 3.7 percent of their income (1997: 238). Using an empirical model of giving with socioeconomic and attitudinal factors as determinants of giving, Zaleski and Zech found that reducing parish size would have the greatest impact on raising the financial giving levels of Catholics to that of Protestants (1994: 165). A study by Hoge and Augustyn (1997) found similar results. Using a 1992 mail survey with 1,747 responses from Catholic parishes, they found that parish size was inversely proportional to levels of financial giving (1997: 50). Yet researchers agree that the role of congregation size and denomination remains unclear (Hoge 1994: 105; Finke et al. 2006: 622). For example, no extant study focuses on the relationship of congregational size *and* denominational affiliation with regard to financial giving. Examining these three variables together could yield new and important knowledge.

Denominational Affiliation—Theology and Commitment. Of equal importance to congregational size as a determinant of religious giving is denominational affiliation. The literature is in agreement regarding the importance of denominational affiliation and consistently shows that theologically conservative Protestants tend to give the most money while Catholics

tend to give the least (Finke et al. 2006; Hoge 1994; Hoge, McNamara, and Zech 1998; Hoge and Yang 1994; Olson and Perl 2001; Zaleski and Zech 1994). Embedded in the discussion of denominational affiliation are two key variables that impact levels of religious giving and contribute to the variance in giving among denominations. The first is theological conservatism. Hoge and Yang reiterate the finding that conservative Protestant denominations tend to be the most generous givers, and they specifically report that Mormons (The Church of Jesus Christ of Latter Day Saints) and the Assemblies of God denomination are the highest giving of theologically conservative denominations (Hoge and Yang 1994: 125). Hoge illustrates this finding with a quantitative example: "The average Lutheran [tending to be theologically liberal] gives 1.7 times as much as the average Catholic. The average Assemblies of God member (or adherent) gives 1.8 times as much as the average Lutheran and three times as much as the average Catholic" (1994: 104). Many other studies cite theological conservatism as a significant factor correlated with giving for denominations and congregations, adding to the widespread acceptance of the importance of this variable (Finke et al. 2006; Hoge et al. 1998; Luidens and Nemeth 1994; Olson and Perl 2001).

Commitment levels among parishioners is the second key variable, though this is closely related to levels of theological conservatism, as conservative denominations tend to foster higher levels of parishioner commitment. Researchers often address commitment through strictness theory, which states that congregations and denominations that are more strict—that is, which make more demands on members, thus reducing the problem of free riders—exhibit higher levels of commitment. In analyzing data from a study of 625 congregations, Olson and Perl (2001: 760) find that organizational "strictness has very strong, positive, and statistically significant correlations with all three measures of commitment (time, per family congregational giving, and number of dollars given to congregations in the previous year)." Olson and Perl also argue that single-denomination studies showing no link between strictness and measures of member commitment should be ignored because, following Iannaccone's work, they find that most strictness lies among, rather than within, denominations (2001: 761). Since higher levels of commitment are positively correlated with higher levels of giving at the individual parishioner level, one can infer that those denominations that are "strict" foster higher levels of commitment, and, in turn, exhibit higher levels of financial generosity.

Finke, Bahr, and Scheitle (2006) extend Olson and Perl's examination of denominational strictness by using structural equation modeling and fleshing out strictness theory more fully. They also find that denominational strictness is important in generating higher levels of commitment, which lends support to the assertion that strictness is positively correlated with increased levels of financial giving. Strictness raises the level of requirements for participants and increases the density of social networks, which positively correlates with a higher level of giving (Finke et al. 2006: 624-625). From yet a different angle, Iannaccone, Olson, and Stark (1995) apply the theoretical notion of strictness to church growth, arguing that strictness results in an abundance of resources, which, in turn, fosters the growth of both strict congregations and strict denominations.

Finally, a distinct yet related issue is treated by Reitsma et al. (2006: 359). Using a cross-national representative sample from seven European countries, they found that those who "take the consequences of their religiosity in everyday life seriously" are more willing to donate money, however having friends with similar religious views has a negative effect on intentional donations. They theorize that this "network effect" is a result of the bystander effect which creates an ambiguity about the needs that warrant giving and diffuses the sense of responsibility across the group. This, however, is a unique finding that has not received attention, and it deserves further examination, especially in the American context.

Programming and Ministry. Another area of investigation that emerges from the literature centers on the role of programming and ministry in congregational giving. Cieslak (1994) investigated the effects of parish responsiveness to congregations as defined by services and programs offered at the levels of annual financial contributions to parishes using multiple regression analysis. He found that increasing parish services and certain kinds of programs caused greater financial commitment among Catholic parishes. This finding parallels the work on reciprocity discussed in the first section of this literature review, but it is worth noting the finding in light of the group level unit of analysis as programming and ministry contribute to the financial giving characteristics of congregations.

With regard to ministry, Zaleski and Zech (1994: 164) note that perceived effectiveness of staff preaching positively affects congregational giving among Protestants. Perceived effectiveness of ministry is also addressed by Wuthnow in *The Crisis in the Churches* (1997). Arguing that the bulk of religious giving to American churches (both Protestant and Catholic)

comes from the middle class, he cites the inability to appropriately understand and minister to middle class churchgoers as the root of the failure of these churchgoers to feel connected to their congregations. This lack of connection leads to lower amounts of giving (1997: 238). In this way, commitment acts as an intervening variable between programming and ministry and religious giving.

Congregational Culture. Another often-overlooked yet important factor in giving is congregational culture. In her 1999 doctoral dissertation, Miller examined the symbolic meaning of religious giving in Catholic, Presbyterian, Assemblies of God, and Mennonite congregations. Her ethnographic work revealed that the attachment of symbolic meaning to the act of religious giving served to increase giving. Miller (1999: 2) writes,

> Results show that there is a clear connection between the culture of a congregation and the meaning of religious giving for individuals within that congregation. The rituals that surround the act of giving provide a definition for the giving. This will determine not only why people give, but also how much they will give. Those who connect their giving either to a sacred end and/or to a sense of social responsibility give generously. Those who give for church maintenance may give no less willingly, but they will often view their giving as a bill which must be paid.

Though her work is limited in scope, and thus generalizability is minimal, it warrants further investigation of the meaning attached to religious giving.

Other research finds that the methods and strategies by which congregations and denominations seek funds affects the levels of giving and the groups to which giving is directed. This can be understood as the "mission vs. maintenance" paradigm. Maintenance refers to giving that is directed to needs such as facilities upkeep, recruiting and paying staff, and capital campaigns. Giving to missions goes to outreach or evangelization programs—both domestic and international—or programs such as homeless ministry or soup kitchens. Studies by Niemeth and Luidens (1994) and Hoge (1994) both agree that maintenance-driven fundraising strategies tend to concentrate giving to the congregation. Missions-based giving can direct funds to both local congregations and denominations; however, research reveals that giving to congregations always exceeds giving to denominations (Niemeth and Luidens 1994), and, as discussed above, congregational giving is growing faster than denominational giving. Ronsvalle and Ronsvalle (2007: 11) report that missions-based giving is losing ground to giving earmarked for congregational needs. While maintenance vs. mission refers to the "ends" of financial generosity,

it can also serve to demarcate the different methods by which religious organizations seek donations. In fact, new research investigates these fund-seeking methods. Smith and Emerson (2008) use the phrases "catch the vision" versus "pay the bills" to refer to the ways congregations seek funds and the way donors respond.

Foundations and Religious Giving. In very recent work scholars have turned their attention to the role of foundations in religious giving. Lindsay and Wuthnow lead the way in this area, reporting that while $340 million grants were given by foundations for religious purposes in 2003, this represents only 5.1 percent of the $84.3 billion given to religion from all sources (nd: 1). Though a small percentage, they argue that foundations nevertheless play a prominent role in American religion, and they cite two notable features about foundation giving. First, there is a large amount of variation among the top 25 foundations that gave the most money to religious purposes between 1999 and 2003 in terms of assets, priority of religious giving, and amount given (nd: 2). Second, they note the wide ranging fluctuations in both the foundations that give and the amount given, though they admit the difficulty in pinpointing the cause of this volatility (nd: 3-4). Highlighting this variation and fluctuation calls for more research on the topic.

In a second article, Lindsay and Wuthnow reiterate the importance of religious giving by foundations on the American religious landscape, and they describe the restructuring of foundations due to "secularization, shifting alliances between religion and government, increases in religious pluralism, and globalization" (2007: 15). They note that religion is increasingly a declining priority for foundation giving (2007: 16), and they point out that it is unknown why this might be the case. Furthermore, they highlight that the easing of legal restrictions preventing religious organizations from receiving government funding could have marked implications for the relationship between foundations and religious organizations (2007: 19). Additionally, the proliferation of religious pluralism stands to change the role of foundational giving. The authors pose questions about whether minority groups might struggle to gain foundation support and whether pluralism will dampen foundation giving to religion (2007: 23). Finally, the increasing degree to which American religious organizations are part of a global network of "ministries, needs, and challenges" poses the question of whether foundations will fund organizations that have global scope, or continue to focus giving towards U.S. based needs and interests (2007: 24). Clearly religious giving by foundations represents a significant area of investigation at the group

level unit of analysis. Wuthnow and Lindsay's work makes important inroads into this area and opens the door to much needed additional work.

Race. One important yet often overlooked variable in religious giving is the racial composition of congregations. In the wake of the "charitable choice" provisions of the 1996 welfare reform law, Hungerman (2007b) examined whether the racial composition of local communities affected congregations when they decided how much charitable activity to provide, and how much money to spend on this activity. By comparing the response to local community needs of racially homogenous congregations to other congregations, Hungerman found that the racial composition of the local community played a role in the charitable response of racially homogenous churches. He writes, "Results…suggest that churches do respond to race when providing charitable services, and in particular churchgoers who attend all-white churches respond negatively to the presence of blacks in the community relative to other churchgoers" (2007b: 14). Hungerman's findings are significant, and the lack of additional work in the field on race's impact on religious giving is an omission that deserves further attention.

Religious Context. Finally, in a recent article Borgonovi demonstrates that religious context positively affects religious giving. In a sample of counties in the United States, she finds that while a high level of religious pluralism is not associated with religious service attendance or religious giving, high levels of pluralism are related to religious volunteering. More appropriate for our purposes is the finding that as the population of a county increases in its proportion of religious people, the probability that any individual will give to religious causes likewise increases (2008: 123).

Context of Giving Explanations

Religious giving does not, of course, occur in a world unto itself. In this section we explore recent research looking beyond explanations that focus on individuals or groups. This research begins to investigate how changes in the context of religious giving can dramatically affect the quantity and quality of religious giving. One could imagine, for example, that turns in economic cycles would affect religious giving, but we found no treatment of this in the extant literature. The effects of governmental policies, on the other hand, are better understood. Though Chang (2006) focused on demonstrating the price elasticity of religious giving relative to tax incentives for religious giving, most research in this area concerns the phenomenon of "crowding out." Crowding out refers to the relationship between governmental funding and private donations to a public good. It hypothesizes these two are substitutes for each other by predicting an inverse relationship between government spending and private philanthropy. Crowd out is well supported empirically in the general philanthropy literature (Payne 1998; Eckel, Grossman, and Johnston 2005; Andreoni and Payne 2003), although there only are a few relevant studies that specifically address religious giving. Hungerman (2005), for example, found evidence that when the 1996 Welfare Reform Act cut government spending on welfare programs, there was an increase in religious expenditures by the Presbyterian Church (USA) for public welfare. Gruber and Hungerman (2007) investigated increases in government spending under the New Deal and found evidence that church charitable spending decreased seemingly consequently.

Both of these findings suggest that religious giving functions similarly to other philanthropic giving in terms of crowd out. It should be noted, however, that empirically, the crowding out effect is far from complete (meaning every dollar of change in federal support would result in an increase or decrease of a dollar of private philanthropy). Khanna and Sandler (2000: 1544) summarize the commonly found rates of partial crowding out in the general philanthropy literature as between 35 and 50 cents on the dollar. Hungerman (2005) and Gruber and Hungerman (2007) find similar rates of crowding out in their studies of religious giving.

These findings of partial crowd out suggest a complicated relationship between governmental spending and religious giving. While studies of crowding out in the literature may infer that government and religious charity are substitutes for each other in a zero-sum game between religious and public charity, other research suggests a more complex relationship. There is some evidence that government support for charities can cause some degree of "crowding

in"—that is, an increase in private philanthropy—at least in Great Britain (Khanna et al. 2000). This suggests that rather than functioning as substitutes for each other, governmental support and private donations may complement each other. There is very little research investigating the precise relationship of government policy and religious giving. Despite Chaves and Tsitsos (2001) suggesting that religious service provision and government spending are deeply embedded and dependent upon one another, most political arguments either for or against state funding of faith-based organizations assume that they operate independently of one another. All of this points toward the need to better understand the relationships between private giving (including religious giving) and private provision of services, public provision of services, and the public funding of either.

Lena Dahlberg (2005) provides some useful guidance in this regard by outlining three theoretical positions with respect to this relationship: pluralism, substitution, and complementarity. A welfare pluralism approach broadly describes and valorizes a diversity of welfare providers, both public and private, and includes the possibility of public and private providers performing equally well at particular tasks. Substitution approaches presume that extensive public provision of services necessarily crowds out voluntary work in a society. Complementarity claims that "different actors cannot fully substitute for one another" because each actor has particular strengths at delivering certain services, suggesting that each should specialize in those services (2005: 746). Contrasted with a pluralistic approach, the complementarity approach predicts that private and public providers should not be equally adept at the same task. Dahlberg (2005) found evidence for complementarity in Sweden, but these theories deserve fuller testing in other contexts. What types of relationships and the circumstances under which we may find them in the United States or in cross-national comparisons remains an open question.

Scholars are only beginning to understand the complicated empirical and political questions surrounding the best ways that the church and the state can both operate to serve the needy. On the one hand, the evidence appears to deny a central political claim about religious service providers—that they offer more extensive and relational care to their participants (Chaves and Tsitsos 2001; Ebaugh, Pipes, Chafetz, and Daniels 2003). On the other hand, it also supports the particular positive contribution of faith-based organizations—measured by ranking the effectiveness and trustworthiness of care by participants (Wuthnow, Hackett, and Hsu 2004).

The long-term consequences of religious and secular service providers competing for the same state dollars on the distinctive features of faith-based providers also remain unclear. A wide range of social scientific studies demonstrate the near inexorable power of institutional isomorphism within shared fields, suggesting that perhaps faith-based and secular organizations may begin to look more alike.

Other types of consequences (both intended and not) of the evolving relationship between religious giving and the state are only beginning to be understood. For instance, Collett, Guidry, Martin, and Sager (2006) experimentally varied the salience of religion in vignettes to which they asked clergy to refer church members to hypothetical social service providers. They found that religious concerns overrode concerns over quality of care in their hypothetical referrals. Their research may point to other potential problems in service delivery when religious differences are made salient to religious professionals. Other potential ways in which the competition between religious and secular providers and clients may affect provision of social services remain to be identified.

Issues of Causality

Almost all of the extant research focuses on religious giving as a dependent variable, identifying the factors, either individually or collectively, that explain religious giving. There are two principle lacunae with much of this type of research. First, there is a lack of accounting for issues of endogeneity or causal direction in these relationships. Second, religious giving is seldom examined to determine how it contributes to other variables. In other words, researchers seldom examine religious giving as an independent variable. A full account of religious giving will necessarily seek to better explore both of these gaps. In this section, we consider research that begins to chart this intellectual territory. We begin with considering the troublesome problem of causal order in studying religious giving.

Teasing Out Causal Direction. While such factors as commitment and conservative theology do contribute to higher giving, we might ask in what ways consistent, sacrificial giving also contributes to commitment and confirmation of one's theology? At this point, we do not know. Much of the literature does not address the possibility of reversed causal orders in their findings on the determinants of religious giving and does not seriously disentangle endogenous relations between independent and dependent variables. One of the few studies to approach religious giving as a dependent variable exemplifies the limitations of this approach. Economist Jonathan Gruber (2004) finds—contrary to almost all other studies—that greater levels of religious giving leads to less religious participation. Gruber uses an instrumental variable, changes in the tax subsidy for charitable giving, to argue that, at least in part, religious giving causes a reduction in religious participation. In other words, rather than complementing each other, religious giving and participation are, at the margins, substitutes for one another. This is a surprising finding, given the number of findings, described earlier, that indicate an unambiguously positive correlation between participation and giving. How to understand these conflicting findings is not clear.[5] While Gruber was able to create an instrumental variable for

[5] Indeed, these two findings are not necessarily contradictory. Gruber states that at the margins giving causes less participation, while Chaves (and others) point to the correlations in levels of giving—those who give above average are also those that participate above average. Charitable giving may be complementary to a point and a substitute beyond that point. If the optimal level of religious giving tends to be above that point, then it would be reasonable to expect Gruber's causal finding of substitutability.

religious giving's effect on religious participation, it is unclear whether one could do the same for participation's effect on giving, and how such an effect would compare to Gruber's findings.

Further work is necessary to uncover the particular meaning and consequences of this finding, but it points toward a wider appreciation of reversed causal direction in studies of religious giving. Many studies, such as that of Iannaccone, Olson, and Stark (1995), described above, acknowledge that religious giving is both caused by strictness and, in turn, helps to cause strictness, while only analytically focusing on one of these causal directions. The problem is further articulated when we consider that, to some degree, high rates of religious giving can be understood as a dimension of strictness itself. Only by teasing out questions of causal order and multicollinearity can we better understand these complex relations. More generally, studies that explicitly tease out causal ordering with more sophisticated methods would improve the state of the art in religious giving research.

Religious Giving as Independent Variable. The literature focusing on the consequences of religious giving is scant indeed. Often, one uncovers bits of findings in the midst of a larger study that otherwise predominately examines religious giving as explanadum. The previously mentioned dissertation of Sharon Miller (1999), for example, points towards a better understanding of the complex, reciprocal relationship between religiosity and giving. Miller asked her respondents, "Does giving do anything for you personally?" Those parishioners from lower-giving congregations that tended to treat giving as an obligation typically struggled to articulate answers to this question, while those from congregations that stressed the religious nature of giving answered more readily and articulated positive feelings after giving (Miller 1999: 91-93). She argues that these varied responses result from distinctive congregational cultures. Her findings point us toward a greater appreciation of the consequences of religious giving for believing givers. Miller's ethnographic method allowed her to ask questions about complicated relations between variables in ways often missed in statistical analyses of survey questions. But, once elucidated, there is no reason that future investigations into religious giving could not investigate the consequences of religious giving for various dimensions of religiosity. For example, it is not hard to imagine that positive feelings resulting from religious giving may make future giving all the more likely. There is recent evidence from social psychologist Elizabeth Dunn that giving money away is likely to increase happiness (Youngsteadt 2008). The relevance of this finding for religious giving is far from clear, though it is suggestive that

positive feelings resulting from giving are likely to be sought after habitually, at least for some. Future studies should investigate the ways in which religious giving contributes to all sorts of such outcomes, both religious and not.

Studying religious giving as *both* independent and dependent variables could help us to understand complicated dialectical relationships between giving and its correlates that presumably exist in the real world. To illustrate this point, one could consider recent theoretical advances in the study of generosity that center on the importance of role identity[6] in explaining sustained helping behavior, especially volunteering (e.g., Penner 2002; Finkelstein and Penner 2004). These efforts first explain the development of a volunteer role identity and then consider how that role identity contributes to sustained volunteering. In short, researchers understand volunteer role identity both as dependent and independent variables in a full theoretical accounting of continuing volunteering. While research focuses on other types of prosocial roles, such as blood donor and volunteer (Grube and Piliavin 2000; Piliavin and Callero 1991), it seems reasonable to presume that "religious giver" could be a valid role identity too. It remains to be tested whether opportunities to give, along with various mitigating factors, results in religious giving. This giving could then result in a religious giver role identity, which in turn could contribute to continuous giving.

Other Consequences of Religious Giving. We do not know how religious monetary giving may lead to other consequences. There is evidence that other forms of non-financial religious giving—especially offering help, either formally or informally—yields health benefits. Omoto and Schlehofer (2007) find a stronger correlation between religious volunteering and mental health among older people than those who volunteer in non-church or non-faith-based arenas. Other studies find connections between religious helping and physical health (Musick, Herzog, and House 1999; Oman, Thoresen, and McMahon 1999). Krause (2007) builds on this literature, finding that older adults who participate more in church receive more spiritual and (to a lesser degree) emotional support than those who do not participate, and that ultimately this leads to better health consequences. Additionally, differences in health consequences between black and white seniors trace back to differential religious participation rates. Krause (2007)

[6] Social psychologists describe role identities as arising from the roles in which we participate and the relationships relating to those roles. People have multiple roles and role identities embedded in their sense of self, with particular relations and contexts tending to evoke particular role identities (Stryker 1980).

summarizes this literature by saying that much of the benefits of helping occur with older adults who help in religious contexts. The precise reasons for these findings are not known. Though these findings are provocative, much research remains to be done to study these relations in larger, more representative samples of respondents. We also need to employ multivariate models in order to better tease out causal order and mechanisms. These studies, of course, do not deal directly with religious financial giving per se and only suggest that religious giving as a form of religious participation and/or helping may be of consequence in terms of either mental or physical health. Only future empirical investigation will determine if these initial findings can be extrapolated to religious giving. To our knowledge little research exists on this topic.

The possible contributions or relations of religious giving to other religious outcomes remain similarly unexamined. In the terms of strictness theory, for example, religious giving is often treated as a dependent variable, yet it seems reasonable to believe that strict expectations on giving may well explain other religious outcomes, such as commitment and relative strength of a tradition, though this is more often asserted than tested. Alternatively, consider the relation of religious giving and religious transmission to one's offspring. The possible role of religious giving in establishing the sort of subcultural distinctiveness that has been identified as important in retaining evangelical youth (Smith and Sikkink 2003), for example, has not been investigated. Investigating religious giving practices across traditions may yield interesting results in explaining differences in religious retention. Or, finally, consider the relation of religious giving to volunteering. Are religious giving and volunteering complements or substitutes for each other? Are their causal mechanisms similar or different? Again, we do not know.

The contribution of religious giving to the broader public welfare is also an important matter that we are only beginning to understand. There are complicated relationships between governmental policy and expenditures, religious giving, and religious service provision. Recent political developments, such as Charitable Choice and the Faith-Based and Community Initiative, changed somewhat the relation between the state and religious charities, and we are only beginning to understand the consequences. As discussed above, part of this puzzle concerns the precise relation between state and religious giving described in the research on crowding in or crowding out.

Another aspect of this concerns the capacity and capabilities of religious organizations to provide social services. While religious congregations and parachurch organizations give

substantial sums of money and services to good works and projects external to the needs of their congregations, their precise contribution to society's welfare remains a subject of considerable debate. Two major investigations are of consequence in informing thought on this issue. In his nationally representative sample of American religious congregations, Chaves (2004) paints a dim portrait of congregations' capacity to sponsor intensive and transformative programs of the variety that proponents of religious social service provision often claim. His analysis focuses on the relative low priority (compared to their first priorities of providing religious services and maintaining themselves as organizations) that social services are to churches' missions and budgets. On the other hand, Cnaan's (2002) study of 251 overwhelmingly urban congregations paints a more optimistic picture of congregational capacity and value to American society. How can we make sense of such different portrayals? Sampling almost certainly explains a sizable amount of the difference, with the urban churches more likely to participate in extensive and expensive provision than the mix of congregations in Chaves' representative sample. But, to a degree, Chaves' and Cnaan's findings are incommensurate and deserve further investigation.

Nevertheless, despite differences in their characterization of congregational welfare provision, the two authors agree on a basic position vis-à-vis the relation between church and state and their appropriate roles in social welfare. Cnaan (2002: 9) writes,

> The reader should not, for even one moment, assume that this invisible caring hand can or should replace the most invisible hand of the government. Congregations cannot assume the role that government plays in social services provision and in caring for needy people. They can, however, be the quiet partner that constitutes part of the first line of help.

Cnann's and Chaves' conclusions leave unanswered questions of what is the most efficacious balance between religious and public provision of care for unmet needs generated by the economy. A fully developed study of philanthropy, both religious and not, would identify the particular varieties of needs and circumstances well suited to be addressed by different types of service providers, rather than a simplistic, ideological commitment to either private or public means of providing care. That is, what are the particular strengths in care provision of religious organizations and what kind of problems are best addressed by state providers? Claims about the relative strengths or weaknesses of the private or the public sphere at handling the unmet needs of society can and should be based on rigorous analysis of data on social service provision.

Rather than being content to repeatedly pronounce ideological positions, a more fully developed body of research will test these assertions on their relative merits.

Future Directions

This review has summarized what is known about religious giving and pointed toward the unknown. The future of research into religious giving is open and ready for further development. Though we have highlighted many aspects of religious giving that we have not adequately investigated, in this section we discuss five important dimensions of future study that are of particular importance. These are the explicit consideration and testing of alternative theories of religious giving, working towards a greater understanding of how people learn to give, greater attention to groups, the improvement of religious giving data, and the greater specification of mechanisms of religious giving.

Alternate Theoretical Accounts. Most of the research into religious giving approaches its subject with an implicit or explicit theoretical commitment to rational choice. Assuming a relatively stable set of individual preference structures, this approach explains religious giving as any other behavior—a choice which weighs costs and benefits in the pursuit of utility maximization. In this way, religious giving is seen as competing equally with other potential expenditures of money. Religion can offer both this-worldly and other-worldly benefits ranging from a warm glow to eternal life. But there is little work assuming or examining other theoretical approaches to religious giving. A more fully developed research program on religious giving would articulate and test multiple theoretical perspectives against one another. One recent paper illustrates how this may be done. Peifer (2007) tests rational choice propositions against propositions derived from a Weberian theoretical stance that highlight social action as oriented towards others and see solidarity within a religious congregation as a necessary precursor to religious giving. His results indicate support for the solidarity hypothesis while failing to support rational choice predictions. Although much work remains to be done to fully test a rational choice approach, Peifer's work suggests first, that alternative explanations of religious giving do exist, and second, that we have not yet begun to think of the variety of ways that religious giving could be explained. Future research, both theoretical and empirical, should address and rectify the theoretical flatness of much religious giving research.

Learning to Give. Religious giving is patently learned behavior, yet our theoretical accounts offer very little insight into how such generosity is learned. Social psychology can offer us some valuable insights into the ways that generous behavior is acquired. With operant conditioning, individuals can learn to be helpful and altruistic by being rewarded for such

behavior and punished for not assisting others (Grusec 1991; Staub 1981). Modeling—rooted in work on social learning theory (Bandura 1965; 1977; 1982)—can also be a factor in the development of prosocial behavior. When children are presented with a generous model, they are more likely to be generous themselves (Lipscomb, Larrieu, and Mcallister 1985). Although there can be other models in children's lives, parents are the most influential models cited by altruistic adolescents and the primary socialization agents in individuals' lives. Finally, as described above, role identities may help us better understand how people are socialized to give to religious causes and organizations, but how these dynamics actually operate in the real world remains understudied. Learning to give can occur across the lifespan and future study should be sensitive to all the ways, whether intentional or not, congregations teach giving to all their members via practices, teachings, and rituals (Miller 1999).

Greater Attention to Groups. Given the tendency in the literature towards a rational choice approach, there is a concomitant tendency towards methodological individualism that misses vital emergent elements of religious life at *social* levels that may be significant for a fuller understanding of religious giving as both dependent and independent variables. Most people who give to congregations are members of those congregations and maintain richly textured social lives in them. "People's lives and behavior are greatly shaped by the varying interactions and groups in which they find themselves" (Collett and Morrissey 2007). As we have seen particularly in the work of Miller (1999), Wuthnow (1997), and Smith and Emerson (2008), there are characteristics of religious groups that should be understood *sui generis* as social realities that impact religious giving without unnecessary reductions to individual characteristics. We have only begun to explore the group foundations of variation in religious giving. Understanding the impact of socially embedded group life may help better explain religious giving than focusing primarily on individual characteristics.

Improving the Data. There are manifold problems related to data collection on religious giving, most of which revolve around survey variety. There are two basic threats to the validity of survey research on giving. First, the lack of accurate recall may lead to underreporting of giving behavior and second, social desirability may lead to over-reporting of it (Hall 2001). To compensate for these difficulties, as well as problems in remembering, research has established that longer giving modules with more questions are recommended over short ones (Bekkers and Wiepking 2006). The longer modules allow for more extensive prompting of different types of

giving. Other researchers argue that multiple members of households ideally should be surveyed to best estimate total giving (Lyons 2007). Hoge and Yang (1994) call for additional institutional measures on religious giving in the GSS. While their studies of American denominations yielded significant findings regarding denominational differences in financial giving amounts, they believe that measures not included on the GSS hampered their work. Overall, much of the existing survey data is diachronic and single-leveled. The greater availability and use of multi-level panel data would allow for a quantum leap forward in the quality of research on religious giving.

Additionally, our knowledge would benefit greatly from data from a wider variety of contexts and traditions. Most of the literature has focused on American Christianity. It would be most useful to have global data to better understand how geographic, cultural, and political contexts impact religious giving. More work is also needed to understand giving among other religious traditions. Chang's (2006) work is a step in the right direction and his findings of difference among Eastern traditions relative to Christian ones suggest the need for further work to clarify the generalizability of findings done in specifically Christian contexts. More broadly, location in either an urban or rural environment likely has bearing on the levels of religious giving. While urban versus rural differences are implicitly found in some studies, more research could be conducted to clarify the influence of these factors with regard to financial giving. Finally, too little data exists on parachurch organizations as a recipient of religious giving. The proliferation and prevalence of these organizations likely effects both congregational and denominational giving. For example, parachurches may compete for religious dollars with congregations and denominations, foster higher levels of giving among congregants, or play a role in the mission vs. maintenance paradigm or in fundraising strategies.

One way to avoid the problems typical in survey data is to supplement them with data collected through alternate methods. One of the most promising yet seldom used is that of the naturalistic study of giving within congregations. Again, the work of Miller (1999) is instructive in this regard. Her work focused on the public, shared culture of congregations and the importance of the meaning of giving for each of these congregations. When compared with estimates of per congregant giving, her observations allowed her to make convincing arguments about the connection between cultures of giving and amounts given. Further research into congregational cultures could build on her initial findings. Also, intensive research within

congregations could gain major analytic purchase. Given extensive access to church giving records, as well as interview or survey access to both givers and nongivers within a congregation, researchers may be able to better explain real variation between those who give and those who do not—investigating in ways, never before possible, important items such as skewness in giving patterns, explanations of nongivers for their lack of generosity, and multi-factored differences between givers and nongivers.

Identifying Causal Mechanisms. Much of the work on religious giving is based on an analysis and interpretation of variable association with all of its incumbent problems of causal inference. To better address issues of causation, social scientists need to better identify the mechanisms in theoretical terms by which structure produces patterns of events (Danermark, Ekström, Jakobsen, and Karlsson 2006: 52-59; Hedström and Swedberg 1998). Very little work in religious giving explicitly does this. Borgonovi's recent (2008) work is a notable exception in her explicit identification of different mechanisms underlying religious volunteering and religious giving. Her analyses yield greater explanatory power in no small part as a result of her specification of mechanisms. Future work in religious giving should similarly specify and test causal mechanisms so that we may better understand how giving is causally generated in the social world.

Conclusion

To date, a significant body of quality research on religious giving has been conducted by scholars in various disciplines. Future research in the directions we have suggested will "stand on the shoulders" of these studies and further explain religious giving as the complex phenomenon it is. This work will be of interest, both theoretically and empirically, to academics and professionals who work in the fields of religious philanthropy and generosity. At the same time, it will contribute to the deepening and broadening of our understanding of generosity and philanthropy more generally.

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