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## **Religious Giving as a Response to Community?**

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### ***Abstract***

*Religious individuals make sizable monetary sacrifices by contributing money to their church. Following a Weberian approach to social inquiry, I treat religious giving as social action where individuals direct their value rational and instrumental rational behavior towards others. The theoretical implications of individual religious and economic motives are discussed and specific hypotheses are tested below. Using data from the American Congregational Giving Survey (ACGS) and the Social Capital Benchmark Survey, I test hypotheses derived from the religious meaning of the giver, a rational choice perspective and lastly the sense of solidarity one feels. High levels of religiosity have a strong impact on giving, rational choice hypotheses produce mixed results and the solidarity impact is confirmed.*

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## Introduction

In studying economic and religious behavior, scholars typically utilize individual level analyses. It is not surprising then that a topic that directly combines both economic and religious behavior, namely religious giving, would tend to rely on individual level approaches. The religious beliefs and meanings that individuals bring to their religious giving are frequently measured in some fashion by survey measures of religiosity. Going beyond standard survey measures, Sharon Miller (1999) explores the meaning individuals attach to religious giving by simply asking “Why do you give money to your church?” A rational choice approach to religious giving also relies on assumptions of individual rational actors striving to maximize utility (Azzi and Ehrenberg 1975; Iannaccone 1990; Olson and Caddell 1994; Olsen and Perl 2005). While such individual level approaches are valuable and warranted, the existing literature on religious giving would benefit from a more nuanced consideration of the individual’s specific social context.

In contrast to this attention on the individual, this paper highlights a familiar concept in sociology that has been ignored in the realm of religious giving and the study of economic behavior in general. I demonstrate that the sense of community, or level of solidarity, one feels with their congregation has an appreciable impact on their level of giving. In fact, solidarity and religion have been closely connected in sociology ever since Émile Durkheim seemingly conflated the two in *The Elementary Forms of Religious Life* ([1912] 2001). Since then, the importance of the sense of community provided by a religious group has been emphasized in various ways (Kanter 1972; Greeley 1985; Collins 2004). For example, American churches have the potential to provide individuals with a sense of community, or a sense of belonging (Edgall Becker 1999). Solidarity has also been shown to induce sacrificial behavior directed towards members of the in-group. Social psychological experiments have demonstrated that laboratory subjects that successfully perform tasks together are more likely to make monetary sacrifices for the newly formed group. This sacrificial behavior is attributed to the solidarity, or the “emotional

buzz,” produced from the positive social interactions (Lawler 2001). Melding these two strains of research together adds a convincing explanatory factor to the topic of religious giving.

Undergirding this analysis is Max Weber’s approach to social inquiry which helps parse out the different individual level motivations (religious and economic) people bring to religious giving. That these respective individual motivations are often at odds with one another are of particular interest considering Zelizer’s (2005) research on how individuals frequently manage overlapping realms of economic activity and the more intimate aspects of their lives. Of course, part and parcel of Weber’s methodological individualist approach is the importance of the actor’s social context (or how social action is directed toward the behavior of others). Weber also provides an example of religious solidarity by showing the role an “ethic of brotherliness” plays in the economic relations within religious groups.

Using data from the American Congregational Giving Study (ACGS) and from the Social Capital Benchmark Survey of the Saguaro Seminar, I test hypotheses generated from a religious meaning perspective, rational choice paradigm and finally from a sense of community viewpoint. The findings suggest further exploration into the religious meaning of individuals is warranted and necessary, that the rational choice paradigm provides mixed results, and that the sense of community felt by individuals does indeed impact their religious giving.

### **Previous Research on Religious Giving**

Every week, religious followers are faced with an economic decision that directly affects their pocket book and relates to their religious life. In most churches across America, an offering container is passed and religious followers must decide how much they will contribute to their church. Total giving to church and religious organizations reached approximately 65 billion in 2004 (Ronsvalle and Ronsvalle 2006: 92). For religious individuals, this giving can represent a significant proportion of their income. Ronsvalle and Ronsvalle (2006:22) find that members of 40 selected denominations give an average of 2.6 percent of their income to their church.

Looking at ACGS data from five selected denominations, the average giving rate ranges from 3 to

8 percent of respondents' income, depending on the denomination (see Table 1). Such sacrificial giving within religious communities deserves a closer look.

[Table 1 about Here]

Previous research on religious giving has tended to draw upon individual level approaches. An economic approach to religious behavior evokes a household consumption model that might include the unique dimension of "afterlife consumption" (Azzi and Ehrenberg 1975). Iannaccone (1990:298) notes that the central feature of the household consumption model is that, "...families are viewed as quasi-firms engaged in the production of 'household commodities.' These commodities may be as concrete as meals and laundry or as abstract as relaxation and love." Religious satisfaction is another example of an abstract commodity that family members produce from their stock of religious human capital (i.e., familiarity with doctrine, rituals and traditions) and other various inputs, such as money and time. This model predicts that individuals will substitute monetary contributions in place of volunteering their time to church, as their income (and thus the cost of their time) increases.

Iannaccone (1994) also asserts an alternative approach to religious behavior known as the "strictness model," which posits that strictness (or prohibitions on the personal behavior of members, such as no smoking or alcohol, distinctive dress, etc.) makes churches stronger by weeding out free-riders. As such, the argument is that stricter churches collect more contributions. In a similar vein, Finke, Bahr, and Scheitle (2005) find that exclusive congregations generate higher levels of giving through congregational beliefs, requirements and networks of monitoring.

In addition to the economic and strictness approaches, sociological research has found several other factors that impact giving. Hoge et al. (1996:91) find high family income, high levels of involvement in church, evangelical theology, planning one's giving by the year, and small congregational size positively influence absolute giving. Miller (1999) finds that those who talk about giving "...out of a sense of responsibility or obligation to their church" give less than

those that reported giving out of “love for God, out of obedience to scripture, or to meet the needs of others.” Finally Chaves (1999) and others (Hoge 1994; Hoge and Yang 1994; Hoge et al. 1996) suggest that religious giving practices are bound up in denominational traditions.

As is clear from the foregoing discussion, the empirical literature on religious giving has highlighted individual level explanations (e.g., economic and religious meaning) as well as some explanations pertaining to the larger social context, specifically the strictness of the congregation and denominational affiliation. While this research has been instructive, I argue that it has not paid enough attention to the role solidarity might play in religious giving.

### **Theoretical Background and Hypotheses**

From a Weberian approach to sociology, the social scientist is to be concerned with the interpretive explanation of social action. This directs attention to individual behavior that is invested with meaning *and* oriented towards the behavior of other social actors (Weber [1922]1978: 4). To encompass the individual level approach, Weber usefully erects ideal types of value rational action and instrumental rational action. Value rational action is “determined by a conscious belief in the value for its own sake of some ethical, aesthetic, religious, or other form of behavior, independently of its prospects of success” while instrumental rational action denotes an actor that seeks to attain her own rationally pursued and calculated ends (Weber [1922]1978: 24-25). It is noteworthy that these particular motivations might easily lead to conflicting behavioral outcomes; namely religious values instruct one to give more while economic motives lead one to give less. Zelizer (2005) shows that social behavior often cannot so easily be divided into “hostile worlds” or separate spheres and instead suggests we approach the ambiguous and contested terrain of social life from a “connected lives” point of view, which emphasizes the interdependence of the economic and the supposedly non-economic.

In this paper, I will address the dynamics of religious giving that derive from the uncomfortable overlap of economic, religious and social realms. How do religious beliefs impact giving? Does an economic or rational choice approach provide a sufficient theoretical framework

to explain religious giving? Does the sense of community an individual feels from their church impact their giving? I will first discuss the importance of considering religious belief when analyzing religious giving and also summarize a rational choice approach to religious studies. I then provide theoretical justification for expecting solidarity to have an impact on religious giving.<sup>1</sup> Hypotheses are generated in order to test the utility of each approach.

### ***Religious Meaning***

In a religious context, we would expect many individuals to directly include God as a central actor in their giving behavior. If all the possessions of a religious follower are perceived as a gift from God, religious giving is merely an opportunity to give back to God what already belongs to Him (Keister forthcoming). Some evangelical churches teach a “prosperity gospel” which holds “that God will reward a generous giver with yet greater financial return in this life” (Hamilton 2000). This teaching forms a conspicuous confluence of economic and religious motivations, representing but one face of how religious and economic motives actually intermix. Miller (1999) cites the following religiously motivated reasons for giving: “Because I am giving to God or because I love God,” “to obey the Bible or God,” “out of thankfulness for all I have,” “because everything I have is God’s.”

These examples represent various religious meanings givers might attach to their monetary contributions. Just as Weber’s proverbial woodchopper may be splitting the wood to keep the homestead warm, to work off frustration from an argument, or to stay fit and healthy, I expect religious givers to attach a multiplicity of meaning to their behavior at the offering plate. Such an interpretive approach that privileges individual religious meaning shows strong promise in explaining varying rates of giving. As Hoge (1994:102) states, “People strongly committed to God and God’s promises will give more money to the church. This is axiomatic.” As such, the following hypotheses test the notion that individual religiosity impacts giving. To be precise, for the remainder of the paper, to “give more generously” means to give a larger proportion of one’s income to church.

*Hypothesis 1.1: Individuals that proclaim their religion is very important to them will give more generously to their church than individuals that proclaim their religion to be less important.*

More specific to the Christian tradition, individuals that hold more strongly to the traditional tenants of the faith would be expected to give more generously.

*Hypothesis 1.2: Individuals that believe only followers of Jesus Christ will be saved will give more generously than those that do not hold that belief.*

### ***Rational Choice***

A recent trend in the sociology of religion literature features the application of rational choice perspectives to religious behavior. In contrast the notion of value rationality, rational choice scholars tend to monopolize the import Weber's instrumental rationality. Put another way, instead of viewing religious behavior as distinctly "irrational" in common parlance, rational choice scholars find leverage by assuming it is quite instrumentally rational. Iannaccone (1995) outlines the rational choice project in religious studies by highlighting the importance of the economic maximizing actor which leads to parsimonious predictions that fit a variety of religious phenomena. And, Stark and Bainbridge (1987) erect a comprehensive theory of religion made up of formal hypotheses. A central axiom in their theory is that "humans seek what they perceive to be rewards and avoid what they perceive to be costs" (Stark and Bainbridge 1987:27).

Perhaps not surprisingly, many sociologists of religion have resisted the intrusion of rational choice perspectives. For instance, Bruce (1999:2) writes a scathing critique of Stark and Bainbridge's rational choice theory in attempt to "drive a stake through" the "vampire's chest." For many in the religious studies field, attempts to treat religious followers as economic consumers and religious bodies as profit seeking firms are both untenable and troubling (Bryant 2000; Chaves 1995). Much of their resistance stems from grand attempts of rational choice scholars to explain multiple realms of religious behavior.

Of the various types of religious behavior, the allocation of an individual's scarce dollars to a church clearly qualifies as neoclassically defined economic behavior (though not solely economic behavior, to be sure). It is therefore appropriate to test whether a rational choice perspective helps to explain the economic behavior of religious giving. To be clear, rational choice logic shuns the idea of voluntarily giving money away, especially when one could give little or nothing and still enjoy the benefits of the church. This scenario resembles a free rider dilemma.<sup>2</sup> Churches largely rely on the voluntary contributions of its members (Chaves 2004:36) and in many congregations, giving is kept anonymous (Hoge et al. 1996:7). From the perspective of rational choice scholars (and many financially struggling churches), collecting sufficient contributions does indeed create a dilemma. The rational choice perspective does not necessarily preclude contributing money for services one enjoys. But voluntarily giving generously, when one could still enjoy the benefits without giving generously, does defy rational instrumental logic.

Based on these arguments, then, it is possible to state a number of hypotheses related to the rational choice perspective. Stark and Finke (2000) bring a rational choice perspective to the study of religion by highlighting the role that monitoring plays in producing high levels of commitment in a church context. After proposing that larger churches must have less dense social networks in comparison to smaller churches, Stark and Finke predict less efficient monitoring of member behavior in large churches (Stark and Finke 2000:160). For instance, since fellow church members in a small congregation can easily notice whether or not an individual is present at a worship service, monitoring and sanctioning may be motivation enough for an individual not to sleep in on Sunday morning. Extending this monitoring prediction regarding size of church specifically to religious giving the following hypothesis obtains.

*Hypothesis 2.1: Members of smaller churches will give more generously than members of larger churches.*

Scheitle and Finke (forthcoming) more directly apply the monitoring mechanism to financial contributions in churches. They measure monitoring through the size of the church and

the mean level of friendships an individual has within the congregation. However, this assumes that financial details are shared freely among friends. Instead, Wuthnow (1994:140) finds that friends rarely share this kind of financial information. Additionally, Hoge et al. (1996:7) note that in most churches, the amount a person or family gives is kept confidential. Thus, I suggest that considering whether or not a church practices pledging is a better proxy that lends itself to testing the monitoring hypothesis.<sup>3</sup> Instead of relying on the assumed knowledge of friends' levels of giving and the subsequent sanctioning, being asked by church leadership to make a monetary pledge more directly represents the monitoring concept. In pledging churches, individuals are formally asked to commit to giving a certain amount for the coming year. To be clear, the actual giving levels are not necessarily visible to church leaders in pledging churches. However, a leadership team and clergy are often aware of how much people say they will give, thus increasing the visibility of giving which is necessary in order for monitoring and subsequent sanctioning to impact individual giving.

*Hypothesis 2.2: Individuals in pledging churches will give more generously than individuals in non-pledging churches.*

In a similar fashion, churches can also deliberately canvass members in order to encourage them to support the congregation's operating budget for the year. In the ACGS data, canvassing means contacting at least some if not all members of a church by phone or in person to talk about giving. Such heightened attention to who is planning to give is yet another proxy for heightened levels of visibility where monitoring and sanctioning would be likely to operate.

*Hypothesis 2.3: Individuals in churches that canvass members will give more generously than individuals in non-canvassing churches.*

As mentioned previously, Iannaccone's (1994) strictness hypothesis generates clear predictions regarding religious giving. Namely, the relatively committed religious followers that are willing to absorb the high costs of membership are expected to be generous monetary contributors to their church.

*Hypothesis 2.4: Individuals in stricter churches will give more generously than individuals in less strict churches.*

Hechter (1987) outlines a rational choice model for how groups are able to subsist on the commitment of members. One important factor is the group's relation to the market economy. Since goods for sale in the market bring monetary compensation, solidarity (or a willingness to sacrifice for the group) will be confined to groups that are not dependent on marketplace (Hechter 1987:52). Extending this logic to a church brings attention to whether or not the church receives funding from renting out the church gymnasium, for instance, or from a church endowment. If the market rewards the church for these activities, members may not feel compelled to give.

*Hypothesis 2.5: Individuals in churches that receive more funding from alternative market sources will give less generously than individuals in churches that receive less funding from alternative market sources.*

Religious individuals have the opportunity to give to a variety of causes, their congregation's operating budget being but one. Economists that study religious giving suggest that monetary contributions are substitutes for time spent volunteering for the church (Iannaccone 1990). Considering money is a scarce resource for most individuals, it would follow that money given to non-church causes might also be a substitute for money contributed to the church.

*Hypothesis 2.6: Individuals that give generously to non-church causes will give less generously to the church.*

As people decide how much to contribute to the church, a rational chain of thought would be to look around and consider how much others are able to give. In a congregation that has many high income members, an individual might feel her contribution would not make much of a difference or that others will likely give generously. In contrast, amid a low income congregation, that same individual's contribution will make a larger difference. Olsen and Caddell (1994:177) test this hypothesis at the individual level (predicting total dollars given) and find a significantly positive effect. Namely, "individuals reduce their giving when they see that other attenders have high incomes." However, Caddell and Olsen's data only include

congregations in one denomination (United Church of Christ), which were not randomly sampled. Additionally, the response categories on the questionnaire cap giving amounts at “\$15 per week or more,” a significant weakness in the data set. How does the following rational choice hypothesis fare in the more extensive data utilized in this analysis?

*Hypothesis 2.7: Individuals in churches with a larger proportion of wealthy individuals will give less generously than individuals in churches with a lower proportion of wealthy individuals.*

A general deduction from a rational choice framework would predict that individuals contribute to their church to the extent that they believe their contributions will be “put to good use.” In other words, if individuals trust the leaders of the congregation, if they feel the budget is appropriate or they are enthusiastic about the church programs, they will give more. This highlights a rational calculation on the part of the giver regarding how the contributed funds will be spent.

*Hypothesis 2.8: Individuals that feel their church will use their money wisely will give more generously than individuals that do not feel the church will use their money wisely.*

A similar hypothesis asserts that individuals will give more generously when the congregation is investing in the future. For instance, individuals in congregations that are paying off a mortgage may feel like their contributions are more imperative because the church has committed to continued operation in the future and needs the funds to meet its financial obligations.<sup>4</sup>

*Hypothesis 2.9: Individuals in congregations that are paying off a mortgage will give more generously than individuals in congregations that are not paying of a mortgage.*

### ***Sense of Community***

While both the individual religious and economic motives are important to consider, a sociological approach has something additional to say about the larger social context of the giving. Swedberg (1998:23) notes, “While economic theory...analyzes economic action in

general, sociology only analyzes economic action that is also oriented in its meaning to the behavior of others.” An economic actor may look inward to consider the tradeoff of giving generously and is tempted to free ride and the religious actor may look upward to contemplate the spiritual boons of giving, but the sociological actor casts her gaze to the surrounding congregation. Does she feel a sense of belonging, or a sense of community, coming from her congregation, and give generously as a result? Previous studies on religious giving have paid fair heed to the individual characteristics of religious givers. However this strain of research has yet to fully elaborate the social context of religious giving.<sup>5</sup>

Of course, the “social context” of generous behavior can take many forms. For instance, Healy (2004:389) examines the decision of family members to donate the organs of a recently expired loved one. Healy explains, “Rather than examine the altruistic authenticity of particular actions, I present a middle range framework for understanding the empirical variation in kinds of altruistic practices in a way that avoids strong assumptions about the motives of individual actors.” Healy accomplishes this by highlighting the size, scope and resources of 61 organ procurement organizations. Lichterman (2007:245) stresses the inadequacy of assuming religious beliefs as the primary “motive for action.” By doing so, “we learn less about the cultural and social context that are part of ‘religions’ as it is lived.” In this vein, I will go beyond individual level predictors and highlight yet another facet of an individual’s social context: sense of community.

Bellah (2006) highlights the importance of Weber’s idea of salvation religion’s “ethic of brotherliness” or “world-denying love” which closely resembles the “sense of community” being emphasized in this paper. Weber ([1915]1991) highlights the tension between the “brotherliness” found in congregations of salvation religion and the various spheres of modern society, including the economic sphere. He argues that magic religions, made up of familial social networks, transitioned into “a new community” noted for its “ethic of brotherliness.”

This ethic has simply taken over the original principles of social and ethical conduct which the ‘association of neighbors’ had offered ... These communities have known two elemental principles: first, the dualism of in-group morality and out-group morality ; second, for in-group morality, simple reciprocity: ‘As you do unto me I shall do unto you’ (Weber [1915]1991:329).

The economic implications of “ethics of brotherliness” directed towards in-group members include a moral obligation to give to those in distress, to give credit free of interest and to render services upon request. “All this followed the principle: your want of today may be mine of tomorrow. The principle was not, of course, rationally weighed, but it played its part in sentiment” (Weber [1915]1991: 329).

Such an economic system of reciprocity, devoid of rational calculation, is instructive in understanding modern day religious giving. While Weber, in this paper, does not specifically mention religious giving as an action taking place in these neighborly communities, religious giving represents a formal practice that meets other church members’ spiritual and material needs. In short, religious giving is an economic practice that exemplifies Weber’s “ethic of brotherliness.” Provided religious communities still practice an ethic of brotherliness, albeit to varying degrees, how are the economic actions of religious members impacted by the ethic of brotherliness?

Of course, when speaking of solidarity and religion, one must mention Émile Durkheim. In *Elementary Forms of Religious Life*, Durkheim ([1912]2001) suggests that religious life finds its origins in individuals worshiping representations of the group partially in response to the “collective effervescence” they experience when convening together. In *Suicide*, Durkheim ([1897]1951) suggests that levels of cohesion in various religious groups help explain varying rates of suicide. Andrew Greeley (1985:144) states all humans are engaged in a “manic ‘quest for community’.” More recent literature has confirmed that solidarity is a central aspect of religion. In *Congregations in Conflict*, Edgall Becker (1999:82) defines a “family church” as fostering a “general sense of well being, acceptance, and belonging. The phrases ‘a sense of belonging’ and ‘I feel like I really belong there’ recurred in many interviews.”

There is also evidence that cohesion can cause sacrificial behavior directed towards the group. Collins (2004) predicts “the higher levels of ritual intensity in collective activity, the more ... individuals will sacrifice to the group” (Collins 2004:169). With religious giving being a form of “sacrificing for the group,” Collins’ interaction ritual model points us towards the importance of emotions and solidarity. In a similar fashion, Lawler’s (2001) affect theory of social exchange also features actors that feel an “emotional buzz” from successful interactions. These positive emotions are then attributed to the appropriate group, which in turn increases commitment to the group in the form of making sacrifices for the group. Addressing broader concerns about caring behavior and informal volunteering in a literal neighborhood setting, Wuthnow (1996:267) highlights how caring behavior comes more naturally when the community is strong, “even if it takes time away from the business of making ends meet for ourselves and our families. Seeming natural, it can happen with less thinking, less introspection, less deliberation.” Wuthnow suggests that communities are intrinsically saturated with giving and caring behavior, but strong communities produce caring behavior without troubling actors with the calculation of a cost-benefit analysis.

Given this discussion, it seems important to outline some hypotheses about a congregation’s sense of community. Unfortunately, the ACGS data does not directly measure the sense of community one feels towards their church. ACGS respondents are, however, asked to react to the following statement, “If I had to change the congregation I attend, I would feel a great sense of loss.” While it is unclear how respondents interpret “sense of loss,” the term resembles an emotional reaction that may very well tap into the sense of community one feels towards their church.

*Hypothesis 3.1: Individuals that would feel a greater sense of loss (if they were to leave their congregation) will give more generously than individuals that would feel a relatively smaller sense of loss.*

While the ACGS data fail to provide a satisfactory measure of church cohesion, the Social Capital Benchmark Survey provides a much better measure of the “sense of community” members feel towards their place of worship, rendering the following hypothesis testable.

*Hypothesis 3.2: Individuals that feel a “sense of community” towards their local congregation will give more generously than those that do not feel a “sense of community.”*

Closely related to the sense of community one feels from their church is the amount of trust individuals have towards members of their congregation. Trust is an important element of any cohesive relationship, and serves as a satisfactory test of the solidarity hypothesis.

*Hypothesis 3.3: Individuals that trust members of their congregation more will give more generously than those that have lower levels of trust in members.*

### **Data and Methodology**

In order to test hypotheses 1.1-3.1 of this paper, I use data from the American Congregational Giving Study.<sup>6</sup> The study randomly selected 125 congregations from five different denominations (which were not randomly selected), totaling 625 separate congregations. The five selected denominations are Assemblies of God, Southern Baptist, Evangelical Lutheran Church of America (ELCA), Presbyterian U.S.A, and Catholic. Researchers compiled an array of descriptors for each congregation and attempted to survey thirty randomly selected members from each congregation. The combined data yield an impressive 10,902 respondents along with a detailed description of each respondent’s congregation.

The dependent variable of interest in this paper is the logarithmic transformation of the proportion of the respondent’s income that is contributed to his/her congregation through regular weekly giving and through capital campaigns. Individuals give on average 64 percent of their total giving dollars to the church through regular weekly offerings and 9 percent to their church’s capital campaigns, totaling about 72 percent of their giving going directly to their church (see Table 2). The independent variables in this analysis include both congregational level

descriptions and individual level characteristics (see Appendix 1 for descriptive statistics). The following analysis on the ACGS data includes only those respondents that gave more than zero dollars to their church.<sup>7</sup>

[Table 2 about Here]

The nested structure of the ACGS data, where both individual variables and congregational variables are present, make it appropriate to use a hierarchical linear model (HLM). The goal of this kind of multi-level analysis is to predict the value of a dependent variable as a function of predictor variables from more than one level (Luke 2004, Snijder and Bosker 1999). Differing from standard OLS regression, the HLM model includes an error term for each level in the data. This corrects for the potential dependency of residuals from individuals within the same congregation, which would be a violation of OLS regression. In order to specify the random intercept model, I present an equation at each level.

$$\text{Level 1: } \log(Y_{ij}) = \beta_{0j} + \gamma_{10}x_{1ij} + \dots + \gamma_{p0}x_{pij} + R_{ij}$$

$$\text{Level 2: } \beta_{0j} = \gamma_{00} + \gamma_{01}z_{1j} + \dots + \gamma_{0q}z_{qj} + U_{0j}$$

In these models,  $Y_{ij}$  represents the proportion of income the individual contributes to church. The dependent variable is transformed into logarithmic form to satisfy normality of residuals and constant variance assumptions. The parameter  $\gamma_{h0}$  ( $h=1, \dots, p$ ) are the coefficients for individuals level variables  $x_{pij}$ , while  $\gamma_{0h}$  ( $h=1, \dots, q$ ) are the coefficients for congregational level variables  $z_{qj}$ . The subscript  $j$  indicates that a separate level-1 model is being estimated at each level of  $j$  level-2 units (or congregations). Each congregation may therefore have a different average rate of giving which is represented by  $\beta_{0j}$ . The variable  $R_{ij}$  is the residual or error term, representing the individual level variance in the model.

The level 2 part of the model indicates that the random intercept  $\beta_{0j}$  is a function of level-2 variables  $z_{qj}$ . The parameter  $\gamma_{00}$  represents the value of the average level-1 dependent variable, controlling for level-2 congregational variables. The parameter  $U_{0j}$  represents the error term at the congregational level. Combining the models leads to the following random intercept HLM regression model to be featured in this analysis.

$$\log(Y_{ij}) = \gamma_{00} + \gamma_{10}x_{1ij} + \dots + \gamma_{p0}x_{pij} + \gamma_{01}z_{1j} + \dots + \gamma_{0q}z_{qj} + U_{0j} + R_{ij}$$

The regression parameters,  $\gamma_{h0}$  ( $h=1, \dots, p$ ) and  $\gamma_{0h}$  ( $h=1, \dots, q$ ) have the same interpretation as unstandardized regression coefficients for a logarithmic dependent variable, in that a unit increase in  $x_h$  (or  $z_j$ ) leads to a  $\gamma_{h0}$  (or  $\gamma_{0h}$ ) percent change in  $Y$  controlling for the remaining variables in the model.

Data from the Social Capital Benchmark Survey of the Saguaro Seminar is used to test the remaining hypotheses (3.2-3.3) concerning the sense of community.<sup>8</sup> This study was developed to highlight social capital topics of interest and surveys a random national sample as well as 40 community samples. The data is weighted to reproduce the population distribution of gender, age, education, race and ethnicity and is weighted by the number of adults and telephone lines in the house. The total sample size is 29,233.

Since the Social Capital survey is not solely targeting religious behavior, it is not possible to control for the same number of detailed variables as in the ACGS analysis. Nonetheless, the dependent variable is the amount one contributes to a religious cause or church as a proportion of income.<sup>9</sup> An ample list of controls is included, such as standard demographic and a few variables that pertain to religious life (see Appendix 2 for Social Capital descriptive statistics). The Social

Capital data will be analyzed using OLS regression of the log transformed dependent variable.

This analysis only includes respondents that gave something.<sup>10</sup>

## Results

Both data sets show strong evidence in support of the religiosity hypotheses (see Table 4 and 5). Controlling for everything else in the model, individuals that consider themselves more religious and believe only followers of Jesus Christ can be saved give significantly more. The verdict for the rational choice hypotheses is more mixed. Failing to support rational choice hypotheses, the size of church, pledging status of church, strictness and the impact of alternative market income (Hypotheses 2.1-2.5) have no statistically significant effect on individual giving. On the other hand, in support of rational choice hypotheses, individuals that attend churches that canvass members for pledges give more and individuals at churches with an endowment give less. These findings provide mixed evidence on the notion that religious giving is driven by more formal monitoring techniques (Stark and Finke 2000; Scheitle and Finke forthcoming), fail to confirm strictness predictions (Iannaccone 1994) and provide conflicting evidence that church receipts from market sources crowd out giving (Hechter 1987). The substitutability effect (Hypothesis 2.6) is soundly refuted with strong significance in the positive direction; individuals that give more to non-church causes also give more to their church. And Hypothesis 2.7 reveals that the percentage of members with incomes over \$100,000 does not impact individual giving. The data do support more general rational choice predictions (Hypotheses 2.8-2.10). Namely, individuals give more when they believe their money is being put to good use, such as paying off a mortgage.

[Table 3 about Here]

The solidarity hypotheses (3.1) tested with ACGS data is supported and benefits from the ability to control for all other variables in the model. Individuals that think they would feel a “sense of loss” if they were to leave their church give significantly more than those that would not. However, the ACGS operationalization of solidarity is ambiguous and offers insufficient

evidence in favor of the solidarity effect. The Social Capital survey enables a more direct test of the “sense of community” hypothesis. The social capital model (see Table 4) supports the sense of community hypothesis, in that, individuals that report feeling a sense of community with church members and trusting other members of the church give more. Equally important, the effects are each statistically significant after controlling for numerous religious and demographic variables.

[Table 4 about Here]

Both models control for variables that need to be considered when looking at religious giving. Individual income, gender, age, marital status, number of children and education level are controlled for. Women and less educated individuals tend to give less while older people tend to give more. Income does have a statistically significant, though very small, curvilinear effect where initial increases in income depress giving but giving eventually rises as income rises. Schervish and Haven (1995) discuss this u-shaped relationship between income and charitable giving. It is evident that there are significant and large denominational effects. In the ACGS data, individuals that are members of an Assemblies of God, Southern Baptist or Presbyterian churches give more than Catholics, after controlling for everything else. In the Social Capital data, Protestants and “other Christians” give more than “Jewish and other religions.”<sup>11</sup> The ACGS model controls for tithing and the total receipts of each congregation. Individuals that attend churches that encourage the tithe (10 percent of ones income) give no more or less than those that don’t and individuals at churches with larger total receipts give more (but with a very small positive coefficient). Both data sets control for church attendance and ACGS controls for volunteering for the church, yielding a significantly positive impact on giving. The Social Capital data also finds significant positive effects for being a member of the church or synagogue, participating in additional church activities, and being involved in other religious organizations.

## **Conclusion**

Weber's definition of social action nicely addresses various aspects of religious giving. The ideal types of value rational and instrumental rational action help sort out the individual level determinants of giving. Hypotheses were generated and tested for each ideal type. The strong impact of religiosity confirms previous findings that strong religious belief does in fact induce giving. Rational choice hypotheses receive mixed support. Namely, individuals do seem to care about how their contributions will be used. However, social monitoring does not seem to drive giving behavior. Also giving to non-church causes is not a substitute for giving to the church and the income of other church members does not impact individual giving. In sum, the findings from this paper indicate that, of the individual level approaches, the value-rationality or religious aspects of giving show more promise in explaining religious giving. Qualitative analysis is most likely necessary to test more nuanced hypotheses of this sort.

Zelizer's (2005) work on the overlapping of economic and intimate realms provides a promising point of departure for this kind of qualitative approach. It confirms that individuals are adept at navigating the conflicting and contested realms of their lives, which in this case, are the religious and economic realms. However, her analysis is devoted to the perspective of social scientists and legal professionals, as they try to make sense of everyday actors. Resituating the level of analysis to the actual actors is likely to unearth a more complex repertoire of meaning making. In what way are the monetary transactions of religious giving imbued with cultural symbolism (Zelizer 1994)? Under what circumstances do actors evoke the logic of the market as opposed to the rationale of a higher realm of existence? From this perspective, the rational choice logic of the market is merely one paradigm available to worshipers in making sense of their behavior, albeit a powerful and ubiquitous paradigm.

Beyond the individual level, Weber also stresses the import of the larger social context. I have demonstrated that the sense of community one feels towards their congregation is a distinct aspect of the social context that deserves a closer look. The evidence that solidarity induces giving makes a contribution to economic sociology which suggests economic behavior is

embedded in networks of social relations (Grannovetter 1985). This paper provides evidence that one aspect of this embeddedness is the solidarity one feels towards a network of relations. This elaboration of embeddedness exemplifies the role of emotions in the economy (Berezin 2004). As argued, solidarity with fellow congregants induces generous giving and one possible mechanism of this process would be emotional in nature (Lawler 2001). A benefit of this hypothesized emotional link between solidarity and religious giving is that it bypasses the monitoring mechanisms evoked to explain religious giving (Scheitle and Finke forthcoming). In many circumstances (though not all), religious giving is not a realm of behavior where monitoring is likely to operate. Namely, the religious giving environment is often intentionally kept anonymous (Hoge et al. 1996:7) and financial behavior is a sensitive topic that most Americans keep to themselves (Wuthnow 1994).

These findings also show potential generalizability to a broader range of non-profit organizations. Many non-profit organizations are similar to churches in that they depend on the voluntary contributions of donors. Fundraisers are perpetually looking for ways to induce generous contributions and the religious giving example provides a case study where individuals are confronted with the opportunity to give as often as they attend a church service. While the religious context of giving to the church is certainly distinct to this case, the impact of solidarity on giving would be likely to operate independent of the religious characteristics.

In sum, religious giving resides in a complex arena of social behavior, where individual religious and economic motives can potentially pull in opposing directions. While giving amounts are not especially visible to the surrounding congregation, God is watching, and the religious meaning of givers takes this into consideration. At the same time, giving money is an economic decision so the rational choice considerations must also be accounted for. And as this paper demonstrates, social relations within the surrounding congregation also shape the giver's behavior. Each component should be considered when addressing this common religious and economic experience for a significant portion of Americans.

**Table 1: Mean Individual Percentage of Income Contributed to Church by Denomination of Individual**

<b>Denomination</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Freq.</b>
Assemblies of God	9.0%	9.0%	1,430
Southern Baptist	6.9%	6.4%	1,422
Catholic	3.2%	7.0%	1,681
Evangelical Lutheran Church in America	3.9%	5.1%	1,889
Presbyterian (U.S.A.)	4.1%	4.8%	1,861
Total	5.20%	6.8%	8,283

Source: American Congregational Giving Study, Member Questionnaires (1993)

**Table 2: Mean Giving to Various Causes as a Percentage of Total Giving**

	<b>Mean</b>	<b>Std. Dev.</b>	<b>Cumulative mean</b>
regular weekly giving	63.6%	24.5%	63.6%
capital campaigns	8.6%	13.3%	72.2%
denominational causes	7.5%	11.3%	79.7%
religious causes outside of denomination	7.4%	12.6%	87.1%
nonreligious causes	13.0%	16.6%	100.1%

Source: American Congregational Giving Study, Member Questionnaires (1993)

**Table 3: Multi-level Regression Analysis on Logarithm of Proportion of Income Given to Church**

<u>Hypothesis</u>	<u>variable</u>	<u>Coef.</u>	<u>z</u>
1.1	religious	0.207***	6.96
1.2	jc_save	0.163***	6.11
2.1	size_ch	-0.000	-1.52
2.2	pldng_ch	-0.035	-0.98
2.3	canvass	0.061*	1.72
2.4	strict	0.004	0.10
2.5	investmnts	-0.000	-0.09
"	rent_fees	-0.002	-0.80
"	endow	-0.064*	-1.79
2.6	givnchrch_perc	0.059***	12.11
2.7	wealth_ch	0.001	0.23
2.8	appr_budgt	0.079***	2.83
"	trust_ldrs	0.081***	2.98
"	enthus_prg	0.046	1.61
2.9	mortgage	0.122***	3.83
3.1	sns_of_lss	0.054**	2.23
	mean_inc	-0.007***	-11.00
	mean_inc2	0.000***	9.69
	gender_fm	-0.143***	-6.08
	age	0.019***	19.82
	married	0.044	1.43
	kids	-0.038***	-3.13
	hs	-0.138***	-3.38
	somecollege	-0.102***	-2.86
	collgrad	0.008	0.23
	graduate	dropped	dropped
	aog	0.592***	8.07
	sbap	0.316***	4.78
	elca	-0.287***	-4.61
	pres	0.058	1.27
	cath	dropped	dropped
	tithe	0.023	0.43
	tfl_recpts	0.000*	1.91
	freqattend	0.649***	21.95
	volunteer	0.022***	11.06
	constant	-5.78	
	N	7,244	

Source: American Congregational Giving Study (1993)

\*significant at 10%; \*\* significant at 5%; \*\*\* significant at 1%

**Table 4: OLS Regression Analysis on  
Logarithm of Proportion of Income Given to  
Church**

<u>Hypothesis</u>	<u>variable</u>	<u>Coef.</u>	<u>t</u>
1.1	rel_imp	0.298***	6.47
3.2	sns_of_comty	0.151**	2.18
3.3	trust_chrch_ppl	0.117***	2.75
	prot	0.248***	2.59
	cath	-0.107	-1.09
	othr_chrstn	0.281***	2.68
	jew_othrrlgn	(dropped)	
	gender_fm	-0.285***	-8.1
	age_1834	(dropped)	
	age_3549	0.143***	3.13
	age_5064	0.317***	5.98
	age_65	0.477***	8.2
	mean_inc	-0.013***	-14.9
	mean_inc2	0.000***	11.45
	married	0.21***	5.2
	kids	-0.019	-1.13
	lths	-0.406***	-4.26
	hsgrad	-0.249***	-4.49
	somecollege	-0.091**	-2.01
	graduate	(dropped)	
	brcl	0.058	1.09
	rel_member	0.426***	8.66
	rel_atnd_wkly	0.56***	13.89
	relpart2	0.514***	12.31
	grprel	0.268***	6.28
	constant	-6.023	
	r <sup>2</sup>	0.31	
	N	6,864	

Source: Social Capital Community Benchmark  
Survey of the Saguaro Seminar (2000)

\* significant at 10%; \*\* significant at 5%; \*\*\* significant  
at 1%

## Appendix 1. Descriptive Statistics for American Congregational Giving Study at Individual Level

<u>variable</u>	<u>variable description</u>	<u>N</u>	<u>Mean or %</u>	<u>SD</u>
loggive	logarithm of the portion of income given to church	8,137	-3.53	1.22
religious	"My whole approach to life is based on religion." (1=AWS)	10,682	0.79	----
jc_save	"Only followers of Jesus Christ can be saved." (1=SAWS)	10,614	0.47	----
size_ch	size of church individual attends	10,659	387	595
pldgng_ch	pledging church (1=church uses pledge or commitment cards)	10,902	0.56	----
canvass	canvass (1 = church canvasses members)	10,835	0.34	----
strict	some form of abstinence is stressed- no alcohol, gambling, tobacco, etc (1=yes)	10,902	0.5	----
investmnts	money from investments in last year (in \$1,000s)	10,902	\$6.14	23.889
rent_fees	money from rent and fees in last year (in \$1,000s)	10,886	\$3.09	8.188
endow	Church has endowment. (1=yes)	10,889	0.29	----
givnchrch_perc	percentage of income given to non-church	9,540	1.64	2.74
wealth_ch	Percentage of church members with income of \$100,000 or more.	10,769	2.45	----
appr_budgt	Budget priorities of congregation are appropriate. (1 = AWS)	10,637	0.7	----
trust_ldrs	Level of trust in leaders of your congregation regarding the handling and allocation of funds (1 = high trust)	10,877	0.71	----
enthus_prg	How much enthusiasm do you feel, in general, about the work and programs of your congregation? (1 = high enthusiasm )	10,835	0.73	----
mortgage	Did congregation pay a mortgage debt in last year?	10,879	0.42	----
sns_of_iss	"If I had to leave my congregation, I would feel a great sense of loss." (1=SAWS)	10,734	0.44	----

**Appendix 1 continued. Descriptive Statistics for American Congregational Giving Study at Individual Level**

		<u>N</u>	<u>Mean or</u> <u>%</u>	<u>SD</u>
mean_inc	mean center of income: income - mean of income or 41.808 (in \$1,000s)	10,171	\$0.00	30.915
mean_inc2	mean center of income squared	10,171	\$955.67	2444.57
gender_fm	gender (1=female)	10,794	0.61	----
age	age	10,828	53	----
married	marital status (1 = married)	10,827	0.75	----
kids	number of children	10,777	0.73	1.1
hsgrad	high school graduate	3,237	0.30	----
somecollege	some college	3,755	0.35	----
collegegrad	college graduate	2,281	0.21	----
graduate	some graduate school	1,477	0.14	----
aog	Assemblies of God	1,915	0.18	-----
sbap	Southern Baptist	1,883	0.17	-----
elca	Evangelical Lutheran Church of America	2,194	0.20	-----
pres	Presbyterian	2,470	0.23	-----
cath	Catholic	2,440	0.22	-----
tithe	1 = church encourages the tithe	10,826	0.35	----
tll_recpts	total church receipts for the last complete fiscal year (in \$1,000's)	10,902	\$266.62	326.411
freqattend	frequent attender (1 = attends worship service once a week or more)	10,776	0.74	----
volunteer	number of hours volunteered at church in last month	10,675	3.9	----

Source: American Congregational Giving Study (1993)

N=number; SD= standard deviation; AWS=agree with statement, SAWS=strongly agree with statement

## Appendix 2. Descriptive Statistics for Social Capital Community Benchmark Survey of the Saguaro Seminar

<u>variable</u>	<u>variable description</u>	<u>N</u>	<u>Mean or %</u>	<u>SD</u>
givevlog	logarithm of the portion of income given to church or religious causes	15,950	-4.36	1.5
rel_imp	Religion is very important in my life. (1=SAWS)	29,096	0.60	
sns_of_cmtly	Place of worship gives you a sense of community? (1=yes)	13,143	0.80	----
trust_chrch_ppl	How much you can trust people at your church or place of worship (1 = trust them a lot)	23,428	0.72	----
prot	Protestant	12,955	0.52	----
cath	Catholic	7,211	0.29	----
oth_chrstn	other type of Christian	3,323	0.13	----
jew_othrrlg	Jewish and other religion	1,410	0.06	----
gender_fm	gender (1=female)	29,233	0.59	----
age	age	28,524	45	----
mean_inc	mean center of income: income - mean of income or 50.864 (in \$1,000s)	26,216	0	31.343
mean_inc2	mean center of income squared	26,216	982.35	1,165.84
married	married (1=yes)	29,019	0.52	----
kids	number of children	29,104	0.77	1.2
lths	less than high school degree	2,524	0.09	----
hsgrad	high school diploma	7,236	0.25	----
somecollege	some college (some college, assoc. degree and bachelor's degree)	14,297	0.50	----
graduate	some graduate work	4,807	0.17	----
frnd_diff_rel	Has personal friend with a different religious orientation.	28,509	0.80	----
rel_mem	church or synagogue member	24,978	0.64	----
rel_atnd_wkly	how often you attend religious services (1=every week or more often)	24,864	0.39	----
prtcp_chrch_actv	participate in church activities besides services (1 = yes)	28,919	0.40	----
prtcp_org_rel	participate in organization affiliated with religion besides your place of worship (1=yes)	29,188	0.16	----

Source: Social Capital Community Benchmark Survey of the Saguaro Seminar (2000)  
N=number; SD= standard deviation; SAWS=strongly agree with statement

## Notes

1. The terms “cohesion” and “solidarity” are used interchangeably with the term “sense of community” for the remainder of this paper.
2. Biddle (1992) estimates that 70 percent of aggregate congregational expenditures support the congregation’s own “mutual benefit activities,” or its club goods. “Congregations...serve their membership in the same way that many secular clubs and organizations do, providing opportunities for socializing, recreation, organizational involvement, and so on” (Biddle 1992:125). An average of thirty percent of church funds is devoted to philanthropic purposes. Philanthropy is defined as meeting the material needs of congregation members and non-members alike. From this perspective, individual religious giving is more aptly viewed as a free rider dilemma (highlighting the fact that contributions are largely enjoyed by church insiders) as opposed to an altruism story (where the giver is not directly benefited).
3. An ideal measure to test whether social monitoring and sanctioning explains religious giving would be to ask religious individuals whether they know how much others in their congregation are giving. Only in churches with individuals that know others’ giving amounts would monitoring and sanctioning among members be a possible explanation.
4. An alternative explanation might be that church leaders that decide to take out a mortgage for a new church home or capital expansion already feel confident their members are giving generously. In a sense, the decision to take out a mortgage is a result of generous giving.
5. This is not intended to shortchange the work that has been done on the importance of one’s denomination (Chaves 1999; Hoge 1994; Hoge and Yang 1994; Hoge et al. 1996). I also acknowledge that Iannaccone’s (1994) strictness hypothesis takes on an aspect of the givers social context, though this paradigm still relies on the cost-benefit analysis of individuals.
6. The data were downloaded from the Association of Religion Data Archives, [www.TheARDA.com](http://www.TheARDA.com), and were collected by Dean Hoge, Charles Zech, Patrick McNamara and Michael Donahue.
7. 146 respondents reported giving zero dollars, while 8,137 gave something. In order to satisfy normality assumptions and constant variance of residuals, the respondents that gave nothing were dropped from the analysis. Theoretically, this paper primarily considers *how much* individuals give and is less interested in the binary behavior of giving nothing versus anything. Nonetheless, multilevel mixed-effects logistic regression was performed and the results indicate no religiosity impact, no canvassing impact, endowment increases chances of giving, no impact of giving to other religious causes, no mortgage impact, a negative and significant impact on the income level of church members, and a marginal “sense of loss” impact. Otherwise, the logistic results mirror the forthcoming regression results. However, the noted discrepancies do suggest the need for further examination of the differences between treating giving as a binary variable and as a continuous variable. Additionally, running the multi-level regression model on the full data set (forming a non-normal distribution of log giving) differs from the presented results in that the canvassing and endowment hypotheses are not met, while the size of church hypothesis is met but with a very small negative coefficient.
8. These data were also downloaded from the Association of Religion Data Archives at [www.TheARDA.com](http://www.TheARDA.com).
9. This measure of giving differs slightly from the ACGS measure in that the Social Capital dependent variable includes giving to all religious causes. Table 2 from the ACGS data shows that individuals give on average 15 percent of their total giving to non-church yet still religious causes (8 percent to denominational causes and 7 percent to religious causes outside the denomination). Therefore, we could roughly estimate that the dependent variable for the Social Capital data (giving to religious causes)

accounts for an additional 14 percent of one's income given away than the dependent variable used for the ACGS data.

10. 1,307 respondents that give zero dollars are dropped in order to meet normality of the dependent variable and constant variance of residuals assumptions of OLS. The logistic regression shows that those that feel a sense of community to their church and trust members of their church are more likely to give than those that do not.

11. The religious preference categories "Jewish" and "other religion" are combined in the analysis in order to minimize collinearity problems in the OLS model. When each individual religious category dummy variable is included in the model, the VIF scores exceed desirable levels. Combining "Jewish" and "other religion" does not affect the model's results in any significant way. Respondents that self identify with "no religion" are automatically dropped out of the regression analysis due to the survey design.

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