

Tithing: An examination of religious charitable giving in America

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The concept of religious tithing - giving ten percent or more of one's income to religious organizations - permeates ancient and contemporary religious literature. Yet, the degree to which households apply this construct in their charitable giving practices remains unclear. This study examines the practice of tithing using data from a national expenditures survey including 56,663 households. Despite the pervasiveness of the tithing concept, religious donors did not appear to be targeting a specific ten percent giving level. This may have resulted from varied definitions of income for tithing purposes or the presence of small charitable gifts made without reference to income. While the likelihood of religious giving increased with income, the likelihood of tithing fell dramatically. As a group, tithers had less income, but were wealthier, more educated, older, and gave more to non-religious charity than did other households. Religious tithers who also gave to non-religious charities were wealthier, older, and more highly educated than tithers who gave only to religious organizations.

INTRODUCTION

Religious tithing is an ancient concept. The English word “tithe” originates from the Old English word for tenth, *teogotha* (American Heritage Dictionary 2000). The Hebrew word, *masser*, and the Greek, *dekate*, both translated as tithe in the Bible, mean “a tenth part”. The most common use of the Greek term *dekate* in Archaic and Classical Greek referred to the offering of one-tenth of the spoils of battle to the gods. Several votive statues of the Athenian acropolis bear the inscription *dekate*, likely indicating their source of funding (Keesling 2003).

The concept of tithing is prominent in a variety of Christian denominations and transcends Judeo-Christian faiths (Lacewell, Liddell, and Liddell 2001). Abraham, a primary patriarchal figure in Jewish, Christian, and Islamic traditions, gave a tenth part to the priest Melchizedek following a victory in battle (see Genesis 14:17-20). The Mosaic Law provided formal codification of tithing practice (see Numbers 18:21-32). References to tithing are common in modern Christian literature and teaching (Boddie and Thirupath 2005; Kendall 1982).

Commonly, denominations define a tithe as referring to contributions given to the church. However, some groups hold that a tithe may go to support both the church and other charitable causes (Johnson and Cornell 1972). Although per capita religious giving has increased in the last ten years, some have suggested that the notion of giving a fixed percentage of one’s income is becoming less common within religious congregations (Chaves 2002), while others indicate that the popularity of the tithing concept has grown (Ronsvalle and Ronsvalle 2003). Such variety of opinions indicates that making further investigation into the practice of giving at the ten percent level may be beneficial.

Given the ambiguity in the role of ten percent giving in religious and non-religious charity, this paper investigates 1) the degree to which religious and non-religious charitable giving clusters around the ten percent level using either before-tax or after-tax measures of income and 2) the demographic factors linked to giving at least ten percent of income to religious organizations.

To the extent that tithing norms drive religious charitable giving, they have significant economic importance. Religious charitable giving is by far the largest and most widespread component of the over 188 billion dollars in annual donations made by individuals, exceeding all other forms of individual charitable giving combined (Giving USA 2005: 62; Van Slyke and Brooks 2005). Voluntary gifts constitute 84% of all income to religious organizations in America (Brooks 2004). Not only is religious giving significant, it continues to grow, expanding nearly 70% during the nineties with similar periods of rapid expansion during the 70's and early 80's (Giving USA 1999). Moreover, religious giving is frequently linked to other civic behaviors and greater engagement in public life (Loveland, Jones, and Park 2007; Park and Smith 2000; Putnam 2000) and was the original funding vehicle for many charitable organizations operating in the nonprofit sector today (Chaves 1999; Hall 1992). As a result, further exploration of the relevance of the ten percent construct and the characteristics of those who give at this level becomes particularly significant.

LITERATURE REVIEW

Scholars find that self-reported tithing and the practice of religious giving usually increases charitable giving to both religious and non-religious causes (Chaves 2002; Forbes and Zampelli 1997; Loveland, Jones, and Park 2007). Yet the degree to which the ten percent level represents a shared norm for giving is rarely the focus of systematic analysis.

The few studies that specifically examine tithing or religious giving by income percentage indicate that a giving threshold may exist, but struggle to define what that marker may be. For instance, Harbaugh's (1996) economic model of tithing indicates that reporting charitable gifts as a percentage of income, under certain assumptions, can maximize giving. Similarly, an experimental test involving 66 religious participants indicated that they displayed an income elasticity in charitable giving that "closely approximates what one would expect from observance of an obligation to tithe (i.e., giving as a constant percent of income resulting in an elasticity equal to 1)" (Eckel and Grossman 2004: 284). In addition, an economic study of religious tithing using a phone survey of 1200 Latter-Day Saints indicated that individual definitions of income for tithing purposes did not generally follow self-serving bias (Dahl 1999), and that people generally defined income subject to tithing on a cash realization basis (Dahl and Ransom 2002). In this way, research points to a common standard for religious giving as opposed to subjective individual tithe calculations, but there has been little analysis of the ten percent level as a giving threshold. In the present study, we examine the ten percent benchmark as a reliable cut point for either religious giving or mixed giving to religious and non-religious groups.

Likewise, income remains an important factor in charitable giving and research indicates that levels of giving often differ by income bracket (Andreoni and Scholz 1998; Gittell and Tebaldi 2006; James and Sharpe forthcoming-a). Yet we do not know specifically how income impacts giving to religious and secular charities at the ten percent level. As a result, we ask if the ten percent level of religious giving might be practiced more within particular income categories.

Similarly, we do not know if the ten percent marker is equally as salient for those who

give to both religious and non-religious charities as it is for strictly religious givers. Indeed, scholars have found different patterns in those who give exclusively to religious charities and those who bridge their religious practices into the civic world (Beyerlein and Hipp 2006; James and Sharpe forthcoming; Wuthnow 1999). For instance, giving strategies have been found to vary by religious tradition, frequency of attendance, income, education, and civic engagement (Beyerlein and Hipp 2006; Lam 2002; Loveland et al. 2007). These distinctions become particularly important when they reflect different frameworks for linking religious engagement to secular charitable activity (Jones 2006; Regnerus, Smith, and Sikkink 1998; Wuthnow 1999). As a result, we ask if these differences persist around the ten percent level of giving. We investigate the extent to which exclusively religious giving tithers, mixed giving tithers, and non-tithers differ in socio-economic and demographic characteristics.

DATA AND METHODS

Data come from the Bureau of Labor Statistics' Consumer Expenditure Survey (CE), which is one of the richest sources of detailed information on income and expenditure statistics for households. The CE is a rotating panel survey. Each household reports expenditures for five consecutive quarters and then drops from the survey. Each quarter a new panel of households replaces the 20% of households that have completed a final fifth quarter report. Because religious tithing takes place only in a very small percentage of the population, and because the desired analysis requires examining smaller subsets of this group, we seek to capture a large number of households. Consequently, the dataset includes all complete income reporters making a 5th quarter report during the 10-year period from the second quarter of 1995 through the first quarter of 2005. This sample contains 56,663 unique households. We convert all dollar figures to constant 2005 dollars using the Consumer Price Index and include dichotomous variables for

each year to control for variation between years in a fixed effect model.

Changes to the CE over the course of ten years add special nuances to the resulting dataset. For the three quarters of data from 1995, the CE truncates certain income and asset subcomponent values at a \$100,000 maximum. In subsequent surveys, the CE instead top-codes extreme values with the average of all reported values above the critical level. For surveys prior to the 2nd quarter of 2001, households reported charitable giving information only in the 5th quarter interview. This 5th quarter question asked households about total giving amounts for the previous 12 months. Beginning in the 1st quarter of 2001, households reported monthly charitable giving amounts during each quarterly interview. This increase in the frequency of inquiry appears to have increased the number of small gifts captured by the survey. Slightly more households reported giving than in the pre-2001 annual surveys, but the average annual giving amounts were smaller. Because this paper focuses on relatively large contributors, these changes to the CE methodology do not appear to introduce relevant bias. The results reported in this paper are substantially identical when dropping any of the heterodox survey periods.

Up to the 1st quarter of 2001, charitable giving information resulted from answers to the following five questions.

1. During the past 12 months, how much were contributions to church or other religious organizations, excluding parochial school expenses, made by you (or any members of your [household])?
2. During the past 12 months, how much were contributions to charities, such as United Way, Red Cross, etc., made by you (or any members of your [household])?
3. During the past 12 months, how much were contributions to educational organizations made by you (or any members of your [household])?

4. During the past 12 months, how much were other contributions made by you (or any members of your [household])?

In this paper, answers to the first question constitute religious charitable giving and the sum of answers to the remaining three questions qualifies as non-religious charitable giving. Beginning in 2001, charitable giving information resulted from the following four questions:

Since the 1st of (*month, 3 months ago*), have you (or any members of your [household]) given any money by cash, checks, money orders, or credit cards to benefit –

(1) Educational institutions

(2) Religious organizations, including churches, temples, and mosques, but not including parochial schools

(3) Charities and all other organizations

In this paper, responses to the second question constitute religious charitable giving while answers to questions 1 and 3 qualify as non-religious charitable giving.

We also examine income variables to understand how levels of disposable income impact the amount one gives and if giving ten percent of income is practiced to a greater degree within particular income brackets. The variable “liquid assets” refers to the sum of all household checking accounts, brokerage accounts, savings accounts, and securities, such as stocks, mutual funds, private bonds, government bonds or Treasury notes. The income variable includes all sources of reported income such as wages, government transfers, interest, capital gains, etc.

We first analyze the descriptive characteristics of the income-giving segments around the ten percent income-giving level commonly associated with tithing. Then, to establish the parameters of the overall pattern, we model the percentage of the donor population in each 1% income-giving increment as a function of the increment midpoints. Using ½% steps up to the

final increment at 19%-20% provides 39 observations. The best-fit standard model, evaluated by analysis of residuals and R^2 , is an exponential regression model. We transform the exponential regression model as a log-log equation and estimate by least squares regression. The resulting expression is

$$\ln Y_i = \alpha + \beta_2 \ln X_i + u_i$$

where Y_i represents the proportion of donors inhabiting a particular income segment and X_i is the midpoint of the income segment (e.g., 9.5 for the segment from 9% to 10%). We then compare the difference between our predicted outcome and the observed outcome, to consider if values at and immediately after the critical point reflect a substantial increase from the normal trend. Finally, we attempt to uncover evidence of bunching around the ten percent level by visually inspecting the cumulative density graphs for all observations.

To understand more fully how ten percent religious givers differ from religious donors in general, we employ a multinomial logit model using maximum likelihood analysis categorizing religious giving households as exclusively-religious giving tithers, mixed giving tithers, or non-tithing religious donors. As our dataset contains no self-reported religious affiliation, the “tither” label is here simply a convenient descriptor for those giving ten percent or more of after-tax income to religious organizations. We define exclusively religious tithers as those giving at least ten percent of after-tax income to religious organizations while giving nothing to other charities. Mixed-giving tithers are those giving at least ten percent of after-tax income to religious organizations, who also give to non-religious charity. Non-tithing religious donors give to religion, but at a level less than ten percent of after-tax income. We consider the influence of respondent’s age, race (black v. non-black), income (rounded to the nearest \$1,000), liquid assets (rounded to the nearest \$1,000), education level (compared to the base case of a high school

graduate), home ownership, urban residence, and the presence of minor children in the home (Gittell and Tebaldi 2006).

RESULTS AND DISCUSSION 1: TEN PERCENT AS AN OBSERVED NORM

Do donors target the ten percent income-giving level as a compliance norm? Tithing, of course, does not prohibit additional giving beyond the ten percent level. We might well expect the tithing concept to influence those giving at eleven percent, twelve percent, and beyond. However, the incentive to comply with a tithing norm does not apply to gifts beyond the ten percent level. Thus, to the extent that the ten percent level is an effective guideline, we would expect to see bunching of donors at and immediately above this level. Conversely, we would expect relatively few donors to give just below the ten percent level, as the cost of compliance with the norm is then relatively small. Harbaugh (1998) documents a similar phenomenon for charitable organizations that publish donor names in giving range categories. Many donors give at the bottom of each category range. Almost none give just below the range of the next higher recognition level.

- (Insert Table 1)-

Table 1 displays the proportion of the donor population found in different income-percentage giving segments. Because the broader tithing concept need not necessarily be limited to religious giving, Table 1 exhibits both religious giving as well as combined charitable giving. Both forms of giving are then compared with gross (before-tax) income and net (after-tax) income. Table 1 shows the population in one percent income-giving increments, rolling at half percent steps. Clearly, the proportion of donors giving at each income-percentage level drops as the level rises. This general trend continues even in those income segments that include the ten

percent income-giving level. For example, the “10% to <11%” level contains fewer donors than the “9% to <10%” level in all four income-giving measurements. The table reveals no discernable bunching at or immediately after the ten percent level.

The presence of fewer donors at and immediately after our critical point could lead to the conclusion that there is no ten percent tithing effect. However, we cannot immediately say that the influence of the ten percent target level target produces no effect. Even though the proportion of donors continues to drop, perhaps it is dropping more slowly at and immediately after the ten percent range. Put another way, does the normal pattern of decreasing donor population at each higher income-giving level slow down at the critical value of ten percent?

- (Insert Table 2)-

Table 2 reflects the results of this analysis of residuals. Regression coefficients for each of the four income-giving measurements confirm the general nature of the trend - fewer donors at each higher income-giving segment. If bunching were occurring in our target income-giving segments, we would expect to see larger positive residuals at those levels. Relatively larger residuals indicate that the number of donors in a particular income-giving segment is higher than the number predicted by the overall trend. However, those income-giving segments including the ten percent level do not appear to have systematically larger residuals. Indeed, in all measurements the income-giving segments including the ten percent level have smaller residuals than the immediately preceding segment without the ten percent level. Additionally, in both after-tax measurements, the residual is also greater in the income-giving segment immediately following the segment including the ten percent level. Once again, the analysis reveals no significant evidence of donor preference for the ten percent giving level in any of the measurements.

For an even closer examination, a cumulative density graph displays the total percentage of donors giving at or below any income-giving level. Unlike the previous approaches, the cumulative density graphs display every income-giving observation, not simply groups bound by specific intervals. In a cumulative density graph, bunching creates a sharp increase in slope at the targeted range. In addition, for a compliance target such as tithing, we would also expect a decrease in slope immediately prior to the compliance level. This reflects the avoidance of giving levels just below the target level.

- (Insert Figure 1)-

Figure 1 shows cumulative density graphs for each of our four measurements of income-giving percentages. At a high magnification (showing only the part of the graph in the 9.8% to 10.2% income-giving range), we can see the predicted impact when examining religious giving as a proportion of before-tax income. We observe an even smaller effect in before-tax giving to all charity. Neither after-tax measurement displays any such effect. So, at a high level of magnification, there appears to be a minute but discernable impact of the ten percent target level for religious giving as a percentage of gross (before tax) income.

Although visible, the impact is small. (Only 17 households in this sample reported giving to religious organizations at precisely ten percent of before-tax income.) Why is the apparent effect of the ten percent target level so small? Several explanations are possible. First, it may be that the ten percent norm has no real impact. Given the amount of religious literature on the topic, this seems unlikely. It may also be that individuals who tithe are likely to give additional amounts to other charitable groups. Indeed, studies of giving indicate that this practice encourages greater giving of all kinds. The practice of one pro-social behavior in a religious context is likely to lead to both greater religious investment as well as engagement in secular

charities (Beyerlein and Hipp 2006). In this way, the number of giving opportunities may work against precise proportional calculation. To the extent that individuals enjoy exercising the freedom to respond to small requests for special needs, we would see less precise linkage to income. Indeed, the households reporting giving at precisely ten percent of before-tax income all did so when responding to a single question regarding annual giving in the previous 12 months. After the CE data collection methodology changed to collect monthly giving amounts at quarterly interviews (an approach more likely to capture small one-time gifts), no households reported religious giving that summed precisely to ten percent of before-tax income.

An even more difficult issue relates to the definition of income for tithing purposes. Dahl (1999) and Dahl and Ransom (2002) in a survey of 1200 Latter-Day Saints, uncovered many different ways that individuals defined income for tithing purposes. Of those surveyed, 62% would tithe on a gift of cash, but only 33% on a gift of furniture. While 80% would tithe on an inheritance of land if converted to cash, only 41% would do so if he or she continued using the land. Although 79% would tithe on the gain from a second home, only 43% would tithe on the gain from a home if using the proceeds to purchase another home. While 75% would tithe on gain from a sale of securities, only 23% would reduce tithing resulting from a loss on such a sale. Only 27% would subtract federal and state tax withholding before tithing on a paycheck. Similarly, 30% would definitely deduct health insurance costs if running their own business, while 55% definitely would not. Although limited to one denomination, this variety in the definitions of tithable income shows how problematic it is to uncover the precise impact of the tithing norm. Multiple definitions of what kinds of gifts count towards tithing further compound the difficulty. (For example, only 15% of respondents in the previous study would consider a gift to an individual missionary as part of their tithing.)

Agreement on the tithing principal is an agreement to a ratio (1/10), but may not imply agreement on either the numerator (kinds of gifts that count) or the denominator (tithable income). Thus, in investigating tithing behavior, it may be more helpful to choose a particular definition and examine all households at and above that level, as we do in the next section, rather than focus on the region immediately around one particular point based on one particular definition.

RESULTS AND DISCUSSION 2: WHO TITHES?

Numerous studies have shown a positive association between income and charitable giving (Abrams and Schitz 1978; Andreoni and Scholz 1998; Clotfelter 1980, 1985; Hrung 2004; Taussig 1967). Figure 2 demonstrates this same association in the current dataset.

- (Insert Figure 2) -

The proportion of households giving to charity rises at each higher income-giving segment. As income increases, the proportion of non-religious charitable givers rises faster than the proportion of religious givers. Nevertheless, both forms of giving become more prevalent as income increases.

- (Insert Figure 3)-

Given the previous association, Figure 3 might come as a surprise. Figure 3 shows that the proportion of households participating in tithing generally falls as income rises. As income rises, the likelihood of giving increases, but the likelihood of giving ten percent or more of after-tax income falls. This is true regardless of whether we examine charitable giving as a whole, or limit the analysis to religious giving. One might expect that higher income households would have a higher proportion of disposable income, and thus could more easily achieve the ten percent giving standard. But, this appears not to be a dominant factor. Although there is a slight

bump in tithing rates for the highest income increment, it still falls far below the levels for any moderate-income increment.

Table 3 reveals the general characteristics of all households and all households giving at least ten percent of after-tax income to religious organizations (tithers). Further, this ten percent religious giving group is divided into those giving only to religious organizations and those also giving to non-religious charitable organizations.

- (Insert Table 3)-

In Table 3, a contrast begins to emerge between the two groups giving above ten percent to religious organizations. Exclusively religious tithers exhibit lower levels of economic status. Mixed giving religious tithers do not. Each group represents approximately half of all tithers. Consequently, discussing the characteristics of religious tithers as a monolithic group becomes problematic.

We could accurately say that tithers have more than twice the average liquid assets of typical households. But, exclusively-religious tithers hold *fewer* assets than typical households do. As a group, a significantly larger proportion of tithers have a college or graduate degree as compared to the general population sample. But, exclusively-religious tithers have a significantly smaller proportion of graduates than the general population sample. As a group, tithers do not include a significantly different proportion of African-Americans than the general population sample. But, this is because exclusively-religious tithers contain a significantly higher proportion of African-Americans, while mixed-giving tithers contain a significantly lower proportion of African-Americans. Clearly, the description of tithers as a single unit can mask the relatively sharp contrasts between the two tithing groups.

Mixed-giving tithers are dramatically older, having a median respondent age of 62.

Nearly half of all mixed-giving tithers have at least one household member aged 65 or older. These tithers hold more than three times the liquid assets of typical households, but have less income. These descriptions are all consistent with a group heavily populated by retirees. While giving ten percent of after-tax income is a significant commitment, the burden is less significant when weighed against this group's liquid wealth. Within this group of mixed-giving religious tithers, giving ten percent of mean after-tax income represents a gift of about 4% of mean liquid assets. For the general population sample, the same tithe represents a gift of 17% of mean liquid assets, a burden more than four times greater when considered as a proportion of wealth.

Many factors can lead to the decision to support religion. However, ten percent giving represents a different level of commitment. What factors are associated with this distinction between the typical religious donor and the ten percent giver?

- (Insert Table 4)-

The results in Table 4 indicate that the differences depend in some cases on whether we are comparing *exclusively* religious tithers with non-tithing religious donors or comparing *mixed-giving* religious tithers with non-tithing religious donors. For both groups, greater income was associated with reduced likelihood of tithing while greater education increased the likelihood of tithing. However, greater age significantly increased the likelihood of being a mixed-giving tither, but significantly decreased the likelihood of being an exclusively-religious tither. As compared to being a non-tithing religious donor, black respondents were more likely to be exclusively-religious tithers, but not more likely to be mixed-giving tithers. Conversely, greater liquid assets significantly increased the likelihood of being a mixed-giving tither, but had no significant connection with exclusively-religious tithing.

CONCLUSION

The ancient concept of tithing continues to be an influential construct in understanding charitable giving for religious groups even today. However, we find that measuring its precise impact is difficult. This difficulty is likely due to differing definitions of income subject to tithing and contributions counting towards tithing, as well as the tendency to make small gifts not precisely calculated as a percentage of income. Statistical analysis using a single definition of tithing income and tithing contributions indicates a very small, but discernable, impact at the ten percent level.

Yet tithers, defined as those giving at least ten percent of after-tax income to religious organizations, are not a monolithic group. Rather, two distinctive types of tithers emerge. Approximately half of all tithers give exclusively to religion, while the rest also give to non-religious charity. Although both give at least ten percent of after-tax income to religious organizations, these groups differ significantly in their socio-economic composition. The finding that mixed givers are wealthier and more educated than exclusively religious donors mirrors work that links these characteristics to the giving strategies of Mainline Protestant adherents, who are more likely to give to secular charities than their Evangelical, Catholic, or Black Protestant counterparts (Wuthnow 1999). Further research on how religious adherents themselves understand tithing behavior could help to define this concept further.

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Figure 1: Cumulative Density Graphs of Donors

(Consumer Expenditure Survey 1995-2005, n=56,663)

8%-12% Income-Giving View

9.8%-10.2% Income-Giving View

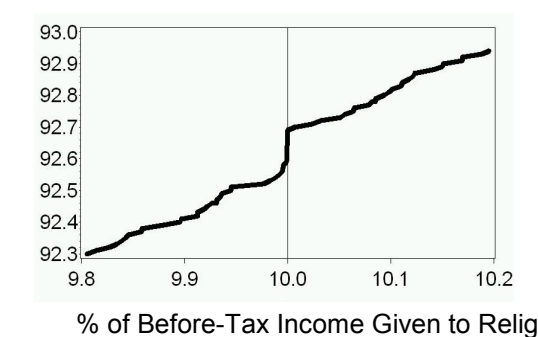
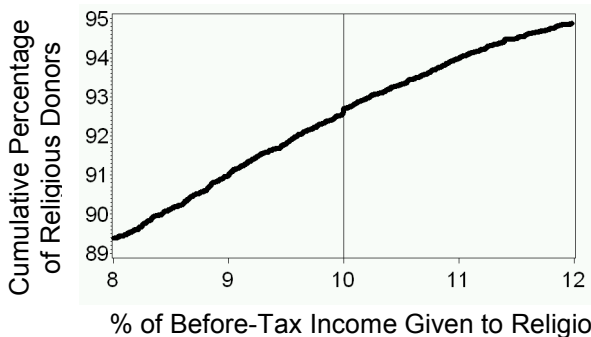
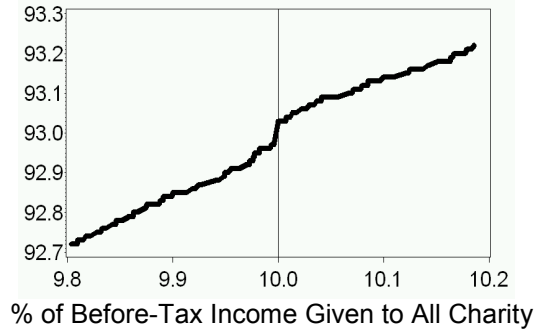
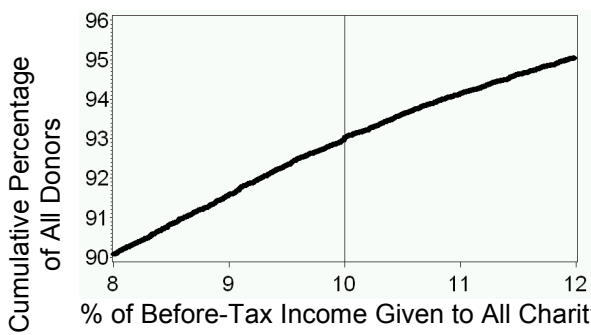
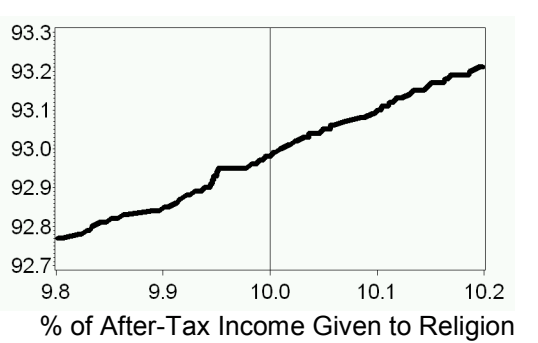
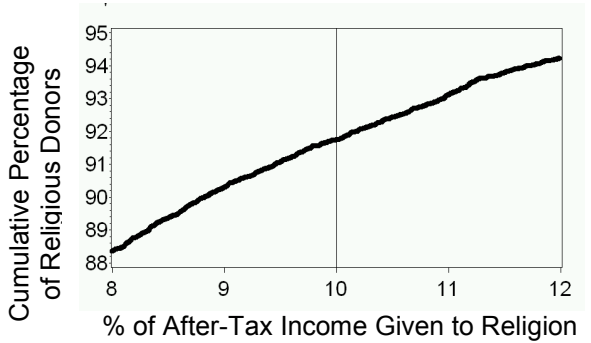
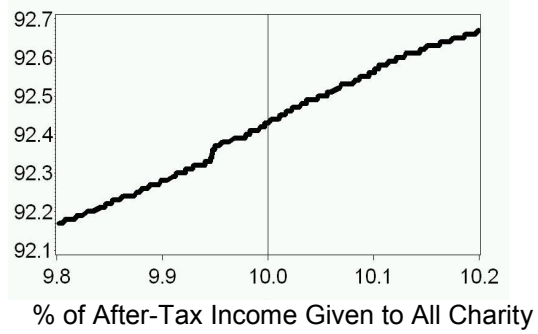
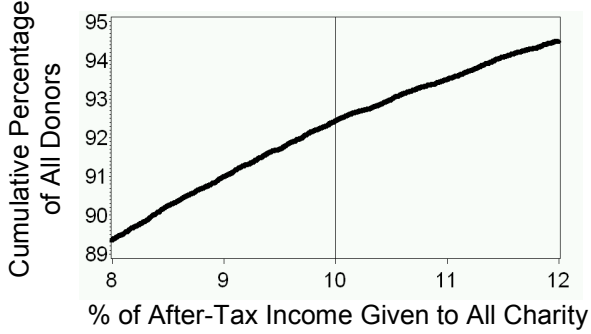


Figure 2: Percentage of Households Making Charitable Gifts

(Consumer Expenditure Survey 1995-2005, n=56,663)

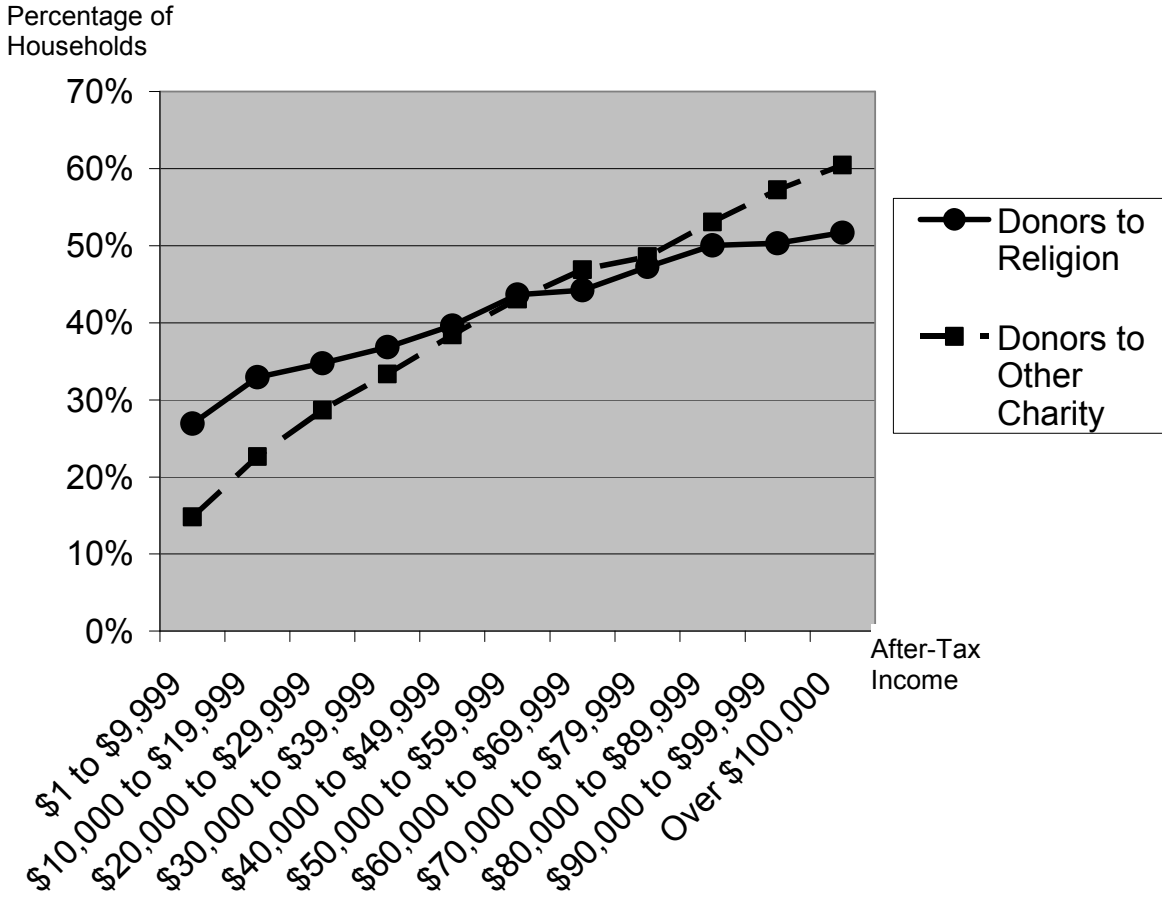


Figure 3: Percentage of Households Giving 10% or More of After-Tax Income

(Consumer Expenditure Survey 1995-2005, n=56,663)

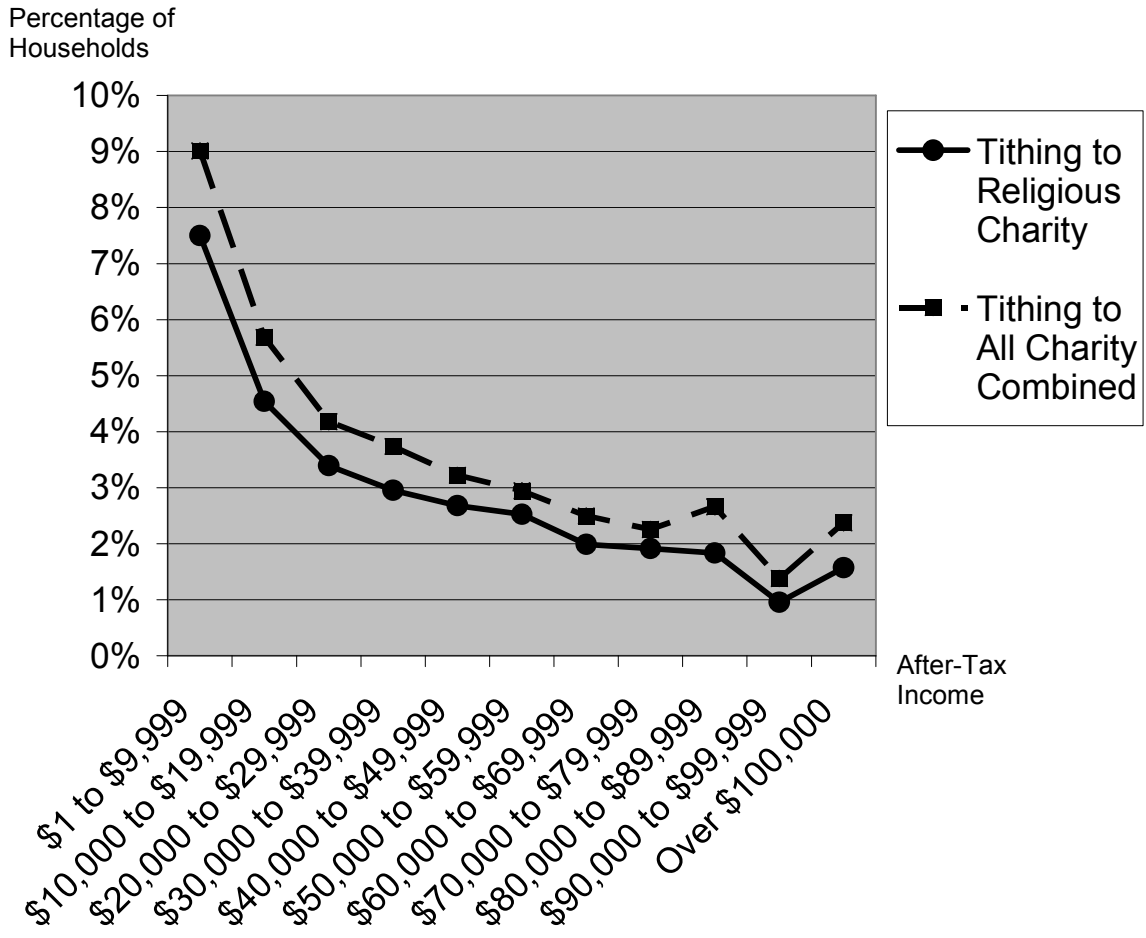


Table 1: Percentage of Donors Giving Within Each Income-Percentage Segment

Consumer Expenditure Survey 1995-2005, n=56,663

Percentage of Income Given	After-Tax Income		Before-Tax Income	
	All Giving	Religious Giving	All Giving	Religious Giving
>0% to 1%	49.07%	41.72%	50.28%	42.89%
.5 to <1.5	24.28%	25.18%	24.19%	25.33%
1% to <2%	15.55%	17.14%	15.53%	17.25%
1.5% to <2.5%	11.13%	12.42%	10.82%	12.23%
2% to <3%	8.43%	9.54%	8.19%	9.22%
2.5% to <3.5%	6.50%	7.58%	6.53%	7.52%
3% to <4%	5.29%	6.23%	5.09%	6.05%
3.5% to <4.5%	4.33%	4.93%	4.16%	5.03%
4% to <5%	3.70%	4.31%	3.66%	4.41%
4.5% to <5.5%	3.35%	4.16%	3.38%	3.96%
5% to <6%	3.01%	3.64%	3.00%	3.56%
5.5% to <6.5%	2.66%	3.23%	2.63%	3.21%
6% to <7%	2.43%	2.93%	2.39%	2.82%
6.5% to <7.5%	2.13%	2.57%	2.06%	2.52%
7% to <8%	1.91%	2.34%	1.91%	2.43%
7.5% to <8.5%	1.83%	2.14%	1.78%	2.09%
8% to <9%	1.65%	1.99%	1.56%	1.81%
8.5% to <9.5%	1.47%	1.82%	1.47%	1.80%
9% to <10%	1.42%	1.66%	1.40%	1.80%
9.5% to <10.5%	1.27%	1.52%	1.28%	1.63%
10% to <11%	1.09%	1.39%	1.16%	1.39%
10.5% to <11.5%	1.13%	1.34%	1.05%	1.20%
11% to <12%	1.00%	1.17%	0.92%	1.01%
11.5% to <12.5%	0.83%	0.95%	0.77%	0.83%
12% to <13%	0.78%	0.78%	0.67%	0.72%
12.5% to <13.5%	0.70%	0.70%	0.63%	0.72%
12% to <13%	0.59%	0.78%	0.53%	0.72%
13.5% to <14.5%	0.47%	0.60%	0.45%	0.49%
14% to <15%	0.42%	0.58%	0.41%	0.41%
14.5% to <15.5%	0.45%	0.50%	0.34%	0.41%
15% to <16%	0.50%	0.47%	0.35%	0.41%
15.5% to <16.5%	0.41%	0.42%	0.33%	0.36%
16% to <17%	0.29%	0.32%	0.30%	0.33%
16.5% to <17.5%	0.26%	0.31%	0.27%	0.33%
17% to <18%	0.24%	0.28%	0.24%	0.28%
17.5% to <18.5%	0.23%	0.29%	0.21%	0.26%
18% to <19%	0.22%	0.31%	0.16%	0.22%
18.5% to <19.5%	0.19%	0.25%	0.16%	0.17%
19% to <20%	0.17%	0.24%	0.18%	0.20%

Table 2: Difference Between Overall Trend and Observed Values (Residuals)

Exponential regression model showing results near 10% income-giving level only
 Consumer Expenditure Survey (n=56,663) 1995 to 2005

Income-Giving Segment	Residuals			
	After-Tax Income		Before-Tax Income	
	All Giving	Religious Giving	All Giving	Religious Giving
8% to <9%	0.3283	0.3533	0.3303	0.3300
8.5% to <9.5%	0.3025	0.3507	0.4148	0.3668
9% to <10%	0.3528	0.3406	0.5000	0.4067
9.5% to <10.5%	0.3217	0.3303	0.4816	0.3970
10% to <11%	0.2455	0.3148	0.3992	0.3798
10.5% to <11.5%	0.3546	0.3487	0.3255	0.3497
11% to <12%	0.3022	0.2804	0.2232	0.2952
Intercept	-1.0717	-1.0264	-0.9706	-0.9707
	(0.1325)	(0.1381)	(0.1559)	(0.1559)
β_2	-1.5705	-1.5158	-1.5754	-1.5754
	(0.0598)	(0.0623)	(0.0704)	(0.0704)
R ² of model on midpoint values .5 to 19.5	0.9491	0.9411	0.9312	0.9312

Note: uses best fitting model form of $\ln Y_i = \alpha + \beta_2 \ln X_i + u_i$ where Y_i represents the proportion of donors inhabiting a particular one-percent income-giving segment and X_i is the midpoint of the one percent income segments, using all segments reported in Table 1.

Table 3: Descriptive Statistics on Tithers and Tithing Groups

Consumer Expenditure Survey 1995-2005 (n=56,663)

	All	All Religious Tithers	Exclusively-Religious Tithers	Mixed-giving Religious Tithers
n	56663	2079	987	1092
After-Tax Income	\$49,214 (\$46,986)	\$28,129** (\$38,396)	\$21,321**† (\$31,010)	\$34,281**† (\$43,117)
Liquid Assets	\$33,458 (\$173,148)	\$67,513** (\$260,249)	\$31,290† (\$187,835)	\$100,253**† (\$307,989)
Religious Giving	\$564 (\$2,237)	\$5,283** (\$9,047)	\$3,834**† (\$4,656)	\$6,593**† (\$11,519)
Non-Religious Giving	\$208 (\$2,909)	\$859** (\$7,283)	-	\$1,635** (\$9,987)
Respondent Age	48.4 (17.6)	57.1** (18.5)	53.8**† (20.2)	60.2**† (16.3)
	Median: 46	Median: 59	Median: 54	Median: 62
Households w/ person(s) > 64	23.7%	43.4%**	38.0%**†	48.3%**†
Households w/ children	36.2%	24.2%**	25.3%**	23.2%**
Married	53.8%	59.1%	53.3%†	64.3%**†
Single Male	17.5%	10.2%**	13.2%**†	7.6%**†
Single Female	28.7%	30.7%	33.5%†	28.1%†
Black	11.0%	11.6%	15.4%**†	8.2%**†
Renter	17.2%	11.0%	16.2%†	6.2%**†
Rural	9.5%	11.4%**	12.2%**	10.8%
< HS Diploma	16.1%	12.6%**	15.6%†	9.9%**†
HS Graduate	28.5%	23.8%**	29.8%†	18.3%**†
Some College	29.0%	30.2%	32.5%	28.0%
Bachelor Degree	17.1%	19.9%**	15.3%**†	24.1%**†
Graduate Education	9.3%	13.6%**	6.8%**†	19.7%**†

Notes: dollar figures are reported as means with standard deviations in parentheses. Tithers are those giving at least ten percent of after-tax income to religious organizations. Mixed-giving tithers also give some additional amounts to non-religious charitable organizations.

** difference from other households is significant at the .01 level (two-tailed test)

† difference from other tithing households is significant at the .01 level (two-tailed test)

Table 4: Comparing Tithers with Other Religious Donors

multinomial logit using maximum likelihood analysis

Variable	Type	Estimate (S.E.)	Pr>ChiSq
Age	Exclusively Religious Tither	-0.0040 (0.0021)	0.0585
	Mixed Religious Tither	0.0221 (0.0023)	<.0001
Black	Exclusively Religious Tither	0.0868 (0.0483)	0.0724
	Mixed Religious Tither	-0.0844 (0.0588)	0.1515
Income	Exclusively Religious Tither	-0.0390 (0.0018)	<.0001
	Mixed Religious Tither	-0.0224 (0.0013)	<.0001
Liquid Assets	Exclusively Religious Tither	0.0001 (0.0003)	0.6999
	Mixed Religious Tither	0.0007 (0.0001)	<.0001
Minor Children	Exclusively Religious Tither	-0.0392 (0.0448)	0.3819
	Mixed Religious Tither	0.0494 (0.0462)	0.2852
Urban	Exclusively Religious Tither	-0.0476 (0.0533)	0.3716
	Mixed Religious Tither	-0.0415 (0.0534)	0.4374
Education <HS Diploma	Exclusively Religious Tither	-0.1332 (0.0535)	0.0128
	Mixed Religious Tither	-0.1185 (0.0633)	0.0613
Some College	Exclusively Religious Tither	0.0743 (0.0448)	0.0974
	Mixed Religious Tither	0.3154 (0.0494)	<.0001
Bachelor Degree	Exclusively Religious Tither	0.1614 (0.0547)	0.0032
	Mixed Religious Tither	0.5962 (0.0524)	<.0001
Graduate School	Exclusively Religious Tither	0.1211 (0.0743)	0.103
	Mixed Religious Tither	0.7932 (0.0561)	<.0001
Homeowner	Exclusively Religious Tither	0.1834 (0.0486)	0.0002
	Mixed Religious Tither	0.3969 (0.0573)	<.0001
Intercept	Exclusively Religious Tither	-1.6727 (0.5712)	0.0034
	Mixed Religious Tither	-1.6429 (0.5881)	0.0052

Notes: Individual year dummy variables are included but not reported. In this analysis, the comparison case is religious donors giving less than ten percent of after-tax income to religious charity.