

Book Review: *Passing The Plate*  
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*Passing the Plate*, by Christian Smith, Michael O. Emerson with Patricia Snell, New York, Oxford University Press, 2008, 270 pp. \$20.00, cloth, ISBN: 978-0-19-533711-2.

The authors of *Passing the Plate* undertake a study of why American Christians are not more generous in their giving. First, they analyze the potential of American Christians to give and what giving ten percent of their after-tax income would be able to accomplish. Then, they explore the reasons why American Christians do not give up to their potential. This analysis involves hard data as well as soft data.

The book begins with an introduction that addresses the riddle of stingy giving among American Christians. The introduction is followed by five chapters: *Giving to Change the World, Failed Generosity, Toward Explaining Ungenerous Giving, The View from Pulpits and Pews, and A Mental Experiment in Raised Expectations*. There is an excellent conclusion followed by three appendices dealing with a survey of various churches' teaching on giving, data sources used in the analysis of the question posed and tables on multivariate regressions on charitable giving. The final feature is a list of the notes referenced in the text.

Chapter one captures a vision of what could be accomplished by American Christians if each of them gave ten percent of their after-tax income to the church and then the church used that money to invest in the needs of missions and good works throughout the world. "Christians in the United States who actually attend church twice a month or more often or who consider themselves strong or very strong Christians earned a total collective 2005 income of also more than \$2 trillion" (p. 12). "We estimate that if committed Christians in the United States gave 10 percent of their after-tax income—fully but no more than 10 percent—that would provide an extra \$46 billion per year of resources with which to fund needs and priorities." (p. 13). The authors then proceed to break down the possible areas of spending of that money to do the work of ministry throughout the world. The amount of work that could potentially be done is amazing. Other scenarios are also considered by the authors that magnify the amount of giving and work that could be accomplished.

Chapter two addresses failed generosity among American Christians. Six crucial facts are established and discussed. First, "At least one out of five American Christians—20 percent of all U.S. Christians—gives literally *nothing* to church, para-church, or non religious charities." (p. 29). Second, the vast majority of American Christians give *very little* to church, para-church, or nonreligious charities." (p. 34). Third, American Christians do not give their dollars evenly among themselves, but, rather, a small minority of generous givers among them contributes most of the total Christian dollars given" (p. 39). The top five percent of givers contributes 59.6 percent of all dollars contributed (p. 41). This means that most American Christians do not give close to ten percent of their incomes. Fourth, "Higher income earning American Christians—like Americans generally-give *little to no more money* as a percentage of household income than lower income earning Christians" (p. 43). "Americans who earn less than \$10,000 gave 2.3 percent of their income to religious organizations, for example, whereas those who earn \$70,000 or more gave only 1.2 percent, nearly half the proportion of income contributed by the poorer group" (p. 44). Fifth, "Despite a massive growth of real per capita income over the twentieth century, the average percentage share of income given by American Christians not only did not grow in proportion but actually declined slightly during this same period." (p. 48). Finally, "The

vast majority of the money that American Christians do give to religion is spent in and for their own local communities of faith—little is spent on missions, development, and poverty relief outside of local congregations, particularly outside the United States, in ways that benefit people other than the givers themselves.” (p. 51).

Chapter three attempts to explain why American Christians do not manifest more generosity in their giving. Nine hypotheses are given on pages 58-59 and then examined in the pages that follow. These statements are given as hypotheses and then tested to see if they are really true. A brief summary of each of these hypotheses and their findings is in order. The first hypothesis tested the financial capacity of American Christians to give more and found that they had the ability to give more, but that giving did not seem to be a priority. The second hypothesis tested the subjective restraints on giving. The finding reported was that Americans Christians objectively have the ability to give more but do not subjectively believe that they can give more. Their lack of ability to give was more of a perception than a reality. The third hypothesis tested whether or not American Christians perceived the needs of others. The authors found that they did, but still did not give more. The fourth hypothesis focused on normative ignorance—that is, American Christians are ignorant of the teachings of the church concerning giving 10 percent of their incomes. The authors could not conclude anything definitive about this hypothesis and called for more detailed investigation into it. However, they did believe that the data shows that most American Christians were aware of their churches’ teaching about tithing (p. 78). The fifth hypothesis focused on administrative distrust. Data was sparse and definitive answers could not be given. The general finding was that when Christians believed that the money was being mishandled, they would give less. (p. 81). The sixth hypothesis tested leadership expectations. Are church leaders too tentative in their expectations of generous giving? The authors found that low expectations did contribute to lower contributions. The seventh hypothesis explored whether American Christians gave less as a function of their lack of confidence that other American Christians are also contributing generously. This hypothesis tested “the collective action problem” that is, how do you motivate and coordinate rational, self-interested individuals to contribute in costly ways to achieve the collective good. Will all sacrifice equally? Or, will some allow others to do most of the giving while they enjoy the benefits of collective contributions? The authors conclude: “collective action shirking does not appear to help explain the low levels of American Christian financial giving” (p. 87). The eighth hypothesis addressed the lack of accountability. Giving is highly privatized and there is no accountability. The authors discovered that there is a correlation in higher levels of giving and accountability for one’s giving. (p. 90). The final hypothesis tested whether American Christians give less because their giving is occasional and situational rather than structured and routine. The authors found that giving improves when it is structured and systematic rather than situational (p. 92).

The conclusion of the authors from this analysis produced five factors that could improve giving among American Christians: (1) churches should maintain high expectations of generous giving; (2) churches should teach the truths concerning giving to their members; (3) church leaders should encourage members to make principled decisions about and commitments to generous giving; (4) churches should provide multiple means whereby Christians could give structurally and routinely and (5) religious groups should establish better procedures of transparency, communication and accountability that build donor’s trust.

Chapter four gives the results of the views of 26 Christian ministers and 51 members in seven states around the United States. In these interviews, the authors (especially with Patricia Snell) attempted to test the results found by testing the nine hypotheses of chapter three. For

many ministers the whole topic of giving was uncomfortable. They were reticent to discuss or preach on giving. They avoided knowing the giving habits of their congregants. The topic of giving was frustrating and annoying to many of them. Members indicated that giving was a highly personal matter and that they were not willing to expose themselves to accountability and transparency whenever it came to their personal giving habits.

Chapter five reveals the findings of the Tithing Experiment Survey conducted by the authors in the summer of 2006. This survey tested the hypothetical question: “Suppose your church made a new requirement for church membership: members must give 10 percent of their after-tax income to the church or other good causes. Those giving less than 10 percent could still attend church, but would not be considered members in good standing. How would you personally most likely respond to this requirement?” (p. 150). The result: few American Christians would be willing to contribute 10 percent of their after-tax incomes to the church (p. 170). They do not believe that they should be *required* to give that amount nor they believe that they have the *ability* to give that amount.

The conclusion given by the authors summarizing their findings is outstanding. They give six factors that explain why American Christians do not give more generously. First, individual giving must be placed within the context of contemporary American culture which includes our economy, values, social expectations, commercialism, consumerism and media industries including advertising. American Christian giving must be seen within a context of mass institutionalized consumerism which breeds selfishness and stinginess. Second, a lot of Christian church ministers appear to be quite uncomfortable with the issue of money in their churches and ill prepared to deal with paltry giving. Consequently, they neglect this area and avoid the conflict that might ensue if they attempted to correct it. Third, more than a few American Christians seem to be confused and uninformed about the meanings and expectations of generous giving. Fourth, some American Christians harbor mistrust for some of the organizations that they would give money to support. Fifth, almost no American Christian seems to talk with anyone else about the question of voluntary financial giving. Finally, many American Christians avoid using systematic, routinized methods for carrying out their financial giving. Practical suggestions are made by the authors for overcoming each of these obstacles to generous giving (pp. 179-190).

Appendices A, B and C, contain informative and supportive information for the understanding of the thesis of the book. Appendix A gives a brief explanation of the giving policies in various religious groups. Appendix B gives more detailed information about the sources appealed to in the book. Appendix C contains tables on the multivariate regressions on charitable giving. This information seemed the least helpful to me and was difficult to understand. The book closes with extended notes on the chapters discussed.

Overall, this is one of the best books on the reasons for the lack of generous giving that I have read. If our goal is to bring glory to God through our good works, we could improve greatly by just overcoming some of the obstacles to generous giving mentioned in this book.