LAKE FAMILY INSTITUTE ON FAITH AND GIVING

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From Christian Charity to Spiritual Practice

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Foreword

This lecture is the inaugural event of the Lake Family Institute on Faith and Giving. It honors the legacy of Thomas and Marjorie Lake and ensures that their values and commitment to faith and philanthropy will be passed on to future generations.

The Lake Family Institute will:

- Build a lasting scholarly foundation for the exploration of the vital role religion plays in philanthropy through the Thomas H. Lake Chair in Religion and Philanthropy;
- Examine connections between faith and giving among the world's three prominent faiths – Christianity, Islam, and Judaism (and other religions later);
- Pursue research on important philanthropic issues relevant to churches, communities and nonprofit organizations;
- Engage the community through several events, including this lecture, as well as through seminars and mentorships and through publications.

The Institute is led by Dr. William Enright, formerly senior pastor of Second Presbyterian Church in Indianapolis, where he served for more than 20 years. Dr. Enright is a respected leader in this community and we are glad he has agreed to lead the Institute.

The organizing director of the Lake Family Institute on Faith and Giving was Dr. Robert Lynn, who spent his professional career strengthening theological education and the study of religion. He helped us develop the concept for the Institute and has been active this past year in laying the groundwork for its future activities. We are grateful for his leadership during the infancy of the Institute and for his work in planning the public lecture that inaugurated the Institute.

We look forward to continuing the legacy of the Lake family through this new Institute at the Center on Philanthropy. The Center on Philanthropy's Panel Study has shown that if parents give to religion, children will not only be more likely to give to religion, but are more likely to be donors. Those findings provide the foundation for the work of the Lake Family Institute on Faith and Giving. With this inaugural lecture we initiate work that we believe will have local and national impact on philanthropy.

Eugene R. Tempel
Executive Director
The Center on Philanthropy at Indiana University

That there is a close relationship between faith and giving is an empirical verity. According to *Giving USA 2003*,[1] total charitable giving by private households in the U.S. amounted to more than $183 billion, and almost half that amount ($84 billion) went to religious organizations. A recent edition of the *Statistical Abstract of the United States* shows that sixty-one percent of American households contributed to religious organizations, and the average amount they contributed was $1,358.[2] Though small as a percentage of average family income, that amount was more than the average household contributed to arts organizations, health organizations, educational organizations, environmental organizations, and private or community foundations *combined*. It was enough money to support the programs of more than 300,000 local congregations which, unlike health or educational organizations, were supported almost entirely through voluntary contributions, rather than through fees for services or third-party payments. Research has also suggested that people who give money to religious organizations may be more likely to give money to other charitable organizations, and that the more religiously involved a person is, the more likely that person is to do volunteer work and to make charitable donations.[3]

With such evidence for the close relationship between religion and giving, we might assume that this relationship would have been the subject of a great deal of scholarship. If we assumed that, we would be wrong. Other than the statistics I have just mentioned and a few other research results that I will come to later, we know almost nothing about the relationship between religion and giving. Despite the fact that historians have written extensively about everything from sermon topics to the practices of spiritualists, historical studies of American religion say

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1 *Giving USA 2003* (Indianapolis, IN: AAFRC Trust for Philanthropy, 2003), pp. 8-11.
2 U.S. Census Bureau, *Statistical Abstract of the United States: 2002*, Tables 553, 554; online at www.census.gov.
3 *Faith and Philanthropy: The Connection between Charitable Behavior and Giving to Religion* (Washington, D.C.: Independent Sector, 2002); online at www.independentsector.org.

hardly anything about religious giving. Histories of American philanthropy pay virtually no attention to the role of religion, although there are beginning to be a few exceptions.[4] Ethnographers have yet to study the local customs surrounding taking up the collection in local houses of worship. Comparativists have failed to produce more than a few papers on the giving practices of different religions or in different countries with different religious traditions. Survey researchers have done more to establish *that* there is a relationship between religion and giving than they have to explain *why* this relationship exists. And economists have paid less attention to the economics of religion than they have to arguing that religion *is* economics.[5]

In the absence of an established scholarly tradition, it is tempting to approach the topic of religion and giving as if it were a practical question on which new light could be shed. The practical question would be posed as follows: Suppose that a fundraiser is trying to raise money for a church or some other religious organization. What should that fundraiser know? What kind of appeals will work best? Should considerations of taxes and estate planning be included? If she is a member of the clergy, should her sermons speak directly of giving or talk more broadly about stewardship? Or we might pose the question from the standpoint of the good-hearted but perplexed giver. Why should I give? How much should I give? To whom should I give? How will I know that my giving has been beneficial? These, as I say, are practical questions. And because they are practical, they are the questions that have driven much of the wider scholarship that has been produced about charitable giving in recent years. Were one to focus on these practical questions, one might do well to consult such books as *Effective Church Finances: Fund-Raising and Budgeting for Church Leaders*, *Giving and Stewardship in the Effective Church*, *How to Increase Giving in Your Church* or *One Minute Stewardship Sermons*—books written by professional fundraisers or clergy or church consultants who have been on the frontlines and have tips to offer about how best to bring in the money.[6]

But for those who work as teachers and researchers in academic contexts, I would argue, the absence of a well-established scholarly tradition is more usefully viewed as an opportunity to think afresh about what the larger questions should be. Academic scholarship is, after all, one of the few places where we have the

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4 One exception is Peter Dobkin Hall, *Inventing the Nonprofit Sector and Other Essays on Philanthropy, Voluntarism, and Nonprofit Organization* (Baltimore: Johns Hopkins University Press, 1992).

5 Recent research on giving to religious organizations has usefully been summarized in Mark Chaves and Sharon L. Miller (eds.), *Financing American Religion* (Walnut Creek, Calif.: AltaMira Press, 1999).

6 Kennon L. Callahan, *Effective Church Finances: Fund-Raising and Budgeting for Church Leaders* (San Francisco: Jossey-Bass, 1997); Kennon L. Callahan, *Giving and Stewardship in an Effective Church: A Guide for Every Member* (San Francisco: Jossey-Bass, 1997); George Barna, *How to Increase Giving in Your Church* (New York: Regal, 1997); Charles Cloughen Jr., *One Minute Stewardship Sermons* (Harrisburg, Pa.: Morehouse, 1997); see also Thomas H. Jeavons and Rebekah Burch Basinger, *Growing Givers' Hearts: Treating Fundraising as a Ministry* (San Francisco: Jossey-Bass, 2000); Michael O'Hurley-Pitts, *The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising* (Toronto: St. Brigid Press, 2002); and Randy Alcorn, *The Treasure Principle: Discovering the Secret of Joyful Giving* (Portland, Oregon: Multnomah, 2001).

luxury to step back from the immediate concerns of fundraisers and policymakers. We can risk being speculative, conjectural, theoretical and, for that matter, wrong. We can use our imaginations to gain distance from the more pressing questions of the day.

My central argument is that we need to consider religion and giving in relation to the important social and cultural changes which are taking place in our society and in our world at the start of the 21st century. To do this, we need to consider the relationship between religion and giving less as a matter involving the motives and decisions of isolated individuals and more as an aspect of social life that is embedded in social institutions. In other words, we need to pay closer attention to the social arrangements in which giving takes place and consider religion not only as a locus for beliefs and activities engaged in by individuals but also as an institutionalized set of organizations that is complexly related to other organizations, such as government agencies, businesses, foundations, and secular nonprofits. Shifting our attention from individuals to social arrangements is necessary because religion and giving are never private matters, even though our culture has tried to make them so by emphasizing individual freedom and personal spirituality as much as it has. Making this shift also requires adopting a different perspective from the ones that have become popular in recent years in broader discussions of charitable giving.

One of those popular approaches to studying charitable giving points to the teachings within the various traditions that encourage giving, kindness, hospitality, care for the needy, and other acts of charitable service. One of the most widely used textbooks for courses about the history of social welfare begins, for instance, by noting that the programs through which assistance is given to the needy always "reflect the values of the society in which the system functions" and then proceeds to survey in a few paragraphs the common emphasis on social needs found in ancient Babylonia, Greece, and Rome; in Buddhism, in Jewish law, and in Christianity.[7] Another starting point is to focus on altruism more generally and the need to be altruistic or on the advantages to be enjoyed from being altruistic that humans, and perhaps all species, can be said to have built into their very being. This approach has been popular among sociobiologists and in rational-choice economics and game theory.[8] But neither of these approaches works very well for our purposes. To emphasize the generalized teachings about giving in various religious traditions is typically a way to stress the commonalities among traditions and to suggest that an inclination to be charitable may be present in all societies,

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[7] Walter I. Trattner, *From Poor Law to Welfare State: A History of Social Welfare in America*, 6th ed. (New York: Free Press, 1999), ch 1.

[8] Edward O. Wilson, *Sociobiology: The New Synthesis* (Cambridge: Harvard University Press, 1975); Thomas Nagel, *The Possibility of Altruism* (Oxford: Clarendon Press, 1970); and Garrett Hardin, *The Limits of Altruism: An Ecologist's View of Survival* (Bloomington: Indiana University Press, 1977).

but it is of little help in identifying the social conditions in which these traditions take on concrete meaning, other than to suggest that people who are more often exposed to those teachings will be more generous in their giving. To emphasize altruism also misses the role of social factors, focusing instead on presumed natural (even genetic) predispositions toward generosity and giving.

As an alternative approach, I want to start with the observation that giving is, above all, a social transaction. It is a relationship between a giver or benefactor and a recipient or beneficiary. As part of that relationship, indeed as the defining aspect of it, some good, service, or piece of information is transmitted from the giver to the receiver. We need not assume anything at the start about the motives of the giver or about the conditions under which the transaction occurs, although we will want to come to those in a moment. It is thus better initially to speak only of giving, rather than of philanthropy, for philanthropy (literally "love of people") implies something more specific about intentions than we need.

If the central social relationship is a transaction constituted by giving, then we need to inquire into the circumstances under which giving may be expected. In the most general terms, those have less to do with feelings of love or benevolence than with the division of labor in all societies and the attendant lack of self-sufficiency. It is this requirement for social exchange that we find emphasized in Locke's treatises on government and in Rousseau's discussion of the social contract; closer to the topic at hand, it is the principle of organic solidarity Durkheim emphasized in his study of the division of labor in society and that his pupil Marcel Mauss took up in studying the forms and functions of exchange in archaic societies.[9] In a word, we give because we need to *transfer* something in order to survive and in order to realize any of our goals. The kind of giving in which we are interested (giving for altruistic or charitable purposes) is thus, in the first instance, simply a transfer of some good, service, or piece of information and, as such, it is not in the first instance an exotic act that requires special treatment, but a social transaction that must be understood within the same frameworks with which other social relationships are approached.

Giving occurs not only because of the division of labor but also because of inequality in the distribution of resources. People with the capacity to give are the ones who presumably have reason to give, if they give at all, and who must be encouraged to give. The central question, then, is what these reasons to give may be and how they may be affected by social arrangements. Concrete examples suggest that the reasons to give are quite varied. People with resources may give to

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[9] John Locke, *Two Treatises of Government*, ed. by Peter Laslett (New York: New American Library, 1960), especially 361-94; Jean-Jacques Rousseau, *The Social Contract and Discourse on the Origin of Inequality*, ed. by Lester G. Crocker (New York: Washington Square Press, 1967); Emile Durkheim, *The Division of Labor in Society,* trans. by George Simpson (New York: Free Press, 1933); and Marcel Mauss, *The Gift: Forms and Functions of Exchange in Archaic Societies*, trans. by Ian Cunnison (New York: Norton, 1967).

to the support of alms houses and poor relief chests because it is in their interest to have a labor force that is not ill or starving. Such arrangements are common in societies in which economic stability depends on patronage systems linking the different levels of society together in patron-client relationships. James C. Scott, who has written about these arrangements more perceptively than anyone else, defines a patron-client relationship as "a largely instrumental friendship in which an individual of higher socioeconomic status (patron) uses his own influence and resources to provide protection or benefits, or both, for a person of lower status (client) who, for his part, reciprocates by offering general support and assistance, including personal services, to the patron."[10] Godparentage is a common example of patron-client relationships in religious settings. Alternatively, people with resources may give because it takes an army to defend their land or because, by giving, they can start a business that will secure continuing profits for their families. They may give because a great museum filled with fine works of art will bring them honor long after they are dead. Or they may give simply as payment or repayment for something they have received.

Given the unequal distribution of resources in societies, and given the need or desire for some social endeavors (armies, roads, museums, hospitals, relief programs) that require a transfer of resources, the challenge that societies face is how to organize those transfers so that they happen in predictable, effective, and socially agreeable ways. The possibilities are enormous but can be arrayed along a continuum from those that depend heavily on *coercion* to those that depend primarily on individual *choice*. The clearest form of giving that is induced by coercion is taxation. Governments can encourage a transfer of resources by using force or the threat of force. The giving that results, if we want to call it that, yields resources that can then be deployed to support armies, relieve the misery of the poor, build museums, or support hospitals. At the opposite end of the spectrum, individual choice is illustrated both by private philanthropy and by investments in business ventures that are expected to be financially profitable. Barring coercion, for example, an army might be privately financed because it is in the interest of the financiers to protect their land, because they enjoy military adventure, or because they hope to earn a profit by selling spears and shields. The same is true for non-coercive giving to welfare programs, museums, and hospitals. These are what we would call public goods, but the giving that supports them derives from freely made choices of individuals.

Thus far, I have said nothing about religion. The relationship between religion and giving can be mapped onto this basic framework. At one extreme,

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[10] James C. Scott, "Patron-Client Politics and Political Change in Southeast Asia," in *Friends, Followers, and Factions: A Reader in Political Clientelism*, ed. by Steffen W. Schmidt, James C. Scott, Carle Lande, and Laura Guasti (Berkeley and Los Angeles: University of California Press, 1977), 123-46; quote is on p. 125.

religion may be a part of the coercive mechanisms through which giving occurs. Religious functionaries may be supported through taxation. These same functionaries may also lend their authority to the government agencies responsible for collecting taxes, as in the case of taxes being raised for armies to engage in holy wars. At the other extreme, religion may encourage and benefit from giving that takes place through the choices of free individuals. The lonely soul who devoutly decides to make a donation to his or her church would be an example, but so would the individuals who send checks to television preachers because they expect God to pay them back in greater measure, or the people who initiate profitable radio ministries or write best-selling books about angels.

The history of religious giving—at least the history of *modern* religious giving—is sometimes told in a way that emphasizes the polarity between coercion and choice.[11] The story goes roughly as follows. In the Middle Ages religious giving was mostly coercive. In Western Europe, the Catholic Church worked in close cooperation with monarchs and other governing bodies to ensure that priests, monasteries, alms houses, and relief chests, not to mention armies, would be supported through coercive means. With the Protestant Reformation, that alliance between church and state was broken or weakened, and as a result religious giving came increasingly to be a matter of choice, i.e., was voluntary. Though arguably risky, religious voluntarism was good for religious giving, just as it was good for religion in general. The more freedom people had to choose *how* they worshipped, the more motivated they were to worship. And the more they could choose freely to make philanthropic contributions to religion, the more willing they were to do that, as well. Thus, Protestant churches flourished more than Catholic churches did and, as Max Weber famously argued, economic conditions in Protestant areas generally flourished more than they did in Catholic areas.[12] Markets expanded, entrepreneurialism increased, people made fortunes, and even charitable giving flourished enough to support the great age of Dutch painting, German music, and English literature, not to mention universities, hospitals, seminaries, and relief programs.

This way of viewing the history of religion and giving has had special resonance in the United States. With the institutionalized separation of church and state, religious giving was purely voluntary in the United States and, while its history has not been examined very carefully, it has seemed reasonable to argue that religious giving flourished just as American religion did more generally. Indeed, it flourished so well, according to some accounts, that by the end of the

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[11] Talcott Parsons, *Selections from Talcott Parsons: On Institutions and Social Evolution*, ed. by Leon H. Mayhew (Chicago: University of Chicago Press, 1982); for a critical examination of the modernization thesis, see the essays in Steve Bruce (ed.), *Religion and Modernization: Sociologists and Historians Debate the Secularization Thesis* (New York: Oxford University Press, 1992).

[12] Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, trans. by Talcott Parsons (New York: Charles Scribner's Sons, 1958; originally published 1904-1905.

nineteenth century, most of the nation's public goods—its colleges, hospitals, orphanages, and poor relief programs—could be attributed to religious origins. Moreover, in recent years, two practical implications of this argument followed. One (the more controversial of the two) was that religious organizations were actually best suited to provide social services and could indeed take over that role again at the start of the twenty-first century, after having been thwarted by failed coercive programs sponsored by big government, if only government regulations and restrictions were removed.[13] The other (which has hardly been controversial) has been that religious giving needed to be understood as a purely voluntaristic transaction between a charitably motivated individual and some needy fundraiser or organization.

But the story of modern religious giving that describes a long-term linear shift from a coercive to a voluntaristic practice is wrong. It is wrong because it misses the important fact that religious giving (or the relationship between religion and giving, which is broader than religious giving) was never one of solely coercion *or* choice. It was rather one in which both coercion and choice played roles, but even more importantly, one in which a middle ground that was neither purely coercive nor purely voluntaristic played a significant role. That middle ground was civil society.

Civil society is that realm of the social order that exists, as it were, between the coercive power of government and the purely free choices of individuals, between states and markets.[14] It is common to say that civil society is voluntaristic and composed of voluntary associations as a way of emphasizing that it is different from the coercive realm. And it is common to say that civil society involves networks, obligations, alliances, altruistic motives, and deeds of kindness as a way of emphasizing that it is not driven by self-interest to the same degree that markets are. We usually think of religion as being part of civil society, at least in the United States, because it is composed of voluntary associations and is not chiefly oriented toward earning and distributing profits the same way that for-profit organizations are. Indeed, we recognize increasingly that religion, especially through congregations, is a way in which civil society is maintained and strengthened. Congregations forge social networks, provide opportunities to learn civic skills, and encourage volunteering.[15]

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13 Marvin Olasky, *The Tragedy of American Compassion* (Washington, D.C.: Regnery, 1992).

14 Jean L. Cohen and Andrew Arato, *Civil Society and Political Theory*, *Studies in Contemporary German Social Thought* (Cambridge, Mass.: MIT Press, 1992); Robert Wuthnow, ed., *Between States and Markets: The Voluntary Sector in Comparative Perspective* (Princeton, N.J.: Princeton University Press, 1991).

15 Among other sources, see especially the essays in Corwin Smidt, ed., *Religion as Social Capital: Producing the Common Good* (Waco, Tex.: Baylor University Press, 2003); and Theda Skocpol, *Diminished Democracy: From Membership to Management in American Civic Life* (Norman, Okla.: Oklahoma University Press, 2003).

I want to extend these commonplace observations about religion and civil society by arguing that civil society is also the context in which we need to think about religion and giving. In theoretical terms, the case can be made as follows. Coercive arrangements for encouraging giving work well up to a point, but fall short for a number of reasons, including the fact that coercion is in the extreme the practice of totalitarian regimes and that in democratic societies coercive programs require the consent of the governed. Coercive programs thus are better at raising funds for programs that are truly collective goods benefiting the whole society (such as national security) than for supporting optional programs that may be more desirable to some than to others (such as museums or houses of worship). Alternatively, though, giving that depends either on self-interest or on the altruistic motives of individuals is both precarious and ill-suited to support all the programs that are socially desirable but perhaps not appealing to individual philanthropists. For these reasons, charitable giving has always been embedded in civil society—in institutions that forged relationships between givers and recipients, that guided individual behavior through the application of cultural norms and social pressure, and that encouraged people to give on the basis of social expectations, respect, honor, compliance, and recognition.

Bringing civil society into the picture in historical terms clearly helps as well. Patronage of religious orders, artists, and alms houses happened between states and markets through codes of honor and as a result of family ties, religious organizations, and merchants' associations. After the Reformation, religion and giving continued to be embedded in civil society. Literary societies, salons, guilds, and congregations generated expectations about philanthropic giving. In the American colonies and in the United States, giving was neither coercive nor purely a matter of individual choice. It was embedded in the neighborhood networks, the congregations, the benevolent societies, and the community organizations—the civic and political associations that figured so prominently in Tocqueville's observations when he visited in the 1830s. "Despite the idea that the United States was a nation of unvarnished individualists, the early history of American philanthropy was written in collective terms," Kathleen McCarthy writes, "echoing Tocqueville's dictum that the citizen who stands alone stands powerless, while those who unite attain a public presence and voice."[16] The churches, charities, and benevolent organizations that emerged, McCarthy argues, not only constituted American civil society and supported its democratic creed but also forged partnerships with government and often sparked economic development. It is in this context that we can consider what Christian charity meant in the 19th century, what came to replace it in the 20th, and how an understanding of spiritual practice poses challenges for religion and giving in the 21st.

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[16] Kathleen D. McCarthy, *American Creed: Philanthropy and the Rise of Civil Society, 1700-1865* (Chicago: University of Chicago Press, 2003), 202.

As one seeks to understand the possible relationships between faith and giving in the 19th century United States, one quickly discovers that few of our contemporary categories are relevant. Popular literature from the period seldom refers specifically to faith and giving in those terms. Discussions of philanthropy are relatively infrequent until the end of the 19th century and then pertain mostly to the special giving of elite philanthropists. Other words, such as benevolences and alms, sometimes appear in discussions of church giving, but these have rather limited meanings that fail to illuminate broader understandings of the relationships between religion and giving. Tithing, too, is mentioned infrequently, not coming into vogue until the 1880s when church leaders began to emphasize it more explicitly.[17] The word that is most commonly used—and, interestingly, a word that gradually fell into disfavor by the end of the nineteenth century—is *charity*. Charity then, as now, had many meanings, ranging from love in general to helping the poor, and it did not always connote connections with religion. However, it is notable that discussions of charity quite frequently include references to *Christian charity*. That phrase, in fact, provides the best clues, in my opinion, to the relationship between religion and giving and to how that relationship was positioned in American civil society.

As far as we know, the idea of Christian charity was first articulated in North America by John Winthrop aboard the *Arbella* in 1630. Winthrop's sermon is routinely included in anthologies about the history of American philanthropy and the development of the nonprofit sector, so it is unnecessary to discuss it here, except to note that it is much more than a statement about care for the poor or about the application of faith to giving. It is rather a clearly articulated vision of the good society, the good civil society and, notably, it emphasizes the two conditions that form the social basis for giving that I mentioned earlier, namely, the division of labor ("that every man might have need of others") and the unequal distribution of resources ("as in all times some must be rich, some poore").[18] It is on the basis of these conditions that Winthrop develops his arguments about the importance of Christian charity and an understanding of Christian charity that includes both justice and mercy. His understanding of charity is, in a word, expansive.

Winthrop's sermon set forth an ideal, and how this ideal was put into practice in the Bay Colony can be seen a few years later in the famous case of Robert Keayne, the London merchant who settled in Boston in 1635 and who, in 1639, was charged by the elders at the First Church of Boston with dishonoring the name of God by selling his wares at a six percent profit, two percent above the

[17] Robert Wood Lynn, "On Christian Giving in America" (interview with Tracy Schier), *Resources for American Christianity* (2000); online at http://www.resourcingchristianity.org.

[18] John Winthrop, *A Modell of Christian Charity (1630)* (Boston: Collections of the Massachusetts Historical Society, 3rd Series, 1838); online at http://history.hanover.edu/texts.

maximum allowed. Keayne was tried and found guilty by the General Court of the Commonwealth and was punished by public humiliation in the town square.[19] Here we see an example of civil society at work, not to engender plate offerings at weekly religious services, but to uphold an interpretation of the kind of justice and mercy Winthrop had proclaimed. Religion and charity were linked by civil society, which in this case consisted of a close alliance of clergy, government officials, and merchants.

By the nineteenth century, the relationship between civil society and Christian charity was more diffuse and cultural. It was voluntaristic in a way that it clearly had not been in Puritan Boston. Preachers admonished audiences to practice Christian charity in their dealings with others. The notable thing about uses of the phrase in sermons and in other popular literature, though, is the breadth of its meanings. Christian charity was a way of behaving, a lifestyle, as we would say now, a pattern of decorum or manners, as was sometimes observed at the time. A few examples will show what I mean.

In 1836, Charles Hodge, who was to become president of Princeton Theological Seminary in 1851, wrote in the *Princeton Review*, the journal he founded in 1825 as the *Biblical Repertory* and which he served as editor of and chief contributor to for 43 years, that the various churches in the United States "must be brought to yield to the genuine spirit of Christian charity." It is a passing reference, but an interesting one, not only because the phrase appeared frequently in Hodge's writing, but also because Hodge was profoundly interested in the relationship of theology to society and, indeed, commented extensively on virtually every social development during his long years as theologian and public intellectual. In the 1836 article, he addressed the denominational fragmentation of American religion and the growth of revivalist and sectarian movements at the time through a critique of a book by a New York attorney that argued for the abolition of all sects. Hodge argued that it was imprudent to think that such a call would be effective and unwise to think that abolishing sects would result in genuine Christian unity. His view was that religious groups should cease scrambling for proselytes and pay greater heed to the spirit of Christian charity. Doing so, he counseled, would necessitate focusing on the "miseries of a perishing world" and doing more to demonstrate Christian love.[20]

A second example comes from an essay, probably preached earlier as a sermon, published by Henry Ward Beecher in 1859 entitled "Who Shall Help the Unfortunate?" The essay is much like what one might hear in a church in the 21st century, encouraging Christians to be more mindful of the plight of the poor and

[19] Robert Keayne, *The Apologie of Robert Keayne: The Last Will and Testament of Me, Robert Keayne, All of It Written with My Own Hands and Began by Me, Mo: 6: I: 1653, Commonly Called August, The Self Portrait of a Puritan Merchant*, ed. by Bernard Bailyn (Gloucester, Mass.: Peter Smith, 1970).

[20] Charles Hodge, "Review of *Christian Union; or an Argument for the Abolition of Sects*, by Abraham Van Dyck," *Princeton Review* 8 (January 1836), 11-39; quoted text is on p. 38.

more responsive to their needs. But Beecher is also intent on broadening his audience's understanding of Christian charity. He criticizes those "excellent citizens and exemplary Christians," for instance, who "contribute to charity by aiding various charitable institutions, asylums, hospitals" or who "throw into the plate a five-dollar bill when the collection for the poor is taken up in church" or "send round a sum to their minister asking him to distribute it." The broader view of Christian charity Beecher advocates requires gaining a view of the larger picture and especially of life as the poor experience it. Beecher asks his audience "to look at life through their experience, to study their wants, and to exercise patience, forbearance and gentleness while dealing with their misfortunes, or full as often, with their faults." Doing so, he suggests, will temper the public's outlook. "Our softness of ease, our luxuries, our scope and power of wealth, are as deadly enemies as can intrench the heart, unless we extract the quality of selfishness from them."[21]

As a third example, we can find an even more powerful statement about Christian charity in the writing of Henry Ward Beecher's sister, Catharine. Catharine Beecher, among other things, wrote a popular advice book for American women that went through fifteen editions and dozens of successive printings between 1841 and 1873. The fact that she was addressing women is important because women, as Viviana Zelizer, Evelyn Brooks Higginbotham, and others have shown, typically controlled the household purse strings when it came to charitable giving and did much of the charitable work in their communities.[22] She is also more concrete than her brother in writing about charity. She writes:

> The writer has never known any system for dispensing charity more successful than the one by which a town or city is divided into districts, and each district is committed to the care of two ladies, whose duty it is to call on each family and leave a book for a child, or do some other deed of neighborly kindness, and make that the occasion for entering into conversation and learning the situation of all residents in the district. By this method the ignorant, the vicious, and the poor are discovered, and their physical, intellectual, and moral wants are investigated.[23]

The notable aspect of this observation is that charitable work, in her view, must be organized and performed on a systematic, community-wide basis if it is to be effective. Indeed, she warns of the dangers of individuals simply giving money at random to the various solicitations that may come their way. Like her brother, she

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[21] Henry Ward Beecher, *New Star Papers; or, Views and Experiences of Religious Subjects* (New York: Derby & Jackson, 1859), 287-89.

[22] Viviana A. Zelizer, *The Social Meaning of Money* (New York: Basic Books, 1994), especially ch. 5; and Evelyn Brooks Higginbotham, *Righteous Discontent: The Women's Movement in the Black Baptist Church, 1880-1920* (Cambridge, Mass.: Harvard University Press, 1993).

[23] Catharine E. Beecher, *Miss Beecher's Housekeeper and Healthkeeper: Containing Five Hundred Recipes for Economical and Healthful Cooking; also, Many Directions for Securing Health and Happiness* (New York: Harper & Brothers, 1873), 388.

also emphasizes the value of organizing charity in a way that bridges social strata. She writes:

> Thus the rich and the poor were brought in contact in a way advantageous to both parties; and if such a system could be universally adopted, more would be done for the prevention of poverty and vice than all the wealth of the nation could avail for their relief. But this plan can not be successfully carried out in this manner, unless there is a large proportion of intelligent, benevolent, and self-denying persons who unite in a systematic plan.[24]

Catharine Beecher foresees the value of forming "a system of associated charities" and is inspired by the possibility, through such a plan, of combining the small contributions of many people to achieve large-scale social ends:

> In a democracy like ours, where few are very rich and the majority are in comfortable circumstances, this collecting and dispensing of drops and rills is the mode by which, in imitation of nature, the dews and showers are to distill on parched and desert lands. And every person, while earning a pittance to unite with many more, may be cheered with the consciousness of sustaining a grand system of operations which must have the most decided influence in raising all mankind to that perfect state of society which Christianity is designed to accomplish.[25]

Her idea of Christian charity, in short, is one that clearly views it as a social arrangement and as a vital aspect of civil society.

My fourth example is an 1867 article by an anonymous author published in *Catholic World*. The article is interesting because it foreshadows the decline in popularity of the idea of Christian charity that would take place by the end of the century. The author notes that some writers have begun to argue that philanthropy is a better word than charity. He thus seeks to defend charity by pointing to its virtues. These include, he suggests, that charity is in fact a virtue, a moral virtue that connects humans to God through the concept of Christian love, whereas philanthropy means merely the love of one's fellow humans. Christian charity is also more rational, he argues, and thus less driven by emotions and more consistent as a guide for living. The author illustrates this point by poking fun at the kind of person who "gives liberally to the missionary society, and makes large purchases at charity fairs" but is otherwise a scoundrel. Christian charity is further distinguished by combining free will or liberty with duty, obligation, self-denial, sacrifice, and obedience to the law. In this regard, the author introduces into the discussion Hegel, Cousin, the Saint Simonians, August Comte, and the Positivists, criticizing all of them for advancing inadequate grounds for moral virtue and social harmony. He then relates Christian charity to the recently concluded Civil War,

[24] *Ibid.*
[25] *Ibid.,* 387.

abolition of slavery, and Reconstruction, concluding that charity is powerful and effective as a force for moral reform and social progress:

> Broad in her love and expansive as the universe, and embracing all ages and nations in her affections, she yet wastes not her strength in vague generalities, nor in manifold projects of reform or progress of the race in general, from which no one in particular has anything to expect; but takes men in the concrete as she finds them, does the work nearest at hand and most pressing to be done, and proceeding quietly from the individual to the family, from the family to society and the state, she works out the regeneration of all in working out the regeneration of each. She works as God works, without straining or effort, for her power is great and never fails.[26]

What we see in these examples are attempts to associate Christian charity with something between a purely ideal or general concept of love and something as narrowly conceived as giving money to the church or to some other good cause. Christian charity involved an idea of the good society and of individual character; it was a response to the poor but also a way of behaving in the face of disunity or opposition. These particular examples are from writers formally and personally associated with religion, but one also finds references to Christian charity in debates of the U.S. Congress, in court cases, in poetry and fiction, and in public speeches.

The most famous reference to charity (though not to "Christian" charity) was, of course, toward the end of Lincoln's Second Inaugural Address where he says, "With malice toward none; with charity for all; with firmness in the right, as God gives us to see the right, let us strive on to finish the work we are in; to bind up the nation's wounds; to care for him who shall have borne the battle, and for his widow, and his orphan—to do all which may achieve and cherish a just and lasting peace among ourselves, and with all nations." The words are so familiar that it is perhaps easy to miss the reference to charity, or to hear the phrase "charity for all" and somehow interpret it with reference to the South because of the defining war in which the nation was then engaged—easy to think of it in that context, but harder to realize the connection with specific works of charity, let alone with what we now call volunteering and philanthropy. Lincoln was not an active churchgoer and probably did not even think of himself as a Christian (despite many later efforts to make him one), and yet, as the historian Mark Noll has so carefully demonstrated in a recent book called *America's God*, these words are one of the most carefully nuanced theological utterances by any American president, for they reveal Lincoln's strong conviction in the existence of divine providence and his equally strong conviction that the ways of providence can never be known, or at least not fully known, to us here on earth.[27] And if we understand

[26] Anonymous, "Charity and Philanthropy," *Catholic World 4* (January 1867), 434-46; quote in text is from p. 444.
[27] Mark A. Noll, *America's God: From Jonathan Edwards to Abraham Lincoln* (Oxford; New York: Oxford University Press, 2002).

Lincoln to be a pivotal figure both in articulating and exemplifying our nation's civil religion, as Robert Bellah has argued, then we might also want to entertain the possibility that charity, if not Christian charity, was an important aspect of that civil religion.[28]

I bring in civil religion to suggest the possibility that Christian charity did serve in the nineteenth century as a kind of taken-for-granted and unifying element of cultural discourse. It linked religion and giving to an understanding of America as a Christian nation and to expectations about how decent Christians behaved toward one another. But standard approaches to the study of civil religion have the unfortunate tendency to focus our attention only on the language of public discourse and on norms governing individual behavior. But, as I have suggested, Christian charity was also embedded within the concrete organizations of which civil society was composed. It was evident in the work of the U.S. Sanitary Commission, the local chapters of which spread so quickly at the start of the Civil War that their diffusion can only be understood in relation to their association with local churches and ladies' missionary societies.[29] It was evident earlier in the founding of the American Bible Society and the various benevolent and temperance associations that formed before the Civil War and, later, as Jason Kaufman's work has shown, in furthering the formation of secular charitable organizations as well as municipal relief chests and other social programs in American cities.[30]

Legacies like this do not die easily. But the idea of Christian charity clearly does not function the same way in the 21st century as it did in the 19th century. Greater religious and ethnic diversity means that it cannot. Civil society itself has also become more complex as a result of the need for professional service occupations and more formalized nonprofit service organizations. But is it possible to think about religion and giving in a way that is somehow comparable to the vision of it that was captured by the idea of Christian charity? Religion and giving now seem connected in ways that are decidedly private, not public, and in ways that are only remotely concerned with the larger social arrangements of which civil society is composed. Just as observers have suggested that religious conviction has, religious giving appears to have undergone a process of privatization. Let me explain the sense in which that may be the case.

In the research for my book *Poor Richard's Principle*, which drew from a survey of the U.S. labor force as well as several hundred qualitative interviews, I found a striking tendency for Americans to deny that they ever talked about money with anyone—not their friends or neighbors, not their children, and certainly not

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[28] Robert N. Bellah, *The Broken Covenant: American Civil Religion in a Time of Trial* (New York: Seabury Press, 1975).*Time of Trial* (New York: Seabury Press, 1975).
[29] McCarthy, *American Creed*, 195-97.
[30] Jason Andrew Kaufman, *For the Common Good?: American Civic Life and the Golden Age of Fraternity* (Oxford; New York: Oxford University Press, 2002).

their pastor or anyone else at church.[31] This included their giving behavior. Their ideas about giving in general might have been the subject of conversations, but they preferred to keep the details to themselves. Clergy also reported that members of their congregations did not talk about personal finances with them. Nor did they feel comfortable talking about money. Their giving behavior was, in this sense, private, just as their thoughts about money more generally were private.

We might suppose that this taboo against saying anything to anyone about money is deeply engrained in American culture, at least if we imagine the ancestors of people I studied to have been tight-lipped Norwegian or Scottish immigrants or, before that, tight-mouthed Victorians or close-mouthed Puritans. But even when people did not speak comfortably about money, churches and other charitable organizations found ways of overcoming this tendency toward privatization and thus, in small ways, to link individual giving to the public life of the community. Catharine Beecher's "system of associated charities," which evolved into the settlement house movement and federated charity programs, was one. Another took place within congregations. Some of the older people I interviewed remembered when the Lutheran church they attended published each family's giving record in an annual report or when the African Methodist Episcopal church they attended required people to march up front to give their offering and supplied a brass offering plate with no padding—which encouraged giving paper bills rather than coins.

Historians have not yet studied these giving practices systematically, but an occasional memoir can provide a valuable illustration. One such memoir is the autobiography of Glenn D. McMurry, a man who lived in a small farming community near Hutchinson, Kansas, from the time of his birth in 1917 to the age of 15. The community was mostly settled by Mennonites, but McMurry's family were Methodists, which is helpful since Methodists were the most populous religious group in the state. A vivid storyteller with a good memory, McMurry included in his autobiography a section entitled "Church Finance." He writes:

> I well remember "money raising" day at church. There was a finance committee that decided on the budget for the year. The largest part of the budget was the preacher's salary. Various members took turns being chairman of the committee, and Dad had the job a number of times. I can safely say chairman because I don't believe it was ever a woman. The main "money raising" Sunday was usually soon after harvest. That would be the time the farmers had the most money. A meeting would be called following the regular church service. "Now you folks know what we're going to do this morning," the chairman would report. "We need to have pledges for next year's budget. First we are going to pass pieces of paper and let you write down what you will give." Of course, that was done only after the usual talks on the need for either raising the preacher's salary or having

[31] Wuthnow, *Poor Richard's Principle: Recovering the American Dream through the Moral Meaning of Work, Business, and Money* (Princeton, N.J.: Princeton University Press, 1996).

> more money the next year for some special project. After each one wrote his amount, the papers were collected and the secretary or treasurer would total them. "I'm sorry," the chairman usually had to say. "We didn't get the money needed. We have to have at least two hundred more." They would then pass out more papers to see if some would raise their amounts. They would also go over names of absent members and once-or-twice-a-year attenders. These would be assigned to anyone willing to contact them.[32]

One cannot fully capture from this description what the "money raising" meetings were like, but it is possible to imagine the peer pressure involved as the members sat there, writing their pledges down, raising their pledges on the second go-round, and hoping this would do it so they could go home and have lunch.

McMurry's account goes on to describe a fundraising activity that was even more collective in nature:

> Another way of raising funds was almost like an auction. Perhaps some need arose during the year or the money promised wasn't coming in. The committee would explain that a certain dollar amount was needed. "Who'll give twenty-five dollars?" the chairman would ask. The secretary who had already noted on a board the amount needed, then carefully counted those who held up their hands to give the stated amount. Each time the amount was subtracted to show how much more was still needed. "Now who'll give twenty? We still have lots to raise. Ott, how about you?" So it would go. Each time the amount asked for would be smaller. Usually, the times I remember, they finally were able to get what they needed.[33]

Had research been done among the members of McMurry's congregation, it would have revealed that the factors influencing their giving undoubtedly included whether they were rich or poor and how faithfully they attended, but it would have been important to understand the public nature of the giving process as well.

Recent research has begun to identify some of the factors that currently influence religious giving. We know from an extensive survey of church members conducted by sociologist Dean Hoge that giving to churches is higher among people who earn higher incomes than among people with lower incomes and that it is higher in conservative denominations that emphasize tithing than in theologically moderate or liberal denominations that do not.[34] We also know from estimates generated by John and Sylvia Ronsvale that church giving as a percentage of disposable family income probably has declined over the past several decades,[35]

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[32] Glenn D. McMurry, *The Autobiography of an Unimportant Important Man: Birth Through Junior High*; online at www.resolutionprod.com/mcmurry.

[33] *Ibid.*

[34] Dean R. Hoge, *Money Matters: Personal Giving in American Churches* (Louisville, Ky.: Westminster John Knox Press, 1996).

[35] John Ronsvale and Sylvia Ronsvale, *Behind the Stained Glass Windows: Money Dynamics in the Church* (Grand Rapids, Mich.: Baker Book House, 1996).

and we are beginning to have some additional information about church giving among cohorts and over the life cycle from work being done at the Center on Philanthropy using data from the Filer Commission and from the Center on Philanthropy Panel Study, a part of the University of Michigan's Panel Study of Income Dynamics. The reason we do not know more about the relationship between religion and giving is that studies with the best questions about giving generally have only one or two questions about religion, while studies with the best questions about religion often do not include anything about giving. Therefore, while we know *that* religious involvement and charitable giving are positively related, we know little about the specific aspects of religious belief and practice that may affect giving.

In a 1991 survey of the U.S. labor force, I found that church giving was positively affected by church members' participating in small fellowship groups and that it was significantly higher among members who had heard a stewardship sermon in the past year than among those who hadn't. Giving was also higher among those who had thought about biblical teachings concerning money and for whom stewardship was a meaningful concept. These results are hardly surprising, but suggest that what congregations teach and do actually matters.[36] The study also showed that most regular churchgoers (77 percent) believe churches use the money they get wisely and responsibly, while only a quarter (24 percent) said it annoys them when churches ask for money. When asked what might encourage them to give more generously, church members overwhelmingly claimed they would give more generously if the church was doing more to help the needy and if they understood better what the church was doing with its money. Most, though, said they would not give more and might even give less if the church emphasized giving money more than it does now.[37]

If we take these results at face value, clergy and other congregational leaders find themselves in a quandary. The evidence suggests that people who are encouraged to think seriously about stewardship give more generously, but church members seem to be saying they would not be influenced by hearing more than they already do. They are attracted by programs to help the needy, yet recent studies show that congregations seldom devote more than five percent of their budgets (if that) to social service programs, and the same studies suggest that it would be difficult for most congregations to spend more.[38]

In a nationally representative survey conducted in 1999, I was able to examine in somewhat greater detail the religious beliefs and practices of individuals that affect their giving to religious organizations as well as their giving to

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[36] Wuthnow, *God and Mammon in America* (New York: Free Press, 1994), 228-29.
[37] *Ibid.*, 235.
[38] These results are summarized in my book *Saving America? Faith-Based Services and the Future of Civil Society* (Princeton, N.J.: Princeton University Press, 2004).

nonreligious organizations.[39] The average amount given to congregations by these respondents during the year preceding the survey was $679.58. Those with higher incomes, of course, gave more than those with lower incomes, but as a percentage, those with the lowest and highest incomes gave more than those in between. Regular attendees gave more than infrequent attendees, and Protestants gave more than Catholics. To determine the effect of other religious beliefs and practices on giving, therefore, I controlled for income, frequency of attendance, and whether one was a Protestant. I also controlled for gender, age, employment (full-time, part-time, or retired), marital status, number of children, race, ethnicity, level of education, and region.

The results suggest five main conclusions. First, just as in other studies, it appears that conservative religious belief encourages more generous giving; indeed, through the magic of multiple regression analysis, we state this conclusion in dollar amounts. For instance, being a self-identified religious conservative boosts the annual amount given to one's congregation by $259, a substantial increase when compared to the average of $679. Similarly, saying that one has been born again increases annual giving by $343, and believing that the Bible should be taken literally raises annual giving by $242. These effects are probably a function, in part, of different beliefs themselves and of different norms about tithing within denominations or congregations.

Second, how people feel about the poor or how much they worry about greed and materialism has no effect on their giving. This conclusion comes from examining the relationships between giving and responses to questions about how much of a problem one considers the condition of the poor, materialism, and too much emphasis on money.

Third, religious upbringing has a significant positive effect on giving. Specifically, the regression coefficients suggest that having had a special Bible as a child increases giving to one's congregation as an adult by $216, having had hymns or other religious music that were special as a child raises it by $221, having had a favorite religious picture or object increases it by $280, and having had a Bible story book raises it by $258. Merely having attended religious services regularly as a child has no residual effect, however (recall that current attendance is taken into account). It appears to be home training and the religious ambience of the home that matter most.

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[39] Wuthnow, *Arts and Religion Survey* (Princeton, N.J.: Princeton University, Department of Sociology [machine-readable datafile], 1999). The Arts and Religion Survey was conducted for the author by the Gallup Organization through in-household interviews with 1,530 nationally representative adult respondents. Further information about the survey is available in Wuthnow, *All In Sync: How Music and Art Are Revitalizing American Religion* (Berkeley and Los Angeles: University of California Press, 2003). Respondents were asked to indicate in dollar amounts how much they had contributed during the preceding year to their congregation, to other religious organizations, and to other nonreligious organizations (nonreligious organizations exclude arts and cultural organizations). All relationships discussed were statistically significant at or beyond the .05 level of probability.

Fourth, personal devotional practices as an adult make a difference. Reading the Bible every day increases giving by a whopping $545, praying every day increases it by $358, meditating every day raises it by $211, feeling close to God during worship services increases it by $367, and feeling close to God out in nature increases it by $203.

Fifth, being linked to people increases giving, whereas regarding spirituality as personal and private reduces it. Doing any volunteer work, for instance, increases giving by $528, and each additional friend one has in one's congregation increases giving by $118. In contrast, saying that one's spirituality does not depend on being involved in a religious organization reduces giving by $464, and saying that it doesn't matter what you believe as long as you are a good person reduces it by $559.

We could also look at how these factors influence giving to religious organizations other than one's congregation. In the survey, the average amount given to other religious organizations was only $104, so it was small compared to giving to congregations. This non-congregational religious giving, though, was positively influenced by most of the same factors that influenced giving to one's congregation: being religiously conservative, engaging in daily devotional practices, and volunteering.

Besides giving to congregations and religious organizations, respondents in the survey also gave an average of $143 annually to other causes and nonprofit organizations. Hardly any of the factors that influenced religious giving carried over to nonreligious giving. Indeed, the only factors that significantly increased nonreligious giving were volunteering and having experienced a time of trouble or personal crisis in one's life.

Parenthetically, these data also make it possible to address a question that has been discussed recently in other circles, namely, whether religious giving encourages giving to nonreligious organizations or whether there is a trade-off between the two. On the surface, it would appear that the two kinds of giving are positively, rather than negatively, associated.[40] However, closer analysis suggests there may be a negative relationship. For instance, among persons in the survey who gave nothing to congregations, the average amount given to nonreligious organizations was $374; in contrast, among persons who gave something to congregations, the average amount given to nonreligious organizations was only $172. These relationships warrant further examination.

One other result from the 1999 survey that merits brief consideration is the degree of skewness in religious giving. Religion is generally considered one of the more democratic or egalitarian forms of philanthropy, especially in comparison

[40] For instance, the zero-order correlation between congregational giving and nonreligious giving is .132 and, with income controlled, the partial correlation is .067.

to support for arts organizations or political parties. The reason is that religion appeals to a broad cross-section of the public and encourages people to contribute whether they are rich or poor. Yet anecdotal evidence suggests that congregations are sometimes supported mainly by a handful of wealthy members. Concern has also been expressed about disparities between rich congregations and poor ones and about the possible effect on church finances of greater inequality in the general public. We cannot address all of these concerns. We can, however, compute a standard measure of statistical skewness (that is, a measure of how much the distributions of income and giving deviate from a normal curve) for the measures included in the 1999 survey. As a comparison point, this measure for family income was 1.14. For congregational giving, it was 5.66; for giving to other religious organizations, 10.09; and for giving to nonreligious organizations, 11.16. Thus, congregational giving is not as skewed as other giving, but it is considerably more skewed than income. This does suggest that congregations depend very heavily on the giving of a relatively small percentage of all potential donors.[41]

Interesting as figures such as these may be, we need to step back from them to consider the larger picture of religion and giving at present and what its future may be. The result that stands out for me is the extent to which religious giving currently appears to be influenced by the more private aspects of personal spirituality. To be sure, it matters that people attend church; we would not expect otherwise. But it also matters if they think their spirituality is personal and private and if they engage in personal devotional practices. These factors illuminate different aspects of the much-discussed emphasis on personhood, individualism, and individual spirituality in our culture. The negative side has been emphasized especially by Robert Bellah and his co-authors in *Habits of the Heart*.[42] They note the large number of Americans who say their spirituality is personal and private. In other research, this sentiment sometimes appears to be negatively associated with church going and sometimes appears simply to be a perspective that is shared by churchgoers and nongoers alike. What we see here is that it probably has even more serious consequences for religious giving than it does for religious participation. Put baldly, the private view of spirituality means that one feels little need to contribute to the financial support of organized religion. A more positive picture emerges from considering the role of personal devotional practices. Although these are private, meaning that they occur in the privacy of one's home, they encourage religious giving.

[41] On skewness, see Laurence R. Iannaccone, "Skewness Explained: A Rational Choice Model of Religious Giving," *Journal for the Scientific Study of Religion 36* (1997), 141-57.

[42] Robert N. Bellah, Richard Madsen, William M. Sullivan, Ann Swidler, and Steven M. Tipton, *Habits of the Heart: Individualism and Commitment in American Life* (Berkeley: University of California Press, 1985). Harper & Brothers, 1873), 388.

If civil society in the United States no longer has the guiding and unifying features that once surrounded the idea of Christian charity, what hope might there be for linking religious giving to some broader notion of civil society? The question is somewhat like the one Alasdair MacIntyre posed at the start of his book *After Virtue* in which he imagined a cosmology once neatly constructed like a giant puzzle but now shattered so that only fragments of the puzzle remain.[43] We need not adopt MacIntyre's metaphysics in thinking about civil society, for it would be mistaken to say that American civil society was ever so neatly configured as a giant puzzle and an even more serious mistake to say that it is now devoid of any meaning. Yet civil society is a matter of concern. Its vitality is threatened by privatization and by an overweening emphasis on materialism. While the gap between rich and poor has grown, the nation has become, in Lizabeth Cohen's apt phrase, a "consumer's republic" in which citizens relate to government as consumers and, we might add, to their houses of worship in the same way.[44] Furthermore, the fixed, hierarchical, lifelong patterns of association of which civil society was formerly composed have increasingly been replaced, as I have argued elsewhere, by porous institutions and loose connections.[45] The difficulty is to identify ways of encouraging a link between religion and giving that respects these changing realities without, as it were, throwing in the towel. MacIntyre's solution was to focus on social practices. I have written elsewhere about the value of such practices for the vitality of individual spirituality.[46] It may be that they hold promise for thinking about religion and giving as well.

A practice honors the individual person's responsibility to make informed decisions about the conduct of his or her life. Such decisions require intentionality, but also depend on cultivating good habits, and while they may become commonplace, they also require reflection rooted in knowledge and training. The financial decisions involved in giving to religious or other organizations should be no different. Budgeting, planning, and seeking counsel about investments and charitable needs all make sense. Practices also connect people with other individuals and with organizations. Those who take their spiritual practices most seriously do not parrot the phrase "I'm spiritual but not religious."[47] They instead establish connections with congregations, retreat centers, small groups,

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[43] Alasdair C. MacIntyre, *After Virtue: A Study in Moral Theory*. 2nd ed. (Notre Dame, Ind.: University of Notre Dame Press, 1984).

[44] Lizabeth Cohen, *A Consumer's Republic: The Politics of Mass Consumption in Postwar America* (New York: Knopf, 2003).

[45] Robert Wuthnow, *Loose Connections: Joining Together in America's Fragmented Communities* (Cambridge, Mass.: Harvard University Press, 1998).

[46] Robert Wuthnow, *After Heaven: Spirituality in America since the 1950s* (Berkeley and Los Angeles: University of California Press, 1998).

[47] The popularity of the distinction between spirituality and religion is emphasized in Wade Clark Roof, *Spiritual Marketplace: Baby Boomers and the Remaking of American Religion* (Princeton, N.J.: Princeton University Press, 1999).

supportive circles of friends. Volunteering is more ephemeral now than when people spent every Wednesday night at Kiwanis or Eastern Star, but volunteers are the vital sinews that connect schools with churches, service organizations with foundations, and government agencies with community initiatives. Financial giving may not play that role as well, but it should also forge some ties among individuals and between civic organizations. Congregations can further these ties. Information can be provided about opportunities and needs in the wider community and world. Speakers and committee meetings can play this role.

The challenge for researchers is to move past the simple questions of who gives more money and what motivates them to do so. We need more information about where the money goes after it leaves the donor's pockets. When someone is contemplating making a significant financial gift, who does that person consult? What kind of ties are established with the recipients and with other donors? What kinds of training programs are available for trustees and for persons with significant financial assets? What kinds of mentoring are available to help recipients understand the gifts they have received? Is there only a theology of giving, or can there also be a theology of receiving? How are relationships of trust established between benefactors and beneficiaries? What are parents teaching their children about giving? What are congregations doing to help members think prudently about taxation and social services? What are they doing to assist community leaders charged with planning major social programs?

In those famous lines, written more than a century and a half ago, Alexis de Tocqueville wrote that Americans "make associations to give entertainments, to found seminaries, to build inns, to construct churches, to diffuse books, to send missionaries to the antipodes [and to] found hospitals, prisons, and schools."[48] All of that took more than good will; it required financial giving. Much has changed in the intervening years. Civil society is different. Yet civil society is still the linchpin between religion and giving. Civil society shapes both, and its vitality depends on both.

[48] Alexis de Tocqueville, *Democracy in America* (New York: Knopf, 1945), 114.

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The Center on Philanthropy's Lake Family Institute on Faith and Giving is dedicated to helping people of faith, regardless of their religious persuasion, think creatively and reflectively on the relationship between their faith and their giving. The Institute engages in research, provides resources that will educate and help people better understand giving as a reflection of their faith, and creates venues for civic conversation on this subject.

The Lake Family Institute on Faith and Giving honors the legacy of Thomas and Marjorie Lake. Thomas H. Lake served as president and chairman of the Lilly Endowment Inc. for more than twenty years, accepting that leadership role after thirty years at Eli Lilly & Company, following his retirement as president of the company. The Lake Family Institute honors Mr. and Mrs. Lake and their many contributions through leadership in philanthropy.

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