PASSING THE PLATE IN AFFLUENT CHURCHES: WHY SOME MEMBERS GIVE MORE THAN OTHERS

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This paper uses exchange theory and symbolic interactionism to explain why some members of affluent churches give more money to their churches than others do. The two theories produced four independent variables: one stressing exchange theory (benefit orientation), one stressing symbolic interactionism (belief orientation), and two combining elements of both (intrinsic religiosity and participation). Data from 30 affluent congregations indicate that the most important sources of giving are income, intrinsic religiosity, and participation. Exogenous variables, belief orientation, and benefit orientation have smaller effects. We conclude by stressing the value of linking the two theories in future research, rather than stressing one over the other. Appeals and activities which combine the inherent value of faith with the benefits members derive from religious commitment are more likely to inspire giving than ones which stress faith and ignore benefits or ones which appeal to self-interests and ignore faith.

This study looks at church giving in congregations with disproportionately large numbers of upper income members. We focus on these churches for several reasons. Affluent congregations exert considerable influence in their respective denominations and contribute sizable amounts of money to the regional and national levels of the church. They also affect other congregations and religious organizations in their respective communities. For example, Davidson (1985) has shown that affluent congregations in Lafayette, Indiana, took the lead in forming the ecumenical Lafayette Urban Ministry. Also, the social, economic, and political elites who belong to affluent churches play major roles in staffing denominational commissions and formulating denominational policies (Pope, 1942; Winter, 1962; Birch and Rasmussen, 1978; Davidson, 1986; Mock, 1988). Further, they are highly involved in a full range of community organizations in which they have unusual opportunities to affect the quality of life in their communities (Hausknecht, 1962; Useem, 1979; Pope, 1942; Earle et al., 1976; Mock, 1988).

Given the importance of these churches and their affluent members, we want to learn what motivates members to give to their churches. Although researchers have examined affluent congregations in terms of members' faith, level of congregational involvement, commitment to social ministry and the like (Pope, 1942; Winter, 1962; Stark and Glock, 1968; Birch and Rasmussen, 1978; Smith, 1981; Davidson, 1985; Mock, 1988), no one has focused on the subject of religious giving in wealthy congregations (see the introductory essay to this volume).

THEORETICAL ORIENTATION

We turn to sociology's two leading micro-level theories— exchange theory and symbolic interactionism—for guidance in our analysis of giving. Exchange theory suggests that people tend to weigh the costs and benefits of various actions, favoring those which are beneficial and avoiding those which are not. Symbolic interactionism suggests that people are often motivated by subjective considerations (e.g., their self-concepts, values, and beliefs) which may be unrelated—perhaps even opposed—to their social, economic, and political self-interests. Of course, sometimes people's self-interests and self-concepts coincide to provide especially potent bases for their behavior.

We use both of these approaches, separately and together, to see how much they contribute to our understanding of giving among members of affluent churches. We begin with variables that emphasize the differences between the exchange and symbolic interactionist perspectives. We then turn to variables which express the integration of the two.

Exchange Theory: Benefit Orientation

According to exchange theory, when people believe the benefits of an action outweigh the costs, they are inclined to participate in the action. When they feel the costs outweigh the benefits, they are likely to avoid it (Homans, 1961, 1974; Blau, 1964; Emerson, 1981; Cook, 1987; Ritzer, 1992). With regard to religion, these propositions imply that individuals who feel that the benefits of being involved in the church outweigh the costs are the ones most likely to contribute financially; those who feel that the costs are too great show less inclination to give.

We were able to examine four dimensions of congregational benefits that should affect giving: quality of pastoral leadership, quality of lay leadership, cohesion among members, and members' sense that their church is special. Pastoral leadership is of high quality when pastors can point their churches in exciting new directions, relate well with members, and work effectively with other members of the church staff. Lay leadership is effective when talented members take their responsibilities seriously and make sound decisions. Relationships among members are cohesive when members know each other, like each other, help one another in times of need, and feel that they are part of a caring community of believers. Members' sense of belonging to a special church is evident when they believe that other members take their faith seriously and when they feel that their church has a special mission setting it apart from other congregations.

Why should these congregational benefits motivate individuals to donate money to their churches? According to a social exchange perspective, self-interest, interdependence, and reciprocity are important dimensions of social life (Gouldner, 1960; Homans, 1961, 1974; Blau, 1964; Becker, 1986). When an individual receives benefits from some person or group, that "gift" imposes an obligation. The recipient is motivated to reciprocate with his or her own resources to maintain a relationship which has proven to be beneficial. It is the rational thing to do.

Thus when church members perceive their pastors positively as leaders, when they perceive their churches' lay leaders as competent, when members like one another and are willing to help each other, and when they think their churches are special, they will tend to be generous. They will feel they are investing in a church which has the ability to serve their needs. When they lack confidence in their pastors, when they question lay leaders' competence, when there is little or no solidarity among the members, and when there is nothing special about the church or its mission, members will be less generous. They won't be as sure that their investment will yield the kinds of benefits they want.

Symbolic Interactionism: Belief Orientation

People's actions are not entirely based on self-interest. People often do things for other reasons (Zey, 1992). According to the core propositions of symbolic interactionist theory, people sometimes act on the basis of self-concepts, identities, social roles, expectations, definitions of situations, values, and beliefs which are not reducible to cost-benefit analysis (Cooley, [1902] 1964; Mead, [1934] 1962; Blumer, 1962; Stryker, 1980; Charon, 1989). Thus people sometimes do things which they consider right or meaningful, even when the costs outweigh the benefits. They sometimes avoid actions which they have been taught are wrong, even when they would stand to gain from them.

This perspective suggests the need to understand church members' religious self-concepts and beliefs about the supernatural. To do so, we examined three dimensions of belief which are not reducible to cost-benefit analysis. Vertical beliefs include members' understanding of and faith in God (Davidson, 1972, 1975, 1977). A dimension which we call "truth" stresses members' identity as believers and their tendency to question the faith of others who question core beliefs of the Christian faith. A third dimension, which we call "certainty," emphasizes members' certainty about their faith and their tendency to avoid questions about the meaning and purpose of life.

Why should these beliefs affect giving? According to a symbolic interactionist perspective, individuals act on the basis of their self-concepts and beliefs (Rosenberg, 1981; Wallace and Wolf, 1991). In relation to their significant others (e.g., family and other church members), individuals develop a sense of self, a worldview, and a sense of how they should act. Knowing who they are and what is right and wrong, they try to act accordingly. Their "definition of the situation" has real consequences. Their beliefs are expressed in behavior.

Thus we hypothesize that the more church members feel they are good Christians and that their beliefs are in compliance with God's will, the more likely they are to donate to their churches. Their belief in God and their willingness to live according to His commandments should be expressed in their tendency to support their churches financially. On the other hand, members who are less sure of their own faith and less orthodox in their beliefs should be less inclined to donate. Their uncertainties are likely to be expressed in lower levels of giving.

Linking the Theories: Intrinsic Religiosity and Participation

While some beliefs and behaviors may be neatly linked to one theoretical perspective or the other, most of the time people's beliefs and actions express *both* their self-concepts *and* benefits received from involvement in social groups. Most of the time they are linked to people's identities *and* the rewards they derive from their actions. That is, they combine values *and* self-interests.

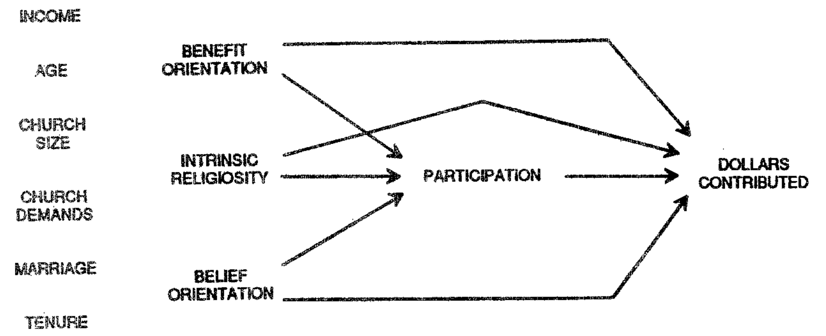
Beliefs and behaviors which reflect both affective and instrumental elements are especially important. Individuals are likely to hold strongly to these beliefs and act on them with special vigor. These behaviors, in turn, are likely to have important implications for many other aspects of individuals' lives.

We constructed two variables which combined elements of symbolic interactionism and exchange theory. One, which we call "intrinsic religiosity," indicates a highly personal, yet socially conscious, pattern of faith (Allport, 1960). This represents a holistic perspective in which individuals identify the centrality of their religious convictions in relation to the benefits derived from their beliefs about God and their involvement with society. Beliefs such as "My faith turns my attention from my own needs and toward the needs of others," "I see my work in life as God's work," and "My faith has given me a stronger appreciation of my own individuality" indicate the extent to which this variable combines church members' self-concepts and the benefits derived from their faith. The other variable, which we call "participation," indicates the extent of one's behavioral involvement in religion. Participation reflects the importance individuals attach to their faith and increases their access to the benefits their congregations have to offer. Thus we expect that these two variables will strongly predict levels of church giving.

Our analysis also includes six exogenous variables: age, income, marital status, the size and strictness of one's congregation, and tenure (the number of years one has belonged to the congregation). Previous studies suggest that these factors might affect contributions, but the variables are not directly related to our theoretical framework. They are included so that we can see their effect on our theoretical variables.

Figure 1 summarizes our theoretical model. It starts at the left with exogenous factors which we presuppose shape church members' beliefs, their views of costs and benefits, and the extent of their intrinsic religiosity. Assuming that attitudes affect behavior (Fishbein and Ajzen, 1975), we expected that these subjective factors would influence members' participation in all aspects of congregational life. Our argument emphasizes the role that intrinsic religiosity plays, relative to the belief and benefit orientations, in producing high levels of participation. Intrinsic religiosity also should have some direct effects on giving. Benefit orientation and belief orientation should have smaller direct effects on giving and indirect effects through their influence on participation. Religious participation should be the strongest predictor of giving.

Figure 1
THEORETICAL MODEL



RESEARCH DESIGN

We examined this model of giving by using data from Davidson, Johnson, and Mock's study of affluent congregations in Indiana (Davidson et al., 1988). The researchers developed a comprehensive list of all Protestant and Catholic congregations in St. Joseph and Tippecanoe counties in 1984. They asked civic and religious leaders to select the congregations they thought were the most affluent. The researchers then visited these churches and gathered additional information from previous studies and local sources to confirm the congregations' status as affluent churches. In the end, they identified 31 affluent congregations, 30 of which are used in this analysis.[1]

In 1985 questionnaires were sent to random samples of members in each church (see Davidson et al., 1988, for more details). A response rate of 51 percent produced an N of 3252. As in most other studies of this type, the respondents tended to have above average levels of religious commitment, but they represented very good cross-sections of their congregations in most other ways.

Dependent Variable

Our dependent variable is total dollars given, which is a measure of how much affluent churchgoers gave to their churches in 1985.[2] The average contribution per household was $909.08 (S.D. = $701.67). The average yearly income was $39,101, well above the median family income for the nation as a whole and for Indiana. On the average, the respondents donated 2.98 percent of their incomes to the church.

Endogenous Variables

In accord with our theoretical approach, we built indices of our major concepts to see if these formed the clusters we expected. First, we analyzed the questionnaire items dealing with a wide variety of members' beliefs and practices. We then combined these items into 12 multiple-item indices: Vertical (beliefs about the supernatural), Certainty (certainty of one's faith), Truth (unquestioned beliefs), Pastoral Leadership (its effectiveness), Lay Leadership (its effectiveness), Solidarity (social cohesion in one's congregation), Unique Church (belief that one's congregation has a unique mission), Salience (extent to which religion is important in one's life), Challenge (faith's challenge to serve others), Communal (beliefs about human interdependence), Horizontal (beliefs about doing good for others), and Agentic (belief that one is God's instrument).[3] All indices achieved at least minimal levels of reliability; most were quite strong.

We then subjected the indices to factor analysis to identify underlying constructs and thus determine if our measures formed groupings in accord with our expectations. Factor loadings were generated using a principal axis factor analysis with orthogonal (varimax) rotation.

Table 1
FACTOR ANALYSIS

Factors and Indices	Factor Loadings		
	I	II	III
I. Benefit Orientation (alpha=.74)			
1. Solidarity	.83	.03	.04
2. Lay Leadership	.78	.09	.04
3. Pastor Leadership	.72	.11	.00
4. Unique Church	.62	.24	.08
II. Intrinsic Religiosity (alpha=.80)			
1. Challenge	.11	.82	.02
2. Agentic	.10	.78	.24
3. Horizontal	.12	.75	.01
4. Salience	.07	.73	.36
5. Communal	.16	.51	.12
III. Belief Orientation (alpha=.74)			
1. Certainty	.06	-.07	.77
2. Vertical	.05	.35	.72
3. Truth	.03	.29	.70

The twelve indices produced a three-factor solution using the criterion of eigenvalue greater than one (see Table 1). Factor 1 (BENEFIT ORIENTATION, alpha = .74) reflected exchange theory's emphasis on the benefits that members derive from their religious group and was composed of four indices signifying congregational benefits (Pastoral Leadership, Lay Leadership, Solidarity, and Unique Church). Factor 2 (INTRINSIC RELIGIOSITY, alpha = .80) included five indices (Challenge, Agentic, Horizontal, Salience, and Communal), representing a synthesis of personal and social beliefs. Taken together these five indices reflect a highly personal, yet socially conscious, faith orientation containing elements of symbolic interactionism and exchange theory. Factor 3 (BELIEF ORIENTATION, alpha = .74) included three indices (Vertical, Certainty, and Truth) which reflect a symbolic interactionist emphasis on individuals' beliefs. These three factors were treated as endogenous variables in the theoretical model in Figure 1.

Our study also included two indices of behavioral involvement in religion. One index (Social Participation) indicated the extent to which members were involved in friendship networks within their churches. The other (Religious Participation) dealt with the frequency of members' church attendance and their participation in private devotional activities such as reading the Bible and engaging in private prayer. These two indices formed a single measure of PARTICIPATION ($r = .51$).

This variable, like our intrinsic religiosity variable, combined elements of symbolic interactionism and exchange theory. In terms of friendship networks, it indicated the importance of church members' significant others (a symbolic interactionist concept) *and* the benefits of having close friends and being able to interact with them in church (exchange theory). In terms of religious practice, it also linked one's religious self-concept *and* one's access to rewards (Iannaccone, 1990; Lee, 1992).

Exogenous Variables

We examined the effects of the six exogenous variables on dollars contributed. We found a relatively consistent pattern in which upper income members gave more than those with lower incomes. In terms of church size (coded small=1; medium=2; large=3), those affiliated with congregations of fewer than 300 members (x= \$1070.61) donated more in 1985 than those belonging to churches with 300-750 members (x= \$892.79) or those in churches with more than 750 members (x= \$822.27).

Church members aged 36-65 ($\bar{x}$= \$1015.88) gave more than those 35 or younger ($\bar{x}$= \$633.16) or those older than 65 ($\bar{x}$= \$861.03). Married church members gave more to their churches ($\bar{x}$= \$974.21) than divorced ($\bar{x}$= \$475.31), single ($\bar{x}$= \$722.83), or widowed church members ($\bar{x}$= \$716.10). Those who had been members for six to ten years contributed slightly more ($\bar{x}$= \$1000.83) than those who had been members for more than ten years ($\bar{x}$= \$955.68). Newer members, including those who had been affiliated for less than a year ($\bar{x}$= \$666.67), and those who had been with the church for one to five years ($\bar{x}$= \$762.92) gave smaller amounts.

Based on these findings, we used dummy coding for the following variables: Age (36-65=1; all others=0), Marriage (married=1; all others=0), Tenure (member of the church six years or more=1; less than six years=0).

To assess contributions by denominational affiliation we grouped churches into three categories (Least Demanding, Moderately Demanding, and Most Demanding churches) based on ratings of denominational distinctiveness reported in Hoge and Roozen (1979:185). Episcopalians, Presbyterians, and members of the United Church of Christ were grouped together in the least demanding category; United Methodists, Disciples, American Baptists, and members of the Lutheran Church in America and the American Lutheran Church (later merged into the Evangelical Lutheran Church of America) were placed in the moderately demanding category; and Southern Baptists and Missouri Synod Lutherans were placed in the most demanding category. Although Catholics and Brethren were not ranked by Hoge and Roozen, we placed Catholics in the moderately demanding group and Brethren in the most demanding category. Members of the most demanding churches gave more to their congregations ($\bar{x}$= \$1084.28) than those affiliated with the least demanding churches ($\bar{x}$= \$924.83) or members of moderately demanding churches ($\bar{x}$= \$869.51). Dummy coding was used for the Church Demands variable (most demanding churches=1; all others=0).

FINDINGS

The first step of the analysis was to examine the bivariate relationships. Table 2 shows a strong linkage between contributions and two variables: income (r = .48) and participation (r = .40). Contributions were moderately linked with intrinsic religiosity (r = .19) and with age (r = .18) and marriage (r = .18). Tenure (r = .13) and church size (r = -.10) also showed some link to contributions.

Looking at interrelationships among the other variables, we see that income was correlated with middle age (r = .35) and with being married (r = .43), while it was negatively linked to intrinsic religiosity (r = -.10). Church demands were negatively linked to congregational size (r = -.47) but positively associated with participation (r = .11). Participation showed a strong connection with intrinsic religiosity (r = .50) and was also slightly correlated with both a benefit orientation (r = .17) and a belief orientation (r = .19).

We next undertook multivariate analysis to assess the theoretical model. Neither age nor marital status was a significant predictor of church contributions, and neither produced a beta higher than .07 in regressions with the other endogenous variables. Consequently, we dropped these two measures from further analyses.

Figure 2 helps us explain the influences on participation, which other studies show is the most important predictor of contributions. Overall we see that the model accounts for 42 percent of the variance in total contributions.

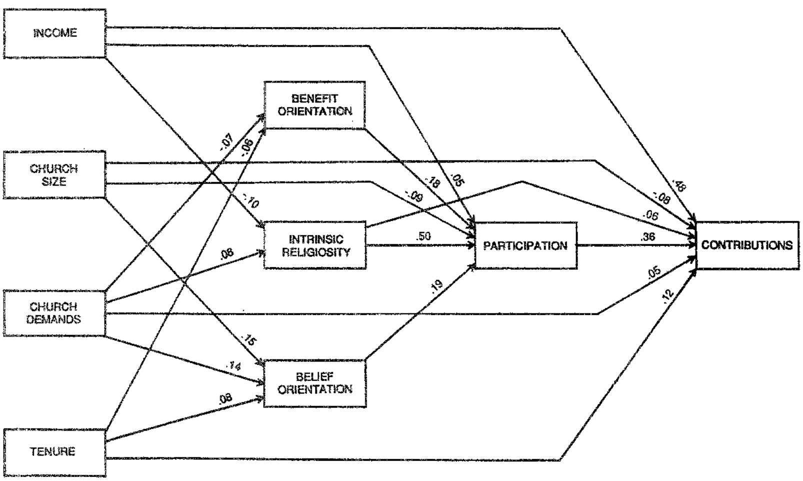
The analysis shows that strongest predictor of church giving is respondents' level of income (beta = .48). The other exogenous variables showed smaller effects on contributions. The figures for tenure (beta = .12), congregational size (beta = -.08), and church demands (beta = .05) suggest that giving was higher among long-term members and among those belonging to smaller and more demanding congregations.

Table 2
ZERO-ORDER CORRELATIONS

	1	2	3	4	5	6	7	8	9	10	11
1. Contributions	1.0										
Exogenous variables											
2. Income	.48	1.0									
3. Age	.18	.35	1.0								
4. Marriage	.18	.43	.19	1.0							
5. Church Demands	.09	-.05	-.05	.01*	1.0						
6. Church Size	-.10	.00*	.04	-.01*	-.47	1.0					
7. Tenure	.13	.05	.13	.01*	-.02*	.01*	1.0				
Endogenous variables											
8. Intrinsic Religiosity	.19	-.10	-.02*	-.08	.06	.02*	-.01*	1.0			
9. Benefit Orientation	.06	-.05	-.08	-.06	-.07	.04	-.07	.00*	1.0		
10. Belief Orientation	.08	-.03*	.01*	.02*	.07	.08	.08	.00*	.00*	1.0	
11. Participation	.40	-.03*	-.04	-.07	.11	-.08	.02*	.50	.17	.19	1.0

* Not significant at p<.05.
Age: 36-65=1; All others =0
Married: Married=1; All others =0
Church Demands: Most demanding churches=1; All others =0
Tenure: Six years or more =1; Less than six years =0

Figure 2
PATH MODEL OF CONTRIBUTIONS



Adjusted R^2 = .42

The exogenous variables exerted a modest influence on several of the endogenous variables. Income was a negative predictor of intrinsic religiosity (beta = -.10), and congregational size had a positive effect on a belief orientation (beta = .15). Church demands served to predict a belief orientation (beta = .14) and intrinsic religiosity (beta = .08), but had a negative influence on a benefit orientation (beta = -.07). Tenure predicted a belief orientation (beta = .08) but had a negative effect on a benefit orientation (beta = -.06). Congregational size (beta = -.09) and income (beta = .05) showed weak but significant effects on participation.

The three theoretical factors showed moderate to strong effects on participation. As our theoretical perspective suggested, the holistic integration of belief and reward was the single most important influence on participation (beta = .50). Members motivated by a deep religious commitment involving an orientation toward others were active participants in a wide variety of social and religious activities associated with the church. The link between a benefit orientation and participation (beta = .18) showed that those experiencing congregational benefits were likely to participate in church-based social and religious activities, as were those with strict religious beliefs (beta = .19). Of the three theoretical factors, only intrinsic religiosity was a significant predictor of contributions (beta = .06), but its effect was relatively weak. The other two factors showed nonsignificant direct links to giving.

The final stage of our model indicates the important influence of participation on contributions (beta = .36). This confirms the findings of other research which show that the more people participate in religious activities and interact with other church members, the more they tend to give.

Table 3 shows the relationships more clearly by presenting the direct, indirect, and total effects of the predictors of contributions. We see that intrinsic religiosity affected giving largely through its influence on participation, yielding an overall total effect of .24. The indirect effects for the benefit and belief orientation factors were weaker; the total effect for each of these was .09. It is clear that all three factors worked largely through participation to affect giving. However, the indirect effects of the four exogenous variables were minimal.

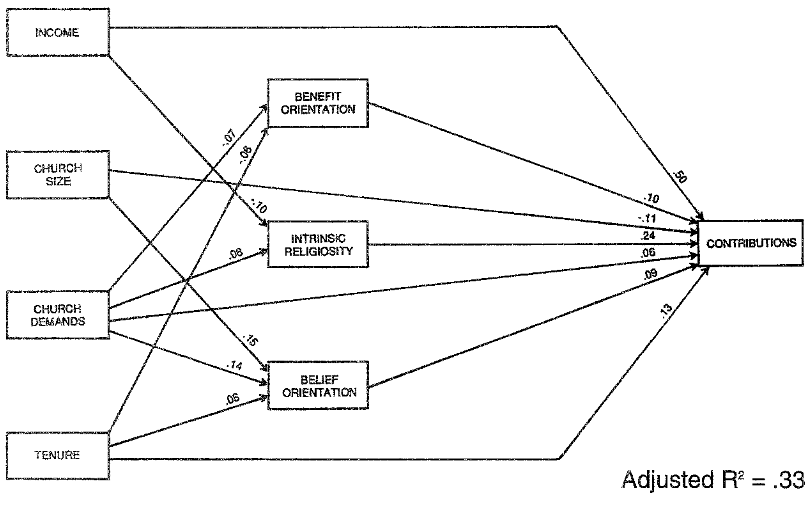
Table 3
EFFECT COEFFICIENTS FOR PREDICTORS OF CONTRIBUTIONS IN FIGURE 2

	Total Effect	Direct Effect	Indirect Effect Through Other Variables
Participation	.36	.36	---
Benefit Orientation	.09	.03	.06
Intrinsic Religiosity	.24	.06	.18
Belief Orientation	.09	.02	.07
Tenure	.13	.12	.01
Church Demands	.09	.05	.04
Church Size	-.09	-.08	-.01
Income	.47	.48	-.01

We assessed the path model with the participation index removed, to see more closely the influence of the other predictor variables on contributions. The participation index, like the measure of contributions, is a behavioral measure, and its large effect on contributions might obscure the effects of the other variables. Therefore, this revised analysis would show more clearly the effects of the other variables on giving.

With the participation index omitted, the model explained 33 percent of the variance in contributions (see Figure 3). Income was the strongest predictor of contributions (beta = .50), followed by intrinsic religiosity (beta = .24). A benefit orientation (beta = .10) and a belief orientation (beta = .09) had smaller but significant effects on contributions. This analysis affirms that neither beliefs nor benefits alone predicted giving to the degree that intrinsic religiosity did. The effects of the exogenous variables on the three endogenous factors remained the same as in the earlier model.

Figure 3
REVISED PATH MODEL OF CONTRIBUTIONS



Due to the importance of income for predicting levels of giving, we looked more carefully at the relationship between income and giving. The relationship was linear. For example, families with incomes between $10,000 and $20,000 contributed an average of $588; those with incomes between $40,000 and $50,000 contributed an average of $998; and those with incomes over $90,000 contributed an average of $1776.

We also looked at interrelations between contributions and the individual items included in the participation index (see Table 4). With regard to the religious participation items, church attendance (r = .33) and participation in religious education courses (r = .31) were more highly related to contributions than were the other two measures, frequency of reading the Bible at home (r = .23) and praying outside of church (r = .12). This suggests that one's public profession of faith has a greater impact on church contributions than one's private devotional activities do. Also, involvement in fellowship activities (r = .36) and participation with members in outside social activities (r = .25) were more important than just having friends in the church (r = .16). This supports an interactionist approach, where density of interaction is linked to higher levels of giving.

Table 4
PEARSON CORRELATIONS FOR ITEMS IN THE PARTICIPATION INDEX

	Correlations with Contributions
Religious Participation	
"How often do you attend worship services?"	.33
"How often do you participate in religious education courses or Sunday school?"	.31
"How often do you read the Bible at home?"	.23
"How often do you pray privately outside of church services?"	.12
Social Participation	
"How actively involved are you in the social or fellowship activities which your congregation sponsors (e.g., picnics, church dinners, family gatherings)?"	.36
"How often do you get together socially with people from your congregation outside of formal church functions such as worship and committee meetings?"	.25
"How many of your five closest friends also belong to your congregation?"	.16

CONCLUSIONS

We have used two theoretical perspectives to examine religious giving. Combining exchange theory and symbolic interactionism, we created two variables (intrinsic religiosity and participation) which we thought would play especially important roles in explaining why some members of affluent churches give more money than others do. As we hypothesized, intrinsic religiosity had important effects on participation, which in turn was an important predictor of giving. Two separate measures reflecting the two theories (benefit orientation and belief orientation) had smaller indirect effects through participation, but no significant direct effects of their own. When participation was eliminated from the model, intrinsic religiosity continued to be more important than either the benefit or the belief orientation, though both of these factors had significant effects of their own.

We also examined several other variables which previous research suggested might have some effect on giving. Among these, the most important by far was income, with higher income church members giving the most to their churches. Length of membership and affiliation with smaller and more demanding churches influenced giving, but these effects were quite modest compared with the importance of income. The exogenous variables had small, but significant, effects on the endogenous variables in our model.

Implications for Future Research

This study has several implications for persons planning further studies of giving. Our results show that it is not just one's conscious or unconscious assessment of personal costs and benefits that promotes religious giving. Individuals no doubt assess the likely results of their acts in terms of the personal benefits to be received, but to view giving solely in terms of costs and benefits is to miss much of the motivation.

Nor is giving based only on one's religious identity and beliefs. While these subjective considerations are not irrelevant, they clearly are not the sole basis of giving. Indeed, on their own, they account for relatively little of the variance in members' contributions to affluent churches. To suggest that giving results from belief is to distort the issue.

Our analysis demonstrates the value of linking interactionist and exchange frameworks and looking for variables which combine both perspectives. Apart from income, the two variables with the most effect on giving were participation and intrinsic religiosity, the two which linked members' self-concepts (symbolic interactionism) and self-interests (exchange theory).

As a result, we think theorists and researchers investigating giving and other forms of church behavior ought to employ both approaches. By emphasizing beliefs and practices which unite values and interests, investigators are likely to build more meaningful models and explain more of the variance in church members' behavior. By restricting ourselves to one perspective or the other, we build limited models and account for less of the variance.

Policy Implications

Our results have several implications for church leaders. If religious leaders desire higher levels of financial commitment from their members, they need to appreciate the special potency of conditions which link faith with benefits, values with interests, beliefs with rewards.

Leaders should stress participation in all aspects of church life—collective activities such as worship and religious education, as well as devotional activities such as private prayer and Bible reading. Participation is an opportunity for members to express their religious self-concepts, *and* it increases members' access to benefits. It has value in its own right, but it is also useful for promoting other church-related behaviors. By increasing members' involvement in all aspects of church life, leaders also are likely to increase members' contributions to the church.

Leaders also should cultivate an intrinsic orientation to faith. Such an approach emphasizes faith's personal *and* social dimensions. It links personal salvation with social concern. It unites personal faith and human interdependence. According to our results, it is also the single most important determinant of participation. It promotes participation in all aspects of church life and increases members' willingness to donate to the church.

This approach to faith has far more impact on participation and giving than either of the other two approaches we explored: congregational attributes such as leadership and solidarity, and belief in God and adherence to God's law. Efforts to produce a religious orientation which integrates personal faith and social concern are the most likely to produce broad-based participation and higher levels of giving among members.

NOTES

1. One campus ministry was eliminated. It had a sizable number of affluent "resident" parishioners, but its disproportionately large number of student members, who lacked work-related income, produced giving patterns which were very different from those evident in the other 30 churches.

2. We also examined contributions as a percentage of income. We found that the two measures of giving are positively related ($r = .40$). Thus they tend to overlap (the higher the percentage of family income given, the larger the total amount given), but they are not interchangeable measures of giving. Total dollars given involved less measurement error, and we were able to explain a greater proportion of the variance.

3. The first author will send to interested persons a technical appendix giving details of index construction.

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