

Adventist Stewardship Attitudes & Patterns Summary of Research in North America

Prepared by Monte Sahlin
Senior Consultant, Center for Creative Ministry
For the North American Division Stewardship Department
December 2011

The Seventh-day Adventist Church in North America has commissioned a number of research projects over the last three decades on financial giving and stewardship. The purpose of this report is to bring together in a concise document the key findings from these studies. A full list of the research reports included in this summary is displayed in the References section at the end of the paper. (The names and numbers in parenthesis refer to page numbers in the reports listed by the name of the primary author of each report.)

This research is all of a practical nature, focusing on the actual behavior and attitudes of church members. It does not include theological or Biblical research, which is well covered in a number of books and studies issued by the denomination over the years. The researchers included in this summary all share the fundamental teachings of the Adventist Church as a foundational frameworks that informed their studies despite the questions asked about alternative views. Those questions were intended to measure, not promote unorthodox opinions and behavior.

What Adventists Believe About Giving

There is very strong agreement among Adventist members with Church doctrine on the topic of tithing and giving.

In the 1985 survey, 87 percent of church members strongly agreed that “God admonishes us to return 10 percent of income as tithe and give offerings as we are able.” Three out of four (74 percent) strongly agreed that “tithe should normally be paid through the local church.” (Dudley and Melgosa)

In the 1991 NAD Survey of Members, 92 percent agreed that it is important for a Christian to return tithe and 82 percent agreed that tithe should be paid through the local church. Older members and those from small, rural churches were more likely to agree. More urban members were less likely to agree. (Sahlin 1995, p 3)

Surveys in the Minnesota Conference in 2006 and in the Seventh-day Adventist Church in Canada in 2011 show similar levels of agreement with these principles. There is no evidence of decay over a quarter of a century. (Sahlin 2006, p 22; Sahlin 2011, p 11)

Adventist Giving Behavior

Seven out of eight active, adult members in the Adventist Church in North America report that they tithe and about the same number report that they give regular offerings. This compares favorably with the inter-denominational 1993 American Congregational Giving Study in which 73 percent of those attending Assembly of God groups, 44 percent of Southern Baptists, four percent of Catholics, seven percent of Lutherans and nine percent of Presbyterians indicate that they “give 10% or more of my income” to their local congregation. (Sahlin 1998, p 129)

This may come as a surprise to many Adventist leaders who have stated publicly that the majority of Adventist Church members do not tithe. One of the reasons why survey data does not sustain this view is because of the strong linkage between regular church attendance and giving. The studies summarized above each used a data collection method which tended to screen out the 25 percent to 35 percent of Church members who do not attend even once a month.

The nature of the giving units and their relationship to the church is a key element in getting an accurate picture of giving behavior. For example, a survey of church treasurers in one local conference in 1986 revealed that 62 percent of the members attended church regularly and 38 percent did not. Among the giving units where at least one person attended church regularly, 67 percent returned tithe, 56 percent gave to the local church and 21 percent gave to the World Budget. Two-thirds of the giving units included a married couple, while 34 percent were made up of a single adult. A total of 16 percent of the giving units were couples where one spouse was not an Adventist Church member. Just half of the giving units included a married couple in which both were Adventists. (Sahlin 1986)

The 1985 survey found that 30 to 38 percent of church members returned a tithe of at least ten percent of their pre-tax income while another 13 to 15 percent returned a tithe of at least ten percent of their after-tax income. Another six or seven percent returned a partial tithe and nearly half did not return any tithe. (Dudley and Melgosa, pp 6-7)

The 1991 NAD Survey of Members found that 60 percent of active members calculated their tithe on the basis of their pre-tax income and 32 percent calculated it on the basis of their after-tax income. Another seven percent said that they returned only a partial tithe or nothing. Members from the Baby Boom generation were more likely to use their after-tax income as a basis for tithing while older members were more likely to use their pre-tax income. (Sahlin 1995, p 4)

The 2009 NAD Congregations Survey found that 74 percent of active members had given at least ten percent of their income as tithe in the previous year. Another 22 percent had given less than ten percent of their income as tithe. It appears that the

percentage of the members tithing had increased over the three decades since the 1985 survey. (Dudley and Pagan, p 23)

It is also true that several surveys have explored the degree to which some members do not return a full ten percent of their income as tithe or put some of their tithe in places other than the local conference Tithe Fund. Of the 88 percent in the 1989 Pacific Union Conference survey who reported that they tithed during the previous year, 18 percent indicated that they gave some of their tithe to non-tithe categories, which reduces the number who returned a tenth of their income to the conference Tithe Fund to 70 percent of the respondents. Of the 92 percent in the 1991 NAD survey who reported that they tithed, at least 41 percent indicated that they also placed some of their tithe in non-tithe categories, although most said that this constituted a very small portion of their total tithe. Of the 86 percent in the 1993 World Survey who reported that they practiced tithing, only 63 percent said that they “returned a full ten percent or more of annual income to the Tithe Fund.” The other 20 percent included those who returned only a partial tithe and those who diverted some of their tithe to places other than the Tithe Fund. Even taking these facts into consideration, clearly the majority of the active, adult members of the Adventist Church in North America give regularly to the Tithe Fund in their conference. (Sahlin 1998, p 130)

Data from a 1987 survey suggests that the economic status of church households also has something to do with tithing. Half or fewer of the members from households with annual incomes of less than \$50,000 reported that they tithed, while 70 percent of the members from households with higher-income households said they tithe. The working poor were those least likely to tithe. More affluent members were much more likely to do so. (Seltzer Daley) The 1989 Pacific Union Conference Survey found that a significant percentage of non-tithers were very poor, urban, single young adults who were probably unemployed and may not have had regular income to tithe. (Hamilton Chandler)

The 1989 Pacific Union Conference Survey found the following characteristics of those who tithed regularly. They were members of small-town and rural churches, older adults, from middle and higher income households, with college degrees, married, white and long-term members of the Adventist Church. Those who did not tithe were more likely to be members of urban and suburban churches, younger adults, from low-income households, with no more than a secondary education, single, from an ethnic minority and recent converts to the Adventist faith. (Hamilton Chandler)

The largest number of those who tithed in this study were intentional givers who decided what to give to non-tithe offerings on the basis of a percentage of their income. Tithers were also more likely to express confidence in their pastor and denominational leaders at all levels. Tithers reported reading the Bible more often than did non-tithers

and were twice as likely to have daily family worship. Tithers were also twice as likely to regularly read the writings of Ellen White. (Hamilton Chandler)

Nearly three out of four non-tithers in the 1989 Pacific Union Conference Survey (69 percent) had tithed in the past. The largest number had quit tithing because of personal financial problems. Only one in three quit tithing because their attitude toward the church had changed. Some 71 percent of the non-tithers reported that they had contributed recently to non-tithe offerings, although they were less likely to give as much as did tithers. (Hamilton Chandler)

It is no surprise that members who did not tithe were less likely to see tithing as an indicator of spirituality. They were also less likely to think that it was important to maintain a distinction between tithe and non-tithe funds. Many were confused about how tithe funds should be used. (Hamilton Chandler)

Tithing does not seem to be strongly related to attitudes toward the clergy. The 1989 Pacific Union Conference Survey found that no more than two percent of non-tithers were withholding tithe because of a lack of confidence in their pastor. Non-tithers who expressed a lack of confidence in denominational leaders were more likely to indicate no opinion than negative opinions. (Hamilton Chandler)

Giving to Offerings

In the 1985 survey it was found that 21 to 25 percent of church members gave less than five percent of their income to offerings beyond the tithe, 22 to 25 percent gave five to ten percent of their income to offerings, and six to eight percent gave more than ten percent of their income to offerings. (Dudley and Melgosa, pp 6-7)

In the 1991 NAD Survey of Members 46 percent of the respondents reported giving less than five percent of their income to offerings, 30 percent gave five to nine percent of their income, and 24 percent gave ten percent or more of their income. The two sets of data are not comparable because the categories are a little different and the second set does not include an allowance for the percentage of members who give nothing to offerings. The first category is the one that is comparable and when the data from the first set is recalculated to exclude non-givers it yields nearly the same percentage as for that category in the second set (45 percent), suggesting that the actual profile did not change significantly over the six-year interval. (Sahlin 1995, p 7)

In the 2009 NAD Congregations Survey 46 percent of the respondents reported giving less than five percent of their income to offerings, 40 percent gave five to ten percent of their income, and eight percent gave more than ten percent of their income. Even with the change in the last two categories from the way the data was reported it is clear that there has been little change over two decades in this profile. (Dudley and Pagan, p 26)

Giving Preferences

An increasing share of Adventist giving is designated for or given directly to ministries for which individual members have a particular preference. This is sometimes labeled “project giving,” but it actually has less to do with giving to specific projects than it has to do with perceptions about unmet needs, strategic priorities, and the productivity of particular ministries. Of course, these perceptions are formed in large part on the basis of the information members have. Those ministries which do better at conveying information about the needs they seek to meet, the strategic value of their goals and the results of their work, get more support than those which provide little information.

In order to determine the relative size and demographic profile of the active supporters of each of the Adventist ministries that depend on donations and volunteers, the 1997 NAD Survey of Members asked, “Which of the following Adventist faith ministries have you given a cash donation, gift-in-kind, or volunteer time in the last 90 days?” Twelve specific organizations were listed, as well as four other types of ministry. Respondents could indicate that they provided no support of any kind, that they gave a cash donation, and/or an in-kind donation, and/or volunteer time. The results are displayed in the two graphs on the next page. (Sahlin 1998, pp 131-133)

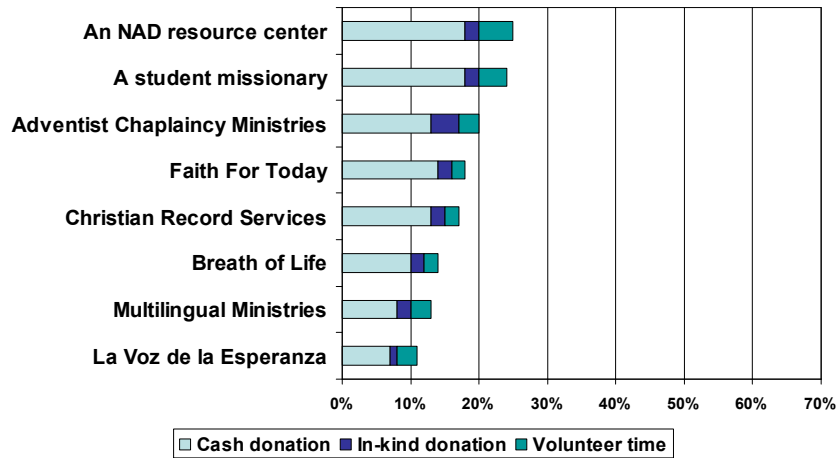
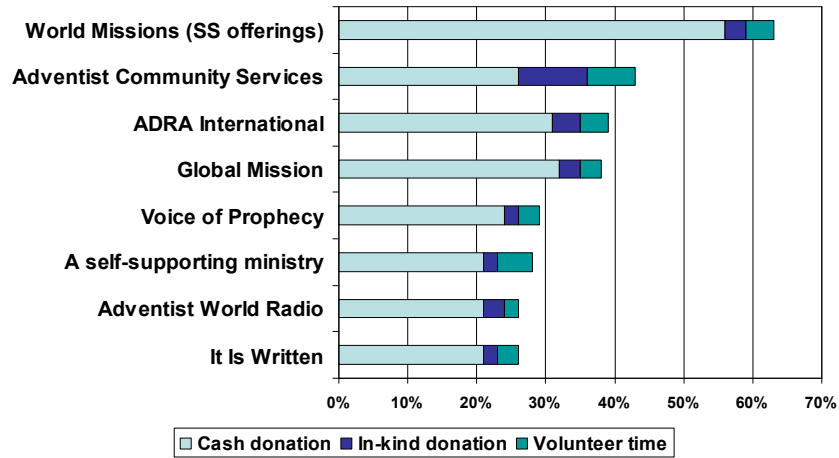
The largest group of supporters (63 percent) was made up of those who gave to **world missions** through the General Conference, including the weekly Sabbath School mission offerings. Older members were more likely to support world missions, as were whites and Asians, and members of large churches (600 members or more). There was also a correlation with education; the more educated a member was, the more likely it was that they gave to world missions.

More than two in five church members (43 percent) either made donations or gave time for **Adventist Community Services** (ACS). Almost all of these gifts were handled locally, unlike most of the other organizations included in this question. ACS also received a larger portion of its support from gifts-in-kind than any other ministry listed, although more than twice as many respondents reported cash donations as gave in kind (25 percent cash as compared to 10 percent in kind). Middle-aged and older members were more likely to give cash to ACS, while young adults were more likely to volunteer or give in kind. Respondents with graduate degrees were also more likely to be financial supporters of ACS.

About two in five church members (39 percent) gave to the **Adventist Development and Relief Agency** (ADRA). White and Asian members were more likely to be ADRA donors, as were respondents born before 1952, those with a college degree, residents of suburbs and small towns, and members of large churches. African Americans were less likely to support ADRA, as were younger adults.

More than a third of church members (37 percent) had given to **Global Mission**. Older members were more likely to support Global Mission, as were members of large churches, Asian and white respondents, and those with college degrees.

Members Who Gave Support During the Previous 90 Days



1997 NAD Survey of Members

A third of church members (29 percent) were supporters of the ***Voice of Prophecy*** (VOP) radio and evangelism ministry. White and Asian church members were more likely to give to the VOP. The same was true for older members born before 1946, and those from churches with more than 300 members.

The same number reported giving to a ***“self-supporting” ministry***, including members of the Adventist-laymen’s Services and Industries (ASI). Older church members, born before 1946, were more likely to give to self-supporting ministries, as were white members, and those who attend large churches.

One in four church members (26 percent) said they had given to ***Adventist World Radio*** (AWR). Asian, Hispanic and white respondents were more likely to be donors, as were members of large churches and those with a graduate degree. Support for AWR correlated with age; the older a church member was, the more likely it was that they gave to AWR.

The same number indicated they had given to the ***It Is Written*** evangelistic and television ministry. White members were more likely to have supported It Is Written, as were those over 65 years of age, those who belonged to large churches, and those with a secondary diploma.

The same number reported giving to support ***one of the Adventist resource centers*** that provide information, materials and training for various kinds of local ministry. This included organizations recognized by NAD Church Resources, such as the Hancock Center for Youth and Family Ministry at La Sierra University, the Center for Youth Evangelism at Andrews University, HART Resource Center and the Center for Creative Ministry. Middle-aged church members were more likely to be donors to resource centers, as were those with college degrees, those who belonged to large churches, urban residents, and Hispanic and white respondents.

One quarter of church members (24 percent) had given to support a ***student missionary*** (overseas or in North America), a donation that may have been handled through a local church, youth organization, school or local conference. Older members were more likely to report support for a student missionary. The same was true for members with a college degree, Hispanic and white members, those who belonged to congregations of more than 300 members, and those who lived in urban communities.

One in five church members reported support for ***Adventist Chaplaincy Ministries*** (ACM). Respondents from mid-size congregations (300 to 600 members), those with little education, urban residents, and the middle-aged were more likely to do so, as were Hispanics.

One in six Adventists (18 percent) indicated they supported ***Faith For Today*** television ministry. Those over 65 years of age were more likely to do so, as were whites, members of churches with more than 300 members, and urban residents.

The same number reported support for ***Christian Record Services***, the blind ministry and publishing house. Older members were more likely to do so, as were urban residents, Asian and Hispanic respondents, and those who belonged to mid-size congregations of 300 to 600 members.

One in seven church members (14 percent) indicated they had given to the **Breath of Life** television ministry. Middle-aged respondents were more likely to support Breath of Life, as were African Americans and Hispanics, those from mid-size congregations of 300 to 600 members, urban residents, and those with little education.

One in eight church members (12 percent) said they supported **Multilingual Ministries**, which had an offering only once every two years and did much less direct mail fund raising than the other ministries. Hispanic and Asian members were more likely to indicate this response, as were urban residents and those with little education.

Just 11 percent reported support for **La Voz de la Esperanza**, the Spanish-language media ministry. Hispanic members were most likely to do so, as were urban residents. Middle-aged members were more likely than other age groups to do so. There was a negative correlation with education; the less education a church member had, the more likely they were to support this ministry.

In the 2009 NAD Congregations Survey similar data was collected with fewer and somewhat different categories. The majority of active members (55 percent) indicated that they regularly gave to the needs and activities of their local church, and another 34 percent did so occasionally. About 22 percent said they gave regularly to local conference projects and half did so occasionally. (Dudley and Pagan, pp 26-28)

About 47 percent of active members reported giving regularly to Sabbath School offerings and 37 percent said they did so occasionally. About 23 percent indicated that they gave regularly to the World Budget and 47 percent indicated they gave occasionally. One in ten (11 percent) said they gave regularly to Global Mission projects and 47 percent said they did so occasionally.

One in four active members reported that they regularly gave to one or more Adventist schools while another 45 percent said they did so occasionally. It was specified that this giving does not include paying tuition.

One in eight active members (12 percent) said they gave regularly to Adventist media ministries and another 39 percent said they did so occasionally. Nine percent said they gave specifically to Adventist World Radio on a regular basis and another 35 percent did so occasionally.

Similar numbers indicated giving to the Adventist Development and Relief Agency (ADRA). About 13 percent said they gave regularly and 45 percent said they gave occasionally.

One in eight active members (12 percent) reported giving regularly to independent Adventist ministries “such as Quiet Hour, Amazing Facts, International Child Care, Three Angels Broadcasting Network” and another 37 percent reported giving to organizations of this type occasionally. More than eight percent said they regularly gave to non-Adventist charities and 44 percent said they did so occasionally.

Media Ministries and Humanitarian Work

Media ministries and humanitarian programs are activities that the Adventist Church funds almost entirely from the direct giving of church members and others. A very small portion of the Tithe and other general funds goes to these purposes, so it is important to understand the preferences of donors.

The 1997 Survey of Members asked what kinds of projects they prefer to support. Respondents were asked to assign “high,” “moderate,” or “low” priority to six kinds of media ministries and humanitarian activities. (See graph at the top of the next page.) The largest number of church members (48 percent) gave high priority to **disaster relief**. Members who had attended college and those who belonged to smaller churches with less than 300 were more likely to prioritize giving to disaster relief, while Hispanic members and urban residents were less likely to do so. There was a correlation with age; the older a church member was, the more likely it was that they put a priority on giving to disaster relief. (Sahlin 1998, pp 135-136)

The second most popular type of giving was for **orphans and child survival projects**, with 44 percent of church members placing a high priority on this type of ministry. Multi-ethnic, black and Asian members were more likely to assign priority to this, as were those who had attended college or completed a college degree, those from the Baby Boom generation, and members of smaller churches. Urban residents and Hispanic members were less likely to do so.

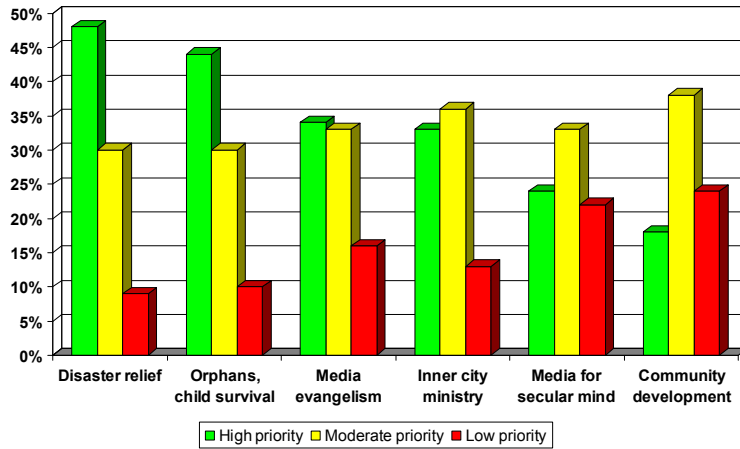
One church member in three (34 percent) placed a high priority on **radio and television ministries that use a direct, evangelistic approach**. Asian and white members were more likely to give this response, as were those who had attended college. Urban residents were less likely to place high priority on evangelistic media ministries. This item correlated with age; the older a church member was, the more likely they placed high priority on giving to evangelistic radio and television ministries.

One in three church members (33 percent) gave high priority to donations for **Inner City ministries**. Black and multi-ethnic members were more likely to do so, as were members of churches with 100 to 300 members, those who had attended college, and those in the Baby Boom generation. Strangely enough, there was a negative correlation on this item with urban residency. The less urban the residence of a church member, the more likely he or she was to place high priority on giving to support Inner City ministries.

One in four church members (24 percent) put high priority on donations to **media ministries aimed at the secular mind**. Members who live in rural areas were more likely to express this view, as were those who had attended college. Hispanic church members were less likely to do so. This item also correlated with age; the older a church member was, the more likely it was that they put high priority on giving to a media ministry focused on reaching secular people.

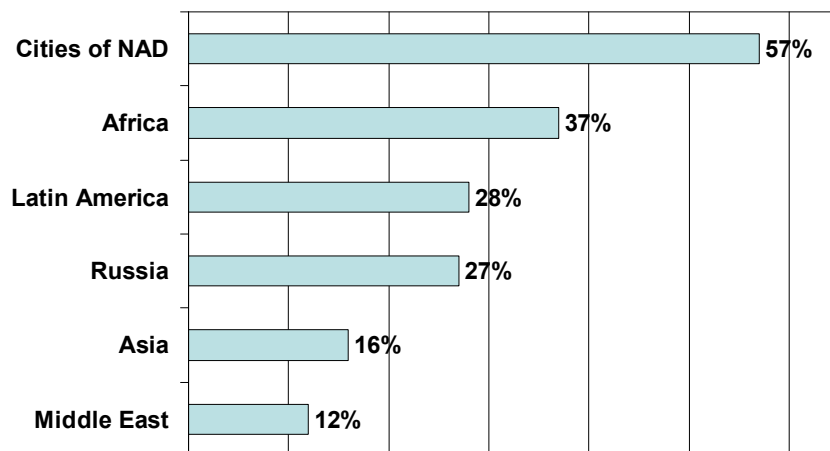
Less than one in five church members (18 percent) gave high priority to donations for **community development** projects such as agriculture and well-drilling. Black church members

Priorities for Giving



1997 NAD Survey of Members

Areas of the World Where Members Prefer to Target Their Giving



1996 NAD Survey of Members

were more likely to support community development, as were residents of small towns and rural areas, and those with college degrees.

Giving Preferences: What Part of the World

The majority of church members (57 percent) would like to channel their missions giving to the cities of North America. In the 1997 Survey of Members this was the only part of the world on a list which was selected by a majority of Adventists. This means that it has the potential to become the primary focus of world missions for the Adventist Church. This attitude was strong across almost all demographic segments, except for those from Asian, multiracial and Caribbean ethnic backgrounds. (Sahlin 1998, p 137)

About a third of church members (37 percent) gave preference to missions in Africa, especially black and multiracial members, and those with a college degree. One in four (28 percent) indicated a preference for missions in Latin America, and Hispanic respondents were three times as likely to give this response. Almost as many (27 percent) stated a preference for Russia and the countries of the former Soviet Union with white members most likely to indicate this view, especially those over 65 years of age. One in six church members (16 percent) preferred to give to missions in Asia, and those from an Asian ethnic background were nearly five times as likely to state this preference. Only one church member in eight (12 percent) had a preference for missions in the Middle East.

The priorities attached to various areas of need were much the same for both tithers and non-tithers in the 1989 Pacific Union Conference Survey, especially with regard to the highest priority—local church needs. Seven in ten church members indicated that this was the first priority in their giving. Second priority was local conference needs, although for non-tithers local mission needs such as the Inner City Program were of almost equal priority. World mission was low priority for both tithers and non-tithers. (Hamilton Chandler)

How Members Give to World Missions

In the Adventist denomination there are several different avenues through which members can give to world missions. Each is associated with different communication processes.

Nearly half of church members give during Sabbath School each week. The largest number (42 percent of the total) give world missions offerings during Sabbath School class meetings. Typically an offering envelope is passed around the circle, often along with a second envelope for an offering that funds local Sabbath School expenses. About four percent are not given this opportunity and give to world missions when offering plates are passed during the “program” (large-group) element of Sabbath School.

About one in four members (27 percent) give to world missions through the tithe envelope. One in five (19 percent) give to world missions through the special offerings that are scheduled throughout the year. Another eight percent say that they give through other methods, including direct giving in response to direct mail and fund raising events conducted by the General Conference Office of Global Mission. (Sahlin 1995, p 11)

Motivations for Giving

What actually motivates Adventists to give? The 1997 Annual Survey of Members explored this topic with the question, “What is your **most important** reason for contributing to these ministries?” This question immediately followed the list of ministries about which respondents had been asked to indicate which they had made donations to in the last 90 days. For this question respondents could select only one of four answers. (Sahlin 1998, pp 134-135)

A third of church members (34 percent) indicated their most important reason for giving to Adventist ministries is to “win people for God.” Asian and Hispanic respondents were more likely to express this evangelistic motivation, as were those who live in rural areas.

Another third of church members (32 percent) said their top motivation for giving was to “help suffering people.” Members who with little education, black and multi-ethnic respondents, and those who belonged to mid-size congregations of 300 to 600 members were more likely to express to this compassionate motivation.

One in four church members (24 percent) gave no answer to this question. Immigrants from the Caribbean, respondents with little education, and young adults were more likely to not respond. Very few church members responded to the more abstract motivations, seven percent reporting that “a sense of obligation for my blessings” was their top reason for giving and only three percent indicating they were motivated primarily by a wish to “help people become self-sufficient.”

Why Members Do Not Give

Church members were asked in the 1985 survey to indicate reasons why they might not give. The largest number (44 percent) indicated that personal financial problems and economic conditions might prevent them from giving. A third said they might not give to some offerings because they did not believe in the program. More than one in four (28 percent) cited personal life issues which might make giving a low priority in their life for a time. A quarter (26 percent) indicated a loss of trust in the denominational system. In each case members from the Baby Boom generation and those with higher education were more likely to give a response. (Dudley and Melgosa)

Giving Styles

Beliefs, spiritual commitments, information about the needs and persuasive communication are all involved in motivating church members to give. The personality of the individual also plays a key role. At least three behavior patterns or “giving styles” have been discovered.

Intentional Givers are those who plan their giving. They make pledges or establish a personal giving plan, setting aside a percentage of their income for offerings. In the 1991 NAD Survey of Members it was found that Intentional Givers tend to belong to smaller, rural churches; to be long-term Adventists; and to be white, Hispanic or Caribbean in ethnic background. Members move into an intentional giving pattern as they move past 25 years of age.

Reactive Givers are those who require some stimulation to get them to actually make a donation. They believe in giving and intend to give, but until they receive a persuasive appeal or find an exciting project, do not actually write a check or place money in the offering plate. Some even say the amount of their offering is determined by how much money they happen to have with them when the plate is passed. This is the pattern for most members under 25 years of age. It is also common among those who have been baptized members for five years or less, those who live in urban communities and those who attend larger congregations.

Habitual Givers are those who give a set amount of money each time they go to church. They may be giving the same dollar amount that they were giving years ago, even though the buying power of that money has decreased significantly. Habitual Givers are most common in suburban churches and church members tend to become habitual givers with age.

The 1985 survey found that 21 to 25 percent of church members in North America were Habitual Givers, 16 to 18 percent were Reactive Givers, ten to twelve percent were Intentional Givers and about half did not give, most of whom were dropouts who no longer attended church. (Dudley and Melgosa, pp 6-7)

The 1989 Pacific Union Conference Survey found that 22 percent of church members were Reactive Givers, 22 percent were Intentional Givers, 18 percent were Habitual Givers and 38 percent were not givers. (Hamilton Chandler)

The 1991 NAD Survey of Members asked the question in precisely the same way as the Pacific Union survey and reported comparable results: 29 percent of church members were Reactive Givers, 31 percent were Intentional Givers, 22 percent were Habitual Givers and 18 percent were not givers. The division-wide survey revealed larger percentages of Intentional Givers and Reactive Givers, a smaller percentage of non-givers and roughly same percentage of Habitual Givers. (Sahlin 1995, p 10)

It appears that by 1991 the promotion of the Personal Giving Plan and related emphasis on stewardship education had moved more church members into the Intentional Giver pattern. This is a significant achievement by the Stewardship Department in North America.

Pastors Effectiveness at Teaching Stewardship

Two out of three Adventist lay leaders indicated that they think their pastor was “very effective” (31 percent) or “somewhat effective” (35 percent) in teaching stewardship in the 1997 NAD Survey of Church Board Members. Hispanic and black lay leaders were more likely to say their pastor was effective in stewardship education, as were recent converts baptized in the previous five years. Lay leaders in professional and managerial occupations were more likely to rate their pastor as “somewhat effective” than “very effective,” perhaps indicating some wish for improvement. Only one church board member in eight (13 percent) said their pastor was ineffective. (Sahlin 1998, p 139) Three out of four church members in the 2009 NAD Congregations Survey indicated that they had heard a sermon in their local church on tithes and offerings or Biblical principles of money management in the previous year. (Dudley and Pagan, p 23)

Methods of Stewardship Education

Among the various methods used to promote stewardship which are most effective in encouraging church members to give? The same list of methods was tested in the 1991 NAD Survey of Members and the 1989 Pacific Union Conference Survey. There is surprisingly little difference in the results although the data were reported in two different ways.

The percentages of church members who rated each method as “very effective” or “somewhat effective” in the NAD survey are displayed in the graphs on the next page. Seven out of ten NAD church members indicated that they are most motivated to give when they know how the money will be spent. The younger the member, the more likely it is this method is rated as effective. Members also reported in the NAD survey that a financial crisis in the church due to an economic recession would be a powerful motivator. (Sahlin 1995, p 8-9)

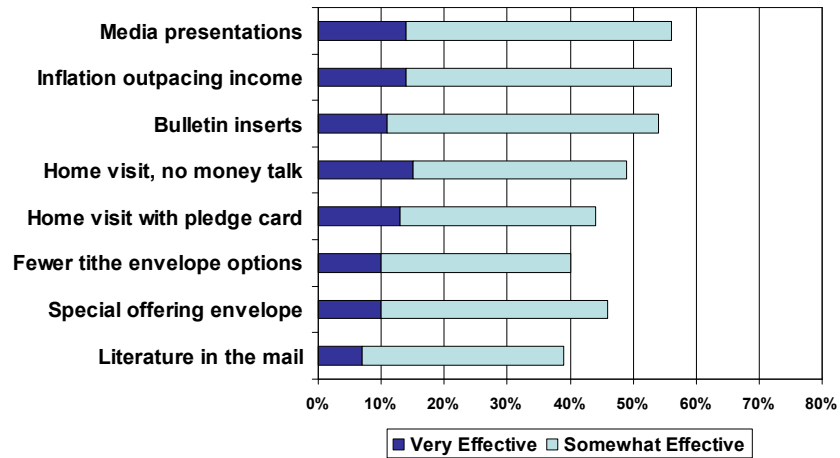
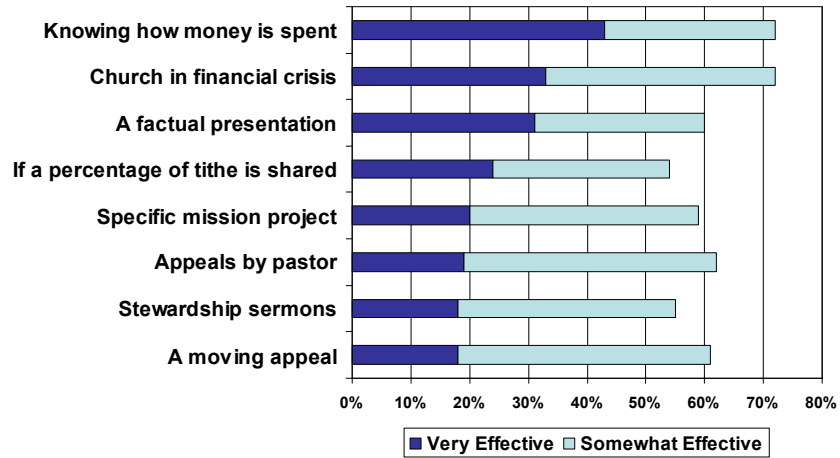
The data from the 1989 Pacific Union Conference Survey was reported in the form of an index of the net effect of the methods. The index is displayed in Table 1 below. It was created using the following formula: Percent responding “strongly encourages me to give” plus one-half the percentage responding “somewhat encourages me to give” minus the percentage responding “strongly discourages me to give” and minus one-half the percentage responding “somewhat discourages me to give.”

There is little difference in the ranking of items in the two surveys conducted within three years of each other. The top three items are the same. The sixth ranked item in the 1989 Pacific Union survey moves up to rank fourth in the 1991 NAD survey and there are other minor differences down the list, none of them significant. This greatly increases the reliability and value of these findings.

Table 1
Net Impact of Influences on Giving

62	A better understanding of how the money will be spent
55	If the church experienced a financial crisis due to an economic recession
54	A factual presentation of financial needs
45	An opportunity to give to specific mission projects
34	Media presentations such as Mission Spotlight
32	If a percentage of tithe would be shared with the local church
30	A moving offering appeal on Sabbath morning
29	An appeal by the pastor from the pulpit
24	A sermon on Christian stewardship
23	Informative bulletin inserts
16	Special offering envelopes
7	A tithe envelope with fewer giving options
3	If my income were not keeping pace with inflation
-7	Promotional literature mailed to my home
-8	A visit to my home where financial needs are presented

Methods that Encourage Giving



1991 NAD Survey of Members

The Influence Index indicates that the Adventist Church in the Pacific Union Conference had not made an effective case to its members for support of its financial needs. Church members felt that they did not really understand how the denomination makes use of the money they give. They did not feel that the church faced a financial crisis. They did not feel that they were being given a factual presentation of the financial needs or an opportunity to designate their giving for specific ministries or projects. (Hamilton Chandler)

A similar index was included in the report of the 1985 NAD survey, but it included far fewer items and a slightly different formula due to fewer response choices. The index was 30 for appeals from the pulpit, 19 for audio-visual presentations like Mission Spotlight, 14 for bulletin inserts, 9 for articles in the *Adventist Review* and union papers, 1 for direct mail, and -2 for special offering envelopes. (Dudley and Melgosa)

Attended a Personal Finance Seminar

About 14 percent of church members reported that they had attended a personal finances seminar of some kind during the previous year in the 1996 Survey of Members. Respondents from small-town churches were more likely to report this, as were Hispanic respondents, those from the Baby Boom generation, and those from small churches with fewer than 100 members. Both teenagers and senior citizens were less likely to have done so. New members baptized in the previous five years were more likely to report attendance than were long-term members who had been baptized Adventists for more than 20 years. (Sahlin 1998, p 138)

In the 2009 NAD Congregations Survey twelve percent of members reported helping with a money management seminar in their local church during the previous year. The wording of the questions was somewhat different and the difference in the responses is about the same as the allowance for sampling error (two percentage points), so this can be taken as an indicator that participation in this type of activity in local churches has not changed over more than a decade. (Dudley and Pagan, p 16)

The Personal Giving Plan

The World Budget and a Personal Giving Plan (PGP) were key elements of stewardship education in the Adventist Church starting in the late 1970s. Local church lay leaders were asked about these concepts in the 1993 NAD Survey of Church Board Members and 40 percent said that they had never received any explanation of the plan. Hispanic and black lay leaders were more likely to give this response, as were those born after 1945.

Three in five lay leaders (61 percent) reported that their local church was using the World Budget plan. Urban churches and Asian congregations were more likely to participate. Nearly two thirds of the lay leaders (64 percent) indicated that they were personally participating in a Personal Giving Plan. Asian and white respondents were more likely to say they participated, as were those from large churches with more than 600 members.

Age correlated with both congregational and personal participation. The older a lay leader was, the more likely it was that they reported both that their local church was on the World Budget plan and that they had a Personal Giving Plan. As reported at the time, these data indicated

the need for a new stewardship strategy to meet the needs of new generations. (Sahlin 1998, p 140)

One in three active church members (34 percent) indicated in the 2009 NAD Congregations Survey that they were participating in the Personal Giving Plan, and 27 percent said they did not know anything about the plan. (Dudley and Pagan, p 29) This does not prove that there has been a decrease in participation in the Personal Giving Plan because the 2009 data is from a sample of people in the pews, while the 1993 data is from a sample of local church officers. The two are not comparable.

Attitudes Toward Church Leadership

In the 1985 survey 35 percent of church members strongly agreed that “church leaders generally use the monies given in a wise and responsible manner.” (Dudley and Melgosa) In the 1991 NAD Survey of Members 59 percent agreed. (Sahlin 1995, p 3)

Four out of five church members expressed confidence in the leadership of their local pastor in the 1989 Pacific Union Conference Survey, but fewer expressed confidence in their local conference administration and even fewer had confidence in the Pacific Union Conference and General Conference leadership. (Hamilton Chandler)

More than three out of four members (78 percent) in the 1991 NAD Survey of Members indicated confidence in their pastor’s leadership. Less than two-thirds said that they have confidence in their local conference administration (63 percent) and in General Conference leadership (64 percent). (Sahlin 1995, p 12)

Two-thirds of members (67 percent) approved of how their local church used the funds that it controlled, but only half approved of how their local conference utilized the funds that it managed and less than half (49 percent) approved of how the General Conference used the funds it was in charge of. (Sahlin 1995, p 13) Only one in three respondents in the 1989 Pacific Union Conference Survey approved of how the General Conference and the Pacific Union Conference spent their funds. (Hamilton Chandler)

Opinion About Denominational Finance Policies

In the 1985 survey 43 percent strongly agreed that “the Seventh-day Adventist Church’s policies for the reception and distribution of tithe and offerings are fair and equitable.” (Dudley and Melgosa) In the 1991 NAD Survey of Members 64 percent agreed. (Sahlin 1995, p 3)

The majority of both tithers and non-tithers did not support specific denominational policies regarding the use of tithes and offerings in the 1989 Pacific Union Conference Survey. Clear majorities said that church school subsidies and teacher’s salaries should be entirely paid from the Tithe Fund and that non-tithe funds should be used to pay the salaries of support staff and the purchase of office equipment at conference offices. A majority wanted a percentage of the tithe to stay in the local church and two thirds wanted the opportunity to give to specific mission projects. (Hamilton Chandler)

The funding of Adventist education plays a key role in attitudes about giving and church finances. Half of the church members responding to the 1989 Pacific Union Conference Survey considered tuition paid to church schools to be an offering. This view is equally strong among tithers and non-tithers. (Hamilton Chandler)

In the 1991 NAD Survey of Members respondents were given a list of nine kinds of expenditures and asked to indicate whether each item should in their opinion be paid for from the tithe or non-tithe funds. The graph at the top of the next page displays the results. There was nearly universal agreement that tithe should be used to support pastors, Bible teachers, evangelists and other clergy. Beyond that, opinions diverge. About half of members were willing to use tithe to pay support staff in denominational offices and all faculty in Adventist schools, as well as subsidize Adventist schools and summer camps. But there was serious disagreement between the views of a majority of church members and denominational policy regarding the use of tithe for some things, such as Adventist education and equipment and supplies in denominational offices. (Sahlin 1995, p 5)

Giving Tithe to Non-Tithe Funds

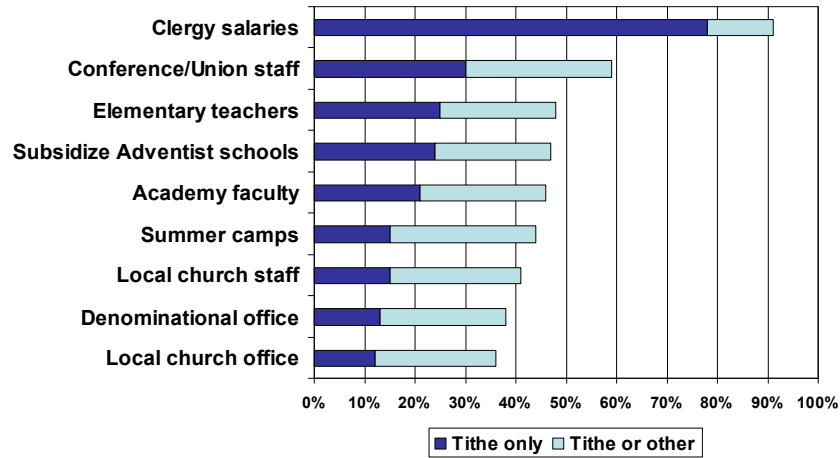
The 1991 NAD Survey of Members found that at least four out of every ten church members put some of their tithe into places other than the conference Tithe Fund. The percentage may have been higher because the survey asked about specific categories and did not ask a general question covering all kinds of tithe diversion. The specific responses are displayed in the bottom graph on the next page. (Sahlin 1995, p 6)

The diversion of tithe closely paralleled what members reported about their level of confidence in denominational leaders, as well as their desire to know how denominational funds are being used. Apparently a significant portion of the membership believes the best way to maintain the integrity of their stewardship is to give their tithe directly to the ministries they deem important. Those who were most likely to report that they had diverted tithe were ethnic minorities, residents of metropolitan areas, new converts, members under the age of 65 and those who belong to churches with more than 100 members. (Sahlin 1995, p 6)

The question was asked in a different form in the 2009 NAD Congregations Survey and yields few comparable results. One in five church members (19 percent) indicated that they occasionally returned tithe through a different Adventist church than the local church where they were a member and five percent indicated that they did so regularly. One in ten members indicated that they occasionally gave their tithe directly to their local conference, bypassing their local church, and seven percent said they did so regularly. Almost an equal numbers indicated that they gave tithe to their union conference or the General Conference.

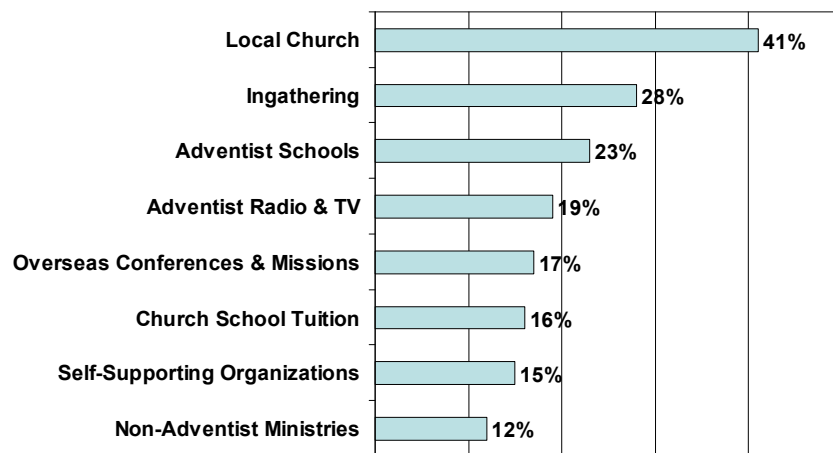
One in eight members (eight percent occasionally and four percent regularly) reported that they sent tithe to a different local conference within the denomination. One in five (14 percent occasionally and seven percent regularly) said they sent tithe to an

What Is Appropriate Use of Tithe?



1991 NAD Survey of Members

Gave Tithe to Non-Tithe Funds



1991 NAD Survey of Members

overseas organization of the denomination. There is no way to identify the potential degree of overlap in these two responses.

One in four members (16 percent occasionally and nine percent regularly) indicated that they gave to tithe to a media ministry affiliated with the denomination. A third of active members (23 percent occasionally and ten percent regularly) said they gave tithe to other organizations, which would include both denominational agencies such as ADRA, independent ministries and non-Adventist charities. (Dudley and Pagan, pp 24-25)

The last two categories are the ones that are comparable to the data from the previous studies. Together they account for a majority of active church members which may indicate that tithe diversion has increased in recent years.

Two more recent surveys, one in the Minnesota Conference in 2006 and one in Canada in 2011, give mixed indications as to whether or not the diversion of tithe is increasing. The percentage of members who indicated that they gave some of their tithe to local church needs was 41 percent in Minnesota in 2006 and 46 percent in Canada in 2011 compared to 41 percent in the 1991 NAD survey. The percentage of members who reported giving some of their tithe to Christian education was 21 percent in Minnesota in 2006 and 15 percent in Canada in 2011 compared to 23 percent in the 1991 NAD survey. The percentage who said that they gave some of their tithe to an Adventist media ministry was 14 percent in both surveys, significantly less than what was found in the 1991 NAD survey. The percentage who said they gave some tithe to independent ministries was ten percent in Minnesota in 2006 and eight percent in Canada in 2011, significantly less than the 15 percent in the 1991 NAD survey and a declining trend. But the percentage of members reporting that they gave some of their tithe to overseas Adventist missions and conferences was 16 percent in Minnesota in 2006 and 21 percent in Canada in 2011, an increase in the most recent survey over the 1991 NAD survey. There was an increase in the percentage of tithe members said they gave to non-Adventist charities; 16 percent in the 2006 Minnesota survey and 14 percent in the 2011 Canada survey as compared to 12 percent in the 1991 NAD survey. (Sahlin 2006, p 31; Sahlin 2011, p 15)

Adventist Giving to Non-Adventist Charities

Seventh-day Adventists are known as generous givers by fund raisers and stewardship specialists outside the denomination. In the 1997 NAD Survey of Church Members questions were asked to find the extent to which Adventists support charities that are *not* affiliated with or sponsored by the Church. (Sahlin 1998, pp 141-142)

Nearly a third of Adventists (31 percent) indicated that they had made a donation to the **Salvation Army** during the previous year. White, African American and multi-ethnic members were more likely to report giving to the Salvation Army, as were residents of suburbs and small

towns. Education and age also correlated with this item; the more education a church had, or the older a church member was, the more likely they had made a donation to the Salvation Army. Church members from immigrant backgrounds were less likely to support the Salvation Army, as were those who belonged to small churches with fewer than 100 members.

About one in four church members (23 percent) reported that they had made a donation to their local **United Way** during the previous year. African American and Asian respondents were more likely to have given to the United Way, as were middle-aged members, suburban residents, and those who belonged to large churches with more than 600 members. There was a correlation on this item with education; the more education a church member had, the more likely it is that they gave through the United Way.

One in five church members reported that they had made a donation to the **Red Cross** during the previous year. Those who attended large churches (with more than 600 members) were more likely to support the Red Cross, as were Hispanic and Caribbean immigrants. Members over 65 years of age and those with graduate degrees were less likely to have done so.

About eight percent of church members indicated having supported **Habitat for Humanity** in the previous year and six percent said they had made a donation to **World Vision**. About 17 percent of church members listed **other charities** none of which received support from more than a handful of respondents.

Estimates of the actual number of donors involved were published in Sahlin 1998 (page 142) along with a description of three methods used to arrive at high, middle and low estimates. These estimates indicate that in 1997 up to 94,500 Adventist households made donations to non-Adventist charities.

A decade later in the 2009 NAD Congregations Survey the majority of active members indicated that they gave to non-Adventist charities such as the "Salvation Army, UNICEF, etc." Eight percent said they did so regularly and 44 percent occasionally. (Dudley and Pagan, p 28) It does not appear that has been significant change in this pattern over the last decade.

References

- Dudley, Roger L. and Melgosa, Annette (1985). "A Study of Attitudes Toward Giving among Seventh-day Adventists in the North American Division." Andrews University: Institute of Church Ministry. [Based on a random sample of 3,483 church attenders with an allowance for sampling error of about one percent, plus or minus.]
- Dudley, Roger L. and Pagan, Jessica Y. (2010). "2009 Congregations Survey for the North American Division." Andrews University: Institute of Church Ministry. [Based on a random sample of 1,152 church members with an allowance for sampling error of three percent, plus or minus.]
- Hamilton Chandler Communication Group (1991). *Financial Findings: People's Opinions about Church Tithe & Offerings*. Westlake Village: Pacific Union Conference of Seventh-day Adventists. [Based on a random sample of 2,256 church members with an allowance for sampling error of one percent, plus or minus.]
- McIver, Robert and Currow, Stephen (2001). "A Provocative Study of Tithing Trends in Australia," *Ministry*, August 2001.
- Sahlin, Monte (1986). "Survey of Church Treasurers." Mount Vernon: Ohio Conference of Seventh-day Adventists.
- Sahlin, Monte (1993). *General Conference World Survey*, NAD Office of Information and Research Report 9. Milton Freewater: Center for Creative Ministry. [Based on a random sample of 1,830 church members in the North American Division with an allowance for sampling error of one or two percentage points, plus or minus.]
- Sahlin, Monte and Evans, Rene Alexenko (1995). *Giving Practices and Attitudes*, NAD Office of Information and Research Report 10. Milton Freewater: Center for Creative Ministry. [Based on a random sample of 2,256 church members in the North American Division with an allowance for sampling error of three percentage points, plus or minus.]
- Sahlin, Monte (1998). *Trends, Attitudes and Opinions—The Seventh-day Adventist Church in North America*. Lincoln: Center for Creative Ministry. [Includes data from the 1997 NAD Survey of Members, a random sample of 2,873 Seventh-day Adventist Church attenders, and the 1996 NAD Survey of Members, a random sample of 2,047 Seventh-day Adventist Church attenders, each with an allowance for sampling error of one percent, plus or minus; also the 1993 NAD Survey of Church Board Members, a random sample of 369 local church leaders with an allowance for sampling error of about six percentage points, plus or minus.]

Sahlin, Monte and Richardson, Paul (2006). *Minnesota Conference Survey of Members: Demographics, Involvement, Giving Practices and Attitudes*. Milton Freewater: Center for Creative Ministry. [Based on a random sample of 783 church members in Minnesota with an allowance for sampling error of four percentage points, plus or minus.]

Sahlin, Monte (2011). *Seventh-day Adventists in Canada*. Milton Freewater: Center for Creative Ministry. [Based on a random sample of 1,227 church members in Canada with an allowance for sampling error of three percentage points, plus or minus.]

Seltzer Daley Companies (1987). "Adventist Education Telephone Survey." Takoma Park: North American Division Office of Education. [Based on a telephone survey of 1,121 random interviews with an allowance for sampling error of three or four percentage points, plus or minus.]