

# Passing the Plate



*Why American Christians  
Don't Give Away More Money*



Christian Smith   Michael O. Emerson  
with Patricia Snell

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CHRISTIAN SMITH

*and*

MICHAEL O.

EMERSON

*with*

*Patricia Snell*

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*For Emily, generous without measure*  
C.S.S.

*To my father Neil and in loving memory of my mother Fran*  
M.O.E.

*For my family, for your unending support and guidance—you are my heroes*  
P.A.S.

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*“Don’t let the car fool you.  
My treasure is in heaven.”*

*—Bumper sticker seen by author on a \$41,500 SUV  
parked at a bank in Chapel Hill, NC*

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## INTRODUCTION

# The Riddle of Stingy Christian Giving

THIS BOOK ATTEMPTS to help solve a riddle: why is it that American Christians give away so relatively little of their money? Contemporary American Christians are among the wealthiest of their faith in the world today and probably the most affluent single group of Christians in two thousand years of church history. They have a lot of money—as we will see in chapter 1. Nearly all American Christians also belong to churches that teach believers, as stewards of the belongings with which God has blessed them, to give money generously for the work of God’s kingdom, as we will see in appendix A. Most Christians belong to churches that teach tithing—the giving of 10 percent of one’s income. Most American Christians also profess to want to see the gospel preached in the world, the hungry fed, the church strengthened, and the poor raised to enjoy lives of dignity and hope—all tasks that normally require money. And yet, despite all of this, American Christians give away relatively little money to religious and other purposes. A sizeable number of Christians give no money, literally nothing. Most of the rest of American Christians give little sums of money. Only a small percent of American Christians give money generously, in proportion to what their churches call them to give. All of the evidence, we will see, points to the same conclusion: when it comes to sharing their money, most contemporary American Christians are remarkably ungenerous.

The goal of this book is not to morally chide or condemn American Christians for their tightfistedness. We do not need to. The numbers speak for themselves. And many other previous books and journal articles have also



already done that. There is little use in our repeating what numerous others have already well expressed.<sup>1</sup> The primary goal of this book, rather, is to try to better *understand and explain* American Christians' lack of generosity, from a sociological perspective. Very many incisive analyses, prophetic reproofs, and articulate pleas to give money more faithfully appear to have altered very little in how much money American Christians give away. For that reason we suspect that some kind of other mechanisms, besides mere moral and theological ideas, must be at work among American Christians to keep their financial giving at low levels. One of our goals here is to try to better identify those mechanisms as a means of helping to explain the riddle.<sup>2</sup> We do not here much engage biblical teachings or doctrinal statements about wealth, stewardship, and tithing.<sup>3</sup> Rather, we use the investigative approach that we know best—sociological analysis—to try to make some progress into better understanding the underlying reasons for the illiberal financial giving of most American Christians.

Such an analysis could prove to be valuable in many ways. If successful, it might help to shed light on reasons explaining how and why religious faith is practiced more or less faithfully, by its own standards, in different social contexts. More broadly, it might enrich our general understanding of fundamental processes involved in charitable giving, private philanthropy, and other-regarding behavior.<sup>4</sup> It might also challenge readers to think in new and hopefully helpful ways more generally about what makes people tick and how social and institutional life works. And, more practically, it might help religious leaders to better address what has recurrently been for many of them a vexing problem of inadequate financial support by ordinary believers. If this book is successful, it might help to change American Christians' financial giving. But we are also just as interested in enriching our theoretical sociological understanding of the workings of human social life generally as we are in possibly helping to change people's giving behaviors.

### *Looking for Better Explanations*

Some readers might immediately say that the answer to the riddle is obvious: people, including Christians, are simply often selfish and greedy. Perhaps. But we think that hardly solves the riddle, finally, for a few reasons. One reason the “selfishness and greed” explanation may not entirely work is that Americans in general and religious Americans specifically are often widely thought to be quite generous, in attitudes at least—sometimes to the point of gullibility and credulity.<sup>5</sup> Rarely does a disaster strike when Americans all

over the country do not seem to scramble to write checks, collect donations, and send flowers and teddy bears in sympathy and hopes of reducing suffering. Little of this may in fact amount to the kind of sacrificial giving that many Christian churches call their believers to practice. But to dismiss the low levels of Christian financial giving documented in this book as the mere product of raw selfishness and greed seems to oversimplify matters, to fail to take account of some of the complexities of real human thinking, intentions, and behavior.

More generally, selfishness and greed are rarely autonomous and consistent powers that straightforwardly determine the outcomes of people's lives. Rather, tendencies like selfishness and avarice are normally mediated through the routines, habits, expectations, mental categories, interactions, norms, cultural practices, and organizational processes that shape human selves, communities, and institutions.<sup>6</sup> Solving the present riddle with the simple answer of "selfishness and greed" fails to trace out the various ways that these motivational tendencies do and do not work through social-psychological, interactive, and organizational processes to produce the ungenerous results we observe.

Furthermore, not all groups of American Christians or even different groups of non-Christian religious believers in the United States give away the same amounts of money.<sup>7</sup> Different groups in fact tend to give at different levels. Mormons, for example, appear to give more than seven times the amount of money as a percentage of income than do Catholics.<sup>8</sup> Unless we are prepared to believe that these different levels of financial charity are simply caused by different levels of greed and selfishness in different groups, then we have more explaining to do. Thinking sociologically, we begin instead with the suspicion that differences in religious giving are at least partly explained by mechanisms operating through social-psychological and institutional processes. Those are what we try to get at in the analyses of subsequent chapters, particularly chapter 3.

## *Measuring and Explaining Charitable Giving*

How do we even know how much money Christians and others give? Personal income and family money issues are considered private matters by most Americans. People can be quite touchy about others knowing their earnings, wealth, spending, and giving. So how can we accurately know the amount of money American Christians give to churches and other religious and nonreligious charities?

Scholars who study U.S. religious and charitable giving rely on a number of kinds of sources of data to determine people's financial giving. The most often used sources of information are individual and household surveys, religious denomination financial records, Internal Revenue Service charitable contribution reports, and government reports based on U.S. Department of Labor Consumer Expenditure Surveys and similar information. Using these data to determine people's financial giving can be tricky. Some data sources refer to all charitable giving, while others refer only to religious or congregational giving. Some report on individual giving, some on household giving, some on "consumer units," and some on giving by tax return filer units. Sometimes giving is calculated as a percentage of total (gross) income and sometimes of after-tax (net) income. Furthermore, none of the available data on religious and charitable giving is perfect. For example, people's informal, spontaneous giving of cash—to a homeless person or hastily dropped in an offering plate during a special religious service—may be left out of totals of money that people report donating. Then again, these donations may in people's minds be inflated when they are asked to report on giving. Some tax filers also do not itemize deductions for every amount of money or dollar value of material gifts they have donated. Also, people taking surveys sometimes cannot remember the various donations they have given in the previous one or two years. And survey nonresponse biases themselves may under-represent low givers, high givers, or both. At the same time, a "social desirability bias" encourages many people to *overestimate* the total amount of money they have donated when asked for dollar figure valuations of giving on surveys—it turns out that people have a tendency to say they give more money than it appears they actually do. The financial giving records of denominations can be useful, but they do not tell how much para-church and nonreligious giving their members do. And the denominations that publish their financial records represent less than one-half of all congregations in the United States. So nobody has entirely complete and flawless data with which to work.

Nevertheless, despite these complications, we can carefully put together the many sources of data about financial giving and come up with a pretty clear picture of how much money different kinds of people in the United States give. Relying on one single source of information alone can raise doubts about the reliability of findings. But combining information from surveys, church records, tax records, and government household finance studies greatly helps to "cross-reference" findings and vastly increases our confidence about their reliability and validity—especially when the different data sources produce roughly similar results. For the purposes of this book—that is, for understanding the financial giving of American Christians—we will

see that available data sources do provide more than enough solid information on which to base reliable observations and firm conclusions.

In addition to using existing data to measure levels of religious and charitable giving, we also collected some original data of our own in order to try to better understand the perceptions, motives, and influences involved in Christian financial giving. First, we fielded focused survey questions on our Tithing Experiment Survey in 2006 about how American Christians would respond if their churches raised giving expectations by making tithing a normative expectation of membership.<sup>9</sup> Our questions asked respondents to engage in a mental experiment, which we think provides another perspective to help answer our ungenerous giving riddle. We also asked questions about perceptions of what percent of income churchgoing Christians thought their churches expected members to give, and questions about their personal support for or opposition to their churches increasing expectations of financial giving. In chapters 3 and 5 we report findings from our 2006 Tithing Experiment Survey on American Christians' various responses to the prospect of being expected by churches to give ten percent of their after-tax income. We think the results are illuminating. In addition, we conducted 77 personal interviews with a sample of Christian church pastors and members representing a variety of theological traditions, races, and social classes.<sup>10</sup> We quote from these interviews throughout the book to help put a human face on our survey findings. Chapter 4 also systematically analyzes our interview findings.

### *Caveats and Cautions*

Before moving forward, however, a few caveats and considerations of context are in order. First, this book ought not to be read as implying that money is *the* most important issue in human life, in the Christian's life, or in the church. Nor should it be read as suggesting that a failure of financial generosity is American Christianity's absolute greatest vice. Those types of judgments are not the point of this kind of book. We will leave to theologians and ethicists the evaluation of the moral gravity of the lack of generosity analyzed in these pages. Furthermore, from a Christian perspective, as we understand it, to overemphasize the importance of money in life is itself to wrongly attribute to it a centrality that might theologically be labeled "idolatry." We do not want to go there. Our general position, therefore, is simply that American Christians' lack of financial generosity is a consequential matter well worth trying to better understand.

Second, along similar lines, the argument of this book should not be read as suggesting that an ample supply of money is the sufficient solution to all of the world's problems. Neither Christians nor sociologists ought to subscribe to that view. Many of the former would surely point to spiritual considerations, besides mammon, for rightly explaining the woes of the world and considering approaches to change. Most sociologists and many others also know that a great deal of suffering in the world is not the direct result of a lack of money alone, but of many other, complicated forces—including intractable civil wars, administrative corruption, political callousness and ineptitude, tribal conflict, endemic social structural inequalities, elite nepotism, counter-productive tax policies, bureaucratic red tape, and other forms of bad economic, public policy, and bureaucratic decision making.<sup>11</sup> Material resources are often immensely important, but—we trust most people also know—money is not everything. Particularly with regard to the next chapter, nobody ought to suppose that we are suggesting that Christians or anyone can simply *buy* the world that they want. However, neither should that fact minimize the importance of financial resources for achieving the kind of goals that many people, including many Christians, view as good and worthy of accomplishing.

A third, more analytically focused point concerns the importance of *making the right kind of comparisons* in our analyses of financial giving for properly understanding the giving situation. It is sometimes observed that Americans give to charity more generously than citizens of other advanced industrial nations, and that American religious believers give more generously than nonreligious Americans.<sup>12</sup> Both of those observations are true, important to know, and well worth keeping in mind. But these are not really the most important or revealing comparisons to observe. In fact, in certain ways they may be quite misleading. From the perspective of Christian faithfulness, for example—that is, from the point of view most relevant to the population that this book concerns—it is hardly a cause for celebration to be giving somewhat more generously than religious unbelievers or other more secularized nations. What matters is not that the Christian glass is a bit more full than the nonreligious glass or the glass of more secular nations. What matters more is that the Christian glass is *nearly empty* relative to its normal capacity. And we shall see in chapter 2 that the American Christian glass *is in fact* nearly empty, even if it is a bit fuller than many of the even emptier nonreligious and non-American glasses.

To keep generosity of giving in proper perspective, therefore, the primary analytical focus of this book will not be financial giving in absolute dollar amounts, but rather financial giving *relative to one's capacity to give*. In most cases this means measuring giving as a percentage of income. The Bible and Christian teachings, incidentally, are clear about this—what really matters is

not an absolute amount of money given, but the amount given as a proportion of the total that one has to give. Thus, the poor widow who gave a pittance, Jesus said, actually gave more than the rich man who gave a bundle.<sup>13</sup>

Some readers may wonder why we focus here specifically on Christians, rather than all religious Americans or all Americans generally. Good question. The answer is that we wish to keep our argument focused. We do not want to be pulled in myriad directions trying to do justice to the variety of teachings and practices of diverse religious (and nonreligious) communities and traditions. Nor do we want to lose the stark contrast between specific Christian teachings about giving and American Christians' actual giving behavior. Other religious groups in the United States—Jews, Mormons, Muslims, and more—well deserve full research projects and books devoted entirely to understanding financial giving in their communities.<sup>14</sup> Meanwhile, this book focuses on Christianity, touching on the religious giving of other groups only briefly for comparison. On these kinds of matters, we think, it is preferable to do a better analysis of a more restricted scope than to produce a seemingly comprehensive yet more superficial investigation of too much. American Christianity itself is plenty big enough to try to make sense of. So that is our focus here.

Finally, to be clear, by saying above that prior scholarship on religious giving appears to have changed very little actual giving behavior, we are not suggesting that this scholarship itself has been worthless. Much previous thinking, research, analysis, and writing on this topic has been very important for helping to lay out the dimensions and complexities of the problem. This book is clearly indebted to and builds directly upon the impressive work of Robert Wuthnow, Dean Hoge, Mark Chaves, John and Sylvia Ronsvalle, Andrew Greeley, Charles Zech, Stephen Hart, and others. But, having digested their research and studied subsequent trends in giving, it appears that ordinary American Christians as a group have not as a result of this good prior work actually changed their financial giving patterns. In any case, our intention is not to discount or trump the prior work of these scholars, but rather to continue the trajectory of their scholarship—by not only updating their substantive findings with some more recent statistics, but also by continuing to press toward illuminating sociologically informed understandings of religious giving.

## *What Is at Stake*

Until recently, the topic of financial giving seemed to us to be a boring area of research. Church budgets, denominational maintenance, and routine

charitable giving all looked to us pretty dull. But we have come recently to see things differently. The financial giving of American Christians is not simply about offering plates, church treasuries, and uncomfortable sermons delivered on “Stewardship Sundays.” We are talking about many tens of *billions* of dollars per year here—quantities of money that could, if well deployed, make an enormous impact in the world. And—if Christian teachings about money are to be taken seriously at all—we may also be talking about an important part of the soul of American Christianity. Something is at stake here that touches a nerve in every Christian household and affects the world far beyond. Far from being boring and humdrum, understanding people’s charitable dealings with money seems rather to open a large window on understanding the workings of the human mind and heart, which itself may hold the potential to help make a real difference in the world.

LET US BEGIN on a positive note. The up-side potential for good in U.S. Christian giving is immense, almost unimaginable. If American Christians were to give from their income generously—not lavishly, mind you, only generously—they could transform the world, starting right away. Ordinary American Christians have within their power the capacity to foster massive and unprecedented spiritual, social, cultural, and economic change that closely reflects their values and interests. In order to achieve such dramatic, world-transforming change, ordinary American Christians simply need to do one thing: start giving reasonably generously from their incomes, let us say 10 percent of post-tax income. Fostering such changes could begin immediately. It would not require getting Congress or the United Nations to act. It would not require a military mobilization or waiting for a majority turnover in the Supreme Court. It would only require ordinary Christians from one country to start doing something that seems entirely within their power and that most of them, according to the teachings of their own faith traditions, ought to already be doing anyway: giving generously from the financial resources with which they have been blessed.

Fully grasping the capacity of ordinary American Christians to transform the world through generous financial giving requires comprehending the vast financial resources that are in fact at their disposal. Americans, curiously, often do not view themselves as living in abundance. Most Americans—even among the uppermiddle class—often see themselves as “just getting by.” But any comparative study of the number of Christian believers in different countries of the world and of the financial incomes at their disposal reveals that *ordinary American Christians as a group are sitting on utterly enormous monetary*



*resources*, both relatively and absolutely. In 2005, the United States contained approximately 226,624,000 professing Christians, adults and their children, of various levels of commitment. About 140,070,000 Americans are members of Christian churches. About 138,090,000 Americans report attending Christian church at least two times a month or more often or describe themselves as strong or very strong Christians. At least 192,080,000 Americans are Christians who report that their faith is very or even extremely important in their lives. About 149,822,000 Americans report that religion provides a great deal of guidance in their day-to-day life. In short, well more than one hundred million Americans are professing and practicing Christians. The 2005 average U.S. household income was \$47,290 for Protestants and \$52,918 for Catholics. For regularly churchgoing Protestants and Catholics, average annual household income was even more, \$50,138 and \$57,791, respectively.<sup>1</sup> Calculated out, self-identified Christians in the United States earned a total collective income in 2005 in the *trillions* of dollars. Christians in the United States who are actually members of churches earned a total collective 2005 income of more than \$2 trillion. Christians in the United States who actually attend church twice a month or more often or who consider themselves strong or very strong Christians earned a total collective 2005 income of also more than \$2 trillion. Needless to say, more than \$2 trillion earned every year is a huge amount of money. It is more than the total Gross Domestic Products of every nation in the world except, at most, the six wealthiest—United States, Japan, Germany, China, the United Kingdom, and France.

Let us imagine, then, that, from their abundance, American Christians began to give an average of 10 percent of their after-tax personal income to causes of their choosing. To sustain this average, let us assume for now that Christians in more fortunate financial circumstances would give more than 10 percent in order to compensate for others in truly difficult financial circumstances who genuinely could not afford, at least during tight spells, to give 10 percent. What specifically might American Christians accomplish with their shared resources? The short answer is: enough to transform the world.

### *Committed Christians, for Starters*

Realistically, things might be more complex than what we just described, since not all Americans who consider themselves Christians may not be actually serious enough about their faith to start giving away 10 percent of their income.

Because different kinds of professing Christians might give or not give more money when the financial “rubber hits the road,” the answer to how much more money U.S. Christians could generate if they tithed depends in part on which Christians we are talking about. Let us begin, then, with a conservative estimation, imagining that only those American Christians would begin to give 10 percent of their after-tax income who either attend church regularly (a few times a month or more frequently) or profess to be “strong” or “very strong” Christians. Let us call these “committed” Christians. Below, we will consider how much more money less committed Christians could contribute by increasing their giving. But for now let us only consider what might happen if only the more highly religious American Christians—who already give at higher levels—would begin to give 10 percent of their after-tax incomes. What might they accomplish with those financial resources? What difference might their generosity make in the world?

We estimate that if committed Christians in the United States gave 10 percent of their after-tax income—fully but no more than 10 percent—that would provide an *extra* \$46 billion per year of resources with which to fund needs and priorities.<sup>2</sup> That represents nearly an additional 25 percent of what *all Americans*—Christians or otherwise—currently give in *all* types of private philanthropy. We will adjust this number upward below, but for now it provides a good starting point. What follows is an estimation of the changes that such an increase in giving could help affect. In actual practice, some of the following expenditures might turn out to be higher or lower, but the overall picture presented here ought to be largely reliable. If the households representing more committed American Christians—again, those who attend church a few times a month or more frequently or who say they are strong or very strong Christians—were to begin giving 10 percent of their after-tax income, what might that accomplish? By our reckoning, with \$46 billion they could—in addition to sustaining all currently funded churches, organizations, ministries, and programs—achieve the following.<sup>3</sup>

Cost	Description
<i>Global Missions</i>	
\$330,000,000	Sponsor 150,000 new indigenous missionaries and pastors in nations most closed to foreign religious workers
\$2,200,000,000	Triple the resources being spent by all global Christians on Bible translating, printing, and distribution to provide Bibles in the native languages

	of the 2,737 remaining people groups currently without Bible translations
\$350,000,000	Provide 50,000 needs-based scholarships of \$7,000 each per year for deserving Christian seminary and Bible school students in Africa, Asia, and Latin America
\$30,000,000	Translate into four different languages (Spanish, Portuguese, Chinese, Japanese), publish, and distribute 20,000 copies of 100 new titles per year of the best English-language Christian books for reading in Asia, Africa, and Latin America
\$120,000,000	Hire 1,500 new Christian ministers to work in hospitality, evangelism, and discipleship with foreign students studying in U.S. universities
\$9,000,000	Finance the organizational infrastructure of a major Christian research and advocacy organization fighting against contemporary economic and sexual slavery worldwide
\$75,000,000	Provide funds to help build, expand, or upgrade 75,000 church and ministry buildings in Africa, Asia, and Latin America
\$9,000,000	Finance the organizational infrastructure of a major Christian research and advocacy organization fighting for religious freedoms worldwide
\$95,000,000	Finance 350 new Christian radio stations broadcasting Christian programming into the least evangelized regions of the world
\$50,000,000	Finance 1,000 new interreligious study groups and travel tours per year to promote grass-roots mutual understanding and communication, particularly between Christians and Muslims around the world
\$1,000,000,000	Quadruple the total resources being spent by all Christians globally on missions to evangelize the unevangelized world

### *Global Development and Relief*

\$2,000,000,000	Finance 5,000,000 grass-roots, micro-enterprise economic development projects per year in poor countries worldwide that employ revolving loan
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	funds for needy entrepreneurs to purchase tools, materials, and equipment to start or expand micro businesses, which they pay back as their businesses grow
\$500,000,000	Completely close the funding gap on resources needed by the current global campaign to eradicate polio worldwide before 2010
\$2,000,000,000	Fund 1,000,000 new clean water, well-drilling projects per year in the poorest nations (25% of the world's population drinks unsafe water), dramatically improving the health of tens if not hundreds of millions of people per year
\$1,000,000,000	Finance 10,000 comprehensive faith-based programs of AIDS/HIV prevention, education, and medication in sub-Saharan Africa
\$3,900,000,000	Provide full resources needed for a global campaign to prevent and treat malaria worldwide
\$2,000,000,000	Supply 1 heifer or 4 hogs (as needed and appropriate) to 4,000,000 needy Christian or other families worldwide per year
\$4,550,000,000	Provide food, clothing, and shelter to <i>all</i> 6,500,000 current refugees in all of Africa, Asia, and the Middle East
\$9,000,000	Finance the organizational infrastructure of a major Christian think-tank and advocacy organization working on creative means to reduce poverty and hunger worldwide
\$480,000,000	Quadruple the current annual operating budget of Habitat for Humanity
\$1,600,000,000	Double the current annual operating budget of World Vision, which serves 100 million people in 96 nations
\$200,000,000	Boost funding to Christian organizations worldwide that provide free and subsidized eye exams, vision care, glasses, limb braces, and prosthetics to 1,000,000 of the poorest and neediest people of the world
\$10,000,000,000	Sponsor 20 million needy children worldwide through Christian organizations providing them food, education, and healthcare

\$810,000,000	Quadruple all resources currently being spent by all Christians globally on medial missions work
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*U.S. Christian Ministry and Church Finance*

\$750,000,000	Hire 10,700 new Christian youth ministers to evangelize, disciple, guide, and counsel U.S. teenagers
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\$750,000,000	Raise the salaries of 50,000 of the most needy U.S. church pastors by an average of \$15,000 each, to provide for proven needs and to increase incentives encouraging the best and brightest young adults to consider callings to ministry
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\$75,000,000	Fund 500 new Christian Prison ministry organizations providing evangelism, discipleship, and education to prison inmates
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\$10,000,000	Translate into English 200 per year of the best Christian articles and books by foreign language writers for publication and sale in the United States and other English-speaking nations
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\$1,800,000,000	Finance the refitting of the heating, cooling, and electrical systems of 20,000 of the most desperate and inefficient U.S. church buildings per year, including the installation (where appropriate, in 1/3rd of the cases) of new PV solar electric generating systems
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\$1,100,000,000	Fund 5,500 new Family Counseling and Support organizations in the United States and major cities worldwide to bring affordable Christian support and counseling to families, marriages, and individuals in trouble
-----------------	--

\$4,000,000,000	Hire 50,000 new, trained, church-based adult Christian educators for the re-education of U.S. Christians in theology, discipleship, and ministry
-----------------	--

\$9,000,000	Finance the organizational infrastructure of a major Christian think-tank working on Christian perspectives and moralities of new biotechnologies and emerging medial ethics
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\$9,000,000	Finance the organizational infrastructure of a major Christian research and training center
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