

FAITH, SECULARISM, AND CHARITY

ARTHUR C. BROOKS*

Arthur C. Brooks is Associate Professor in the Department of Public Administration of the Maxwell School of Citizenship and Public Affairs, Syracuse University.

Men are . . . immeasurably interested in acquiring fixed ideas of God, of the soul, and of their general duties to their Creator and their fellow men; for doubt on these first principles would abandon all their actions to chance and would condemn them in some way to disorder and impotence.

Alexis de Tocqueville, *Democracy in America*, Book I, Chapter V

Spirituality is ubiquitous in American life. According to the 1998 *General Social Survey*, for example, while 63 percent of Americans said they believed God existed and they had “no doubts about it,” only three percent said they did not believe in God at all (Davis, et al. 1999). Religious *practice*, on the other hand, is a different matter. Slightly under half the population attends worship services at least once a month, and roughly the same percentage attends “every week or more” as “never attends” (25 versus 20 percent, respectively).

These last two groups—“religious” and “secular” people—have attracted attention from scholars interested in two issues. The first concerns political alignment. Bolce and De Maio (2002) point out that, while the influence of religious people on the Republican Party since about 1980 has been amply documented, secularists have increasingly come to dominate the direction and leadership of the political left in much the same way. The result, they argue, is that the Democrats have trended away from a culturally-centrist religiosity.¹ Indeed, Wolfson (2002) cites the aggressive secularism of liberal elites as driving generally unpopular movements, such as that to remove the phrase “under God” from the pledge of allegiance. Hamburger (2002) goes even further, suggesting that rigorous secular attempts to interpret the Constitution’s First Amendment regarding church and state are motivated by basic hostility to organized religion.

***Author’s Note:** I presented an earlier version of this paper at a session of the Association of Christian Economists at the 2004 ASSA annual meetings. Some parts of this material are derived from “Religious Faith and Charitable Giving,” which appeared in the Policy Review in October/November 2003 (Brooks 2003a). I am grateful to Larry Iannaccone for his helpful comments on this research.

The second issue is social capital—loosely, the stock of trust and social cohesiveness that promotes giving, volunteering, and participation in civil society. As many researchers have noted (e.g. Putnam 1995, Bellah 1985), religious practice is implicated in enhancing social capital, perhaps because of the regular occurrence of voluntary congregation and the acts of community typically engendered as part of a religious lifestyle. Far from being a tangential social element to the broader political and economic landscape, many scholars see social capital as central to our whole system. In the words of Fukuyama (1999, p. 1), “Social capital is important to the efficient functioning of modern economies, and is the *sine qua non* of stable liberal democracy.”

This paper seeks to add to our understanding of religion’s role in stimulating social capital, in the specific form of charitable giving and volunteering.² I begin by building a structural model describing how religiosity and secularism might lead to different rates of giving and volunteering. The model yields testable hypotheses, which I undertake by using a new, large national dataset on civic participation. I follow the statistical analysis with a discussion of the results, and close with what I believe are the main implications of these results for Christians and nonprofit managers.

Does Religious Practice Predispose Charitable Giving?

Economists have spent considerable energy explaining the propensity to give charitably. Indeed, it is microeconomically well established that people will voluntarily provide some level of support for public goods—but not enough to satisfy the socially optimal level (Andreoni 1989). Economic explanations for voluntary charitable giving usually coalesce around the concept of “warm glow,” in which a donation finances a public good consumed by the donor, but also represents a positive source of utility per se (Andreoni 1990).

Warm glow is not a specifically religious explanation, of course. Some scholars have addressed the way that religion might specifically affect charity by looking at the role of perceived duty in the decision to give. For example, Barrett (1999), writing in *Faith & Economics*, postulated that, for many people (e.g. those with deep religious convictions),

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utility from private consumption first requires that a certain threshold of private charity be reached. The natural prediction from this is that people holding religious beliefs should give more to charity than those without these beliefs.

An alternative approach to understanding religion's impact on the giving decision is to assume that charity by religious people has a dual objective. On the one hand, it funds the most proximate issue addressed by the charity (e.g. education for children or health care for the poor). On the other hand, in the case of some charitable causes with a religious or spiritual orientation, a donation also funds the faith or enlightenment of the recipient. This would naturally lead to a link between religious belief and higher donation levels. To see this, imagine a representative agent with income m , which he spends on private donations D to a faith-based charity, and all other goods and services x . That is, $m=px+D$, where the price of x is p , and D is the numeraire good. The charity's service provides for recipients' bodily needs (N), as well as their religious faith (F), so $N=N(D)$ and $F=F(D)$. Assume that F and N are strictly concave in their arguments, so that $N_D > 0$, $F_D > 0$, $N_{DD} < 0$, and $F_{DD} < 0$. Charitable giving directly enters the agent's utility via the warm glow (w) from giving, which is a function N and, depending on the donor, F as well.

The agent's problem can be written as

$$(1) \max_{x,D} \{u[x,w]\}, \text{ subject to } px + D = m, x, D \in \mathfrak{R}_+,$$

where the agent's utility is strictly concave in each argument. For simplicity, assume that $u_{xw} = 0$.

The agent may or may not value fostering the service recipient's faith or enlightenment in the course of providing the service. Hence, equation (1) can be further refined with the assumption that it follows the following two-parameter distribution:

$$(2) u = \alpha u[x, w(N, F)] + (1 - \alpha) u[x, w(N)],$$

where $\alpha \in (0, 1)$. A secularist would tend to a value of $\alpha=0$; a religious person would tend toward $\alpha=1$.

Substituting the budget constraint into the objective function, the first-order condition with respect to D is

$$(3) u_D = \alpha u_w w_F F_D - \frac{u_x}{p} + u_w w_N N_D = 0.$$

The second-order condition is

$$(4) u_{DD} = \frac{u_{xx}}{p^2} + \alpha [u_w w_F F_{DD} + u_w w_{FF} F_D^2 + u_{ww} w_F^2 F_D^2] \\ + u_w w_N N_{DD} + u_w w_{NN} N_D^2 + u_{ww} w_N^2 N_D^2 < 0. \quad ^3$$

If we differentiate u_D with respect to the parameter α , we find

$$(5) u_{D\alpha} = u_w w_F F_D > 0.$$

The effect of religion on charitable giving is represented by the partial derivative $\partial D / \partial \alpha$. By the Implicit Function Theorem, we know that

$$(6) \frac{\partial D}{\partial \alpha} = - \frac{u_{D\alpha}}{u_{DD}} > 0.$$

Thus, we establish that a higher value placed on the element of faith or enlightenment in the provision of the service will push up the level of donations.

Naturally, this model only directly applies to religious charities. However, an intertemporal modification could allow for habit formation, in which giving begets giving (and vice versa), including to specifically nonreligious causes. Indeed, the concept of habituation in charitable giving is commonly assumed in research on philanthropy (Brooks 2003a). A broader hypothesis from this model, therefore, is that religiosity should predict higher giving levels in general over time, even for nonreligious charities.

Data

To investigate the hypothesis that religiosity drives charitable behavior up (and conversely, that secularism pushes it down), I use the Social Capital Community Benchmark Survey (SCCBS). The SCCBS was undertaken in 2000 by Robert D. Putnam and others at the Saguaro Seminar at the John F. Kennedy School of Government in an effort to expose various hypotheses about civil society to empirical scrutiny.⁴ The data consist of nearly 30,000 observations drawn from 49 populations across 29 states, as well as a nationwide sample. The SCCBS contains three types of questions. First, attitudes of individuals about their communities are probed. Second, respondents are asked about their "civic behavior," including their participation in voluntary community activities, as well as their giving and volunteering for religious and non-religious causes. Finally, the survey collects a full battery of sociodemographic measures for each respondent.

I constructed continuous income and giving measures from categorical survey data responses, using the category midpoints.⁵ I augmented the SCCBS data with a measure of the "tax price of giving," or the effective price of donating \$1 to charity, providing the donor deducts the amount from his or her taxes. The tax price of a \$1 gift is less than \$1, if a) the person pays a positive amount of taxes, and b) the person itemizes his or her deductions when paying taxes. If these

Table 1. Summary Statistics on the SCCBS Data

Variable	Definition¹	Mean (standard deviation)
GIFTS ²	Dollar value of respondent's charitable donations to all causes, religious and nonreligious	\$1,347 (1,958)
GIVES ³	Respondent gave to one or more causes or charities, religious and nonreligious	0.81
RELGIFTS ²	Dollar value of respondent's charitable donations to all religious causes	\$857.77 (1,385.87)
RELGIVES ³	Respondent gave to one or more religious causes or charities	0.65
SECGIFTS ²	Dollar value of respondent's charitable donations to all non-religious causes	0.68
SECGIVES ³	Respondent gave to one or more non-religious causes or charities	\$502.39 (999.74)
VOLTIMES ²	Number of times respondent volunteered for all causes, religious and nonreligious	8.81 (15.08)
VOLS ³	Respondent volunteered for one or more causes or charities, religious and nonreligious	0.57
RELVOLS ³	Respondent volunteered for one or more religious causes or charities	0.49
SECVOLS ³	Respondent volunteered for one or more nonreligious causes or charities	0.51
RELIGIOUS ³	Respondent attends worship services weekly or more often	0.33
SECULAR ³	Respondent attends worship services less than a few times per year, or has no religion	0.26
RELIGIOSITY ³	Respondent's degree of religious practice ⁴	3.94 (1.81)
PROTESTANT ³	Respondent is Protestant	0.45
CATHOLIC ³	Respondent is Catholic	0.25
OTHERCHRISTIAN ³	Respondent belongs to another Christian denomination	0.12
JEWISH ³	Respondent is Jewish	0.01
OTHERRELIGION ³	Respondent has another religion	0.03
NORELIGION ³	Respondent has no religion	0.14
INCOME ²	Respondent's household income	\$49,666 (28,674)
TAXPRICE ⁵	Respondent's effective price of giving \$1 charitably	0.94
LIBERAL ³	Respondent classifies self as politically "liberal" or "extremely liberal"	0.29
CONSERVATIVE ³	Respondent classifies self as politically "conservative" or "extremely conservative"	0.43
FEMALE ³	Respondent is female	0.59
AGE	Respondent's age	44.76 (16.70)
HS ³	Respondent holds a high school diploma	0.59
COLLEGE ³	Respondent holds a college degree	0.20
GRADUATE ³	Respondent holds a graduate degree	0.13
WHITE ³	Respondent is white	0.73
BLACK ³	Respondent is African-American	0.12
FAMILY SIZE	Size of respondent's household	2.76 (1.62)
RURAL ³	Respondent lives in rural area	0.15
MARRIED ³	Respondent is married	0.52

Note: Sample size for all variables simultaneously is 19,210.

1. All measurements refer to activities in the 12 months preceding the survey.
2. Data were originally coded categorically; these variables were constructed based on category midpoints.
3. Dummy variable.
4. 1=no religion, 2=attends services less than a few times per year, 3=attends a few times per year, 4=attends once or twice per month, 5=attends almost every week, 6=attends every week or more often.
5. This variable is calculated as the first-dollar price of giving, or the rate that would apply if the respondent made no charitable donations.

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conditions are met, then the government effectively covers a portion of a gift equal to the person's marginal tax rate t , so the tax price is $1-t$. I imputed the tax price using household income and the Internal Revenue Service's 1999 marginal tax tables, where the tax rates depend on the respondent's filing status (married or single). In addition, I used data from the 1999 Survey of Income (SOI) to estimate the likelihood of paying taxes and itemizing for each income decile in the sample.⁶

Table 1 summarizes the SCCBS data used in the data analysis, augmented with the giving tax prices.

Table 1 describes a fairly unremarkable sample of Americans. The average respondent has a household income of about \$50,000 and is 45 years old. Three-quarters of the respondents are white, about half are married, 20 percent hold a college degree or above, 43 percent are politically conservative, and 29 percent are liberal. Eighty-one percent of households give to charity each year, and 57 percent volunteer. The average donation is about \$1,300, and the average respondent volunteers about 9 times. More of the sample gives to secular charities than religious ones (68 to 65 percent), although the average donation level to religious causes is higher (\$858 to \$502).

Secularism (defined as attending worship services less than a few times per year or having no religion) is slightly less prevalent than being religious (defined as attending worship services every week or more). On a 1-6 scale, where 1 means no religion and 6 is highly religious, the average person falls approximately in the middle, at 3.94. Eighty-two percent of the sample is self-identified as Christian, one percent is Jewish, three percent practices other religions, and 14 percent has "no religion."

Models and Analysis

The variables SECULAR and RELIGIOUS allow a first cut at examining whether secularists are less likely to donate time and money to charitable causes than are religious people. Table 2 presents the results of testing the hypotheses (using simple t-tests) that the likelihood (and levels) of

giving and volunteering to religious and secular causes is the same between these groups.

These tests suggest that the model's implications may be correct: People from the religious group give and volunteer dramatically more than people from the secular group. Religious people are 25 percentage points more likely to give, and 23 percentage points more likely to volunteer, than secularists; they also give an average of \$1,568 more per year. When we only look at nonreligious causes, the gap does not disappear. Religious people are 10 percentage points more likely to give (and 21 percentage points more likely to volunteer) to explicitly nonreligious organizations than are secular people.

While evocative, the comparison of group means does not neutralize the possibility that giving and volunteering differences might be driven by other variables that covary with religion, such as income, education, or political beliefs. Thus, it is useful to model the data in a form such as

$$(7) D_i = \beta'X_i + \epsilon_i,$$

where D_i represents charitable donations of time or money by agent i , X_i is a $k \times 1$ vector of i 's socioeconomic characteristics, and ϵ_i is a random disturbance. For interpretation, it is convenient to measure the effects of the continuous variables on donations as elasticities; hence, it is customary to measure these variables in natural logs (or, in the case of the variables censored at zero, the natural log of the sum of the value and 1).

If D_i is continuous, the estimation picture is complicated by the fact that giving is censored at zero; notice, for example, that 19 percent of the SCCBS respondents state that they gave nothing to charity in the past year. Estimating (1) with least squares techniques would therefore provide biased estimates. Researchers often solve this problem by assuming that the zeroes and nonzeros are taken from the same underlying distribution and fitting the data using the tobit model (e.g., McClelland and Kokoski 1994). The marginal values from the tobit model are generated at the sample mean values.

The variables summarized in Table 1 are those most

Table 2. Tests of the Hypothesis that Secular and Religious People Give Equally

Charity measure	Religious people	Secular people	t-statistic
GIVES	0.91	0.66	293*
VOLS	0.67	0.44	137*
GIFTS	\$2,210	\$642	88*
SECGIVES	0.71	0.61	141*
SECVOLS	0.60	0.39	121*

Note: The null hypothesis is that the religious group mean equals that of the secular group.

*Rejection at the .01 level or higher.

commonly included in the vector X . Brooks (2002) discusses the most common demographic effects in the literature. Estimates of the income elasticity of giving generally fall between 0.6 and 1.2, while the price elasticity is usually found to be somewhere in the neighborhood of -1.2. A number of authors (e.g. Clotfelter and Steuerle 1981) have noted that the tax price and donation levels are jointly determined: tax price should affect giving, but giving impacts taxable income, which in turn affects the tax price. Thus, a price variable based on taxed income would produce an inconsistent regression coefficient. The simplest way to deal with this is to use the “first-dollar price,” or the price that *would* apply to the giver’s raw income (before any charitable deductions).

Many studies have found an empirical link between religious practice and charitable behavior, although these findings have not usually employed the kinds of econometric models one finds in studies of the income and price effects. Studies specifically of religion and giving have usually not attempted to separate religious affiliation and practice from other demographics. However, the general finding is that religion has a significant, positive impact on giving and volunteering (e.g. Brooks 2003a, Jackson, et al. 1995; Hoge 1995; Schneider 1996).

Measuring religion needs to take account of two major dimensions of religious behavior: association with a particular religion and intensity of religious practice. I model

Table 3. Tobit Estimates: All Giving and Volunteering

Independent variable	Dependent variable: GIFTS ¹	Dependent variable: SECGIFTS ¹	Dependent variable: VOLTIMES ¹
	Coefficient (s.e.) [marginal effect]	Coefficient (s.e.) [marginal effect]	Coefficient (s.e.) [marginal effect]
CONSTANT	-13.51*** (0.41) [-13.15]	-19.78*** (0.55) [-16.56]	-3.9*** (0.29) [-2.52]
RELIGIOUS ²	1.18*** (0.04) [1.15]	0.12** (0.06) [0.1]	0.62*** (0.03) [0.4]
SECULAR ²	-1.72*** (0.06) [-1.68]	-0.77*** (0.08) [-0.64]	-0.78*** (0.05) [-0.5]
PROTESTANT ²	-0.11 (0.08) [-0.11]	-0.2** (0.1) [-0.16]	-0.27*** (0.06) [-0.18]
CATHOLIC ²	-0.41*** (0.08) [-0.4]	-0.31*** (0.1) [-0.26]	-0.44*** (0.06) [-0.29]
OTHERCHRISTIAN ²	-0.22*** (0.09) [-0.22]	-0.38*** (0.11) [-0.32]	-0.25*** (0.07) [-0.16]
JEWISH ²	0.16 (0.17) [0.16]	0.33 (0.21) [0.27]	-0.17 (0.12) [-0.11]
OTHERRELIGION ²	-0.35*** (0.12) [-0.34]	-0.11 (0.15) [-0.09]	-0.16* (0.09) [-0.1]
CONSERVATIVE ²	0.19*** (0.04) [0.18]	-0.05 (0.06) [-0.04]	-0.02 (0.03) [-0.01]
LIBERAL ²	0.18*** (0.05) [0.17]	0.33*** (0.06) [0.28]	0.21*** (0.04) [0.14]
INCOME ³	1.23*** (0.03) [1.2]	1.55*** (0.04) [1.3]	0.39*** (0.02) [0.25]
PRICE ³	-0.37*** (0.15) [-0.36]	-0.73*** (0.19) [-0.61]	
HS ²	1.22*** (0.08) [1.19]	1.62*** (0.11) [1.35]	0.99*** (0.06) [0.64]
COLLEGE ²	1.89*** (0.09) [1.84]	2.64*** (0.12) [2.21]	1.45*** (0.07) [0.94]
GRADUATE ²	2.12*** (0.1) [2.06]	3.01*** (0.13) [2.52]	1.65*** (0.08) [1.07]
MALE ²	0.05 (0.04) [0.05]	-0.08 (0.05) [-0.07]	-0.37*** (0.03) [-0.24]
AGE ³	1.01*** (0.06) [0.99]	1.17*** (0.07) [0.98]	-0.22*** (0.04) [-0.14]
WHITE ²	0.63*** (0.06) [0.61]	0.97*** (0.07) [0.81]	0.47* (0.04) [0.3]
BLACK ²	0.46*** (0.08) [0.45]	0.04 (0.1) [0.03]	0.09* (0.06) [0.06]
MARRIED ²	0.19*** (0.04) [0.19]	0.14** (0.06) [0.12]	-0.06*** (0.03) [-0.04]
RURAL ²	-0.02 (0.05) [-0.02]	-0.07 (0.07) [-0.06]	0.26*** (0.04) [0.17]
FAMILYSIZE ³	0.01 (0.04) [0.01]	-0.11** (0.05) [-0.09]	0.2*** (0.03) [0.13]
Inverse Mills ratio	2.71 (0.01)	3.39 (0.02)	1.97 (0.01)
N	22,960	22,510	24,604

*Coefficient is significant at the .01 level.

** Coefficient is significant at the .05 level.

*** Coefficient is significant at the .10 level.

1. Measured as the natural log of the sum of the value plus 1.

2. Dummy variable.

3. Measured as the natural log.

these effects separately with the dummy variables in Table 1 for a respondent's self-identified religion (PROTESTANT, CATHOLIC, OTHERCHRISTIAN, JEWISH, OTHER; the reference group is NORELIGION), as well as the dummies for religiosity (RELIGIOUS and SECULAR; the reference group is religious attendance ranging from a few times per month to a few times per year).

The empirical models I estimate in the next section take the form

$$\ln D_i = \alpha + \beta_1' r_i + \beta_2' R_i + \gamma_1 \ln y_i + \gamma_2 \ln P_i + \lambda' \ln Z_i + \varepsilon_i, \quad (8)$$

where D_i represents donations of time or money, r_i is the vector of religious affiliation dummies, R_i is the set of religiosity dummies, y_i is household income, P_i is the tax price of giving (included only in the model of money donations, because volunteer time is not tax-deductible), and Z_i is the vector of remaining demographic controls.

Regression Results and Discussion

Table 3 presents tobit regression results for giving and volunteering to all types of charities and causes, as well as giving specifically to nonreligious charities.

The most salient results from Table 3 are sign and significance on RELIGIOUS and SECULAR. While religious practice pushes up giving (including explicitly nonreligious giving) and volunteering, the lack of this practice pushes it down. Simply put, religious behavior appears to increase social capital, as manifest in charitable acts.

Religious people are 10 points more likely to give (and 21 points more likely to volunteer) to explicitly nonreligious organizations than are secular people.

Once religious practice is controlled for, one's actual religious affiliation or denomination has only a small impact on giving and volunteering, relative to having no religion at all. (Being Jewish is insignificant, as is Protestantism for money giving, while Catholics, other types of Christians, and other religions push giving and volunteering down very slightly, compared to the reference group.) This is notable, because if RELIGIOUS and SECULAR are left out of the models, the denominational dummies all become highly significant and positive, spuriously capturing the effects of religiosity.

The income and price elasticities are broadly consistent with the literature: income is positively elastic in giving, while positively inelastic in volunteering. Price is negatively inelastic. Note that the coefficient of -0.36 on general giving

is unusually low, but this is probably because its fidelity as an imputed variable is lower than we might expect for the other variables. It is higher (-0.73) for the case of nonreligious giving, suggesting that secular giving responds more to tax incentives than religious giving does.

Political ideology is important in predicting charity, but in much the same way as religion: intensity of feeling appears more important than actual belief. Declaring oneself a "conservative" or "liberal" both push up general giving, for example, compared to identifying oneself as neither. Being conservative is insignificantly related to nonreligious giving and volunteering.

Several of the demographic controls are significant. Education at all levels pushes charity up, and successive education levels push up giving and volunteering by more and more. Giving increases with age, but volunteering declines. Whites give and volunteer more than blacks, who in turn give more than other racial groups. Married people give more, but volunteer less, than single people. Family size pushes volunteering up, but pushes nonreligious giving down.

Implications

What do the results imply? I offer a few thoughts here, first for Christians, and second for nonprofit managers who might seek donations from people of faith.

For Christians, who are the overwhelming majority (more than 95 percent) of those declaring some religious affiliation in the SCCBS survey, the finding that religious practice strongly boosts nonreligious charity is of particular significance. First of all, this finding weakens any notion that people of faith in general, and Christians in particular, are "charitable" only out of fear or robotic duty. Samuel Johnson (Chapman 1952) said that "The wretched have no compassion, they can do good only from strong principles of duty." This appears to characterize much secularist thinking on the charitable "virtues" of religious people. Yet I believe it is safe to say that the fear of fire and brimstone are probably not the most compelling explanation for why a churchgoer would be especially likely to make a contribution to, say, her local animal shelter.

What, then, explains this finding? It could be that there is some sort of "God and Giving" gene: a natural force (not captured in the other demographics) that makes certain people tend to be both religious and generous. This is a sort of earthbound exogenous heterogeneity that the empirical models here do not (and perhaps cannot) explain. However, even more believable, especially for practicing Christians (for me, at least), is the idea that charity—not stiff, mandatory

compliance with obligation, but real charity to support good works, be they sacred or secular—is a part of man’s natural search for God. The Catechism of the Roman Catholic Church reminds us that

The practice of all the virtues is animated and inspired by charity, which “binds everything together in perfect harmony”; it is the form of the virtues; it articulates and orders them among themselves; it is the source and the goal of their Christian practice. Charity upholds and purifies our human ability to love, and raises it to the supernatural perfection of divine love. The practice of the moral life animated by charity gives to the Christian the spiritual freedom of the children of God. He no longer stands before God as a slave, in servile fear, or as a mercenary looking for wages, but as a son responding to the love of him who “first loved us” (1827, 1828).

Saint Paul told the Colossians that charity is the “bond of perfectness” (Col. 3:14).⁷ Indeed, if humans are truly made in God’s image, then charity is one way that we can become truly human, in the most sacred sense. Perhaps our imitation of Christ leads us to give to our churches and help the poor—and also to support the local library and attend PTA meetings.

Once religious practice is controlled for, one’s actual religious affiliation or denomination has only a small impact on giving and volunteering, relative to having no religion at all.

Of course, if practicing Christians are more likely than secularists to support the local library, religious belief might be implicated in the health of civil society through the accumulation of social capital. More religious behavior means more charitable behavior, including that which involves purely civic activities. Richard John Neuhaus, in his famous and controversial 1991 essay “Can Atheists Be Good Citizens?” answered his own question negatively. Obviously, not all secularists are atheists, and there is more to citizenship than giving and volunteering. Nonetheless, some people may conclude that the findings in this paper do not weaken Neuhaus’ central conclusion.

From a practical perspective, the results in this paper have implications for nonprofit organizations. First, religion and secularism have the strongest demographic effects on giving and volunteering besides education. This should inform the way nonprofits—especially those that have a faith-based orientation, but also those that do not—target and frame

their development efforts. Groups connected with religious communities are simply a more target-rich environment than those without any religious attachment. Practically speaking, this leads to the recommendation that (for example) the Red Cross might productively focus its direct-mail efforts on communities of faith. Second, the fact that religious practice per se neutralizes the impact of religion denomination suggests that faith-based organizations might consider fundraising across religious and denominational lines.

Conclusion

The analysis in this paper tells a three-part story. First, models of charitable giving lead one to predict—perhaps unsurprisingly—that religious belief pushes up certain types of giving. Second, data bear out this prediction, showing that people who regularly practice their religion give and volunteer far more—and more often—than people that do not practice any religion. This difference does not disappear when one only looks at giving to purely secular organizations. Third, the role of religion in giving appears to turn on the practice itself, and not on the actual religion or denomination.

Many more questions could be answered by future research on this topic. For example, this paper has not examined how religion might differentially impact individual charitable sub-sectors. Does religious practice encourage human service charity more than arts giving? Health more than education? What are the technical (and theological) explanations for such differences? It would be useful to know these things as we begin to understand charity as a potential nexus between Christianity and citizenship.

Endnotes

- 1 This trend is historically aberrant from the American political mainstream. Indeed, as Wolfson (2002) notes, even Lyndon Johnson used nearly-fundamentalist rhetoric in defending nothing less than the Voting Rights Act of 1965: “God will not favor everything that we do. It is rather our duty to divine His will.”
- 2 Whether charity is an ingredient or a result of social capital is a matter that scholars debate. For the purposes of this analysis, however, the end result is the same.
- 3 The sign on this equation establishes the existence of a unique global maximum.
- 4 The data are available from the Roper Center for Public Opinion Research. See www.ropercenter.uconn.edu.
- 5 For estimation purposes, a “permanent income” measure would be advantageous. One common proxy for permanent income is total household spending. Unfortunately, such

a measure is unavailable in the SCCBS data, so I only look at current wage income here.

- 6 The tax price variable only pertains to federal income taxes, although this should not matter for estimating tax price effects.
- 7 These references to “charity” are to be more broadly understood than just giving and volunteering, of course. Indeed, many versions of the Bible, such as the American Standard, translate “charity” in this verse from Colossians as “love.”

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