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Gifts of Time and Money:  
The Impact of Church Leadership Roles

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# Gifts of Time and Money: The Impact of Church Leadership Roles

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## Abstract

Studies often find that the more active members of a congregation also contribute the most money to the church. However, because these studies typically rely on cross-sectional data, the causation is unclear. Does increased participation lead to more giving, or does more giving increase participation? Moreover, one influential paper found that gifts of time and money are substitutes; in other words, increased financial support causes decreased religious participation. Using a unique time-series data set from a moderately large mainline Protestant congregation, I was able to track annual giving by members who had been elected to the congregation's governing board. This allowed me to isolate how changes in participation correlate with changes in financial giving over time. The results support the hypothesis that increased participation leads to increased monetary contributions. Serving in this leadership capacity leads to a significant increase in giving that is sustained for a period of at least several years after leaving the position.

Mainline Protestants rank among the least generous Christian givers. Congregants typically contribute only about 2–3 percent of their income, ranking slightly ahead of U.S. Catholics but well behind members of more conservative and strict denominations (Hoge et al. 1999). Yet even in the stingiest congregations, some members drop a 10 percent Biblical tithe or more into the offering plates.

Why do some members contribute so much money while others contribute little or nothing? Factors identified by previous studies include income, age, gender, congregational size, conservative theology, and individual commitment. In addition, clergy members frequently claim that generating greater lay participation in the ministry is a key factor for increased giving. Studies often agree, and Chaves (1999: 171) has asserted that the “relationship between giving and involvement in religious organizations is unambiguously positive.”

However, the relationship between gifts of time and gifts of money is complex. First, while many studies conclude that more actively involved congregants tend to give more money, most use attendance as their measure of involvement. But attendance numbers typically are self-reported and can be biased. More important, the correlation between attendance and meaningful involvement is far from perfect. Every congregation has members who show up faithfully for Sunday services but contribute little to the life of its ministry. Indicators of the depth of involvement, such as whether a member holds a leadership position in the congregation, would be stronger measures.

Second, other studies rely almost exclusively on cross-sectional data and examine how levels of giving are correlated with levels of attendance or involvement across individuals. While the findings of these studies are valuable, they ignore the more interesting issue of whether changes in individual giving are correlated with changes in these individuals’ involvement over time.

Finally, studies that correlate giving and involvement tell us nothing about causation. The notion that increased involvement will lead to increased giving is certainly reasonable, but the reverse is also plausible. For example, a congregation with strong giving can more easily afford to offer a diverse array of programming that, in turn, induces members to become more active and involved. Or perhaps both giving and involvement stem from other factors, such as the inherent religiosity of the congregant.

In this study, I utilized a unique time-series dataset from a moderately large mainline Protestant congregation that allowed me to look at member giving and involvement over time. In particular, it enabled testing of whether and how election to the congregation’s governing board affected subsequent giving. The results indicate that serving in such a leadership capacity does lead to a significant increase in giving that is sustained for at least several years after the individual leaves the position.

*LITERATURE REVIEW*

Survey data typically show strong positive correlations between charitable giving and volunteerism for a wide variety of nonprofit organizations. According to Freeman (1997), U.S. data from both Gallup polls and the National Survey of Philanthropy indicate that people who give of their time also are those who contribute financially. Moreover, this relationship persists even after accounting for a series of demographic and economic variables. Bekkers (2010) reports that similar results can be found in data for other countries.

The same relationships can be found in religious organizations. In their literature review, Bekkers and Wiepking (2012) list more than thirty studies in which positive relationships between church attendance and giving appear. For example, Lunn, Klay, and Douglass (2001) found strong correlations between attendance and giving for Presbyterian respondents in the 1990s. Alan Chan, Bruce Fawcett, and Shu-Kam Lee (unpublished manuscript) found the same effects for Canadian Baptists. Looking at a group of United Church of Christ congregations in the 1970s, Olson and Caddell (1994) concluded that the congregations that have the most committed members have the highest attendance rates, and, in turn, those committed members are the highest givers. In their extensive study of members and congregations across five different denominations, Hoge and colleagues (1996) found that individuals who were more actively involved also gave more. They concluded that “church attendance and hours spent volunteering for church work are highly predictive of giving” (Hoge et al. 1996: 70). While the relationships do vary across denominations, Makowsky (2011) reports that the denominations whose members give the largest percentage of their income are also the ones whose members volunteer the most time.

Such studies typically claim that giving time and giving money are complementary goods—that they go together like peanut butter and jelly or like cereal and milk. To economists, this result is somewhat puzzling. Most theoretical models in which consumers maximize utility suggest that contributions of time and contributions of money should be substitutes—that, like butter and margarine, an increase in the consumption of one should lead to a decrease in the consumption of the other. For example, in Azzi and Ehrenberg’s path-breaking work (1975), consumers allocate their time and other resources among religious and secular goods in a way that will maximize lifetime and “afterlife” utility. As people devote more of their time and money to religious activity, they sacrifice current consumption of secular goods but gain more consumption in the afterlife. However, if they commit more time to religion, they can decrease the amount of money they give and still produce that same afterlife consumption.

Duncan (1999) developed a more general model of charitable contributions and concluded that in equilibrium, gifts of time and money are perfect substitutes:

any increase in monetary gifts should be exactly offset by an equivalent decrease in gifts of time. The intuition behind this result is straightforward. Imagine that your labor is worth \$20 an hour and that you want a charitable group to provide an additional \$100 worth of services to the community. One option is to volunteer five hours of your time directly to the organization, thus producing the \$100 in additional services yourself. Alternatively, you could work five hours in the secular world and contribute your \$100 of earnings so that the charity could hire someone to perform those same services. The recipient organization should not care which option you choose. In fact, it should be indifferent between all combinations of time and money gifts worth the \$100. Contributions of time and contributions of money are substitutes. The more time you donate, the less money you need to give to create that same \$100 of services.

Freeman (1997) purports to find some substitutability. He finds that high-income families tend to volunteer less and donate more than do those with lower incomes. However, Gruber (2004) has provided perhaps the strongest empirical support for the notion that gifts of time and gifts of money are substitutes rather than complements. Using pooled data from General Social Surveys and Consumer Expenditure Surveys, he examined how different tax treatments affect religious giving and attendance. As was expected, more generous tax write-offs for charitable contributions led to more religious giving. However, he also found that higher tax write-offs are correlated with lower levels of religious attendance; in other words, increased monetary contributions are offset by decreased religious involvement. According to Gruber (2004: 2654), "giving and religious participation are strong substitutes. Larger tax subsidies to charitable giving lead both to more giving and to less religious participation. Indeed, my estimates imply that each 1% rise in religious giving leads to as much as a 1.1% decline in religious attendance."

Subsequent researchers have disputed Gruber's claims. Using what they argue to be better datasets and better measurement methodologies, both Kim (2013) and Yoruk (2013) conclude that giving and participation are complementary and that increased tax incentives increase both monetary contributions and religious attendance. Feldman (2010) contends that gifts of time and gifts of money are indeed substitutes but that the relationship is overwhelmed by other factors that make them appear to be complementary.

The disagreements are difficult to untangle, partly because the studies use point-in-time cross-sectional data to make inferences about changes in behavior over time. Whether goods are substitutes or complements depends on how changes in the quantity of one affect demand for the other. Knowing whether the individuals who give the most money also donate the most time is interesting, but it does not tell us how changes in involvement might affect giving or how changes

in giving might affect involvement. None of the studies have used time-series data that track how an individual's donations of time and money change over time.

In addition, most research has used attendance as a proxy for the depth of religious involvement. While this is a convenient approximation, given the availability of the data, more direct measures would be useful. When studies include measures of the number of hours an individual has volunteered (Hoge et al. 1996), how many church organizations the person belongs to (Olson and Caddell 1994), or whether the person has served on a church governing board (Lunn, Klay, and Douglass 2001; Olson and Caddell 1994), the results inevitably improve. However, even these studies also suffer from trying to infer dynamic behavior from point-in-time static data.

Ideally, we want to understand causation. If members become more involved in church activities, will that lead to increased giving? Several researchers claim that giving and participation are determined simultaneously, and they have used a variety of sophisticated regression techniques in attempts to untangle causation (Brown and Lankford 1992; Clain and Zech 1999; Gruber 2004; Kim 2013; Sullivan 1985; Yoruk 2013). Others argue that donations of both time and money are increasing functions of religious fervor or intensity (Lunn, Klay, and Douglass 2001). Similarly, Hoge and Yang (1994) say that religious participation and giving are best understood as parallel forms of religious activity.

Still, many researchers believe that changes in church involvement are the catalyst for changes in giving (Chaves 1999) and the church growth literature often recommends integrating new members into small group ministries as a critical strategy for success. Why might this be so?

Bekkers (2010) cites two factors from the psychology literature that contribute to increased giving: distance and efficiency. He argues that as the distance between the giver and the recipient decreases, the giver will feel an increased warm glow from a donation. If members attend regularly and become more intimately involved in the ministry, they will feel closer to their congregation, and therefore their contributions should rise. In addition, he cites evidence that people are more inclined to give to a charity when they are more certain that the group will use the donation efficiently. As members become more involved in a congregation, they are likely to become more committed to the importance of its mission and therefore are likely to give more. Freeman (1997) also notes that active volunteers in an organization will have more information about the organization, which may encourage them to give more.

However, other studies use the reverse causation and assume that increased giving leads to more participation. For example, a congregation that is filled with strong givers will be able to afford more and better programs that, in turn, should generate more participation among its members (Iannaccone, Olson, and Stark 1995). Gruber (2004) notes that donors might increase participation so that they

can more closely monitor how their funds are used and that the warm glow they get from contributing might be stronger when they actively participate in the group. Though perhaps less important in religious organizations than in other nonprofit organizations, Feldman (2010) notes that people who contribute are more likely to be asked to volunteer and presents evidence that such requests are a primary driver of subsequent participation.

Which direction is it? Using a path model, Davidson and Pyle (1994) contend that intrinsic religiosity leads to participation that, in turn, generates giving. But their data are cross-sectional, and in the absence of data that trace giving through time, these effects are difficult to separate. Recognizing this need to look at relationships over time, Wilhelm, Rooney, and Tempel (2007) examine the giving patterns of a pre–World War II cohort with those of a Baby Boom cohort and conclude that changes in giving follow changes in participation. Although this is an improvement over previous studies, conclusions based on changes in giving and participation for specific individuals rather than sample cohorts over time would provide stronger evidence.

#### *DATA*

To test these relationships more clearly, I used a unique dataset that lists the annual financial contributions of each giving unit in a moderately large congregation of a mainline Protestant church from 1995 through 2013. Giving units typically consist of a household, which includes all spouses and children who are present. In a few cases, an older teenaged child might be counted as an independent giving unit. The data differentiate between giving for the regular budget and giving for special appeals, and since the data come from actual church records, none of the many biases that are often prevalent in self-reported survey data are present. The data also identify members of the congregation's governing board in each year. This board consists of twelve individuals, who normally serve three-year terms. Because members occasionally resign or leave the church, some serve for only one or two years. Members are nominated by a committee and voted on at an annual congregational meeting. In each year, there were five to eight nominees running for four open slots on the governing board.

In addition to providing leadership through the board itself, members are required to serve on and provide liaison with at least one congregational committee. As a result, board membership requires a considerable amount of time and effort and inevitably signals an increase in religious involvement. Although no single measure can fully capture the depth of congregational participation, membership on the governing board is likely to be far more accurate than the more commonly used attendance variable.

*HYPOTHESES*

Several testable hypotheses arise from the previous literature.

*Hypothesis 1:* Members who have been elected to the governing board donate more money than the average parishioner does.

Virtually all studies find that the individuals who are most involved in the ministry also give the most. Consistent with the cross-sectional findings of Olson and Caddell (1994) and Lunn, Klay, and Douglass (2001), I would expect members who have been elected to the board to be among the more generous givers. This might be because only the most committed members are willing to run for election. It might be because those who give the most have a strong vested interest in how the funds are spent and therefore want to be a part of the membership team that directs those decisions. Alternatively, it could be that congregations tend to choose members with strong leadership skills to the governing board and that the members with those skills also are likely to be the ones who have successful careers and high incomes that enable them to contribute more money.

*Hypothesis 2:* A member's giving will increase while the member is serving on the governing board.

Following the logic of Chaves (1999), Bekkers (2010), and others, I would expect causation to run from participation to giving. Serving on the governing board certainly should make donors feel more connected by minimizing the distance between them and the recipient. It also should give the donors more control over the efficiency with which the funds are spent. In addition, to the extent to which members of the board become more aware of congregational needs and feel more responsible for the success of the ministry, they are likely to increase their giving.

*Hypothesis 3:* The increase in giving will persist after the person leaves the governing board.

Loyalty to an organization does not evaporate when one exits. One author's alma mater, which, like many other schools, uses a tiger as its mascot, frequently reminds alumni that "once a tiger, always a tiger." While very few congregations have adopted official mascots, loyalty remains nonetheless. Members often still feel connected to congregations from which they moved many years ago. If serving on a governing board does generate an increased feeling of connectedness and additional giving, that connection probably will not be switched off when the person leaves the board. Indeed, because board membership has already signaled



commitment to the ministry, former members frequently are the first to be called upon when subsequent congregational needs arise.

### *RESULTS*

For each sample year, I compared the average contributions of the giving units for governing board members with those of the congregation as a whole. To eliminate distortions caused by special appeals that occurred in some years, only giving for the regular budget was included. To adjust for inflation, all data are stated in terms of 2013 prices.

Supporting my first hypothesis, as expected, giving units containing a member of the governing board gave far more than the congregational average in every year. Table 1 lists the results. The annual contributions of giving units containing a member of the governing board averaged \$4,748 per year as opposed to a congregational average of \$2,356. Overall, members of the governing board gave just over twice as much per year as the average of all giving units in the congregation. The ratio of contributions from governing board members to the congregation as a whole varied from a low of 1.21 in 2012 to a high of 3.11 in 1998.

**Table 1: Average Annual Contributions per Giving Unit, 1995–2013 (2013\$)**

Governing board members	\$4,748
Congregational average	\$2,356
Ratio of governing board to congregation	2.02
Average number of giving units	225

Board members gave more, but did they always give more, or did their giving increase after they were elected? Table 2 shows the average annual contributions of governing board members for the years in which they served and compares those numbers to their average annual contributions in the one, two, and three years before their service. The listed *p*-values are the probabilities that contributions while serving on the board were no greater than previous giving. In every case there was a statistically significant jump in giving once the individual joined the board. The increases ranged from 11.7 percent to 15.9 percent.

Previous-year data can be calculated for fifty-eight board members over the 1995–2013 period. However, the sample sizes are smaller when data are compared for the previous two or three years. Because the data begin with 1995, less information on previous giving is available for people who served on the board in the earliest years. Also, a person occasionally became a member of the governing board shortly after his or her spouse left the board. Because contributions are

reported on a household basis, not an individual basis, there were additional cases in which average giving for multiple previous years could not be calculated.

**Table 2: Annual Giving for Giving Units of Board Members Versus Previous Giving (2013\$)**

<i>N</i>	<b>While Serving</b>	<b>Previous Year</b>	<b>Previous Two Years</b>	<b>Previous Three Years</b>	<i>p</i> -Value*
58	\$4,164	\$3,697	—	—	0.017
49	\$4,325	—	\$3,829	—	0.022
42	\$4,301	—	—	\$3,693	0.021

\* Probability that giving while serving on the board is no greater than previous giving (one-tailed test).

Because giving increases once members join the board, there apparently is some causation running from participation to giving. Also, if congregants treated participation and giving as substitutes, the increased participation associated with membership on the governing board should have decreased giving. It did not. The hypothesis that giving dropped while the individual was on the board can be rejected with 95 percent confidence.

Although the data are real, inflation-adjusted numbers, giving also can be affected by changes in economic conditions over time. The booming late 1990s probably led to increased religious contributions, and the Great Recession a decade later caused giving rates to slow in many congregations. Wilhelm, Rooney, and Tempel (2007) contend that data on giving should be adjusted for the growth in income from which the gifts are made. Accordingly, because the congregation in my study draws members almost entirely from its home county, I used personal income per capita data for that county to estimate what giving in each year might have been had income always been at the 2013 level. For example, because county per capita income was 68 percent higher in 2013 than in 1995, I inflated all 1995 contributions by 68 percent. This adjustment assumes that giving as a percentage of personal income would have remained constant, an assumption that may or may not be accurate.

Table 3 reproduces the prior results using these income-adjusted data. The numbers and results are almost identical to those in Table 2. Every comparison shows a statistically significant rise in giving after joining the board, with increases from 12.6 percent to 16.5 percent.

**Table 3: Annual Income-Adjusted Giving of Board Members Versus Previous Giving**

<i>N</i>	<b>While Serving</b>	<b>Previous Year</b>	<b>Previous Two Years</b>	<b>Previous Three Years</b>	<i>p</i> -Value*
58	\$4,191	\$3,697	—	—	0.018
49	\$4,354	—	\$3,890	—	0.036
42	\$4,302	—	—	\$3,712	0.022

\* Probability that giving while serving on the board is not greater than previous giving (one-tailed test).

What happens once members leave the governing board? It is possible that after a congregant leaves the board, his or her participation and involvement in the ministry will decrease. If so, financial contributions could revert back to earlier levels if gifts of time and gifts of money are complements. If they are they are substitutes, contributions should rise. However, at least one local clergy leader privately insists that service on the governing board creates a long-term increase in involvement that persists after the person leaves office and that those who leave the board are often the first ones who are asked to participate in other, non-board volunteer opportunities. If this is the case, subsequent giving should not change much in either direction.

In fact, no significant change is evident. Table 4 compares average annual giving while serving on the governing board to average annual giving in the subsequent one, two, and three years. In each case, real, inflation-adjusted giving did increase in subsequent years, but the increases are not statistically significant. The hypothesis that subsequent giving is the same as giving while serving on the board cannot be rejected.

**Table 4: Annual Average Giving for Giving Units of Board Members Versus Subsequent Giving (2013\$)**

<i>N</i>	<b>While Serving</b>	<b>Subsequent Year</b>	<b>Subsequent Two Years</b>	<b>Subsequent Three Years</b>	<i>p</i> -Value*
53	\$4,406	\$4,618	—	—	0.244
44	\$4,327	—	\$4,454	—	0.509
38	\$4,076	—	—	\$4,363	0.286

\* Probability that subsequent giving does not differ from giving while serving on the board (two-tailed test).

Using income-adjusted giving again yields similar results (see Table 5). There are no statistically significant changes in giving for one, two, or three years after leaving the governing board. The increased monetary contributions that occurred while the individual served on the board persist but do not change significantly.

**Table 5: Annual Average Income-Adjusted Giving of Board Members Versus Subsequent Giving**

<i>N</i>	While Serving	Subsequent Year	Subsequent Two Years	Subsequent Three Years	<i>p</i> -Value*
53	\$4,119	\$4,363	—	—	0.315
44	\$4,372	—	\$4,478	—	0.575
38	\$4,447	—	—	\$4,643	0.304

\* Probability that subsequent giving does not differ from giving while serving on the board (two-tailed test).

## DISCUSSION

The data seem to confirm all three hypotheses. Members who have been elected to the governing board do donate more money than the average parishioner, and their giving does increase while they are serving on the board. In addition, that increase apparently persists for at least three years after they leave office. Taken as a whole, the results support the notion that gifts of time and gifts of money to religious organizations are complements rather than substitutes. Although numerous studies reached this same conclusion using cross-sectional data, there are now corroborating time-series data that trace how individuals' giving changed as they moved on and off the congregation's governing board.

Although this is a step forward, additional studies with different samples could enable even more robust results. What holds for a single mainline Protestant congregation may or may not hold for other congregations in other denominations. We know that financial giving patterns in strict denominations differ significantly from those in more liberal ones (Iannaccone 1992); the relationship between gifts of time and money might differ as well.

Unmeasured idiosyncratic effects also could be affecting the data. Were there significant changes in the status of board members? Did they get married? Did they lose a job or get promoted? Did they have unusual medical expenses? Did they have children who entered or left college? Did the congregation as a whole go through any unusual changes? There was a change in clergy leadership during the period studied. Did that create a significant change in giving patterns? Was there any internal strife or crisis in the congregation during the time period that was considered?

Finally, still better measures of religious participation or involvement would help. Membership on the governing board is surely an improvement over the self-reported attendance that is so often used in other studies, but it does not capture all that might be desired. What about the faithful member who spends hours each week preparing a new Sunday School lesson for middle-school children or the woman who takes it on herself to prepare food, set up ahead of time, and clean afterward for every congregation event and shows up in the office every week to help prepare bulletins and newsletters as well? Service on a governing board is not the sole measure of involvement; additional data on hours of service would enhance the quality of the results. Future studies may be able to remedy this.

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