

# **Report on Survey of Motives for Tithing among Seventh-day Adventists from Four Conferences on Four Continents**

Made to Future plans Working Group  
General Conference of Seventh-day Adventists

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Avondale Seminary  
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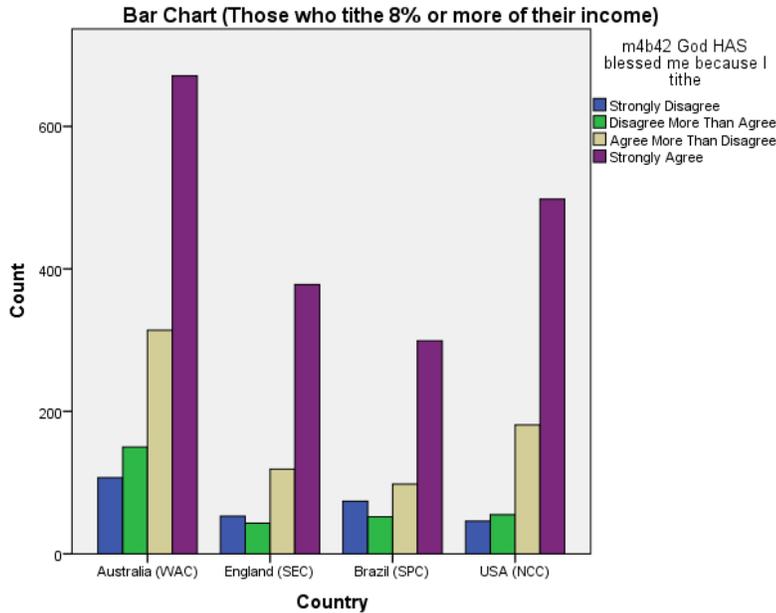
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## **Executive Summary**

To be read in conjunction with the report, “Tithing Behavior of Seventh-day Adventists in Australia, Brazil, Kenya, the United Kingdom, and the United States,” which was presented to the Future plans Working Group of the General Conference of Seventh-day Adventists July 17, 2013.

This is a report on the results of a survey designed to reveal what motivates Seventh-day Adventists to return tithes. The survey was conducted in the year 2012 in the Northern California Conference (NCC) in the United States, in the South England Conference (SEC) in the United Kingdom, in the São Paulo Conference (SPC) in Brazil, and in 2006 in the Western Australia Conference (WAC) in Australia. This report is based on 8,058 surveys collected during that time period (3370 from NCC, 1055 from SEC, 1973 from SPC and 1660 from WAC). When the responses given in the surveys are considered, several matters stand out as of importance.

First, the overwhelming majority of those who tithe 8% or more of their income, believe that “God has blessed them because they tithe” (m4b42). Of the 3138 responses to this question (m4b42), fully 1846 (or 59%) strongly agreed, and a further 712 (23%) agreed more than disagreed. For such individuals, it is in their tithing that they can see the hand of God in their lives, and in a most practical manner. The following graph shows these responses for the four conferences studied.



Curiously enough, while there was a small positive correlation between the motive of tithing because God will bless and tithing practice in WAC, in NCC, SEC and SPC there was a negative correlation. In other words, the more the respondents thought they tithed because God will bless them, the [marginally] less likely they were to tithe. On the other hand, in all the conferences studied there was a strong correlation between the motive of tithing because of gratitude to God and tithing. Thus it appears that tithing promotion that emphasises the motive of gratitude to God would be much more effective than promotion that emphasises the blessings of God to those that tithe, real though those blessings are.

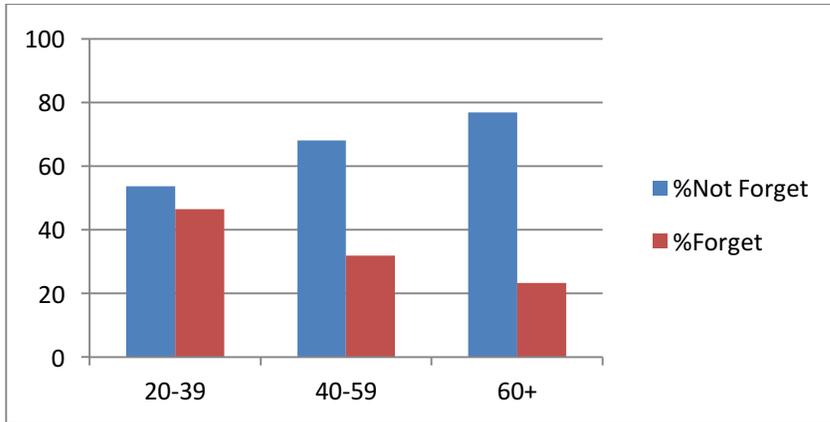
Second, there is a significant willingness to tithe, even amongst those who are not currently tithing, or who tithe less than 10% of their income. Many respondents report that “I think I should tithe, I just need to get into the habit.” This outcome emerged from an analysis of that part of the survey which begins by asking for a yes/no response to “I tithe a full 10% of my income.” Those that responded “No” were asked the further question, “I do not currently give a full tithe, or do not give tithe. The following changes would need to happen before I would consider returning a full tithe?” The response given most frequently to this further question was, “I think I should tithe, but need to get into the habit.”

In an effort to understand this phenomenon a little better, a statement, “Sometimes I forget to return tithe” (question b47a) was placed elsewhere in the survey and respondents were offered the opportunity to answer “Yes” or “No.” An analysis of the responses revealed that there was a dramatic age-related difference in the way question b47a was answered by the different age-groups. For all of the surveys from the different countries, 782 of 1686 (or 46%) of 20-39 year-olds admitted “Sometimes I forget to return tithe.” As may be observed in Table ES1, the proportion drops to 32% for the 40 to 59 year age-group; and to 23% for those aged over 60.

**Table ES1: Age band \* b47a Sometimes I forget to tithe Crosstabulation**

		b47a Sometimes I forget to tithe				Total
		No		Yes		
Age band	20-39	904	54%	782	46%	1686
	40-59	1676	68%	785	32%	2461
	60+	1472	77%	446	23%	1918
Total		4052		2013		6065

This trend is striking when viewed graphically.  
**b47a Sometimes I forget to Tithe**



Differences in frequency of giving across the various age groups, such as those reported in the survey, were also found in the analysis of tithe receipts from those churches that took part in the survey. While not a phenomenon unique to them, the younger age groups are characterized by sporadic tithing. The differences in giving patterns were found to be statistically significant.<sup>1</sup> Table ES2 gives the breakdown of giving patterns from the various age groups that are found in the tithe receipts of NCC and SPC (for SEC and WAC, see McIver 2013a).

<b>Table ES2: Age v Frequency of Returning Tithe (NCC &amp; SPC)</b>										
<b>Northern California Conference, USA</b>					<b>São Paulo Conference, Brazil</b>					
Freq	20-29 yr	40-49	60-69	n =	Freq	20-29 yr	40-49	60+	n =	
2	37	48	77	162	1	60	38	44	142	
4	19	34	44	97	2	47	40	38	125	
6	12	32	48	92	3	34	35	41	110	
8	4	18	46	68	4	45	33	33	111	
10	6	35	49	90	5	29	47	31	107	

<sup>1</sup> These results have been reported separately (McIver 2013a).

Northern California Conference, USA					São Paulo Conference, Brazil				
Freq	20-29 yr	40-49	60-69	n =	Freq	20-29 yr	40-49	60+	n =
12	11	56	91	158	6	37	32	43	112
14	3	23	49	75	7	32	33	46	111
16	2	12	35	49	8	33	50	59	142
18	3	18	28	49	9	31	47	76	154
20	1	15	10	26	10	19	49	82	150
22	1	9	10	20	11	15	56	120	191
24	3	16	32	51	12	24	88	213	325
26	2	14	18	34					
52	4	29	65	98					
n =	108	359	602	1069	n =	406	548	826	1780

That the willingness to tithe on the part of those who “just need to get into the habit” has important practical implications for how the Church manages its tithing processes is self-evident. This response from 623 of those who indicated that they do not tithe a full 10% of their income (55% of those in this category) indicates that these are members who are already convinced that they should tithe, and just need to be provided a means to do so regularly. In parts of the world where it is legal, automatic wage deductions are seen by some church members as an ideal way to ensure that this takes place. Furthermore, culturally appropriate reminders about tithing as part of each regular worship service seems to be a practice that should be encouraged as an effective way to promote tithing.

Third, in some parts of the world church, less than 50% of the church members use cash for purchases between \$10 and \$49. This is true of all age groups! The church offering system during the worship service is largely cash or check, and tithe is also largely managed by cash or check. Thus the Church is facing challenges because the way individuals manage money is rapidly changing. Many church members are moving to a cashless economy in which credit and debit cards are used for all financial transactions. Table ES3 reveals the responses to a question in the Northern California surveys asking what respondents typically used for purchases between \$10 and \$49 (more than one option could be chosen). These results are reported as both raw numbers and percentages. Credit cards and cash are used by about the same percentage *of all age groups*. Younger respondents tended to use debit cards more frequently, and older respondents tended to write checks for frequently.

Age	Raw numbers					n for age	Percentages				
	Cash	Debit Card	Credit Card	Check	Other		Cash	Debit Card	Credit Card	Check	Other
20-29	62	71	45	7	1	133	47	53	34	5	1
30-39	96	122	77	20	4	224	43	54	34	9	2
40-49	149	172	116	36	5	334	45	51	35	11	1
50-59	229	228	152	58	6	471	49	48	32	12	1
60-69	234	210	177	76	10	509	46	41	35	15	2
70-79	167	132	111	57	4	344	49	38	32	17	1
over 80	131	95	74	55	3	265	49	36	28	21	1

Conversations with a range of individuals in Kenya and Brazil suggest that credit and debit cards are not used as widely in those countries as in Northern California. In NCC, SEC and WAC, where the change to a cashless society was underway, there is substantial thought being given within the Church's financial administration at all levels of the church administration as to how to meet this challenge. Nevertheless, it is still a significant challenge to provide effective ways for the less-organized individual to contribute offerings and tithes via credit and debit cards.

Fourth, of the scales tested, several were found to be statistically correlated to tithing behaviour in all countries, others in some countries, yet others in none. The scales used in NCC, SEC and SPC usually consisted of the combined results from groups of 3 questions which, when subject to statistical analysis, had been found to be most related to the 5-item scales used in the WAC. The statistical analysis of the validity of the scales and the scale items may be found in Appendix A. These scales were then analysed using the statistical package SPSS to discover which of them were statically correlated to tithing behaviour. The results are tabulated in Table ES4.

<b>Table ES4: Scales that are Statistically Correlated to Tithing Behaviour</b>					
	Four Conference Data (WAC, SPC, SEC, NCC)	Australia (WAC)	Brazil (SPC)	England (SEC)	USA (NCC)
M1 Bible requirement	Yes	Yes	Yes	No	Yes
M2 God will bless	Yes	No?	Yes	No?	Yes
M3 Church as family	No	No	Yes	Yes	No
M4 Gratitude	Yes	Yes	No	Yes	Yes
M5 Pay your way	No	No	No	No	No
B1 Bible rule of faith	Yes	Yes	No	No	Yes
B3 Global mission	Yes	No		Yes	No
B4 Pooling tithe	No	Yes	Yes	No	Yes
B5 Church not needy	Yes	Yes	Yes	Yes	Yes
A1 Good Admin	No	Yes	No	Yes	No?
A3 Comfort as SDA	No	Yes	No	No?	Yes
A4 Pastor	Yes	Yes	No	Yes	Yes
A5 God is Lord of life	No	No	No	No	No
A6 OK to divert tithe	Yes	Yes	Yes	Yes	Yes
P1a No smoke alcohol	Yes	No	Yes	No	No
P1b No tea meat	Yes	No	Yes	Yes	No
P2 Spiritual practice	Yes	Yes	Yes	Yes	Yes

Scales that were correlated to tithing behaviour in all countries are:

- P2 Spiritual practice (e.g. study Sabbath School lesson; attend prayer meeting) (positive correlation – in other words, the more things on the list that a respondent indicated they did regularly, the more likely they were to tithe).
- B5 The belief that the church has enough money to carry on without my help (negative correlation – in other words, the more the respondent thought that the church had enough money to carry on without their help, the less likely they were to tithe)
- A6 the attitude that it is OK to divert tithe (negative correlation)

Scales that were not correlated to tithing behaviour in any country are:

- M5 Pay your way
- A5 God is Lord of my life

Scales that were significant in some countries and not in others are:

- M1 The belief that tithing is a biblical requirement
- M2 The motive that God will bless the tither (positively correlated in WAC; negatively correlated in SPC and USA; not correlated in SPC)
- M3 The Church feels like my family
- M4 Tithing out of gratitude to God's goodness
- B1 Bible is a rule of faith
- B3 Belief in the global mission of the Seventh-day Adventist Church
- B4 Belief that pooling tithe between churches is strategically valuable
- A1 Confidence in financial administration of the Church
- A3 Comfort as a Seventh-day Adventist
- A4 Attitude to local pastor
- P1a & P1b – beliefs regarding Adventist lifestyle (P1a relating to not smoking, no alcohol; P1b relating to vegetarian diet, no coffee, etc)

Fifth, amongst Seventh-day Adventists, tithing behaviour is very closely related to a range of other practices relating to their religion, such as whether they attend Sabbath School, open and close Sabbath, study the Sabbath School Quarterly, read and reflect on the Bible each day, and pray often during the day. It would seem that a natural strategy to increase tithing is to encourage more Bible study, more prayer, more study of the Sabbath School Quarterly, and tithing, as part of the practices that make up personal piety for Seventh-day Adventists.

Sixth, the more that respondents felt that it was OK to direct tithe to places other than the tithe envelope or other official ways to return tithe, the less they tithed. One might expect, then, that much more effort needs to be given to educating the Church members about where it is appropriate to direct tithe. This report also traced where tithe was being directed. Within officially approved channels, the tithe envelope is still the most commonly used method used to return tithe, although a number of respondents are using electronic methods of giving where donations were possible by using the internet.

Seventh, the motive or belief that had the strongest effect on tithing behaviour proved to be the belief that tithing is a biblical requirement. The overwhelming preponderance of respondents already strongly agree that tithing is indeed a biblical requirement. Thus, while

tithe promotion to church members should continue to contain an element of education about the biblical principal of tithing, it should not be overly stressed, as most who hear will be already convinced that such is the case. What is more likely to shift tithing behaviour is making the habit of tithing natural and ensuring that the means of giving tithe to the Church are convenient, straightforward, and transparent. Furthermore, continuing to promote tithing in the wider context of bible study, regular prayer, attending Sabbath school, etc., is also likely to be highly effective. Promotion of tithing should emphasise it as a response of gratitude to God.

Finally, Rob McIver would like to thank the literally thousands of people who have contributed to this study by returning questionnaires, the extraordinary helpfulness of key personnel at the Conferences studied, the Future plans Working Group for their financial underwriting of this research project, and David Trim.



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## **The Research Context of this Report, and Its Relationship with the Report of 17 July 2013**

In October 2011, a contract was signed by Juan Prestol (Under-treasurer) and David Trim (Archives, Statistics and Research) of the General Conference of Seventh-day Adventists, and Paul Hattingh (VP Finance) and Robert K. McIver (Lead Researcher) of Avondale College of Higher Education to conduct research on motives for tithing amongst Seventh-day Adventist members, an analysis of age-relating giving patters and other tithe-related matters for the Future Plans Working Group of the General Conference (FPWG). According to the research plan, an analysis of tithe receipts from the perspective of the age of the donor would be conducted in selected churches from designated conferences and, as far as possible, a survey regarding tithe motivations would be conducted in those churches so that self-reported tithing behaviour could be compared with actual tithing behaviour, and so that an analysis of what had been motivating members to return tithe could be undertaken.

Dr McIver was granted research leave from Avondale between June and November 2012 for the purpose of gathering data. During this period he was able to spend time in England in the South-England Conference (SEC), in Kenya in the Central Kenya Conference (CKC), in Brazil in the São Paulo conference (SPC) and the United States in the Northern California Conference (NCC). It was intended that data gathered from these conferences be aggregated with data gathered from the Western Australian Conference (WAC) in earlier research. The SEC, SPC, WAC, and NCC conferences were chosen because they represented countries which contributed such substantial amounts to the World Church that currency fluctuations had a significant impact on the World Church's budget, and the CKC was chosen because after South Africa, Kenya was the conference with the largest tithe income of all the countries in South Africa.

It was always envisaged that two major reports be provided to the Future Plans Working Group: one on demographics of tithing behaviour, the other on motives for tithing behaviour. On 17 July 2013 a 45-page report (plus an 8-page executive summary) reporting on the demographic data from the two types of research conducted was presented to the FPWG . This is a follow-up report on the analysis of the motives for contributing tithe.

## Development of the Research Instrument

When they first began serious research into the demographics of tithing and motives for tithing in 1999, Robert McIver and Steve Currow were able to draw upon the results of significant previous research on motivations for giving in American churches that had been funded by the Lilly Endowment, and undertaken by a team lead by Dean R. Hoge. McIver and Currow were able to familiarize themselves with the published results of this survey (Hoge *et al.* 1996) and gained access to their research report (Hoge *et al.* 1995). As well as providing information on demographic and other trends, Hoge *et al.* identified the following factors motivating congregational members to contribute to their churches:

1. Reciprocity with God
2. Reciprocity with the religious group
3. Giving to “extensions of self” (e.g. regarding church as extended family)
4. Altruism and thankfulness

Other works consulted include the publications of George Barna (e.g. Barna 1997). Barna identified other motivations that can underpin giving to churches:

1. Shared cause
2. Ministry efficiency
3. Ministry influence
4. An urgent need
5. Gratitude for personal benefit received
6. Relationship with ministry – involvement in ministry and operations of church; church keeps donor aware of what church is doing; significant ties with other church donors; desire to advance a particular cause or idea. [Barna 1997, 56-75]

The research team also had access to other church survey work, including one very detailed survey of a large suburban church that asked a wide variety of questions about worship style, attitudes and behaviors. Analysis of that survey revealed only one factor that had a statistical correlation with tithing – whether or not the individual drank tea or coffee. From this insight, it was realized that tithing is, in fact, a part of a wider set of Adventist behaviors, which we entitled commitment to the “Adventist Package.”

From wide discussion, preliminary open-ended surveys of different types of church congregations, and their reading of academic literature on motivations for giving to churches, McIver and Currow identified a number of potential motives and beliefs that might contribute to an individual’s returning of tithe. In consultation with Dr Peter Beamish of Avondale College, they first developed a research model. Once the model had identified the various motives and beliefs that might prove significant, a “scale” for each was developed. Each scale used in the Australian research eventually consisted of 5 related questions, chosen by means of statistical analysis of pilot surveys containing up to 10 related questions for each motive and belief. Eventually statistically reliable scales were developed for the following motives, beliefs, attitudes and commitment to “Adventist package”:

Motives:

Tithe a biblical requirement

God will bless

Church as family  
Gratitude  
Pay your way

Beliefs:

Bible a rule of faith and practice  
Biblical directive to use only tithe to support ministers  
In global mission of SDA Church  
It's strategically valuable to pool tithe between churches  
Church not needy  
In salvation and goodness of God

Attitudes:

Confidence in financial probity and competence of church administration  
Attitude to SDA church (comfort as Adventist)  
Think well of local pastor  
Lordship of Jesus over money  
OK to divert tithe  
Sectarian view of SDA Church

Commitment to Adventist "Package":

Full adoption of Adventist lifestyle  
Personal religious practices (e.g. study the Sabbath School Quarterly, attend prayer meeting)  
Clear conception of Adventist identity  
Commitment to SDA Church

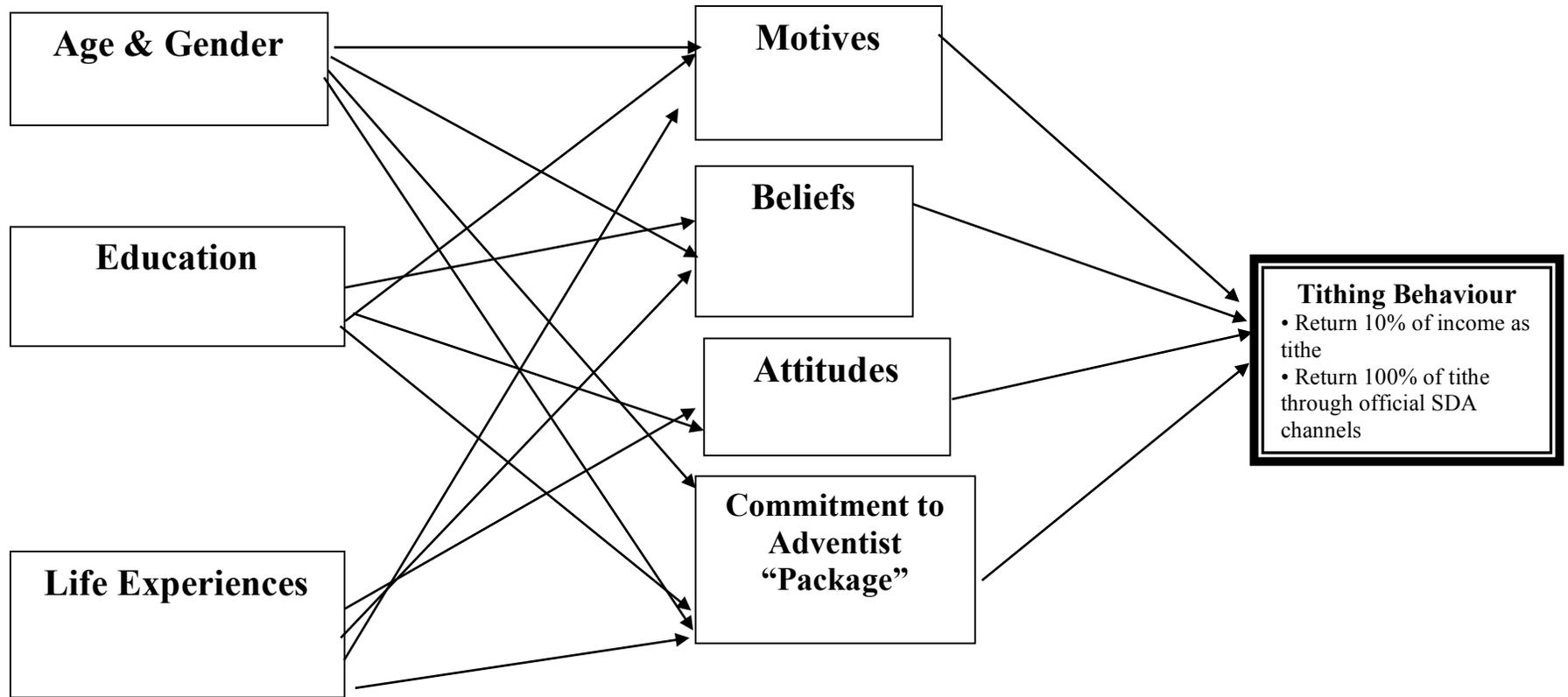
Questions relating to various demographic items, such as age, income level, marital state and education were also included as published research, as well as informal reports from individuals that had led to the expectation that tithing behavior was different between different age-groups, and between different levels of income.

It was decided to test whether there is a statistical correlation between these motives and beliefs and tithing behavior, which was defined in two ways:

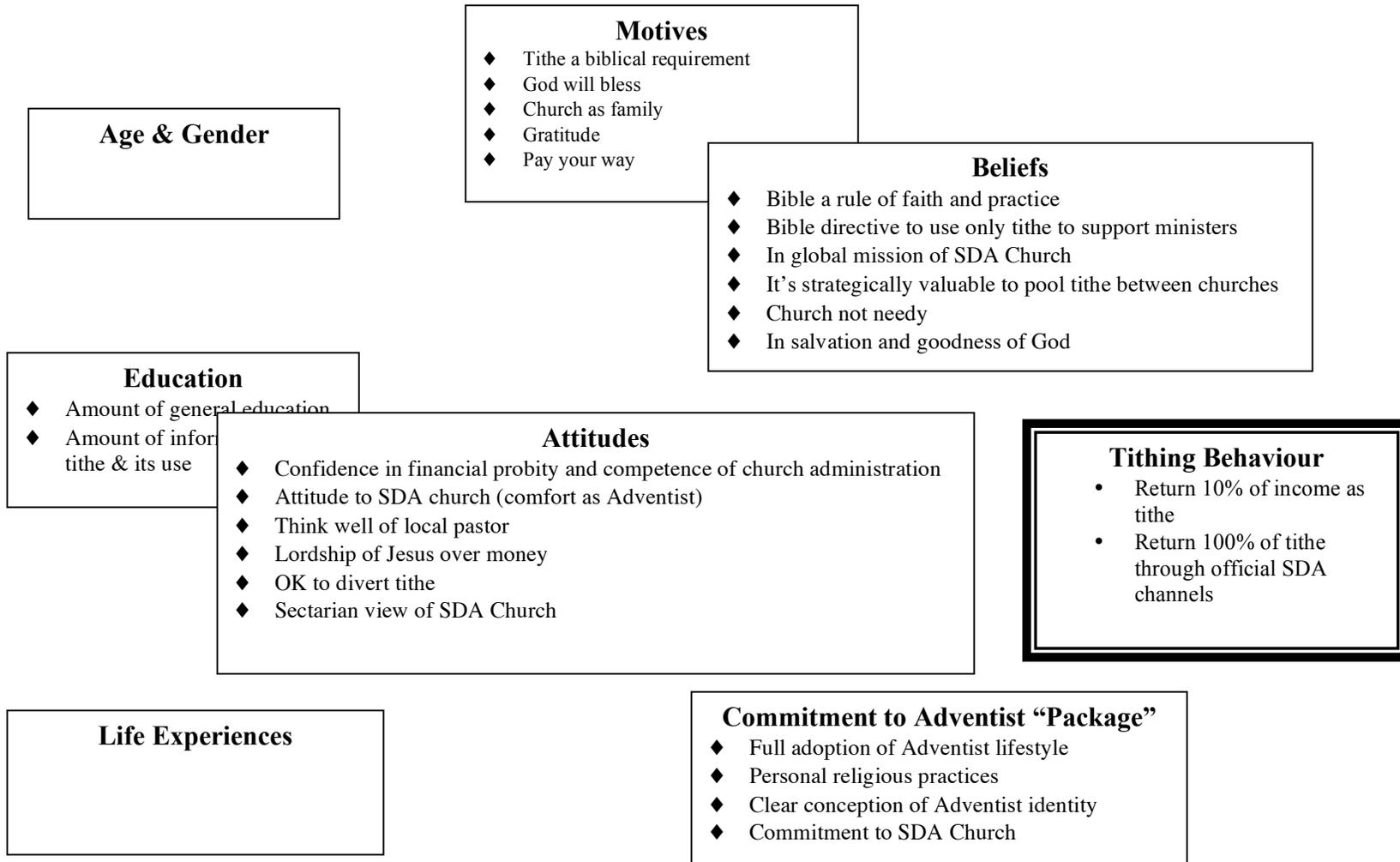
1. Return 10% of income as tithe
2. Return 100% of tithe through official SDA channels.

The foregoing analysis revealed that tithing is a behavior that results from a wide range of complex motivations, beliefs and other behaviors. Motivations and beliefs themselves are strongly shaped by the educational background of an individual and their life experiences. This preliminary analysis led to the development of the following theoretical model, which is expressed diagrammatically in the two figures on the following pages, and which was used to form the basis of the questionnaire used as the research instrument to test the model:

## Theoretical Model re Tithing Giving Patterns amongst SDAs



## Theoretical Model of Tithe Giving Patterns amongst SDAs



In the initial round of research in Australia, it had also been decided that it would be desirable to test the actual giving patterns of members to see whether or not actual behavior corresponded with reported behavior. One hypothesis being tested was that tithing behavior of older groups was different from that of younger groups. Thus tithe receipts were analyzed. This was initially done at church-level, using reports from local church treasurers, but later at conference-level in the Greater Sydney Conference and the Western Australian Conference of Seventh-day Adventists. The method adopted was to ask Church pastors to develop a list of those who were attending their local congregations three or more times a month, and provide an estimate of their age. This information was linked to tithe receipts at the conference level, and then made anonymous, and reported back to the researchers. The results revealed that in Australia actual giving was age-related. In particular, the under 50-year-olds had a different giving pattern from the over 50-year-olds. A significantly greater percentage of the over 50-year-olds returned tithe. Also, tithing was given in such patterns as to lead the researchers to believe that when an individual had not tithed for some weeks, when they resumed, they tithed only the current pay, and did not make an effort over the year to check whether or not 10% of the yearly income had been returned as tithe. A large percentage of the under 50-year-olds returned tithe sporadically.<sup>2</sup>

The data-gathering aspect of tithe research in Australia continued between 1999 and 2006 and eventually 1800 valid survey forms were collected from churches in the North New South Wales Conference and the Greater Sydney Conference, and a further 1851 surveys from the Western Australian Conference (where all churches with more than 30 members in regular attendance participated in the survey). The writing and presentation of various reports and publications continued for a few years after the data had been gathered. Thus, when Dr David Trim, Director of Archives, Statistics, and Research General Conference of Seventh-day Adventists contacted Rob McIver in late 2010 to see if he would be interested in extending his research to other places around the World Church of Seventh-day Adventists, McIver already had in place a research protocol, and a carefully developed fully tested survey instrument. Events showed that the research protocol had to be adapted to each of the various countries in which research was conducted, and questions relating to income and the tithe diversion scale needed to be adapted for each country.

Although the survey instrument and research protocol were in place, the Australian-based research had revealed clearly that the survey instrument was too long. This was the direct result of the complexity of the research hypothesis, and of the desirability for five items that related to each scale to be tested. In the interim between the initial development of the survey and the approach by David Trim, standard research protocols for scales in surveys had allowed the use of three-item scales. One method to shorten the survey available immediately was to reduce the scales that had proven to be statistically significant in the Australian research to three items, and the other scales to one item. With this goal in mind, the results of the 3651 Australian surveys were again analyzed with a view to choosing (a) the best three items for scales that had proved statistically significantly related to tithing behavior; and (b) the best single item for scales that had proven not to be statistically correlated to tithing behavior. The resultant analysis may be found in “Appendix A: Reliability of Scales.” Opportunity was taken to modify the wording of some items in the “Adventist Package” scales to reflect more closely the wording of the Pew survey used in the Institutional worker’s survey that was being developed about this time as well. Finally the survey

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<sup>2</sup> Further information and analysis of the Australian Data may be found in McIver 2001a; 2001b; 2004 and McIver and Currow 2001a, 2001b, 2001c, 2002.

was set out in a manner that allowed mechanical reading of the completed survey forms using a scanner and Remark OMR software.

The actual experience of gathering data proved that the original research protocol regarding the analysis of tithe receipts needed to be adapted to the record-keeping practices of various conferences, and the privacy expectations of the wider cultures in which they were embedded.

### **Adapting the Survey and Gathering Data**

Between June and November 2012, Dr Rob McIver visited the South England Conference, the Central Kenya Conference, the São Paulo Conference and the Northern California Conference, and substantial data collection has taken place in three of them. It was also possible to visit West Central Korea Conference, over a two-day period.

### **Rationale for Choosing Conferences**

The conferences asked to participate in this study were selected to provide representation from Asia, Europe, Africa, South and North America and (as earlier research in Western Australia will be included in the final report) the Pacific. They also represent some of the conferences that make the greatest contributions to the budget of the World Adventist Church. In other words, while there are social, economic and demographic differences between the conferences, the differences are not of such an extent as to prevent fruitful comparisons between them.

### **Overview of Conferences:**

Each of the conferences visited had their own unique characteristics. Three of them, in particular, represented different stages of church development and financial circumstances.

**Kenya:** The Central Kenya Conference administers a vital church that is flourishing in a country undergoing rapid economic growth. The workforce of the country includes many expatriates and locals that have internationally recognized professional qualifications, many of whom are remunerated at rates comparable with those of Europe and America. Wages for most of the population, however, are a great deal smaller. In 2012, the Conference had a membership of approximately 100,000, scattered amongst approximately 1000 churches and 1000 companies.<sup>3</sup> The ministers working for the Conference are professionally trained, and each usually looks after at least 5,000 members. This often translates to 10 or more churches per minister in CYC, in which elders provide an important leadership role. For example, one minister interviewed as part of this research had a little over 5,000 members spread across 12 churches. Of these, 9 churches had purchased their land for the church building (a process that takes about 10 years) and were in the process of building a church and school on the property. Funds are desperately short and the needs very pressing. The Adventist Church in Kenya, though large in membership, finds itself building the basic infrastructure of the church and the institutions of the church with very limited resources.

**Brazil:** By way of contrast to Kenya, São Paulo Conference, and the church as a whole in Brazil, is in a strong growth stage. It has a critical mass of membership, infrastructure and funding that allows the whole church to move together in the process of building new churches and developing those that exist. Expectations of large numbers joining the church through baptism are met over and over, and each of the institutions of the church is focussed on their contribution to the overall church goal of spreading the three angel's messages. In

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<sup>3</sup> Since 2012, Central Kenya Conference has been divided into two conferences.

partnership with local church communities, the conference plays a large role in the establishment of new churches and physical renewal and upgrading of existing churches (it employs a full-time building team, and the conference has a group of architects working as one of its departments). SPC conference is a growing conference.

Northern California Conference: Also by way of contrast, Northern California Conference is reaping the benefit of over 100 years of well-funded church development. It has extraordinary financial and human resources, is associated with very large church-related institutions, and has a great many well-built and well-funded churches in all of the major population centres. The conference is well governed and resourced, and the professional talent associated with the church in its varied activities is very impressive indeed. The Northern California Conference represents a mature Seventh-day Adventist church functioning well in a sophisticated first-world environment.

South England Conference has a unique social heritage. While England itself has a very strong Christian heritage, and while there is a resurgence in involvement in the activities of the Church of England, taken as a whole, England is a strongly secular society. It is also characterized by large groups of immigrants from varied racial and religious backgrounds. The Seventh-day Adventist Church in South England has absorbed within its churches Seventh-day Adventist members from all across the globe and who arrived in England from families who were already Seventh-day Adventists before they arrived in England. It is not easy to document the variety of immigrants into the English Adventist Churches, but some of the larger trends are clear. The English church first absorbed large numbers of West Indians, and those of West Indian heritage form the majority of many congregations, especially in the Central London Churches. Such members can be second- or third-generation UK citizens who have been educated in the English school system and grown up in England. More recent waves of Adventist immigrants have come from many countries, including those from the former Eastern Bloc. For example, many Ghanaian Adventist doctors serve in the English public health system, and there are several large and very well financed Ghanaian churches. It is interesting that SEC was the one conference that asked for data to be collected about the cultural background with which those filling in the surveys identified in order to see if there were different motivations for contributing tithe from the different heritages. Heritage is important also in Kenya and in the United States, but in CKC and NCC the conference administration did not wish to have attention drawn to the matter of heritage, given its sensitive nature.

Western Australia Conference: At the time of the survey, Western Australia was experiencing a mining-led boom that was supercharging the Western Australian economy right up to the time of the global financial crisis (2008) and beyond. This unprecedented long boom was lifting the Western Australian economy to ever greater heights. Given their refusal to take paid employment that involved Sabbath work, Seventh-day Adventists in Western Australia participated only tangentially in the boom – they experienced the increases in the value of their homes, they were living in a full-employment economy, and while farming commodity prices did not prosper in the same manner as the mining economy, during much of this period the farm prices were less depressed than they had been before and since. The Adventist Church in Western Australia is scattered through this vast and sparsely populated state. Their physical distance from the rest of Australia means that Western Australian Church, like the whole state, perceives itself as operating with a little more independence than some of the other conferences in Australia. The relatively small Conference membership is conducive to many close ties between Adventists. It is a warm, well-led

conference. It is also relatively homogeneous from a heritage perspective. By way of contrast, Sydney and Melbourne Adventist churches are very multi-ethnic. While there is immigration into Western Australia, and hence into the Adventist church, it has just beginning to form a significant visible presence in the church.<sup>4</sup>

### **General Observations**

*Many Thanks to Conference Leadership:* In every instance I found the local conference leadership team and departmental directors unfailingly courteous and helpful. The research being conducted had the potential to be very valuable to the conference; but it also had the possibility of becoming highly disruptive. The leadership teams everywhere took the risk that the outcome would be worth the additional workload and potential for problems. They all acted very professionally, and smoothed the way for the work to be carried out. I thank them every one.

*Adaptions to the Survey to fit Local Conditions:* The implementation of the research revealed that while most of the demographic questions and all of the scales were suitable for the diverse cultures in which the surveys were administered, some aspects needed to be customized in both the demographics, and in the “tithing diversion” scale. As far as demographics go, the biggest change was in the area of income. Preliminary survey work in Kenya revealed that the question relating to income needed to include income levels much lower than initially used – the lowest level of annual income eventually was set at “Under US\$1,000” (or the equivalent in local currency, rounded to a suitable multiple of 10 or 100) and was used in Kenya, England (version 9.4), Brazil and the United States. The survey initially had set the lowest annual income as “Under \$6,000,” the figure that had been used in Australia and was used for about half of the surveys in England (i.e. versions 7.1 in WAC and 9.1A in SEC). The English conference requested that a question related to the national “heritage” of the member be included (e.g. British, West Indian, Eastern European, etc), while conference leadership in both Kenya and the United States specifically requested that such a question not be included. Furthermore, while the majority of the items in the scale measuring “Alternate” uses of tithing were constant across the countries, some of them needed to be varied by country (see results section of report that deals with tithing diversion).

*Length of Survey:* The length of the survey continued to be an issue through England and Kenya, and proved to be nearly insurmountable in Brazil. The matter was resolved in Brazil by considering the large survey samples that were being collected. The numbers in the sample size were determined by the number of churches from which tithing receipts were analysed, rather than the number of survey forms filled in. Large numbers in the sample size are always highly desirable, and the Australian research had revealed that a sample size over 3,000 church members would produce a sample for the analysis of tithing receipts large enough to have sufficient numbers of each age cohort contributing to have a reliable result. It was envisaged that everybody attending the churches from which tithing receipts were analysed would be asked to fill in a survey form. This produced many more than the minimum number of surveys needed for reliable statistical results. What resulted as a result of consultations in São Paulo was the development of three much shorter versions of the survey form (see “The Survey Instrument Version 9.6A/B/C São Paulo Conference,” in “Appendix B: The Survey Instruments [by Country]”). Each survey asked questions about age, income levels and tithing behaviour. Version A included additional questions

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<sup>4</sup> In a personal communication, Glenn Townsend comments, “Although WA does not have long established Polish, Spanish language, Samoan, Tongan or former Yugoslav churches during the period of the survey there was an increase in immigration and new churches for Sudanese, Burundi’s, Karen (from the Thai Burmese border), Filipino and Samoan churches were formed. Perhaps it is better to say that immigration was just beginning to have a visible presence in the church” [rather than it has yet to form a significant visible presence in the church].

relating to the scales, Version B included more-detailed demographic questions such as employment status and a lengthy question about what would be necessary to change before a non-tither would consider tithing. Version C included additional questions relating to tithe diversion and matters of religious practice. Given the numbers of surveys collected, sufficient data would be gathered for each of the demographic categories and the scales to yield statistically reliable results. The three-version form of the survey was used in Brazil and in the USA.

*Cost of Postage:* Printing and processing the survey forms proved to be challenges everywhere, with the largest challenges associated with processing the survey forms. Printing the surveys was a very large task, and I thank the conference offices in Southern England, Central Kenya, São Paulo, and Northern California for meeting the added workload associated with producing the survey forms (see particularly comments in Appendix C on São Paulo and Kenya). Yet in many ways, printing was the least problematical part of this research. The budget set for postage was based on very out-of-date figures relating to the cost of sending paper-based materials internationally. It had been anticipated that surveys would be returned to Australia where several research assistants had been trained to scan the surveys and correct the data so that a clean data set was available to the researcher. The first intimation of trouble was evident in England, when Rob McIver posted the first set of surveys back to Australia (these were those filled in at ministers meetings). The postage cost was so large as to be prohibitive and an alternative solution was sought desperately. One potential solution was canvassed extensively – to find someone who had the equipment necessary to scan the surveys in England. However such a person was not located despite considerable time being devoted to the search. In the end the solution was to ask Pastor Eddie Hypolite – then under call from South England Conference to pastor at Avondale College Church – to include the completed survey forms amongst his personal effects that were being shipped to Australia. Fortunately he had room in the container to include them amongst his own household goods, and the surveys were conveyed from England to Australia by this means. They were then tied up for months before becoming available just in time for the report of July 17, 2013. A big thanks to Eddie and his family for helping out, and to the team of research assistants who were under considerable time pressure to complete the first report by its deadline. In Brazil the issue of postage was moot – given that we used the system already set up in the Conference and scanned on their equipment. Postage from the USA also proved highly expensive. Again, much time was spent trying to find alternative means to process the survey forms. In hindsight, it would have been better to have purchased another scanner in California and trained somebody locally to enter the data. But in the end, the local conference resources were able find a means to return the surveys to Australia for a cost that while substantial could be met. Clearly, in future research it will be best to arrange matters so that surveys can be processed locally rather than posted internationally (see comments in “Future Research” section).

## Survey Results

This section reports some of the significant results that arose out of an analysis of the survey data. Despite the fact that the demographic data from the surveys have been incorporated into an earlier report,<sup>5</sup> for convenience this report begins with a review of the demographics of those who had returned usable surveys together with a summary of the principal findings of that earlier report. Attention will then be given to one of the very significant findings of the survey, viz. the willingness of those who are not currently tithing (or not tithing a full 10% of their income), to tithe if only they could develop the habit. This is followed by a report on which scales were determined to be correlated to tithing behaviour, and a discussion of selected significant scales.

### Demographics of those who Returned Usable Surveys

A total of 8058 usable surveys were collected in four conferences: the Northern California Conference (3370 surveys), the São Paulo Conference (1973), the Southern England Conference (1055), and the Western Australia Conference (1660). The age groups represented in these surveys may be found in Table D1 below

**Table D1: Age Group \* Country Crosstabulation**

Count		Country				Total
		Australia (WAC)	England (SEC)	Brazil (SPC)	USA (NCC)	
Da1age My age group	20-29	231	66	353	216	866
	30-39	256	119	496	338	1209
	40-49	293	216	440	483	1432
	50-59	322	278	344	698	1642
	60-69	271	178	198	748	1395
	70-79	210	103	119	503	935
	over 80	77	95	23	384	579
Total		1660	1055	1973	3370	8058

Tables D2 and D3 report on the amount of tithe returned, first by country and then by age group.

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<sup>5</sup> See “Tithing Behavior of Seventh-day Adventists in Australia, Brazil, Kenya, the United Kingdom, and the United States,” which was presented to the Future plans Working Group of the General Conference of Seventh-day Adventists July 17, 2013.

**Table D2: Tithe Status \* Country Crosstabulation**

Count		Country				Total
		Australia (WAC)	England (SEC)	Brazil (SPC)	USA (NCC)	
Tithe Status Detailed	0%	127	103	220	190	640
	<2%	90	93	0	200	383
	2-4%	75	73	142	186	476
	5-7%	84	72	140	256	552
	8-9%	84	67	443	161	755
	10%	1061	551	930	2280	4822
Total		1521	959	1875	3273	7628

**Table D3: Tithe Status \* Age Group Crosstabulation**

Count		Da1age My age group						Total	
		20-29	30-39	40-49	50-59	60-69	70-79		over 80
Tithe Status Detailed	0%	128	145	136	116	71	37	7	640
	<2%	68	79	71	77	53	29	6	383
	2-4%	85	97	94	101	60	28	11	476
	5-7%	63	90	136	112	93	40	18	552
	8-9%	104	145	162	147	119	61	17	755
	10%	375	601	766	999	929	678	474	4822
Total		823	1157	1365	1552	1325	873	533	7628

Table D4 records the frequency that respondents record that they attend church. It is to be expected that those who attend church rarely would be under-represented in an unpredictable manner. However it is anticipated that while those who report attending 2 or 3 times a month would also be underrepresented, at most their numbers would only be double those recorded here. Respondents are likely to over-report their attendance, just as they have over-reported their tithing behaviour when compared to actual moneys received by the conferences, but even so it appears that the great majority of respondents attended church every week or most weeks.

**Table D4: Country \* Da2aatten I attend an Adventist church Crosstabulation**

Count

		Da2aatten I attend an Adventist church					Total
		Rarely / never	1 to 9 times per year	About once a month	2 to 3 times a month	Every week / most weeks	
Country	Australia (WAC)	5	21	37	71	1487	1621
	England (SEC)	6	7	19	70	899	1001
	Brazil (SPC)	10	8	25	133	904	1080
	USA (NCC)	10	23	39	241	1907	2220
Total		31	59	120	515	5197	5922

The correlations between demographic data and tithing have already been reported (McIver 2013a). Rather than repeat the analysis of the demographic data, it is perhaps sufficient to report here the conclusions of that analysis .

The significance levels relating to demographic factors for the whole data set and the results for each individual country are reported in Tables D2 and D3, together with notes of explanation.

**Table D5: Demographic Factors that are Positively Correlated to Tithing in SDAs**

	All data		Northern California		São Paulo		South England		Western Australia	
		Sig.		Sig.		Sig.		Sig.		Sig.
<b>Significant Correlations Most Countries</b>										
Baptized Member	Yes	0.000	Y at 5%	0.027	Yes	0.000	Del		Yes	0.000
Never forgets to tith	Yes	0.000	Yes	0.000	No	0.183	Yes	0.000	Yes	0.000
Number of times contributes each year	Yes	0.000	Yes	0.000	Yes	0.000	No	0.222	Yes	0.000
Age	Yes	0.001	Y at 5%	0.026	No	0.288	Yes	0.002	Yes	0.001
<b>Correlations Some Countries</b>										
Attendance frequency	No (?)	0.178	Yes	0.011	Yes	0.000	Y at 5%	0.045	Almost	0.069
Works for SDA church	Close	0.066	No	0.376	Y at 5%	0.048	Del		No	0.461
Number of years a member	No	0.228	Del		Y at 5%	0.011	Del		No	0.479

Notes

1. The correlations listed in Tables D5 and D6 are calculated against the variable representing the question, “In the last 12 months, as a percentage of my income, I estimate that I have given as tithing: ...”
2. The column labelled “Sig.” represents the probability of the result obtained on the assumption (or null-hypothesis) that there was no difference in tithing behavior associated with the indicated variable (e.g. age). In working out the correlation of each variable with the tithing percentage variable, SPSS takes into account all the possible ways of arranging the variables, and then estimates the probability of the outcome so obtained. In social science research, such as is reported here, it is usual to choose a significance level of 5% (i.e. 0.05), or 1% (i.e. 0.01). This report usually uses a significance level of 0.01. Thus if the outcome observed is likely to occur less than 1% of the time, the null hypothesis that there is no relationships between two variables is rejected; or, to put it another way, it is concluded that there is a statistically valid correlation between the two variables (with 99% confidence). It may be observed that many of the probabilities in the correlation tables are much less than 1%. A 0.000 probability indicates that an event is unlikely to happen 5 or more times out of 10,000 occasions (or 1 out of 2,000 times).
3. Where no significant correlations were found in the various models used by SPSS, the “Sig.” level shown in both Table D5 and Table D6 is the lowest of either (i) the significance shown on the last three iterations of the significance tables or (ii) the significance in the first iteration of the significance tables.
4. Del. indicates variables that were removed by SPSS from the correlation analysis, usually on the grounds that they are constants, or that they have missing correlations.

	All data		Northern California		São Paulo		South England		Western Australia	
		Sig.		Sig.		Sig.		Sig.		Sig.
Credit Card used for \$10 to \$49 purchases	N/A		No	0.427	N/A		N/A		N/A	
Education	No	0.487	No	0.309	No	0.645	No	0.991	No	0.991
Employed	No	0.926	No	0.565	No	0.916	No	0.188	No	0.191
Employed by self /wage-earner ft/pt	No	0.873	No	0.512	No	0.818	No	0.659	No	0.669
Follow personal budget	N/A		No	0.274	N/A		N/A		N/A	
Frequency of tithing intended	No	0.809	No	0.477	No	0.676	No	0.584	No	0.563
Gender	No	0.692	No	0.818	N/A		No	0.380	No	0.380
GYC Conference attend	N/A		No	0.439	N/A		N/A		N/A	
Income	No	0.344	No	0.332	No	0.118	Del		No	0.384
Married	No	0.599	Del		N/A		No	0.854	No	0.869
Parents SDAs	No	0.485	Del		N/A		No	0.982	No	0.953
Parents worked for SDA Church	No	0.864	No	0.921	N/A		No	0.502	No	0.505

<b>Table D6: Demographic Factors that are NOT Correlated to Tithing</b>										
	All data		Northern California		São Paulo		South England		Western Australia	
Partner attends same congregation	No	0.463	Del		N/A		No	0.771	No	0.334
Sermons on tithe last 2yrs	No	0.197	Del		Del		No	0.607	No	0.609

It is worth highlighting that studies in a number of different denominations across the United States revealed that giving is almost always positively correlated with income and educational level (Hoge *et al* 1996 p. 58; Barna 1997 pp. 39-42). The research reported here has shown this not to be true for Seventh-day Adventists across four countries with their different traditions and cultures. For Adventists, level of income or education is not a predictor of whether or not an individual will tithe.

## “What Would Have to Change Before I Would Tithe?”

Given the pressing need to keep the survey instrument as short as possible, with a few but important exceptions, almost every question on the survey related to the model being tested. Amongst those exceptions was a set of questions that tested the non-tithing respondent’s willingness to change their tithing behaviour. These questions were introduced by the statement, “I tithe a full 10% of my income.” Respondents were given two options as follows:

⊖ Yes → Go to question B19

● No → Go to question B18

Table 1 reports the numbers of those answering “Yes” and “No” to this question.

**Table 1 Country \* d02 I tithe a full 10% of my income Crosstabulation**

			d02 I tithe a full 10% of my income		Total
			yes	no	
Country	Australia (WAC)	Count	1021	472	1493
		% within Country	68.4%	31.6%	100.0%
	England (SEC)	Count	545	80	625
		% within Country	87.2%	12.8%	100.0%
	Brazil (SPC)	Count	409	94	503
		% within Country	81.3%	18.7%	100.0%
	USA (NCC)	Count	811	272	1083
		% within Country	74.9%	25.1%	100.0%
Total		Count	2786	918	3704
		% within Country	75.2%	24.8%	100.0%

There was a total of 918 respondents (or 25% of those who answered this question) who indicated that they did not tithe a full 10% of their income. For convenience – despite the fact that many of them return a partial tithe – these will be labelled “non-tithing respondents.” The non-tithing respondents were asked the following question:

B18. I do not currently give a full tithe, or do not give tithe. The following changes would need to happen before I would consider returning a full tithe [shade as many of the following as are true for you; there are more options on the next page]:

Table 2 provides the list of responses that could be chosen, and shows the percentage of those who responded “No” to the statement “I tithe a full 10% of my income” who chose a particular option.<sup>6</sup>

<sup>6</sup> Since respondents were invited to “shade as many ... as are true for you,” the percentages summed down the columns add up to more than 100%. With one exception (the response, “I don’t think anything would change what I do about tithing”), the table lists the more frequently chosen options first.

<b>Table 2 “Non-tither” Responses to “The following changes would need to happen before I would consider returning a full tithe”</b>					
	NCC	SEC	SPC	WAC	All
I think I should tithe, but I need to get into the habit of tithing regularly	117 42%	192 84%	62 50%	252 50%	623 55%
I need to be fully financially secure before I can give any money to the church	72 26%	74 57%	36 31%	113 23%	295 29%
The Church needs to make its worship relevant to today’s youth	43 16%	84 58%	30 26%	110 22%	167 27%
I need to be more confident that money I give as tithe actually makes it to the right place	67 24%	23 26%	13 11%	Not asked <sup>7</sup>	103 21%
Churches need to stop experimenting with worship, and restore proper reverence in worship	27 10%	60 45%	32 27%	85 17%	204 20%
The Adventist Church needs to bring its doctrines and ideas into the 21 <sup>st</sup> century	26 9%	60 47%	21 18%	83 17%	190 19%
The Adventist Church should make it possible to ordain women to the Gospel ministry	32 11%	38 34%	26 22%	90 18%	186 18%
The Adventist Church needs to return to the plain truth of historic Adventism	22 8%	34 30%	27 23%	80 16%	163 16%
We need a competent pastor in our local church	22 8%	37 34%	17 14%	61 12%	137 14%
I need to be convinced from the Bible that <i>Christians</i> should return tithe	15 5%	26 26%	16 14%	39 8%	96 10%
I need to know that if I tithe, more pastors will be employed and I will see a pastor more often	13 4%	12 14%	13 11%	Not asked	38 8%
I think I should tithe, but my spouse is very strongly against giving tithe.	17 6%	10 11%	18 15%	28 6%	73 7%
I don’t think anything would change what I do about tithing	63 22%	29 30%	23 19%	45 9%	162 16%

The results in Table 2 are remarkable in many ways, not least in the fact that they reveal a great willingness to tithe from at least 55% of the respondents. Not only that, they identify clearly what may change their tithing behaviour from non-tither or sporadic tither to full tither. The number one response as to what would need to change “before I would consider returning a full tithe” was “I think I should tithe, but I need to get into the habit of tithing regularly.” No less than 55% of all non-tithing respondents indicated their willingness to tithe, and identified the one thing that is stopping them as the need to form a habit of doing so. This response far outweighed the number who responded, “I don’t think anything would change what I do about tithing” (16%).

Some of the other responses to the question, “The following changes would need to happen before I would consider returning a full tithe”, reveal attitudes that are less amenable to change. For example, while the third most frequent response is, “The Church needs to make its worship relevant to today’s youth” (27%), this is nearly matched by the fifth most frequent response: “Churches need to stop experimenting with worship, and restore proper reverence in worship” (20%).

<sup>7</sup> Note: The question, “I need to be more confident that money I give as tithe actually makes it to the right place” was developed in Kenya, and only appeared in surveys formatted after that time, viz. 9.4B in SEC, 9.6B (SPC) and 9.7B (NCC). It was not asked in versions 7.1 (WAC) and 9.1A (SEC).

These responses may be compared to those given in another part of the survey, which invites respondents to reflect about their actual tithing practice. As may be observed in Table 3, when asked, 43% of participants in São Paulo, 20% in South England, 29% in Northern California and 33% of participants in Western Australia admitted, “Sometimes I forget to return tithe” [b47forget].

**Table 3: Country \* b47a Sometimes I forget to tithe Crosstabulation**

Count

		b47a Sometimes I forget to tithe		Total
		No	Yes	
Country	Australia (WAC)	1007	508	1515
	England (SEC)	496	130	626
	Brazil (SPC)	803	595	1398
	USA (NCC)	2081	846	2927
Total		4387	2079	6466

There was a dramatic age-related difference in the way question b47forget was answered by the different age-groups. For all of the surveys from the different countries, 782 of 1686 (or 46%) of 20-39 year-olds admitted “Sometimes I forget to return tithe.” As may be observed in Table 6, the proportion drops to 32% for the 40 to 59 year age-group; and to 23% for those aged over 60.

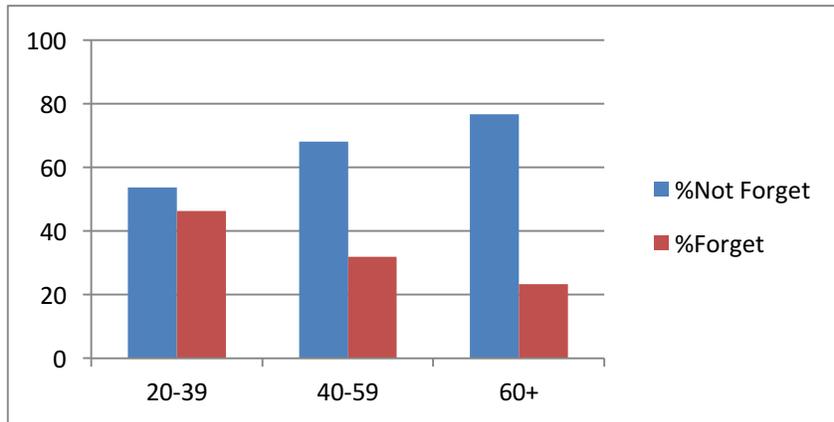
**Table 4: Age band \* b47a Sometimes I forget to tithe Crosstabulation**

Count

		b47a Sometimes I forget to tithe				Total
		No		Yes		
Age band	20-39	904	54%	782	46%	1686
	40-59	1676	68%	785	32%	2461
	60+	1472	77%	446	23%	1918
Total		4052		2013		6065

This trend is striking when viewed on a graph.

**b47a Sometimes I forget to Tithe**



In the earlier report (McIver 2013a) it was noted that the age-related differences in responses to b47forget “Sometimes I forget to return tithe” are reflected in actual practice (a difference found to be statistically significant at 0.01<sup>8</sup>). The analysis of tithing frequencies reveals that the younger age- groups are very sporadic in their tithing. Fully 53% of the 20–39 year-olds return tithe 1–5 times per year, compared to 19% of the 60+ year-olds in Western Australia, for example.

**Table 5: Frequency of Giving by Age-group (WAC)**

Freq	20-39 yrs		40-49 yrs		60+ yrs	
	Raw No	as% of givers	Raw No	as% of givers	Raw No	as% of givers
0	343		459		447	
1-5	58	53%	63	34%	52	19%
6-10	22	20%	34	18%	51	18%
11-15	10	9%	39	21%	36	13%
16-20	8	7%	16	9%	29	10%
21-25	10	9%	15	8%	41	15%
26-30	1	1%	8	4%	43	15%
31-35	0	0%	5	3%	6	2%
36-40	1	1%	3	2%	7	3%
41-45	0	0%	3	2%	6	2%
46-50	0	0%	2	1%	7	3%
Totals	453	n=110	647	n=188	725	n=278

Each country has a unique pattern of intervals between the distribution of wages, and a unique pattern of giving. Table 6 shows the responses for NCC and SPC.

<sup>8</sup> A t-test was performed on the frequency of giving data for the 20-39 year age-group and the 40-59 year age-group (the 0-frequency group was excluded). The test was done on the null-hypothesis that there was no difference between the giving patterns of each of the three groups. The two-tailed t-test, assuming unequal variances (the most demanding type), revealed that if that was the case, then these types of outcomes have a probability of 1.56E-05 (i.e. it might occur randomly in one out of 156,000 times). Such an outcome is so unlikely that one must reject the null-hypothesis that there is no difference between the groups, and accept that there is a statically significant difference between them.

<b>Northern California Conference, USA</b>					<b>São Paulo Conference, Brazil</b>				
Freq	20-29 yr	40-49	60-69	n =	Freq	20-29 yr	40-49	60+	n =
2	37	48	77	162	1	60	38	44	142
4	19	34	44	97	2	47	40	38	125
6	12	32	48	92	3	34	35	41	110
8	4	18	46	68	4	45	33	33	111
10	6	35	49	90	5	29	47	31	107
12	11	56	91	158	6	37	32	43	112
14	3	23	49	75	7	32	33	46	111
16	2	12	35	49	8	33	50	59	142
18	3	18	28	49	9	31	47	76	154
20	1	15	10	26	10	19	49	82	150
22	1	9	10	20	11	15	56	120	191
24	3	16	32	51	12	24	88	213	325
26	2	14	18	34					
52	4	29	65	98					
n =	108	359	602	1069	n =	406	548	826	1780

The analysis of tithe receipts indicates that a very significant group of tithers tithe sporadically,<sup>9</sup> and this is particularly true of the 20–39 year-old age group. Viewed negatively, individuals who tithe sporadically could be criticized for their lack of discipline in their giving. Viewed positively, these individuals are willing to tithe, and already have done so from time to time. This is confirmed by the survey data, particularly the responses to the question, “What would have to change before I return a full 10% of my income as tithe?”, which reveal that the most common reason for their tithing at irregular intervals is that many individuals think they should tithe, but need to get into the habit.

The fact that a very significant group are saying, “I think I should tithe, but I need to get into the habit of tithing regularly”, has important implications. First, the Church needs to make it as convenient as possible for tithe to be returned. This is increasingly challenging given the changing habits of personal financial management. In Western societies many are moving rapidly to a cashless economy and are increasingly using credit or debit cards for every financial transaction. This is revealed by the following data from Northern California Conference surveys, which asks respondents what they usually use for purchases between \$10 and \$49 (they could choose more than one response) (Table 20, McIver 2013a).

<sup>9</sup> Sometimes the lower frequency of giving reflected in the tithe receipts is likely to be because of business-related reasons (e.g. quarterly reporting), or sporadic income. This was tested by another question on the survey asking respondents how frequently they intended to tithe – a number indicated yearly or quarterly. But in the majority of instances amongst the younger age-groups, the nature of the sums given conveys the impression that tithe is being calculated on the latest wag- interval, not on some planned giving over longer intervals. This impression is given greater credibility by the responses to such survey questions as “Sometimes I forget to return tithe.”

**Table 7: NCC, Question C29. For purchases between \$10 and \$49, I would usually use (n=2363)**

Age	Raw numbers						Percentages				
	Cash	Debit Card	Credit Card	Check	Other	n for age	Cash	Debit Card	Credit Card	Check	Other
20-29	62	71	45	7	1	133	47	53	34	5	1
30-39	96	122	77	20	4	224	43	54	34	9	2
40-49	149	172	116	36	5	334	45	51	35	11	1
50-59	229	228	152	58	6	471	49	48	32	12	1
60-69	234	210	177	76	10	509	46	41	35	15	2
70-79	167	132	111	57	4	344	49	38	32	17	1
over 80	131	95	74	55	3	265	49	36	28	21	1

The percentage figures reveal that the use of a credit card is virtually identical for all age groups under 80 years, and that the percentage of 80-year-olds that use a credit card for such purchases is only 4% less. Debit cards are more likely to be used by the younger age-groups, and checks by the older age-groups.<sup>10</sup> But the very striking thing is that *cash is used by less than 50% of every age-group even for purchases of small value*, and there are only minor variations in this behavior. Of course, the one big exception is church offerings. While a substantial number plan their tithes and offerings ahead, the group indicating “they just need to get into the habit,” includes a number who would take advantage of an opportunity to use a non-cash option in a worship service. However, it is very rare that credit/debit card facilities are available at a local church level and, until recent times, it has been technically challenging to provide them for a whole congregation during the offering time. This has changed with the opportunity to develop a cell phone (mobile phone) app that enables those attending to give during offering time. As I talked with stewardship directors, treasurers and treasury staff at Conference, Union, Division and General Conference levels I encountered several initiatives working along lines but, as yet, the number that had reached the stage of implementation was small.

Conferences, Unions, Divisions and the General Conference are naturally very cautious in their handling of tithe and other donations via electronic transactions, although the North American Division and the South Pacific division have very sophisticated mechanisms in place that enable such transactions. This is a commendable start, although I did receive feedback from multiple users that ease of use compared poorly to that of other e-commerce sites.

One response to the observation, “I need to form the habit” of returning tithe, would be to provide as many overt and subtle reminders about tithing to those attending worship services as are culturally appropriate and likely to create a positive rather than negative result. Many opportunities to remind church members about tithing exist, although practices vary widely across the countries that I visited, and between individual churches in those countries that I visited. For example, the leadership of the South England Conference identified Croydon church as a church with an outstanding record of returning tithe. I met with the church’s pastor, Richard Daly, and asked him to share his observations on what was happening in the church that contributed to its excellent record of tithing. He mentioned several things – the interest the church lay-leadership takes in the

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<sup>10</sup> But even amongst the older age-groups, the use of checks is declining. In interviews, some have shared with me that the only check they write is for their tithe payment.

uses to which money is put,<sup>11</sup> the fact that the church is a caring church, and that it has a vibrant outreach program. He also mentioned that each Sabbath, during the five to ten minutes that it takes to collect the offering, a mini-sermon on stewardship is provided. It consists of a quotation from either the Bible, or Ellen White, and “it gives a reason why we should give.” This practice had been in place when Pr Daly arrived as the pastor in the church. This type of announcement is seen as culturally appropriate to the church.<sup>12</sup> At the other extreme, in some other churches I attended the offering was taken up without even a notice as to the purpose of the local offering, or that tithes were included in the offering. This variety of practice may be related to the fact that as the Seventh-day Adventist Church system operates, the local pastor is paid exactly the same whether he is actively promoting tithing or not, and whether or not the majority of the church-members are returning tithes. An increase in tithes returned by a particular congregation will not necessarily mean that extra funds are available to that local congregation – unless the increase is so substantial that the Conference allocates another pastor to the pastoral team of the church. I am not advocating a change in this policy – it works well for the church and allows it to act strategically in its distribution of resources, particular pastoral and evangelistic resources (McIver & Currow 2001a). But the system does provide very little motivation for local pastors to promote stewardship amongst their members, and the lack of attention to tithes and offerings in some congregations might well be traced back to this.

Other churches promote stewardship by showing on the screen activities in which the church has been involved while the offering is collected. Yet others have other suggestions. One very simple idea was offered by an Australian pastor. In Australia and New Zealand it is customary to report anonymous tithes in the church bulletin (this is not true in every country in which this research took place). This pastor had worked out that if the announcement was placed in the same place in the bulletin each week, then the church member’s eyes would learn to skip over that entry. As a consequence, he ensured that the announcement was moved to different locations in the bulletin each week, thus providing a subtle reminder about tithing.

The frequency and extent of regular promotion of tithes that seem appropriate appear to vary with the culture of the local congregation. Nevertheless, given the opportunity to increase tithing by reminding those who already think they should tithe, the pastor and the finance team will be able to generate new and creative ways to bring to members’ remembrance the importance of regular tithing. The possibilities for sensitive and positive promotion of tithing are numerous, and are likely to assist those who wish to tithe, but “just need to get into the habit.”

A highly significant observation is this: the majority of respondents who are not tithing 10% of their income indicated a willingness to change their tithing behaviour.

In the following sections consideration is given to some of the more substantial results of the analysis of the motives revealed in the responses to the questions in the survey.

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<sup>11</sup> “At every board meeting, 11 times a year, at least 45 minutes is spent on money. People ask questions. ... When treasurer is away and we don’t have a report – at least two hours earlier to finish the board meeting.” Interview, Pr Richard Daly, 27-7-2014.

<sup>12</sup> The majority of those attending Croydon church have a West Indian heritage and about 50% are second- or third-generation British citizens (i.e. born in England).

## Correlation of Scales to Tithing Behaviour

The theoretical model tested in this survey attributes a certain amount of tithing behaviour to demographic characteristics of the donor such as age. Indeed, it has been shown that some demographic characteristics of individuals are statistically related to their reported tithing behaviour; in particular, their age and being a baptised member. But the theoretical model also suggests that motives, attitudes and adoption of the Adventist Package also play a (statistically) significant role in predicting tithing behaviour.

Once the surveys had been scanned, coded and errors in the data accounted for, the statistical package SPSS was used to determine the correlation between the various scales and tithing behaviour, and the results are summarized in the following two tables. In technical terms, a linear regression analysis was used to estimate the relationships between the scales and tithing behaviour. Table S1 reports the probabilities that result from the progressive removal of scales that are shown not to relate to tithing behaviour (the footnotes indicate the order in which they were removed).<sup>13</sup> The probabilities show the level of statistical significance of the correlation between a scale and tithing behavior.

The probabilities listed in Table S1 are based on the assumption that there is no relationship between a particular scale and reported tithing behaviour. Given that assumption (called a null hypothesis), it is possible to work out the likelihood of obtaining the data in the survey sample. For example, the likelihood that the pattern of relatedness between the feeling that it is OK to divert tithe and tithing behaviour would occur if there was no relationship between the two (and the results were just random) is given as 0.000. This means that the probability of gaining this outcome is strictly less than 0.0005, or less than 5 times out of 10,000, or less than once in 2,000 times. It could be considerably less. This outcome is so unlikely that we reject the null hypothesis that the results are random, and conclude that there must be a statistically significant relationship between believing that it is OK to divert tithe and tithing behaviour. In fact, a more careful consideration of the statistics reveals that this is a negative correlation. The more somebody thinks that it is OK to divert tithe, the less likely they are to tithe at all.

An important consideration is the cut-off probability where it is thought that the outcome is so unlikely we must reject the null hypothesis that there is no relationship between the scale and tithing behaviour. In social science research this cut-off is usually set at the probability of an outcome being randomly produced equal to 0.05 (i.e. 95% confidence level), and this is the probability used in this report to determine whether or not there is a statistically significant relationship between a scale and tithing behaviour. Most of the scales that turn out to be significant would also meet a much more stringent test, such as less than 0.0005, which shows the effectiveness of the survey in measuring motives and attitudes that are related to tithing.

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<sup>13</sup> In other words, Table S1 reports the results of a backwards regression – where scales that do not correlate with the independent variable are removed successively. An analysis was also done using forwards regression – where scales that most strongly correlate to tithing behaviour are added one after another. The resultant set of scales that were correlated to tithing behaviour were the same for both forward and backward regression.

<b>Table S1: Probabilities that Scale and Tithing Behaviour are Random</b>					
Motive	Four Conference Data (WAC, SPC, SEC, NCC)	Australia (WAC)	Brazil (SPC)	England (SEC)	USA (NCC)
M1 Bible requirement	0.000	0.000	0.035	0.630 <sup>4</sup>	0.000
M2 God will bless	0.033	0.053 <sup>8</sup>	0.014	0.066 <sup>9</sup>	0.008
M3 Church as family	0.935 <sup>2</sup>	0.245 <sup>4</sup>	0.025	0.011	0.868 <sup>3</sup>
M4 Gratitude	0.000	0.000	0.243 <sup>7</sup>	0.000	0.000
M5 Pay your way	0.167 <sup>6</sup>	0.637 <sup>2</sup>	0.994 <sup>2</sup>	0.831 <sup>2</sup>	0.387 <sup>5</sup>
B1 Bible rule of faith	0.004	0.006	0.892 <sup>3</sup>	0.479 <sup>5</sup>	0.001
B3 Global mission	0.002	0.125 <sup>5</sup>		0.039	0.267 <sup>6</sup>
B4 Pooling tithe	0.209 <sup>7</sup>	0.009	0.035	0.197 <sup>7</sup>	0.012
B5 Church not needy	0.000	0.000	0.019	0.002	0.000
A1 Good Admin	0.799 <sup>4</sup>	0.037	0.736 <sup>4</sup>	0.000	0.069 <sup>8</sup>
A3 Comfort as SDA	0.883 <sup>5</sup>	0.007	0.426 <sup>5</sup>	0.067 <sup>8</sup>	0.042
A4 Pastor	0.000	0.004	0.436 <sup>6</sup>	0.032	0.000
A5 God is Lord of life	0.903 <sup>3</sup>	0.284 <sup>3</sup>	0.099 <sup>8</sup>	0.732 <sup>3</sup>	0.702 <sup>4</sup>
A6 OK to divert tithe	0.000	0.000	0.002	0.000	0.000
P1a No smoke alcohol	0.004	0.161 <sup>6</sup>	0.020	0.266 <sup>6</sup>	0.917 <sup>2</sup>
P1b No tea meat	0.003	0.179 <sup>7</sup>	0.005	0.020	0.154 <sup>7</sup>
P2 Spiritual practice	0.000	0.000	0.000	0.000	0.000

2 = removed from 2<sup>nd</sup> iteration of regression analysis

3 = removed from 3<sup>rd</sup> iteration of regression analysis

4 = removed from 4<sup>th</sup> iteration of regression analysis

5 = removed from 5<sup>th</sup> iteration of regression analysis

6 = removed from 6<sup>th</sup> iteration of regression analysis

7 = removed from 7<sup>th</sup> iteration of regression analysis

8 = removed from 8<sup>th</sup> iteration of regression analysis

Applying the criterion that any probability less than 0.05 indicates a statistically significant correlation between the scale and tithing behaviour gives the results found in Table S2:

<b>Table S2: Scales that are Statistically Correlated to Tithing Behaviour (95% confidence)</b>					
	Four Conference Data (WAC, SPC, SEC, NCC)	Australia (WAC)	Brazil (SPC)	England (SEC)	USA (NCC)
M1 Bible requirement	Yes	Yes	Yes	No	Yes
M2 God will bless	Yes	No?	Yes	No?	Yes
M3 Church as family	No	No	Yes	Yes	No
M4 Gratitude	Yes	Yes	No	Yes	Yes
M5 Pay your way	No	No	No	No	No
B1 Bible rule of faith	Yes	Yes	No	No	Yes
B3 Global mission	Yes	No		Yes	No

B4 Pooling tithe	No	Yes	Yes	No	Yes
B5 Church not needy	Yes	Yes	Yes	Yes	Yes
A1 Good Admin	No	Yes	No	Yes	No?
A3 Comfort as SDA	No	Yes	No	No?	Yes
A4 Pastor	Yes	Yes	No	Yes	Yes
A5 God is Lord of life	No	No	No	No	No
A6 OK to divert tithe	Yes	Yes	Yes	Yes	Yes
P1a No smoke alcohol	Yes	No	Yes	No	No
P1b No tea meat	Yes	No	Yes	Yes	No
P2 Spiritual practice	Yes	Yes	Yes	Yes	Yes

Several things about these results are worth remark. First, some of the scales are either statistically correlated with tithing behaviour in all countries surveyed or not correlated in any of them.

Scales that were correlated to tithing behaviour in all countries are:

P2 Spiritual practice (e.g. study Sabbath School lesson; attend prayer meeting) (positive correlation – in other words, the more things on the list that a respondent indicated they did regularly, the more likely they were to tithe).

B5 The belief that the church has enough money to carry on without my help (negative correlation – in other words, the more the respondent thought that the church had enough money to carry on without their help, the less likely they were to tithe)

A6 the attitude that it is OK to divert tithe (negative correlation)

Scales that were not correlated to tithing behaviour in any country are:

M5 Pay your way

A5 God is Lord of my life

What was unexpected to the principal investigator was that several of the scales are significant in some countries but not in others. It might have been expected that this kind of variation would occur with one or two scales, but instead it occurred with several. Some scales that had been shown to be unrelated to tithing behaviour in Australia had been reduced to one remaining question.<sup>14</sup> These single questions had been left in the survey on the thought-to-be-unlikely off-chance that they might prove to be correlated to tithing behaviour. Several scales, including some of only one item, did indeed prove to be correlated to tithing behaviour in other countries, even if they had not done so in Australia. If further use is made of the survey instrument it is recommended that these scales with one item should be restored to being a scale with three items.

Table S3 lists the scales that were significantly correlated to tithing behaviour in some countries but not in others.

<sup>14</sup> The scales that had been reduced to one remaining question because they had proven not to be related to tithing behaviour are as follows: M5 – Pay your way [which did eventually was shown not to relate to tithing behaviour in any of the conferences studied]; B1 – Bible rule of faith; B3 – Belief in global mission of the SDA Church; B4 – Belief that it is strategically valuable to pool tithe between churches; A1 – Confidence in financial probity and competence of SDA Church Administration; A3 – Comfort as a SDA; A4 – Attitude to local pastor; A5 – Wish to control own money vs God’s lordship over money. See Appendix A.

<b>Table S3: Scales that are Significantly Correlated to Tithing Behaviour in Some Countries but not in Others (95% Confidence)</b>					
	Four Conference Data (WAC, SPC, SEC, NCC)	Australia (WAC)	Brazil (SPC)	England (SEC)	USA (NCC)
M1 Bible requirement	Yes	Yes	Yes	No	Yes
M2 God will bless	Yes	No?	Yes	No?	Yes
M3 Church as family	No	No	Yes	Yes	No
M4 Gratitude	Yes	Yes	No	Yes	Yes
B1 Bible rule of faith	Yes	Yes	No	No	Yes
B3 Global mission	Yes	No		Yes	No
B4 Pooling tithe	No	Yes	Yes	No	Yes
A1 Good Admin	No	Yes	No	Yes	No?
A3 Comfort as SDA	No	Yes	No	No?	Yes
A4 Pastor	Yes	Yes	No	Yes	Yes
P1a No smoke alcohol	Yes	No	Yes	No	No
P1b No tea meat	Yes	No	Yes	Yes	No

### **The Adventist “Package”: Spiritual Practices of Personal Piety**

The survey included several scales that measured motives, beliefs and attitudes that could potentially relate to tithing. When the statistical package SPSS was programmed to work out which of the scales were related, two of them particularly stood out: “s1p2 Adventist Package – Practices of Personal Piety” ( $t=14.633$ ); and “s1a6 Attitude OK to divert tithe.” They both had extraordinarily strong statistics associated with them,<sup>15</sup> and a movement in either scale appears to have a very large influence on tithing behaviour. In very simplistic terms, in the case of “s1p2 Adventist Package – Practices of Personal Piety”, a movement in the scale is reflected in a change of 50% of that movement in tithing behaviour (the footnote has a more correct technical explanation).<sup>16</sup>

The practical outcome is patent: an effective way to promote tithing in all the countries studied is to promote it alongside of the practices of personal piety. Which practices these are can be observed in the following questions that relate to this scale:

<sup>15</sup> These two items had very high t-score indeed in the final regression model (Model 7 in Appendix H): “s1p2 Adventist Package – Practices of Personal Piety” ( $t=14.633$ ); and “s1a6 Attitude OK to divert tithe” ( $t=13.921$ ). What these t-scores mean in terms of probability might be judged from the fact that a t-score of 14.218 has a cumulative probability  $P(T \leq t) = 0.99999999$ . (So <http://stattrek.com/online-calculator/t-distribution.aspx>; using 11 degrees of freedom [the web page explains what degrees of freedom means]). Putting it another way, the probability of obtaining the result t that has a t-score of 14.218 from two unrelated questions would be 1 in 100,000,000. In statistics one cannot say with absolute certainty that two things are related, but with these results, one can have a near certainty that there is a correlation between these scales and tithing behaviour.

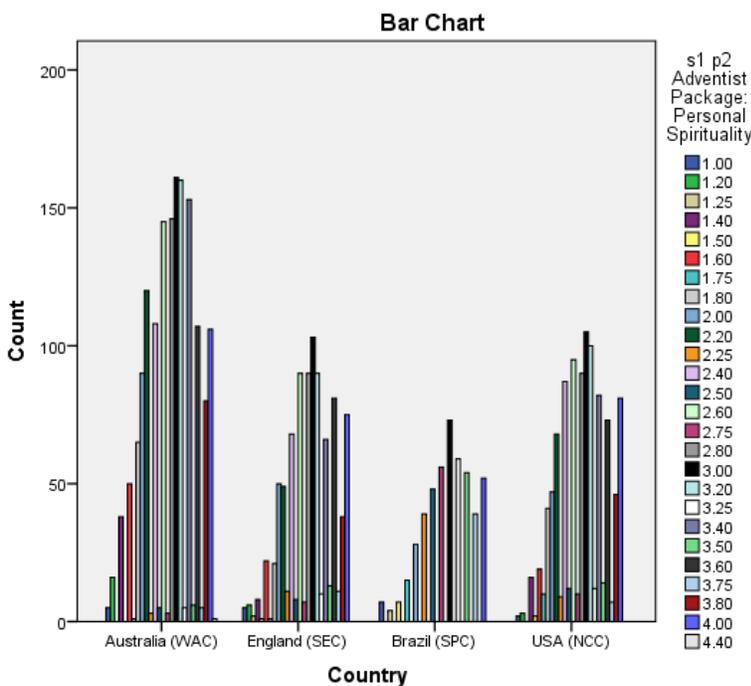
<sup>16</sup> Strictly speaking, because S1p2 has a Beta coefficient of 0.537, a movement of one-standard deviation in the scale is reflected in a 0.537 movement in the standard deviation of tithing behaviour. Standard deviations are a standardized measure of the “spread” of data.

Which of the following is true of you?  
 (1 = never; 2 = sometimes; 3 = often; 4 = always/ almost always)  
 Do you?:

- C15 Attend Sabbath school
- C16 Open and close Sabbath
- C17 Study the Sabbath School Quarterly
- C18 Read and reflect on the Bible each day
- C19 Pray often during the day
- C20 Reflect on spiritual things during the day
- C21 Attend prayer meetings [the wording “or small group meetings” was added to the US survey]

The other feature of this scale which gives it practical import is that in each of the countries surveyed there is a wide variety of actual practice amongst those who filled in the survey. This means that there is opportunity to promote these practices of personal piety in conjunction with tithing. Any increase in the number of church members attending Sabbath School, studying their Sabbath School Quarterly, etc. will almost certainly be accompanied by an increase in tithing.

The following graph captures the number of these practices in which survey respondents reported they engage, according to Conference surveyed. The responses are added together, and then averaged out of 4, to give an overall reading of whether the respondents partook in the designated spiritual activities 1 = never; 2 = sometimes; 3 = often; 4 = always/ almost always.



### Attitude that it is OK to “Divert” Tithe

The scale “A6 Attitude that it is OK to ‘Divert’ Tithe” was as follows in the Northern California Conference Survey:

I feel there is nothing wrong in giving tithe . . .

C9. to special projects (such as a new church building)

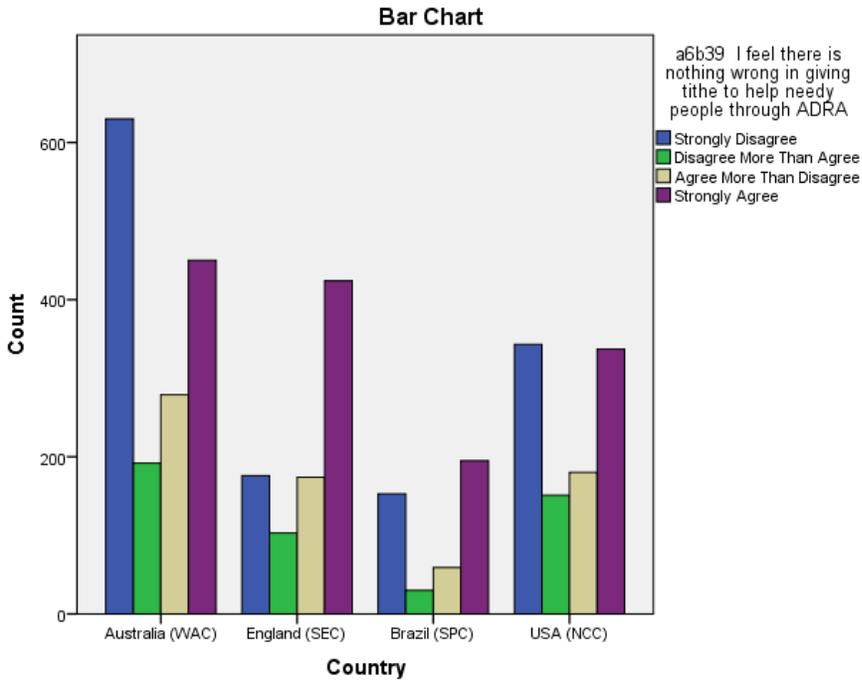
- C10. directly to an overseas mission field
- C11. to assist volunteers working in my local church
- C12. to the offering that supports the local SDA school
- C13. to help needy people through Adventist Community Services or ADRA<sup>17</sup>

This scale had a very strong negative correlation with tithing behaviour. In other words, the more a respondent agreed with the items on this scale, the less likely they were to report that they did return tithes. Two other considerations reveal this to be a very important scale. The first is that there is a strong linkage between changes in this scale, and changes in tithing behaviour.<sup>18</sup> Second, and perhaps of greater importance still, is the fact that there is a very wide range of opinion as to whether it is OK to distribute tithes to all the destinations identified. To take but one example, the following table and graph show how the respondents agreed or disagreed with the statement: “I feel there is nothing wrong in giving tithes to help needy people through Adventist Community Services or ADRA.”

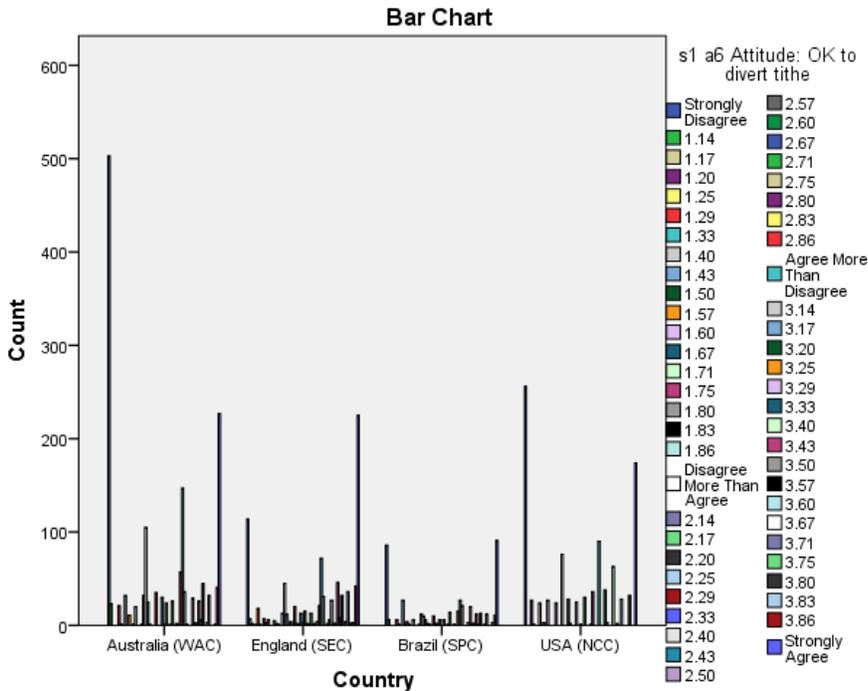
		<b>Table 8: a6b39 I feel there is nothing wrong in giving tithes to help needy people through ADRA</b>			
		Strongly Disagree	Disagree More Than Agree	Agree More Than Disagree	Strongly Agree
Country	Australia (WAC)	630	192	279	450
	England (SEC)	176	103	174	424
	Brazil (SPC)	153	30	59	195
	USA (NCC)	343	151	180	337
Total		1302	476	692	1406

<sup>17</sup> This question was worded “to help needy people through ADRA” for countries other than the United States of America. It was necessary to add the words “Adventist Community Services” in the USA, because Adventist Community Services provide assistance and relief within the USA, while ADRA provides assistance and relief outside of the USA.

<sup>18</sup> The regression model revealed that the scale “A6 Attitude that it is OK to ‘Divert’ Tithes” had a beta coefficient of 0.308. In other words, a movement of 1 standard deviation on the scale is highly likely to result in a 0.3 change in tithing behaviour.



As may be observed, in England and Brazil the most common response was “strongly agree,” while in the US the numbers who strongly agreed and strongly disagreed were about equal. It was only in Australia that the strongly disagreed responses significantly outnumbered the strongly agreed responses, but there was still a very substantial minority who strongly agreed. As shown in Appendix K, the pattern for each of the questions varied somewhat by country, but overall, there was a very substantial opinion that it was “OK to give tithe” to the destinations identified in the questions. This is reflected in the wide distribution of attitudes summed up by the resultant scale, as is revealed in the following bar chart.



Education of the church membership on where tithe should be directed is likely to have a double impact. First, the evidence suggests that the individual will contribute a greater amount of tithe than had hitherto been the case, and second the expanded tithe that would otherwise go elsewhere would now be returned to the church.

### Reported Tithe Diversion

The section of the survey which differed the most between countries was that dealing with tithe diversion, although there was one commonality. In each country, concern was expressed that even asking this question on the survey would encourage tithe diversion. In each case, reluctant permission was granted provided that some clear indication was given as part of the question. For this reason, some variation of the following language was used to introduce the question relating to tithe diversion in SEC, CKC, SPC and NCC [specific wording for each country may be found in Appendix B]:

“C8: The Seventh-day Adventist Church considers that tithes and offerings should be treated separately. Offerings are given in addition to tithe. The Church also suggests where tithes and offerings should be directed. But this question is about what you actually do with your tithes and offerings, not what you should be doing. Next to each of the list below, fill in ....”

The argument put to the local conference directors and treasurers was that the data collected would be of such great importance that it was necessary to take the risk of the intent of the question being misunderstood. After all, what is actually happening with tithe is a very important question, and a suitable educational response can be put in place depending on what is discovered.

Table 9 identifies which questions were asked on the various survey forms for each conference:

**Table 9: Questions Relating to Reported Practice of Tithes Diversion**  
**“In the last 12 months I have given tithes ...”**

Question	CKC	NCC	SEC	SPC	WAC
to <b>Sabbath School (world mission)</b> offerings [SPC: para ofertas da <b>Escola Sabatina</b> ]			Yes	Yes	Yes
to local church based <b>appeals</b> [SPC: a outros <b>apelos especiais</b> da igreja]	Yes	Yes	Yes	Yes	Yes
to the <b>Church Building/Plot</b> fund [NCC: to the <b>Church Building</b> Program] [SPC: para o fundo de <b>construção da igreja</b> ]	Yes	Yes	Yes	Yes	Yes
to the local <b>SDA school offering</b> [NCC: to the local <b>SDA school / Education</b> offering] [ para o <b>sistema Educacional da IASD</b> ]	Yes	Yes	Yes	Yes	Yes
to an <b>independent Adventist ministry</b> [NCC add: (e.g. Amazing Facts, It Is Written, Maranatha, Hope Chanel, etc.)] [SPC: a um <b>ministério adventista independente</b> ]	Yes	Yes	Yes	Yes	Yes
to support a <b>youth volunteer</b> in our local church [NCC: to support a <b>youth worker or Bible worker</b> in our local church] [CYC add: (or Alive Kenya)] [SPC: para apoiar um <b>jovem voluntário</b> de nossa igreja local]	Yes	Yes	Yes	Yes	Yes
to <b>Sponsorships</b> [SEC add: (e.g. members supporting pastors)] [SPC: para patrocinar (ex: estudantes, pastores ou obreiros missionários)]	Yes		Yes	Yes	
to the <b>local church Budget/offering</b> [CKC add: (outside of combined offering)] [SPC: ao <b>Orçamento/Oferta</b> igreja local]	Yes	Yes	Yes	Yes	Yes
to <b>ADRA</b> [NCC: to <b>Adventist Community Services</b> or <b>ADRA</b> ] [CKC add: (outside of combined offerings)]	Yes	Yes	Yes	Yes	Yes
to needs in <b>my country or conference of origin</b> [WAC: to needs in my homeland] [SPC: para necessidades em minha <b>terra natal</b> ]	Yes	Yes	Yes	Yes	Yes
to the <b>Salvation Army or Red Cross, etc</b> [NCC: to a <b>non-SDA Christian ministry</b> (e.g. the Salvation Army, World Vision) NCC: to <b>non-SDA charity or non-profit</b> organisation (e.g. Red Cross, American Cancer Society, United Way, etc)]	Yes	Yes	Yes	Yes	Yes
directly to overseas <b>mission field</b>	Yes	Yes	Yes	Yes	Yes
to supporting local pastors		Yes	Yes	Yes	
to Adventist <b>Media</b>			Yes		
to <b>organ fund</b>			Yes		
NCC: to <b>Conference Advance</b>		Yes			
CKC: to <b>Combined Offering</b> (Budget, Mission, ADRA, etc)	Yes				
CKC: to <b>Welfare</b> (e.g. Barios, Funerals and Wedding)	Yes				

Table 10 reports on what the survey respondents reported they were doing with their tithes (NCC, SEC, SPC, WAC) and offerings (for NCC, SEC and SPC).

<p align="center"><b>Table 10: Percentage of Respondents that Report that</b>  <b>“In the last 12 months I have given tithes ...”</b>  <b>“In the last 12 months I have given offerings ...”</b></p>							
Question	Tithe				Offering		
	NCC	SEC	SPC	WAC	NCC	SEC	SPC
to <b>Sabbath School (world mission)</b> offerings		26%	40%	29%		66%	54%
to local-church-based <b>appeals</b>	9%	16%		9%	39%	48%	43%
to the <b>Church Building/Plot fund/program</b>	18%	20%	19%	13%	56%	42%	45%
to the local <b>SDA school offering</b> [NCC: to the local <b>SDA school / Education</b> offering] [ para o sistema Educacional da IASD]	10%	8%		9%	47%	31%	22%
to an <b>independent Adventist ministry</b> [SPC: a um <b>ministério adventista independente</b> ]	10%	3%	16%	5%	46%	20%	22%
to support a <b>youth volunteer/youth worker/Bible Worker</b> in our local church	8%	4%	10%	2%	26%	19%	7%
to <b>Sponsorships</b>		3%	18%				
to the <b>local church Budget/offering</b>	51%	45%	26%	32%	78%	50%	46%
to [Adventist Community Services or] <b>ADRA</b>	10%	15%	18%	23%	32%	41%	36%
to needs in <b>my country or conference of origin</b>	7%	7%	16%	5%	25%	19%	20%
to the <b>Salvation Army or Red Cross, etc</b> [NCC: to a <b>non-SDA Christian ministry</b> (e.g. the Salvation Army, World Vision) NCC: to <b>non-SDA charity or non-profit</b> organisation (e.g. Red Cross, American Cancer Society, United Way, etc)]	5%	5%	16%	12%	30%	15%	19%
directly to overseas <b>mission field</b>	8%	6%	18%	9%	30%	19%	26%
to supporting local pastors	13%	3%	18%		16%	13%	22%
NCC: to <b>Conference Advance</b>	9%						
SEC: to Adventist <b>Media</b>		2%					
SEC: to <b>organ fund</b>		1%					
Total Number of Respondents answering this set of questions	1125	1200	589	1562	1125	1200	589

Note: Initial feedback in England and Kenya expressed frustration that the question asking about where tithe was directed did not allow the respondent to report on the fact that they had actually given offerings to that cause. Thus versions 9.4B (SEC) and 9.6A/B/C (SPC) were provided with three alternatives: (i) only tithe; both offerings and tithes; only offerings. In the Northern California Conference, feedback convinced the Principal Investigator that this could be simplified to two alternatives: offerings/tithe.

The results reported in Tables 9 and 10 complement the discussion of the scale “A6 Attitude that it is OK to ‘Divert’ Tithe.” The scale A6 reveals that there is a very widespread belief that tithe can be freely used for purposes such as donations to the mission field, to the local church school and to such worthy causes as the Red Cross. This is matched by behaviour. Tithe is being directed to a wide variety of destinations. This is an area in which it would be fruitful for the Church to embark on an education program as to where it is appropriate to direct tithe.

### Returning Tithe through Approved Church Channels

The changes to the ways that wider society handles money are reflected to a greater or lesser extent in church behaviour. Society as a whole has made significant process in moving towards a cashless society. Credit / debit cards are being used for purchases of quite small value, and the questions placed in the survey for Northern California reveal that this process is widespread in all age-groups of Adventist Church Members, so much so, that less than 50% of respondents in all age- groups (including those aged over 80 years) use cash for purchases of \$10 to \$49 (see Table CS3 or Table 7). This process is taking place at varied rates across the globe. While the following observation is not derived from survey data like those collected for the NCC, it is based on many conversations. In Kenya credit cards were virtually unknown amongst church members, and in Brazil their use is rare amongst church members, especially for such purchases as fast food.

The church has been making a slow accommodation to changing practices of cash management in its membership. It is still rare for a church to make credit-card facilities available to its membership. This is an important observation, given that many of those attending the church on a Sabbath morning operate entirely from credit cards, and only very rarely have cash with them, if ever. One informed minister’s response was that the big donations are thought through away from the church service (e.g. tithe), but that may not be an attitude shared by many who would argue that giving is an important part of the worship service. Furthermore, it makes giving something that needs to be planned. This works well for some church members, but many are less well organized (see data above on “Sometimes I forget to tithe” in section on “‘What Would Have to Change Before I Would Tithe?’”).

While credit-card transactions are very rare in the local churches, and even in many conferences, the four conferences studied here had access to a Conference/ Union/ Division/ General Conference – sponsored system of e-giving, or giving via a wage-deduction. Table 11 presents the percentages of survey respondents that report they use these alternative ways of returning tithe to the church.

<b>Table 11: Percentage of Respondents that Report that “In the last 12 months I have given tithe ...”</b>				
	NCC	SEC	SPC	WAC
through the <b>tithe envelope</b> in my local church	80%	69%	74%	70%
through <b>e-giving</b>	12%	3%	3%	9%
through a <b>wage deduction</b>		2%	7%	6%

**Table 11: Percentage of Respondents that Report that  
“In the last 12 months I have given tithe ...”**

	NCC	SEC	SPC	WAC
directly to my <b>church treasurer</b>	8%	8%	3%	5%
directly to the <b>local conference</b>	1%	3%	0.3%	5%
directly to <b>union/division/general conference</b>	2%			
Total number of respondents	1125	1200	589	1562

It is noteworthy that by far the most common way to return tithe to the church is through a tithe-envelope in the local church, either by check or by cash. More than one member reported to me that a tithe check is the only check that they still write. It could be that e-giving will become more widespread. However one concern with e-giving is that it is a transaction that is not incorporated into the worship service.

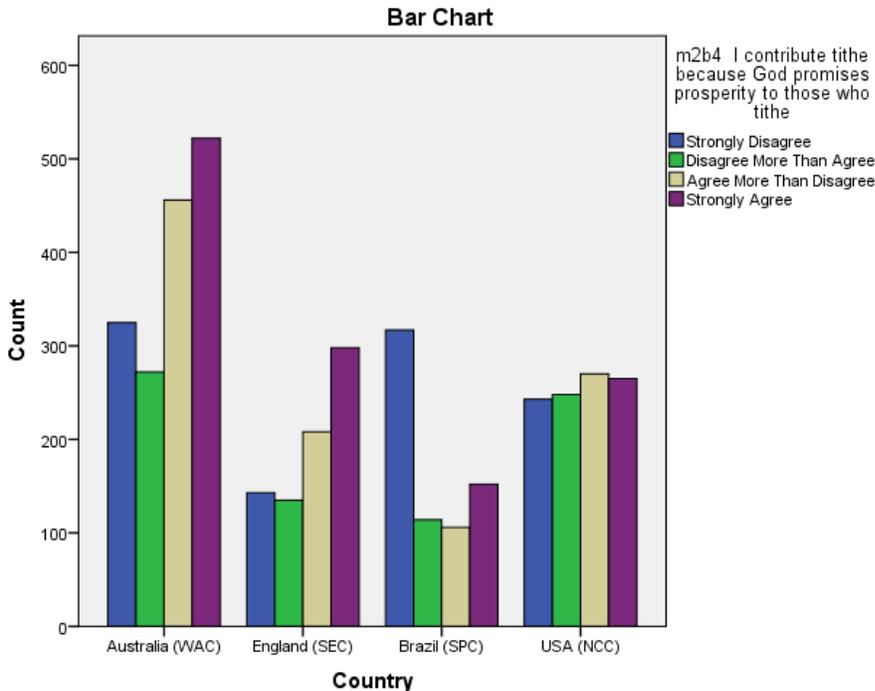
### God Has Blessed Me Because I Tithe

The scale “M2 God Will Bless Me if I Tithe” is negatively correlated with tithing practice in three countries (NCC, SEC, SPC), and positively correlated with tithing practice in one country (WAC), but the linkage is only mild in all four Conferences. This means, curiously enough, that in Brazil, England and the United States, the more somebody believes that God will bless them if they tithe, they are (marginally) less likely to tithe.<sup>19</sup> The responses to items in this scale may be represented by item m2b4 “I contribute tithe because God promises prosperity to those who tithe.”

**Table 12: Country \* m2b4 I contribute tithe because God promises prosperity to those who tithe Crosstabulation**

Count		m2b4 I contribute tithe because God promises prosperity to those who tithe			
		Strongly Disagree	Disagree More Than Agree	Agree More Than Disagree	Strongly Agree
Country	Australia (WAC)	325	272	456	522
	England (SEC)	143	135	208	298
	Brazil (SPC)	317	114	106	152
	USA (NCC)	243	248	270	265
	Total	1028	769	1040	1237

<sup>19</sup> For the aggregated data, the scale “M2 God will Bless” has a Beta Coefficient of -0.059. For NCC it is -0.148; for SEC it is -0.122; for SPC it is -0.164; and for WAC it is +0.083. Overall the effect of the motive is that for every one standard deviation of change in the scale, tithing behaviour is effected by less than 6% of one standard deviation; although in NCC it would be 15%.



The significance of this motive varies from country to country. It is more strongly believed in Australia, and much less strongly believed in Brazil. But it is a factor on which there is a variety of opinions. Overall it appears that to promote tithing because God might actually bless you is likely to have a negative impact on the amount of tithe received by the church!

In developing the original scale, factor analysis revealed that the trial questions developed to measure the motive, “M2 God will bless” broke into two separate groups. One group of questions all asked whether the participant tithed because they wished to receive a blessing, the other group asked whether or not the respondent believed God *had* blessed them because they tithed. The questions relating to motivation were kept, and the others initially discarded. Further reflection led to the conclusion that it would be very interesting to discover whether or not respondents thought God had blessed them because they tithed. The question “God HAS blessed me because I tithe” was added to version 7.1 (that used in Western Australia), and was present in the surveys used in the four conferences reported here.

Tables 13 through 15 report three different views of the data set. The first, Table 13, reports on the responses of all respondents who answered the question. The second, Table 14, reports on those who said on the survey form that they did not tithe at all. The third, Table 15, reports on the responses of those who tithe 8% or more of their income. It is perhaps noteworthy that of those who tithe 8% or more of their income, 82% either agree or strongly agree that “God HAS blessed them because they tithe.” It is curious that among the group who do not tithe at all, the largest response is still “Strongly Agree.” But the difference between those who agree or strongly agree amongst the non-tithers (58%) and those who tithe more than 8% (82%) is quite marked. The percentages just quoted are for the whole data set. The tables also provide equivalent data for the four conferences.

**Table 13: (All respondents, tither and non-tither alike) Country \* m4b42 God HAS blessed me because I tithe Crosstabulation**

			m4b42 God HAS blessed me because I tithe				Total
			Strongly Disagree	Disagree More Than Agree	Agree More Than Disagree	Strongly Agree	
Country	Australia (WAC)	Count	173	263	420	747	1603
		% within Country	10.8%	16.4%	26.2%	46.6%	100.0%
Country	England (SEC)	Count	94	99	174	499	866
		% within Country	10.9%	11.4%	20.1%	57.6%	100.0%
Country	Brazil (SPC)	Count	102	85	141	386	714
		% within Country	14.3%	11.9%	19.7%	54.1%	100.0%
Country	USA (NCC)	Count	95	113	260	581	1049
		% within Country	9.1%	10.8%	24.8%	55.4%	100.0%
Total		Count	464	560	995	2213	4232
		% within Country	11.0%	13.2%	23.5%	52.3%	100.0%
		Country					

**Table 14: (Those Who Do Not Tithe) Country \* m4b42 God HAS blessed me because I tithe Crosstabulation**

			m4b42 God HAS blessed me because I tithe				Total
			Strongly Disagree	Disagree More Than Agree	Agree More Than Disagree	Strongly Agree	
Country	Australia (WAC)	Count	56	69	65	91	281
		% within Country	19.9%	24.6%	23.1%	32.4%	100.0%
Country	England (SEC)	Count	29	28	35	69	161
		% within Country	18.0%	17.4%	21.7%	42.9%	100.0%
Country	Brazil (SPC)	Count	18	20	17	46	101
		% within Country	17.8%	19.8%	16.8%	45.5%	100.0%

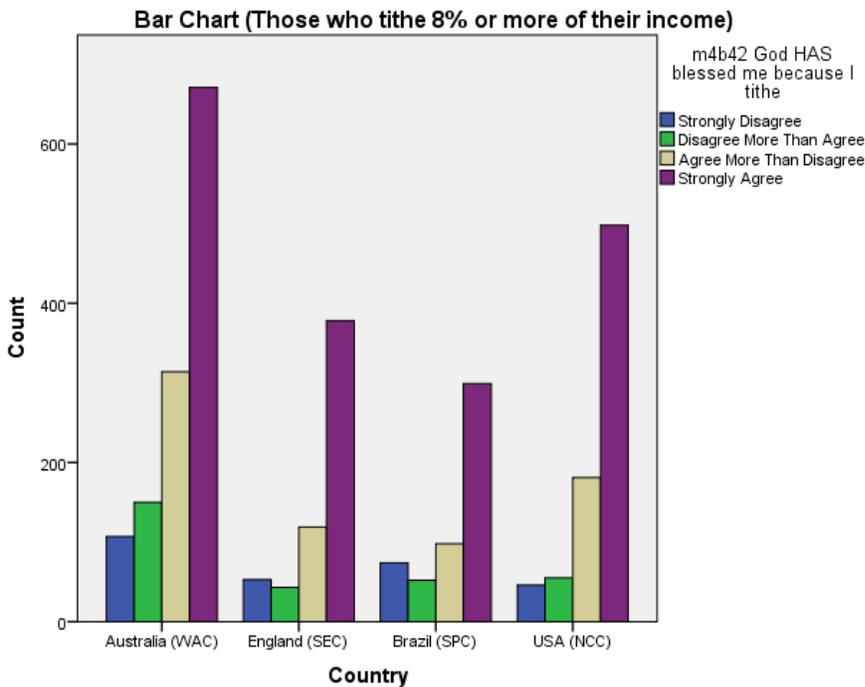
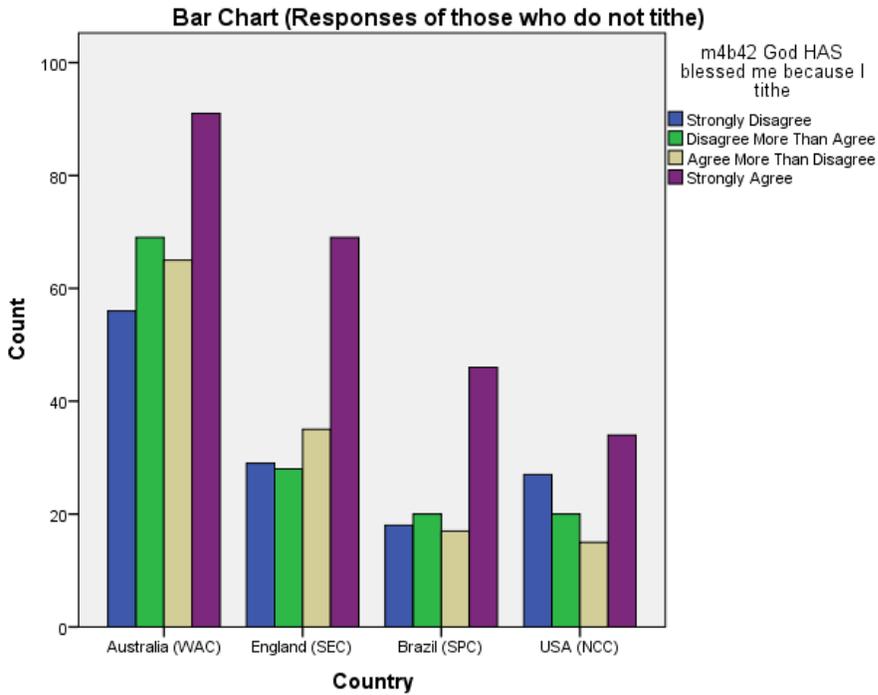
**Table 14: (Those Who Do Not Tithe) Country \* m4b42 God HAS blessed me because I tithe Crosstabulation**

		m4b42 God HAS blessed me because I tithe				Total
		Strongly Disagree	Disagree More Than Agree	Agree More Than Disagree	Strongly Agree	
USA (NCC)	Count	27	20	15	34	96
	% within Country	28.1%	20.8%	15.6%	35.4%	100.0%
Total	Count	130	137	132	240	639
	% within Country	20.3%	21.4%	20.7%	37.6%	100.0%

**Table 15: (Those Who Tithe 8% or more of Income) Country \* m4b42 God HAS blessed me because I tithe Crosstabulation**

		m4b42 God HAS blessed me because I tithe				Total
		Strongly Disagree	Disagree More Than Agree	Agree More Than Disagree	Strongly Agree	
Country Australia (WAC)	Count	107	150	314	671	1242
	% within Country	8.6%	12.1%	25.3%	54.0%	100.0%
England (SEC)	Count	53	43	119	378	593
	% within Country	8.9%	7.3%	20.1%	63.7%	100.0%
Brazil (SPC)	Count	74	52	98	299	523
	% within Country	14.1%	9.9%	18.7%	57.2%	100.0%
USA (NCC)	Count	46	55	181	498	780
	% within Country	5.9%	7.1%	23.2%	63.8%	100.0%
Total	Count	280	300	712	1846	3138
	% within Country	8.9%	9.6%	22.7%	58.8%	100.0%

The following two bar charts show the responses of those who do not tithe at all and of those who tithe 8% or more of their income.



What should not be overlooked in these statistical data is something that has become very evident to me as I have talked to people from all walks of life, and in many different countries around the

world. In saying that “God HAS blessed me because I tithed,” respondents are indicating that as a result of their tithing practice, they see tangible evidence of God’s activity in their lives.<sup>20</sup>

### Gratitude as a Motive for Tithing

In the aggregated data from all four conferences, the motive of gratitude is strongly correlated to tithing behaviour.<sup>21</sup> This is also true in Northern California, Southern England and Western Australia, but not for some reason, in Brazil.

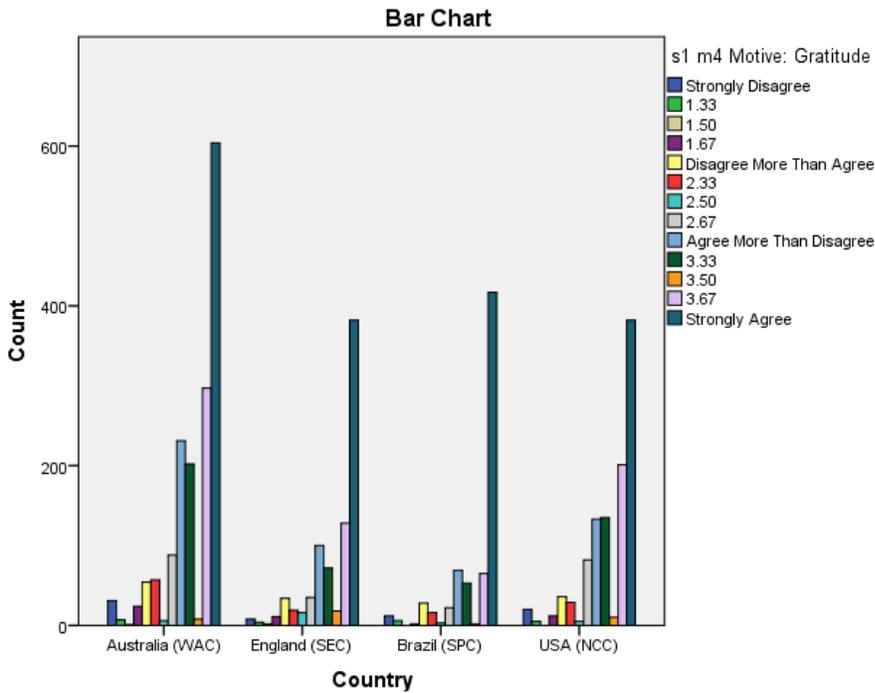
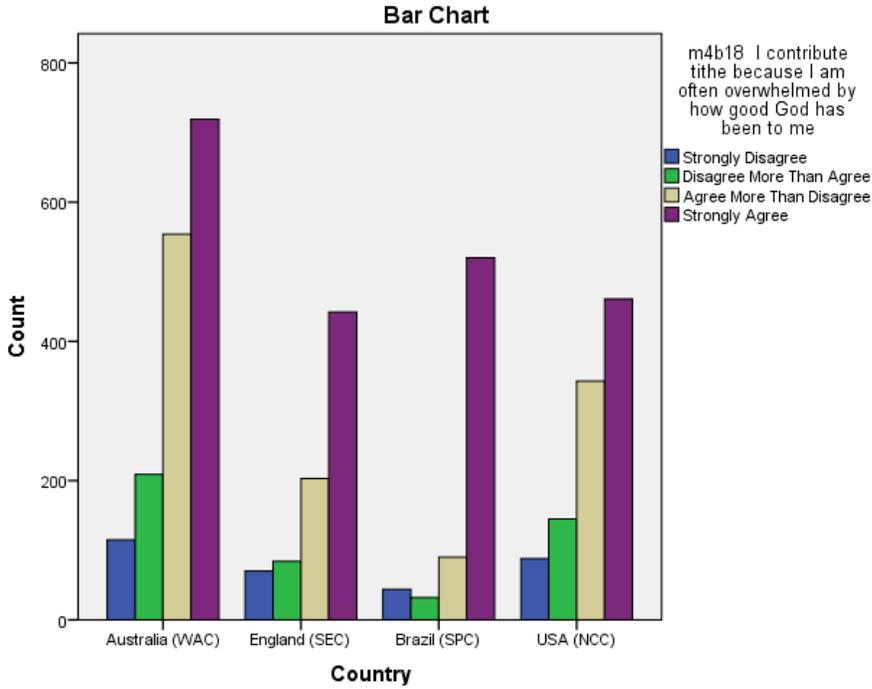
Table 11 and the subsequent graphs reveal that the great majority of respondents consider that gratitude is a motive for their tithing behaviour (this is supported statistically). Thus, while strongly correlated to tithing behaviour, and while a change in this motive had a substantial change on tithing behaviour, most of those who responded were already convinced of the connection between their gratitude for God’s love and forgiveness and their tithing behaviour.

**Table 16: Country \* m4b18 I contribute tithe because I am often overwhelmed by how good God has been to me Crosstabulation**

Count		m4b18 I contribute tithe because I am often overwhelmed by how good God has been to me				Total
		Strongly Disagree	Disagree More Than Agree	Agree More Than Disagree	Strongly Agree	
Country	Australia (WAC)	115	209	554	719	1597
	England (SEC)	70	84	203	442	799
	Brazil (SPC)	44	32	90	520	686
	USA (NCC)	88	145	343	461	1037
Total		317	470	1190	2142	4119

<sup>20</sup> For examples and some further reflection, see “Should I Share These Stories?” *Adventist Review*, February 12, 2004, 25-28.

<sup>21</sup> “Motive M3: Gratitude” has a t score of +7.518 (i.e. is a very highly reliable result) and a Beta Coefficient of +0.316 (in other words, one standard deviation change in M3 results, on average, in a 0.3 standard deviation change in tithing behaviour).

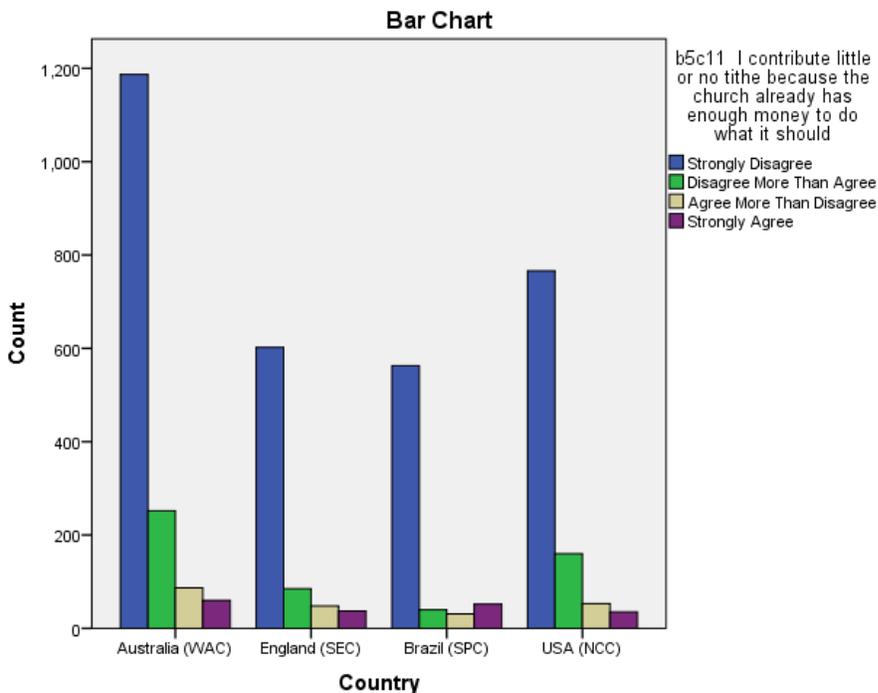


## Perception that Church is Not Needy

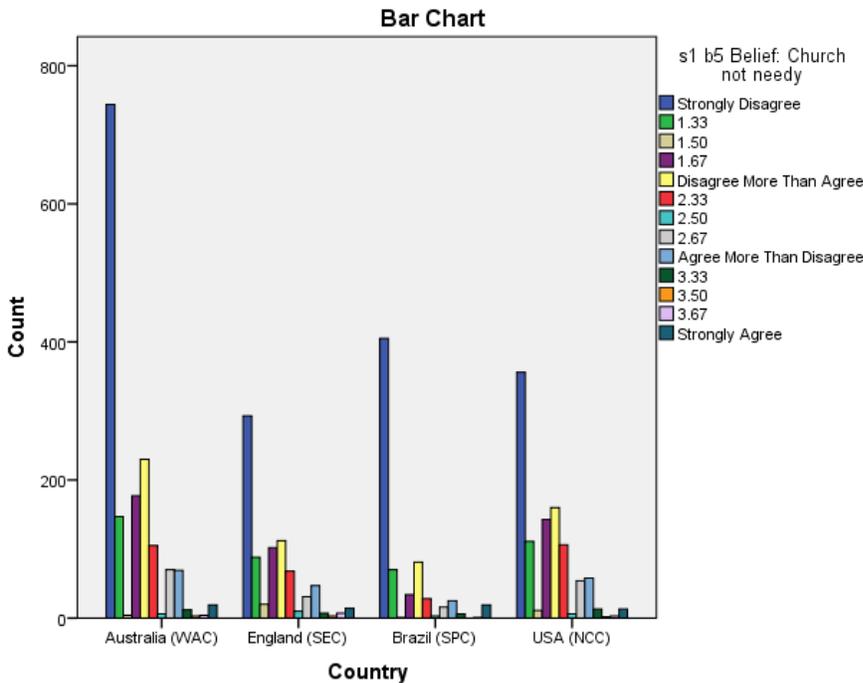
The belief, “B4: The Church is not Needy,” is strongly negatively correlated with tithing in all four conferences studied.<sup>22</sup> In other words, the more a respondent believed the Church was not needy, the less likely they were to tithe. On the other hand, as may be observed in Table 12, most respondents disagreed with such statements as “I contribute little or no tithe because the church already has enough money to do what it should” (b5c11). The church appears to have been quite successful in explaining its financial needs to its members.

**Table 12: Country \* b5c11 I contribute little or no tithe because the church already has enough money to do what it should Crosstabulation**

Count		b5c11 I contribute little or no tithe because the church already has enough money to do what it should				Total
		Strongly Disagree	Disagree More Than Agree	Agree More Than Disagree	Strongly Agree	
Country	Australia (WAC)	1187	252	87	60	1586
	England (SEC)	602	85	48	37	772
	Brazil (SPC)	563	40	31	52	686
	USA (NCC)	766	160	53	35	1014
Total		3118	537	219	184	4058



<sup>22</sup> “B4: The Church is not Needy” has a t-score of -8.654 (for the aggregated data) and a Beta coefficient of -0.308.



### Tithe a Biblical Requirement

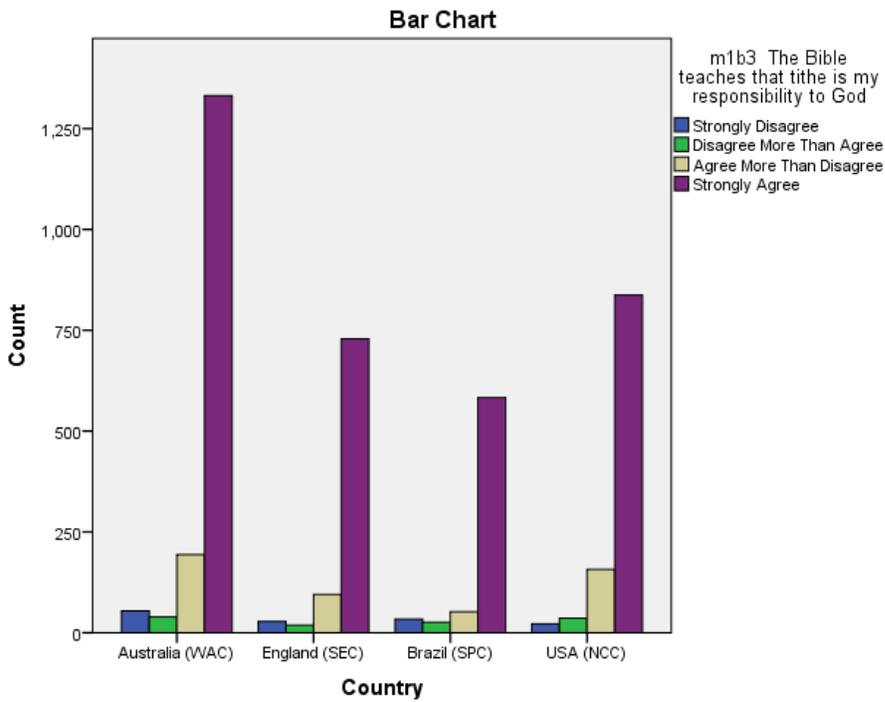
The motive, “M1: Tithe a Biblical Requirement”, is strongly correlated with tithing behaviour in the aggregated data from the four Conferences studied,<sup>23</sup> and also in the individual conference data from Northern California, São Paulo, and Western Australia. Indeed, any movement on this scale has a far greater likelihood of changing tithing behaviour than on any other scale tested.<sup>24</sup> For some reason, this motive does not correlate with tithing behaviour in South England. Nonetheless, in every conference it is a strongly-held belief that the Bible indicates that Christians should return 10% of their income to the Church as a tithe. This may be observed in Table 13, which gives the raw numbers for the question “The Bible is clear that I should give 10% of my income as tithe” (variable m1b22), and again in the subsequent graphs, the first of which shows the responses from the four countries to the question linked with variable m1b22, and the second of which shows the result scale for each country.

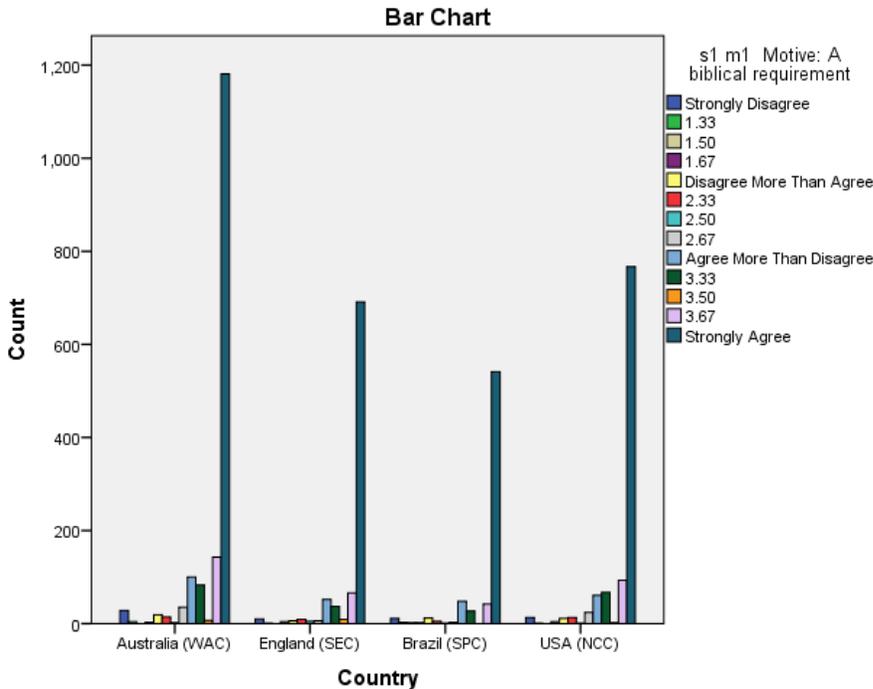
<sup>23</sup> The t-score of “M1: Tithe is a Biblical Requirement” is +7.518 for the aggregated data.

<sup>24</sup> The Beta coefficient of “M1: Tithe is a Biblical Requirement” is +0.422, the largest Beta coefficient for all of the scales tested.

**Table 13: m1b22 The Bible is clear that I should give 10% of my income as tithe**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	186	2.3	4.3	4.3
	Disagree More Than Agree	104	1.3	2.4	6.7
	Agree More Than Disagree	382	4.7	8.8	15.5
	Strongly Agree	3650	45.3	84.5	100.0
	Total	4322	53.6	100.0	
Missing	9	51	.6		
	99	226	2.8		
	System	3459	42.9		
	Total	3736	46.4		
Total		8058	100.0		





## Expressions of Thanks

Analysing tithe receipts is a time-intensive and detailed task. I wish to thank all those who have been involved in this study for the work they have done above and beyond their normal duties. I particularly wish to thank the treasurers of the churches in Northern California, most of whom are volunteers, already doing a large volunteer task for their church, the anonymous person in Western Australia who analysed the tithing data from their conferences, the treasury and IT team in São Paulo conference, and all of my research assistants who have worked on various parts of the research project.

I have been helped by church leaders and church pastors across all of the conferences visited. The amount of good will towards the Church is very high, and the feeling that all of us are working together for a common cause is patent. The opportunity to meet with those working at conferences and local churches across the globe has been an extraordinarily enriching and transforming experience.

Finally, and most importantly, I wish to thank the more than 8,000 attenders of Seventh-day Adventist Churches who tolerated being presented with a survey as part of their church activities, and were kind enough to fill in the surveys. Their willingness to participate, as well as the responses that they have provided, is but further evidence of their deep and abiding commitment to the Seventh-day Adventist Church. I am in awe of the number of church members who regularly show their commitment to God and to the Seventh-day Adventist Church by returning 10% of their income to the Church. Social scientists use behaviour as a measure of more intangible things like commitment. It is hard to find a more telling measure of commitment to the Church than the willingness to give it 10% of income.

## Dissemination and Future Research

The contract for the research made provision for the publication of this research in academic journals, together with a review mechanism to enable the FPWG to provide feedback on the appropriateness of sharing the results. It is requested that the data from the two Research Reports relating to the tithing research be released for publication in academic journals, through a [possible] book publication, through articles in *Ministry* and *Review*, and that summaries be released to relevant church-based publications in the United States, the United Kingdom, Brazil and Australia.

On a more practical level this research project had highlighted the need to process surveys in the country in which they are collected. This insight has been followed up in another research project by the same principal investigator that took place in the Solomon Islands.<sup>25</sup> The cost of shipping surveys printed in Australia to the Solomon Islands and then back again was very high, even by comparison with the costs in the United Kingdom and Kenya. Thus a portable scanner was purchased, along with the software needed to interpret the scanned surveys (Remark OMR). The survey forms were printed in the Solomons in the Mission Office, but this action also proved to be problematical. The Mission had several printers which had been in use for many years at the South Pacific Division offices in Sydney. These printers worked well for the usual printing needs of the Conference, but developed great over-heating problems and other issues, which meant that less than the ideal number survey forms were able to be produced. Clearly, a low-cost laser printer may well be a useful addition to the equipment carried into the country. The scanner and software made short work of gathering the data from the completed surveys. This, undoubtedly, is the best way in which to conduct further international survey work.

Three weeks in-country in Kenya proved to be inadequate to produce results. It was sufficient to customize the survey to local conditions, establish methodology, discover what was possible and what was not (e.g. no local printers could produce the necessary survey forms, and tying up the one printer at the Conference was very disruptive to other work going on there; postage costs were prohibitive; and there was no way to conveniently scan surveys, etc), but not sufficient to distribute and analyse surveys. I had hoped that the arrangements put in place on my departure would ensure that surveys were distributed and tithe receipts analysed, but such did not eventuate. There is need for the PI to be present in person for much of the time in Kenya to ensure the progress of the research. Now that the initial visit has taken place the method of survey collection is clear: gather the data at two or more of the camp meetings, and analyse the tithe receipts from the relevant churches. Take a printer, scanner and a laptop with the necessary software, and process the surveys in country. Preliminary survey data from a sample too small to report here reveals some very interesting things,<sup>26</sup> and it is tempting to attempt to revisit Kenya, and to include perhaps two other sub-Saharan African Nations in a future survey. But if past experience is any guide, this would require a considerable time commitment, probably of 3 or more months, to ensure the success of the project.

## Conclusions

When the responses given in the surveys are considered, several matters stand out as of importance.

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<sup>25</sup> See, "Progress Report on Research into the Perceptions held by Employees of Seventh-day Adventist Organizations of their Relationship to the Mission of the Church, Including a Report on Two Pilot Studies Using Survey Instrument" presented to the FPWG on 30 June 2013.

<sup>26</sup> It has been possible to include some Kenyan data relating to the analysis of tithe receipts in the report McIver 2013a.

First, the overwhelming majority of those who tithe 8% or more of their income believe that “God has blessed them because they tithe” (m4b42). Of the 3138 responses to this question (m4b42), fully 1846 (or 59%) strongly agreed, and a further 712 (23%) agreed more than disagreed. For such individuals, it is in their tithing that they can see the hand of God in their lives, and in a most practical manner. Yet, curiously enough, while there was a small positive correlation between the motive of tithing because God will bless and tithing practice in the Western Australia Conference (WAC), in the Northern California Conference (NCC), the South England Conference (SEC) and the São Paulo Conference (SPC) there was a small negative correlation. In other words, the more the respondents thought they tithed because God will bless them, the [marginally] less likely they were to tithe. On the other hand, there was a strong correlation between the motive of tithing because of gratitude to God in all the conferences studied. Thus it appears that tithing promotion emphasising the motive of gratitude to God would be much more effective than promotion that emphasises the blessings of God to those that tithe, real though those blessings are.

Second, there is a significant willingness to tithe, even amongst those who are not currently tithing, or who tithe less than 10% of their income. Many such respondents report that “I think I should tithe, I just need to get into the habit.” This outcome emerged from an analysis of that part of the survey which begins by asking for a yes/no response to “I tithe a full 10% of my income.” In an effort to understand this phenomenon a little better, a statement “Sometimes I forget to return tithe” (question b47a) had been placed elsewhere in the survey, and respondents were offered the opportunity to answer “Yes” or “No.” An analysis of the responses revealed that there was a marked age-related difference in the way question b47a was answered. For all of the surveys from the different countries, 782 of 1686 (or 46%) of 20–39 year-olds admitted “Sometimes I forget to return tithe.” The proportion drops to 32% for the 40- to 59-year age-group; and to 23% for those aged over 60. Differences in frequency of giving across the various age-groups, such as those reported in the survey, were also found in the analysis of tithe receipts from those churches that took part in the survey. While not a phenomenon unique to them, the younger age-groups were characterized by sporadic tithing.

That the willingness to tithe on the part of those who “just need to get into the habit” has important practical implications for how the Church manages its tithing processes is self-evident. The response from 623 of those who indicated that they do not tithe a full 10% of their income (55% of those who did not tithe a full 10% who responded to this question) indicates that these are members who are already convinced that they should tithe, and just need to be provided a means to do so regularly. In parts of the world where it is legal, automatic wage deductions are seen by some church members as an ideal way to ensure that this takes place. Furthermore, the inclusion of culturally appropriate reminders about tithing as part of each regular worship service seems to be more than appropriate.

Third, in some parts of the world church, less than 50% of the church members use cash for purchases between \$10 and \$49. This is true of all age-groups. The church offering system used during the worship service is largely cash or check, and tithe is also largely managed by cash or check. Thus the Church is facing challenges because the way individuals manage money is rapidly changing. In some countries, many church-members are moving to a cashless economy in which credit and debit cards are used for all financial transactions. Conversations with a range of individuals in Kenya and Brazil suggest that credit and debit cards are not in widespread use in those countries as in Northern California. In NCC, SEC and WAC, where the change to a cashless society is underway, there is substantial thought being given within the Church’s financial administration at all levels as to how to meet this challenge. Nevertheless, it is still a significant

challenge to provide effective ways for the less-organized individual to contribute offerings and tithes via credit and debit cards.

Fourth, of the scales tested by statistical analysis, several were found to be significantly correlated to tithing behaviour in all countries, others in some countries, yet others in none.

Scales that are correlated to tithing behaviour in all countries:

- P2 Spiritual practice (e.g. study Sabbath School lesson; attend prayer meeting) (positive correlation – in other words, the more things on the list that a respondent indicated they did regularly, the more likely they were to tithe).
- B5 The belief that the church has enough money to carry on without my help (negative correlation – in other words, the more the respondent thought that the church had enough money to carry on without their help, the less likely they were to tithe)
- A6 the attitude that it is OK to divert tithe (negative correlation)

Scales that were not correlated to tithing behaviour in any country:

- M5 Pay your way
- A5 God is Lord of my life

Scales that were significant in some countries, and not in others:

- M1 The belief that tithing is a biblical requirement
- M2 The motive that God will bless the tither (positively correlated in WAC; negatively correlated in SPC and USA; not correlated in SPC)
- M3 The Church feels like my family
- M4 Tithing out of gratitude to God's goodness
- B1 Bible is a rule of faith
- B3 Belief in the global mission of the Seventh-day Adventist Church
- B4 Belief that pooling tithe between churches is strategically valuable
- A1 Confidence in financial administration of the Church
- A3 Comfort as a Seventh-day Adventist
- A4 Attitude to local pastor
- P1a & P1b – beliefs regarding Adventist lifestyle (P1a relating to not smoking, no alcohol; P1b relating to vegetarian diet, no coffee, etc)

Fifth, amongst Seventh-day Adventists, tithing behaviour is very closely related to a range of other practices relating to their religion, such as whether they attend Sabbath School, open and close Sabbath, study the Sabbath School Quarterly, read and reflect on the Bible each day, and pray often during the day. It would seem a natural strategy to increase tithing would be to encourage more Bible study, more prayer, more study of the Sabbath School Quarterly, and to include tithing, as part of the practices that make up personal piety for Seventh-day Adventists.

Sixth, the more respondents felt that it was OK to direct tithe to sources other than the tithe envelope or other official ways to return tithe, the less they tithed. One might expect, therefore, that much more effort needs to be given to educating the Church members about where it is appropriate to direct tithe. This report also traced where tithe was being directed in practice. Within officially approved channels, the tithe envelope was still the most commonly used method used to return tithe, although a number were using electronic methods of giving where donations were possible using the internet.

Seventh, the motive or belief that had the strongest effect on tithing behaviour proved to be the belief that tithing is a biblical requirement. The overwhelming preponderance of respondents already strongly agreed that tithing is indeed a biblical requirement. Thus, while tithe promotion to

church members should continue to contain an element of education of the biblical principal of tithing, it should not be overly stressed, as most who hear will be already convinced that such is the case. What is more likely to shift tithing behaviour is to make the habit of tithing natural and ensuring that the means of giving tithes to the Church are convenient, straightforward and transparent. Furthermore, continuing to promote tithing in the wider context of bible study, regular prayer, attending Sabbath school, etc., is also likely to be highly effective. Promotion of tithing should emphasise it as a response of gratitude to God.

Finally, Rob McIver would like to thank the literally thousands of people who have contributed to this study by returning questionnaires, the extraordinary helpfulness of key personnel at the Conferences studied, the Future plans Working Group for their financial underwriting of this research project, and David Trim.

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## Appendices

### Appendix A: Reliability of Scales and Items in Scales

Cronbach's alpha statistics for the Scales used in the Tithe Survey in Western Australia, São Paulo, South England and Northern California Conferences, and for the combined data set from the four conferences

	Four Conference Data (WAC, SPC, SEC, NCC)	Australia (WAC)	Brazil (SPC)	England (SEC)	USA (NCC)
M1	0.793	0.835	0.732	0.695	0.820
M2	0.734	0.731	0.693	0.735	0.801
M3	0.684	0.752	0.621	0.601	0.718
M4	0.705	0.757	0.633	0.614	0.717
B5	0.696	0.747	0.655	0.620	0.702
A6	0.969	0.974	0.948	0.964	Too few cases
P1a	0.855	0.868	0.951	0.901	0.786
P1b	0.846	0.876	0.866	0.814	0.842
P2	0.704	0.721	Too few cases	0.726	0.668

#### Reliability of scales used in Surveys in the South England Conference (ver 9.1A & 9.4B), the São Paulo Conference (9.6A, 9.6B, 9.6C) and the Northern California Conference (9.7A, 9.7B, 9.7C)

Note: \* = item that most strongly loaded on scale for Australian Survey

First question number (e.g. B03) from Australian survey; second question number (e.g. E4 in B03/E4) is from English Version of Survey (ver 9.4)

#### **M1. Motive: A biblical requirement**

3 questions  $\alpha =$

Factor analysis gives questions B03, B9; B22 as a clear factor

B03/E4 The Bible teaches that tithe is my responsibility to God

B9/E7 From the Bible I know that tithe does not belong to me, it is God's money already

\*B22/B7 The Bible is clear that I should give 10% of my income as tithe

#### **M2. Motive: God will bless**

3 items:  $\alpha = 0$ .

Factor analysis shows B4, B10, & B23 all load on one scale.

B04/E5 I contribute tithe because God promises prosperity to those who tithe

\*B10/B4 God will protect me from future harm if I return tithe

B23/E9 If I give tithe God will answer my prayers

#### **M3. Motive: Church as Family**

3 items  $\alpha = 0$ .

\*C1/C1 My local church feels like my extended family

C15/E11 I know just about everybody that attends my local church  
[new question]/E13 My local church is like one big family

#### **M4. Motive: Gratitude**

3 items  $\alpha = 0$ .

While this was the 14<sup>th</sup> item in the 15-item factor analysis, it is clearly a distinct factor – nothing else loads onto this scale.

B05/E6 God has given me so much and I return tithe out of appreciation

\*B11/B5 I show my gratitude to God by returning tithe

B18/E8 I contribute tithe because I am often overwhelmed by how good God has been to me

#### **M5. Motive: Pay your way**

1 item used.

\*B25/B8 I need to contribute my tithe and offerings so the church can continue its work

#### **B1. Belief: Bible Rule of Faith**

1 item used.

\*B33/B9 The Bible provides detailed guidance for my life

#### **B2. Belief: Biblical directive to use tithe only to support ministers**

( $\alpha = 0.61$  on pilot study, and so this scale was discarded; retained here to answer question, “What was B2?”)

#### **B3. Belief: in the global mission of SDA Church**

1 item (B3 had been a problem scale as it also loads on M1 & A5; why only one item kept)

\*C16/C6 I believe the SDA church has a mission to the whole world

#### **B4. Belief: It is strategically valuable to pool tithe between churches**

1 Item

\*B13/B6 If tithe is not pooled by the conference the bigger churches would have too much money and the smaller churches not enough

#### **B5. Belief: Church not needy**

3 items  $\alpha = 0.78$ ; valid = 1591.

Note factor analysis shows that C3, C11 & C17 are one scale ( $\alpha = 0.78$ ).

-C03/E10 The Adventist Church already has enough money to do what it wants to do without my tithe

-C11/E12 I contribute little or no tithe because the church already has enough money to do what it should

\*C17/C7 The Adventist Church has enough money to operate without my tithe

#### **A1. Attitude: Confidence financial probity and competence of SDA Church administration**

1 item

\*C12/C5 I trust the handling and allocation of funds by the conference, union and division leaders

**A2. Attitude: Expectation that church should be transparent and accountable in its use of tithes**

(discarded in version 7.1)

**A3. Attitude: to Church (comfort as Adventist)**

Sadly – rest of version 5 scale had to go because cross-loaded badly, even though it had an  $\alpha = 0.8$ .

\*C05/C2 I enjoy being an Adventist

**A4. Attitude to local pastor**

1 item

\*C06/C3 Overall, my church pastor is doing a good job

**A5. Attitude to wish to control over own money vs. Lordship over money**

1 Item

\*C20/C8 God is in control of everything in my life

**A6. Attitude: OK to divert tithes ( $\alpha =$ )**

All of these are strong candidates

B34-B40/B11-17 I feel there is nothing wrong in giving tithes ...:

... to special projects (such as a new church building)

... directly to the mission field

... to assist volunteers working in my local church

... to the offering that supports the local SDA school

... to special appeals, such as church mission outreach overseas

... to help needy people through ADRA

... to help needy people through the red cross or the Salvation Army

**A7. Attitude: Sectarian View of SDA Church**

( $\alpha = .69$  on pilot study, and so scale was discarded; retained here to answer question, “What was A7?”)

**P1. Adventist “Package”: Full Adoption of Adventist lifestyle**

( $\alpha = .94$ )

3 Items package A (not smoke, drink, drugs): all equally strong

4 items (not dance, tea & coffee, meat) : all equally strong

Factor analysis reveals: Actually two scales – no alcohol, drugs & smoking forms one scale; No Pepsi, meat, coffee forms the other.

C31-C37 / C9 to C14 Do you agree (4) or disagree (1) that to be a Seventh-day Adventist, it is very important to abstain from ...

C9 Alcohol

C10 Coca Cola, Pepsi, Red Bull, etc

C11 Eating meat

C12 Tea and Coffee

C13 Smoking

C14 Illegal drugs

**P2. Adventist “Package”: Personal Spirituality**

( $\alpha = .755$ ; valid=1615)

Study SS Quarterly strongest, others about equal

C38-C43 / C15-C21

Which of the following is true of you?

(1 = never; 2 = sometimes; 3 = often; 4 = always/ almost always)

Do you?:

C15 Attend Sabbath school

C16 Open and close Sabbath

C17 Study the Sabbath School Quarterly

C18 Read and reflect on the Bible each day

C19 Pray often during the day

C20 Reflect on spiritual things during the day

C21 Attend prayer meetings

**Miscellaneous: Things we want to ask that are not part of any scale**

B08/E1 I have heard a sermon on tithe/stewardship in the last 12 months

C7 I feel a strong commitment to the Seventh-day Adventist Church

## Analysis of Scales on Australian Survey Used to Choose Items for Version 9

The following data relate to scales found in the Tithe Survey versions 5.0 to 7.1, i.e. those used in the main study in New South Wales (ver 5.0, 5.1, 5.2) and Western Australia (ver 7.1). There were 3651 valid surveys in this data set. The results were used to derive questions for scales used in the South England Conference (ver 9.1A & 9.4B), the São Paulo Conference (9.6A, 9.6B, 9.6C) and the Northern California Conference (9.7A, 9.7B, 9.7C).

For each scale:

- A \* has been placed next to the one item in each scale that most strongly loads onto it.
- A – has been placed next to the two items that most strongly load onto a scale (after the one marked with a \*)

### M1. Motive: A biblical requirement

5 questions  $\alpha = 0.775$ ; without B27  $\alpha = 0.871$ ; without B9  $\alpha = 0.771$ ; NB: B3, B15 & B22 give  $\alpha = 0.83$

Factor analysis gives questions B03, B9; B15, B22 & B27 as a clear factor; weakest is B27, but I wish to keep this neg. factor.

-B03 The Bible teaches that tithe is my responsibility to God

-B9 From the Bible I know that tithe does not belong to me, it is God's money already

B15 The Bible teaches that I should return a regular tithe

\*B22 The Bible is clear that I should give 10% of my income as tithe

B27 [neg item] I have some questions on what the Bible has to say about tithe

### M2. Motive: God will bless

5 items:  $\alpha = 0.725$ ; valid = 1583. Without B16  $\alpha = 0.788$ ; without B28  $\alpha = 0$ .

Factor analysis shows B4, B10, B23 & B28 all load on one scale; but B16 only loads weakly if at all.

-B04 I contribute tithe because God promises prosperity to those who tithe

\*B10 God will protect me from future harm if I return tithe

B16 [neg item] God will bless me even if I don't give tithe

-B23 If I give tithe God will answer my prayers

B28 God watches out for me if I return tithe

### M3. Motive: Church as Family

5 items  $\alpha = 0.804$ ; valid = 1644; good scale; can remove C15 to give  $\alpha = 0.811$ , and C21 to give items  $\alpha = 0.796$ ;

\*C1 My local church feels like my extended family

C09 I feel welcome when I attend my local church

-C15 I know just about everybody that attends my local church

-C27 My local church is a family Church

NEW ITEM!:

My local church is like one big family

C21 If I had to change the local church I attend, I would feel a great sense of loss

#### **M4. Motive: Gratitude**

5 items  $\alpha = 0.625$ ; valid = 1599; without B24 (neg item)  $\alpha = 0.759$ ; without B24 and B18,  $\alpha = 0.581$   
While this was the 14<sup>th</sup> item in the 15-item factor analysis, it is clearly a distinct factor – nothing else loads onto this scale. B24 (neg item) loads relatively strongly.

-B05 God has given me so much and I return tithe out of appreciation

\*B11 I show my gratitude to God by returning tithe

-B18 I contribute tithe because I am often overwhelmed by how good God has been to me

B30 I am grateful to God because he has given me so much

B24 [neg item] Tithing has little to do with gratitude

#### **M5. Motive: Pay your way**

5 Items  $\alpha = 0.811$ ; valid = 1577; good scale

Cross-loads with B4 – Don't know what can do about that.

-B06 The church cannot run its various programs without the people giving tithe and offerings

-B12 Tithe is important because it takes a lot of money to run this church properly

B19 If I do not return tithe the church will not be able to employ its ministers

\*B25 I need to contribute my tithe and offerings so the church can continue its work

B31 Church members should all help to meet the operating needs of the whole church

#### **B1. Belief: Bible Rule of Faith**

4 items:  $\alpha = 0.854$ ; valid = 1624; Good scale.

-B17 The Bible gives me instruction in all aspects of my life

-B29 The Bible is authoritative in all aspects of my life

\*B33 The Bible provides detailed guidance for my life

B41 The Bible is the basis of my belief and practice

#### **B2. Belief: Biblical directive to use tithe only to support ministers**

( $\alpha = 0.61$  BAD scale – discarded)

#### **B3. Belief: in the global mission of SDA Church**

4 items  $\alpha = 0.864$ ; valid = 1629; good scale; B3 a problem scale: it loads on M1 & A5! Still, they are both quite different in concept, so will keep.

-C02 The Seventh-day Adventist church has a mission to the whole world

-C10 The mission of the SDA church is to take its message to the whole world

\*C16 I believe the SDA church has a mission to the whole world

C22 I am very interested in the Church's work in other parts of the world

#### **B4. Belief: It is strategically valuable to pool tithe between churches**

( $\alpha = 0.756$ ; valid = 1622)

- B07 The Conference should use some of the tithe given by bigger congregations to support ministers in smaller churches
- \*B13 If tithe is not pooled by the conference the bigger churches would have too much money and the smaller churches not enough
- B20 If tithe is not pooled by the conference the smaller churches would not be able to afford a pastor
- B26 Tithe should be sent to the conference, because that way pastors can be placed where they will do most good.
- B32 Tithe should be pooled by the conference, so that the Adventist Church can use it in the most effective way

#### **B5. Belief: Church not needy**

5 and 3 items  $\alpha = 0.772$ ; valid = 1591.

Note factor analysis shows that C3, C11 & C17 are one scale ( $\alpha = 0.78$ ), and that C23 & C28 are another! C3, C11 & C17

- C03 The Adventist Church already has enough money to do what it wants to do without my tithe
- C11 I contribute little or no tithe because the church already has enough money to do what it should
- \*C17 The Adventist Church has enough money to operate without my tithe

#### **B6. Belief: In salvation and goodness of God**

( $\alpha = 0.42$ ; BAD scale – discarded)

#### **A1. Attitude: Confidence financial probity and competence of SDA Church administration**

( $\alpha = 0.899$ ; valid 1596; good scale)

- C04 The Conference uses the tithe it receives wisely
- \*C12 I trust the handling and allocation of funds by the conference, union and division leaders
- C18 I trust Church administration to manage the money I give in tithe and offerings
- C24 The SDA church uses the tithe it receives wisely

#### **A2. Attitude: Expectation that church should be transparent and accountable in its use of tithe**

( $\alpha = 0.77$ ; BAD scale – discarded in version 7.1)

#### **A3. Attitude: to Church (comfort as Adventist)**

\*C05 I enjoy being an Adventist

Sadly – rest of version 5 scale had to go because cross-loaded badly, even though it had a  $\alpha = 0.8$ .

#### **A4. Attitude to local pastor**

( $\alpha = 0.861$ ; valid 1572; good scale)

- \*C06 Overall, my church pastor is doing a good job
- C13 I find the church pastor's sermons interesting and relevant
- C19 I know the church pastor well
- C25 Most of the congregation thinks well of the church pastor
- C29 I am pleased to have my church pastor represent our church at community functions

**A5. Attitude to wish to control over own money vs. Lordship over money**

( $\alpha = 0.909$ ; valid = 1603; good scale)

- C08 Jesus is Lord of all my life, including how I spend my money
- C14 God is in control of everything in my life, including what I do with my money
- \*C20 God is in control of everything in my life
- C30 Jesus is Lord of all my life
- C26 God is in control of everything in my life, including everything I do

**A6. Attitude: OK to divert tithe**

( $\alpha = 0.975$ ; valid = 1594; good scale)

All of these are strong candidates

- B34-B40 I feel there is nothing wrong in giving tithe ...:
- ... to special projects (such as a new church building)
  - ... directly to the mission field
  - ... to assist student missionaries working in my local church
  - ... to the offering that supports the local SDA school
  - ... to special appeals, such as church mission outreach overseas
  - ... to help needy people through ADRA
  - ... to help needy people through the Red Cross or the Salvation Army

**A7. Attitude: Sectarian View of SDA Church**

( $\alpha = .69$  BAD scale – Discarded)

**P1. Adventist “Package”: Full Adoption of Adventist lifestyle ( $\alpha = .94$ )**

3 Items package A (not smoke, drink, drugs): all equally strong

4 items (not dance, tea & coffee, meat): all equally strong

- C31-C37/C9 – C14 Do you agree (4) or disagree (1) that to be a Seventh-day Adventist, it is *very important* to abstain from ...
- |                   |                |
|-------------------|----------------|
| Alcohol           | Tea and Coffee |
| Coca Cola & Pepsi | Smoking        |
| Dancing           | Eating meat    |
| Illegal drugs     | Movies         |
| Wearing jewelry   |                |

Factor: Actually two scales – alcohol, drugs & smoking one scale; others another.

## **P2. Adventist “Package”: Personal Spirituality ( $\alpha = .755$ ; valid=1615)**

Study SS Quarterly strongest, others about equal

C38-C43/C15-C21 Which of the following is true (1 = never; 2 = sometimes; 3 = often; 4 = almost always)?

Do you:

Attend Sabbath school most weeks

Open and close Sabbath

\*\*Study the Sabbath School Quarterly each day

Pray often during the day

Regularly share your faith with non-Christians

Attend prayer meetings

## **Education: education on use of tithe**

( $\alpha = .8+$ )

B21 I understand how tithe is used by the SDA Church

Sadly—the rest of the scale was discarded in version 7

Miscellaneous: Things we want to ask that are not part of any scale

B08 I have heard a sermon on tithe/stewardship in the last 12 months

B14 It's OK to give time instead of money for tithe.

C07 I feel a strong commitment to the Seventh-day Adventist Church

Returning tithe provides the Church with funds to fulfill God's mission

By returning tithe I trust God will supply my needs

## Appendix B: The Survey Instruments (by Country)

The surveys used in the four different conferences are found on the following pages. The following account traces the development of the survey instrument. The largest changes, those found between version 7 and version 9, together with the small adjustments that were made to version 9 to adapt them for each country have been explained in the main text (see section on “Development of the Research Instrument”). Briefly, the changes are as follows:

### **Changes from Version 7.1 (Western Australia Conference) to Version 9.1A (South England Conference)**

1. Reduce the scales from five to three items for scales that had shown themselves to be correlated to tithing practice in Australia, and one item for those which had not been found to be so related.
2. Discard a number of items which had been found to be of less practical use, or of no statistical significance, or which did not translate well internationally.
3. Translate dollar values (for income, etc) into pounds sterling.
4. Add questions relating to demographics requested by local conference leadership.
5. Refine the question relating to tithe diversion, so that there is a separation between tithe destination approved by the church, and those that the church considers to be tithe diversion. Add a preamble to the items relating to tithe diversion. Add two items to the list of possible places to which tithe might be diverted.
6. Lay out the surveys in a manner which would enable them to be scanned and read by computer software.

### **Changes from Ver 9.1A (South England Conference) to 9.2 (Central Kenya Conference)**

1. Translate dollar and pound values to local currency for questions such as “income,” plus add several “steps” at bottom of income range.
2. Add the possibility of reporting offerings as well as tithe to questions relating to where donations were directed (i.e. regarding tithe diversion).

### **Changes from Version 9.2 (Central Kenya Conference) to Version 9.4B (South England Conference)**

1. Add the pound sterling equivalent of the lower income ranges developed for CKC; and also provide the option to report on offerings as well as tithe in questions relating to tithe diversion also developed for CKC.

### **Changes from Version 9.4B (South England Conference) to Versions 9.6A/B/C (São Paulo Conference)**

1. Translate survey instrument into Portuguese, then back into English; further modify Portuguese to reflect what English question asked, but in language explicable to those reading the Portuguese, and then polish the resultant language to ensure high-quality grammar.
2. Produce three versions of the survey, so that each of them can be answered in a shorter amount of time (5 to 10 minutes).
3. Ensure that the options for “tithe diversion” are consistent with local opportunities and practices.
4. Translate income levels into local currency.

### **Changes from Version 9.6A/B/C (São Paulo Conference) to 9.7A/B/C (Northern California Conference)**

1. Check that income levels in US\$ are consistent with other surveys, and have enough options at the high end for local conditions.
2. Refine the wording of questions regarding tithe diversion to ensure they are appropriate to local conditions and opportunities, and add options unique to NCC.

## Survey Instrument Version 7.1 Western Australia Conference

[Designed for A4 sized paper]

# Survey of Attitudes to Tithing and Other Church Matters

This research is very **important**. It is completely **anonymous**.  
We need to hear from both those who tithe and those who do not.  
We really would like to know what you think.  
We can't do this without your help.  
We urge you to **answer every question**.

### **What is this survey about?**

The Western Australian Conference of Seventh-day Adventists have asked Dr Rob McIver and Dr Steve Currow to do some research on tithe. It is important to the Church, and we seek your help in filling out this questionnaire. (There is more information about this survey on the back page.)

### **We won't know who you are, and will make no attempt to find out**

We guarantee complete confidentiality. No individual will ever be identified. We can guarantee this because:

- Your survey will be one of several thousand that will be fed into a computer. We will only look at the overall pattern of results, not at any one return.
- Data entry will be by an independent person
- Surveys will be destroyed once results have been analyzed.

We ask you not to put your name anywhere on this questionnaire.

Returning this questionnaire indicates your willingness to participate.

Many thanks,

Rob and Steve.

**PS: It is very important to answer every question** (we can't use partially finished forms for some of the things we need to do)

Version 7-1



## A. About you

1. *My Age Group:*

- |                                |                             |                             |                             |                               |
|--------------------------------|-----------------------------|-----------------------------|-----------------------------|-------------------------------|
| <input type="radio"/> Under 15 | <input type="radio"/> 15–19 | <input type="radio"/> 20–29 | <input type="radio"/> 30–39 |                               |
| <input type="radio"/> 40–49    | <input type="radio"/> 50–59 | <input type="radio"/> 60–69 | <input type="radio"/> 70–79 | <input type="radio"/> Over 80 |

2. *I attend an Adventist church:*

- Most weeks                       2 to 3 times a month  
 10 to 23 times per year       1 to 9 times per year       Never

Today I am attending the church that I usually attend:  No  Yes

3. *I am a baptized member of the Seventh-day Adventist church*

- No  
Go to  
qu. 4  
↓
- Yes → Number of years I have been a member of the Adventist Church:
- |                             |                             |                             |                             |
|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| <input type="radio"/> 0–1   | <input type="radio"/> 2–4   | <input type="radio"/> 5–9   | <input type="radio"/> 10–19 |
| <input type="radio"/> 20–29 | <input type="radio"/> 30–39 | <input type="radio"/> 40–49 | <input type="radio"/> 50+   |

Qus 4-7. **Employment:** (tick all that apply)

4. I am **employed**

- No  
Go to  
qu. 5  
↓
- Yes →
- Wage/Salary earner
  - Self employed
  - Full time
  - Part time (hours per week:  0–9  10–19  20+)

5. I am **retired**

- No  
Go to  
qu. 6  
↓
- Yes →
- Self-funded retiree
  - Receive Government benefit
  - Receive superannuation

I receive sustentation from the SDA Church:  No  Yes

6. I am a **student:**

- No  
Go to  
qu. 7  
↓
- Yes →
- Full time;
  - Part time;
  - Receive Government benefit
- I study at:
- |  |                                   |                                    |
|--|-----------------------------------|------------------------------------|
| <input type="radio"/> primary school   | <input type="radio"/> high school | <input type="radio"/> TAFE college |
| <input type="radio"/> Avondale College | <input type="radio"/> University  | <input type="radio"/> Other _____  |

7. I work for the SDA church or one of its institutions:  No  Yes

8. *My Education* (tick all you have completed)

- |   |  |  |
|---|--|--|
| <input type="radio"/> Primary school    | <input type="radio"/> Year ten, high school    | <input type="radio"/> Year 12, high school |
| <input type="radio"/> Trade Certificate | <input type="radio"/> TAFE Certificate/Diploma | <input type="radio"/> Bachelors degree     |
| <input type="radio"/> Masters Degree    | <input type="radio"/> Doctoral degree          |  |

9. My estimated **income**:

Per week (take-home pay)		OR: Per year (before tax)	
<input type="radio"/> Under \$120	<input type="radio"/> \$600–\$799	<input type="radio"/> Under \$6,000	<input type="radio"/> \$31,000–41,000
<input type="radio"/> \$120–\$199	<input type="radio"/> \$800–\$999	<input type="radio"/> \$6,000–10,000	<input type="radio"/> \$42,000–51,000
<input type="radio"/> \$200–\$399	<input type="radio"/> \$1000–\$1499	<input type="radio"/> \$10,000–20,000	<input type="radio"/> \$52,000–77,000
<input type="radio"/> \$400–\$599	<input type="radio"/> More than \$1500	<input type="radio"/> \$21,000–31,000	<input type="radio"/> \$78,000–89,000
<b>Go to qu. 10</b>			<input type="radio"/> Over \$90,000

10. My **gender**:       Female       Male

11. Am I currently **married**?:

<input type="radio"/> No Go to qu. 12 ↓ ↓	<input type="radio"/> Yes →	11A. Does your partner attend the same congregation as you do? <input type="radio"/> No <input type="radio"/> Yes
		11B. When you give tithe, which of the following is usually true: <input type="radio"/> I give my own tithe; <input type="radio"/> My partner gives my tithe; <input type="radio"/> I give both my own tithe and that of my partner

12. Do I have **children**?

<input type="radio"/> No Go to question 13 ↓ ↓	<input type="radio"/> Yes →	Are any of your children attending school or are you supporting any of them at TAFE, College or University? <input type="radio"/> No <input type="radio"/> Yes
		Do any of your children attend an <b>Adventist</b> School or College? <input type="radio"/> No <input type="radio"/> Yes

13. One or both my **parents** was/were/are Seventh-day Adventists       No    Yes

14. One or more of my **parents worked for the Seventh-day Adventist church** while I was growing up    No    Yes

## B. You and Tithes & Offerings

B1. In the last 12 months, as a percentage of my income, I estimate that I have given:

Tithe			Offerings+gifts to charity			OR approximately \$ _____
<input type="radio"/> 0%	<input type="radio"/> <2%	<input type="radio"/> 2-4%	<input type="radio"/> 0%	<input type="radio"/> ≤1%	<input type="radio"/> 2-3%	
<input type="radio"/> 5-7%	<input type="radio"/> 8-9%	<input type="radio"/> 10%	<input type="radio"/> 4-5%	<input type="radio"/> 6-9%	<input type="radio"/> 10+%	
<input type="radio"/> 11+%	of my total income		of my total income			

B2. In the last 12 months I have given **tithe** (tick all that apply):

- through the **tithe envelope** in my local church
- through a wage deduction
- through e-giving
- to Sabbath School offerings
- to the Local church Budget/offering
- to **ADRA**
- to the Local **SDA school Offering**
- directly to the **mission field**
- to the **Salvation Army or Red Cross**
- to other **special** church based **appeals**
- to needs in **my homeland**
- to an **independent Adventist ministry**
- to the **Church Building** fund
- directly to my **church treasurer**
- directly to the **local conference**
- to support a **youth volunteer** in our local church
- Other \_\_\_\_\_

## How much do you agree with the following statements?

Circle one number for each question: 1 = strongly disagree

2 = disagree more than agree

3 = agree more than disagree

4 = strongly agree

- Please answer **every question**.
- If you do not know, just guess. In all cases, **go with your first impression**.
- It is important to **not leave any blanks**
- We ask important questions several different ways. **Don't worry about being consistent**.

- B3 The Bible teaches that tithe is my responsibility to God 1 2 3 4
- B4 I contribute tithe because God promises prosperity to those who tithe 1 2 3 4
- B5 God has given me so much and I return tithe out of appreciation 1 2 3 4
- B6 The church cannot run its various programs without people giving tithe and offerings 1 2 3 4
- B7 The Conference should use some of the tithe given by bigger congregations to support ministers in smaller churches 1 2 3 4
- B8 I have heard a sermon on tithe/stewardship in the last 12 months 1 2 3 4
- B9 From the Bible I know that tithe does not belong to me, it is God's money already 1 2 3 4
- B10 God will protect me from future harm if I return tithe 1 2 3 4
- B11 I show my gratitude to God by returning tithe 1 2 3 4
- B12 Tithe is important because it takes a lot of money to run this church properly 1 2 3 4
- B13 If tithe is not pooled by the conference the bigger churches would have too much money and the smaller churches not enough 1 2 3 4
- B14 It's OK to give time instead of money for tithe. 1 2 3 4
- B15 The Bible teaches that I should return a regular tithe 1 2 3 4
- B16 God will bless me even if I **don't** give tithe 1 2 3 4
- B17 The Bible gives me instruction in all aspects of my life 1 2 3 4
- B18 I contribute tithe because I am often overwhelmed by how good God has been to me 1 2 3 4
- B19 If I do not return tithe the church will not be able to employ its ministers 1 2 3 4
- B20 If tithe is not pooled by the conference the smaller churches would not be able to afford a pastor 1 2 3 4
- B21 I understand how tithe is used by the SDA Church 1 2 3 4
- B22 The Bible is clear that I should give 10% of my income as tithe 1 2 3 4
- B23 If I give tithe God will answer my prayers 1 2 3 4
- B24 Tithing has little to do with gratitude 1 2 3 4
- B25 I need to contribute my tithe and offerings so the church can continue its work 1 2 3 4
- B26 Tithe should be sent to the conference, because that way pastors can be placed where they will do most good. 1 2 3 4

- B27 I have some questions on what the Bible has to say about tithe 1 2 3 4
- B28 God watches out for me if I return tithe 1 2 3 4
- B29 The Bible is authoritative in all aspects of my life 1 2 3 4
- B30 I am grateful to God because he has given me so much 1 2 3 4
- B31 Church members should all help to meet the operating needs of the whole church 1 2 3 4
- B32 Tithe should be pooled by the conference, so that the Adventist Church can use it in the most effective way 1 2 3 4
- B33 The Bible provides detailed guidance for my life 1 2 3 4

- 
- I feel there is nothing wrong in giving tithe . . .
- B34 ... to **special projects** (such as a new church building) 1 2 3 4
- B35 ... directly to the **mission field** 1 2 3 4
- B36 ... to assist **student missionaries** working in my local church 1 2 3 4
- B37 ... to the offering that supports the **local SDA school** 1 2 3 4
- B38 ... to **special appeals**, such as church mission outreach overseas 1 2 3 4
- B39 ... to help needy people through **ADRA** 1 2 3 4
- B40 ... to help needy people through the **Red Cross** or the **Salvation Army** 1 2 3 4
- 

- B41 The Bible is the basis of my belief and practice 1 2 3 4
- B42 I know that God has blessed me because I pay tithe 1 2 3 4
- B43 Returning tithe provides the Church with funds to fulfil God's mission 1 2 3 4
- B44 By returning tithe I trust God will supply my needs 1 2 3 4
- B45 I return tithe because I believe in my Church's purpose 1 2 3 4

B46 I try to return tithe:  Weekly  Fortnightly  Quarterly  Yearly

B47 Sometimes I forget to return tithe

No (I never forget, or only rarely) Go to next qu.  
↓

Yes →

Because I sometimes forget, I estimate that the number times **each year** I actually contribute tithe is about:  
 1-3 times  4-6 times  7-11 times  12-17 times  
 18-24 times  25-29 times  more than 30 times

B48 Even though tithe should also be used to support the mission fields, youth work, and church administration, I think that at least the following percentage of tithe should be used in the local church (e.g. for local church pastor's wages):

20%  30%  40%  50%  60%  70%  75%  80%  90%

### **C. You and the Seventh Day Adventist Church**

**How much do you agree with the following statements?**

**1 = strongly disagree**

**2 = disagree more than agree**

**3 = agree more than disagree**

**4 = strongly agree**

C1 My local church feels like my extended family	1	2	3	4
C2 The Seventh-day Adventist church has a mission to the whole world	1	2	3	4
C3 The Adventist Church already has enough money to do what it wants to do without my tithe	1	2	3	4
C4 The Conference uses the tithe it receives wisely	1	2	3	4
C5 I enjoy being an Adventist	1	2	3	4
C6 Overall, my church pastor is doing a good job	1	2	3	4
C7 I feel a strong commitment to the Seventh-day Adventist Church	1	2	3	4
C8 Jesus is Lord of all my life, including how I spend my money	1	2	3	4
C9 I feel welcome when I attend my local church	1	2	3	4
C10 The mission of the SDA church is to take its message to the whole world	1	2	3	4
C11 I contribute little or no tithe because the church already has enough money to do what it should	1	2	3	4
C12 I trust the handling and allocation of funds by the conference, union and division leaders	1	2	3	4
C13 I find the church pastor's sermons interesting and relevant	1	2	3	4
C14 God is in control of everything in my life, including what I do with my money	1	2	3	4
C15 I know just about everybody that attends my local church	1	2	3	4
C16 I believe the SDA church has a mission to the whole world	1	2	3	4
C17 The Adventist Church has enough money to operate without my tithe	1	2	3	4
C18 I trust Church administration to manage the money I give in tithe and offerings	1	2	3	4
C19 I know the church pastor well	1	2	3	4
C20 God is in control of everything in my life	1	2	3	4
C21 If I had to change the local church I attend, I would feel a great sense of loss	1	2	3	4
C22 I am very interested in the Church's work in other parts of the world	1	2	3	4
C23 The Adventist Church is wealthy	1	2	3	4
C24 The SDA church uses the tithe it receives wisely	1	2	3	4
C25 Most of the congregation thinks well of the church pastor	1	2	3	4
C26 God is in control of everything in my life, including everything I do	1	2	3	4
C27 My local church is a family Church	1	2	3	4
C28 The Adventist Church has plenty of money	1	2	3	4

- C29 I am pleased to have my church pastor represent our church at community functions 1 2 3 4
- C30 Jesus is Lord of all my life 1 2 3 4

To be a Seventh-day Adventist, it is <i>very important</i> to abstain from ...			
C31. Alcohol	1	2	3 4
C32. Coca Cola & Pepsi	1	2	3 4
C33. Dancing	1	2	3 4
C34. Illegal drugs	1	2	3 4
C35. Tea and Coffee	1	2	3 4
C36. Smoking	1	2	3 4
C37. Eating meat	1	2	3 4

Which of the following is true of you?  
(1 = never; 2 = sometimes; 3 = often; 4 = almost always)?

Do you?:

- |  |   |   |     |
|--|---|---|-----|
| C38. Attend <b>Sabbath school</b>                            | 1 | 2 | 3 4 |
| C39. <b>Open and close Sabbath</b>                           | 1 | 2 | 3 4 |
| C40. Study the <b>Sabbath School Quarterly</b>               | 1 | 2 | 3 4 |
| C40b. <b>Read</b> and reflect on the <b>Bible</b> each day   | 1 | 2 | 3 4 |
| C41. <b>Pray</b> often during the day                        | 1 | 2 | 3 4 |
| C41b. <b>Reflect on spiritual things</b> during the day      | 1 | 2 | 3 4 |
| C42. <b>Share your faith</b> with non Seventh-day Adventists | 1 | 2 | 3 4 |
| C43. Attend <b>prayer meetings</b>                           | 1 | 2 | 3 4 |

C44. I have held office in my local church in the last 12 months:  Yes  No

C45. In the last **two** years I have done the following in the local church (tick all that apply):

- |   |  |
|---|--|
| <input type="checkbox"/> Taught a Sabbath-school class                | <input type="checkbox"/> Given a special item                |
| <input type="checkbox"/> Acted as deacon / deaconess                  | <input type="checkbox"/> Served as Elder                     |
| <input type="checkbox"/> Served as Sabbath School Leader              | <input type="checkbox"/> Served as organist / pianist        |
| <input type="checkbox"/> Served as treasurer / church clerk           | <input type="checkbox"/> Regularly accompanied song services |
| <input type="checkbox"/> Preached a sermon                            | <input type="checkbox"/> Led singing                         |
| <input type="checkbox"/> Arranged the flowers                         | <input type="checkbox"/> Greeted at the door                 |
| <input type="checkbox"/> Operated the PA                              | <input type="checkbox"/> Other _____                         |
| <input type="checkbox"/> I have joined the church in the last 2 years |  |

- C46 I feel guilty when I do not attend Church on Sabbath 1 2 3 4
- C47 The Adventist Church has lots of money 1 2 3 4
- C48 My local church is like one big family 1 2 3 4

## D. Other important questions

D1 The number of times that I have heard a sermon on tithing or giving in the last 2 years:  0 times  1 time  2 times  3 times  4 times  5/more than 5 times

D2 I tithe a full 10% of my income

Yes

No  →

Go to  
qu. D3



Tick as many of the following as are true for you:

I do not currently give a full tithe, or do not give tithe. The following changes would need to happen before I would consider returning a full tithe

I think I should tithe, but I need to get into the habit of tithing regularly

I need to be fully financially secure before I can give any money to the church

The Adventist Church should make it possible to ordain women to the Gospel ministry

The Adventist Church needs to bring its doctrines and ideas into the 21<sup>st</sup> century

The Adventist Church needs to return to sound doctrine

We need a competent pastor in our local church

The Church needs to make its worship relevant to today's youth

Churches need to stop experimenting with worship, and restore proper reverence in worship

I need to be convinced from the Bible that *Christians* should return tithe

I think I should tithe, but my spouse is very strongly against giving tithe.

Other \_\_\_\_\_

I don't think anything would change what I do about tithing

D3 I have learned about tithing from the following sources:

Sermons

Personal reading and study

Bible studies

Video presentation

Board/Business meeting

Pastoral newsletter

Sabbath School classes

*Record*

Parents

*Newswest or Conference News*

Other: \_\_\_\_\_

D4. In the last **two** years I have done the following in the local community (tick all that apply)

Helped with the annual **Adra Appeal**

Delivered **food parcel**

Assisted in a church-sponsored **health program**

Acted as **volunteer in my local community** (e.g. in Bush Fire Brigade)

Collected for **Red Cross** or **Salvation Army**

**Invited non-member** to Church

**Invited non-member** to an **Evangelistic Program**

other \_\_\_\_\_

The following questions are **optional**:

Rob & Steve, there are some things about tite I would like to tell you that you have not really covered in your questionnaire:

---

---

---

---

---

Other comments:

---

---

---

---

---

Just in case you are ever asked which version of the survey you  
have done ...

**This is a Version 7-1 survey.**

**Remember the picture: .**

## **The Back Page**

**(more information)**

### **What we are doing**

**The Western Australia, Greater Sydney and North New South Wales Conferences of Seventh-day Adventists have asked Dr Rob McIver and Dr Steve Currow of Avondale College to do some research into the patterns of tithe return for their conference. Our preliminary results indicate some trends that could have very important implications for our church in the near future. But while we can see these trends, we do not know the reasons for them. For this we need to ask questions of as many people who are willing to help us. This means we are asking you to answer the questions in this survey. You will see that we have not only asked about tithe but a number of other things as well. The research done by other people indicate that some of these may be related to patterns of giving. We don't know if they are significant for Australian Adventists until we have asked you. Many thanks for your willingness to help by answering these questions.**

### **Special note re. ethics committee approval:**

**As this research involves faculty of Avondale College, a research proposal has been considered and approved by the Avondale College Human Research Ethics Committee. The HREC asked that the following notice be included in the documents given to participants:**

Avondale College requires that all participants are informed that if they have any complaint concerning the manner in which a research project is conducted it may be given to the researcher [in this case – one of the members of the research group – Pr Lionel Smith at ph. (08) 9498 9127, or Dr Rob McIver, (02) 4980-2226], or if an independent person is preferred, to the College's Human Research Ethics Committee Secretary, Avondale College, PO Box 19, Cooranbong, NSW 2265, or phone (02) 4980 2121 or fax (02) 4980 2118.

## Survey of Attitudes to Tithing and Other Church Matters

Would you help? We are seeking to understand more about why and how people tithe.

Worship and mission are much more important than money in the priorities of a Church. Yet lack of funds reduces the church's ability to fulfil its purpose.

This research is very **important**. It is completely **confidential**.  
We need to hear from both those who tithe and those who do not.  
We really would like to know what you think.

**We can't do this without your help.**

### **What is this survey about?**

The General Conference of Seventh-day Adventists has asked Dr Rob McIver and Dr Steve Currow to do some research on tithe in selected Conferences around the world. It is important to the Church, and we seek your help in filling out this questionnaire. (There is more information about this survey on the back page.)

### **We won't know who you are, and will make no attempt to find out**

We guarantee confidentiality. No individual will ever be identified. We can guarantee this because:

- Your survey will be one of several thousand that will be fed into a computer. We will only look at the overall pattern of results, not at any one return.
- The results of the survey will almost certainly be entered by somebody who does not know you, or the people in the Church you attend.
- We ask you not to put your name anywhere on this questionnaire.

Returning this questionnaire indicates your willingness to participate.

Many thanks,

Rob and Steve.

Version 9-3 

Tithe Survey: KENYA ver 9-3

Page: 83

Page 83

«Number»

Survey ID: «Number»





A10. *My estimated **income** in Kenya*  
*Shillings (answer per month **or** per year)*  
*Per **MONTH** (take-home pay)*

- ˘ Under 7,000
- ˘ 7,000–15,999
- ˘ 16,000–32,999
- ˘ 33,000–49,999
- ˘ 50,000–64,999
- ˘ 65,000–79,999
- ˘ 80,000–124,999
- ˘ 125,000–199,999
- ˘ 200,000–299,999
- ˘ 300,000–399,999
- ˘ 400,000–499,999
- ˘ 500,000–624,999
- ˘ 625,000—850,000
- ˘ More than 850,000

**Go to question B1**

**OR:** *Per **YEAR** (before tax)*

- ˘ Under 85,000
- ˘ 85,000–199,999
- ˘ 200,000–399,999
- ˘ 400,000–599,999
- ˘ 600,000–799,999
- ˘ 800,000–999,999
- ˘ 1,000,000–1,499,999
- ˘ 1,500,000–2,499,999
- ˘ 2,500,000–3,499,999
- ˘ 3,500,000–4,499,999
- ˘ 4,500,000–5,999,999
- ˘ 6,000,000–7,999,999
- ˘ 8,000,000–10,000,000

Over 10,000,000

## B. You and Tithes & Offerings

B1. In the last 12 months, as a percentage of my income, I estimate that I have given as tithe:

- ∨ 0%
- ∨ <2%
- ∨ 2-4%
- ∨ 5-7%
- ∨ 8-9%
- ∨ 10%
- ∨ 11+%

B2. In the last 12 months I have given **tithe** (shade all that apply):

To the Conference through:

- ∨ the **tithe envelope** in my local church
- ∨ a **wage deduction**
- ∨ **electronic-giving** (e.g. standing order with bank)
- ∨ directly to my **church treasurer**
- ∨ directly to the **local conference**

B3: The SDA church considers that tithes and offerings should be treated separately. Offerings are given *in addition to* tithe. The Church also suggests where tithes and offerings should be directed. But this question is about what you *actually* do with your tithes and offerings, *not* what you should be doing. Next to each of the list below, fill in:

the  circle for where you have given **only offerings**;

the  circle for where you have given **only tithe**, and

the  circle for where you have given **both** tithes and offerings.

Shade all that apply:

-    to **Combined Offering** (Budget, Mission, ADRA, etc)
-    to local church based **appeals**
-    to the **Church Building/Plot** fund
-    to the local **SDA school Offering**
-    to an **independent Adventist ministry**
-    to support a **youth volunteer** in our local church (or Alive Kenya)
-    to **Sponsorships** (e.g. members supporting pastors)
-    to the **local church Budget/offering** (outside of combined offering)
-    to **ADRA** (outside of combined offerings)
-    to needs in **my country or conference of origin**
-    to the **Salvation Army or Red Cross, etc**
-    directly to overseas **mission field**
-    to **Welfare** (e.g. Barios, Funerals and Wedding)
-    Other \_\_\_\_\_

**How much do you agree with the following statements?**

- 1 = strongly disagree**
- 2 = disagree more than agree**
- 3 = agree more than disagree**
- 4 = strongly agree**

**1 = strongly disagree**  
**2 = disagree more than agree**  
**3 = agree more than disagree**  
**4 = strongly agree**

**Shade in one number for each question:**

B4 God will protect me from future harm if I return tithe	B4	1	2	3	4
B5 I show my gratitude to God by returning tithe	B5	1	2	3	4
B6 If tithe is not pooled by the conference the bigger churches would have too much money and the smaller churches not enough	B6	1	2	3	4
B7 The Bible is clear that I should give 10% of my income as tithe	B7	1	2	3	4
B8 I need to contribute my tithe and offerings so the church can continue its work	B8	1	2	3	4
B9 The Bible provides detailed guidance for my life	B9	1	2	3	4
B10 I know that God has blessed me because I pay tithe	B10	1	2	3	4
I feel there is nothing wrong in giving tithe . . .					
B11 to <b>special projects</b> (such as a new church building)	B11	1	2	3	4
B12 directly to the overseas <b>mission field</b>	B12	1	2	3	4
B13 to assist <b>volunteers</b> working in my local church	B13	1	2	3	4
B14 to the offering that supports the <b>local SDA school</b>	B14	1	2	3	4
B15 to <b>special appeals</b> , such as church mission outreach overseas	B15	1	2	3	4
B16 to help needy people through <b>ADRA</b>	B16	1	2	3	4
B17 to <b>Welfare</b> (e.g. Barios, Funerals and Wedding)	B17	1	2	3	4

B18 I try to return tithe:

- ∨ Weekly
- ∨ Fortnightly
- ∨ Monthly

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- ˘ Quarterly
- ˘ Yearly

B19 Sometimes I forget to return tithes

- No (I never forget, or only rarely) → Go to question C1
- Yes → Go to question B20

B20 Because I sometimes forget, I estimate that the number times **each year** I actually contribute tithe is about

- ˘ 1-3 times
- ˘ 4-6 times
- ˘ 7-11 times
- ˘ 12-17 times
- ˘ 18-24 times
- ˘ 25 –29 times
- ˘ more than 30 times

### **C. You and the Seventh-Day Adventist Church**

**How much do you agree with the following statements?**

1 = strongly disagree  
 2 = disagree more than agree  
 3 = agree more than disagree  
 4 = strongly agree

C1 My local church feels like my extended family	C1	1	2	3	4
C2 I enjoy being an Adventist	C2	1	2	3	4
C3 Overall, my church pastor is doing a good job	C3	1	2	3	4
C4 I feel a strong commitment to the Seventh-day Adventist Church	C4	1	2	3	4
C5 I trust the handling and allocation of funds by the conference, union and division leaders	C5	1	2	3	4
C6 I believe the SDA church has a mission to the whole world	C6	1	2	3	4
C7 The Adventist Church has enough money to operate without my tithe	C7	1	2	3	4
C8 God is in control of everything in my life	C8	1	2	3	4
To be a Seventh-day Adventist, it is <i>very important</i> to abstain from:					
C9. Alcohol	C9	1	2	3	4
C10. Coca Cola, Pepsi, Red Bull, etc	C10	1	2	3	4
C11. Eating meat	C11	1	2	3	4
C12. Tea and Coffee	C12	1	2	3	4
C13. Smoking	C13	1	2	3	4
C14. Illegal drugs	C14	1	2	3	4

**How much do you agree with the following statements?**

1 = strongly disagree  
 2 = disagree more than agree  
 3 = agree more than disagree  
 4 = strongly agree

**Which of the following is true of you?**

(1 = never; 2 = sometimes; 3 = often; 4 = always/ almost always)

1 = never  
 2 = sometimes  
 3 = often  
 4 = almost always

Do you?:

C15. Attend <b>Sabbath school</b>	C15	1	2	3	4
C16. <b>Open and close Sabbath</b>	C16	1	2	3	4
C17. Study the <b>Sabbath School Quarterly</b>	C17	1	2	3	4
C18. <b>Read</b> and reflect on the <b>Bible</b> each day	C18	1	2	3	4
C19. <b>Pray</b> often during the day	C19	1	2	3	4
C20. <b>Reflect on spiritual things</b> during the day	C20	1	2	3	4
C21. Attend <b>prayer meetings</b>	C21	1	2	3	4

## D. Other questions

D1 I tithe a full 10% of my income

Yes → Go to question E1

No → Go to question D2

D2 I do not currently give a full tithe, or do not give tithe. The following changes would need to happen before I would consider returning a full tithe [shade as many of the following as are true for you]:

- ∨ I think I should tithe, but I need to get into the habit of tithing regularly
- ∨ I need to be fully financially secure before I can give any money to the church
- ∨ I need to be more confident that money I give as tithe actually makes it to the right place
- ∨ The Adventist Church should make it possible to ordain women to the Gospel ministry
- ∨ The Adventist Church needs to bring its doctrines and ideas into the 21<sup>st</sup> century
- ∨ The Adventist Church needs to return to sound doctrine
- ∨ We need a competent pastor in our local church
- ∨ The Church needs to make its worship relevant to today's youth
- ∨ Churches need to stop experimenting with worship, and restore proper reverence in worship
- ∨ I need to be convinced from the Bible that *Christians* should return tithe
- ∨ I think I should tithe, but my spouse is very strongly against giving tithe.
- ∨ I need to know that if I tithe, more pastors will be employed and I will see a pastor more often
- ∨ Other \_\_\_\_\_
- ∨ I don't think anything would change what I do about tithing

## E. Optional [but very helpful] Questions

Many thanks for answering all the absolutely essential questions. If you have time, it would be *very* helpful if you could also answer the following optional questions:

E1 The number of times that I have heard a sermon on tithing or giving in the last 2 years:

- 0 times
- 1 time
- 2 times
- 3 times

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- ▶ 4 times
- ▲ 5/more than 5 times

E2. I have held office in my local church in the last 12 months:

- Yes
- No

E3. *Am I currently **married?***:

- No → Go to question E4
- Yes: My partner attends the same congregation as I do
- Yes: My partner does **not** attend the same congregation as I do

**How much do you agree with the following statements?**

1 = strongly disagree  
 2 = disagree more than agree  
 3 = agree more than disagree  
 4 = strongly agree

E4. The Bible teaches that tithe is my responsibility to God	E4	1	2	3	4
E5. I contribute tithe because God promises prosperity to those who tithe	E5	1	2	3	4
E6. God has given me so much and I return tithe out of appreciation	E6	1	2	3	4
E7. From the Bible I know that tithe does not belong to me, it is God's money already	E7	1	2	3	4
E8. I contribute tithe because I am often overwhelmed by how good God has been to me	E8	1	2	3	4
E9. If I give tithe God will answer my prayers	E9	1	2	3	4
E10. The Adventist Church already has enough money to do what it wants to do without my tithe	E10	1	2	3	4
E11. I know just about everybody that attends my local church	E11	1	2	3	4
E12. I contribute little or no tithe because the church already has enough money to do what it should	E12	1	2	3	4
E13. My local church is like one big family	E13	1	2	3	4

E14. *My gender:*

- Female
- Male

E16. One or more of my **parents worked for the Seventh-day Adventist church** while I was growing up

- No
- Yes

E15. One or both my **parents** was/were/are Seventh-day Adventists

- No
- Yes

E17. I am a **student:**

- No → Go to question E20
- Yes → I study **Full Time**
- Yes → I study **Part Time**

E18 Do I receive a government grant?

Yes → I receive a **Government Grant**

No → I do **not** receive a Government Grant

E19 I study at:

Primary School

Secondary School

College of Further Education

University

Other: \_\_\_\_\_

E20. *Do I have **children**?*

No → go to question E23

Yes → go to question E21

E21. Are any of my children attending school or am I supporting any of them at College of Further Education or University?

No → go to question E23

Yes → go to question E22

E22 Do any of my children attend an Adventist School, College or University?

No

Yes

The following questions are **optional**:

E22. Rob & Steve, there are some things about tithe I would like to tell you that you have not really covered in your questionnaire:

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E23. Other comments:

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Just in case you are ever asked which version of the survey you  
have done ...  
**This is a Version 9-3 survey.**  
Remember the picture: .

## **The Back Page (more information)**

### **Who are Rob and Steve?**

Associate Professor Dr. Robert K. McIver is the Head of the School of Ministry and Theology at Avondale College of Higher Education in Cooranbong NSW Australia.

Dr Stephen J. Currow is principal of Fulton College, Fiji.

Rob and Steve first starting researching tithe in 1999 when they were both lecturers together in the Faculty of Theology at Avondale College.

### **What we are doing**

**Some of the key leaders of the General Conference of Seventh-day Adventists (the research is funded by the Future Plans Working Group) have asked Dr Rob McIver and Dr Steve Currow to do some research into the motives for and patterns of tithing for several conferences from around the World. Previous research in Australia indicate some trends that could have very important implications for the Adventist church in the near future. We need to find out whether Adventist Church members in other countries have similar giving patterns and motives. To discover this we need to ask questions of as many people who are willing to help us. This means we are asking you to answer the questions in this survey. You will see that we have not only asked about tithe but a number of other things as well. The research done by other people indicate that some of these may be related to patterns of giving. We don't know if they are significant for Adventists in your country until we have asked you. Many thanks for your willingness to help by answering these questions. We plan to report our findings in a number of places, including Church publications and academic journals. We will never do so in a form which will enable any one individual to be identified.**

### **Special note re. ethics committee approval:**

**As this research involves faculty of Avondale College, a research proposal has been considered and approved by the Avondale College Human Research Ethics Committee. The HREC asked that the following notice be included in the documents given to participants:**

Avondale College requires that all participants are informed that if they have any complaint concerning the manner in which a research project is conducted it may be given to the researcher [in this case – one of the members of the research group – Dr Rob McIver, (02) 4980-2226 [rob.mciver@hotmail.com](mailto:rob.mciver@hotmail.com)], or if an independent person is preferred, to the College's Human Research Ethics Committee Secretary, Avondale College, PO Box 19, Cooranbong, NSW 2265, or phone (02) 4980 2121 or fax (02) 4980 2118.

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## Survey of Attitudes to Tithing and Other Church Matters

Would you help? We are seeking to understand more about why and how people tithe.

Worship and mission are much more important than money in the priorities of a Church. Yet lack of funds reduces the church's ability to fulfil its purpose.

This research is very **important**. It is completely **confidential**.  
We need to hear from both those who tithe and those who do not.  
We really would like to know what you think.

**We can't do this without your help.**

### What is this survey about?

The General Conference of Seventh-day Adventists has asked Dr Rob McIver and Dr Steve Currow to do some research on tithe in selected Conferences around the world. It is important to the Church, and we seek your help in filling out this questionnaire. (There is more information about this survey on the back page.)

### We won't know who you are, and will make no attempt to find out

We guarantee confidentiality. No individual will ever be identified. We can guarantee this because:

- Your survey will be one of several thousand that will be fed into a computer. We will only look at the overall pattern of results, not at any one return.
- The results of the survey will almost certainly be entered by somebody who does not know you, or the people in the Church you attend.
- We ask you not to put your name anywhere on this questionnaire.

Returning this questionnaire indicates your willingness to participate.

Many thanks,

Rob and Steve.

Version 9-4 





- ˘ £500–£999
- ˘ £1,000–£1,499
- ˘ £1,500–£1,999
- ˘ £2,000–£2,499
- ˘ £2,500–£2,999
- ˘ £3,000–£3,999
- ˘ £4,000–£6,000
- ˘ More than £6,000

**Go to question B1**

**OR:** *Per YEAR (before tax)*

- ˘ Under £600
- ˘ £600–£1,199
- ˘ £1,200–£2,499
- ˘ £2,500–£3,999
- ˘ £4,000–£5,999
- ˘ £6,000–£11,999
- ˘ £12,000–£17,999
- ˘ £18,000–£23,999
- ˘ £24,000–£29,999
- ˘ £30,000–£39,999
- ˘ £40,000–£49,999
- ˘ £50,000–£70,000
- ˘ Over £70,000

## B. You and Tithes & Offerings

B1. In the last 12 months, as a percentage of my income, I estimate that I have given as tithe:

- ˘ 0%
- ˘ <2%
- ˘ 2-4%
- ˘ 5-7%
- ˘ 8-9%
- ˘ 10%
- ˘ 11+%

B2. In the last 12 months I have given **tithe** (shade all that apply):

To the Conference through:

- |  |   |
|--|---|
| ˘ the <b>tithe envelope</b> in my local church             | ˘ directly to my <b>church treasurer</b>  |
| ˘ a <b>wage deduction</b>                                  | ˘ directly to the <b>local conference</b> |
| ˘ <b>electronic-giving</b> (e.g. standing order with bank) |   |

B3. The SDA church considers that tithes and offerings should be treated separately. Offerings are given *in addition to* tithe. The Church also suggests where tithes and offerings should be directed. This question is about what you *actually* do with your tithes and offerings, *not* what you should be doing. Next to each of the list below, fill in:

- the  circle for where you have given **only offerings**;
  - the  circle for where you have given **only tithe**, and
  - the  circle for where you have given **both** tithes and offerings.
- Shade all that apply:

-    to **Sabbath School (world mission)** offerings
-   to local church based **appeals**
-    to the **Church Building/Plot** fund
-    to the local **SDA school Offering**
-    to an **independent Adventist ministry**
-    to support a **youth volunteer** in our local church
-    to **Sponsorships** (e.g. members supporting pastors)
-    to the **local church Budget/offering**
-   to **ADRA**
-    to needs in **my country or conference of origin**
-    to the **Salvation Army or Red Cross, etc**
-    directly to overseas **mission field**
-    to Adventist **Media**
-    to **organ fund**
-    Other \_\_\_\_\_

**How much do you agree with the following statements?**

- 1 = strongly disagree**
- 2 = disagree more than agree**
- 3 = agree more than disagree**
- 4 = strongly agree**

**1 = strongly disagree**  
**2 = disagree more than agree**  
**3 = agree more than disagree**  
**4 = strongly agree**

**Shade in one number for each question:**

- |    |  |    |   |   |   |   |
|----|--|----|---|---|---|---|
| B4 | God will protect me from future harm if I return tithe | B4 | 1 | 2 | 3 | 4 |
| B5 | I show my gratitude to God by returning tithe          | B5 | 1 | 2 | 3 | 4 |
| B6 |  | B6 | 1 | 2 | 3 | 4 |

**How much do you agree with the following statements?**

- 1 = strongly disagree**
- 2 = disagree more than agree**
- 3 = agree more than disagree**
- 4 = strongly agree**

**1 = strongly disagree**  
**2 = disagree more than agree**  
**3 = agree more than disagree**  
**4 = strongly agree**

**Shade in one number for each question:**

B6 If tithe is not pooled by the conference the bigger churches would have too much money and the smaller churches not enough	B7	1	2	3	4
B7 The Bible is clear that I should give 10% of my income as tithe					
B8 I need to contribute my tithe and offerings so the church can continue its work	B8	1	2	3	4
B9 The Bible provides detailed guidance for my life	B9	1	2	3	4
B10 I know that God has blessed me because I pay tithe	B10	1	2	3	4
I feel there is nothing wrong in giving tithe . . .	B11	1	2	3	4
B11 to <b>special projects</b> (such as a new church building)	B12	1	2	3	4
B12 directly to the overseas <b>mission field</b>	B13	1	2	3	4
B13 to assist <b>volunteers</b> working in my local church	B14	1	2	3	4
B14 to the offering that supports the <b>local SDA school</b>					
B15 to <b>special appeals</b> , such as church mission outreach overseas	B15	1	2	3	4
B16 to help needy people through <b>ADRA</b>	B16	1	2	3	4
B17 to help needy people through the <b>Red Cross</b> or the <b>Salvation Army</b>	B17	1	2	3	4

B18. I try to return tithe:

- ∨ Weekly
- ∨ Fortnightly
- ∨ Monthly
- ∨ Quarterly
- ∨ Yearly

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B19. Sometimes I forget to return tithes

- No (I never forget, or only rarely) → Go to question C1
- Yes → Go to question B20

B20. Because I sometimes forget, I estimate that the number times **each year** I actually contribute tithe is about

- ˘ 1-3 times
- ˘ 4-6 times
- ˘ 7-11 times
- ˘ 12-17 times
- ˘ 18-24 times
- ˘ 25 –29 times
- ˘ more than 30 times

### **C. You and the Seventh-Day Adventist Church**

**How much do you agree with the following statements?**

		1 = strongly disagree				2 = disagree more than agree			3 = agree more than disagree		4 = strongly agree
C1	My local church feels like my extended family	1	2	3	4						
C2	I enjoy being an Adventist	1	2	3	4						
C3	Overall, my church pastor is doing a good job	1	2	3	4						
C4	I feel a strong commitment to the Seventh-day Adventist Church	1	2	3	4						
C5	I trust the handling and allocation of funds by the conference, union and division leaders	1	2	3	4						
C6	I believe the SDA church has a mission to the whole world	1	2	3	4						
C7	The Adventist Church has enough money to operate without my tithe										
C8	God is in control of everything in my life	1	2	3	4						
		C8	1	2	3	4					
To be a Seventh-day Adventist, it is <i>very important</i> to abstain from:											
C9	Alcohol										
C10	Coca Cola, Pepsi, Red Bull, etc	C9	1	2	3	4					
C11	Eating meat	C10	1	2	3	4					
		C11	1	2	3	4					
C12	Tea and Coffee										
C13	Smoking										
C14	Illegal drugs	C12	1	2	3	4					
		C13	1	2	3	4					
		C14	1	2	3	4					

**How much do you agree with the following statements?**

1 = strongly disagree  
 2 = disagree more than agree  
 3 = agree more than disagree  
 4 = strongly agree

**Which of the following is true of you?**

(1 = never; 2 = sometimes; 3 = often; 4 = always/ almost always)

1 = never  
 2 = sometimes  
 3 = often  
 4 = almost always

Do you?:

C15	Attend <b>Sabbath school</b>	C15	1	2	3	4
C16	<b>Open and close Sabbath</b>	C16	1	2	3	4
C17	Study the <b>Sabbath School Quarterly</b>	C17	1	2	3	4
C18	<b>Read</b> and reflect on the <b>Bible</b> each day	C18	1	2	3	4
C19	<b>Pray</b> often during the day	C19	1	2	3	4
C20	<b>Reflect on spiritual things</b> during the day	C20	1	2	3	4
C21	Attend <b>prayer meetings</b>	C21	1	2	3	4

## D. Other questions

D1. I tithe a full 10% of my income

Yes → Go to question D3

No → Go to question D2

D2. I do not currently give a full tithe, or do not give tithe. The following changes would need to happen before I would consider returning a full tithe [shade as many of the following as are true for you]:

- ∨ I think I should tithe, but I need to get into the habit of tithing regularly
- ∨ I need to be fully financially secure before I can give any money to the church
- ∨ I need to be more confident that money I give as tithe actually makes it to the right place
- ∨ The Adventist Church should make it possible to ordain women to the Gospel ministry
- ∨ The Adventist Church needs to bring its doctrines and ideas into the 21<sup>st</sup> century
- ∨ The Adventist Church needs to return to sound doctrine
- ∨ We need a competent pastor in our local church
- ∨ The Church needs to make its worship relevant to today's youth
- ∨ Churches need to stop experimenting with worship, and restore proper reverence in worship
- ∨ I need to be convinced from the Bible that *Christians* should return tithe
- ∨ I think I should tithe, but my spouse is very strongly against giving tithe.
- ∨ I need to know that if I tithe, more pastors will be employed and I will see a pastor more often
- ∨ Other \_\_\_\_\_
- ∨ I don't think anything would change what I do about tithing

D3. I was **born in the United Kingdom** and have lived all or most of my life here.

∨ more than 30 years

∨ I'm a visitor to the UK

∨ Yes → Go to question D4

No → I have lived in the UK for

∨ Most of my life

∨ 1-3 years

∨ 4-10 years

∨ 11-20 years

∨ 21-30 years

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D4. *My Culture:* Culturally, I would consider myself to be

- 、
- English/British/Welsh/Scottish
- 、 West Indian

- 、 African (e.g. Ghanaian)
- 、 South American (e.g. Hispanic; Portuguese)
- 、 Eastern European
- 、 Other \_\_\_\_\_

## E. Optional [but very helpful] Questions

Many thanks for answering all the absolutely essential questions. If you have time, it would be *very* helpful if you could also answer the following optional questions:

E1 The number of times that I have heard a sermon on tithing or giving in the last 2 years:

- 0 times
- 1 time
- 2 times
- 3 times
- 4 times
- 5/more than 5 times

E2. I have held office in my local church in the last 12 months:

- Yes
- No

E3. *Am I currently **married**?*

- No → Go to question E4
- Yes: My partner attends the same congregation as I do
- Yes: My partner does **not** attend the same congregation as I do

**How much do you agree with the following statements?**

		1 = strongly disagree				2 = disagree more than agree			3 = agree more than disagree		4 = strongly agree
E4	The Bible teaches that tithe is my responsibility to God	E4	1	2	3	4					
E5	I contribute tithe because God promises prosperity to those who tithe	E5	1	2	3	4					
E6	God has given me so much and I return tithe out of appreciation	E6	1	2	3	4					
E7	From the Bible I know that tithe does not belong to me, it is God's money already	E7	1	2	3	4					
E8	I contribute tithe because I am often overwhelmed by how good God has been to me	E8	1	2	3	4					
E9	If I give tithe God will answer my prayers	E9	1	2	3	4					
E10	The Adventist Church already has enough money to do what it wants to do without my tithe	E10	1	2	3	4					
E11	I know just about everybody that attends my local church	E11	1	2	3	4					
E12	I contribute little or no tithe because the church already has enough money to do what it should	E12	1	2	3	4					
E13	My local church is like one big family	E13	1	2	3	4					

E14. *My gender:*

- Female
- Male

E15. One or both my **parents** was/were/are Seventh-day Adventists

- No
- Yes

E16. One or more of my **parents worked for the Seventh-day Adventist church** while I was growing up

- No
- Yes

E17. I am a **student:**

- No → Go to question E20
- Yes → I study **Full Time**

Yes → I study **Part Time**

E18 Do I receive a government grant?

Yes → I receive a **Government Grant**

No → I do **not** receive a Government Grant

E19 I study at:

Primary School

Secondary School

College of Further Education

University

Other: \_\_\_\_\_

E20. *Do I have children?*

No → go to question E23

Yes → go to question E21

E21. Are any of my children attending school or am I supporting any of them at College of Further Education or University?

No → go to question E23

Yes → go to question E22

E22 Do any of my children attend an Adventist School, College or University?

No

Yes

The following questions are **optional**:

E23. Rob & Steve, there are some things about tithe I would like to tell you that you have not really covered in your questionnaire:

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E24. Other comments:

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Just in case you are ever asked which version of the survey you have done ...

This is a Version 9-4 survey.

Remember the picture: .

## **The Back Page (more information)**

### **Who are Rob and Steve?**

Associate Professor Dr. Robert K. McIver is the Head of the School of Ministry and Theology at Avondale College of Higher Education in Cooranbong NSW Australia.

Dr Stephen J. Currow is principal of Fulton College, Fiji.

Rob and Steve first starting researching tithing in 1999 when they were both lecturers together in the Faculty of Theology at Avondale College.

### **What we are doing**

*Some of the key leaders of the General Conference of Seventh-day Adventists (the research is funded by the Future Plans Working Group) have asked Dr Rob McIver and Dr Steve Currow to do some research into the motives for and patterns of tithing for several conferences from around the World. Previous research in Australia indicate some trends that could have very important implications for the Adventist church in the near future. We need to find out whether Adventist Church members in other countries have similar giving patterns and motives. To discover this we need to ask questions of as many people who are willing to help us. This means we are asking you to answer the questions in this survey. You will see that we have not only asked about tithing but a number of other things as well. The research done by other people indicate that some of these may be related to patterns of giving. We don't know if they are significant for Adventists in your country until we have asked you. Many thanks for your willingness to help by answering these questions. We plan to report our findings in a number of places, including Church publications and academic journals. We will never do so in a form which will enable any one individual to be identified.*

### **Special note re. ethics committee approval:**

*As this research involves faculty of Avondale College, a research proposal has been considered and approved by the Avondale College Human Research Ethics Committee. The HREC asked that the following notice be included in the documents given to participants:*

Avondale College requires that all participants are informed that if they have any complaint concerning the manner in which a research project is conducted it may be given to the researcher [in this case – one of the members of the research group – Dr Rob McIver, (02) 4980-2226 rob.mciver@hotmail.com], or if an independent person is preferred, to the College's Human Research Ethics Committee Secretary, Avondale College, PO Box 19, Cooranbong, NSW 2265, or phone (02) 4980 2121 or fax (02) 4980 2118.

## Pesquisa – Atitude para com o Dízimo e Outras Questões da Igreja

O culto e a missão são mais importantes do que o dinheiro nas prioridades da Igreja. Contudo, a falta de fundos reduz a capacidade da igreja cumprir seu propósito.

Esta pesquisa é muito **importante**. Ela é totalmente **confidencial**. Precisamos ouvir os que devolvem o dízimo e os que não o fazem. Realmente desejamos conhecer sua opinião. Não podemos fazer isso sem a sua ajuda.

### Qual é o propósito desta pesquisa?

A Associação Geral dos Adventistas do Sétimo Dia pediu ao Dr. Rob McIver e ao Dr. Steve Currow para realizarem uma pesquisa a respeito do dízimo em algumas Associações ao redor do mundo. Ela é importante para a Igreja e pedimos a você para preencher este questionário. (Há mais informação a respeito da pesquisa no final deste questionário.)

### Não desejamos saber quem você é, e não faremos tentativas para saber.

Garantimos o caráter confidencial. Ninguém será identificado. Podemos garantir isso porque:

- Suas respostas estarão entre as várias milhares que serão armazenadas no computador. Consideraremos apenas o padrão geral dos resultados e não somente a resposta de um indivíduo.
- Os resultados da pesquisa certamente serão lançados no programa de computador por alguém que não conhece você.
- Por favor não coloque o seu nome em parte alguma deste questionário.

A devolução deste questionário indica sua disposição de participar.

Muito obrigado,

Rob e Steve.

Versão 9-6A 

## Pesquisa – Atitude para com o Dízimo e Outras Questões da Igreja

Marque suas respostas no cartão de respostas.

Questão 01 Por favor faça um círculo na letra A da questão 01 (temos três versões desta pesquisa, você está respondendo a versão A, precisamos desta informação para entender suas respostas corretamente)

Questões 02 & 03: *Minha Faixa Etária:*

Qual a sua idade? (Se você tem 50 anos ou mais responda a questão 3):

**Questão 02**

- A. Menos de 15
- B. 15–19
- C. 20–29
- D. 30–39
- E. 40–49

**Questão 03**

- A. 50–59
- B. 60–69
- C. 70–79
- D. Acima 80

Questão 04 *Hoje estou na igreja que frequento regularmente:*

- A. Sim
- B. Não

Questão 05. *Nos últimos 12 meses, que porcentagem das minhas entradas, eu estimo ter devolvido como dízimo?*

- A. 0%
- B. menos de 4%
- C. 5-7%
- D. 8-9%
- E. 10% ou +

Questões 06—08. *Estimativa de minha renda* (responda por mês).

Por mês (valor líquido):

Se você recebe R\$1.669,00 ou menos, responda a questão 06.

Se você recebe entre R\$1.670,00 a R\$12.499,00 responda a questão 07.

Se você recebe mais de R\$12.500,00 responda a questão 08

Questão 06

- A. Menos de R\$170,00
- B. R\$170,00–R\$332,00
- C. R\$333,00–R\$749,00
- D. R\$750,00–R\$1.159,00
- E. R\$1.160,00–R\$1.669,00

Questão 07.

- A. R\$1.670,00–R\$3.332,00
- B. R\$3.333,00–R\$4.999,00
- C. R\$5.000,00–R\$6.665,00
- D. R\$6.666,00–R\$8.332,00
- E. R\$8.333,00–R\$12.499,00

Questão 08.

- A. R\$12.500,00–R\$16.665,00
- B. R\$16.666,00–R\$20.800,00
- C. Acima de R\$20.800,00

Para que esta pesquisa seja mais confiável, algumas questões possuem pequenas diferenças. Você não precisa assinalar as duas alternativas, marque apenas a que parecer mais correta.

Questões 09—33: *Quanto você concorda com as seguintes declarações?*

Preencha com a letra correspondente:

- A = discordo totalmente
- B = discordo mais que concordo
- C = concordo mais que discordo
- D = concordo totalmente

Questão 09. Deus me protegerá de danos futuros se eu devolver o dízimo

Questão 10. Mostro gratidão a Deus ao devolver o dízimo

Questão 11. Se o dízimo não fosse reunido na associação, as igrejas maiores teriam mais dinheiro e as menores não teriam o suficiente

Questão 12. A Bíblia é clara ao dizer que devo dar 10% de minha renda como dízimo

Questão 13. Devo contribuir com meu dízimo e ofertas a fim de que a igreja possa seguir com sua obra

Questão 14. A Bíblia provê detalhes orientadores para minha vida

Questão 15. Sei que Deus me abençoa porque eu devolvo o dízimo

Questão 16. Para mim a igreja local me faz sentir como extensão de minha família

Questão 17. Gosto de ser adventista

Questão 18. No geral, o pastor de minha igreja está fazendo um bom trabalho

Questão 19. Sou fortemente comprometido com a Igreja Adventista

Questão 20. Confio na forma como a liderança da associação, união e divisão lidam e distribuem o dinheiro que é dado à igreja

Questão 21. Creio que a IASD tem uma missão no mundo todo

Questão 22. Creio que a Igreja Adventista tem muito dinheiro e não precisa do meu dízimo

Questão 23. Deus está no controle de tudo em minha vida

Questões 09—33: *Quanto você concorda com as seguintes declarações?*

Preencha com a letra correspondente:

A = discordo totalmente

B = discordo mais que concordo

C = concordo mais que discordo

D = concordo totalmente

Questão 24. A Bíblia ensina que o dízimo é meu dever para com Deus

Questão 25. Devolvo o dízimo porque Deus promete prosperidade aos que o devolvem

Questão 26. Deus me deu muito e devolvo o dízimo em gratidão

Questão 27. Pela Bíblia sei que o dízimo não me pertence, ele já é de Deus

Questão 28. Devolvo o dízimo porque sempre sinto muita gratidão pelo que Deus tem feito por mim

Questão 29. Se eu devolver o dízimo, Deus ouvirá minhas orações

Questão 30. A IASD já tem muito dinheiro para fazer o que deseja sem meu dízimo

Questão 31. Eu conheço quase todos os membros da minha igreja local

Questão 32. Eu devolvo parte ou não devolvo meu dízimo porque a igreja já tem bastante dinheiro para fazer o que ela deve

Questão 33. Minha igreja local se assemelha a uma grande família

Questão 34. *Minha intenção é devolver o dízimo:*

A. Semanalmente

B. Quinzenalmente

C. Mensalmente

D. Trimestralmente

E. Anualmente

Questão 35. *Algumas vezes esqueço de devolver o dízimo*

A. Sim → Ir para 36

B. Não (eu nunca esqueço ou raramente esqueço) → Muito obrigado por sua ajuda, você completou nossa pesquisa.

Questão 36. *Visto que esqueço algumas vezes, creio que o número de vezes que de fato contribuo a **cada ano** é mais ou menos:*

A. 1-3 vezes

B. 4-6 vezes

C. 7-11 vezes

D. 12 ou mais vezes

Muito obrigado por sua ajuda.

## Verso da Página (mais informação)

### Quem são Rob e Steve?

Dr. Robert K. McIver, Professor Associado, é o Diretor da Escola de Ensino Superior de Ministério e Teologia do Avondale College, em Cooranbong NSW Austrália.

Dr Stephen J. Currow é diretor do Fulton College, Fiji.

Rob e Steve iniciaram a pesquisa sobre o dízimo, em 1999, quando ambos fizeram palestras na Faculdade de Teologia do Avondale College.

### O que Estamos Fazendo?

*Alguns dos líderes-chave da Associação Geral dos Adventistas do Sétimo Dia solicitaram que o Dr. Rob McIver e o Dr. Steve Currow realizassem a pesquisa quanto aos motivos para devolver o dízimo e seus padrões, em várias associações ao redor do mundo (a pesquisa está sendo financiada pelo Grupo de Trabalho de Planos para o Futuro).*

*A pesquisa anterior, realizada na Austrália, indica algumas tendências que poderiam ter implicações significativas para a Igreja Adventista em um futuro próximo. Necessitamos descobrir se os membros da Igreja Adventista, em outro países, têm padrões e motivos semelhantes.*

*Para descobrirmos isso necessitamos fazer perguntas para o maior número possível de pessoas que estejam dispostas a nos ajudar. Isso significa que lhe estamos pedindo para responder a esta pesquisa. Você verá que perguntamos não apenas a respeito do dízimo, mas de outras questões também. A pesquisa feita por outra pessoa indica que algumas delas podem estar relacionadas aos padrões de dizimar e ofertar. Não sabemos se elas são significativas para os adventistas em seu país até obtermos suas respostas. Nossos agradecimentos por sua disposição de ajudar ao responder às perguntas. Planejamos informar nossas descobertas em vários lugares, incluindo as publicações acadêmicas e da Igreja em geral. De forma alguma alguém será identificado.*

### Nota Especial. Aprovação da comissão de ética:

*Visto que esta pesquisa envolve docentes do Avondale College, foi considerada a proposta da pesquisa, e aprovada, pela Human Research Ethics Committee (Comissão de Ética de Pesquisa Humana do Avondale College). Essa comissão solicitou que a seguinte observação fosse incluída nos documentos entregues aos participantes:*

O Avondale College requer que todos os participantes sejam informados de que se tiverem qualquer reclamação quanto à forma pela qual o projeto de pesquisa está sendo conduzido, poderá ser feita ao pesquisador [neste caso, um dos membros do grupo de pesquisa – Pr. Lionel Smith, fone: (08) 9498 9127, ou Dr Rob McIver, (02) 4980-2226], se preferir uma pessoa independente, ao Secretário da Human Research Ethics Committee do Colégio, PO Box 19, Cooranbong, NSW 2265, ou telefone (02) 4980 2121 ou fax (02) 4980 2118.

## **Pesquisa – Atitude para com o Dízimo e Outras Questões da Igreja**

O culto e a missão são mais importantes do que o dinheiro nas prioridades da Igreja. Contudo, a falta de fundos reduz a capacidade da igreja cumprir seu propósito.

Esta pesquisa é muito **importante**. Ela é totalmente **confidencial**. Precisamos ouvir os que devolvem o dízimo e os que não o fazem. Realmente desejamos conhecer sua opinião. Não podemos fazer isso sem a sua ajuda.

### **Qual é o propósito desta pesquisa?**

A Associação Geral dos Adventistas do Sétimo Dia pediu ao Dr. Rob McIver e ao Dr. Steve Currow para realizarem uma pesquisa a respeito do dízimo em algumas Associações ao redor do mundo. Ela é importante para a Igreja e pedimos a você para preencher este questionário. (Há mais informação a respeito da pesquisa no final deste questionário.)

### **Não desejamos saber quem você é, e não faremos tentativas para saber.**

Garantimos o caráter confidencial. Ninguém será identificado. Podemos garantir isso porque:

- Suas respostas estarão entre as várias milhares que serão armazenadas no computador. Consideraremos apenas o padrão geral dos resultados e não somente a resposta de um indivíduo.
- Os resultados da pesquisa certamente serão lançados no programa de computador por alguém que não conhece você.
- Por favor não coloque o seu nome em parte alguma deste questionário.

A devolução deste questionário indica sua disposição de participar.

Muito obrigado,

Rob e Steve.

Versão 9-6B 

## Pesquisa – Atitude para com o Dízimo e Outras Questões da Igreja

Marque suas respostas no cartão de respostas.

Questão 01 Por favor faça um círculo na letra B da questão 01. (temos três versões desta pesquisa, você está respondendo a versão B, precisamos desta informação para entender suas respostas corretamente)

Questões 02 & 03: *Minha Faixa Etária:*

Qual a sua idade? (Se você tem 50 anos ou mais responda a questão 3):

Questão 02

- A. Menos de 15
- B. 15–19
- C. 20–29
- D. 30–39
- E. 40–49

Questão 03

- A. 50–59
- B. 60–69
- C. 70–79
- D. Acima 80

Questão 04. *Sou membro batizado da Igreja Adventista do Sétimo Dia*

- A. Sim → Ir para 05
- B. Não → Ir para 06

Questão 05. *Há quantos anos sou membro da Igreja Adventista:*

- A. 0-1
- B. 2–4
- C. 5-9
- D. 10-29
- E. 30+

Questão 06. *Frequento a Igreja Adventista:*

- A. menos de 1 vez por mês
- B. 1 vez por mês
- C. 2 vezes por mês
- D. 3 vezes por mês
- E. o mês todo

Questão 07. *Hoje estou na igreja que frequento regularmente:*

- A. Sim

B. Não

Questão 08. *Estou empregado:*

- A. Sim Tempo integral
- B. Sim Meio período
- C. Não (ir para A9)

Questão 09. Sou:

- A. Autônomo
- B. Assalariado/Remunerado pago mensalmente
- C. Assalariado/Remunerado pago quinzenalmente
- D. Assalariado/Remunerado pago semanalmente

Questão 10. *Trabalho para a Igreja Adventista ou uma de suas instituições:*

- A. Sim
- B. Não

B11. *Nível Educacional*

- A. Ensino Fundamental
- B. Ensino Médio
- C. Bacharelado
- D. Mestrado
- E. Doutorado

Questões 12—14. *Estimativa de minha renda* (responda por mês).

Por mês (valor líquido):

Se você recebe R\$1.669,00 ou menos, responda a questão 12.

Se você recebe entre R\$1.670,00 a R\$12.499,00 responda a questão 13.

Se você recebe mais de R\$12.500,00 responda a questão 14.

Questão 12

- A. Menos de R\$170,00
- B. R\$170,00–R\$332,00
- C. R\$333,00–R\$749,00
- D. R\$750,00–R\$1.159,00
- E. R\$1.160,00–R\$1.669,00

Questão 13.

- A. R\$1.670,00–R\$3.332,00
- B. R\$3.333,00–R\$4.999,00
- C. R\$5.000,00–R\$6.665,00
- D. R\$6.666,00–R\$8.332,00
- E. R\$8.333,00–R\$12.499,00

Questão 14.

- A. R\$12.500,00–R\$16.665,00
- B. R\$16.666,00–R\$20.800,00
- C. Acima de R\$20.800,00

Questão 19. *Devolvo 10% de minha renda total*

- A. Sim → Ir para 33
- B. Não → Ir para 20—32

Questões 20—32. *Atualmente não devolvo meu dízimo total ou não devolvo nada. As seguintes mudanças seriam necessárias antes de eu considerar devolver meu dízimo total.*

Preencha com a letra correspondente:

A = Não se aplica a você

D = Aplica se a você

Questão 20. Sei que deveria devolver o dízimo, mas necessito criar o hábito de devolvê-lo regularmente

Questão 21. Necessito de segurança financeira antes de entregar qualquer dinheiro à igreja

Questão 22. Eu preciso estar mais confiante de que o dinheiro que eu devolver de dízimo vai realmente para o lugar certo

Questão 23. A Igreja Adventista deveria possibilitar a ordenação das mulheres ao ministério do evangelho

Questão 24. A IASD necessita atualizar suas doutrinas e ideias para o tempo presente.

Questão 25. A Igreja Adventista deve voltar à sólida doutrina

Questão 15. *Nos últimos 12 meses, que porcentagem das minhas entradas, eu estimo ter devolvido como dízimo?*

- A. 0%
- B. menos de 4%
- C. 5-7%
- D. 8-9%
- E. 10% ou +

Questão 16. *Minha intenção é devolver o dízimo:*

- A. Semanalmente
- B. Quinzenalmente
- C. Mensalmente
- D. Trimestralmente
- E. Anualmente

Questão 17. *Algumas vezes esqueço de devolver o dízimo*

- A. Não (eu nunca esqueço ou raramente esqueço) → Ir para 19
- B. Sim → Ir para 18

Questão 18. *Visto que esqueço algumas vezes, creio que o número de vezes que de fato contribuo a cada ano é mais ou menos:*

- A. 1-3 vezes
- B. 4-6 vezes
- C. 7-11 vezes
- D. 12 ou mais vezes

- Questão 26. Necessitamos de um pastor competente em nossa igreja local
- Questão 27. A Igreja necessita tornar o culto relevante aos jovens de hoje
- Questão 28. As Igrejas necessitam parar de fazer experiências com o culto e restaurar a devida reverência neste momento de adoração
- Questão 29. Necessito ser convencido pela Bíblia que os *cristãos* devem devolver o dízimo.
- Questão 30. Gostaria de devolver o dízimo, mas meu cônjuge é totalmente contra.
- Questão 31. Eu preciso saber que se eu devolver o dízimo mais pastores serão empregados e eu verei um pastor mais frequentemente.
- Questão 32. Creio que nada mudará o que eu faço com o dízimo

Questões 33-38. *Quanto você concorda com as seguintes declarações?*

Preencha com a letra correspondente:

A = discordo totalmente

B = discordo mais que concordo

C = concordo mais que discordo

D = concordo totalmente

Para ser adventista do sétimo dia, é  *muito importante* se abster de ...:

Questão 33. Álcool

Questão 34. Coca Cola, Pepsi, Red Bull etc

Questão 35. Carne

Questão 36. Chá preto e café

Questão 37. Fumo

Questão 38. Drogas ilegais

## Verso da Página (mais informação)

### **Quem são Rob e Steve?**

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Rob e Steve iniciaram a pesquisa sobre o dízimo, em 1999, quando ambos fizeram palestras na Faculdade de Teologia do Avondale College.

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*A pesquisa anterior, realizada na Austrália, indica algumas tendências que poderiam ter implicações significativas para a Igreja Adventista em um futuro próximo. Necessitamos descobrir se os membros da Igreja Adventista, em outro países, têm padrões e motivos semelhantes.*

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### **Nota Especial. Aprovação da comissão de ética:**

*Visto que esta pesquisa envolve docentes do Avondale College, foi considerada a proposta da pesquisa, e aprovada, pela Human Research Ethics Committee (Comissão de Ética de Pesquisa Humana do Avondale College). Essa comissão solicitou que a seguinte observação fosse incluída nos documentos entregues aos participantes:*

O Avondale College requer que todos os participantes sejam informados de que se tiverem qualquer reclamação quanto à forma pela qual o projeto de pesquisa está sendo conduzido, poderá ser feita ao pesquisador [neste caso, um dos membros do grupo de pesquisa – Pr. Lionel Smith, fone: (08) 9498 9127, ou Dr Rob McIver, (02) 4980-2226], se preferir uma pessoa independente, ao Secretário da Human Research Ethics Committee do Colégio, PO Box 19, Cooranbong, NSW 2265, ou telefone (02) 4980 2121 ou fax (02) 4980 2118.

## Pesquisa – Atitude para com o Dízimo e Outras Questões da Igreja

O culto e a missão são mais importantes do que o dinheiro nas prioridades da Igreja. Contudo, a falta de fundos reduz a capacidade da igreja cumprir seu propósito.

Esta pesquisa é muito **importante**. Ela é totalmente **confidencial**. Precisamos ouvir os que devolvem o dízimo e os que não o fazem. Realmente desejamos conhecer sua opinião. Não podemos fazer isso sem a sua ajuda.

### Qual é o propósito desta pesquisa?

A Associação Geral dos Adventistas do Sétimo Dia pediu ao Dr. Rob McIver e ao Dr. Steve Currow para realizarem uma pesquisa a respeito do dízimo em algumas Associações ao redor do mundo. Ela é importante para a Igreja e pedimos a você para preencher este questionário. (Há mais informação a respeito da pesquisa no final deste questionário.)

### Não desejamos saber quem você é, e não faremos tentativas para saber.

Garantimos o caráter confidencial. Ninguém será identificado. Podemos garantir isso porque:

- Suas respostas estarão entre as várias milhares que serão armazenadas no computador. Consideraremos apenas o padrão geral dos resultados e não somente a resposta de um indivíduo.
- Os resultados da pesquisa certamente serão lançados no programa de computador por alguém que não conhece você.
- Por favor não coloque o seu nome em parte alguma deste questionário.

A devolução deste questionário indica sua disposição de participar.

Muito obrigado,

Rob e Steve.

Versão 9-6C 

## Pesquisa – Atitude para com o Dízimo e Outras Questões da Igreja

Marque suas respostas no cartão de respostas.

Questão 01 Por favor faça um círculo na letra C da questão 01. (temos três versões desta pesquisa, você está respondendo a versão C, precisamos desta informação para entender suas respostas corretamente)

Questões 02 & 03: *Minha Faixa Etária:*

Qual a sua idade? (Se você tem 50 anos ou mais responda a questão 3):

**Questão 02**

- A. Menos de 15
- B. 15–19
- C. 20–29
- D. 30–39
- E. 40–49

**Questão 03**

- A. 50–59
- B. 60–69
- C. 70–79
- D. Acima 80

Questão 04. Hoje estou na igreja que frequento regularmente:

- A. Sim
- B. Não

Questão 05. Nos últimos 12 meses, que porcentagem das minhas entradas, eu estimo ter devolvido como dízimo?

- A. 0%
- B. menos de 4%
- C. 5-7%
- D. 8-9%
- E. 10% ou +

Questões 06—08. Estimativa de minha renda (responda por mês).

Por mês (valor líquido):

Se você recebe R\$1.669,00 ou menos, responda a questão 06.

Se você recebe entre R\$1.670,00 a R\$12.499,00 responda a questão 07.

Se você recebe mais de R\$12.500,00 responda a questão 08

Questão 06

- A. Menos de R\$170,00
- B. R\$170,00–R\$332,00
- C. R\$333,00–R\$749,00
- D. R\$750,00–R\$1.159,00
- E. R\$1.160,00–R\$1.669,00

Questão 07.

- A. R\$1.670,00–R\$3.332,00
- B. R\$3.333,00–R\$4.999,00
- C. R\$5.000,00–R\$6.665,00
- D. R\$6.666,00–R\$8.332,00
- E. R\$8.333,00–R\$12.499,00

Questão 08.

- A. R\$12.500,00–R\$16.665,00
- B. R\$16.666,00–R\$20.800,00
- C. Acima de R\$20.800,00

Questão 09. Nos últimos 12 meses devolvi o **dízimo** (preencha tudo o que se aplica):

- A. no **envelope do dízimo**, em minha igreja local
- B. mediante **desconto** no meu salário
- C. faço através de depósito bancário.
- D. diretamente ao **tesoureiro de minha igreja**
- E. diretamente à **associação local**

Questões 10—21 A igreja adventista considera que ofertas e dízimos devem ser tratados de forma separada. As ofertas são dadas em adição aos dízimos. A igreja também sugere onde os dízimos e ofertas devem ser direcionados. Mas, essa pergunta é sobre o que você fez com seus dízimos e ofertas nos últimos 12 meses. Não o que você deveria ter feito. Preencha como explicado abaixo:

Entenda que o A. significa que você deu **somente ofertas**

Entenda que o B. significa que você deu **somente dízimos**

Entenda que o C. significa que você **deu os dois: ofertas e dízimos**

Preencha o que se aplica a você:

- Questão 10. para ofertas da **Escola Sabatina** .
- Questão 11. a outros **apelos especiais** da igreja
- Questão 12. para o fundo de **construção da igreja**
- Questão 13. para o **sistema Educacional da IASD**
- Questão 14. a um **ministério adventista independente**
- Questão 15. para apoiar um **jovem voluntário** de nossa igreja local
- Questão 16. para patrocinar (ex: estudantes, pastores ou obreiros missionários)
- Questão 17. ao **Orçamento/Oferta igreja local**
- Questão 18. para a **ADRA**
- Questão 19. para necessidades em minha **terra natal**
- Questão 20. para o **Exército da Salvação ou Cruz Vermelha**
- Questão 21. diretamente para os **campos missionários**

Questões 22—28 *Quanto você concorda com as seguintes declarações?*

Preencha com a letra correspondente:

- A = discordo totalmente
- B = discordo mais que concordo
- C = concordo mais que discordo
- D = concordo totalmente

Questões 22—28 *Sinto que não é errado dar o dízimo . . .*

Questão 22... para **projetos especiais** (como a construção de uma igreja)

Questão 23 ... diretamente ao **campo missionário**

- Questão 24 ... para ajudar **obreiros voluntários** que trabalham em minha igreja local
- Questão 25 ... para ofertas que apoiam a **escola adventista local**
- Questão 26 ... para **apelos especiais**, como a missão da igreja no exterior
- Questão 27 ... para ajudar pessoas necessitadas através da **ADRA**
- Questão 28 ... para ajudar pessoas necessitadas através da **Cruz Vermelha** ou do **Exército da Salvação**

Questão 29. *Minha intenção é devolver o dízimo:*

- A. Semanalmente
- B. Quinzenalmente
- C. Mensalmente
- D. Trimestralmente
- E. Anualmente

Questão 30. *Algumas vezes esqueço de devolver o dízimo*

- A. Sim → Ir para 31
- B. Não (eu nunca esqueço ou raramente esqueço) → Ir para 32

Questão 31. *Visto que esqueço algumas vezes, creio que o número de vezes que de fato contribuo a **cada ano** é mais ou menos:*

- A. 1-3 vezes
- B. 4-6 vezes
- C. 7-11 vezes
- D. 12 ou mais vezes

Questões 32—37. *O que é verdade para você dos itens abaixo?*

A = nunca

B = poucas vezes

C = quase sempre

D = sempre

Você

Questão 32. Frequenta a **Escola Sabatina**

Questão 33. **Abre e encerra o seu sábado com culto do lar**

Questão 34. Estuda a **Lição da Escola Sabatina**

Questão 35. **Lê** e medita na **Bíblia** a cada dia

Questão 36. **Ora**, muitas vezes, durante o dia

Questão 37. **Reflete em temas espirituais** durante o dia

Muito obrigado por sua ajuda, você completou nossa pesquisa.

## Verso da Página (mais informação)

### Quem são Rob e Steve?

Dr. Robert K. McIver, Professor Associado, é o Diretor da Escola de Ensino Superior de Ministério e Teologia do Avondale College, em Cooranbong NSW Austrália.

Dr Stephen J. Currow é diretor do Fulton College, Fiji.

Rob e Steve iniciaram a pesquisa sobre o dízimo, em 1999, quando ambos fizeram palestras na Faculdade de Teologia do Avondale College.

### O que Estamos Fazendo?

*Alguns dos líderes-chave da Associação Geral dos Adventistas do Sétimo Dia solicitaram que o Dr. Rob McIver e o Dr. Steve Currow realizassem a pesquisa quanto aos motivos para devolver o dízimo e seus padrões, em várias associações ao redor do mundo (a pesquisa está sendo financiada pelo Grupo de Trabalho de Planos para o Futuro).*

*A pesquisa anterior, realizada na Austrália, indica algumas tendências que poderiam ter implicações significativas para a Igreja Adventista em um futuro próximo. Necessitamos descobrir se os membros da Igreja Adventista, em outro países, têm padrões e motivos semelhantes.*

*Para descobrirmos isso necessitamos fazer perguntas para o maior número possível de pessoas que estejam dispostas a nos ajudar. Isso significa que lhe estamos pedindo para responder a esta pesquisa. Você verá que perguntamos não apenas a respeito do dízimo, mas de outras questões também. A pesquisa feita por outra pessoa indica que algumas delas podem estar relacionadas aos padrões de dizimar e ofertar. Não sabemos se elas são significativas para os adventistas em seu país até obtermos suas respostas. Nossos agradecimentos por sua disposição de ajudar ao responder às perguntas. Planejamos informar nossas descobertas em vários lugares, incluindo as publicações acadêmicas e da Igreja em geral. De forma alguma alguém será identificado.*

### Nota Especial. Aprovação da comissão de ética:

*Visto que esta pesquisa envolve docentes do Avondale College, foi considerada a proposta da pesquisa, e aprovada, pela Human Research Ethics Committee (Comissão de Ética de Pesquisa Humana do Avondale College). Essa comissão solicitou que a seguinte observação fosse incluída nos documentos entregues aos participantes:*

O Avondale College requer que todos os participantes sejam informados de que se tiverem qualquer reclamação quanto à forma pela qual o projeto de pesquisa está sendo conduzido, poderá ser feita ao pesquisador [neste caso, um dos membros do grupo de pesquisa – Pr. Lionel Smith, fone: (08) 9498 9127, ou Dr Rob McIver, (02) 4980-2226], se preferir uma pessoa independente, ao Secretário da Human Research Ethics Committee do Colégio, PO Box 19, Cooranbong, NSW 2265, ou telefone (02) 4980 2121 ou fax (02) 4980 2118.

## Survey of Attitudes to Tithing and Other Church Matters

Would you help? We are seeking to understand more about why and how people tithe and give to the church.

Worship and mission are much more important than money in the priorities of a Church. Yet lack of funds reduces the church's ability to fulfil its purpose.

This research is very **important**.

It is completely **confidential**.

We need to hear from both those who tithe and those who do not.

We really would like to know what you think.

**We can't do this without your help.**

### **What is this survey about?**

The General Conference of Seventh-day Adventists has asked Dr Rob McIver and Dr Steve Currow to do some research on tithe in selected Conferences around the world. It is important to the Church, and we seek your help in filling out this questionnaire. (There is more information about this survey on the back page.)

### **We won't know who you are, and will make no attempt to find out**

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- Your survey will be one of several thousand that will be fed into a computer. We will only look at the overall pattern of results, not at any one return.
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- We ask you not to put your name anywhere on this questionnaire.

Returning this questionnaire indicates your willingness to participate.

Many thanks,

Rob and Steve.

Version 9-7A 





A6. In the last 12 months, as a percentage of my income, I estimate that I have given as title:

- 、 0%
- 、 Less than 2%
- 、 2-4%
- 、 5-7%
- 、 8-9%
- 、 10%
- 、 11+%

To improve the accuracy of the survey results, some of the following questions are repeated with slight variations. Don't try to be consistent in your answers. Just answer each time according to your first impression.

**How much do you agree with the following statements?**

- 1 = strongly disagree**
- 2 = disagree more than agree**
- 3 = agree more than disagree**
- 4 = strongly agree**

**Shade in one number for each question:**

- 1 = strongly disagree**
- 2 = disagree more than agree**
- 3 = agree more than disagree**
- 4 = strongly agree**

A7. God will protect me from future harm if I return tithe	A7	1	2	3	4
<i>A8. I show my gratitude to God by returning tithe</i>	A8	1	2	3	4
A9. If tithe is not pooled by the conference the bigger churches would have too much money and the smaller churches not enough	A9	1	2	3	4
A10. The Bible is clear that I should give 10% of my income as tithe	A10	1	2	3	4
A11. I need to contribute my tithe and offerings so the church can continue its work	A11	1	2	3	4
A12. The Bible provides detailed guidance for my life	A12	1	2	3	4
A13. I know that God has blessed me because I pay tithe	A13	1	2	3	4
A14. My local church feels like my extended family	A14	1	2	3	4
A15. I enjoy being an Adventist	A15	1	2	3	4
A16. Overall, my church pastor is doing a good job	A16	1	2	3	4
A17. I feel a strong commitment to the Seventh-day Adventist Church	A17	1	2	3	4
A18. I trust the handling and allocation of funds by the conference, union and division leaders	A18	1	2	3	4
A19. I believe the SDA church has a mission to the whole world	A19	1	2	3	4
A20. The Adventist Church has enough money to operate without my tithe	A20	1	2	3	4
A21. God is in control of everything in my life	A21	1	2	3	4
A22. The Bible teaches that tithe is my responsibility to God	A22	1	2	3	4
A23. I contribute tithe because God promises prosperity to those who tithe	A23	1	2	3	4
A24. God has given me so much and I return tithe out of appreciation	A24	1	2	3	4
A25. From the Bible I know that tithe does not belong to me, it is God's money already	A25	1	2	3	4
A26. I contribute tithe because I am often overwhelmed by how good God has been to me	A26	1	2	3	4
A27. If I give tithe God will answer my prayers	A27	1	2	3	4
A28. The Adventist Church already has enough money to do what it wants to do without my tithe	A28	1	2	3	4
A29. I know just about everybody that attends my local church	A29	1	2	3	4
A30. I contribute little or no tithe because the church already has enough money to do what it should	A30	1	2	3	4

**How much do you agree with the following statements?**

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- 2 = disagree more than agree**
- 3 = agree more than disagree**
- 4 = strongly agree**

**1 = strongly disagree**  
**2 = disagree more than agree**  
**3 = agree more than disagree**  
**4 = strongly agree**

**Shade in one number for each question:**

A31. My local church is like one big family

A31    1   2   3   4

A32. I try to return tithe:

- ˘ Weekly
- ˘ Bi-weekly / Semi-monthly
- ˘ Monthly
- ˘ Quarterly
- ˘ Yearly

A33. Sometimes I forget to return tithe

- No (I never forget, or only rarely) → Go to question A35
- Yes → Go to question A34

A34. Because I sometimes forget, I estimate that the number times **each year** I actually contribute tithe is about

- ˘ 1-3 times
- ˘ 4-6 times
- ˘ 7-11 times
- ˘ 12-17 times
- ˘ 18-24 times
- ˘ 25 –29 times
- ˘ more than 30 times

A35 (Optional) The following question is **optional**: Rob & Steve, there are some things about tithe I would like to tell you that you have not really covered in your questionnaire:

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Just in case you are ever asked which version of the survey you have done ...

This is a Version 9-7A survey.

Remember the picture: .

## **The Back Page (more information)**

### **Who are Rob and Steve?**

Associate Professor Dr. Robert K. McIver is the Head of the School of Ministry and Theology at Avondale College of Higher Education in Cooranbong NSW Australia.

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### **What we are doing**

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### **Special note re. ethics committee approval:**

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Many thanks,

Rob and Steve.

Version 9-7B 





- B8. I am:
- ˘ Self Employed
  - ˘ Wage/Salary earner paid monthly
  - ˘ Wage/Salary earner paid bi-weekly/bi-monthly
  - ˘ Wage/Salary earner paid weekly

- B9. I am employed by the SDA church or one of its institutions:
- Yes
- No

- B10. *My Education* (shade “highest” you have completed) ˘ Elementary School
- ˘ High School Diploma or G.E.D.
  - ˘ Trade Certificate / Trade Licence
  - ˘ Associate Degree
  - ˘ Bachelor Degree
  - ˘ Master Degree
  - ˘ Doctoral Degree

*My estimated income in US dollars. Answer either per year (qu. B11) or per semi-monthly / bi-weekly (qu. B12)*

B11. *My estimated income per YEAR (before tax)*

- |                     |                       |
|---------------------|-----------------------|
| ˘ Under \$1,000     | ˘ \$30,000–\$39,999   |
| ˘ \$1,000–\$1,999   | ˘ \$40,000–\$49,999   |
| ˘ \$2,000–\$4,499   | ˘ \$50,000–\$74,999   |
| ˘ \$4,500–\$6,999   | ˘ \$75,000–\$99,999   |
| ˘ \$7,000–\$9,999   | ˘ \$100,000–\$125,000 |
| ˘ \$10,000–\$19,999 | ˘ Over \$125,000      |
| ˘ \$20,000–\$29,999 |                       |

**Go to question B13**

B12. *My estimated income per SEMI-MONTHLY or BI-WEEKLY (take-home pay)*

- |               |                   |
|---------------|-------------------|
| ˘ Under \$40  | ˘ \$830–\$1,249   |
| ˘ \$40-\$79   | ˘ \$1,250–\$1,665 |
| ˘ \$80-\$189  | ˘ \$1,666-\$2,079 |
| ˘ \$190-\$289 | ˘ \$2,080–\$3,124 |
| ˘ \$290-\$419 | ˘ \$3,125–\$4,149 |
| ˘ \$420–\$829 | ˘ \$4,150–\$5,199 |

- More than \$5,200

B13. In the last 12 months, as a percentage of my income, I estimate that I have given as tithe:

- 0%
- <2%
- 2-4%
- 5-7%
- 8-9%
- 10%
- 11+%

B14. I try to return tithe:

- Weekly
- Semi-monthly / bi-weekly
- Monthly
- Quarterly
- Yearly

B15. Sometimes I forget to return tithe

- No (I never forget, or only rarely) → Go to question B17
- Yes → Go to question B16

B16. Because I sometimes forget, I estimate that the number times **each year** I actually contribute tithe is about

- 1-3 times
- 4-6 times
- 7-11 times
- 12-17 times
- 18-24 times
- 25 –29 times
- more than 30 times

B17. I tithe a full 10% of my income

- Yes → Go to question B19
- No → Go to question B18

B18. I do not currently give a full tithe, or do not give tithe. The following changes would need to happen before I would consider returning a full tithe [shade as many of the following as are true for you; there are more options on the next page]:

- I think I should tithe, but I need to get into the habit of tithing regularly
- I need to be fully financially secure before I can give any money to the church
- I need to be more confident that money I give as tithe actually makes it to the right place
- The Adventist Church should make it possible to ordain women to the Gospel ministry
- The Adventist Church needs to bring its doctrines and ideas into the 21<sup>st</sup> century

- ∨ The Adventist Church needs to return to the plain truth of historic Adventism
- ∨ We need a competent pastor in our local church
- ∨ The Church needs to make its worship relevant to today's youth
- ∨ Churches need to stop experimenting with worship, and restore proper reverence in worship
- ∨ I need to be convinced from the Bible that *Christians* should return tithe
- ∨ I think I should tithe, but my spouse is very strongly against giving tithe.
- ∨ I need to know that if I tithe, more pastors will be employed and I will see a pastor more often
- ∨ Other \_\_\_\_\_
- ∨ I don't think anything would change what I do about tithing

## E. Optional [but very helpful] Questions

**How much do you agree with the following statements?**

1 = strongly **disagree**  
 2 = disagree more than agree  
 3 = agree more than disagree  
 4 = strongly **agree**

To be a Seventh-day Adventist, it is *very important* to abstain from:

B19. Alcohol (e.g. Beer, Wine, Spirits)	B19	1	2	3	4
B20. Coca Cola, Pepsi, Red Bull, etc	B20	1	2	3	4
B21. Eating meat	B21	1	2	3	4
B22. Tea and Coffee	B22	1	2	3	4
B23. Smoking	B23	1	2	3	4
B24. Illegal drugs	B24	1	2	3	4

B25. *My gender:*



Female



Male

B26. Do I have children that are of school age?



No



Yes – they attend an Adventist School



Yes – they attend a Public School



Yes – they are homeschooled



Yes – other \_\_\_\_\_

B27. One or more of my **parents worked for the Seventh-day Adventist church** while I was growing up



No



Yes

B28. I am a **student**:



No



Yes → I study **Full Time**



Yes → I study **Part Time**

B29. For purchases between \$10 and \$49, I would usually use [shade all that apply]



Cash



Debit Card



Credit Card



Check



Other: \_\_\_\_\_

B30. For purchases between \$50 and \$150, I would usually use [shade all that apply]



Cash



Debit Card



Credit Card



Check



Other: \_\_\_\_\_

B31. I have a personal budget

Tithe Survey: USA Ver 9-7B

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- y** Yes – I follow it very carefully
- y** Yes – I follow it usually
- y** Yes – but I do not follow it really
- N** No

B32 (optional). The following question is **optional**: Rob & Steve, there are some things about tithe I would like to tell you that you have not really covered in your questionnaire:

---

---

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## **The Back Page**

**(more information)**

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Many thanks,

Rob and Steve.

Version 9-7C 



C6. In the last 12 months, as a percentage of my income, I estimate that I have given as tithe:

- ∨ 0%
- ∨ <2%
- ∨ 2–4%
- ∨ 5–7%
- ∨ 8–9%
- ∨ 10%
- ∨ 11+%

C7. In the last 12 months I have given **tithe** (shade all that apply):

To the Conference through:

- ∨ the **tithe envelope** in my local church
- ∨ Adventist e-giving
- ∨ Directly to my church treasurer
- ∨ Directly to the local conference
- ∨ Directly to the Union Conference / NAD Division / General Conference

C8: The Seventh-day Adventist Church considers that tithes and offerings should be treated separately. Offerings are given *in addition to* tithe. The Church also suggests where tithes and offerings should be directed. But this question is about what you *actually* do with your tithes and offerings, *not* what you should be doing. Next to each of the list below, fill in:

the  circle for where you have given offerings;

the  circle for where you have given tithe.

Shade all that apply (you may shade both  and  if needed) and leave blank those that do not apply:

-   to the **local church Budget/offering**
-   to the **Church Building** Program
-   to the local **SDA school / Education** offering
-   to an **independent Adventist ministry** (e.g. Amazing Facts, It Is Written, Maranatha, Hope Chanel, etc.)
-   to support a **youth worker or Bible worker** in our local church
-   to supporting **local pastors**
-   to **Adventist Community Services** or **ADRA**
-   to local church based **appeals**
-   to needs in **my country of origin or conference of origin**
-   directly to overseas **mission field**
-   to **Conference Advance**
-   to a **non-SDA Christian ministry** (e.g. the Salvation Army, World Vision)
-   to **non-SDA charity or non-profit** organisation (e.g. Red Cross, American Cancer Society, United Way, etc)
-   Other \_\_\_\_\_

**How much do you agree with the following statements?**

- 1 = strongly disagree**
- 2 = disagree more than agree**
- 3 = agree more than disagree**
- 4 = strongly agree**

**1 = strongly disagree**  
**2 = disagree more than agree**  
**3 = agree more than disagree**  
**4 = strongly agree**

**Shade in one number for each question:**

I feel there is nothing wrong in giving tithe . . .					
C9. to <b>special projects</b> (such as a new church building)	C9	1	2	3	4
C10. directly to an overseas <b>mission field</b>	C10	1	2	3	4
C11 to assist <b>volunteers</b> working in my local church	C11	1	2	3	4
C12. to the offering that supports the <b>local SDA school</b>	C12	1	2	3	4
C13. to help needy people through <b>Adventist Community Services</b> or <b>ADRA</b>	C13	1	2	3	4

C14. I try to return tithe:

- ∩ Weekly
- ∩ Semi-monthly / bi-weekly
- ∩ Monthly
- ∩ Quarterly
- ∩ Yearly

C15. Sometimes I forget to return tithe

- No (I never forget, or only rarely) → Go to question C17
- Yes → Go to question C16

C16. Because I sometimes forget, I estimate that the number times **each year** I actually contribute tithe is about

- ∩ 1–3 times
- ∩ 4–6 times
- ∩ 7–11 times
- ∩ 12–17 times
- ∩ 18–24 times
- ∩ 25–29 times
- ∩ more than 30 times

**Which of the following is true of you?**

(1 = never; 2 = sometimes; 3 = often; 4 = always/ almost always)

Do you?:	1 = never	2 = sometimes	3 = often	4 = almost always
C17. Attend <b>Sabbath school</b>	C17	1	2	3 4
C18. <b>Open and close Sabbath</b>	C18	1	2	3 4
C19. Study the <b>Sabbath School Quarterly</b>	C19	1	2	3 4
C20. <b>Read</b> and reflect on the <b>Bible</b> each day				
C21. <b>Pray</b> often during the day	C20	1	2	3 4
C22. <b>Reflect on spiritual things</b> during the day	C21	1	2	3 4
C23. Attend <b>prayer meetings</b> or <b>small group meetings</b>	C22	1	2	3 4
	C23	1	2	3 4

C24. The number of times that I have heard a sermon on tithing or giving in the last 2 years:

- |                                  |  |
|----------------------------------|--|
| <input type="checkbox"/> 0 times | <input type="checkbox"/> 3 times             |
| <input type="checkbox"/> 1 time  | <input type="checkbox"/> 4 times             |
| <input type="checkbox"/> 2 times | <input type="checkbox"/> 5/more than 5 times |

C25. I have held office in my local church in the last 12 months:

- Yes
- No

C26. *Am I currently **married**?*

- No
- Yes: My partner attends the same congregation as I do
- Yes: My partner does **not** attend the same congregation as I do, but does attend another Christian congregation
- Yes: My partner does **not** attend the same congregation as I do, nor any other Christian congregation

C27. *I return tithe because it is something my parents taught me to do*

- No
- Yes

C28. *I attend an Adventist church:*

- Every week/most weeks
- 2 to 3 times a month
- About once a month
- 1 to 9 times per year
- Rarely/never

C29. *For purchases between \$10 and \$49, I would usually use [shade all that apply]*

- Cash
- Debit Card
- Credit Card
- Check
- Other: \_\_\_\_\_

C30. *For purchases between \$50 and \$150, I would usually use [shade all that apply]*

- Cash
- Debit Card
- Credit Card
- Check
- Other: \_\_\_\_\_

B31. *I have a personal budget*

- Y** Yes – I follow it very carefully
- Y** Yes – I follow it usually
- Y** Yes – but I do not follow it really
- N** No

The following question is **optional**: C32. Rob & Steve, there are some things about tithe I would like to tell you that you have not really covered in your questionnaire:

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Just in case you are ever asked which version of the survey you  
have done ...

This is a Version 9-7C survey.

Remember the picture: 

## **The Back Page** (more information)

### **Who are Rob and Steve?**

Associate Professor Dr. Robert K. McIver is the Head of the School of Ministry and Theology at Avondale College of Higher Education in Cooranbong NSW Australia.

Dr Stephen J. Currow is principal of Fulton College, Fiji.

Rob and Steve first starting researching tithe in 1999 when they were both lecturers together in the Faculty of Theology at Avondale College.

### **What we are doing**

Some of the key leaders of the General Conference of Seventh-day Adventists (the research is funded by the Future Plans Working Group) have asked Dr Rob McIver and Dr Steve Currow to do some research into the motives for and patterns of tithing for several conferences from around the World. Previous research in Australia indicate some trends that could have very important implications for the Adventist church in the near future. We need to find out whether Adventist Church members in other countries have similar giving patterns and motives. To discover this we need to ask questions of as many people who are willing to help us. This means we are asking you to answer the questions in this survey. You will see that we have not only asked about tithe but a number of other things as well. The research done by other people indicate that some of these may be related to patterns of giving. We don't know if they are significant for Adventists in your country until we have asked you. Many thanks for your willingness to help by answering these questions. We plan to report our findings in a number of places, including Church publications and academic journals. We will never do so in a form which will enable any one individual to be identified.

### **Special note re. ethics committee approval:**

As this research involves faculty of Avondale College, a research proposal has been considered and approved by the Avondale College Human Research Ethics Committee. The HREC asked that the following notice be included in the documents given to participants:

Avondale College requires that all participants are informed that if they have any complaint concerning the manner in which a research project is conducted it may be given to the researcher [in this case – one of the members of the research group – Dr Rob McIver, (02) 4980-2226 rob.mciver@hotmail.com], or if an independent person is preferred, to the College's Human Research Ethics Committee Secretary, Avondale College, PO Box 19, Cooranbong, NSW 2265, or phone (02) 4980 2121 or fax (02) 4980 2118.



## Appendix C: Further information on Data Collection

### South England Conference

Between 29 June and 27 August 2012, I spent four productive weeks with the South England Conference. During this time I met with Pr Sam Davis, the President, and with Pr Terry Messenger, the secretary of the Conference. I worked very closely with Dr Richard de Lisser, the stewardship leader of the conference, and with Earl Ramharacksingh, the treasurer. I also met separately for whole-day seminars with the London Ministers, and the non-London ministers. I also met with Victor Pilmoor, the British Union treasurer. I was provided with electronic membership lists with which to work. As well as this, data from the government-controlled Gift Aid program were made available. The membership list comprises over 22,156 names (many of which already had birthdates) and the Gift Aid data included 5,610 names. I was able to enter into a cost-sharing arrangement with the conference to use as a research assistant somebody who was already working in the treasury on tithe and donation receipts on another project. This researcher worked for four weeks analysing tithe receipts. At the time, the receipts for the time-period that was of interest were still mostly in paper forms, although the conference had set in train the process of moving to electronic receipts. It proved to be a very slow process, and I spent much of my time analysing the tithe receipts. This method provided the data used for the 2013 report. I was able to re-visit SEC in 2014 to provide them with a report on the results of the tithe research as they were at the time, and was able to obtain the giving data for 5032 individual donors, most of whom returned tithe. Some preliminary work has been done on linking these data with demographic information that exists, but more needs to be done before a coherent picture emerges. It is expected that the revised data set will be used in any future publications from this research that invoke the demographic data.

During the visit in 2012, arrangements were put in place for copies of the survey instrument to be produced and distributed to the churches. Much of the burden of this work fell on Mavis Bramble, and I cannot thank her enough for the extra work that this involved, nor the support of the conference leadership team and Richard de Lisser in allowing this to take place. The challenge of getting the completed survey forms back to Australia has already been described in detail earlier in this report.

### São Paulo Conference, Brazil

I was able to spend three weeks from 24 September to 16 October 2012 in the highly dynamic São Paulo Conference, Brazil. While there I met with the Conference President Pr Sidionil Biazzi, Secretary Paulo Kokischko, and Treasurer Rubens Benedicto, and worked in very close cooperation with Pr Cesar Guandalini, the stewardship director of the São Paulo Conference. The President and Secretary identified 20 churches across the five geographic regions of the conference that would be in the sample. Between them, these churches had a membership of approximately 10,000.

São Paulo Conference, as indeed are all of the conferences in Brazil, is blessed with well-designed and well-managed centralised computer systems that manage church membership and tithe receipting. In 2012 these were two separate systems, but it proved possible to coordinate the data in both systems to gain exact birthdays of members, and records of their tithing behaviour. The conference IT team, who are greatly to be thanked for the long hours they put into this

project, were able to provide a report (without names) on the age and tithing behaviour of 3,162 members who attended the 20 churches in the sample. This data are of the highest accuracy, and conclusions reached from it will therefore very reliable as a result.

The conference also has its own system of survey-processing, which involves having a printed copy of the survey, but also a pre-defined marked card on which answers are filled in. It was quickly realized that using this method would mean that the survey instrument would take too much time to complete; and the survey was divided up into three versions, as has been described already in this report. The Tithe survey was translated into Portuguese, then back into English, and then worked over until all concerned were in agreement that it was both an accurate representation of the English survey, and that it was expressed in adequate Portuguese. This process took a considerable time, and once it was finished, to meet the deadlines associated with the survey being ready for the churches by the advertised time, just about every secretary and PA in the whole São Paulo Conference building was involved in collating and stapling the surveys and attaching the appropriate response cards. I cannot speak highly enough of the support that was provided to this research project by the conference leadership, those who had the task of translating for me, and the whole conference staff.

### **Northern California Conference**

I visited Northern California Conference between October 21 and November 5, 2012. While there I was able to meet with the Conference President Pr Edward Fergusson, Secretary Pr Marc Woodson, Treasurer John Rasmussen, as well as the treasury team. Together with Dr Gordon Botting, the Northern California Conference stewardship director, I visited two or three churches across the conference on most days that I was in the conference, meeting with area pastors and treasurers, briefing them on the proposed research, and asking for their cooperation and their help in communicating with the church board to gain permission to analyse the tithe receipts in each church and to conduct a survey. In Northern California, copies of tithe receipts are kept at the local church, not at conference level. But since most treasurers were standardized on the same software package to manage the tithe receipts, it so happened that most of the information needed was readily available, and the remainder was available with some manual counting. Nevertheless, for larger churches, assembling the the analysis requested represented a significant investment of time on the part of the church treasurers, many of whom acted as volunteers. The Church treasurers then forwarded to me a report with no names, but with ages of donors and members, as well as a summary of the frequency with which they donated, and the amount donated.

Church treasurers provided reports for 18 separate churches. These reports represent approximately 8,217 official members, of whom approximately 3676 attend church regularly. These members have returned \$9,079,932 tithe on 34,565 different receipted occasions. My initial concerns about the impact on accuracy that working with so many different individual treasurers would bring about proved empty. The consistency in software used by these treasurers meant that a very high quality set of data was obtained. Furthermore, because of the advantage of being able to use tithe as a reportable tax deduction, individual donors ensure that the church has a complete list of their donations, including their tithe.

Sixty of the churches conducted the tithe survey. A total of 7,629 people were present when the surveys were conducted. The combined results of the survey and the analysis of the tithe receipts have yielded a data set for Northern California that is of a very high quality.

## Central Kenya Conference

Between 21 August and 10 September 2012, I spent three weeks in Kenya. I was able to meet with Jones Masimba the Treasurer, Pr Franklin Wariba the President, and Jean-Pierre Waiywa the Executive Secretary of the Conference, and the Stewardship Director Pr Charles Kamutu. I met with 145 pastors and elders on 2 September to talk over the tithe research, and brief them on the appropriate procedures for administering the tithe survey so that reliable results could be obtained. (Given that almost all pastors have multiple parishes under their care, the elders play a very significant role in the leadership of the local churches.) Compared to the other conferences in which research was conducted, there were several challenges for the tithe research. Just making contact with conference leadership before I arrived in the country was a challenge that was only solved when a Kenyan minister in England was able to provide me with the personal mobile phone number of the conference treasurer. This meant that essentially no preparation was able to be done before I arrived. Once in the country, the sheer time taken to move anywhere on the roads proved to be a huge challenge. Under perfect conditions, it is possible to drive from the Union Compound to the Conference compound in about 20 minutes. In practice, this was never the case. The roads are overloaded, and it often took between one and two hours to make that one journey. A visit to a printer in Nairobi took several hours to negotiate just a few blocks. Calling ministers together is such a major task that my briefing to them was attached to an already scheduled meeting, and they had been sitting on benches without backs for about 3 hours before I was able to talk to them about the research project. Finding a way to print the surveys was equally challenging. In the end the only way to do so was to tie up the single printer that served the whole conference for nearly a week. All of this meant that three weeks was not sufficient time to conduct the tithe research in Kenya. Communication issues made follow-up very difficult indeed.

The three weeks spent in Kenya were sufficient to establish a research protocol that would give good results. Each pastor runs yearly camp-meetings, which involve from 3,000 to 5,000 people in attendance in the evenings and on the Sabbaths. Stewardship is regularly presented during the weekly meetings (the Conference stewardship director is the one tasked with organizing the meeting schedule for these camp meetings). If one could arrange things beforehand so as to have the surveys printed (and it would be wise actually to bring a small laser printer into the country for that purpose), then be able visit two different camp meetings over successive weekends, this would provide a very large sample of surveys, and the analysis of the tithe receipts from those churches would be based on a sufficiently large sample size including an adequate number in each age-group. Postage from Kenya is prohibitive, but local wages are such that if a computer with the appropriate software was to be provided, together with a scanner, then the surveys could be scanned in the week following their collection. This process would enable a PDF copy of the survey to be produced. The originals could then be destroyed while the PDF copy would be kept for 5 years after the last publication relating to the data, as required by Australian research ethics standards. This process would probably require a further 4 weeks to be spent in Kenya to complete, but is highly likely to produce good quality research results.

## Western Australia Conference

The tithe research that took place in Western Australia was done largely at the initiative of Lionel Smith who was Stewardship Director for the Conference at the time. Lionel had heard a presentation that Rob McIver had given to stewardship directors, and had decided that it would be helpful for the Western Australia Conference (WAC) to undertake similar research to that which had been done in the North New South Wales Conference (NNSWC) and the Greater Sydney

Conference (GSydC). The process involved visits by Rob McIver to WAC to discuss the research process at length with Lionel and the Conference administrative team (Glenn Townend, President; Warrick Long, Secretary-Treasurer), then to the ministers of the conference, then to give reports on the results. Lionel already had put in place plans to survey every church in the Conference, and the data already gathered from NNSWC and GSydC were analysed to refine the instrument. In the event, the members of every church and company in the conference that had more than 30 people in regular attendance completed the survey. Warrick Long arranged for the tithe data to be analysed by someone within the circle of trust (i.e. those who already had access to tithe receipts for one reason or another). The identity of this individual was not revealed, and the identity of any tithe-payer was not revealed in the report provided to Rob McIver. The information provided in the anonymous report consisted of the person's age, the amount of tithe they had returned, and the frequency of tithing for every member who had tithed in that conference over a 6-, 12- or 18-months period (adjustments were made in the statistics to account for the various periods; most of the data related to a 12-month period). Having done some of analysis from carbon copies of tithe receipts myself in England, I would like to extend a warm thank you to the individual who did the extensive analysis of tithe receipts with such care. I would also like to thank Lionel Smith, Glenn Townend and Warrick Long for their continual support of the research project.

The completed surveys were entered manually into a SPSS database by research assistants. The subset of this data relevant to the reformulated surveys used in 2013 has been aggregated into the research reported here.

Appendix D: Report on Survey Demographics and Reported Tithing Behaviour: Aggregated Data from Four Conferences from Four Countries



Appendix E: Report on Survey Demographics & Reported Tithing Behaviour: For Each Conference



## Appendix F: Report on Regression of Demographics to Reported Tithing Behaviour: Aggregated Data from Four Conferences

Note: While the data was analysed by both stepwise and backwards regression, in an attempt to reduce the number of pages of this report, only the backwards regression is reported here.



## Appendix G: Report on Regression of Demographics to Reported Tithing Behaviour: Individual Conferences

Note: While the data were analysed by both stepwise and backwards regression, in an attempt to reduce the number of pages of this report, only the backwards regression is reported here



Appendix H: Report on Regression of Scales to Reported Tithing Behaviour: Aggregated Data from Four Conferences



Appendix I: Report on Regression of Scales to Reported Tithing Behaviour: Individual Conferences



# Appendix J: Report on Items that Make up Scales



Appendix K: Report on Items Relating to Tithe Diversion



# Appendix L: Factor Analysis of Items in Scales

