Money Management in a Crisis

The COVID pandemic caused a worldwide financial crisis, making stewarding God's money more important than ever. Kerby Anderson provides a biblical view of money, giving, debt, and savings.

A number of years ago, I wrote a book with the appropriate title, *Making the Most of Your Money in Tough Times*.{1} Although there have been tough times in the past, we certainly need some biblical wisdom about our money and how to manage it in our current circumstances. Here are some key principles that I discuss in that book and in a more recent book on the subject of *Christians and Economics*.{2}

Biblical View on Money



Let's start by correcting a common cliché that money is the root of all evil. Actually, the biblical passage says: "The love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness" (1 Timothy 6:10).

Money is not evil, but the love of money can be a concern. Money can be used to promote good or evil. Money can provide for your family, feed the poor, and promote the gospel. It can also be used to buy drugs, engage in prostitution, and destroy individuals and society.

The real question is: What is your attitude towards money? What do you plan to do with the financial resources God has placed into your hands? Jesus warned us that we should not love money because we cannot serve God and Mammon (Matthew 6:24). In order to have a proper biblical perspective on money, we need to understand what the Bible teaches about wealth and poverty.

While we are talking about money, let’s focus some attention on wealth. Within the Christian community, we are often bombarded with unbiblical views of wealth. At one extreme are those who preach a prosperity gospel of “health and wealth” for all believers. At the other extreme are radical Christians who condemn all wealth and imply that a rich Christian is a contradiction in terms.

What is a biblical view of wealth? First, wealth itself is not condemned. The Bible teaches that God gave material wealth to Abraham (Genesis 13), Isaac (Genesis 26), Jacob (Genesis 30), and Joseph (Genesis 39). Other characters in the Old Testament were also wealthy, such as Job (Job 42) and Solomon (1 Kings 3). In fact, we see in Job 42 that God once again blessed Job with material possessions after his trials. In Deuteronomy, Proverbs, and Ecclesiastes, wealth is seen as evidence of God’s blessing (Deuteronomy 8; 28; Proverbs 22:2; Ecclesiastes. 5:19).

Even though wealth might be an evidence of God’s blessing, believers are not to trust in it. Passages in the Old Testament and the New Testament teach that the believer should not trust in wealth but in God (Proverbs 11:4; 11:28; Jeremiah 9:23; 1 Timothy 6:17; James 1:11; 5:2).

Second, when wealthy people in the Bible were condemned, they were condemned for the means by which their riches were obtained, not for the riches themselves. The Old Testament prophet Amos railed against the injustice of obtaining wealth through oppression or fraud (4:11; 5:11). Micah spoke out against the unjust scales and light weights with which Israel defrauded the poor (6:1). Neither Amos nor Micah condemned wealth per se; they only denounced the unjust means by which it is sometimes achieved.

Third, Christians should be concerned about the effect wealth can have on our lives. We read in many passages that wealth often tempts us to forget about God. Proverbs 30:8-9 says:

“Give me neither poverty nor riches; Feed me with the food that is my portion, That I not be full and deny You and say, ‘Who is the Lord?’” Hosea 13:6 says of those who were satisfied that “their heart became proud” and ultimately forget about the Lord.

Biblical View on Giving

In order to develop a biblical point of view on money, we should first focus on the subject of giving. The concept of the tithe in introduced in the Old Testament. The word tithe means “a tenth part.” Once you understand that someone who, say, makes $3000 a month and gives only $100 a month is not tithing. A number of studies have found that only 2-3 percent of households tithe their income to their church.

There is no explicit command in the New Testament to tithe. The primary reason is that the tithe was for the Levites and the priests. The substitutionary death of Christ for our sins did away with the need for a temple and priests.

In the New Testament, we do see numerous verses calling for believers to give. For example, we are to give to those who minister (1 Corinthians 16:1; Galatians 2:10). We are to give to those who trust God to supply their needs (Philippians 4:19). We are to give as God has prospered them (1 Corinthians 16:2) and are to give cheerfully (2 Corinthians 9:7). And the Bible teaches that we will ultimately give account of our stewardship (Romans 14:12).

The first century believers set a high standard for giving. They sold their goods and gave money to any believer in need (Acts 2:45). They sold their property and gave the entire amount to the work of the apostles (Acts 4:36-5:2). And they also gave generously to the ministry of Paul (2 Corinthians 8:1-5) on a continual basis (Philippians 4:16-18).

Even though the tithe was no longer required, it appears that

the early believers used the tithe as a base line for their giving. After all, a large majority of the first century believers were Jewish, and so they gave not only the tithe but above and beyond the requisite ten percent.

Paul makes it clear that Christians are not to give "grudgingly or under compulsion" but as each believer has "purposed in his heart" (2 Corinthians 9:7). Although the tithe was no longer the mandatory requirement, it seems to have provided a basis for voluntary giving by believers.

There is also a correlation between sowing and reaping. 2 Corinthians 9:6 says: "Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully." Elsewhere in Scripture, we read that the size of a harvest corresponds to what we scatter. Proverbs 11:24-25 says: "There is one who scatters, and yet increases all the more, And there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, And he who waters will himself be watered." Notice that a spiritual harvest may be different from the kind of seed that is sown. For example, a material seed (giving to ministry) may reap a spiritual harvest (1 Corinthians 9:9).

Finally, we are to give according to what we have purposed in our hearts. 2 Corinthians 9:7 says: "Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver."

Biblical View on Debt – Part 1

The Bible has a number of warnings concerning debt. Proverbs 22:7 says: "The rich rule over the poor, and the borrower is a servant to the lender." When you borrow money and put yourself in debt, you put yourself in a situation where the lender has significant influence over you.

Many other verses in the Proverbs also warn about the

potential danger of taking on debt, especially another person's debt (Proverbs 17:18; 22:26-27; 27:13). While this does not mean that we can never be in debt, it does warn us about its dangers.

If you are debt free you are free to follow the Lord's leading in your life. If you are in debt, you are constrained and become a servant to the lender. People who are in financial bondage are not emotionally or spiritually free. Their financial obligations wear heavy upon their mind and spirit.

The Bible also teaches that it is wrong to borrow and not repay. Psalm 37:21 says: "The wicked borrows and does not pay back, but the righteous is gracious and gives."

Some have taught that Christians should never go into debt. The basis for that teaching is usually the passage in Romans 13:8 because it says: "Owe nothing to anyone."

Although some have argued that this verse prohibits debt, the passage needs to be seen in context. This passage is not a specific teaching about debt but rather a summary of our duty as Christians to governmental authority. Paul is teaching that we should not owe anything to anyone (honor, taxes, etc.). But he is not teaching that we should never incur debt. While it is better that we are debt-free, this passage is not commanding us to never go into debt.

The Bible is filled with biblical passages that provide guidelines to lending and borrowing. If debt was always wrong, then these passages would not exist. After all, why have passages providing guidelines for debt if debt is not permitted? Certainly there would be a clear prohibition against debt. We should point out that the clear implication of Romans 13:8 is that we should pay our debts and it would be wise if we would pay our debts off a quickly as possible.

Biblical View on Debt – Part 2

One of the consequences of debt is that we can often deny reality. In order to realistically deal with the debt in our lives we need to get rid of some of the silly ideas running around in our heads.

For example, you are NOT going to win the lottery. Your debt problem is NOT going to go away if you just ignore it. And a computer glitch in your lender's computer is NOT going to accidentally wipe out your financial records so that you don't have to repay your debt.

Another consequence of debt is a loss of integrity. When we cannot pay, we start saying "the check's in the mail" when it isn't. We not only kid ourselves but we try to mislead others about the extent of our problem with debt.

Sometimes debt even leads to dishonesty. Psalm 37:21 says: "The wicked borrows and does not pay back." We should repay our debts.

A third consequence of debt is addiction. Debt is addictive. Once in debt we begin to get comfortable with cars, consumer goods, furniture, etc. all funded through debt. Once we reach that comfort level, we go into further debt.

A final consequence of debt is stress. Stress experts have calculated the impact of various stress factors on our lives. Some of the greatest are death of a spouse and divorce. But it is amazing how many other stress factors are financially related (change in financial state, mortgage over $100,000). When we owe more than we can pay, we worry and feel a heavy load of stress that wouldn't exist if we lived debt free.

Biblical View on Savings



It is always important for us to get out of debt. I have written another booklet on the subject of debt. If you are in debt or want to learn more about government debt and personal debt, I encourage you to obtain that booklet. Email me your name and address at kerby@probe.org and I will send it to you.

We should not merely work to get out of debt and eventually break even. Savings and investing should be part of your budget and part of your life plan. Saving and investing are ultimately a means to an end. You may be saving for your kids' college or saving for your retirement.

America used to be a nation of savers. In fact, thrift was a foundational element of American society. The architect Louis Sullivan even carved the word THRIFT over the door of his bank. Thrift was seen as a private moral virtue that made public prosperity possible. Americans supported institutions that encouraged savings.

The Bible encourages us to save. In Proverbs it encourages those who do not save to consider how a lowly creature like the ant prepares for the future. "Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest" (Proverbs 6:6-8).

The writer of Proverbs also talks about how wise people save in contrast to foolish people who do not. "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has" (Proverbs 21:20).

We should always have a budget. Author and speaker, John

Maxwell, has a great definition of a budget: “A budget is people telling their money what to do instead of wondering where it went.” A budget is a plan for saving and spending.

The book of Proverbs admonishes us to plan. Proverbs 16:3 says, “Commit your works to the LORD And your plans will be established.” But as we develop these plans for the future, we also need to be sensitive to the Lord’s leading. “The mind of man plans his way, but the Lord directs his steps” (Proverbs 16:9).

The Bible promises that good things will happen when we plan. “Good planning and hard work lead to prosperity” (Proverbs 21:5, NLT). By contrast, the Bible also teaches that your plans will fail if these plans are not within the will of God. Isaiah 30:1 says, “’Destruction is certain for my rebellious children,’ says the Lord. ‘You make plans that are contrary to my will. You weave a web of plans that are not from my Spirit, thus piling up your sins.’”

If you do not have anything in savings, you need to begin by putting aside a cash reserve for emergencies. Proverbs 22:5 says, “The prudent sees danger and hides himself, but the simple go on and suffer for it.” Everyone needs a cash reserve for major emergencies (fire, tornado, earthquake) and even for small emergencies and inconveniences (broken appliance, car repair, flat tire).

Most financial advisors suggest that you have six months’ worth of income set aside for an emergency or unexpected expense. You may not have that set aside right now, but today is a good time to start setting aside some money. Make your first goal to set aside one month’s worth of income.

This has been a brief overview of money management. I encourage you to read books{3} and visit websites that will give you even more direction on how to use your money. The Bible provides insight in giving, savings, and debt. Apply

these principles and allow God to bless you.

Notes

1. Kerby Anderson, *Making the Most of Your Money in Tough Times* *Eugene, OR: Harvest House), 2009.
2. Kerby Anderson, *Christians and Economics* (Cambridge, OH: Christian Publishing House), 2016).
3. Randy Alcorn, *Money, Possession and Eternity* (Wheaton, IL: Tyndale House), 2003.
Kerby Anderson, *Christians and Economics* (Cambridge, OH: Christian Publishing House), 2016.
Kerby Anderson, *Making the Most of Your Money in Tough Times*. (Eugene, OR: Harvest House), 2009.
Larry Burkett, *How to Manage Your Money: An In-Depth Bible Study on Personal Finances* (Chicago, IL: Moody), 2002.
Jay Richards, *Money, Greed, and God* (NY: Harper One), 2009.

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Probe 2020 Survey Report #3: Religious Practices and Purpose for Living

Steve Cable explores Probe's 2020 survey, examining the participants' religious practices, sense of purpose for living, and views on tolerance vs. acceptance.

In our first two reports, we looked primarily at religious affiliations and core religious beliefs. In this report, we examine the level of religious activity of different religious groups and how they relate to people with different religious

beliefs.

Some of the key results for Americans ages 18 through 39 on religious practices are as follows:

- Only about a fourth of Born Again Christians prayed multiple times per day and a similar number said they read their Bible daily.

- Only about one in five Born Again Christians give 10% or more of their income to their church and other charities.

- Only about one in twenty Born Again Christians reported a consistent religious life where they attended church at least **twice** a month, considered their faith as **strongly** important in their daily life, prayed **multiple times** per day, and read their Bible **daily**.

- Less than one in five Born Again Christians reported a nominal religious involvement where they attend church at least once a month, considered their faith as important in their daily life, prayed at least once a day, and read their Bible at least weekly, and gave at least 5% to their church and other charities.

- From 2010 to 2020, the percent of Born Again Christians who reported attending church at least twice a month, considered their faith as strongly important and read their Bible daily dropped by one half from 40% down to 20%.

- When asked about their ultimate purpose for living, slightly more than half of Born Again Christians selected a purpose which included serving God which was a significant drop from the two thirds who selected a similar purpose in 2010.

Some of the key results for Americans ages 18 through 39 on tolerance of other religions are:

- Only about one quarter (27%) of them disagree with the

statement “. . . it is important to let people know that I affirm as true (at least for them) their religious beliefs and practices.”

• At the same time, almost two thirds (65%) agree that tolerance is best defined as “Treating with respect people with ideas or actions that you believe to be wrong or misguided.”

• This is another topic where we see somewhat conflicting results. Apparently, many Born Again Christian young adults think that you cannot believe someone is “wrong or misguided” when it comes to religion. Or they believe that “Treating with respect” means “affirming as true (at least for them)”.

Level of Religious Activities

We will begin by looking at two different levels of religious activity: a Nominal Level and a Committed Level as shown in Table 1 below.

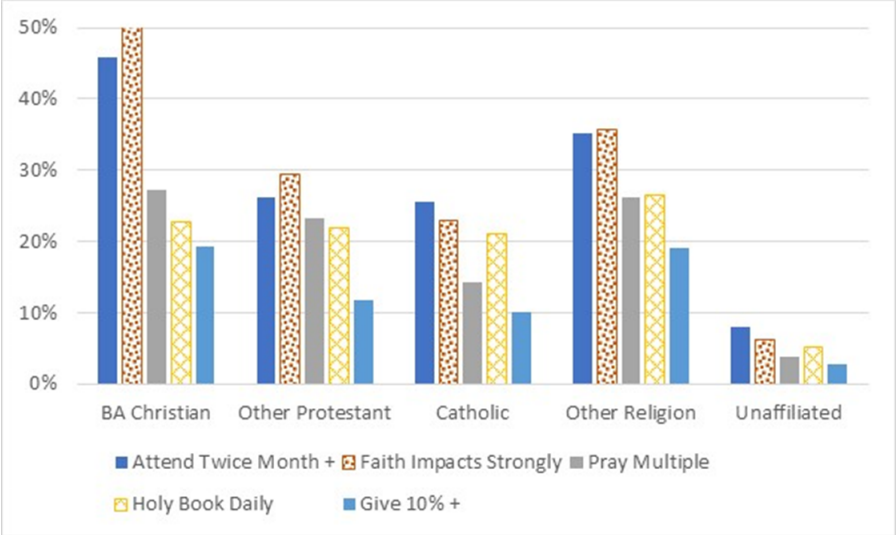
Table 1 Defining Levels of Religious Activity

Religious Activity	Nominal Level	Committed Level
How often do you attend religious services, not including special events such as a wedding or funeral?	Monthly	Twice a month or more
My religious faith has a significant impact on my daily life	Agree	Agree strongly
How often do you pray outside of a formal religious service?	Daily	Multiple per day
How often do you read or study your Holy Book in a small group setting or by yourself	Weekly	Daily or more

How much do you give to religious organizations and charities each year?	5% to 10% of income	At least 10% of income

I think most would agree that someone doing the activities listed at the level required for the Committed Level is serious about their faith. They consider it important enough to make it a priority in their thoughts, time and finances. One can find specific instructions or examples in scripture for the importance of the first four activities listed above in the Committed Level column. Giving at least 10% of your income is not a clear direction in the New Testament, but it is a good metric for assessing someone's commitment. The nominal level probably represents someone who considers their faith as important but not important enough to involve a significant amount of time and money.

Figure 1 Committed Level of Religious Activity by Faith Group
Ages 18 through 39



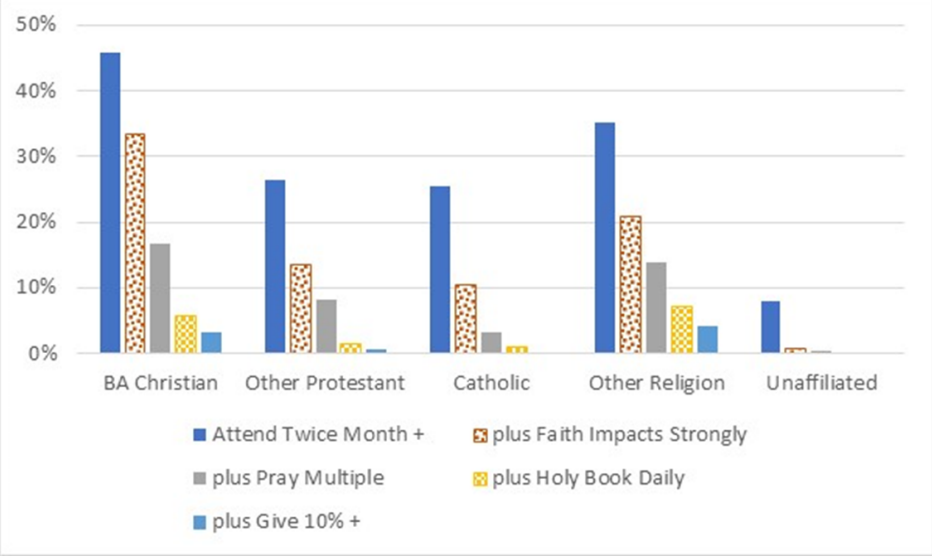
Committed Level of Religious Activity

Those ages 18 through 39 who practice their religion at a committed level are shown in Figure 1 at right. We have roughly ordered these items from highest probability of adherence to lowest.

As shown in the figure, Born Again Christians lead the way in

frequent church attendance and for strongly considering their faith significant. For the next two, prayer and reading your holy book, all four of the religious groups were similar. Finally, for the giving metric, Born Again Christians show about 20% at that level of giving while Other Protestants and Catholics are about half of that level, or 10%.

Figure 2 Committed Level of Religious Activity – Cumulative Ages 18 - 39



It is distressing that three of the five metrics show only about one in four of Born Again Christians who practice them. Even the most commonly practiced religious behaviors show fewer than half of Born Again Christians active at those levels.

And when we combine all of these metrics together (as shown in Figure 2) to identify people who show a strong commitment to their religious faith, we find around 3% (1 out of 33) Born Again Christians saying they perform all five activities. In fact, people of Other Religions have about 4% performing all five metrics. However, for all practical purposes, there is not difference between 3% and 4%. Both numbers represent a tiny portion of the faith group.

Note that if we exclude the question on giving, the percentage of Born Again Christians increases from 3% to 5%. Clearly, money is not the primary issue driving down the number of consistently active believers.

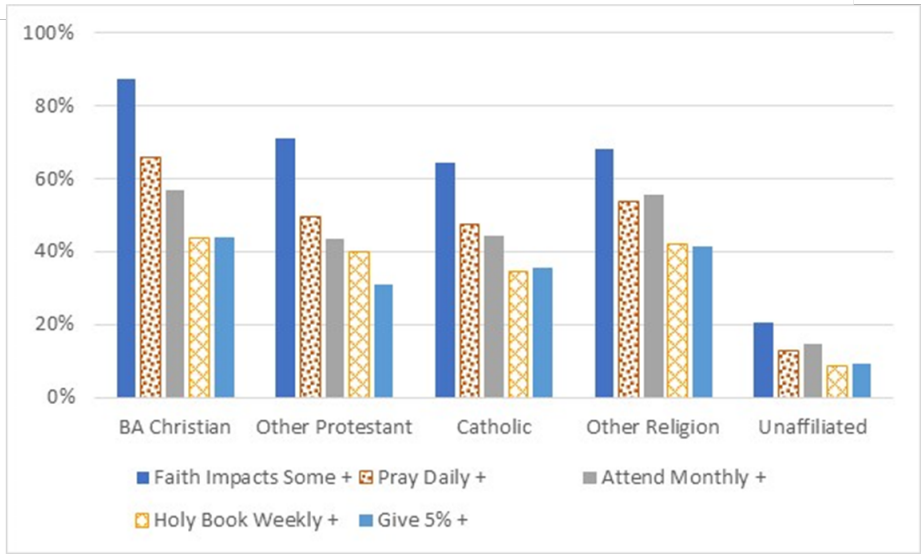
Also note that the entire Unaffiliated group reports less than

8% on each of these practices and less than 1% who claim to do even two of
these practices.

These survey results clearly show that a scant few Americans of any religious persuasion take the time to be actively involved in practices
to help them grow in their faith.

Nominal or Committed Levels of Religious Activity

Figure 3 At Least a Nominal Level of Religious Activity by Faith Group Ages 18 through 39



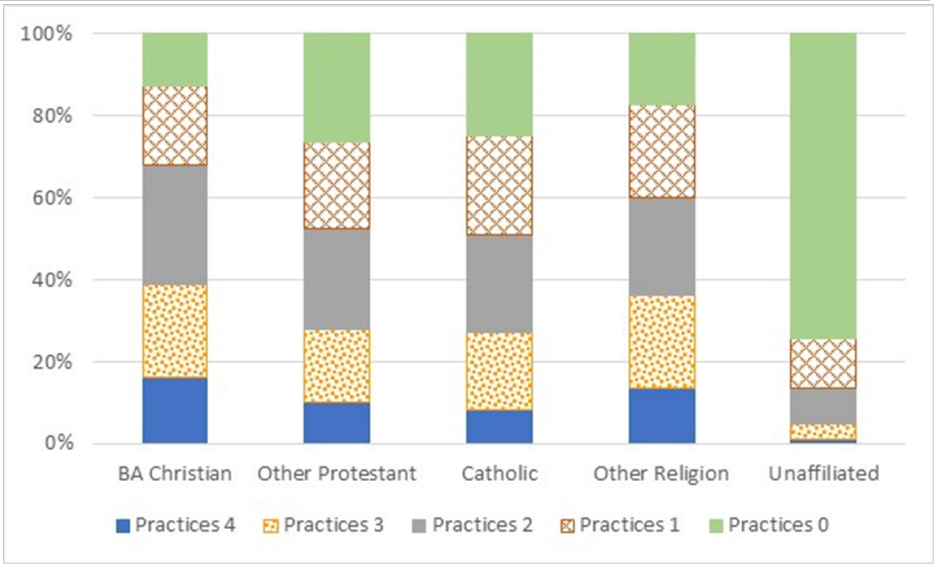
Now let's look at those with at least a Nominal level of religious practice (i.e., those who select the nominal level or the committed
level). As shown in the figure, this is a much lower bar with all religious faiths hovering over 60% on those who agree/strongly agree that their faith has a significant impact on their daily lives and around half on those who pray at least daily. The other three activities range between 30% and 50%.

We should not forget that the pastors of these religious groups should be (and probably are) ashamed of these numbers. Particularly so when we consider the percentage of each group that practices all five of these relatively easy levels of commitment. The numbers (not shown on the graph) for those who practice all five are 16% of Born Again Christians, 13% of

Other Religions, 9% of Other Protestants and 7% of Catholics. I must believe that pastors of those who answered the two Born Again questions would expect those congregants to be greater than 80% rather than hovering around 15%.

It is interesting that when we combine five different metrics, each of which is greater than 40% for Born Again Christians, that it drops down to 16%. Note both the metrics for reading the Bible at least weekly and giving at least 5% of your income to charities come in at Almost half (44%). When we combine the two metrics to see how many Born Again Christians affirm that they engage in both of these activities, the number drops to about one in four (26%).

Figure 4 Number of Nominal Religious Activities
Ages 18 through 39



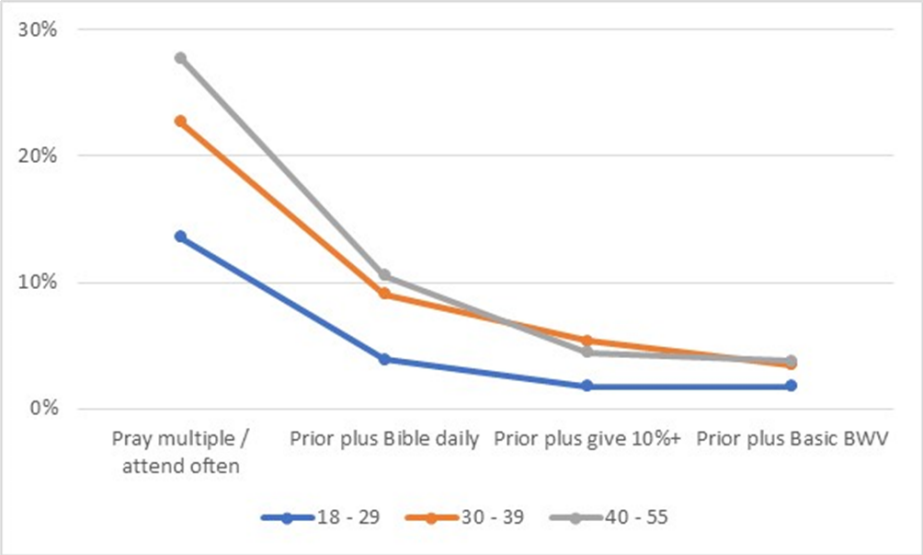
So let's look and see how many said they did all the activities, three of the activities, two of the activities, etc. Almost 40% of Born Again Christians did at least three of the activities. Only 5% of the Unaffiliated could say the same. In fact, over 75% of the Unaffiliated did none of these activities.

It is worth noting that Other Protestants and Catholics do not lag far behind Born Again Christians in the percentage doing at least three
of the activities. This difference is a significant contrast to the Basic Biblical Worldview questions and the "who is Jesus" questions where these other religious groups lagged far behind Born Again Christians.

If I were to say to a Born Again believer, “to consistently grow in your faith and represent the good news of Christ to the world, I recommend that you pray to God daily, attend church at least one a month, read your Bible at least one a week, and give at least 5% of your income to religious charities including your church.” I would not expect to get much blowback. After all, it takes less than one hour a week and no real financial hardship. Of course, what I really say is we should all try to live at a Committed level. Not because it is necessary for salvation, rather this level of activity will help us live a life honoring God and making a difference beyond the temporal into eternity.

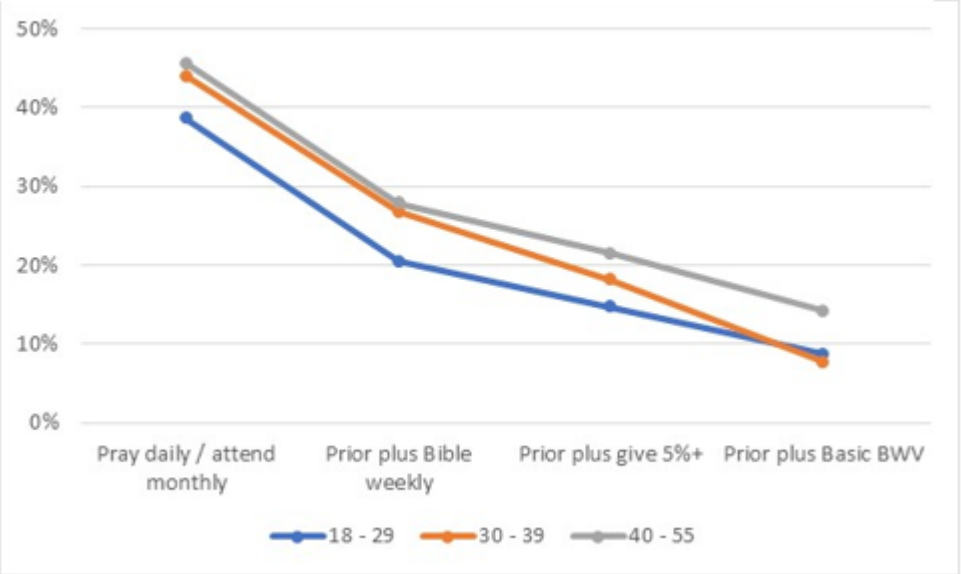
Variations by Age among Born Again Christians

Figure 5 Committed Level of Religious Activity for Born Again Christians by Age Range



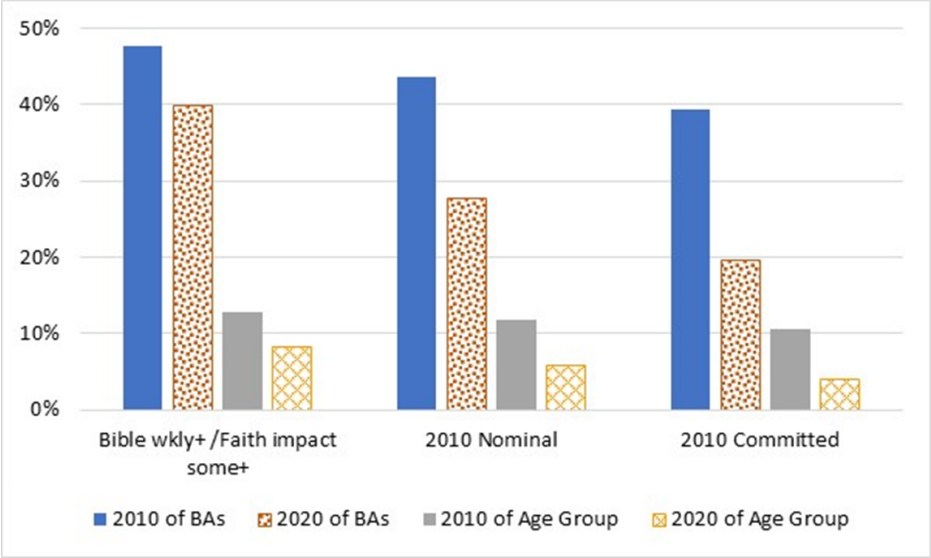
How do these religious activities vary by age among Born Again Christians? The results are plotted in the graph on the right for a
Committed Level of Activity. As shown, the percentage of the youngest adults is significantly less than for the two older groups. However, as the graph moves to the right adding more aspects to the cumulative total, the difference becomes small. In general, the youngest adults are less likely to practice key components of an active faith, but regardless of age the numbers are small.

Figure 6 At Least a Nominal Level of Religious Activity for Born Again Christians by Age Range



The results are shown on the left for a Nominal or Committed Level of Activity. We have more Born Again Christians who participate across these levels. The lines still trail down sharply as we move to the right, adding more practices to the cumulative total. The fact that only one out of five Born Again Christians ages 18 through 29 pray daily, attend church at least monthly, and read the Bible at least weekly presents a major challenge to our young adult ministries. I would suggest that these activities are essential to a consistently grow sanctification in our lives.

Figure 7 Comparison of Religious Practices in 2010 and 2020 Born Again Christians Ages 18 through 39



Religious Practice from 2010 to 2020

How has the commitment to religious practices fared over the last 10 years or so? Our survey from 2010 asked the same questions regarding attendance, Bible reading, and the importance of faith. The questions on prayer and giving were different. However, we can get some good comparison data looking at the three common questions.

In the figure at right we use two terms, 2010 Nominal and 2010 Committed, which are defined below. The 2010 Nominal attend monthly plus, read the Bible weekly plus, and agree that their faith is significant in their daily lives. The 2010 Committed attend **more than** monthly, read the Bible weekly plus, and **strongly agree** that their faith is significant in their daily lives.

The first category shown does not include church attendance. One unknown with the attendance question taken during the Covid-19 pandemic is that some respondents may have replied taking the pandemic into consideration and while other respondents considered normal times. We see a slightly greater drop-off between the first category and the 2010 Nominal category which could be associated with this issue. However, the difference is not large enough to impact the overall conclusions.

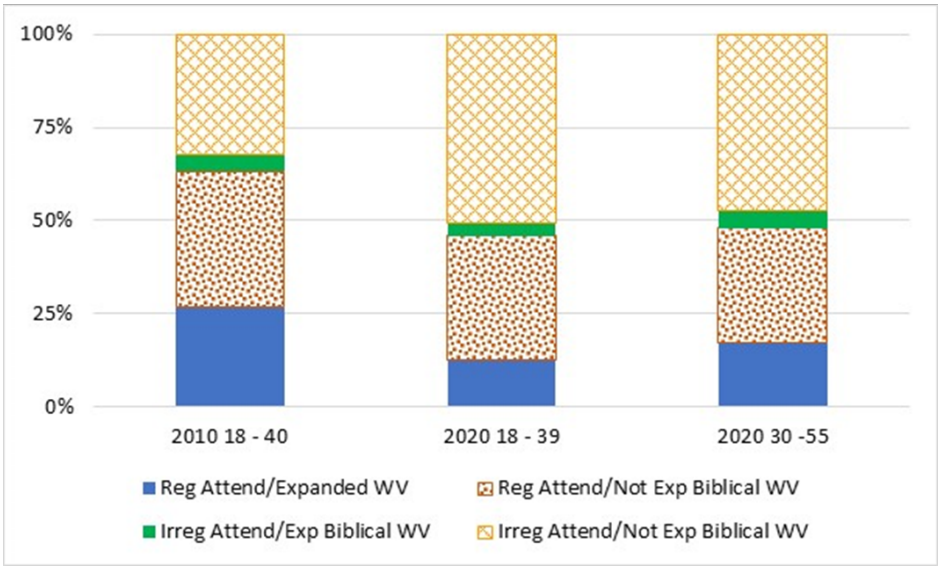
What we see is that the drop-off in the 2010 Nominal category is from 44% to 28% and the drop-off in the 2010 Committed category is down one half from 40% to 20%. These numbers reflect an astounding drop in the importance that Born Again Christians place on these simple religious activities.

Combining Worldview and Church Attendance (a key metric from our earlier book{1})

In our prior study of Born-Again Christians, one of the key divisions we used in looking at religious practices, religious beliefs and cultural practices was a combination of Biblical

Worldview and Church Attendance. We found that those Born-Again Christians with a Biblical Worldview and regular church attendance (twice a month or more), were much more likely to demonstrate biblical religious practices, beliefs, and cultural practices. So, we wanted to compare those results with the findings from our new survey.

Figure 8 Church Attendance and Expanded Biblical Worldview



The figure on the left compares the findings from 2010 with those from 2020 using the more stringent Expanded Biblical Worldview. The values shown are the percent of Born-Again Christians (so all columns add up to 100% even though the percentage of Born Again Christians is less in 2020). Two age ranges are used in 2020; the first one is basically the same age range used in 2010 (18 – 39) and the second age range (30 – 55) is very close to the age range of the 2010 survey aged by the ten years that have gone by.

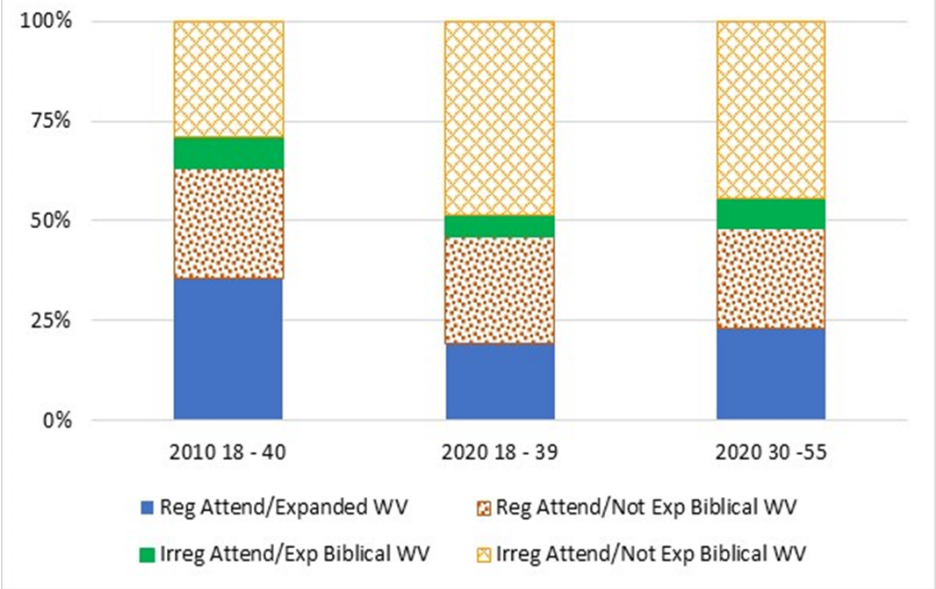
Looking at those with regular attendance and an Expanded Biblical Worldview we see a significant reduction among 18- to 29-year-olds in 2020 (27% down to 13%) with a lesser reduction among 30- to 55-year-olds down to 17%. The percentage of regular attenders without an Expanded Biblical Worldview has remained relatively constant. But of course, that does not mean that the people who stopped attending were those with an Expanded Biblical Worldview. It could be that many without it stopped attending while some decided that they did not believe all of the positions in the worldview but kept attending on a

regular basis.

The area showing a startling high level of growth are those attending monthly or less who do not hold to an Expanded Biblical Worldview. This is the square that ten years ago we wanted to drive down to a smaller number. Instead, it has grown by about 18% (from 32% to 50%).

Now let's examine the same chart using a Basic Biblical Worldview. We see nearly the same features as discussed above. A significant drop is shown in those with regular attendance and a Basic Biblical Worldview coupled with a significant increase in those with irregular attendance and no Basic Biblical Worldview.

Figure 9 Church Attendance and Basic Biblical Worldview among Born Again Christians in 2010 and 2020



Ultimate Purpose for Living

We wanted to explore what American young adults thought they were living their lives for. So we asked, "Which statement comes closest to describing your ultimate primary purpose for living?" The choices to select from were:

1. To be a good person and make others happy.

2. To serve God by living a life which proclaims Christ's grace.

3. To make it through each day with integrity.

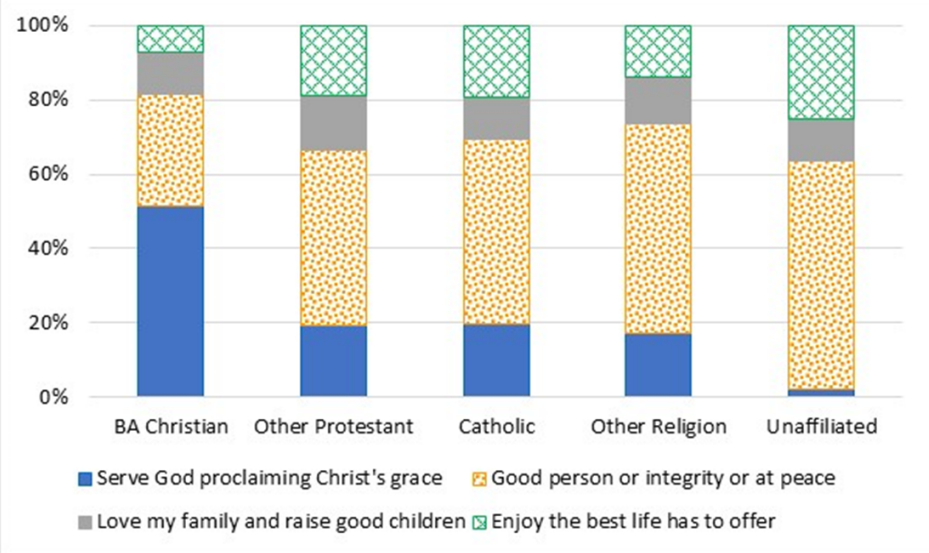
4. To live at peace with all.

5. To enjoy the best life has to offer, e.g. success, money, travel.

6. To love my family and raise loving, productive children.

Most of these answers sound like good purposes for life. But only one of them extends into eternity and recognizes our Creator and his "desire for all people to be saved and to come to the knowledge of the truth."{2} The answers to this question help identify those who are living their life as eternal beings rather than as temporal beings.

Figure 24 My Ultimate Purpose for Living
Americans 18 through 39

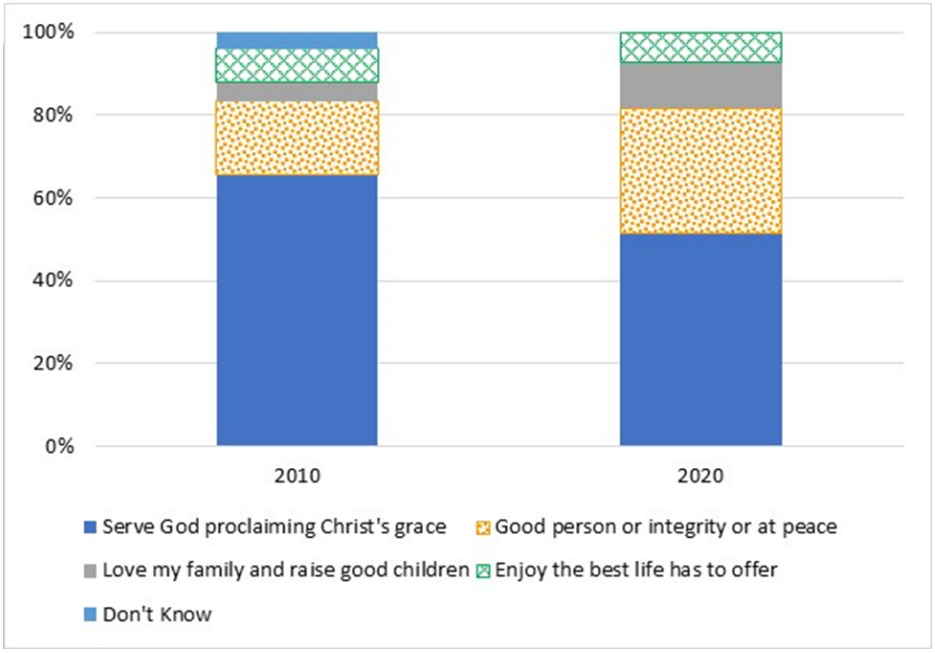


The results are charted in the graph to the left. As shown, just over half of Born Again Christians profess an eternal perspective. This means almost half do not, with most of those selecting a purpose that focuses on good behaviors in their personal life.

Every other religious group has very few that selected an eternal perspective as their ultimate purpose for living. Around forty to fifty percent of the other groups selects a purpose reflecting good behaviors.

It is interesting that only a small percentage of each group selected the family focused purpose for living. I would like to know if that would have been a larger number say fifty years ago.

Figure 25 My Ultimate Purpose for Living: 2010 and 2020
Born Again Christians 18 through 39



Finally, note this is another question that highlights the stark difference between the Unaffiliated and Born Again Protestants. We see that 57% of Born Again Protestants selected the eternal answer while only 2% of the Unaffiliated did the same. This result is a clear indicator that the Unaffiliated do not include a lot of Christians who do not want to affiliate with a particular Christian group.

For Born Again Christians, we can compare data from our 2010 survey with the 2020 survey as shown in the figure. The 2010 survey had the
same question as the 2020 survey, but it had more answers to choose from. For example, there were three answers that had an eternal perspective: *to serve God and live out His will for my life, to lead others to salvation in Jesus Christ, to praise and glorify God*. These three answers were grouped together to align with the 2020 answer: *To serve God by living a life which proclaims Christ's grace*.

As you can see the percentage of Born Again Christians who included God in their ultimate purpose for living dropped from 66% in 2010 to 51% in 2020, a significant drop. It appears that in 2020 people who did not name God in their answer opted to pick an admirable answer focused on themselves.

Relationship to a Basic Biblical Worldview

Consider the question of how many Born Again Christians accept a Basic Biblical Worldview and an eternal perspective on their ultimate purpose. We find that 88% of those with a Basic Biblical Worldview selected an ultimate purpose proclaiming God's grace. Conversely, 43% of those selecting an ultimate purpose proclaiming God's grace affirmed a Basic Biblical Worldview for their life (as compared with 25% for Born Again Christians as a whole). Thus, we find a fairly strong correlation between a biblical worldview and an eternal ultimate purpose for life.

Acceptance or Tolerance

Some of the key findings on this topic summarized at the beginning of this report are repeated below prior to going into the details.

Looking at Born Again Christians ages 18 through 39, we find:

- Only about one quarter (27%) of them disagree with the statement ". . . it is important to let people know that I affirm as true (at least for them) their religious beliefs and practices."

- At the same time, almost two thirds (65%) agree that tolerance is best defined as "Treating with respect people with ideas or actions that you believe to be wrong or misguided."

- This is another topic where we see somewhat conflicting results. Apparently, many Born Again Christian young adults think that you cannot believe someone is "wrong or misguided" when it comes to religion. Or they believe that "Treating with respect" means "affirming as true (at least for them)".

According to the Collins Dictionary, "Tolerance is the quality

of allowing other people to say and do what they like, even if you do not agree with or approve of it."{3} In today's culture, we find two conflicting understandings of the meaning of tolerance. One, following the idea of the dictionary meaning is, "treating with respect people with ideas or actions that you believe to be wrong or misguided." The second one influenced by postmodern philosophy and popularized by the secular media, is "valuing human beings equally and affirming their ideas as right for them." The second definition basically assumes that there are no absolute truths in our existence and therefore we have no basis to disagree with what someone else believes.

Which of these definitions holds sway among our population today?

To explore this question, we asked two different questions dealing with how to treat those who have a different religious viewpoint. The first question we asked on this topic is "What does Tolerance mean to you?" The respondents chose from four possible answers:

1. Treating with respect people with ideas or actions that you believe to be wrong or misguided.

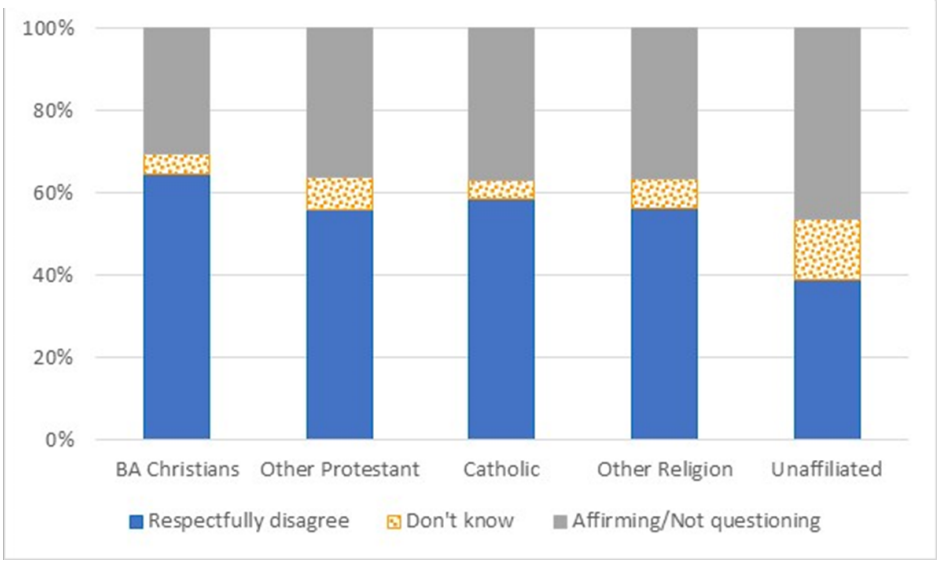
2. Not questioning another person's moral decisions.

3. Valuing human beings equally and affirming their ideas as right for them.

4. Don't know.

This question gives us information on how people interpret the word, not whether they apply tolerance in their dealings with others.

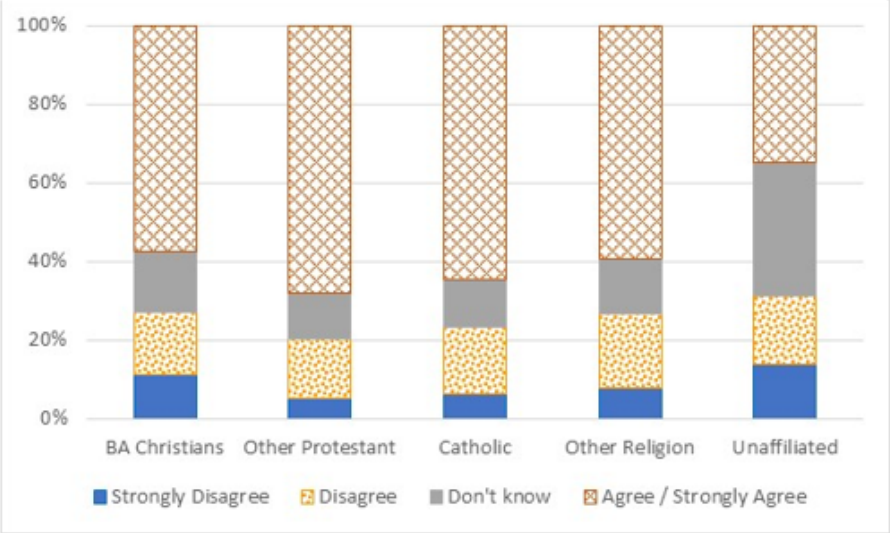
Figure 1 How 18 - 39 Year Old Americans Define Tolerance



In figure 1, we see how the definitions are distributed. Almost two thirds (65%) of young adult, Born Again Christians selected a classic definition of tolerance. As shown, over 50% of the other religious groups also selected a classic definition. But as one can see from the graph, a significant number of young adult Americans were selecting a different definition with the portions ranging from one third to almost one half of each religious group. So, it appears that a majority of the population is hanging onto the classic definition, but definitions which question the reality of absolute truths have a strong following.

Now let's look at how people apply tolerance in the area of religious beliefs. Are they quick to say, "I will respect you and your beliefs even though I believe them to be wrong"? Or are they going to follow the trend saying, "They may well be true for you."

Figure 2 Should I tell others I affirm as true their religious beliefs 18 – 39 Americans



To find out, we asked another question: "When discussing religious matters, I feel that it is important to let people know that I affirm as true (at least for them) their religious beliefs and practices," with the answer ranging from Agree Strongly to Disagree Strongly. As an evangelical Christian, I would answer that I Disagree Strongly with that statement. I want them to know that I respect them as a person, but I believe I have been shown the absolutely true answer as to how man can be reconciled to our creator God. But somehow, when asked in this manner, Born Again Christians just don't seem to get the importance of disagreeing as shown in Figure 1.

As shown in the figure, only about one in four (27%) Born Again Christians disagree with the statement. This level tracks closely with the rest of the population. If one is agreeing with the statement, one is
either saying in religion what's not true for me can be true for you, or there are multiple religions that are the truth, or we should lie to others about the absolute truth of Christianity when discussing religion with them. All three of those options are clearly countered by the Bible which tells us that Jesus Christ is the source of absolute truth, that there is only one way to heaven, and that lying about the truth is against the nature of God.

The disconnect between the definition of tolerance and

applying tolerance in our interactions with other religions is striking. As noted in the initial summary, apparently many Born Again Christian young adults think that you cannot believe someone is "wrong or misguided" when it comes to religion. Or they believe that "Treating with respect" means "affirming as true (at least for them)." We don't have data to distinguish between these two options, but I suspect that both of them contribute to the current reluctance to lift up Jesus as God's one true answer to the fundamental problem of mankind.

Notes

1. Stephen Cable, Cultural Captives: The Beliefs and Behaviors of American Young Adults, 2012
2. 1 Timothy 2:4
3. Collins English Dictionary, Tolerance definition and meaning | Collins English Dictionary (collinsdictionary.com)

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Biblical Perspective on Giving – Giving Cheerfully and Sacrificially

Kerby Anderson provides a balanced, biblical perspective on how we should approach giving as Christians. One key point stressed from the book of 1st Corinthians is that God loves a cheerful giver and He honors those who give beyond their perceived ability. Read this article with an open heart asking God for His guidance on your giving habits.

The Controversy

In this article we are going to be talking about a biblical perspective on giving. In the past, we have discussed biblical principles concerning spending and focused primarily on the subject of debt and credit.{1} Here we will discuss such issues as the Old Testament tithe, New Testament giving, and related questions that often surface in the minds of Christians.

At the outset, we should acknowledge that there is some controversy surrounding a biblical perspective of giving. For example, if you ask if a Christian should tithe, you will get very different answers from various members in the body of Christ.

In fact, asking the question in some churches today is likely to start an argument. A few months ago, *The Wall Street Journal* ran an article entitled The Backlash Against Tithing.{2} More recently CBS News ran a feature, To Tithe or Not To Tithe?{3} Even the secular media is noticing how controversial tithing has become in some churches.

The idea that Christians should give ten percent of their income to the church has become quite controversial and is increasingly being challenged. Church members say they should be free to donate whatever they choose. Some are reacting against a strong promotion of church giving that includes sermons, flyers, and brochures. Some balk at churches that have set up giving kiosks where church members can give using their debit cards. They have called them Gods ATM machines.

Others are reacting to the legalism that says the Old Testament law code concerning the tithe applies to the New Testament church age. And still others want to be good stewards of their giving and want to know more about how a church spends its money.

The best estimates are that Christians give about two and one-half percent of their income to the church, far below the ten percent advocated by those teaching tithing. And it appears that church giving is on the decline partially due to a decline in regular attendance and also due to the fact the Christians are giving to other charitable organizations. They balk at the idea that the church is Gods storehouse and want to give to other mission agencies and Christian organizations.

It isnt that Christians are stingy. Last year Americans gave an estimated $97 billion to churches, and that is almost a third of the countrys $295 billion in charitable donations.{4}

A number of church leaders and theologians have also entered the debate. They point out that the tithe was an Old Testament requirement, and that New Testament believers no longer live under the Law but under grace.

So in this article we look at the relationship between tithing and charitable giving while looking at the idea of giving in both the Old Testament and the New Testament.

The Old Testament Tithe

How are the tithe and charitable giving related? In order to answer that question we need to understand the relationship between the Old Testament tithe and New Testament giving. Lets begin with the teaching about the tithe. The Old Testament principle of the tithe provides the foundation for New Testament giving.

The word tithe means a tenth part. Once you understand that, you realize that many people use the phrase tithe, but arent really accurate in using it. Someone who makes $3000 a month and gives only $100 a month is not tithing. One study found that only three percent of households tithe their income to their church.{5}

The principle of the tithe can be found in Leviticus 27:30 which says, A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord. We can derive three principles from this passage. First, the tithe was applied to everything from the land and did not just apply to some income or wealth. Second, the tithe belongs to the Lord and not to the people. And, third the tithe is holy, that is, it is set apart and should be given to the Lord.

What if a believer in the Old Testament did not tithe? The answer to that question can be found in Malachi 3:8-10. It says,

> *Will a man rob God? Yet you are robbing Me! But you say, How have we robbed You? In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this, says the Lord of hosts, if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.*

If the nation of Israel refused to pay the tithe, then they were considered guilty of robbing God. The Israelites were to bring the whole tithe into the storehouse, not just part of the tithe.

In the Old Testament, the tithe was not voluntary but mandatory. Two kinds of giving are taught in the Bible: giving to the government (compulsory) and giving to God (voluntary). Israel was not only a spiritual community but a nation. The tithe was necessary to fund the nation. That is why many have referred to the tithe as a precursor to taxes. Israel was a theocracy, and the priests were the leaders of the government. They were supported by the tithe.

There were actually three tithes. One tithe was for the priests and Levites: A tithe of everything from the land,

whether grain from the soil or fruit from the trees, belongs to the Lord (Leviticus 27:30). This was paid to the Levites, who in turn gave a tenth of that to the priests (Number 18:26). This would be similar to the New Testament giving that goes toward ministry.

The second tithe provided funds for the Jewish festival (Deuteronomy 12:17-18). And a third tithe was to provide support for the widow, orphans, and poor (Deuteronomy 14:26-28). The first two were regularly collected, while the last one was collected every third year. Thus, the total amount of tithe was approximately twenty-three percent each year.

The tithe in the Old Testament was to be given from the first fruits. Proverbs 3:9 says, Honor the Lord from your wealth / And from the first of all your produce. The tithe was to be the first and the best of the crop, not an afterthought.

The first fruits applied to the vineyard (Leviticus 19:23-25) as well as to the production of grain and fruit trees (Exodus 23:16). It also applied to any coarse meal (Numbers 15:20-21) and other produce (2 Chronicles 31:5).

New Testament Giving

Does the New Testament teach the tithe?

Actually, nowhere in the New Testament is there an explicit command to tithe. The primary reason is that the tithe was for the Levites and the priests. The substitutionary death of Christ for our sins did away with the need for a temple. Christians dont need the temple and dont need priests as intercessors. We are all priests now and no longer live under law but under grace (Romans 6:15).

New Testament believers are never commanded to tithe. They are instructed to pay their taxes (Romans 13:1-7). That is the

only *required* giving in the church age.

Christians are instructed to give to those who minister (1 Corinthians 16:1; Galatians 2:10). We are to give to those who trust God to supply their needs (Philippians 4:19). We are to give as God has prospered us (1 Corinthians 16:2), and are to give cheerfully (2 Corinthians 9:7). And the Bible teaches that we will ultimately give account of our stewardship (Romans 14:12).

We might note that the first century believers set a high standard for giving. They sold their goods and gave money to any believer in need (Acts 2:45). They sold their property and gave the entire amount to the work of the apostles (Acts 4:36-5:2). And they also gave generously to the ministry of Paul (2 Corinthians 8:1-5) on a continual basis (Philippians 4:16-18).

Even though the tithe was no longer required, it appears that the early believers used the tithe as a base line for their giving. After all, a large majority of the first century believers were Jewish, and so they gave not only the tithe but above and beyond the requisite ten percent.

Paul makes it clear that Christians are not to give grudgingly or under compulsion but as each believer has purposed in his heart (2 Corinthians 9:7). So the tithe was no longer the mandatory requirement, but it appeared to provide a basis for voluntary giving by believers.

Some have noted the similarity between the free will giving in the Old Testament and New Testament giving. One example would be when Moses challenged the people of Israel to give to the tabernacle. They were so enthusiastic, that the people were restrained from bringing any more. For the material they had was sufficient and more than enough (Exodus 36:6-7).

Another example of this would be the free will offerings collected when the temple was rebuilt. We read in the Old

Testament book of Ezra that the people were encouraged to give a free will offering for the house of God which is in Jerusalem (Ezra 1:6). So you can see that the concept of voluntary giving did not begin in the New Testament. There are a few examples of it in the Old Testament.

Biblical Principles on Giving (part one)

Given that Christians are commanded to give, the real question we need to answer is how they should give. Not all Christians give the same amount, and sadly many Christians do not give anything to their church or to Christian organizations. So lets look at a few key principles that should guide our giving.

The first principle is that when you sow generously, you will reap generously. 2 Corinthians 9:6 says, Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Elsewhere in Scripture, we read that the size of a harvest corresponds to what we scatter. Proverbs 11:24-25 says,

> *There is one who scatters, and yet increases all the more,*
> *And there is one who withholds what is justly due, and yet it results only in want.*
> *The generous man will be prosperous,*
> *And he who waters will himself be watered.*

Of course a spiritual harvest may different from the kind of seed that is sown. For example, a material seed (giving to ministry) may reap a spiritual harvest (1 Corinthians 9:9).

God has both blessed us materially (Acts 14:17) and spiritually (Roman 5:17). So we can be assured that God will increase our harvest. Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness (2

Corinthians 9:10).

A second principle is that we are to give according to what we have purposed in our hearts. 2 Corinthians 9:7 says, Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. Your giving should be a deliberate act and not just a quick response to some emotional appeal. Certainly there is nothing wrong with giving a freewill offering because God has moved you to support a particular missionary or project. But we should also have a purpose and a plan to our giving.

Many Christians have begun to give through an automatic deduction from their checking account. This has the positive effect to providing regular support for the church or Christian organizations. The monthly amount is deducted whether you are actively thinking about the ministry or not. The possible negative effect is that it could become so automatic, that you might forget about the ministry and fail to pray for it.

A third principle is that we are to give voluntarily. We are told in 2 Corinthians 9:7 that we are not to give under guilt or compulsion. That admonition does not mean that we are only to support the local church or Christian organizations when we feel like it. In this particular passage, Paul was challenging believers in Corinth to give to a special need (the financial needs of the believers in Jerusalem). This was a one-time special offering that was above and beyond providing for the regular needs of the church in Corinth.

Biblical Principles on Giving (part two)

Another principle taught in Scripture is that we are to give generously. Notice that in 2 Corinthians 9:7 it says that God loves a cheerful giver. God values not the size of the gift (Acts 11:29; 1 Corinthians 16:2) but the heart of the giver

(not reluctantly or grudgingly) and the willingness of the giver (a cheerful giver).

We see that principle played out in the Old Testament. When the temple needed to be rebuilt, Joash put an offering box out for those who would give to this important work. 2 Chronicles 24:10 says, All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full. Notice that it says they gave to the rebuilding of the temple gladly. They were glad to give and provided a model for what Paul calls a cheerful giver.

We are also to give sacrificially. As Paul was writing to the church in Corinth, he told them of the sacrificial giving of the Macedonian Christians. He said, . . .in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. For I testify that according to their ability, and beyond their ability, they gave of their own accord (2 Corinthians 8:2-3).

Consider that on the one hand Paul is talking about their deep poverty but then goes on to say that they still gave beyond their ability. I dont know too many people who today are giving beyond their ability. I know quite a few people who are giving less than their ability. Over my years in ministry, I have had many people tell me that they cannot afford to tithe. In this passage, Paul challenges the believers in Corinth (and by extension challenges us) to reevaluate our priorities and give sacrificially.

Once again we can see this principle at work in the Old Testament as well. David balked at giving a sacrifice to the Lord that was not really a sacrifice for him to give. In 2 Samuel 24:24 David says, I will not offer burnt offerings to the Lord my God which cost me nothing. David is reminding us by his behavior that true sacrificial giving means being willing to sacrifice that which we would be inclined to keep for ourselves.

I trust this biblical perspective on giving has been helpful to you. It has been challenging for me to research and write, and I hope it challenges you to reconsider what you are giving to the church and Christian ministries. May we all be found faithful in our giving to the Lord.

Notes

1. Kerby Anderson, Debt and Credit, Probe, 2008, www.probe.org/debt-and-credit/
2. Suzanne Sataline, The Backlash Against Tithing, *The Wall Street Journal*, 23 November 2007.
3. Martha Teichner, To Tithe Or Not To Tithe? CBS News, 2 March 2008, www.cbsnews.com/stories/2008/03/01/ sunday/.
4. Giving USA Foundation, www.givingusa.org/.
5. George Barna, Tithing Down 62% in the Past Year, *Barna Update*, 19 May 2003,www.barna.org/FlexPage.aspx?Page=BarnaUpdate&BarnaUpdateID=139.

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"Where Should We Give Our Tithe?"

Is there any specific biblical instruction that we give our tithe to where we regularly hear God's word or the church we belong to? What if I feel like giving my tithe to churches that are in need even though I'm attending there?

Galatians 6:6 and 1 Timothy 5:17-18 seem to suggest that we should certainly help support those who teach and preach the word of God to us. Usually, this will be our local church. However, in 2 Corinthians 8-9, Paul urges the Corinthians to

share with the church in Jerusalem, which was currently in great need. The Bible also urges us to help support traveling missionaries, evangelists, pastors and teachers. Generally, I think that believers should give FIRST to those who are helping them grow in the faith and teaching them the Word of God, etc. Afterward, they should also give to other Christian organizations that they believe in and respect. However, there may also be occasions when the Lord moves His people to help other believers in other parts of the world.

The key issue, in my opinion, is first the readiness to give in obedience to God's word. And second, a sensitive spirit that is open to the Lord's leading in one's giving. Of course, as good stewards of God's resources we should also check out (as best we can) the churches or organizations receiving our money. Are they faithfully preaching and teaching God's word? Are they genuinely concerned to advance the cause of Christ in the world? Are they good stewards of the gifts they receive? Are they genuinely in need?

It's helpful to remember that the Old Testament pattern of giving was one of both tithes AND offerings. Offerings were gifts above and beyond the tithe (one-tenth of one's income). The circumstances of your question would suggest that if the Lord is calling you to give to struggling churches, making an offering on top of your regular giving to your local church would be an excellent solution.

There are other issues to consider, but these are some to keep in mind.

Shalom,

Michael Gleghorn
Probe Ministries

See Also:

- Probe Answers Our E-Mail: "What Does the Bible Say About Tithing?"
- Probe Answers Our E-Mail: "What's the NT Understanding of Tithing?"

What's the NT Understanding of Tithing?

I just finished reading your answer to the question concerning the value of the Old Testament for New Testament Christians. How then, do we explain tithing? Does this mean that we are no longer bound to the command to give 1/10? Where in the NT does it give directions concerning tithes and offerings?

Thanks in advance for your guidance and your wisdom!

You ask a very good question and you are essentially correct in your observations. The Old Testament tithe, according to some estimates, actually approximated closer to 23% in total tithes and offerings! The New Testament, however, does not specify a particular percentage that believers are required to give. This being said, however, believers are most certainly encouraged to give (see Rom. 15:26-27; 1 Cor. 16:1-4; 2 Cor. 8:7) and to give generously and liberally (see Rom. 12:8; 2 Cor. 9:11-13), each according to his own ability (Acts 11:29; 2 Cor. 8:12), with a willing, cheerful heart (2 Cor. 9:7). Even those who are poor are permitted to give, and praised for doing so (Mark 12:41-44; Luke 21:1-4; 2 Cor. 8:1-5). Paul sets forth Jesus as the believer's example for giving (2 Cor. 8:8-9). We should give out of a heart full of gratitude toward God for what He's done for us through Christ! It is clear, then, that sacrificial giving is very much encouraged (2 Cor.

9:5) – though not commanded (2 Cor. 8:8).

Of course, believers should still be careful who they give to. We must be good stewards of the resources which God has given us, look into different opportunities for giving, and give to those who are above reproach in their financial stewardship (2 Cor. 8:20-21).

Although there are many passages in the New Testament which address the issue of giving, the most detailed passage on this subject can be found in 2 Corinthians 8-9.

Shalom,

Michael Gleghorn

Probe Ministries

See Also:

- Probe Answers Our E-Mail: "What Does the Bible Say About Tithing?"
- Probe Answers Our E-Mail: "Where Should We Give Our Tithe?"

"What Does the Bible Say About Tithing?"

I enjoyed reading your article on the will of God and I agree with your point of view. I was wondering if in your opinion the Bible is clear about what we should do about Tithing?

I do not believe we are under the tithe obligation (10%) anymore. But this doesn't mean we aren't obligated to give. In fact, it might be that we should give *more!* I believe our

responsibility is greater under the New Testament because now we don't have a simple figure (or percentage) given that we can follow, but rather must consider what the needs are around us and give accordingly. The model in giving, of course, was God the Father in giving His Son for us, and who continues to give to us bountifully. Jesus was pleased with the old woman who gave only a little bit because it was all she had: giving was the important thing to her, taking care of the work of God rather than worrying about her own needs (Mk. 12:41ff). He also taught us not to fret about our personal needs but to lay up treasure in heaven (Mt. 6:19-21, 31-34). If we do what we are convinced is right, even if it costs us dearly, our Father in heaven will reward us in due time (Lk.6:38). Paul called on us to be cheerful givers, to look out for others ahead of ourselves. If all of us have that attitude, then we will find ourselves helping others and being helped in return (2 Cor. 3:13-15). He taught us to give bountifully (2 Cor. 9:6), but he taught us to give as we have purposed in our hearts, not under compulsion. And he promised God's provision for us (vv. 8-11).

A key issue in the matter of giving is fear. Do we see a need and not give out of fear? Do we out of insecurity or greed hold onto our material things or horde our wealth to obtain more so we can buy more things or be secure if the economy takes a slide?

Another key matter is the ongoing ministries of the church. Are we behind our church leaders? Do we support them with our time, energies, gifts, and money? What about the work of Christ around the world? Are we giving so others can go and proclaim the Gospel?

We need to get away from the law mindset on this matter. Our minds and hearts should be focused on our church and the world around us, and we should be ready to give to help others and further the kingdom, even if we do without. We must have an eternal perspective; this world and its "goodies" are not what

are important. The work of the kingdom of Christ should provide the focus and measure for everything we do and have.

I cannot tell you how much you should give. If your greatest desire is to further the kingdom of Christ, and everything you have is at His disposal, then the balance will be tipped toward giving. Imagine what the church could do if we all had the attitude of the Israelites when it came time to build the tabernacle! (Ex. 35:5ff)

Rick Wade
Probe Ministries

See Also:

- Probe Answers Our E-Mail: "What's the NT Understanding of Tithing?"
- Probe Answers Our E-Mail: "Where Should We Give Our Tithe?"